Gloucester, Salem, Cumberland Counties Municipal Joint Municipal Insurance Fund

Established in 1991

South Jersey Communities Securing Their Future

AGENDA PACKET

Monday, June 27, 2022 at 5:00 pm

Gloucester County Library
389 Wolfert Station Rd, Mullica Hill

WWW.TRICOJIF.ORG

GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND (TRICOJIF)
June 27, 2022 – 5:00 PM
Gloucester County Library
389 Wolfert Station Rd, Mullica Hill, 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 **May 23, 2022 –** Executive Claims Committee Meeting Minutes – **Motion – All in Favor**…….Pages 1-4
- B. Motion to adopt the **May 23, 2022 -** Executive Committee Meeting Minutes – **Motion – All in Favor**……...Pages 5-18
- C. Motion to adopt the **May 23, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – June 27, 2022.....Verbal

VII. Executive Director's Report…… Pages 19-47
- A. Lost Time Accident Frequency…….Pages 22-23
- B. Certificates of Insurance……..Pages 24-26
- C. Financial Fast Track Reports……Pages 27-29
- D. Regulatory Filing Checklists……Pages 30-31
- E. 2021 Safety Incentive Program Awards……..Page 32
- F. 2022 Optional Safety Budget……Page 33
- G. 2022 Wellness Incentive……Page 34
- H. 2022 EPL/Cyber Risk Management Budget……..Page 35
- I. EPL Compliance Status Reports……Page 36
- J. Statutory Bond Status……Pages 37-39
- K. Skateboard Park Approval Status…… .Page 40
- L. Capehart & Scatchard Updates……Pages 41-46
- M. Land Use Training Certification……Page 47
- N. Annual Planning Retreat
- O. Renewing Members
- P. Membership Renewal Visits
- Q. Fireworks Coverage Reminder
- R. Website
- S. New Member Activity

VIII. Solicitor's Report
A. MEL Helpline and Contact List……..Pages 48-49

IX. Safety Director's Report
A. Activity Report ……Pages 50-52

X. Claims Administrator's Report
A. Lessons Learned from Losses ……Page 53

XI. Law Enforcement Risk Management Report
A. Report……..Pages 54-55

XII. Wellness Director Report
A. Monthly Activity Report……Pages 56-57
B. Targeting Wellness Newsletter ……Pages 58-64
C. Wellness Ad-Hoc Committee Meeting Minutes – 5/11/22…….Pages 65-70

XIII. Managed Care Report
A. TRICO JIF Summary…….Page 71
B. Average Days to Report……Page 72
C. Claims Reported by Type……..Page 73
D. Transitional Duty Reports…… ……Page 74
E. Managed Care Quick Notes……Pages 75-76
F. PO Savings and Penetration Reports……..Pages 77-78
G. Top 10 Providers & Paid Provider by Specialty……Page 79
H. Nurse Case Management Report…….……Page 80

XIV. Technology Risk Services
A. Report ……Pages 81-88

XV. Treasurer's Report as of May 31, 2022…….Pages 89-125
A. Fund Status
B. Investment Portfolio Report
C. Investment JCMI
D. Loss Run Payment Register
E. Disbursements
F. June Bill List……...Page 126
Motion to approve the Payments Register & Bill Lists – **Motion – Roll Call**

XVI. Committee Reports
A. Safety Committee Meeting Minutes – June 1, 2022……Pages 127-151
B. Finance Committee Meeting Minutes – June 13, 2022……Pages 152-163
1. Resolution 2022 -_____ Accepting the Annual Audit Report for the Period Ending December 31, 2021 – **Motion – Roll Call**……Pages 164-165
2. JCMI Memorandum & FAQ's……..Pages 166-167
3. Resolution 2022-_____ Authorizing Payment of $838,317 from the TRICO JIF MEL Unencumbered Surplus Account in Accordance with the Requirements of the New Jersey Municipal Liability Joint Insurance Fund – **Motion – Roll Call**……Pages 168-169
4. Resolution 2022-_____ Authorizing a Payment of $41,193 from the 2017 Fund Year in Accordance with the Requirements of the New Jersey Municipal Residual Claims Fund Joint Insurance Fund Surplus Trigger – **Motion – Roll Call**…….Page 170
5. Interim Financial Statement Summary Report – March 31, 2022……Pages 171-180
6. Resolution 2022-_____ Authorizing an Intrafund Transfer of $300,000 from the 2018

Deductible line Item to the 2018 General Liability Line **Motion – Roll Call**……Page 181

XVII. MEL/RCF/EJIF Reports
- A. MEL Report – June 2, 2022……..…….Pages 182-187
  - 1. MEL Cyber Task Force Bulletin……..…….Page 188
- B. RCF Report – June 2, 2022…….…….……Pages 189-191
- C. EJIF Report – June 2, 2022…….…....…….Page 192

XVII. Miscellaneous Business

The next meeting of the TRICO JIF will be held on Wednesday, July 27, 2022 at 4:00 PM @ Auletto Caterers, Deptford, NJ following that days Retreat session

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

May 23, 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 May 23, 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**
Marjorie Sperry, **Quinton Township**
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.***
Liam Callahan Risk Control Consultant, ***J.A. Montgomery***
Chris Roselli, Account Manager, *General Liability 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:

Leo Selb, **Hopewell Township**

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 May 23, 2022 at 5:00 PM.

Motion by Ms. Sweeney, seconded by Ms. Sperry 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 Ms. Sperry 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 sixteen (16) claims. Of the claims reviewed, there were eleven (11) Workers' Compensation, one (1) Auto, two (2) General Liability, and two (2) Property PARs recommended for approval of settlement or continuing defense.

There were four (4) claims reviewed this month that had previously been approved by Vineland:

2022254621
2022258486
2021224442
2022265672

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 zero (0) case(s) closed since the last meeting:

Mr. DeWeese presented two Resolutions he will be recommending to the Executive Committee for approval at tonight's meeting. He noted the first one was simply a name change of the law firm from Craig Annin and Baxter to Cockerill, Craig and Moore, LLC. The firm still had the same address and contact info, along with the same attorneys; however, they have changed the name of the firm. The second would be for the removal of an Approved Associate from Birchmeier & Powell, as this person has left the firm, and appointing another Approved Associate which Mr. DeWeese is recommending.

EXECUTIVE DIRECTOR's MONITORING REPORTS

Mr. Forlenza noted there were several reports included in the agenda packet and they are self-explanatory. They included the following quarterly reports; Firefighter Cancer Presumption Claims, PTSD Claims, SAM Claims, and Occupational Claims. In addition, the monthly Supervisory Investigation Report was also included in the agenda packet. Mr. Forlenza asked the Committee to please review the totals page of each.

QUAL-LYNX REPORT

Adjuster File Counts
Mr. Forlenza referenced the Adjuster File Counts Report included in the agenda, noting his office continues to monitor the staffing concerns and the File Count per Adjuster.

MANAGED CARE REPORT
Due to time restraints, Ms. Beatty's report was tabled until the Executive Committee Meeting later that evening.

YEAR 2: PROFESSIONAL SERVICE CONTRACTS – RFQ
Mr. Forlenza noted this year the TRICO JIF will need to issue RFQ's for the following professional positions:

- Claims Administrator
- Fund Attorney
- Subrogation attorney
- Property Appraiser
- Technology Risk Services Director.

Mr. Forlenza reminded the Committee of the importance, once the RFQ responses are received, that those Committees with jurisdiction over a particular professional, complete the scoring of the RFQ response. He explained that he does not want to be in a situation where an OPRA request is submitted by a vendor, which submitted a response to the RFQ and was not chosen, and not have completed score sheets to provide. He expressed the importance of each member of the committee completing a score sheet, and noted there would be more discussion on this process at the next Strategic Planning meeting.

Lastly, he noted, another item requiring action at the Executive Committee Meeting this evening is a motion to authorize the Executive Directors Office to prepare, advertise, and receive RFP's for a Claims Auditing Firm. He explained that it has been almost four years since the last Claims Audit was performed and is strongly recommending that a Claims Audit be completed.

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

NEXT MEETING
The next Executive Claims Meeting will be held on **Monday, June 27, 2022** at **3:30 PM** at Gloucester County Library, Mullica Hill

MOTION TO ADJOURN

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

The meeting was adjourned at 4:50 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

May 23, 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 Center, 1212 Delsea Drive, Westville, NJ, on Monday, May 23, 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.**
Barbara Freijomil, **Franklin Twp.**
Lisa Jeffers**, Greenwich Twp.**
Clark Pierpont, **Glassboro Borough**
Mark Gravinese, **Harrison Twp.**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Candice Pennewell, **Mantua Twp.**
Kayla Spurka, **Monroe Twp.**
Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro Borough**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Mike Razze, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz **South Harrison Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jena Dolbow **Swedesboro Borough**
Collette Bachich**, Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Nicole O'Hara, *Alternate*, **Westville Borough**
Bob Law, **Woodbury City**
Kristin Nixen, **Woodstown Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners were:
Linda Gonzalez, **Fairfield Twp.**
Leo Selb, **Hopewell Twp.**
Luke Patrick, **Mannington Twp.**
Sean Brown, **Penns Grove Borough**
Brad Campbell, **Shiloh Borough**
Jeffre Celebre, **Vineland City**
Lee Ann DeHart, **West Deptford**
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.*
Chris Roselli, *Account Representative*, Qual-Lynx
Liam Callahan, 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
Hardenbergh Insurance Group
Henry D. Young Insurance
Len Eckman Insurance

Absent RMCs/Professionals were:
E.H. Sloan Insurance Agency

Motion to move up Collette Bachich, Washington Township, in the absence of Leo Selb, Hopewell Township, to the Executive Committee for voting purposes. Motion by Ms. Sweeney, seconded by Ms. Sperry to move up the alternate Executive Committee member as presented. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Razze presented the meeting minutes of the April 25, 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 April 25, 2022 Executive Committee meeting.

Motion by Ms. Sweeney, seconded by Ms. Sperry to approve the minutes of the April 25, 2022 Executive Committee meeting. Abstained, Ms. Sperry. Motion carried by majority vote.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Razze presented the meeting minutes of the April 25, 2022 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Ms. Sweeney, seconded by Ms. Sperry to approve the meeting minutes of the April 25, 2022 Executive Claims Review Committee Meeting as presented. Abstained, Ms. Sperry. Motion carried by majority vote.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Razze presented the Executive Claims Review Committee Closed Session meeting minutes of April 25, 2022 for approval.

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

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

Motion by Ms. Sweeney, seconded by Ms. Sperry to approve the Executive Claims Review Committee Closed Session meeting minutes of April 25, 2022 as presented. Abstained, Ms. Sperry. Motion carried by majority vote.

The Executive Claims Review Committee Closed Session minutes of April 25, 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 – May 23, 2022

Chair Razze reported that an Executive Claims Committee Meeting was held earlier today, Monday, May 23, 2022.

The Committee reviewed sixteen (16) claims. Of the claims reviewed, there were eleven (11) Workers' Compensation, one (1) Auto, two (2) General Liability, and two (2) Property PARs recommended for approval of settlement or continuing defense.

There were four (4) claims reviewed this month that had previously been approved by Vineland:

2022254621
2022258486
2021224442
2022265672

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:

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

Mr. Forlenza noted the allowance reports for SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, were 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. 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 noted the 2021-2022 Elected Officials training ended May 1, 2022. He stated that there were five sessions held via zoom with approximately 400 elected officials participating. The participant lists are located on the JIF website and that Megan Matro sent an email with links for reviewing the participant lists.

Mr. Forlenza stated a Risk Management Consultant's Roundtable is scheduled for May 19, 2022 at Merighi's, Vineland, NJ. During these sessions, attendees were provided important information on a variety of topics including coverage provided by the JIF and the Annual Renewal process. Attendees also had an opportunity to ask questions on any subject of importance to them. The sessions went very well and was well attended.

Mr. Forlenza stated that the March 31, 2022, loss ratio snapshots have been uploaded to Origami and an email notice was sent to the membership including how to access the reports earlier this month.

Lastly, Mr. Forlenza stated that 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.*

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

SOLICITOR'S REPORT

Assignment of New Cases

Mr. DeWeese reported that there was one (1) new case(s) assigned since last month's meeting:

Riley v. Borough of Penns Grove

Closed Cases

Mr. DeWeese noted that there were zero (0) case(s) closed since the last meeting:

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 22 active Police Civil Rights cases out of the 49 General Liability cases; one (1) case assigned pre-suit, five (5) cases Dismissed without Prejudice/Administratively Dismissed; three (3) case(s) in Mediation Settlement Negotiations, and five (5) case(s) with Summary Judgment Motions pending.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on $2,150,451.52 of potential recoveries on **70** 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.

Resolutions 2022-26 Approving Defense Panel Firm

Mr. DeWeese stated that in the agenda are two resolutions recognizing changes to the defense panel. He noted that one resolution is approving Cockerill, Craig & Moore, LLC to be added to the TRICO JIF Defense Panel. He stated that Craig, Annin and Baxter are current members of the defense panel. The firm was dissolved and a new firm Cockerill, Craig & Moore, LLC was formed. The assigned defense panel attorneys, address and phone number remain exactly the same just under the new firm's name. Mr. DeWeese recommended to the Executive Claims Review Committee to award the new firm the contract under the non-fair and open process since they were not a part of the RFQ process.

Chair Razze entertained a motion to approve Resolution 2022-26 approving Cockerill, Craig & Moore, LLC to be added to the TRICO JIF Defense Panel.

Motion by Ms. Sweeney, seconded by Ms. Sperry to approve Resolution 2022-26 as presented:

ROLL CALL	***Yeas:***	Bob Diaz, **South Harrison Township** Mark Gravinese, **Harrison Township** Majorie Sperry, **Quinton Township** Doug Hogate, **Elsinboro Borough** Karen Sweeney, **Wenonah Borough** Mike Razze, Chair, **Pitman Borough** Colette Bachich, **Washington Township**
	Nays:	None
	Abstain:	None

All in Favor. Motion carried by unanimous vote.

Resolutions 2022-27 Removing an Approved Associate and Approving Associate to Defense Panel Firm

Mr. DeWeese stated that if approved this resolution will remove an approved associate with Birchmeier & Powell and designate an additional approved associate with Birchmeier & Powell to the TRICO JIF Defense Panel.

Mr. DeWeese recommended to the Executive Claims Review Committee to add Lindsay Schwitzer as an approved associate on the defense panel.

Chair Razze entertained a motion to approve Resolution 2022-27 removing an approved associate with Birchmeier & Powell and designating an additional approved associate with Birchmeier & Powell to the TRICO JIF Defense Panel.

Motion by Ms. Sweeney, seconded by Ms. Sperry to approve Resolution 2022-27 as presented.

ROLL CALL	***Yeas:***	Bob Diaz, **South Harrison Township** Mark Gravinese, **Harrison Township** Majorie Sperry, **Quinton Township** Doug Hogate, **Elsinboro Borough** Karen Sweeney, **Wenonah Borough** Mike Razze, Chair, **Pitman Borough** Colette Bachich, **Washington Township**
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

Lastly, Mr. DeWeese noted that in regards to recreational marijuana an updated MEL Bulletin has not been released, but they are closely monitoring the situation. He stated there are Bulletins on the MEL website regarding recreational marijuana that were previously issued by employment counsel on behalf of the MEL which are still relevant. He noted there is a bill pending in the State Senate related to the use of recreation marijuana by Law Enforcement Officers and those that are required to carry guns.

Mr. DeWeese recommended that no employment action be taken while this issue is pending as there is no case law or arbitration guidance. He suggested any member with these issues to please contact him via the MEL Helpline or their labor counsel as it is a delicate issue.

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

SAFETY DIRECTOR'S REPORT

In the absence of Mr. Garish, Mr. Callahan stated that the Safety Director's Report is included in the agenda packet, is self-explanatory, and highlighted the following items.

Mr. Callahan stated that the loss control services and bulletins released in the past month are listed in his report. He reminded members that these are also located on the www.TRICOJIF.org, MEL website and the MEL mobile app. 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. Callahan 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. Callahan noted the second regional training was held on May 18 and another two (2) sessions on May 25, 2022 via Zoom. Mr. Garish stated that if any large member town needs a separate training, please contact him directly.

Mr. Callahan reported that for anyone holding axe throwing demonstrations with various vendors, he recommended to make sure that have their insurance and indemnity agreements in place, inform your Risk Managers, and following good practices. Please make sure the venue is fenced; no trip and fall hazards; limiting participants; and utilize his office for any safety concerns. He noted that MEL bulletin 22-05 has guidelines.

Mr. Callahan encouraged all to do their monthly inspections on playgrounds and parks with the nice weather starting. He noted that his office is visiting members already for certain safety items.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on avoiding heat related injuries. He reminded members to ease their employees into the heat by building a tolerance to heat by increasing intensity by 20% each day**.**

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter stated in the month of April he has completed visits with three (3) 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.

Mr. Winter noted all of the agencies he has visited have completed the WIZER Cyber Security Training and future training was discussed pertaining to Report Writing and the Management of Aggressive Behavior, with class presentations being prepared for future classes.

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. 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, etc. She also noted she is looking into having a physical therapist come out and discuss ergonomics with the towns, or at a Wellness Meeting.

Ms. Schiffer noted this is a great time to eat lunch outside, go for a walk, or host a walking/step challenge.

In regards to the Wellness Coordinator Brainstorming Sessions – the first meeting was April 21 was open to all Wellness Coordinators and seven (7) TRICO towns were represented, and the next meeting was held on May 11th. In regards to the JIF Mental Wellness and Health Initiatives Meeting on May 27th, she is looking at various program options being offered to determine if a comprehensive program can be created and offered to the JIF's.

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

May Targeting Wellness Newsletter

This month Ms. Schiffer noted some topics covered in her newsletter included:

- Understanding hypertension
- Ways to control HBP
- Food that can help lower your blood pressure
- 2 recipes

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*).

	April	***YTD***
Lost Time	*3*	*31*
Medical Only	*13*	*80*
Report Only	*18*	*48*
# of New Claims Reported	*34*	*162*
Average Days Reported to GL	*18.4*	*15.9*

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. Ms. Beatty reviewed the case with the membership.

Claims Report by Type

Ms. Beatty explained that this number may start to pick up due to COVID claims on the rise again and the amount of time it takes to track all of those exposed and potential additional positive claims.

COVID Claims Reported this month: 1

Days to Report – Non-COVID Claims: 1.7 days

Days to Report COVID Claims: 501.0 days

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	**YTD**
Transitional Duty Days Available	*1,397*
Transitional Duty Days Worked	*926*
% of Transitional Duty Days Worked	*66%*
Transitional Duty Days Not Accommodated	*471*
% of Transitional Duty Days Not Accommodated	*34%*
$ Saved by Accommodating	*$82,743*
$ Lost by NOT Accommodating	*$56,657*

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	**March**
Bill Count	*372*
Original Provider Charges	*$657,908*
Re-priced Bill Amount	*$190,062*
Savings	*$467,846*
% of Savings	*71%*
PPO Penetration Rate Bill Count Percentage	*95%*
PPO Penetration Rate Provider Charge Percentage	*97%*
EPO Penetration Rate Bill Count Percentage	*95%*
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.

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 June, 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. He then referenced the report in the agenda stating the TRICO JIF, as of of today is 88% complete with 2,100 users. Mr. Romero stated the JIF will be rolling out a new training course on June 1 as part of the two training modules per year requirement, and noted both the first training, and this second training need to be completed.

Mr. Romero then noted that to date only 14 of the members, or 37%, are actively enrolled in the phishing campaign; five (5) are waiting test phishing emails confirmations; six (6) are not participating – 4 due to technical conflicts; and 13 have not replied to him at all letting him know if they have completed their whitelisting.

In regards to D2 Vulnerability testing, to date only 22 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 Tier 3, 17 members approved in Tier 2, and 22 approved in Tier 1. 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.

Lastly Mr. Romero discussed 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, so be suspicious of any official-looking email message or phone call that asks for personal or financial information.

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 April, and a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of April 30, 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 $ 3,054.61. 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.

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 $24,682,307.79

Receipt Activity for the Period

	Monthly	**YTD**
Subrogation Receipts	$515.74	$22,890.70
Salvage	$0.00	
Overpayment Reimbursements	$0.00	
FY 2022 Premium Assessments	$0.00	

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

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

Loss Run Payment Register for the Period – April 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 $595,700.95. The claims detail shows 714 claims payments issued.

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund's "Cash Position" changed from an opening balance of $34,182,532.16 to a closing balance of $32,138,803.27 showing a decrease in the fund of $2,043,728.89.

Bill List – May 2022

For the Executive Committee's consideration, Mr. Tontarski presented the May 2022 Bill List in the amount of $1,095,768.24.

Chair Razze entertained a motion to approve the April 2022 Loss Run Payment Register and the May 2022 Bill List in the amount of $1,095,768.24 as presented.

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

Motion by Ms. Sweeney, seconded by Ms. Sperry to approve the *April 2022 Loss Run Payment Register and the May 2022 Bill List* as presented.

ROLL CALL	***Yeas:***	Bob Diaz, **South Harrison Township** Mark Gravinese, **Harrison Township** Majorie Sperry, **Quinton Township** Doug Hogate, **Elsinboro Borough** Karen Sweeney, **Wenonah Borough** Mike Razze, Chair, **Pitman Borough** Colette Bachich, **Washington Township**
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Report – May 5, 2022

Ms. Miller stated the minutes of the May 5, 2022 meeting are included in the agenda packet and are self-explanatory, she then highlighted the following discussions that took place:

- The Annual Retreat will be Wednesday July 27th and Thursday July 28th, with the monthly meeting at 4pm following Wednesday's sessions and the Reception to follow the meeting.
- If there are any topics you would like to see discussed at the Retreat, please reach out to either herself or Paul Forlenza.
- No one has registered for the PRIMA Conference in June and the AGRiP Conference is in October, so if anyone would like to attend, please let herself or Paul Forlenza know.
- Meeting attendance for the quarter was up to 91%, so that is great.
- The Elected Official seminars had great attendance and good feedback. Going forward it was decided to hold 2 seminars in person, and 2 Virtual
- Discussions were held on the JIF's current RFQ process and who and how the evaluations will be completed; more discussions will be had at the June meeting.
- Lastly, the holiday dinner will be held on December 19, 2022 this year and venues are currently being discussed.

Ms. Miller noted that concluded her report, unless anyone had any questions. No questions were entertained.

MEL/RCF/EJIF Reports

Mr. Law noted a Bulletin and a sample resolution in regards to "Support Budget CAP Relief". He noted that all municipalities are asked to support budget cap relief by adopting the following resolution urging the NJ legislature to amend the budget cap law in recognition of increasing insurance costs caused by issues beyond local control. Mr. Forlenza noted he would send out this resolution to the members in Word format.

Mr. Forlenza commented that he had a meeting with representatives of Assemblywoman Park three weeks ago. She is considering introducing cap relief legislation for cyber security related expenses as well.

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

MISCELLANIOUS BUSINESS

Mr. Forlenza noted there were two action items on tonight's agenda. The first is the recommendation of a motion to authorize the Executive Director's office to prepare, advertise, and received RFP's for Claims Auditing firms, and secondly, to authorize the Executive Directors office to prepare, advertise, and receive RFQ's for the positions of Claims Administrator, Fund Attorney, Subrogation Attorney, Property Appraiser, and Technology Risk Services Director.

Chair Razze asked for a Motion to authorize the Executive Director's office to prepare, advertise, and received RFP's for Claims Auditing firms and RFQ's for the positions of Claims Administrator, Fund Attorney, Subrogation Attorney, Property appraiser, and Technology Risk Services Director.

Motion by Ms. Sweeney, seconded by Ms. Sperry to authorize the Executive Director's office to prepare, advertise, and received RFP's for Claims Auditing firms and RFQ's for the positions of Claims Administrator, Fund Attorney, Subrogation Attorney, Property appraiser, and Technology Risk Services Director. All in favor. Motion carried.

Mr. Forlenza noted any questions will be addressed during Closed Session if necessary.

Chair Razze noted the next meeting will be held on Monday, June 27, 2022 at the Gloucester County Library at 5:00 pm.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

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

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

APPROVE CLAIMS PAYMENTS

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

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

Workers' Compensation	***General Liability***	***Property***	***Auto***
2021216786	*2021231494*	*2022270222*	*2020182170*
2022249302	*2021231237*	*2022253126*	
2022269424			
2022258700			
2022257423			
2021211374			
2021220667			
2022265587			
2021231661			
2021209652			
2022270978			

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

ROLL CALL ***Yeas:*** Bob Diaz, **South Harrison Township**
Mark Gravinese, **Harrison Township**
Majorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Borough**
Karen Sweeney, **Wenonah Borough**
Mike Razze, Chair, **Pitman Borough**
Colette Bachich, **Washington Township**

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 May 23, 2022 Executive Committee Meeting.

Motion by Ms. Sweeney, seconded by Ms. Sperry, to adjourn the May 23, 2022 meeting of the TRICO JIF.

The meeting was adjourned at 5:47 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: June 27, 2022

Re: **Executive Director's Report**

****

A. Lost Time Accident Frequency Report – (pgs. 22-23)

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

B. Certificates of Insurance (pgs. 24-26)

Summaries of the Certificates of Insurance issued from 4/22/22 – 5/22/22 are attached for your review.

C. Financial Fast Track (pgs. 27-29)

The Financial Fast Track Reports as from January 2022, February 2022, and March 2022 are 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 January 2022 was $15,958,471; February 2022 $16,653,235; and March 2022 $18,135,082.

D. Regulatory Filing Checklists (pgs. 30-31)

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. 32)

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. 33)

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. 34)

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. 35)

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. 36)

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. 37-39)

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. 40)

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. 41-46)

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. 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.

N. Annual Planning Retreat

The Annual Planning Retreat has been scheduled for Wednesday & Thursday, July 27th & 28th, 2022 at Auletto's Catering in Deptford. A Save the Date was sent out to all Fund Commissioners, Claims Coordinates, Safety Coordinators and RMC's on June 1, 2022. An Invitation and RSVP will be sent in the next week or so.

O. Renewing Members

Letters were emailed on or about June 6, 2022, to the twelve (12) members whose membership in the JIF is up for renewal on January 1, 2023. These members are: *Alloway, Elk, Elsinboro, Hopewell, Paulsboro, Penns Grove, Pennsville, Washington, Wenonah, Westville, Woodbury Heights, and Woodstown.*

Included in the email was a Resolution for Renewal of Membership in the Gloucester, Salem, & Cumberland Counties Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Gloucester, Salem, & Cumberland Counties Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by Friday, August 12, 2022.

P. Membership Renewal Visits

Beginning last 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.*

Q. Fireworks Coverage Reminder

This is a reminder that coverage for fireworks displays is not automatic. MEL Bulletin 2022-05 outlines the requirements and the hold harmless & indemnification agreement language to be provided by the contractor for coverage to be granted to the municipality. A Fireworks Checklist can be found along with the MEL Bulletin on the MEL website: www.njmel.org to assist members. Please submit the Fireworks Checklist, along with all required documents as outlined in the checklist and Bulletin to MELUnderwritingSvcCntr@connorstrong.com. Submissions must be received one week prior to the event.

R. 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.

S. 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 April 30, 2022

	MEMBER_ID	MEMBER	** *	# CLAIMS FOR 4/30/2022	Y.T.D. LOST TIME ACCIDENTS	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY		MEMBER	TOTAL RATE 2022 - 2020
1	345	Alloway Township		0	0	0.00	2.78	0.00	1	Alloway Township	1.28
2	346	Carneys Point Township		0	0	0.00	0.00	1.05	2	Carneys Point Township	0.45
3	348	East Greenwich Township		0	0	0.00	0.00	0.00	3	East Greenwich Township	0.00
4	349	Elk Township		0	0	0.00	0.00	0.00	4	Elk Township	0.00
5	350	Fairfield Township		0	0	0.00	0.00	0.00	5	Fairfield Township	0.00
6	352	Greenwich Township		0	0	0.00	1.10	0.00	6	Greenwich Township	0.49
7	353	Harrison Township		0	0	0.00	0.00	0.93	7	Harrison Township	0.38
8	354	Harrison Township Fire District		0	0	0.00	***	***	8	Harrison Township Fire District	0.00
9	355	Logan Township		0	0	0.00	1.18	3.90	9	Logan Township	2.07
10	356	Mantua Township		0	0	0.00	3.28	1.57	10	Mantua Township	2.07
11	358	Paulsboro Borough		0	0	0.00	2.42	0.00	11	Paulsboro Borough	1.01
12	359	Penns Grove Borough		0	0	0.00	0.00	3.48	12	Penns Grove Borough	1.61
13	360	Pennsville Township		0	0	0.00	1.20	1.87	13	Pennsville Township	1.32
14	361	Pilesgrove Township		0	0	0.00	0.00	0.00	14	Pilesgrove Township	0.00
15	364	South Harrison Township		0	0	0.00	0.00	0.00	15	South Harrison Township	0.00
16	365	Swedesboro Borough		0	0	0.00	0.00	4.88	16	Swedesboro Borough	2.27
17	367	Wenonah Borough		0	0	0.00	2.53	0.00	17	Wenonah Borough	1.11
18	368	Westville Borough		0	0	0.00	1.22	1.23	18	Westville Borough	1.06
19	369	Woodbury Heights Borough		0	0	0.00	0.00	1.85	19	Woodbury Heights Borough	0.81
20	370	Woodstown Borough		0	0	0.00	0.00	0.00	20	Woodstown Borough	0.00
21	371	Woolwich Township		0	0	0.00	1.27	2.78	21	Woolwich Township	1.70
22	464	Quinton Township		0	0	0.00	0.00	0.00	22	Quinton Township	0.00
23	480	Oldmans Township		0	0	0.00	0.00	0.00	23	Oldmans Township	0.00
24	529	Shiloh Borough		0	0	0.00	0.00	0.00	24	Shiloh Borough	0.00
25	603	Mannington Township		0	0	0.00	0.00	0.00	25	Mannington Township	0.00
26	640	Lower Alloways Creek Townsh		0	0	0.00	3.36	1.55	26	Lower Alloways Creek Township	2.10
27	645	Elsinboro Township		0	0	0.00	0.00	0.00	27	Elsinboro Township	0.00
28	688	West Deptford Township		0	0	0.00	0.86	0.86	28	West Deptford Township	0.74
29	702	Hopewell Township		0	0	0.00	0.00	0.00	29	Hopewell Township	0.00
30	374	Washington Township		0	1	1.33	2.53	3.38	30	Washington Township	2.73
31	362	Pitman Borough		0	1	2.21	0.00	0.69	31	Pitman Borough	0.59
32	381	Woodbury City		1	1	2.43	4.71	0.67	32	Woodbury City	2.52
33	528	Franklin Township		0	1	2.47	4.05	2.25	33	Franklin Township	3.11
34	357	Monroe Township		2	3	2.69	2.20	2.42	34	Monroe Township	2.36
35	463	Deptford Township		0	2	3.43	4.55	3.25	35	Deptford Township	3.81
36	351	Glassboro Borough		1	3	4.35	6.77	2.23	36	Glassboro Borough	4.47
37	366	Upper Pittsgrove Township		0	1	6.59	0.00	0.00	37	Upper Pittsgrove Township	0.97
38	347	Clayton Borough		0	2	7.10	0.00	3.70	38	Clayton Borough	2.63
39	660	Vineland City	**	0	0				39	Vineland City	
	Totals:			4	15	1.32	1.92	1.62			1.71

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 April 30, 2021 0.75

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

April 30, 2022

FUND	**2022 LOST TIME FREQUENCY**	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	**TOTAL RATE * 2022 - 2020**
Monmouth County	**0.18**	0.88	0.88	**0.78**
Professional Municipal Manager	**0.35**	1.43	1.35	**1.26**
Morris County	**0.79**	1.31	1.32	**1.24**
NJ Utility Authorities	**0.80**	1.69	2.20	**1.77**
NJ Public Housing Authority	**0.84**	1.48	1.64	**1.46**
Ocean County	**0.86**	1.71	1.56	**1.53**
Atlantic County Municipal JIF	**0.96**	1.75	2.01	**1.75**
Bergen County	**0.98**	1.54	1.27	**1.35**
Burlington County Municipal JIF	**1.00**	1.28	1.15	**1.19**
Suburban Municipal	**1.08**	1.29	1.58	**1.38**
Camden County	**1.14**	1.38	1.41	**1.36**
Gloucester, Salem, Cumberland	**1.32**	1.92	1.62	**1.71**
Suburban Metro	**1.36**	1.89	2.06	**1.89**
Central New Jersey	**1.59**	1.43	1.59	**1.52**
South Bergen County	**1.96**	2.06	1.93	**1.99**
AVERAGE	**1.01**	1.54	1.57	**1.48**

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

TRICO Municipal JIF

From 4/22/2022 To 5/22/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - IMAA-Seneca War Eagles I - Township of Washington (T)	325 Forked Neck Road Shamong, NJ 08088	RE: Parks and Rec Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program.	4/26/2022 #3450866	GL AU EX WC
H - Renee M Fanty I - Township of Harrison	51-53 S. Main St Mullica Hill, NJ 08062	RE: use of premises for parking during the annual Community 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 parking during the annual Community Day celebrations	4/26/2022 #3451737	GL AU EX WC
H - MYAA Softball Complex I - Township of Washington (T)	201 Hartford Road Medford, NJ 08055	RE: Renegade Rumble Tournament Evidence of insurance with respects to the Washington Township Parks and Recreation 12U Comets Softball Team participating in the Renegade Rumble Tournament.	4/26/2022 #3451742	GL AU EX WC
H - Woodbury City Public Schools I - Borough of Paulsboro	25 N Board St Deptford, NJ 08096	RE: Junior Police Academy Activities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies as respect to Use of Premises for Junior Police Academy Activities during the current calendar year.	4/28/2022 #3452528	GL AU EX WC
H - Hudson United Methodist Church I - Township of Oldmans	29 North Railroad Avenue Pedricktown, NJ 08067	RE: Mothers Day Breakfast Fundraiser Evidence of insurance with respects to the use of property for the Pedricktown Day Committees Mothers Day Breakfast Fundraiser.	4/28/2022 #3452598	GL AU EX WC
H - SealMaster I - Township of East Greenwich	6853 Ruppsville Road Allentown, PA 18106	RE: Mastic Machine 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 equipment: Make: SealMaster Model: Crack Pro Mastic Machine Replacement Value: $65,000 Brief Description: 250 Gallon Diesel Fired Oil Jacketed Melter/Applicator	4/28/2022 #3452671	GL AU EX WC OTH
H - Newfield National Bank It	Succesors and/or Assigns 18 West Boulevard	RE: 2 properties Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Automobile	4/28/2022	GL AU EX WC OTH

I - Township of Franklin (T)	Newfield, NJ 08344	Liability Policies and Mortgagee/Lessor on the Property Policy if required by written contract as respects to properties: 601 West Main St, Malaga NJ 08328, 604 West Main St, Malaga NJ 08328 Borrowed under: Malaga Volunteer Fire Co & Star Cross Volunteer Fire Company	#3452869	
H - County of Gloucester Board of I - City of Woodbury	County Commissioners 2 S Broad Street PO Box 337 Woodbury, NJ 08096	RE: use of Ceremonial Court Room 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 Gloucester County Ceremonial Court Room located at 1 N Broad Street, Woodbury NJ for a city council meeting.	5/4/2022 #3457703	GL AU EX WC
H - The Bankcorp Bank I - Township of Elk	PO Box 4307 Timonium, MD 21094	RE: VIN# 1GNSKLED7MR483317 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 a 2021 Chevrolet Tahoe 4WD Police Unit, VIN# 1GNSKLED7MR483317 MSRP $48,376.25 Purchase Price w/equipment: $61,805.89 (before $10,000 deposit)	5/4/2022 #3457759	GL AU EX WC OTH
H - County of Gloucester I - Township of Elk		RE: Ferrell Fire Company Coin Drops Evidence of Insurance as respects to Elk Twp/Ferrell Fire Company holding coin drops at the corner of Elk Road and Ellis Mill Road. during the current calendar year.	5/10/2022 #3460636	GL AU EX WC
H - GCIA dba Gloucester County Dream I - Township of Logan	Park 400 Route 130 South Logan Township, NJ 08085	RE: Live Music Night 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 Live Music Night sponsored by Logan Township Youth/Parks/Recreation Committee, taking place during the current calendar year.	5/13/2022 #3462496	GL AU EX WC
H - Babe Ruth League, Inc. I - Township of Washington (T)	1670 Whitehorse-Mercerville Rd. Hamilton, NJ 08619	RE: participation in league 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 Washington Township Parks and Recreation Baseball Program participation in the Babe Ruth League. As respects the General Liability coverage, the policies do not have an exclusion for either athletic participation or sexual abuse/molestation	5/13/2022 #3462567	GL AU EX WC
H - Township of West Deptford, its I - Township of Oldmans	Officers, Employees and Agents 400 Crown Point Road Thorofare, NJ 08086	RE: MAPSA field trip Evidence of insurance with respects to the use of property at Riverwinds Community Center, located at 1000 RiverWinds Drive, West Deptford, NJ 08086, for the Oldmans Township Municipal Alliance MAPSA field trip.	5/17/2022 #3463263	GL AU EX WC

H - Egg Harbor Township Baseball I - Township of Washington (T)	Association Inc. 5045 English Creek Ave Egg Harbor Township, NJ 08234	RE: Parks and Recreation Baseball Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program.	5/19/2022 #3466615	GL AU EX WC
H - NJ Diamond Prospects I - Township of Washington (T)	Creek Road Bellmawr, NJ 08031	RE: Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program.	5/20/2022 #3466643	GL AU EX WC
H - Rams Baseball I - Township of Washington (T)	900 Turnersville Road Pine Hill, NJ 08021	RE: Baseball Program Evidence of insurance with respects to the Washington Township Parks and Recreation Baseball Program.	5/20/2022 #3466644	GL AU EX WC
Total # of Holders: 16				

TRI-COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF January 31, 2022

		THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**2,676,141**	**2,676,141**	**273,325,954**	**276,002,095**
2.	**CLAIM EXPENSES**				
	Paid Claims	379,315	379,315	104,943,087	**105,322,402**
	Case Reserves	(204,642)	(204,642)	9,875,953	**9,671,312**
	IBNR	826,405	826,405	4,644,925	**5,471,330**
	Recoveries	(520)	(520)	(184,464)	**(184,984)**
	TOTAL CLAIMS	**1,000,559**	**1,000,559**	**119,279,502**	**120,280,061**
3.	**EXPENSES**				
	Excess Premiums	556,522	556,522	76,177,387	**76,733,909**
	Administrative	281,459	281,459	50,217,901	**50,499,360**
	TOTAL EXPENSES	**837,981**	**837,981**	**126,395,288**	**127,233,269**
4.	**UNDERWRITING PROFIT (1-2-3)**	837,602	837,602	27,651,164	28,488,765
5.	**INVESTMENT INCOME**	(309,918)	(309,918)	10,378,223	**10,068,305**
6.	**DIVIDEND INCOME**	0	0	1,087,751	**1,087,751**
7.	**STATUTORY PROFIT (4+5+6)**	**527,684**	**527,684**	**39,117,138**	**39,644,822**
8.	**DIVIDEND**	0	0	22,281,293	**22,281,293**
9	**RCF & MEL Surplus Strengthening**	0	0	1,405,057	**1,405,057**
10.	**STATUTORY SURPLUS (7-8-9)**	**527,684**	**527,684**	**15,430,787**	**15,958,471**

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(170,022)	(170,022)	15,011,569	**14,841,547**
MEL Unencumbered Surplus Account	(16,829)	(16,829)	1,231,429	**1,214,600**
2018	(24,716)	(24,716)	999,136	**974,420**
2019	(23,297)	(23,297)	(764,476)	**(787,773)**
2020	(35,685)	(35,685)	(598,741)	**(634,426)**
2021	(38,768)	(38,768)	(448,129)	**(486,897)**
2022	837,001	837,001		**837,001**
TOTAL SURPLUS (DEFICITS)	**527,684**	**527,684**	**15,430,787**	**15,958,471**
TOTAL CASH				**33,237,707**

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	**(200)**	**(200)**	**90,441,335**	**90,441,135**
FUND YEAR 2018				
Paid Claims	30,460	30,460	4,860,893	**4,891,353**
Case Reserves	(120,906)	(120,906)	1,374,322	**1,253,417**
IBNR	90,446	90,446	59,289	**149,735**
Recoveries	-	0	0	**0**
TOTAL FY 2018 CLAIMS	**0**	**0**	**6,294,505**	**6,294,505**
FUND YEAR 2019				
Paid Claims	36,380	36,380	4,468,660	**4,505,040**
Case Reserves	(68,161)	(68,161)	2,819,596	**2,751,435**
IBNR	31,781	31,781	468,565	**500,346**
Recoveries	-	0	0	**0**
TOTAL FY 2019 CLAIMS	**(0)**	**(0)**	**7,756,821**	**7,756,821**
FUND YEAR 2020				
Paid Claims	72,117	72,117	3,619,923	**3,692,040**
Case Reserves	(13,918)	(13,918)	2,810,177	**2,796,258**
IBNR	(57,678)	(57,678)	1,188,750	**1,131,072**
Recoveries	(520)	(520)	(184,464)	**(184,984)**
TOTAL FY 2020 CLAIMS	**0**	**0**	**7,434,386**	**7,434,386**
FUND YEAR 2021				
Paid Claims	226,422	226,422	2,197,566	**2,423,988**
Case Reserves	(96,768)	(96,768)	2,270,665	**2,173,897**
IBNR	(129,654)	(129,654)	2,884,224	**2,754,570**
Recoveries	-	0	(0)	**(0)**
TOTAL FY 2021 CLAIMS	**0**	**0**	**7,352,455**	**7,352,455**
FUND YEAR 2022				
Paid Claims	14,136	14,136		**14,136**
Case Reserves	95,112	95,112		**95,112**
IBNR	891,511	891,511		**891,511**
Recoveries	-	0		**0**
TOTAL FY 2022 CLAIMS	**1,000,759**	**1,000,759**		**1,000,759**
COMBINED TOTAL CLAIMS	**1,000,559**	**1,000,559**	**119,279,502**	**120,280,061**

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 $191,344 (Paid: $184,984, Reserves: $6,361)

TRI-COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF February 28, 2022

		THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**2,676,141**	**5,352,282**	**273,325,954**	**278,678,236**
2.	**CLAIM EXPENSES**				
	Paid Claims	490,592	869,907	104,943,087	**105,812,994**
	Case Reserves	(73,249)	(277,891)	9,875,953	**9,598,063**
	IBNR	581,776	1,408,181	4,644,925	**6,053,106**
	Recoveries	(140)	(660)	(184,464)	**(185,124)**
	TOTAL CLAIMS	**998,979**	**1,999,538**	**119,279,502**	**121,279,040**
3.	**EXPENSES**				
	Excess Premiums	556,522	1,113,044	76,177,387	**77,290,431**
	Administrative	282,718	564,177	50,217,901	**50,782,078**
	TOTAL EXPENSES	**839,240**	**1,677,221**	**126,395,288**	**128,072,509**
4.	**UNDERWRITING PROFIT (1-2-3)**	837,922	1,675,524	27,651,164	29,326,688
5.	**INVESTMENT INCOME**	(143,159)	(453,076)	10,378,223	**9,925,146**
6.	**DIVIDEND INCOME**	0	0	1,087,751	**1,087,751**
7.	**STATUTORY PROFIT (4+5+6)**	**694,763**	**1,222,447**	**39,117,138**	**40,339,585**
8.	**DIVIDEND**	0	0	22,281,293	**22,281,293**
9	**RCF & MEL Surplus Strengthening**	0	0	1,405,057	**1,405,057**
10.	**STATUTORY SURPLUS (7-8-9)**	**694,763**	**1,222,447**	**15,430,787**	**16,653,235**

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(73,679)	(243,701)	15,011,569	**14,767,868**
MEL Unencumbered Surplus Account	(7,475)	(24,304)	1,231,429	**1,207,125**
2018	(10,928)	(35,644)	999,136	**963,492**
2019	(10,197)	(33,494)	(764,476)	**(797,970)**
2020	(15,513)	(51,197)	(598,741)	**(649,939)**
2021	(12,507)	(51,275)	(448,129)	**(499,404)**
2022	825,060	1,662,062		**1,662,062**
TOTAL SURPLUS (DEFICITS)	**694,763**	**1,222,447**	**15,430,787**	**16,653,235**
TOTAL CASH				**34,956,982**

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	**(1,780)**	**(1,980)**	**90,441,335**	**90,439,355**
FUND YEAR 2018				
Paid Claims	11,289	41,749	4,860,893	**4,902,642**
Case Reserves	(2,692)	(123,597)	1,374,322	**1,250,725**
IBNR	(8,597)	81,848	59,289	**141,137**
Recoveries	-	0	0	**0**
TOTAL FY 2018 CLAIMS	**0**	**0**	**6,294,505**	**6,294,505**
FUND YEAR 2019				
Paid Claims	15,882	52,263	4,468,660	**4,520,923**
Case Reserves	29,636	(38,525)	2,819,596	**2,781,071**
IBNR	(45,518)	(13,737)	468,565	**454,827**
Recoveries	-	0	0	**0**
TOTAL FY 2019 CLAIMS	**0**	**(0)**	**7,756,821**	**7,756,821**
FUND YEAR 2020				
Paid Claims	147,793	219,910	3,619,923	**3,839,833**
Case Reserves	(182,309)	(196,227)	2,810,177	**2,613,949**
IBNR	34,655	(23,023)	1,188,750	**1,165,727**
Recoveries	(140)	(660)	(184,464)	**(185,124)**
TOTAL FY 2020 CLAIMS	**0**	**0**	**7,434,386**	**7,434,386**
FUND YEAR 2021				
Paid Claims	237,048	463,470	2,197,566	**2,661,036**
Case Reserves	(46,996)	(143,764)	2,270,665	**2,126,901**
IBNR	(190,052)	(319,706)	2,884,224	**2,564,518**
Recoveries	-	0	(0)	**(0)**
TOTAL FY 2021 CLAIMS	**0**	**(0)**	**7,352,455**	**7,352,455**
FUND YEAR 2022				
Paid Claims	80,358	94,494		**94,494**
Case Reserves	129,112	224,224		**224,224**
IBNR	791,289	1,682,800		**1,682,800**
Recoveries	-	0		**0**
TOTAL FY 2022 CLAIMS	**1,000,759**	**2,001,518**		**2,001,518**
COMBINED TOTAL CLAIMS	**998,979**	**1,999,538**	**119,279,502**	**121,279,040**

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 $191,344 (Paid: $185,124, Reserves: $6,221)

TRI-COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF March 31, 2022

		THIS MONTH	*YTD*	*PRIOR YEAR END*	*FUND BALANCE*
1.	**UNDERWRITING INCOME**	**2,676,141**	**8,028,424**	**273,325,954**	**281,354,378**
2.	**CLAIM EXPENSES**				
	Paid Claims	276,716	1,146,623	104,943,087	**106,089,710**
	Case Reserves	474,330	196,440	9,875,953	**10,072,393**
	IBNR	(1,050,383)	357,799	4,644,925	**5,002,724**
	Recoveries	(94)	(754)	(184,464)	**(185,218)**
	TOTAL CLAIMS	**(299,431)**	**1,700,107**	**119,279,502**	**120,979,609**
3.	**EXPENSES**				
	Excess Premiums	557,522	1,670,566	76,177,387	**77,847,953**
	Administrative	335,223	899,399	50,217,901	**51,117,301**
	TOTAL EXPENSES	**892,745**	**2,569,965**	**126,395,288**	**128,965,254**
4.	**UNDERWRITING PROFIT (1-2-3)**	2,082,828	3,758,351	27,651,164	31,409,515
5.	**INVESTMENT INCOME**	(600,980)	(1,054,056)	10,378,223	**9,324,166**
6.	**DIVIDEND INCOME**	0	0	1,087,751	**1,087,751**
7.	**STATUTORY PROFIT (4+5+6)**	**1,481,848**	**2,704,295**	**39,117,138**	**41,821,433**
8.	**DIVIDEND**	0	0	22,281,293	**22,281,293**
9	**RCF & MEL Surplus Strengthening**	0	0	1,405,057	**1,405,057**
10.	**STATUTORY SURPLUS (7-8-9)**	**1,481,848**	**2,704,295**	**15,430,787**	**18,135,082**

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(276,589)	(520,290)	15,011,569	**14,491,279**
MEL Unencumbered Surplus Account	(30,013)	(54,317)	1,231,429	**1,177,112**
2018	60,591	24,947	999,136	**1,024,083**
2019	(111,000)	(144,493)	(764,476)	**(908,969)**
2020	(10,369)	(61,566)	(598,741)	**(660,308)**
2021	(135,586)	(186,861)	(448,129)	**(634,990)**
2022	1,984,813	3,646,875		**3,646,875**
TOTAL SURPLUS (DEFICITS)	**1,481,848**	**2,704,295**	**15,430,787**	**18,135,082**
TOTAL CASH				**34,182,531**

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	**(26,413)**	**(28,393)**	**90,441,335**	**90,412,942**
FUND YEAR 2018				
Paid Claims	46,579	88,329	4,860,893	**4,949,222**
Case Reserves	(66,606)	(190,203)	1,374,322	**1,184,119**
IBNR	(84,205)	(2,357)	59,289	**56,932**
Recoveries	-	0	0	**0**
TOTAL FY 2018 CLAIMS	**(104,231)**	**(104,231)**	**6,294,505**	**6,190,273**
FUND YEAR 2019				
Paid Claims	29,176	81,439	4,468,660	**4,550,099**
Case Reserves	131,907	93,382	2,819,596	**2,912,978**
IBNR	(90,758)	(104,496)	468,565	**364,069**
Recoveries	-	0	0	**0**
TOTAL FY 2019 CLAIMS	**70,325**	**70,325**	**7,756,821**	**7,827,146**
FUND YEAR 2020				
Paid Claims	15,767	235,677	3,619,923	**3,855,600**
Case Reserves	77,534	(118,693)	2,810,177	**2,691,483**
IBNR	(145,523)	(168,546)	1,188,750	**1,020,204**
Recoveries	(94)	(754)	(184,464)	**(185,218)**
TOTAL FY 2020 CLAIMS	**(52,316)**	**(52,316)**	**7,434,386**	**7,382,070**
FUND YEAR 2021				
Paid Claims	125,368	588,839	2,197,566	**2,786,405**
Case Reserves	125,711	(18,053)	2,270,665	**2,252,612**
IBNR	(175,865)	(495,571)	2,884,224	**2,388,653**
Recoveries	-	0	(0)	**(0)**
TOTAL FY 2021 CLAIMS	**75,215**	**75,215**	**7,352,455**	**7,427,670**
FUND YEAR 2022				
Paid Claims	86,237	180,731		**180,731**
Case Reserves	205,784	430,008		**430,008**
IBNR	(554,031)	1,128,768		**1,128,768**
Recoveries	-	0		**0**
TOTAL FY 2022 CLAIMS	**(262,010)**	**1,739,507**		**1,739,507**
COMBINED TOTAL CLAIMS	**(299,431)**	**1,700,107**	**119,279,502**	**120,979,609**

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 $193,429 (Paid: $185,218, Reserves: $8,212)

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

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

Fund Year 2022 for the Month of May

ITEM	FILING STATUS
Meeting Minutes	6/28/22
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	
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	3/1/23	N/A	3/1/23	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
Alloway	XS	2,000.00	0.00					2,000.00									2,000.00	**0.00**	
Carneys Point	M	3,200.00	750.00					3,950.00									3,950.00	**0.00**	
Clayton	M	3,200.00	750.00					3,950.00									3,950.00	**0.00**	
Deptford	XL	4,500.00	500.00					5,000.00									5,000.00	**0.00**	
East Greenwich	M	3,200.00	1,000.00					4,200.00									4,200.00	**0.00**	
Elk	S	2,500.00	750.00					3,250.00									3,250.00	**0.00**	
Elsinboro	XS	2,000.00	500.00					2,500.00									2,500.00	**0.00**	
Fairfield	S	2,500.00	0.00					2,500.00									2,500.00	**0.00**	
Franklin	L	3,800.00	250.00					4,050.00									4,050.00	**0.00**	
Glassboro	XL	4,500.00	500.00					5,000.00									5,000.00	**0.00**	
Greenwich	M	3,200.00	500.00					3,700.00									3,700.00	**0.00**	
Harrison	M	3,200.00	250.00					3,450.00									3,450.00	**0.00**	
Hopewell	S	2,500.00	750.00					3,250.00									3,250.00	**0.00**	
Logan	M	3,200.00	500.00					3,700.00									3,700.00	**0.00**	
Lower Alloways Creek	S	2,500.00	750.00														0.00	**3,250.00**	
Mannington	XS	2,000.00	250.00					2,250.00									2,250.00	**0.00**	
Mantua	L	3,800.00	0.00					3,800.00									3,800.00	**0.00**	
Monroe	XL	4,500.00	0.00					4,500.00									4,500.00	**0.00**	
Oldmans	XS	2,000.00	1,000.00					3,000.00									3,000.00	**0.00**	
Paulsboro	M	3,200.00	0.00					3,200.00									3,200.00	**0.00**	
Penns Grove	M	3,200.00	500.00														0.00	**3,700.00**	
Pennsville	L	3,800.00	250.00						4,050.00								4,050.00	**0.00**	
Pilesgrove	XS	2,000.00	500.00					2,500.00									2,500.00	**0.00**	
Pitman	L	3,800.00	1,000.00														0.00	**4,800.00**	
Quinton Twp.	XS	2,000.00	250.00					2,250.00									2,250.00	**0.00**	
Shiloh	XS	2,000.00	0.00														0.00	**2,000.00**	
South Harrison	XS	2,000.00	1,000.00					3,000.00									3,000.00	**0.00**	
Swedesboro	S	2,500.00	1,000.00					3,500.00									3,500.00	**0.00**	
Upper Pittsgrove	XS	2,000.00	0.00					2,000.00									2,000.00	**0.00**	
Vineland	XL	4,500.00	500.00														0.00	**5,000.00**	
Washington	XL	4,500.00	750.00					5,250.00									5,250.00	**0.00**	
Wenonah	XS	2,000.00	500.00					2,500.00									2,500.00	**0.00**	
West Deptford	XL	4,500.00	0.00					4,500.00									4,500.00	**0.00**	
Westville	M	3,200.00	0.00														0.00	**3,200.00**	
Woodbury	L	3,800.00	1,000.00					4,800.00									4,800.00	**0.00**	
Woodbury Hghts.	M	3,200.00	0.00					3,200.00									3,200.00	**0.00**	
Woodstown	S	2,500.00	750.00														0.00	**3,250.00**	
Woolwich	M	3,200.00	500.00					3,700.00									3,700.00	**0.00**	
Total By Line		116,200.00	17,500.00	0.00	0.00	0.00	0.00	104,450.00	4,050.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108,500.00	**25,200.00**	

#REF!

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

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						671.35								671.35	**2,828.65**	
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	$671.35	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$4,671.35	**$85,578.65**	

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

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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 : June 7, 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	Amended Co-Insurance
ALLOWAY		Yes	Yes	$ 20,000	$ 20,000	0%	
CARNEY'S POINT		Yes	Yes	$ 20,000	$ 20,000	0%	
CLAYTON		Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	
DEPTFORD		Yes	Yes	$ 50,000	$ 50,000	20% of 1st 250K	
EAST GREENWICH		Yes	Yes	$ 20,000	$ 20,000	0%	
ELK		Yes	Yes	$ 20,000	$ 20,000	20% of 1st 100K	
ELSINBORO		Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	
FAIRFIELD TOWNSHIP T		Yes	Yes	$ 2,500	$ 2,500	20% of 1st 250K	
FRANKLIN TOWNSHIP T		Yes	Yes	$ 75,000	$ 75,000	20% of 1st 250K	
GLASSBORO		Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	
GREENWICH		Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	
HARRISON		Yes	Yes	$ 15,000	$ 15,000	0%	
HOPEWELL		Yes	Yes	$ 5,000	$ 5,000	20% of 1st 250K	
LOGAN		Yes	Yes	$ 20,000	$ 20,000	0%	
LOWER ALLOWAYS CREEK		Yes	Yes	$ 20,000	$ 20,000	20% of 1st 100K	
MANNINGTON TOWNSHIP		Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	
MANTUA		Yes	Yes	$ 20,000	$ 20,000	0%	
MONROE		Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	
OLDMANS		Yes	Yes	$ 2,500	$ 2,500	0%	
PAULSBORO		Yes	Yes	$ 50,000	$ 50,000	20% of 1st 250K	
PENNS GROVE		Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	
PENNSVILLE		Yes	Yes	$ 5,000	$ 5,000	0%	
PILESGROVE		Yes	Yes	$ 15,000	$ 15,000	0%	
PITMAN		Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	
QUINTON		Yes	Yes	$ 20,000	$ 20,000	0%	
SHILOH		Yes	Yes	$ 2,500	$ 2,500	0%	
SOUTH HARRISON		Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	
SWEDESBORO BORO		Yes	Yes	$ 2,500	$ 2,500	0%	
UPPER 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 T		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	$ 20,000	20% of 1st 250K	

* Member does NOT participate in EPL coverage

Statutory Bonds as of 6/7/22

JIF	Name	Applicant	Active Stat	Bond Position 1	ve Date Position 1	Approval Status Po	Delete Date Po	Second Po	Bond Position 2	tive Date Position 2	Approval Statu	Delete Date Pos	Status
TRICO	Alloway Township	Dawn M. Allen	Yes	Tax Collector	02/01/2013	Approved		Yes	Utility Clerk	02/01/2013	Approved		Approved
TRICO	Alloway Township	Lois Yarrington	Yes	Treasurer	10/01/2020	Approved							Approved
TRICO	Alloway Township	Elizabeth J. Pigliacelli	No	CFO (Assuming Treasurer Duties)	07/01/2007	Approved	10/01/2020						Approved
TRICO	Alloway Township	Marie Stout	No	Treasurer	01/01/2016	Approved	10/01/2020						Approved
TRICO	Carneys Point Township	Autumn Davis	Yes	Treasurer	07/01/2021	Approved							Approved
TRICO	Carneys Point Township	Jennifer Koeturius	Yes	Tax Collector	01/01/2018	Approved							Approved
TRICO	Carneys Point Township	Elizabeth A. Ruhl	No	Tax Collector	01/01/2014	Approved	01/01/2017						Approved
TRICO	Carneys Point Township	Marie Stout	No	Tax Collector	01/01/2017	Approved	01/01/2017						Approved
TRICO	Carneys Point Township	Linda S. Jones	No	Treasurer	01/01/2007	Approved	07/01/2021						Approved
TRICO	Clayton Borough	Donna M. Nestore	Yes	Tax Collector	01/01/2008	Approved		Yes	Utility Clerk	01/01/2008	Approved		Approved
TRICO	Deptford Township	Desiree Laning	Yes	Library Treasurer	01/01/2021	Approved							Approved
TRICO	Deptford Township	Fotini Iliadis	Yes	Tax Collector	08/31/2018	Approved							Approved
TRICO	Deptford Township	Christine Greenwood	No	CFO (Assuming Treasurer Duties)	01/01/2018	Pending	10/01/2018						Pending
TRICO	Deptford Township	Diane Kusmanick	No	Tax Collector	01/01/2013	Approved	08/31/2018						Approved
TRICO	Deptford Township	Kimberly Kwasizur	Yes	Treasurer	10/22/2012	Approved							Approved
TRICO	Deptford Township	Nina R. Lamb	No	Library Treasurer	01/01/2009	Approved	01/01/2021						Approved
TRICO	East Greenwich Township	Elizabeth McGill	Yes	Treasurer	01/01/2021	Approved							Approved
TRICO	East Greenwich Township	Christine Monaco	Yes	Tax Collector	01/01/2021	Approved							Approved
TRICO	East Greenwich Township	Summer Keagan	No	Utility Clerk	05/01/2020	Pending	12/16/2020						Pending
TRICO	East Greenwich Township	Elizabeth McGill	No		05/02/2019	Pending	12/16/2020						Pending
TRICO	East Greenwich Township	Carole I. Riehl	No	Utility Clerk	01/01/2007	Approved	05/20/2016						Approved
TRICO	East Greenwich Township	Gail Capasso	No	Tax Collector	01/01/2007	Approved	02/09/2021						Approved
TRICO	East Greenwich Township	Susan M. Costill	No	Treasurer	05/01/2019	Approved	08/31/2020						Approved
TRICO	East Greenwich Township	Christine Monaco	No	Utility Clerk	05/24/2016	Approved	05/19/2020						Approved
TRICO	Elk Township	Susan E. Defrancesco	Yes	Tax Collector	12/13/2007	Approved							Approved
TRICO	Elk Township	Stephen P. Considine	Yes	Treasurer	01/01/2009	Approved							Approved
TRICO	Elsinboro Township	Elizabeth Clark Wallender	Yes	Tax Collector	10/16/2017	Approved							Approved
TRICO	Elsinboro Township	Joanne M. Eddy	No	Tax Collector	12/31/2014	Approved	04/01/2017						Approved
TRICO	Fairfield Township	Lois Buttner	No	Treasurer	01/01/2012	Approved	08/14/2015						Approved
TRICO	Fairfield Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	06/08/2017	Approved							Approved
TRICO	Fairfield Township	Carla Smith	Yes	Tax Collector	01/01/2012	Approved							Approved
TRICO	Franklin Township	Gina Hayes	Yes	Tax Collector	06/11/2022	Approved							Approved
TRICO	Franklin Township	Robin Sarlo	Yes	CFO (Assuming Treasurer Duties)	09/14/2021	Approved							Approved
TRICO	Franklin Township	Richard Wright	No	CFO (Assuming Treasurer Duties)	08/03/2021	Approved	10/31/2021						Approved
TRICO	Franklin Township	David Emmons	Yes	Library Treasurer	09/01/2020	Approved							Approved
TRICO	Franklin Township	Cynthia LoGuidice	No	CFO (Assuming Treasurer Duties)	12/27/2019	Approved	04/30/2021						Approved
TRICO	Franklin Township	Patrick Hegarty	No	Tax Collector	09/25/2019	Approved	06/11/2022						Approved
TRICO	Franklin Township	Katie B Coleman	No	CFO (Assuming Treasurer Duties)	04/16/2018	Approved	12/31/2019						Approved
TRICO	Franklin Township	Joanna Potopchuk	No	Tax Collector	01/01/2015	Approved	01/01/2017						Approved
TRICO	Franklin Township	Debra Fourre Stacer	No	Treasurer	01/01/2015	Approved	07/22/2016						Approved
TRICO	Franklin Township	Karen Shover	No	Library Treasurer	01/01/2014	Approved	08/31/2020						Approved
TRICO	Franklin Township	Charles Owens	No	CFO (Assuming Treasurer Duties)	06/22/2016	Approved	04/16/2018						Approved
TRICO	Franklin Township	Elizabeth Ruhl	No	Tax Collector	01/01/2017	Approved	08/15/2019						Approved
TRICO	Glassboro Borough	Mark Godfrey	Yes	Tax Collector	05/28/2021	Approved							Approved
TRICO	Glassboro Borough	Karyn Paccione	Yes	CFO (Assuming Treasurer Duties)	07/01/2011	Approved							Approved
TRICO	Glassboro Borough	Rosemary A. Turner	No	Tax Collector	01/01/2008	Approved	05/28/2021						Approved
TRICO	Greenwich Township	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	03/14/2022	Approved							Approved
TRICO	Greenwich Township	Michael Kwasizur	No	CFO (Assuming Treasurer Duties)	10/01/2021	Approved	02/18/2022						Approved
TRICO	Greenwich Township	Suzanne D. Pierce	Yes	Tax Collector	03/02/2015	Approved							Approved
TRICO	Greenwich Township	Merrie Schmidt	No	Treasurer	01/01/2007	Approved	10/01/2021						Approved
TRICO	Harrison Township	Dawn Michelle Allen	Yes	Tax Collector	09/10/2007	Approved		Yes	Utility Clerk	09/10/2007	Approved		Approved
TRICO	Harrison Township	Yvonne Bullock	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved							Approved
TRICO	Harrison Township	Maria Berkett	No	Tax Collector	07/17/2017	Approved	12/31/2019						Approved
TRICO	Hopewell Township	Elizabeth Clark Wallender	Yes	Tax Collector	01/01/2020	Approved							Approved
TRICO	Hopewell Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved							Approved
TRICO	Logan Township	William Pine	Yes	CFO (Assuming Treasurer Duties)	01/04/2017	Approved							Approved
TRICO	Logan Township	Robert Best	No	CFO (Assuming Treasurer Duties)	12/31/2012	Approved	03/31/2017						Approved
TRICO	Logan Township	Rosanne Pyle	Yes	Tax Collector	01/01/2011	Approved							Approved
TRICO	Lower Alloways Creek Township	Kevin S. Clour	Yes	Treasurer	01/01/2011	Approved							Approved
TRICO	Lower Alloways Creek Township	Dawn M. Allen	Yes	Tax Collector	01/01/2010	Approved							Approved
TRICO	Mannington Township	Lynne H. Stiles	No	Tax Collector	01/01/2009	Approved	01/01/2017						Approved
TRICO	Mannington Township	Suzanne Pierce	Yes	Tax Collector	01/01/2017	Approved							Approved
TRICO	Mannington Township	Linda S. Jones	Yes	Treasurer	01/01/2011	Approved							Approved
TRICO	Mantua Township	Candice Pennewell	Yes	CFO (Assuming Treasurer Duties)	11/01/2021	Approved							Approved
TRICO	Mantua Township	Gayle L. Tschopp	No	Treasurer	01/01/2009	Approved	11/01/2021						Approved
TRICO	Mantua Township	Alice M. Kellmyer	Yes	Tax Collector	01/01/2009	Approved							Approved
TRICO	Monroe Township	Lorraine M Boyer	Yes	CFO (Assuming Treasurer Duties)	01/01/2019	Approved							Approved
TRICO	Monroe Township	Joan Rumpf	No	Tax Collector	01/01/2012	Approved	08/01/2015						Approved
TRICO	Monroe Township	Joanna Potopchuk	Yes	Tax Collector	08/01/2015	Approved							Approved
TRICO	Monroe Township	Karyn Paccione	No	CFO (Assuming Treasurer Duties)	09/08/2014	Approved	12/31/2018						Approved

Statutory Bonds as of 6/7/22

TRICO	Oldmans Township	Diane Bowman	Yes	CFO (Assuming Treasurer Duties)	09/16/2019	Approved		Yes	Utility Clerk	09/16/2019	Approved		Approved
TRICO	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
TRICO	Oldmans Township	Kathleen Diorio	Yes	Tax Collector	02/15/2021	Approved							Approved
TRICO	Oldmans Township	Susan DeFrancesco	No	Tax Collector	07/08/2020	Approved	02/15/2021						Approved
TRICO	Oldmans Township	Pamela Lewis	No	Tax Collector	02/25/2020	Approved	07/07/2020						Approved
TRICO	Oldmans Township	Shawn Glynn	No	Utility Clerk	01/01/2019	Approved	07/12/2019						Approved
TRICO	Oldmans Township	Margie Schieber	No	Tax Collector	01/01/2007	Approved	06/30/2015						Approved
TRICO	Oldmans Township	Anne Deeck	No	Tax Collector	09/09/2015	Approved	02/28/2020						Approved
TRICO	Paulsboro Borough	Temple McBride	Yes	Utility Clerk	04/18/2019	Approved							Approved
TRICO	Paulsboro Borough	Judson Moore Jr	Yes	CFO (Assuming Treasurer Duties)	10/01/2019	Approved							Approved
TRICO	Paulsboro Borough	Susan Jacobucci	No	CFO (Assuming Treasurer Duties)	02/01/2019	Approved	10/01/2019						Approved
TRICO	Paulsboro Borough	Georjean Widener	Yes	Tax Collector	08/01/2014	Approved							Approved
TRICO	Paulsboro Borough	Lorraine Boyer	No	CFO (Assuming Treasurer Duties)	04/08/2015	Approved	02/01/2019						Approved
TRICO	Paulsboro Borough	Rita M. Costenbader	No	Utility Clerk	01/01/2007	Approved	04/08/2019						Approved
TRICO	Penns Grove Borough	Jennifer Koeturius	Yes	Tax Collector	01/01/2018	Approved							Approved
TRICO	Penns Grove Borough	Elizabeth A. Ruhl	No	Tax Collector	01/01/2015	Approved	12/31/2016						Approved
TRICO	Penns Grove Borough	Anne McCarthy	No	Tax Collector	01/01/2013	Approved	01/01/2015						Approved
TRICO	Penns Grove Borough	Marie Stout	No	Tax Collector	01/01/2017	Approved	01/01/2018						Approved
TRICO	Pennsville Township	Lauren E. Schoonmaker	Yes	Tax Collector	01/01/2010	Approved							Approved
TRICO	Pennsville Township	John F. Willadsen	Yes	CFO (Assuming Treasurer Duties)	01/01/2010	Approved							Approved
TRICO	Pilesgrove Township	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	10/01/2020	Approved		Yes	Library Treasurer	10/01/2020	Approved		Approved
TRICO	Pilesgrove Township	Suzanne D. Pierce	Yes	Tax Collector	04/01/2021	Approved							Approved
TRICO	Pilesgrove Township	Dawn M Allen	No	Tax Collector	04/01/2019	Approved	03/31/2021						Approved
TRICO	Pilesgrove Township	Marie Stout	No	CFO (Assuming Treasurer Duties)	04/01/2017	Approved	10/01/2020						Approved
TRICO	Pilesgrove Township	Jennifer Koeturius	No	Tax Collector	06/01/2018	Approved	03/30/2019						Approved
TRICO	Pilesgrove Township	Donna L. Denham	No	Tax Collector	06/09/2009	Approved	05/31/2018						Approved
TRICO	Pilesgrove Township	Kimberly Fleetwood	No	Treasurer	01/01/2007	Approved	05/31/2018						Approved
TRICO	Pitman Borough	Andrea Whilden	Yes	Utility Clerk	08/30/2021	Approved							Approved
TRICO	Pitman Borough	Elizabeth Ruhl	Yes	Tax Collector	05/07/2019	Approved							Approved
TRICO	Pitman Borough	Conchetta A. Anderson	No	Utility Clerk	08/28/2017	Approved	08/03/2021						Approved
TRICO	Pitman Borough	Beth A. Walls	No	Tax Collector	01/01/2007	Approved	08/29/2018						Approved
TRICO	Pitman Borough	Stephen P Considine	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved							Approved
TRICO	Pitman Borough	Sheila Garrison	No	Tax Collector	11/13/2017	Approved	04/02/2019						Approved
TRICO	Pitman Borough	Margaret Ware	Yes	Library Treasurer	03/07/2014	Approved							Approved
TRICO	Quinton Township	Dawn Michelle Allen	Yes	Tax Collector	06/02/2008	Approved		Yes	Utility Clerk	06/02/2008	Approved		Approved
TRICO	Quinton Township	Diane L. S. Bowman	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved							Approved
TRICO	Shiloh Borough	Ronald L. Campbell Sr.	Yes	Treasurer	01/01/2007	Approved							Approved
TRICO	Shiloh Borough	Elizabeth Wallender	Yes	Tax Collector	01/01/2007	Approved							Approved
TRICO	South Harrison Township	Victoria Holmstrom	Yes	Tax Collector	08/26/2013	Approved							Approved
TRICO	Swedesboro Borough	Jena Dolbow	Yes	Treasurer	01/10/2022	Approved							Approved
TRICO	Swedesboro Borough	Mark Godfrey	Yes	Tax Collector	12/01/2021	Approved							Approved
TRICO	Swedesboro Borough	Lois Yarrington	No	Treasurer	01/01/2019	Approved	01/10/2022						Approved
TRICO	Swedesboro Borough	Kimberly Fleetwood	No	Tax Collector	03/07/2011	Approved	12/01/2021						Approved
TRICO	Swedesboro Borough	Lois M. Elder	No	Treasurer	01/01/2011	Approved	01/01/2019						Approved
TRICO	Upper Pittsgrove Township	Susan E. DeFrancesco	Yes	Tax Collector	01/01/2007	Approved		Yes	Treasurer	01/01/2007	Approved		Approved
TRICO	Vineland City	Carmen DiGiorgio	Yes	Treasurer	01/01/2022	Approved		Yes	Tax Collector	01/01/2022			Approved
TRICO	Washington Township	Sheila Garrison	Yes	Tax Collector	04/03/2019	Approved							Approved
TRICO	Washington Township	Anne Deeck	No	Tax Collector	07/01/2014	Approved	06/09/2015						Approved
TRICO	Washington Township	Robin D. Sarlo	No	Tax Collector	06/10/2015	Approved	04/01/2019						Approved
TRICO	Washington Township	James D'Auria	No	Treasurer	07/28/2014	Approved	11/30/2017						Approved
TRICO	Washington Township	Colette Bachich	Yes	CFO (Assuming Treasurer Duties)	12/01/2017	Approved							Approved
TRICO	Wenonah Borough	Kim Jaworski	Yes	Tax Collector	07/01/2018	Approved							Approved
TRICO	Wenonah Borough	Lawrence J Nightlinger Jr.	No	Tax Collector	03/21/2011	Approved	09/22/2014						Approved
TRICO	Wenonah Borough	Beth A. Walls	No	Tax Collector	09/29/2014	Approved	07/01/2018						Approved
TRICO	Wenonah Borough	Karen Sweeney	Yes	Treasurer	07/01/2007	Approved							Approved
TRICO	West Deptford Township	Jennifer Dukelow	Yes	Tax Collector	09/15/2021	Approved							Approved
TRICO	West Deptford Township	Penny Sheehan	No	Tax Collector	01/01/2018	Approved	09/15/2021						Approved
TRICO	West Deptford Township	Michael Kwasizur	Yes	CFO (Assuming Treasurer Duties)	10/01/2018	Approved							Approved
TRICO	Westville Borough	Joseph Bobiak	No	Treasurer	06/23/2020		02/09/2022						
TRICO	Westville Borough	Kathleen Carroll	Yes	Treasurer	01/01/2018	Approved							Approved
TRICO	Westville Borough	William Bittner	No	Treasurer	01/01/2015	Approved	05/01/2017						Approved
TRICO	Westville Borough	Christine A. Helder	No	Tax Collector	01/01/2007	Approved	08/01/2017						Approved
TRICO	Westville Borough	Friz H. Sims Jr	No		04/14/2009	Approved	06/23/2020						Approved
TRICO	Westville Borough	Ryan Giles	No	Treasurer	04/05/2017	Approved	01/01/2018						Approved
TRICO	Westville Borough	Nicole O'Hara	Yes	Tax Collector	08/01/2017	Approved							Approved
TRICO	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
TRICO	Woodbury City	Theresa Mulvenna	Yes	Tax Collector	08/01/2017	Approved		Yes	Utility Clerk	08/01/2017	Approved		Approved
TRICO	Woodbury City	Robert Law	Yes	CFO (Assuming Treasurer Duties)	07/18/2020	Approved							Approved
TRICO	Woodbury City	Richard E. Wright Jr	No	CFO (Assuming Treasurer Duties)	04/24/2018	Approved	07/18/2020						Approved
TRICO	Woodbury City	Robert Law	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	04/24/2018						Approved
TRICO	Woodbury City	Cheryl Slack	No	Library Treasurer	01/01/2007	Approved	12/27/2021						Approved

Statutory Bonds as of 6/7/22

TRICO	Woodbury Heights Borough	Victoria Holmstrom	Yes	Treasurer	01/06/2012	Approved		Yes	Tax Collector	01/06/2012	Approved	Approved
TRICO	Woodstown Borough	John Hitchner	Yes	Utility Clerk	01/01/2022	Approved						Approved
TRICO	Woodstown Borough	Judson Moore	Yes	CFO (Assuming Treasurer Duties)	07/16/2019	Approved						Approved
TRICO	Woodstown Borough	Suzanne D Pierce	Yes	Tax Collector	01/01/2018	Approved						Approved
TRICO	Woodstown Borough	Elaine H. Urion	No	Tax Collector	01/01/2009	Approved	01/01/2018					Approved
TRICO	Woodstown Borough	James R. Hackett	No	CFO (Assuming Treasurer Duties)	01/01/2010	Approved	07/16/2019					Approved
TRICO	Woolwich Township	Britni Beecken	Yes	Treasurer	01/01/2022	Approved						Approved
TRICO	Woolwich Township	Julie Iacovelli	No	Treasurer	01/01/2020	Approved	03/23/2022					Approved
TRICO	Woolwich Township	William Pine	No	CFO (Assuming Treasurer Duties)	01/01/2011	Approved	01/01/2020					Approved
TRICO	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: 6/7/2022

How to Properly Cancel a Workers' Compensation Policy

Often cases are referred to this insurance defense attorney where the policy was cancelled prior to the alleged date of loss. The claimant-petitioner has retained an attorney and has filed a Claim Petition in the Division of Workers' Compensation. The petitioner's counsel has reviewed the New Jersey Compensation Rating and Inspection Bureau website and found the policy which would have been in effect at the time of the date of loss and has named that carrier. The carrier retains counsel and seeks to deny the claim for lack of coverage. The question is whether there is sufficient evidence to prevail on a Motion to Strike Carrier.

Prior to filing a Motion to Strike Carrier, there are certain steps and documents which should be reviewed between counsel and the carrier regarding the effectiveness of the cancellation. In New Jersey, there is a strong public policy favoring uninterrupted workers' compensation coverage for all employees. As a result, an insurance carrier must strictly comply with all statutory and regulatory mandates regarding any cancellation of a policy.

It is therefore beneficial to review N.J.S.A. 34:15-81, Cancellation of Contract. The Statute lays out three individual steps which must be followed in order for cancellation to be effective. Section 81 states that no policy for workers' compensation coverage is deemed cancelled until the following three criteria are met:

- (a) At least ten days' notice in writing of the election to terminate such contract is given by registered mail by the party seeking cancellation thereof to the other party thereto; and
- (b) Until like notice shall be filed in the office of the commissioner of banking and insurance, together with a certified statement that the notice provided for by paragraph "a" of this section has been given; and
- (c) Until ten days have elapsed after the filing required by paragraph "b" of this section has been made.

While the foregoing three steps appear to be straightforward, there are various ways in which a potential issue may arise and therefore result in a finding of improper cancellation. The New Jersey Supreme Court has held that there needs to be strict compliance with the Statute in order for cancellation to be effective. ***Sroczynski v. Milek***, 197 N.J. 36 (2008).

Consider an example of a policy issued to an employer for a policy period beginning on February 1, 2019 through February 1, 2020. During the policy period, the employer fails to make payments on the policy leading to a cancellation. The carrier sends a notice to the employer on July 1, 2019 stating the following:

"We hereby notify you that the policy identified above will be cancelled effective 12:01 a.m. July 30, 2019 in accordance with the cancellation condition of the policy and that all liability of the Company under such policy will cease at that time. Premium adjustment will be made to the date of cancellation and statement rendered. The reason for this action is: Nonpayment of Premium."

With respect to the first step in cancelling a policy, a notice needs to be generated by the carrier and sent to the employer with at least 10 days' notice of the date of the cancellation. So far, our cancellation example appears to comply with subsection (a) of the Statute as the notice is sent on July 1, 2019 and gives more than 10 days' notice.

Subsection (a) of the Statute also states that this notice must be sent by "registered mail." The Statute does not define "registered mail." In practice, the carrier should send the notice to the employer by certified mail. **The carrier should retain any and all transmittal information with the USPS regarding sending of the notice of cancellation as these documentary proofs are vital in the carrier's Motion to Strike Carrier for Lack of Coverage**.

The sending of the notice of the cancellation to the employer is not the end of the journey for the carrier. The carrier must also submit a "like notice" to the office of the Commissioner of Banking and Insurance. The Statute does not require "exact same notice," but rather states "like notice." The Commissioner of Banking and Insurance in New Jersey has designated the Compensation Rating and Inspection Bureau (CRIB) as the entity to receive the like notice.

CRIB requires that the like notice be submitted electronically and has provided a reference form to be used by carriers for the submittal of like notice.

NEW JERSEY

APPROVED FORM FOR FILING NOTICE OF CANCELLATION BY CARRIER

Executive Director
c/o Compensation Rating & Inspection Bureau
60 Park Place
Newark, N.J. 07102

You are hereby notified that the policy of Workers Compensation and Employers Liability Insurance described below will be terminated as of the stated date.

Name of Employer

Address of Employer

Nature of Business

Policy No. Effective Date of Policy

Effective Date of Cancellation at 12:01 o'clock A.M., standard time.

Date Notice of Cancellation was mailed Employer

CERTIFICATION: THE UNDERSIGNED INSURANCE CARRIER CERTIFIES THAT LIKE NOTICE OF ELECTION TO TERMINATE THE STATED CONTRACT OF INSURANCE HAS BEEN GIVEN THE EMPLOYER IN ACCORDANCE WITH REQUIREMENT OF N.J.S.A. 34:15-81.

Insurance Carrier _____

By _____ Date _____

Reason for Cancellation

FORM 116-B 7/09 **NOTE: ALL INFORMATION REQUIRED BY THIS FORM MUST BE GIVEN.**

FOR REFERENCE ONLY

© Compensation Rating and Inspection Bureau

You can see from the above form that at the bottom of the submittal there is a certification for which the carrier must provide a signatory. The certification is required in the like notice submittal to CRIB. Subsection (b) of the Statute has two clauses which must be adhered to in order for the cancellation to be effective. The first is that the like notice is filed with CRIB, the second is a certified statement must be provided by the carrier that the employer was provided notice in accordance with subsection (a), i.e., that the employer was provided notice of the election to terminate via registered ('certified') mail with at least 10 days' notice. These steps are required.

Finally, the Statute requires one last step for the policy to be effectively cancelled. Subsection (c) of the Statute requires that at least 10 days have elapsed since the filing of the notice with CRIB prior to the cancellation being effective.

Let us return to our example policy which is being cancelled by our hypothetical carrier. The policy period is for the year February 1, 2019 through February 1, 2020 and, due to nonpayment of premium, the policy is being cancelled. The notice of cancellation is sent to the employer via registered mail on July 1, 2019 stating that the policy will be cancelled effective July 30, 2019.

The carrier should at that time submit the like notice to CRIB that the policy is being cancelled with the effective date of cancellation being reported as July 30, 2019.

What then occurs if the like notice to CRIB is not submitted until August 15, 2019 and an injury occurs to an employee at the company on August 5, 2019 and the company did not obtain replacement coverage? In this practitioner's experience, any issue with the filing of the like notice creates strong arguments by petitioner's counsel that the policy was not effectively cancelled. The carrier will try to argue that the policy was effectively cancelled July 30, 2019 per the notice to the employer and that it is incumbent upon the employer to obtain proper coverage.

The New Jersey Workers' Compensation Act provides certain timelines and a procedure which must be strictly complied with in order for the policy to be cancelled. In this example, the carrier did not provide the like notice to CRIB until after the date of the loss. As a result, the carrier cannot show compliance with subsection (b) and subsection (c) of the Statute.

Let us move the date of loss then to August 20, 2019 and the like notice still is submitted to CRIB on August 15, 2019. The carrier can now show that the loss occurred after the date of cancellation and after the filing of the like notice with CRIB. However, again, this fact scenario will likely result in an improper cancellation and a covered loss. Subsection (c) of the Statute requires that at least 10 days have passed since the filing of the notice with CRIB. In this example, only 5 days have expired. As a result, the petitioner will have a strong argument that the policy was still in effect at the time of the loss despite the policy being cancelled as of July 30, 2019.

While the foregoing examples appear to result in simple solutions, Section 81 of the Statute often results in lengthy litigation regarding proper proofs of cancellation. As a result, the carrier should retain detailed documentary proofs and evidence of each step of the cancellation in order to properly seek to be stricken for lack of coverage from a pending claim. Readers with questions on cancellation can reach the undersigned at knagy@capehart.com.

Advice to Employers in Dealing With Dependency Issues, Dependency Benefits, and Lifetime Benefits

Practical Advice in New Jersey Workers' Compensation

What happens if an employee dies during the pendency of the open and ongoing workers' compensation claim? The answer to this depends on a few factors. The first consideration is when the petitioner died (during treatment/ before permanency exams, after permanency exams, or after an Order Approving Settlement for permanency has been entered). The second consideration is whether the cause of death is, or is not, work related.

Below are various potential situations regarding dependency/ death cases, and how we would recommend handling each scenario.

Scenario 1*: Petitioner dies from a cause not related to his workers' compensation injury while he is under authorized treatment. Permanency exams have not yet occurred on either side. Who gets paid benefits, and what type of benefits are they owed?*

It is our general position in this scenario that all that is owed is a contribution to funeral expenses as set forth in N.J.S.A. 34:15-12(e) (up to $5,000). In almost all cases like this, it is difficult for a petitioner to prove permanency without permanency examinations.

There are exceptions of course. In certain circumstances (such as a case involving a truly catastrophic accident), permanency could possibly be assessed without permanency exams, but these circumstances are quite rare. In most cases, permanency cannot be assessed without permanency exams where the employee is examined and provides their current complaints.

Since permanency benefits are based on current complaints as provided to permanency experts and testimony or a settlement affidavit, it is difficult to assess permanency without permanency exams on both sides having occurred, and without current complaints given to permanency experts. Generally, permanency cannot be attributed in a case where petitioner was under ongoing authorized treatment when he passed away.

We generally maintain that an employee is not entitled to permanency if the employee was still in treatment and had not medically plateaued, since he cannot sustain his burden of proof that he sustained permanency from the work accident.

Case Study/ Example: Logan is treating for a work-related tendinopathy condition. Treatment is progressing with physical therapy. Logan dies from a non-work related motor vehicle accident halfway through physical therapy. *Does the employer owe permanency?* No, because there is no way to prove permanency. Who could say that Logan would have had permanency when treatment was not even finished?

Scenario 2*: Petitioner died from a cause not related to his workers' compensation injury after permanency exams have occurred. Who gets paid benefits, and what type of benefits?*

The difference between Scenario 1 and Scenario 2 is that in this scenario, permanency can be reasonably assessed and negotiated, based on the permanency exams that have occurred on both sides and the expert reports. Therefore, in this case, permanency can be assessed and negotiated between the parties.

Pursuant to N.J.S.A. 34:15(12)(e), when an employee dies from a non-work related cause after permanency exams, permanency payments are paid to the decedent's dependents.

This is supported by the case law of ***Cureton v. Joma Plumbing & Heating Co.***, 38 N.J. 326 (1962), where the parties both obtained permanency reports with both experts assessing disability.

Scenario 3*: Employee dies during the course of authorized treatment due to the work-related incident, and the work accident is the cause of death.*

First, we note that a dependency claim can be filed when death is caused directly or indirectly from a work injury and it does not have to be the sole or primary cause of death. As long as the work accident is a contributing cause, there can be a valid dependency claim. Also of note is the statutory time period in which a dependency claim must be filed under N.J.S.A. 34:15-51, which states that a claim must be filed within two years of the date of the accident. In a dependency claim, the dependency claim petition must be filed within two years from the date of death.

The compensation to a dependent (once the individual is determined to be a dependent, subject to N.J.S.A. 34:15-13(f)) is based on 70% of the employee's wages at the time of death.

Dependency interrogatories should be served on any individual filing a dependency claim petition, to investigate the nature or the relationship between decedent and potential dependent and to confirm that the individual qualifies as a dependent as defined by Section 13. Employers should obtain a copy of the autopsy report and death certificate. Information should also be obtained regarding decedent's treating physicians.

Scenario 4*: Employee dies after an Order Approving Settlement is entered.*

After an employee passes away, the remaining permanency payments are paid to the dependents. Cureton v. Joma Plumbing & Heating Co., 38 N.J. 326 (1962), referenced above, holds that any permanency benefits that were accrued but not yet paid at the time of death become part of the estate.

But ongoing un-accrued permanency benefits owed to an employee after the date of death are paid to dependents. An individual has no "dependents" until after he has passed away.

Case Study/ Example: Joan gets an Award of 15% permanent partial disability on January 1, 2022. The date of last temporary disability benefits was January 1, 2021, so one year of accrued permanency benefits exists. Joan's accrued permanency benefits are paid over 90 weeks. Joan dies on January 2, 2022 from a non-work related cause. *Who gets the permanency Award?* The estate gets the portion of the accrued amount for the dates of January 1, 2021 through January 2, 2022. The statutory dependents get the future payments due after January 2, 2022.

Employers must always keep in mind when and how an employee passes away, to determine potential exposure, and the type of benefits that may be owed, and to whom the benefits might be owed.

Appellate Division Endorses a Penalty Assessed by the Judge of Compensation for Late Payment of a Permanency Order but Not for Respondent's Delays Prior to Date of Settlement

There are few cases in the Division that discuss penalties for late payments of permanency awards, so the recently published Appellate Division decision in ***Ripp v. County of Hudson***, No. A-2972-20 (App. Div. June 3, 2022) should be studied by workers' compensation practitioners.

The Ripp case was not about delayed temporary disability benefits, which are subject to a potential 25% penalty for delays over 30 days. This case was about a delay in paying a permanency award on a total disability claim. On January 26, 2021 the Judge of Compensation entered an Order for Total and Permanent Disability. The County was required to pay Ripp the sum of $173,480 for accrued permanency benefits within 60 days of the entry of the Order followed by weekly benefits for life. The County failed to pay the Order within 60 days. The County made the payment on the 76th day after the award, a delay of 16 days.

Ripp filed a motion to enforce the Order. He sought simple interest on the settlement and an additional assessment of 25% of the moneys due. The County explained that delays were due to the failure of the third party administrator to submit the payment request in a timely manner, changes in adjuster assignment on the case, and delays due to the pandemic.

There were also substantial delays **before** the Order was entered in terms of the County's formal approval of the total disability award. Ripp and his wife wrote to the judge to complain about how long it was taking the County to get authority to settle the case. The Judge of Compensation noted that the delays had a severe effect on the family, which had no wages for four years. This also had an impact on the couple's disabled child. Although the County had agreed in early 2019 that Ripp was totally disabled, authority did not come through for many months. The Judge of Compensation noted that the failure of the County to obtain authority further delayed the computation of Ripp's "average current earnings" calculations from the Social Security Administration. That information was necessary to complete the final court paperwork.

In deciding the appropriate penalty, The Judge of Compensation considered the delays in getting approval for the settlement as well as the 16-day delay in paying the final Order. The judge relied on N.J.A.C. 12:235-3.16 in assessing against the County an additional 25% of the accrued payment amount due or $43,370. The County appealed.

The Appellate Division began by stating, "The Workers' Compensation Act does not require that payment of settlement benefits must be made within a specific period of time." Yet N.J.S.A. 34:15-28 (cited by the Court) states:

Whenever lawful compensation shall have been withheld from an injured employee or dependents for a term of sixty or more days following entry of a judgment or order, simple interest on each weekly payment for the period of delay of each payment may, at the discretion of the Division, be added to the amount due at the time of settlement.

Practitioners generally advise clients that all permanency awards must be paid within 60 days. The Court also observed that N.J.S.A. 34:15-28.2 provides:

If any employer …. Fails to comply with any order of a judge of compensation ….. a judge of compensation may, in addition to any other remedies provided by law:

a) Impose costs, simple interest on any moneys due, an additional assessment not to exceed 25% of moneys due for unreasonable payment delay, and reasonable legal fees, to enforce the order, statute or regulation;

b) Impose additional fines and other penalties on parties or counsel in an amount not exceeding $5,000 for unreasonable delay, with the proceeds of the penalties paid into the Second Injury Fund;

The New Jersey Division of Workers' Compensation added N.J.A.C. 12:235-3.16 (h) (1) (i) which allows a judge to "impose an additional assessment not to exceed 25 percent on any moneys due if the judge finds the payment delay to be unreasonable."

There are two key parts to the Appellate Division decision in the Ripp case. First, the Appellate Division fully endorsed the Judge of Compensation's right to assess a 25% penalty in this case. Second, the Court clarified that only the 16-day delay could be considered for the penalty. The Court did not endorse any penalty for failure to obtain authority in a timely manner. The Court requested that the Judge of Compensation reconsider an appropriate penalty "for the minimal, yet 'unreasonable payment delay' in this case."

For practitioners, this decision is a strong reminder that awards **must be paid within 60 days**, notwithstanding the statement in this decision that the New Jersey Act does not prescribe a specific time period to pay an award. The practice in place in all insurance companies, third party administrators and self-insured entities is to make sure awards get paid within 60 days.

This case sends a message that if a motion to enforce is filed, the employer will pay not only simple interest but also potentially 25% on the total amount due – depending on how long the delay is. While the Appellate Division made clear that it thought a penalty of $43,370 was too high for a 16-day delay, the Court did not provide guidance on what amount was too low. The case has been remanded to the Judge of Compensation to reconsider a new penalty amount on the County.

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

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	Robert L. Tarver, Jr.	N/A
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

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: June 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 East Greenwich on May 10, 2022
- Township of Greenwich on May 10, 2022
- Township of South Harrison on May 10, 2022
- City of Woodbury on May 12, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in May

MEETINGS ATTENDED

- Implicit Bias Regional Training on May 18, 2022, via ZOOM
- RMC Roundtable Meeting on May 19, 2022
- Claims Committee Meeting on May 23, 2022
- Executive Fund Committee Meeting on May 23, 2022
- Implicit Bias Regional Training on May 25, 2022, at 9:00 am via ZOOM

- Implicit Bias Regional Training on May 25, 2022, at 1:00 pm via ZOOM

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
- Safety Recall Alert: MTD Craftsman 30" mini and Troy-Bilt TB30 Riding Lawn Mowers
- Safety Director Message: Covid-19 and Youth Summer Camps
- Workplace Violence Prevention
- 2022 MSI Expo: In-Person Training on May 24, 2022
- Risk Management Strategies For Lifeguard Operations
- Bounce House & Inflatable Best Practices
- Training Announcement: Public Works & Utility: Safety & Regulatory Awareness Training
- Automated External Defibrillator (AED) Program
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- LE Message - National Missing Children's Day – May 25th

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**
Pennsville	1
Pitman	1
Upper Pittsgrove	1
Vineland	6

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
Westville	4

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 – JUNE 2022

HURRICANE PREPAREDNESS

Please remember before the storm.

- Confirm flood policies are in place for buildings where any portion of the building in Special Flood Hazard Areas A or V.
- Outline your municipality's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies and when a state of emergency is declared
- Appoint someone at your municipality to be the point person on a catastrophic event. This person gathers information on all damages and communicates with insurance companies and FEMA.

Please remember after the storm.

- Report the claim to Qual-Lynx as soon as possible.
- Take pictures of all damages to buildings, contents and vehicles.
- Keep keys and vehicle titles of totaled vehicles in one place.
- If you have any damage at all, report the claim to FEMA as soon as possible.
- Keep all receipts and rental agreements.

Examples:

X A municipality was not properly insured with applicable FEMA Flood Policies on a building in a Special Flood Hazard Area in which a $500,000 deductible was to be applied.

X Delayed payment was necessary to another municipality as they could not locate the titles to their vehicles that were flooded and deemed total losses.

✓ A town received extra funds(FEMA Mitigation) to correct the problem that caused basement flooding.

Municipal Joint Insurance Fund
South Jersey Communities Securing Their Future

Qual-lynx.com

QUAL-LYNX

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

DATE: June 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 (May)

1. Initial Visits to Police Departments: Initial agency visits have been completed with one (1) agency remaining, pending scheduling.

2. Agency Activity Reports: Reports have been distributed to Fund Commissioners and the respective Police Chiefs outlining the agency visits.

3. Policy Development:: Policy and Procedure requests have been received and have been forwarded to requesting agencies and continue to be ongoing. A follow-up inquiry was conducted with agencies in regards to Critical Incident Debriefing and Transitional Duty. Assistance has been provided with Recruitment and Selection as it relates to Attorney General Guidelines.

4. Training: Preparation is being conducted for future class instruction for the Management of Aggressive Behavior. Class dates and times are being discussed and will be posted in the near future. A Report Writing class was determined to be in need based on reviews from litigation files in addition to input from various Chiefs who also concurred as well.

5. Law Enforcement Bulletins / Newsletters: Bulletin 22-04 was distributed pertaining to updated information by the New Jersey Attorney General guidelines in regards to Pursuit and Use of Force policy which is attached to this report.

6. **Meetings Attended**:

TRICO Claims Committee Meeting:	05/25/2022
TRICO Executive Committee Meeting:	05/25/2022
Mental Wellness/Health Initiatives Meeting	05/27/2022

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

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

To: Municipal Joint Insurance Fund Members and Professionals
From: Debby Schiffer, Targeting Wellness, LLC, JIF Wellness Director
Date of meeting: June 27, 2022 Gloucester County Library, Mullica Hill
Email address: debby_schiffer@targetingwellness.com 856-322-1220

June Well-being Initiatives & Activities

Deptford – hosted a Wellness Day in May with presentations, team building activities and plant based nutrition

East Greenwich – chair massages, presentation on benefits of nature, looking to book presentations with Jefferson

Greenwich – plant based cooking demo with Karen's Healing Kitchen. Looking to schedule chair massages

Harrison Twp – continue with monthly fruit delivery

Logan – working on setting up ergonomic evaluation with a physical therapy from SunSpectrum, as well as derma scan with Jefferson.

Mantua – setting up a snack box with pre-approved items. Employees will donate $1 when they take something, which will allow for replenishing the items.

Monroe – planning a monthly Wellness Wednesday with first being in July with having berries for each department (A "berry" happy summer!)

Quinton – planning to rotate weekly supply of either fresh fruit or fresh vegetables through July & August. Plus $ reimbursement towards exercise equipment.

Swedesboro – planning chair massages

Vineland – Annual Diva Night Mammogram Party (through Inspira)

West Deptford – scheduled chair massages June 22

Woodstown – Trivia question challenge "*what organ of your body balances the amount of sodium stored in your body?"*

Several towns I'd still like to set up a meeting with (virtual or in-person) to help generate more ideas for wellness in the second half of the year (a few need to share with me a designated Wellness Coordinator):

Alloway, Carneys Point, Elk, Elsinboro, Fairfield, Hopewell, LAC, Oldsman, Paulsboro, Penns Grove, Pilesgrove, Pitman, South Harrison, Upper Pitts, Vineland, Westville, Woodbury, Woodbury Heights, Woolwich.

JIF Meetings:

Wellness Advisory Committee – 2nd meeting held May 11th. Minutes were approved by the Safety Committee Members on June 1 and are included in your agenda packet. Next WAC meeting scheduled for Sept.

JIF Mental Wellness and Health Initiatives Meeting – May 27th looking at the Transformational Leadership and Crisis Response program and made some recommendations that will be shared with Dr. Elias and will be shared with the Executive Committees once finalized.

June Targeting Wellness Newsletter ...Good News For Good Health

Within the newsletter you will find the following topics:

- The Importance of Hydration (and a brief look at electrolyte replacement with easy to make beverages)
- Summer Steps for Healthy Living (plus the 5 healthiest condiments for summer)

- Steps to Promote Cancer-free Grilling (enjoy your summer barbecue AND be safe)
- Add Some Spice to Your Life (makes foods delicious and improves your health at the same time!)
- Processed Food and Your Health (Isn't everything processed in some way?)
- Recipe Corner: Loaded Kale Salad (easy, fast, and great for bringing to your next backyard party)

"Wellness Win of the Month": Please share your "wellness win" by sending me a short explanation and photos (if appropriate) on something you tried recently that worked. Please know that ALL your efforts are wins in my book and should be celebrated, however, I am only going to pick one and will email it out to all the Wellness Champs later this month. Please do not feel if your idea isn't picked that it falls short in any way! Based on her available time, I will continue to work with Megan Mattro on getting them posted on the JIF website for you to reference and to help generate future ideas.

Also, here are some other Health Observances that might be of interest to you for June. Should you wish to explore any with a wellness activity, I would be more than happy to assist you with some ideas.

- Alzheimer's and Brain Awareness Month
- National Safety Month
- Men's Health Month
- National Migraine & Headache Awareness Month
- PTSD Awareness Month
- The Longest Day—June 20th!

Promotional Items:
Co-Morbidities Poster – printed for distribution

Targeting Wellness Newsletter

Good News for Good Health!

June 2022

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

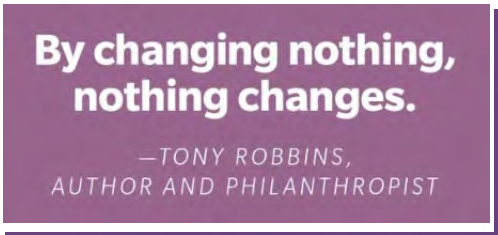
National Health Observances for June that you may want to target your wellness efforts around:

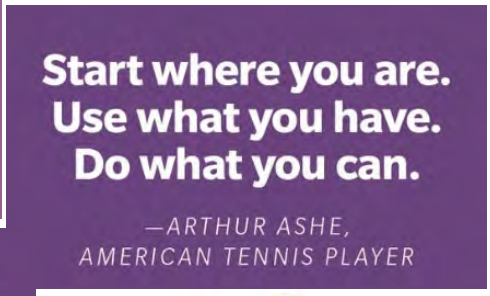
- Alzheimer's and Brain Awareness Month
- National Safety Month
- Men's Health Month
- National Migraine & Headache Awareness Month
- PTSD Awareness Month
- The Longest Day—June 20th!

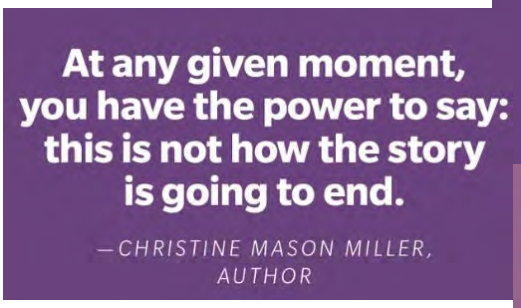
In this issue

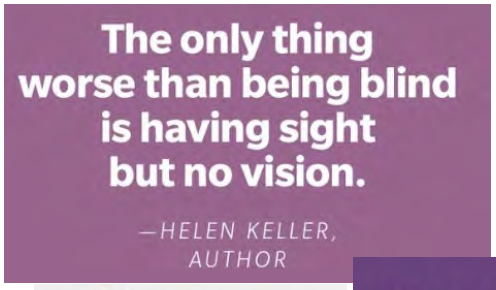
1. Importance of Hydration
2. Summer Steps for Healthy Living
3. Steps to Help Promote Cancer-free Grilling
4. Add Some Spice to Your Life
5. Processed Food and Your Health
6. Recipe Corner: Loaded Kale Salad

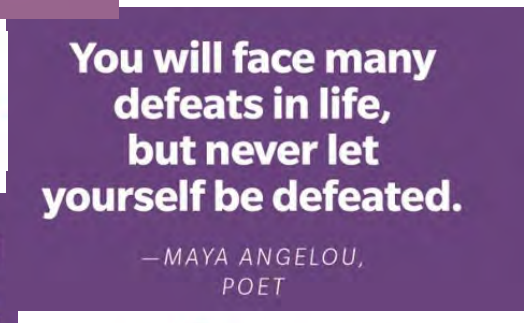
Quotes to Inspire

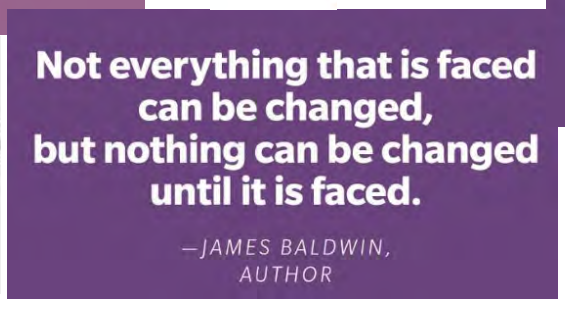












Importance of Hydration

We have all been told how important it is to stay hydrated every day, no matter what. AND if you are in excessive heat or performing a lot of strenuous physical activity, it is VITAL that you drink even more. It goes way beyond quenching thirst; it's about keeping your body functioning properly and feeling healthy. Almost ever major system within your body needs water to function and survive. Water…

- ★ Is essential for cognitive performance and mental health
- ★ Regulates body temperature (crucial in the heat of summer!)
- ★ Protects body organs and tissues
- ★ Carries nutrients and oxygen to cells and lubricates our joints
- ★ Helps flush out waste lessening the burden placed on our kidneys and liver

Eat your water through these summer veggies!

Cucumbers (96.7% water)

Celery (95.4% water)

Radishes (95.3% water)

Tomatoes (94.5% water)

Green peppers (93.9% water)

Cauliflower (92.1% water)

Watermelon (91.5% water)

Spinach (91.4% water)

.....and more!

Getting the required amount is not always easy; some find it difficult to drink plain water. Understandable. So let's look at some options that might help you to stay at a safe level throughout the day.

Try infusing drinking water with a slice of lemon, lime, orange, or grapefruit. Fresh mint leaves, cucumbers, sliced strawberries, fresh sliced ginger are all great options to enhance the "non-flavor" of water!

If you tend to drink a lot of soda especially when it's hot outside, and find it very challenging to switch to water, try sparkling water. A Soda Stream machine is also a more eco-friendly and more affordable in the long term than buying bottled sparkling water.

If you find you drink only bottled water from plastic, you may want to think about getting a reusable plastic or filtration system instead. The processing of plastic bottles which are then immediately filled with water can and do cause many chemicals to be released into the water you are drinking. For more information on this, check out Paul Barattiero's information about hydrogen in water.

Replacing Electrolytes Is Also Important

If you sweat profusely from your line of work or from excessive physical activity (of more than 2 hours), especially when in high temperature settings (inside or outside), you should also be conscious about replacing electrolytes in addition to dehydration. Most times they go hand in hand. Minerals lost through perspiration include sodium, potassium, calcium, bicarbonate, magnesium, chloride and phosphate. When these minerals are gone, the brain may stop communicating with muscles that control breathing and heartbeats.

Although you can get many if not all in your diet, if you aren't able to ingest them through food, you can easily make your own electrolyte replacement beverage. Coconut water (not coconut flavored water) can be an alternative to the highly sweetened drinks you can buy like Gatorade, Propel and Powerade. They are also loaded with food dyes and artificial flavors.

Homemade Electrolyte Drink ingredients

- 1/4 tsp salt
- 14 cup pomegranate juice
- 1/4 cup lemon juice
- 1 1/2 cups unsweetened coconut water
- 2 cups cold water

Additional options: sweetener powered magnesium and/or calcium, depending on needs

Homemade Electrolyte Drink Instructions

1. Combine all ingredients in a blender container and blend well.
2. You can also combine ingredients into a jar with a lid and shake until blended.

Healthy Beverages To Drink (In addition to Water)

Green Tea: known for its influence on preventing some cancers and has also been found to improve artery function, reducing the risk of cardiovascular disease. **Note:** adding milk was found to dramatically reduce the bioavailability of the antioxidants in tea. Lemon, however, increases the levels! White tea is the least processed of teas followed by green, then oolong, then black, which is the most processed.

Hibiscus Tea: In a study of over 3000 foods, beverages, spices, herbs and supplements used worldwide, this tea was the highest in antioxidants. Visit https://deliciouslygreen.com/hibiscus-agua-fresca/ for a recipe.

Resources: Food Revolution Network; healthline

Summer Steps for Healthy Living

Aww… the good old summertime! On your way to Cape May. Perhaps you have memories from under the boardwalk in the days of your youth. ☺ Whatever comes to mind when summer is here I would guess it brings you that laid back, easy going feeling! Even as adults, we tend to get that "schools out for summer" mentality. Nothing wrong with that either!

WebMD asked a few health experts in various areas of health what one simple change they would suggest to boost ones personal health. Here are the top responses:

Give your diet a berry boost

Have a cup of mixed fresh berries every day—blackberries, blueberries, or strawberries. They are loaded with antioxidants that help prevent tissue damage and reduces age-related illnesses. Blue and blackberries are the highest!

Get dirty and stress less

Connect with nature—plant a small garden, cultivate a flower box or potted flowers—inside or out is fine! Putting your hands is soil is "grounding" and has healing effects on your overall well-being. It brings you back to the present moment and away from worries, physically and mentally allowing you to de-stress at least for awhile.

Floss your teeth

Why is this coming up under "summer steps"? Actually it is something we want to strive for every day and maybe summer is the time to start. It reduces oral bacteria that directly impacts our overall body health. When oral bacteria is low, our body can fight off bacteria that may be elsewhere. Statistics shows that about 85% of people do not floss daily.

Exercise outside

That is providing it's not too hot and you take the precautions mentioned earlier in this newsletter. Go for a hike, walk in nature, play games like pickleball or tennis, cycle, roller blade, swim, you get the message.

Be good to your eyes

Protect your vision at work and play with protective eyewear. When outside, wear sunglasses that block at least 99% of the UV A and B rays. They can help prevent cataracts as well as wrinkles around the eyes.

Protective eyewear is also recommended when mowing or playing sports.

Plan a vacation!

Got saved vacation days? Now is a great time to use them! Vacation is not a luxury, you earned it plus it offers multiple benefits that can help you coop with every day stressors. It can help lower blood pressure, heart rate, and the stress hormones such as cortisol which can contribute to weight gain and heart disease.

Don't neglect your sleep

Just because the days are longer, resist the urge to stay up longer too! Practice good sleep hygiene and try to maintain a consistent bedtime and wake-up schedule. Check out my April newsletter for more tips on getting a good night sleep.

Top 5 Healthiest Condiments for Summer

1. **Mustard**—has no sugar. Mustard seed itself is a powerful antioxidant. Yellow mustard contains turmeric and paprika both antioxidants as well.
2. **Guacamole**—contains lots of healthy fats that satisfy your appetite and regulate hormone balance, has lots of fiber, and plenty of vitamins, minerals, and antioxidants
3. **Salsa**– Although ketchup is considered unhealthy due to the sugar content, salsa is almost never made with added sugar if you get a good brand. Mostly just vegetables. Try it on your 4th of July burger and see!
4. **Hummus**– this is mostly chickpeas, tahini, garlic, lemon and olive oil. But now there are all kinds of flavors to choose from. When buying hummus make sure its made with olive oil and NOT soybean or canola oil.
5. **Pesto**—Generally a mashed mix of garlic, pine nuts, basil, olive oil, and grated cheese. Great source of healthy fats and powerful antioxidants.

Steps to Help Promote Cancer-Safe Grilling

What seems to naturally go together with summer time and pool side fun? Back yard grilling of course! With the July 4th weekend upon us, I just wanted to remind everyone to be cautious when grilling meat. Cooking meat at high temperatures, such as in grilling, causes the formation of two types of cancer-promoting substances: HCAs (heterocyclic amines) and PAHs (polycyclic aromatic hydrocarbons).

Grilling (broiling) and barbecuing (charbroiling) meat, fish, or other foods with intense heat leads to the formation of these potential carcinogens. The PAHs are found in the flames that can adhere to the surface of food. HCAs form in meat because of the way its protein reacts to the grill heat. This could actually lead to changes in DNA which may lead to cancer development.

Here are some easy things to keep in mind to help reduce the risks when grilling this summer.

Tips offered by the American Institute for Cancer Research.

1. **Marinate: Studies suggest that if you marinate your meat prior to grilling it could decrease the formation of HCAs.**
2. **Pre-cook: When grilling larger cuts, you can reduce the exposure time to the flame by partially cooking it (on stove top or oven).**
3. **Go Lean: Trimming of the fat around the edges of meat will reduce flare-ups and potential charring. Cook your meat in the center of the grill and make sure to flip frequently.**
4. **Mix it up: Cut meat into smaller portions and mix them with vegetables to shorten cooking time.**
5. **Go Green: Why not cut down on the meat and grill more fruits and vegetables. They do not produce HCAs.**

Protecting yourself and your family from food-born germs: Quick Reminder

Separate While Shopping: In the grocery store, pick up any animal products right before checkout. Keep meats, poultry and seafood in plastic bags away from the rest of your food.

Keep meats, poultry and seafood **cold until ready to grill**. If transporting, keep below 40 degrees Fahrenheit.

Wash your hands with soap before and after handling raw meat, poultry and seafood since germs on your hands can be transferred to the food.

Don't cross-contaminate. Throw out marinades and sauces that come in contact with raw meat juices .

Use a food thermometer to ensure meat is cooked hot enough to kill harmful germs.

Temperature Guide

- **145°F – whole cuts of beef, pork, lamb, and veal (stand-time of 3 minutes at this temperature)**
- **145°F – fish**
- **160°F – hamburgers and other ground beef**
- **165°F – all poultry and pre-cooked meats,**

Add Some Spice to Your Life

Spices	What it does for your bones	How to use it
Cinnamon	Lowers blood sugar levels by slowing the breakdown of carbohydrates in the digestive tract and improves insulin sensitivity; helps fight inflammation and has been shown to lower cholesterol and triglycerides in blood.	• Sprinkle on apples or pears • Add to tea or coffee • Add to oatmeal
Sage	Can improves brain function and memory	• Dried or fresh • Fresh can be added to recipes at the beginning but best to add dried sage near the end of cooking time.
Garlic	Alkalizes and has anti-inflammatory & antioxidant properties	• Add to almost anything, including soups, dips, veggies, and sauces (fresh or powdered)
Ginger	Has anti-inflammatory and antioxidant actions, can treat nausea with just 1 gram; can help with pain management	• Make ginger tea • Slice and use with veggie stir-fry
Turmeric	Helps prevent your body from oxidative stress that can lead to cell damage, bone loss and negative health effects Be sure to use with black pepper to increase absorption.	• Use in curries • Toss with rice • Add to cooked vegetable, even oatmeal
Cayenne Pepper	Contains capsaicin which helps reduce appetite and may have anti-cancer properties	• Wherever you want to add a little "kick" to your food

It's best to consume spices either fresh or dried as opposed to pill form. The same holds true (and maybe more so) when it comes to vitamins. "Vitamin supplements are not a panacea for good health" (Campbell, The China Study). This means that the vitamin works best when consumed as food, not isolated in a pill form. One unfortunate misconception thought by many is that in taking a supplement it will offset the unhealthy eating choices that may continue. Trying to incorporate more of the real stuff is the best way to go.

Taken from: www.healthline and T. Colin Campbell

Processed Food and Your Health

The concept of processing food has been around since the first human cooked their animal catch on a fire. Our ancestors processed food by fermentation (primarily for alcohols and dairy). They milled and baked their breads and pastas. They figured out how to preserve meat through salting or brining. This was essential for survival and expansion of human civilization in most cases.

However, the processing of today, which is synonymous with high–salt, high-fat, and high-sugar, has lead to an alarming percentage of people with one or more chronic diseases. The food processing of our past was to enable our bodies to extract the nutrients contained in the food, making it safer to consume and carried people through the winter when food sources were scarce. Some of that is still in place but much of the processing done today is to "create" food-like products that do not contain the natural nutrients provided in whole, real food. They are not essential for survival and are laden with chemicals that become toxic to the body when eaten in excess, especially salt, oils and sugar (a.k.a. SOS).

According to the USDA and The Institute of Food Technologists, the definition of processed foods is anything from washing, cleaning, dehydrating, freezing, filtering, packaging to storing! Aside from picking produce out of your own garden, **everything** is "processed" to some degree, even food that is healthy for us. So how do we differentiate the term? Let's take a closer look at the various degrees of processing.

Classifications per NOVA

Category One—Unprocessed or minimally processed

Unprocessed = This is the natural edible parts of plants and animals.
Minimally processed = Slightly altered to allow them to be longer storage and remain safe to eat, but does not significantly alter the nutritional content of the food.

Cleaning, freezing, grinding, refrigeration, pasteurization, fermentation, and vacuum-packaging.

Fresh fruits, vegetables, whole grains, nuts, meats, and milk.

Category Two—Processed culinary ingredients

Ingredients derived from a minimally processed food through pressing, refining, grinding, or milling. Usually not eaten on their own but used to prepare minimally processed foods.

Examples include oils from plants, seeds, and nuts, or flour and pastas from whole grains.

Category Three—Processed foods

Foods from the above two categories that have added salt, sugar, or fats. They are usually made from at least 2 or 3 ingredients and can be readily eaten without further preparation.

Some canned fruits and vegetables, some cheeses, freshly made bread and canned fish are examples.

Category Four—Ultra (or highly)-processed "foods"

Foods from the other categories that go beyond the adding of salt, sugar, or fats to adding artificial colors, flavors and preservatives. Shelf life is greatly extended with the goal is to increase palatability of the product. There are several processing steps that take place and are thought to be created primarily to induce cravings so people overeat them and purchase more! Usually ready to eat, low in fiber and low in nutrients.

Sugary drinks, cookies, some crackers, chips, and most breakfast cereals, some frozen dinners, and luncheon meats.

In today's demanding life, these can certainly be both a money and time-saver when preparing meals and some processed foods offer the fortified nutrients important for health. However, depending on the degree of processing as noted above and the percentage of ones diet containing them, it can be detrimental and is suspected to be a likely cause in the rise of obesity and other chronic diseases. Awareness is key.

What stands out as a clear difference between Category 1 and Category 4, aside from the nutritional value? Hints: its visible

Which category makes up most of your diet? It's not about judgment but empowerment!

Sources: bbc.com/future; Harvard T.H. Chan School of Public Health

LOADED KALE SALAD

Healthy and delicious loaded kale salad with quinoa, roasted and fresh vegetables, avocado, and a creamy tahini dressing! Just 10 ingredients required.

Ingredients

QUINOA

3/4 cups (138 g) quinoa*, well rinsed
1 1/2 cups (360 ml) water

VEGETABLES

4 large carrots* (halved + roughly chopped)
1 whole beet* (thinly sliced)
2 Tbsp water (or sub avocado or melted coconut oil)
1 pinch sea salt
1/2 tsp curry powder (*optional*)

DRESSING

1/3 cup tahini (ground sesame seeds) or use your favorite nut butter
2-3 Tbsp lemon juice*
1-2 Tbsp maple syrup (depending on preferred sweetness*)
1 pinch sea salt
~1/4 cup Water (to thin)

SALAD

8 cups kale (torn or roughly chopped // or sub other green)
1/2 cup chopped cherry tomatoes
1 ripe avocado cubed
1/4 cup hemp seeds (*optional*)
1/2 cup sprouts of choice (*optional* // I used broccoli)

Servings: 4
Course: Salad, Side
Cuisine: Gluten-Free, Plant based
Freezer Friendly? No
Does it keep? Yes for 3 Days
Author: Minimalist Baker

Instructions

1. Heat a small pot over medium heat and add rinsed, drained quinoa. Toast for 1-2 minutes, stirring frequently. Then add water and bring to a low boil. Once boiling, reduce heat to a simmer, cover, and cook for 18-20 minutes or until liquid is completely absorbed. Once cooked, fluff with a fork, remove lid, and set aside.
2. Preheat oven to 375 degrees F (190 C) and add carrots and beets to a baking sheet. Add water (or oil) and seasonings of choice and toss to coat. Roast for 25-30 minutes or until tender and slightly golden brown.
3. In the meantime, prepare dressing by adding tahini, lemon juice, maple syrup, and salt to a small mixing bowl and whisking to combine. Then add water 1 Tbsp (15 ml // as recipe is written // adjust if altering batch size) at a time and whisk until pourable. Taste and adjust flavor as needed, adding more lemon juice for acidity, salt for saltiness, or maple syrup for sweetness. See notes for savory version.
4. Arrange kale on a serving platter or bowl and top with tomatoes, avocado, cooked quinoa, roasted vegetables, and any other desired toppings, such as hemp seeds or sprouts. Serve with dressing on the side, or toss to combine.
5. Store leftovers (keep dressing separate for best results) in the refrigerator up to 3 days. Dressing will keep well covered in the refrigerator up to 1 week.

Notes

*If you know you'd like to have this salad several times during the week, double the amount of quinoa and roasted vegetables and reheat/use as needed to save time.
*For a more savory dressing, omit the maple syrup and lemon juice and instead add 1 clove garlic, minced, and 1-2 tsp coconut aminos!
*Nutrition information is a rough estimate calculated with dressings and without optional toppings (hemp seeds and sprouts).

Nutrition (1 of 4 servings)

Serving: 1 side salads Calories: 472 Carbohydrates: 58.7 g Protein: 14.6 g Fat: 22.8 g Saturated Fat: 3.8 g
Trans Fat: 0 gCholesterol: 0 mgSodium: 214 mgFiber: 12.5 gSugar: 9.2 g

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The Wellness Advisor Committee meeting of the ACM, BURLCO, & TRICO Municipal Joint Insurance Funds was held via Zoom on Thursday, May 11, 2022 at 9:30am.

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

Those not in attendance were:
Michele Brown, Pemberton Township
Tracy Kilmer, Palmyra Township
Doretha (Rita) Jackson, Palmyra Township

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

I. Greeting/Review of Minutes

Debby started off by posing a question to the group:
Q. How do you want to start off the meeting and the meetings going forward?
A: 1) Wellness quote of the day; 2) Breathing exercise

Sue Miller of Borough of Clayton shared a wellness quote. “The key to a healthy life is having a healthy mind.”
Deb Bender of Monroe Township shared a wellness quote that was on her desk.

Debby thanked everyone for coming back, and asked the group if anyone had an opportunity to review the minutes and if there were any questions. No questions were entertained.

Debby asked if everyone received the agenda. The group acknowledged that they had.

II. Theme for 2022

Debby acknowledged that the theme for 2022 will be ***Lifestyle Changes Creates Lifetime Gains***. She initiated discussion by asking the members for ideas on how we can now get the word out and encourage promotion to the municipal employees.

Lauren Schoonmaker of Pennsville said that it could be a small lifestyle change, for example taking the dog around the block instead of just letting it run in the backyard. Other examples were provided such as putting together a sheet with tips and tricks of starting small.

Deb Bender said that at her gym they encourage members to set goals. She said setting goals helps to stay motivated to make small changes as you work towards that bigger goal.

Debby asked if we could share this theme with the employees and let them know that this is what the wellness program is focusing on for 2022. Perhaps ask the employees for feedback on what this theme means to them. That could then generate ideas to increase participation.

Sari mentioned we spoke briefly about a survey and maybe that would be a good way to introduce it plus get feedback at the same time.

Sue Miller said that she is more curious to see what is preventing employees from being engaged with wellness. She's unsure if employees don't want others in their personal business. Patrice mentioned that some employees might be afraid of change because they're afraid of stepping outside of their comfort zone and therefore, keep doing what they have always done. It's a lot of work. Changing habits is not always the easiest thing, and the longer you have that habit, the harder it is to change it. She related it to a yellow brick road to get to the wizard and focusing on the small steps.

Paul M. agreed and said maybe breaking it down to small steps to get you started.

Debby summarized by reflecting that she's hearing a similarity among everyone that having a goal is important, and taking one step at a time could be key. Proposed a weekly check-in, or someone who holds them accountable within the municipality.

Patrice agreed it is helpful to be held accountable and compared it to weight watchers.
Debby mentioned the stages of change and who can support them in making these changes.

Kamini mentioned accountability and motivation are two important things and having a support system when you want to reach a goal.

Debby mentioned perhaps in the survey asking what are the changes they want to make, what are the barriers, and who do they have to hold them accountable.

III. Wellness Coordinator Brainstorming session:

The group reviewed the minutes from the Wellness Coordinator Brainstorming Session.
Debby mentioned that the number one outcome desired from those attending the brainstorming session were to walk away with tips on how to get employees to participate.

Debby asked if anyone would like to discuss what came up at this meeting.
Lauren S. mentioned last time we talked about having a 10,000 steps per day and saw on the news that we don't necessarily need to hold to that number, that 8,000 steps a day could be beneficial and wondered if she should change her walking program.

Debby acknowledged that could be a hefty goal and could discourage people from trying
Patrice mentioned that 10,000 steps could mean different things to different people based on their activity levels. She mentioned maybe doing it by percentage of steps instead.

IV. Ideas for improving Fund member participation in Wellness Program

Sue Miller asked if employees are aware of their risk factors (prediabetes, high blood pressure, etc.) Are we really healthy? Is awareness the first step?

Patrice agreed that getting a baseline is a great idea and encouraging employees to make those doctor appointments. Checklist of things to do - see physician and get your baseline, then make a plan of where you want to go from here, do you want to change diets? Get more exercise? Etc.

Debby mentioned that the wellness funds will cover someone to come in and do these services. Sue said she would be surprised if 20% participated. Debby said she understands, however, we probably will never get everyone involved.

Kamini mentioned that we should break it down into smaller steps: first get your numbers, then set their goals.

Debby asked the group how should we move forward with going about doing this?

Kamini asked if there was an incentive program on the municipal side through their State Insurance.

Debby shared that some towns have mentioned their employees were concerned that the money they receive is taxable.
Debby mentioned that people need to be motivated with a "why" that are bigger than just the scale number. People are afraid to dig into that.

Paul F. mentioned that 10 years ago they developed picture frames with asking people why do we focus on safety? With a picture of someone's family. And that we could do the same thing with wellness - why am i focused on my nutrition?

Overall the group agreed and loved the idea.

Sue mentioned that as a manager, you really don't motivate people… motivation has to come from within.
Debby agreed that extrinsic rewards do not work and that it comes from intrinsic motivation…that is what creates sustainability and habit changes.

Deb asked if the wellness money could be used for an app that employees download. She also mentioned YuMuuv which is a team wellness challenge app.

Debby mentioned that it is definitely something that we can explore.

V. Potential Questions/Ideas for JIF Wellness Survey

Debby mentioned that some people might not want to share personal things in a survey with others.

Debby shared the questions that came up in the Wellness Coordinator Brainstorm Session for potential survey questions. She continued by sharing that a Safety/Wellness Coordinator had provided these questions to those who attended her town's Safety Meeting and she received eight responses of different wellness topics.

Debby asked Sue what she was thinking about asking employees in terms of a survey. Sue mentioned she was thinking about focusing on the pillars of wellness to generate questions.

Sue mentioned that maybe we need a motivational speaker.
Debby mentioned that if you offered the opportunity to meet with someone, even if someone other than Debby and Jordan, would employees share information about their desires or would there be concern as to "who" would see this information?

Tiffany mentioned that they know the clientele they can't reach. She mentioned the Public Works Department is difficult to reach in terms of wellness. She mentioned that it might be helpful to bring a life coach in. Their biggest problem is that the employees are not interested.

Debby suggested asking them about one thing they might suffer with, for example back pain. Starting people off with something that you know they have a challenge with could generate trust and opportunity for others to start sharing too.

Jordan said maybe even though employees aren't participating in our wellness program, maybe they're doing something in their personal lives to keep themselves healthy and we're just not aware of it.

Debby suggested asking people what they do to improve their health in their own lives that maybe we could incorporate into the workplace.

Sue asked if employees would be more interested in participating in wellness events outside of work - something that conveys that they care about them as people and not just a number or an employee. Something fun that gets them out of the work environment.

Debby mentioned she really liked that idea which could give people the time and opportunity to be together with their peers. Will having people out of the office be okay? However, we don't want to take anything off of the table. We won't know if we don't try.

VI. Discussion of Approved Wellness Items

Paul F. asked if everyone is aware of the comorbidity posters that we are printing. He further questioned if perhaps the comorbidity poster is a bit too negative.

Debby asked if anyone has any suggestions for other promotional items. Debby mentioned creating a poster about small steps and knowing your why. Theme of the year poster.

Christie Ostrander mentioned that "Since I am in charge of Recreation, I reach out to vendors to see if they will work with employees. I have Pickleball and Tennis set up so far. I also am having our Recreation employees teach Total Body Fitness for employees....just an fyi"

Debby mentioned that one municipality is providing a ping pong table for employees to relieve stress and take a break.

Sari asked if everyone offers incentives for every wellness activity. Deb created a poster for Wellness Wednesday and would not be giving incentives every time.
Debby liked that Wellness Wednesday creates consistency. Debby acknowledged that not every municipality offers incentives.
Sari mentioned that she feels if she doesn't offer something, no one will respond.

Debby asked the group if anyone had anything to share before we meet again.

Sue asked if Deb has employees that are friends. Deb mentioned that their buildings are very split up and far apart from each other. Sue mentioned that this is a barrier and many people

don't know each other or socialize with each other outside of work. There is not that level of camaraderie.

Deb and Tiffany mentioned they are looking at doing a wellness event outside of work hours to help employees make that connection with others.

Debby mentioned that she read an article that wellness starts with self-compassion. Many people don't like themselves and are unhappy with themselves. Debby mentioned one idea might be to randomly pair people up, give them time to find out something about each other and then have them introduce the other person to the rest of the group. One way to help people get to know something about another employee.

Tiffany also said that it was overwhelming taking over the position of Wellness Coordinator. Having a partner to work with and put ideas together to take on the role makes it easier. Debby agreed that splitting the work up between two people takes the burden off one person and it provides a shared commitment, making it more fun.

Jordan mentioned that she and Debby are in contact every week and that it makes it so much more helpful to share ideas and offer support.

Debby asked the group - what is something you took away from today?
Lauren mentioned that she was thinking about doing the 10000 steps challenge but will be changing it to percentage of steps instead allowing for a smaller, more achievable goal.

Deb mentioned that they like the picture frame idea and that they will be looking more into the app.

Sue said that she thinks she just needs to have honest conversations with the people asking if the borough be involved in their lifestyle decisions. Do they know how to start? Perhaps give them the opportunity to have a personal conversation with others. Debby said that being vulnerable allows others to open up.

Sue asked if Deb and Tiffany are doing anything with the police. They mentioned that they are more in contact with the office staff rather than the Officers.

Sue mentioned that this committee is great and that the millennials are the unhealthiest generation in America based on an article she recently read.

Debby ended with reiterating that it all comes down to our "why"?

We closed by asking the group to bring a quote to our next meeting, which will be on September 21st at 9:30am

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

	May-22	May-21	YTD May 22	YTD May 21
# of New Claims Reported	42	32	205	243
# of Report Only	17	14	66	93
% Report Only	40%	44%	32%	38%
# of Medical Only	22	14	102	100
# of Lost Time	3	4	35	44
Medical Only to Lost Time Ratio	88:12	78:22	74:26	69:31
Claim Petition	0	0	2	6
COVID-19	2	5	31	62
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	15.5	10.3	58.2	15.5
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	2.8	1.3	4.8	1.4

Nurse Case Management	May-22	May-21
# of Cases Assigned to Case Management	51	39
# of Cases >90 days	38	28

Savings	May-22	May-21	YTD May 22	YTD May 21
Bill Count	272	262	1462	1383
Provider Charges	$254,543	$415,259	$2,379,776	$2,302,807
Repriced Amount	$72,880	$150,073	$790,802	$992,457
Savings $	$181,663	$265,186	$1,588,974	$1,310,350
% Savings	71%	64%	67%	57%

QualCare Network Provider Penetration Rate	May-22	May-21	YTD May 22	YTD May 21
Bill Count	97%	92%	92%	94%
Provider Charges	99%	96%	94%	93%

Exclusive Provider Panel Penetration Rate	May-22	May-21	YTD May 22	YTD May 21
Bill Count	95%	95%	95%	95%
Provider Charges	97%	98%	97%	97%

Transitional Duty Summary		YTD May 22	YTD May 21
% of Transitional Duty Days Worked		69%	67%
$ Saved By Accommodating		$144,605	$148,036
% of Transitional Duty Days Not Accommodated		31%	33%
Cost Of Days Not Accommodated		$82,912	$106,334

Gloucester, Salem, Cumberland Counties Municipal JIF
Average Days Reported By JIF Member
(Indemnity, Medical Only, Report)
1/1/2022 - 5/31/2022

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
CARNEYS POINT TOWNSHIP	4	6.0	0.0
CLAYTON BOROUGH	3	0.3	0.0
DEPTFORD TOWNSHIP	26	1.3	0.6
FRANKLIN TOWNSHIP	7	2.3	1.1
GLASSBORO BOROUGH	22	90.9	5.5
GREENWICH TOWNSHIP	3	7.0	6.7
HARRISON TOWNSHIP	2	2.0	2.0
LOGAN TOWNSHIP	5	1.0	0.2
MANNINGTON TOWNSHIP	1	0.0	0.0
MANTUA TOWNSHIP	2	0.5	0.0
MONROE TOWNSHIP	22	2.5	0.2
PAULSBORO BOROUGH	1	6.0	1.0
PENNS GROVE BOROUGH	2	0.5	0.0
PENNSVILLE TOWNSHIP	5	9.8	0.0
PITMAN BOROUGH	3	1.7	0.0
SOUTH HARRISON TOWNSHIP	2	2.5	0.0
SWEDESBORO BOROUGH	1	0.0	0.0
UPPER PITTSGROVE TOWNSHIP	1	2.0	0.0
VINELAND CITY	47	5.6	3.1
WASHINGTON TOWNSHIP	21	7.5	6.0
WEST DEPTFORD TOWNSHIP	12	2.3	0.5
WESTVILLE BOROUGH	1	1.0	0.0
WOODBURY CITY	6	40.3	0.2
WOODBURY HEIGHTS BOROUGH	3	0.7	0.0
WOOLWICH TOWNSHIP	1	6.0	0.0
Grand Total	**203**	**14.4**	**2.2**

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

May 2022

All Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	3	1.0	0.0
MEDICAL ONLY	22	26.4	5.1
REPORT ONLY-WC	17	3.9	0.2
Grand Total	**42**	**15.5**	**2.8**

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	3	1.0	0.0
MEDICAL ONLY	20	28.9	5.6
REPORT ONLY-WC	17	3.9	0.2
Grand Total	**40**	**16.2**	**2.9**

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	2	1.5	0.5
Grand Total	**2**	**1.5**	**0.5**

1/1/2022 - 5/31/2022

All Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Claim Petition	2	262.5	238.5
INDEMNITY	35	40.4	7.8
MEDICAL ONLY	102	7.9	1.6
REPORT ONLY-WC	66	10.7	0.3
Grand Total	**205**	**16.8**	**4.5**

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Claim Petition	2	262.5	238.5
INDEMNITY	26	7.5	5.7
MEDICAL ONLY	82	8.9	1.7
REPORT ONLY-WC	64	3.1	0.3
Grand Total	**174**	**9.5**	**4.5**

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	9	135.4	13.8
MEDICAL ONLY	20	4.0	1.2
REPORT ONLY-WC	2	253.0	0.0
Grand Total	**31**	**58.2**	**4.8**

Gloucester, Salem, Cumberland Counties Municipal JIF
Transitional Duty Summary Report
1/1/2022 - 5/31/2022

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
HARRISON TOWNSHIP	8	8	100%	$325	0	0%	$0
WOOLWICH TOWNSHIP	61	61	100%	$8,444	0	0%	$0
PENNSVILLE TOWNSHIP	35	35	100%	$1,420	0	0%	$0
FRANKLIN TOWNSHIP	69	69	100%	$4,931	0	0%	$0
GREENWICH TOWNSHIP	50	50	100%	$2,029	0	0%	$0
MONROE TOWNSHIP	107	107	100%	$13,713	0	0%	$0
VINELAND CITY	412	399	97%	$41,599	13	3%	$1,477
DEPTFORD TOWNSHIP	500	475	95%	$47,801	25	5%	$1,924
LOGAN TOWNSHIP	163	151	93%	$16,308	12	7%	$1,051
WEST DEPTFORD TOWNSHIP	166	116	70%	$6,587	50	30%	$2,935
MANTUA TOWNSHIP	27	7	26%	$284	20	74%	$3,043
WOODBURY HEIGHTS BOROUGH	32	8	25%	$325	24	75%	$3,651
GLASSBORO BOROUGH	249	7	3%	$840	242	97%	$32,969
WOODBURY CITY	136	0	0%	$0	136	100%	$15,389
CLAYTON BOROUGH	15	0	0%	$0	15	100%	$1,756
PENNS GROVE BOROUGH	8	0	0%	$0	8	100%	$325
WASHINGTON TOWNSHIP	130	0	0%	$0	130	100%	$18,393
Grand Total	**2168**	**1493**	**69%**	**$144,605**	**675**	**31%**	**$82,912**

Managed Care Quick Notes

Injury Date: 01/14/2021
Occupation: Truck Driver/Street Maintenance
Age On Date Of Loss: 55
Injury Description: Claimant was lifting branches into a truck when a large branch fell on his left shoulder causing a massive rotator cuff tear.

Claimant was initially seen by Urgent Care and referred to an Orthopedic doctor. The Orthopedic doctor ordered an MRI which triggered nurse case management assignment. The NCM reviewed the claim with the adjuster and contacted the employer and claimant verifying the MRI and follow up visit appointments and coordinated scheduling of physical therapy. The nurse clarified work restrictions because the provider did not address commercial driving. She advised the provider that driving restrictions must be addressed at each visit because the claimant is a truck driver. At the follow up visit after review of the MRI surgery was recommended due to a massive tear. The NCM provided updates with the surgery recommendation to the adjuster and the employer. A surgical worksheet was sent to the provider to be completed. The provider was also asked to provide a script for PT and the protocols for PT for post-surgery as well as any durable medical equipment that would be needed post-surgery. This allows everything to be in place and prevents delays. The surgery was reviewed by the nurse and adjuster and approved to take place 2/25/21. Durable medical equipment was ordered and PT was set up.

The NCM called the claimant the day after surgery to review the follow up appointment, PT and X-ray schedule. At the follow up visit on 3/5/21 the claimant was kept out of work until 3/15 at which time he was to return to transitional duty. The NCM provided the work status information to the adjuster and employer. Close contact between the NCM, doctor and PT was essential to closely monitor the progression of PT due to the severity of the tear. The doctor noted this claimant was at risk for non-healing or re-tearing. Subsequent follow up visits noted slow progress in PT. The NCM maintained close communication with the adjuster, claimant and employer to update on progress and the importance of adhering to restrictions.

At the follow-up visit in July 2021 the doctor noted the rotator cuff was not healing and discussed other surgical options. Additional X-rays were ordered and at the next follow-up an MRI was ordered. The doctor reviewed the MRI results and felt that the healing was much better than anticipated but he did not a small re-tear. Additional surgical options were discussed which the claimant wanted to think about. The claimant requested a second opinion which the doctor agreed was reasonable due to the complexity of the case. The NCM reviewed the request with the adjuster and a 2nd opinion was authorized and scheduled. The claimant ultimately chose to continue with the initial treating doctor and to proceed with an arthroscopic procedure with an implant. The surgery was scheduled at a surgery center which was not yet in network. Information was provided to Client Services Manager who negotiated a letter of agreement. The surgery was reviewed by the Medical Director who agreed with the surgery and use of an assistant surgeon. Roundtable discussions between client services, adjuster and NCM outlined all of the components that were necessary for the additional surgery and follow up

care. The treating doctor and Medical Director both noted that with this second surgery the claimant will likely continue to have functional limitations but they anticipated an improvement in quality of life.

Surgery took place 12/22/21. The NCM contacted the claimant on 12/23/21 to be sure he was using the cryocuff and that he had his pain medications. At the post-op visit a home exercise program was provided and PT was ordered. The claimant was returned to transitional duty on 2/14/22 which was accommodated. PT was continued and on 4/18/22 the provider felt the claimant had plateaued. He felt that the claimant's continued pain level was likely due to nerve compression. An EMG was ordered which did not confirm nerve compression. PT was continued 3 more weeks due to demonstrating some additional improvement. At the next visit on 6/3/22 a corticosteroid injection will be considered and if there is no improvement shortly after an FCE will be ordered and the claimant placed at MMI.

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

	Bill Count	Provider Charges	Repriced Amount	$ Savings	% Savings
Qualcare	**264**	**$252,896**	**$71,258**	**$181,638**	**72%**
Ambulatory Surgical Center	3	$23,438	$7,367	$16,071	69%
Anesthesiology	1	$3,531	$2,266	$1,265	36%
Durable Medical Equipment	2	$272	$173	$99	36%
Emergency Medicine	1	$421	$274	$147	35%
Hospital	9	$108,748	$28,243	$80,505	74%
MRI/Radiology	5	$1,846	$784	$1,062	58%
Neurosurgery	6	$2,465	$698	$1,767	72%
Occ Med/Primary Care	10	$2,742	$1,260	$1,481	54%
Orthopedics	22	$16,303	$3,525	$12,778	78%
Pain Management	3	$10,340	$4,100	$6,240	60%
Physical Med & Rehab	1	$1,857	$283	$1,574	85%
Physical Therapy	187	$72,943	$19,745	$53,198	73%
Physicians Fees	3	$3,783	$927	$2,856	75%
Sports Medicine	2	$735	$176	$559	76%
Urgent Care Center	9	$3,473	$1,436	$2,037	59%
Out Of Network	**8**	**$1,647**	**$1,622**	**$25**	**2%**
Behavioral Health	2	$210	$210	$0	0%
Emergency Medicine	1	$718	$718	$0	0%
Laboratory Services	3	$525	$525	$0	0%
MRI/Radiology	1	$54	$29	$25	46%
Physicians Fees	1	$140	$140	$0	0%
Grand Total	**272**	**$254,543**	**$72,880**	**$181,663**	**71%**

Bill Count	**97%**	**Bill Count**	**95%**
Provider Charges	**99%**	**Provider Charges**	**97%**

Gloucester, Salem, Cumberland Counties Municipal JIF
PPO Savings And Penetration Report
1/1/2022 - 5/31/2022

	Bill Count	Provider Charges	Repriced Amount	$ Savings	% Savings
Qualcare	**1345**	**$2,246,652**	**$720,882**	**$1,525,771**	**68%**
Orthopedics	141	$650,283	$162,118	$488,165	75%
Hospital	49	$517,747	$278,014	$239,733	46%
Neurosurgery	32	$353,663	$46,178	$307,485	87%
Physical Therapy	793	$289,069	$78,998	$210,071	73%
Ambulatory Surgical Center	15	$237,116	$67,863	$169,253	71%
MRI/Radiology	59	$47,494	$18,563	$28,931	61%
Anesthesiology	20	$43,603	$20,901	$22,702	52%
Occ Med/Primary Care	97	$27,232	$13,220	$14,012	51%
Urgent Care Center	65	$21,376	$11,654	$9,722	45%
Physical Med & Rehab	8	$19,763	$4,011	$15,751	80%
Pain Management	11	$13,845	$5,635	$8,210	59%
Physicians Fees	22	$8,881	$3,755	$5,126	58%
Behavioral Health	8	$6,660	$4,070	$2,590	39%
Durable Medical Equipment	11	$5,582	$4,310	$1,272	23%
Sports Medicine	9	$2,993	$714	$2,279	76%
Emergency Medicine	3	$754	$442	$312	41%
Laboratory Services	1	$404	$403	$0	0%
Other	1	$190	$33	$157	82%
Out Of Network	**117**	**$133,124**	**$69,921**	**$63,203**	**47%**
Ambulatory Surgical Center	1	$68,949	$13,426	$55,523	81%
Emergency Medicine	14	$13,804	$13,437	$367	3%
Neurology	1	$10,800	$7,560	$3,240	30%
Behavioral Health	62	$9,880	$8,990	$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	4	$3,146	$2,931	$215	7%
Laboratory Services	8	$1,776	$1,762	$13	1%
Physicians Fees	5	$1,185	$1,030	$155	13%
Urgent Care Center	3	$1,095	$1,028	$67	6%
Orthopedics	1	$254	$254	$0	0%
Grand Total	**1462**	**$2,379,776**	**$790,802**	**$1,588,974**	**67%**

QualCare Network Provider Participation Rate	
Bill Count	**92%**
Provider Charges	**94%**

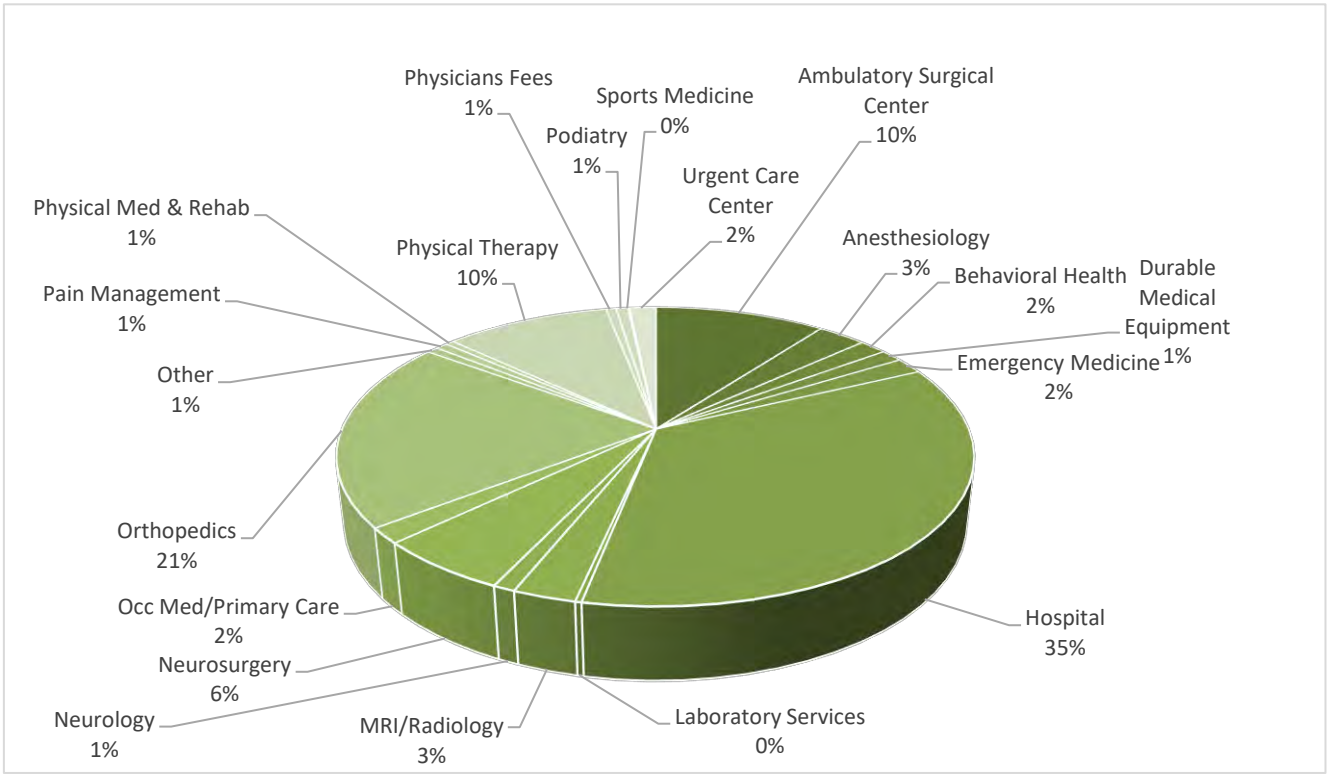
Exclusive Provider Penetration Rate	
Bill Count	**95%**
Provider Charges	**97%**

Gloucester, Salem, Cumberland Counties Municipal JIF
Top 10 And Paid Provider By Specialty
1/1/2022 - 5/31/2022

Top 10 Providers

	Bill Count	Repriced Amount
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	142	$151,741
THOMAS JEFFERSON UNIV HOSPITAL	1	$119,943
PREMIER ORTHO ASSOC SURGERY CENTER	12	$55,389
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	662	$54,940
INSPIRA MEDICAL CENTER VINELAND	6	$44,081
KENNEDY HEALTH	14	$42,013
PRINCETON BRAIN AND SPINE CARE LLC	10	$36,881
INSPIRA HEALTH CENTER WOODBURY	11	$30,966
NOVACARE REHABILITATION	112	$18,000
INSPIRA MEDICAL CENTER MULLICA HILL	10	$17,268
Grand Total	**980**	**$571,221**

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	124							
Maureen Steelman	34	33	31	30	7							
Kelly Roth	63	63	68	70	63							
Bettie Leavitt	5	4	3	1	1							
Maribeth Beauregard	8	5	7	29	77							
Shamik Spann	53	55	58	54	43							
Patricia Henchy	3	0	0	0	0							
Stephanie Dionisio (Supervisor)	2	1	1	1	1							
Total	**272**	**276**	**284**	**302**	**316**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

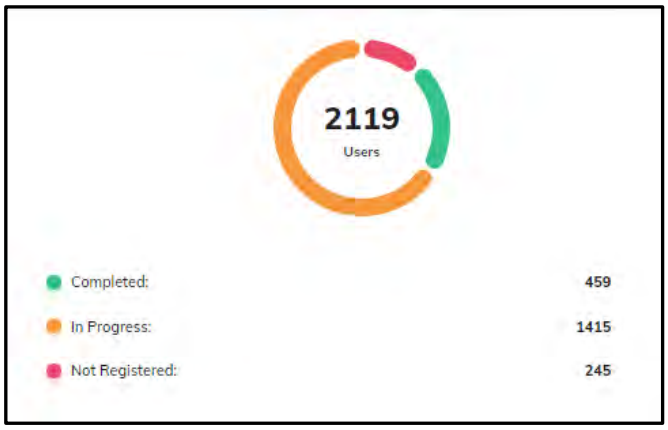
Cyber Risk Management
Monthly Executive Report
June 6, 2022

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

Wizer Training

Municipality	Total Users 2119	Training Completion 22%
East Greenwich Township	39	41
Wenonah Borough	5	40
Westville Borough	33	39
Mannington Township	11	36
Greenwich Township	49	33
Paulsboro Borough	12	33
Washington Township	156	33
Woodbury Heights Borough	15	33
Swedesboro Borough	7	29
Woodbury City	98	28
Carneys Point Township	48	27
West Deptford Township	205	26
Woolwich Township	55	25
Logan Township	41	25
South Harrison Township	10	24
Vineland City	601	24
Lower Alloways Creek Township	26	23
Pilesgrove Township	10	20
Harrison Township	22	18
Pitman Borough	39	18
Shiloh Borough	6	17
Fairfield Township	9	15
Pennsville Township	54	15
Deptford Township	134	15
Franklin Township	60	14
Monroe Township	157	14
Oldmans Township	8	13
Upper Pittsgrove Township	8	13
Elk Township	12	8
Hopewell Township	13	8
Mantua Township	70	8
Woodstown Borough	27	7
Clayton Borough	43	5
Penns Grove Borough	18	2
Alloway Township	7	0
Quinton Township	11	0
No Department	3	0

Training Progress



Elsinboro Township	7	0

TRICO JIF	WIZER - Whitelisting	
	Confirmation Sent to Wizer	Notes
Alloway Township	2/15/2022	Ongoing Phishing Campaign
Carneys Point Township	5/9/2022	Ongoing Phishing Campaign
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	5/11/2022	Ongoing Phishing Campaign
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	5/15/2022	Awaiting test email confirmation
Lower Alloways Creek Township	5/23/2022	Awaiting test email confirmation
Mannington Township	5/9/2022	Ongoing Phishing Campaign
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 Campaingn
Penns Grove Borough		Whitelisting confirmation not received
Pennsville Township	5/31/2022	Awaiting test email confirmation
Pilesgrove Township		Whitelisting confirmation not received
Pitman Borough		Whitelisting confirmation not received
Quinton Township	5/11/2022	Awaiting test email confirmation
Shiloh Borough		Whitelisting confirmation not received
South Harrison Township		Cannot participate due to technical conflicts
Swedesboro Borough	3/8/2022	Ongoing Phishing Campaingn
Upper Pittsgrove Township		Whitelisting confirmation not received
Vineland City	4/7/2022	Ongoing Phishing Campaign
Washington Township	5/4/2022	Ongoing Phishing Campaign
Wenonah Borough	5/18/2022	Ongoing Phishing Campaign
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	5/16/2022	Awaiting test email confirmation
Woodstown Borough		Whitelisting confirmation not received
Woolwich Township	2/15/2022	Cannot participate due to technical conflicts

Phishing Compliance Status		
Ongoing	16	42%
Awaiting test email confirmation	5	13%
Whitelisting Confirmation not received	11	29%
Not participating in program	6	16%

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	5/9/2022	Testing in progress
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	5/18/2022	Testing in progress
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	5/18/2022	Testing in progress
Wenonah Borough	5/19/2022	Testing in progress
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	22	58%
KYC & VSA not received	15	39%
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.

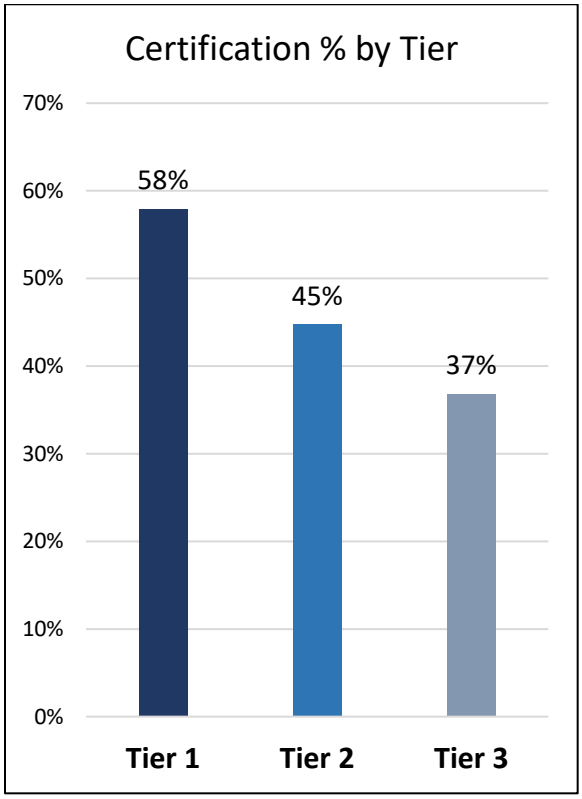
MEL's Cyber Risk Management

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	Checklist Submitted to the MEL	Approved	Approved	
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	Incomplete	Incomplete	Incomplete
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	Approved
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	22	17	14
% Approved	58%	45%	37%
Number Incomplete	3	4	5
% Incomplete	8%	11%	13%

TRICO Compliance Status		
Waiting for Risk Questionnaire	6	16%
Waiting for Certification Checklist	10	26%
Checklist Submitted to the MEL	22	58%
Risk Questionnaire to be reviewed	0	0%

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.



Security tip of the month

✓ MFA (Multi-Factor Authentication)

What are the Types of MFA?

- Email codes
- Text and call one-time passwords (OTPs)
- Biometric verification
- Physical key
- Authenticator app

1. Email Codes

Email code is a code – either numbers, letters, or a mix of that is sent to you via email.

However, this convenience poses a significant risk factor. Authentication through email is the easiest to bypass. If someone gets into your email, they can easily defeat the two-factor authentication because they can access the code.

2. Text and Call One-Time Passwords (OTPs)

Text or Call – One Time Password authenticates you by seding you a one time password. This is identical to the email authentication but using a different deliver method.

One drawback is it has a time limit to enter the password. This can cause a problem if you have poor cellular connection and cannot retrieve the password in time.

More importantly, this authentication method is also vulnerable to hackers. They can get access to your OTP through sim cloning and sim swapping. Therefore, authentication through text and call tokens is unadvisable.

3. Biometric Verification

Biometric verification can be anything from fingerprint identification up to facial recognition. Users with smartphones or computers with this feature can further strengthen their online protection.

Although more convenient than OTPs, biometric verification is often used to replace passwords. But when used alone instead of a password, there are still gaps in protection.

4. Physical Key

A physical key is something you can hold and insert into your computer to access information and is considered one of the most secure methods of MFA.

Physical keys or tokens can be expensive to deploy to everyone.

5. Authenticator Apps

The authenticator app is an application that you download from your phone. The big companies – such as Microsoft, Google, and Apple – have their own authenticator apps for their users.

It provides you with two authentication options. You can either receive a notification that someone is trying to access your account, and you can approve or decline verification.

Or you can open the app and see the verification code that updates every thirty seconds and input it into the account you're accessing.

The authenticator app provides an outstanding balance of convenience and security. Even though this method requires a phone, a cell plan, and the application installed, it gives a smooth user experience once everything is set up.

Implementing an MFA solution is much easier said than done.

June 20, 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 May 31, 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 $ 25,897.32. This generated an average annual yield of .98%. However, after including an unrealized net gain of $ 161,696.17 in the asset portfolio, the yield is adjusted to 6.15% for this period. The total overview of the asset portfolio for the fund shows a current market value of $27,313,963.86 vs. the amount we have invested. The current market value, including accrued income is valued at $27,334,644.00.

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 $24,839,684.77.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts $ 4,525.00 YTD $ 27,415.70 (detailed in my report)
Salvage Receipts $ 0.00
Overpayment Reimbursements $ 0.00
FY 2022 Premium Assessments $ 0.00
FY 2016 Vineland City Reimbursement $45,431.99

A.E.L.C.F. MEMBER PARTICIPANT BALANCES: ($ 154. Interest Applied)

Woodbury City	$ 21,694.00
Washington Twp.	$ 80,786.00
Pittsgrove Township	$ 78,925.00
Stow Creek Twp.	$ 5,936.00
Quinton Township	$ 1,967.00

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 $ 298,541.53. The claims detail shows 559 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 $ 32,138,803.27 to a closing balance of $ 30,968,511.23 showing an decrease in the fund of $ 1,170,290.97. 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
5/2	HARRISON TWP	2020196091	PATRICK MORRIS	WC	2020	300.00	
5/3	WEST DEPTFORD	2019174301	JAMES ALEXANDER	WC	2019	48.00	
5/3	GREENWICH TWP	2021226276	ROBERT BECKER	WC	2021	98.00	
5/10	EAST GREENWICH TWP	1252568	EAST GREENWICH TWP	PR	2016	220.00	
5/10	HARRISON TWP	2022265924	HARRISON TWP	PR	2022	3,659.00	
5/10	MANNINGTON TWP	2021214148	MANNINGTON TWP	PR	2020	200.00	
TOTAL-MAY.						4,525.00	
YTD TOTAL							27,415.70

TRI-COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2022

	March	April	May	Year To Date Total
Opening Balance for the Period:	34,956,982.89	34,182,532.16	32,138,803.27	
RECEIPTS:				
Interest Income (Cash)	-608,215.49	-379,456.17	158,542.66	-1,270,423.33
Premium Assessment Receipts	431,310.00	0.00	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	324.25	0.00	3,659.00	3,983.25
Fund Year 2021	19,079.92	10.00	98.00	19,837.92
Fund Year 2020	2,215.00	0.00	500.00	3,268.47
Fund Year 2019	4,005.00	0.00	48.00	16,075.45
Fund Year 2018	0.00	0.00	0.00	4,924.21
Closed Fund Year	141.14	504.74	45,651.99	48,277.55
Total Subrogation, Salvage & Reimb.Receipts	25,765.31	514.74	49,956.99	96,366.85
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	27,271.79	20.56	14,802.70	46,214.85
TOTAL RECEIPTS:	-123,868.39	-378,920.87	223,302.35	5,441,583.37
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2022	86,561.37	126,653.94	107,590.31	415,299.94
Fund Year 2021	144,448.36	218,883.96	109,213.12	936,665.80
Fund Year 2020	17,982.13	96,079.65	12,136.44	346,661.93
Fund Year 2019	33,181.34	102,813.37	42,821.83	243,101.76
Fund Year 2018	46,579.43	49,715.71	25,587.19	168,555.66
Closed Fund Year	0.00	0.00	476.19	476.19
Total Net Claim Payments	328,752.63	594,146.63	297,825.08	2,110,761.28
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2023	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2022	317,829.71	212,563.71	180,582.39	1,286,136.87
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	810,735.85	1,621,471.70
POL/EPL Policy Premium FY 2022	0.00	792,253.50	0.00	1,582,482.00
Exp. & Cont. Charges FY 2021	0.00	62,012.00	104,450.00	231,176.11
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	3,000.00	0.00	0.00	3,000.00
Exp. & Cont. Charges FY 2020	0.00	2,500.00	0.00	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	1,000.00	0.00	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	321,829.71	1,069,329.21	1,095,768.24	5,026,556.63
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	1,332.18	0.00	1,332.18
TOTAL DISBURSEMENTS:	650,582.34	1,664,808.02	1,393,593.32	7,138,650.09
Closing Balance for the Period:	34,182,532.16	32,138,803.27	30,968,512.30	
Account Net Cash Change During the Period:				
Operating Account	-163,831.05	-1,658,981.73	-1,329,033.00	842,783.78
JCMI Investment Program	-608,557.77	-386,483.01	157,376.98	-1,288,896.83
Investment Account	0.00	8,235.62	0.00	17,959.56
Asset Management Account	-2,061.91	-3,320.50	-502.60	-1,267,601.61
Claims Imprest Account	0.00	-65,779.63	64,468.01	-1,311.62
Expense & Contingency Account	0.00	62,600.36	-62,600.36	0.00
Total Change in Account Net Cash:	-774,450.73	-2,043,728.89	-1,170,290.97	-1,697,066.72
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 **May**
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	**$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**
Opening Interest Accrual Bal	**$17,526.65**	-	17,526.65	-	-	-	-	-
1 Interest Accrued and/or Inte	$3,153.49	$0.00	$3,153.49	$0.00	$0.00	$0.00	$0.00	$0.00
2 Interest Accrued - discounte	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3 ization and/or Interest Cost)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4 Accretion	-$1,107.42	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	-$1,107.42
5 Interest Paid - Cash Instr.s	$23,851.25	$0.00	$0.00	$1,668.30	$0.00	$0.00	$0.00	$22,182.95
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)	$135,798.85	$0.00	-$502.60	$0.00	$0.00	$0.00	$0.00	$136,301.45
8 Net Investment Income	$161,696.17	$0.00	$2,650.89	$1,668.30	$0.00	$0.00	$0.00	$157,376.98
9 Deposits - Purchases	$1,524,688.67	$0.00	$0.00	$64,759.69	$362,293.09	$1,097,635.89	$0.00	$0.00
10 (Withdrawals - Sales)	-$2,853,522.30	$0.00	$0.00	-$1,395,460.97	-$297,825.08	-$1,160,236.25	$0.00	$0.00
Ending Cash & Investment Bala	$30,968,512.30	$18,735.36	$2,474,279.09	$3,526,591.98	$97,913.19	$1,000.00	$10,307.91	$24,839,684.77
Ending Interest Accrual Balance	$20,680.14	$0.00	$20,680.14	$0.00	$0.00	$0.00	$0.00	$0.00
Plus Outstanding Checks	$267,438.82	$0.00	$0.00	$0.00	$182,290.57	$85,148.25	$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	$31,235,830.56	$18,735.36	$2,474,279.09	$3,526,471.42	$280,203.76	$86,148.25	$10,307.91	$24,839,684.77

Investment Income Allocation

ETE

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2022	Opening Cash & Investment	164,373.98	439,453.37	134,550.88	1,345,065.43	421,269.89	0.00	(894,711.77)	(35,255.00)	582,475.68	1,743,080.13	$3,900,302.59
	Opening Interest Accrual Ba	81.62	139.61	42.70	454.68	133.19	0.00	24.13	0.00	140.93	358.92	$1,375.77
	1 Interest Accrued and/or Inte	$15.62	$41.76	$12.79	$127.81	$40.03	$0.00	$0.00	$0.00	$55.35	$165.63	$458.98
	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 ization and/or Interest Cost)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	4 Accretion	-$5.49	-$14.66	-$4.49	-$44.88	-$14.06	$0.00	$0.00	$0.00	-$19.44	-$58.17	-$161.18
	5 Interest Paid - Cash Instr.s	$118.13	$315.83	$96.70	$966.69	$302.76	$0.00	$0.00	$0.00	$418.62	$1,252.74	$3,471.49
	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)	$672.61	$1,798.22	$550.58	$5,503.94	$1,723.81	$0.00	$0.00	$0.00	$2,383.46	$7,132.59	$19,765.21
	8 Net Investment Income	$800.88	$2,141.15	$655.57	$6,553.56	$2,052.55	$0.00	$0.00	$0.00	$2,837.99	$8,492.80	$23,534.50
	9 Interest Accrued - Net Chan	$15.62	$41.76	$12.79	$127.81	$40.03	$0.00	$0.00	$0.00	$55.35	$165.63	$458.98
	Ending Cash & Investment	$119,680.80	$440,781.26	$135,193.67	$1,293,809.80	$423,282.41	$0.00	-$894,711.77	-$35,255.00	-$225,477.53	$1,570,824.91	$2,828,128.55
	Ending Interest Accrual Bal	$97.24	$181.37	$55.48	$582.49	$173.22	$0.00	$24.13	$0.00	$196.28	$524.55	$1,834.75

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening Cash & Investment	61,922.32	921,551.06	249,456.26	1,311,437.65	960,433.90	0.00	(36,099.60)	(17.25)	37,123.77	423,959.64	$3,929,767.75
	Opening Interest Accrual Ba	24.51	440.88	118.33	788.14	451.07	0.00	0.07	0.26	47.38	168.50	$2,039.13
	1 Interest Accrued and/or Inte	$5.88	$87.57	$23.70	$124.62	$91.26	$0.00	$0.00	$0.00	$3.53	$40.29	$376.85
	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 ization 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	-$2.07	-$30.75	-$8.32	-$43.76	-$32.05	$0.00	$0.00	$0.00	-$1.24	-$14.15	-$132.34
	5 Interest Paid - Cash Instr.s	$44.50	$662.31	$179.28	$942.52	$690.26	$0.00	$0.00	$0.00	$26.68	$304.70	$2,850.26
	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)	$253.38	$3,770.94	$1,020.76	$5,366.33	$3,930.04	$0.00	$0.00	$0.00	$151.91	$1,734.82	$16,228.19
	8 Net Investment Income	$301.70	$4,490.07	$1,215.42	$6,389.71	$4,679.52	$0.00	$0.00	$0.00	$180.88	$2,065.66	$19,322.96
	9 Interest Accrued - Net Chan	$5.88	$87.57	$23.70	$124.62	$91.26	$0.00	$0.00	$0.00	$3.53	$40.29	$376.85
	Ending Cash & Investment	$47,146.42	$920,825.43	$250,647.99	$1,228,787.48	$965,022.15	$0.00	-$36,099.60	-$17.25	$37,301.12	$321,535.01	$3,735,148.75
	Ending Interest Accrual Bal	$30.39	$528.45	$142.03	$912.76	$542.33	$0.00	$0.07	$0.26	$50.91	$208.78	$2,415.98

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investmen	159,360.47	882,659.81	252,600.41	369,294.29	785,918.64	137,837.39	965.62	0.00	4,380.31	208,196.66	$2,801,213.60
	Opening Interest Accrual Ba	14.40	425.15	119.11	175.33	433.42	65.76	0.09	0.00	32.49	527.15	$1,792.89
1	Interest Accrued and/or Inte	$15.14	$83.87	$24.00	$35.09	$74.68	$13.10	$0.09	$0.00	$0.42	$19.78	$266.18
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	ization and/or Interest Cost)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4	Accretion	-$5.32	-$29.45	-$8.43	-$12.32	-$26.23	-$4.60	-$0.03	$0.00	-$0.15	-$6.95	-$93.47
5	Interest Paid - Cash Instr.s	$114.53	$634.36	$181.54	$265.41	$564.84	$99.06	$0.69	$0.00	$3.15	$149.63	$2,013.22
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)	$652.09	$3,611.80	$1,033.63	$1,511.13	$3,215.94	$564.02	$3.95	$0.00	$17.92	$851.93	$11,462.42
8	Net Investment Income	$776.45	$4,300.58	$1,230.74	$1,799.31	$3,829.23	$671.58	$4.70	$0.00	$21.34	$1,014.40	$13,648.33
9	Interest Accrued - Net Chan	$15.14	$83.87	$24.00	$35.09	$74.68	$13.10	$0.09	$0.00	$0.42	$19.78	$266.18
	Ending Cash & Investment	$160,321.78	$886,813.52	$253,807.15	$359,285.07	$789,673.18	$138,495.88	$970.24	$0.00	$4,401.23	$209,191.27	$2,802,959.32
	Ending Interest Accrual Bal	$29.54	$509.02	$143.12	$210.42	$508.10	$78.86	$0.18	$0.00	$32.90	$546.93	$2,059.07

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investmen	165,478.93	739,922.63	249,209.60	475,831.33	244,746.97	96,015.87	552.42	165.18	17,122.20	238,947.47	$2,227,992.60
	Opening Interest Accrual Ba	79.48	409.70	138.02	296.56	125.98	49.39	0.28	0.08	8.83	122.97	$1,231.31
1	Interest Accrued and/or Inte	$15.72	$70.31	$23.68	$45.21	$23.26	$9.12	$0.05	$0.02	$1.63	$22.71	$211.71
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	ization and/or Interest Cost)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4	Accretion	-$5.52	-$24.69	-$8.32	-$15.88	-$8.17	-$3.20	-$0.02	-$0.01	-$0.57	-$7.97	-$74.35
5	Interest Paid - Cash Instr.s	$118.93	$531.78	$179.11	$341.98	$175.90	$69.01	$0.40	$0.12	$12.31	$171.73	$1,601.25
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)	$677.13	$3,027.72	$1,019.75	$1,947.08	$1,001.49	$392.89	$2.26	$0.68	$70.06	$977.76	$9,116.83
8	Net Investment Income	$806.26	$3,605.12	$1,214.22	$2,318.39	$1,192.48	$467.82	$2.69	$0.80	$83.42	$1,164.22	$10,855.42
9	Interest Accrued - Net Chan	$15.72	$70.31	$23.68	$45.21	$23.26	$9.12	$0.05	$0.02	$1.63	$22.71	$211.71
	Ending Cash & Investment	$163,918.80	$717,349.12	$248,833.14	$465,356.66	$245,916.19	$96,474.57	$555.06	$165.96	$17,204.00	$240,088.99	$2,195,862.49
	Ending Interest Accrual Bal	$95.21	$480.01	$161.70	$341.77	$149.23	$58.52	$0.34	$0.10	$10.46	$145.68	$1,443.02

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investmen	107,573.52	(81,966.86)	216,629.71	902,378.60	505,648.79	185,979.84	62,901.54	1,242.77	14,451.81	269,782.85	$2,184,622.57
	Opening Interest Accrual Ba	55.35	0.13	130.21	493.44	344.18	95.68	32.36	0.64	7.44	138.82	$1,298.24
1	Interest Accrued and/or Inte	$10.22	$0.00	$20.58	$85.75	$48.05	$17.67	$5.98	$0.12	$1.37	$25.64	$215.38
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	ization 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	-$3.59	$0.00	-$7.23	-$30.11	-$16.87	-$6.21	-$2.10	-$0.04	-$0.48	-$9.00	-$75.63
5	Interest Paid - Cash Instr.s	$77.31	$0.00	$155.69	$648.54	$363.41	$133.66	$45.21	$0.89	$10.39	$193.89	$1,628.99
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)	$440.19	$0.00	$886.44	$3,692.49	$2,069.09	$761.02	$257.39	$5.09	$59.14	$1,103.94	$9,274.76
8	Net Investment Income	$524.13	$0.00	$1,055.48	$4,396.66	$2,463.67	$906.15	$306.47	$6.06	$70.41	$1,314.46	$11,043.49
9	Interest Accrued - Net Chan	$10.22	$0.00	$20.58	$85.75	$48.05	$17.67	$5.98	$0.12	$1.37	$25.64	$215.38
	Ending Cash & Investment	$108,087.43	-$94,114.95	$214,664.61	$896,250.41	$508,064.42	$186,868.31	$63,202.04	$1,248.71	$14,520.85	$271,071.68	$2,169,863.51
	Ending Interest Accrual Bal	$65.57	$0.13	$150.79	$579.19	$392.22	$113.35	$38.34	$0.76	$8.81	$164.45	$1,513.62

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investmen	1,226.81	3,320.36	22,661.87	1,728.87	0.00	0.00	0.00	0.00	0.00	15,073,480.72	$15,102,418.63
	Opening Interest Accrual Ba	0.20	0.30	2.03	0.55	0.00	0.00	0.00	0.00	0.00	8,867.49	$8,870.57
1	Interest Accrued and/or Inte	$0.12	$0.32	$2.15	$0.16	$0.00	$0.00	$0.00	$0.00	$0.00	$1,432.32	$1,435.07
2	Interest Accrued - discounte	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3	ization 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	-$0.04	-$0.11	-$0.76	-$0.06	$0.00	$0.00	$0.00	$0.00	$0.00	-$502.99	-$503.96
5	Interest Paid - Cash Instr.s	$0.88	$2.39	$16.29	$1.24	$0.00	$0.00	$0.00	$0.00	$0.00	$10,833.25	$10,854.04
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)	$5.02	$13.59	$92.73	$7.07	$0.00	$0.00	$0.00	$0.00	$0.00	$61,679.89	$61,798.30
8	Net Investment Income	$5.98	$16.18	$110.42	$8.42	$0.00	$0.00	$0.00	$0.00	$0.00	$73,442.46	$73,583.46
9	Interest Accrued - Net Chan	$0.12	$0.32	$2.15	$0.16	$0.00	$0.00	$0.00	$0.00	$0.00	$1,432.32	$1,435.07
	Ending Cash & Investment	$976.48	$48,768.21	$22,770.13	$1,737.13	$0.00	$0.00	$0.00	$0.00	$0.00	$15,160,293.56	$15,234,545.51
	Ending Interest Accrual Bal	$0.32	$0.61	$4.19	$0.71	$0.00	$0.00	$0.00	$0.00	$0.00	$10,299.81	$10,305.64

		Current Period			Fiscal Year To Date	
		05/01/2022	05/31/2022		01/01/2022	05/31/2022
NET ASSETS - BEGINNING OF PERIOD			**24,682,307.79**			**26,128,581.60**
			24,682,307.79			**26,128,581.60**
RECEIPTS						
INVESTMENT INCOME						
INTEREST	24,874.11			118,553.99		
UNREALIZED GAIN/LOSS-INVESTMENT	136,301.45			-1,388,351.34		
ACCRETION/AMORTIZATION	-1,107.42			-5,438.44		
TOTAL INVESTMENT INCOME			**160,068.14**			**-1,275,235.79**
TOTAL RECEIPTS			**160,068.14**			**-1,275,235.79**
DISBURSEMENTS						
ADMINISTRATIVE EXPENSES						
TRUSTEE/CUSTODIAN	621.03			3,152.54		
INVESTMENT ADVISORY FEES	1,449.09			7,355.95		
CONSULTING	621.04			3,152.55		
TOTAL ADMINISTRATIVE EXPENSES			**2,691.16**			**13,661.04**
TOTAL DISBURSEMENTS			**2,691.16**			**13,661.04**
NET ASSETS - END OF PERIOD			**24,839,684.77**			**24,839,684.77**

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	05/31/2022	0.000000	-844.83	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-844.83	0.00	0.00
		20220607O000030	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	-210.88	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/20/2021	0.000000	-210.88	0.00	0.00
		20220607O000090	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	-51.71	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-51.71	0.00	0.00
		20220607O000160	05/31/2022				
		TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:			**-1,107.42**	**0.00**	**0.00**
					-1,107.42	**0.00**	**0.00**
		TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:			**-1,107.42**	**0.00**	**0.00**
FUND ALLOCATED EARNINGS							
U.S. DOLLAR							
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	103,983.96	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	103,983.96	0.00	0.00
		20220607O000010	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	18,976.10	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	18,976.10	0.00	0.00
		20220607O000020	05/31/2022				

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	05/31/2022	0.000000	-1,083.21	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-1,083.21	0.00	0.00
		20220607O000040	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	-1,105.49	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-1,105.49	0.00	0.00
		20220607O000050	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	-473.78	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-473.78	0.00	0.00
		20220607O000060	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	25,955.21	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/20/2021	0.000000	25,955.21	0.00	0.00
		20220607O000070	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	4,736.58	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/20/2021	0.000000	4,736.58	0.00	0.00
		20220607O000080	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	-270.38	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/20/2021	0.000000	-270.38	0.00	0.00
		20220607O000100	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	-275.94	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/20/2021	0.000000	-275.94	0.00	0.00
		20220607O000110	05/31/2022				

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	05/31/2022	0.000000	-118.26	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/20/2021	0.000000	-118.26	0.00	0.00
		20220607O000120	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	0.02	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	0.02	0.00	0.00
		20220607O000130	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	6,364.31	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	6,364.31	0.00	0.00
		20220607O000140	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	1,161.43	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	1,161.43	0.00	0.00
		20220607O000150	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	-66.30	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-66.30	0.00	0.00
		20220607O000170	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	-67.66	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-67.66	0.00	0.00
		20220607O000180	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	-29.00	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-29.00	0.00	0.00
		20220607O000190	05/31/2022				

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	05/31/2022	0.000000	609.44	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	609.44	0.00	0.00
		20220607O000200	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	152.12	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/20/2021	0.000000	152.12	0.00	0.00
		20220607O000210	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	37.30	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	37.30	0.00	0.00
		20220607O000220	05/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	05/31/2022	0.000000	-2.05	0.00	0.00
	99VVB5Y75	UGL ADJ 053122	03/01/2021	0.000000	-2.05	0.00	0.00
		20220608A000010	05/31/2022				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:	**158,484.40**	**0.00**	**0.00**
	158,484.40	**0.00**	**0.00**
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:	**158,484.40**	**0.00**	**0.00**
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:	**157,376.98**	**0.00**	**0.00**
TOTAL TRANSACTIONS BASE:	**157,376.98**	**0.00**	**0.00**

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	9.5066	24,839,684.77	0.00	24,839,684.77		0.00
99VVB5Y75		9.5066	24,839,684.77	0.00	24,839,684.77	100.00	0.00

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

Current Fund Year: 2022 **Month Ending: May**	**Property**	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	659,936.03	2,904,940.37	1,125,108.73	4,405,736.17	2,918,018.19	419,833.10	(866,391.79)	(33,864.30)	655,553.77	19,949,931.93	32,138,802.20
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	4,079.00	45,431.99	0.00	446.00	0.00	0.00	0.00	0.00	0.00	0.00	49,956.99
Invest Pymnts	3,174.72	14,368.93	5,412.51	21,194.42	14,037.54	2,019.67	309.91	6.77	3,153.63	95,972.00	159,650.10
Invest Adj	(22.03)	(99.66)	(37.55)	(147.01)	(97.38)	(14.01)	(2.15)	(0.05)	(21.88)	(665.72)	(1,107.44)
Subtotal Invest	3,152.69	14,269.27	5,374.96	21,047.41	13,940.16	2,005.66	307.76	6.72	3,131.75	95,306.28	158,542.66
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,802.70	14,802.70
TOTAL	7,231.69	59,701.26	5,374.96	21,493.41	13,940.16	2,005.66	307.76	6.72	3,131.75	110,108.98	223,302.35
EXPENSES											
Claims Transfers	67,036.01	44,219.04	4,567.00	182,003.03	0.00	0.00	0.00	0.00	0.00	0.00	297,825.08
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	810,735.85	285,032.39	1,095,768.24
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	67,036.01	44,219.04	4,567.00	182,003.03	0.00	0.00	0.00	0.00	810,735.85	285,032.39	1,393,593.32
END BALANCE	**600,131.71**	**2,920,422.59**	**1,125,916.69**	**4,245,226.55**	**2,931,958.35**	**421,838.76**	**(866,084.03)**	**(33,857.58)**	**(152,050.33)**	**19,775,008.52**	**30,968,511.23**

REPORT STATUS SECTION

Report Month: May					
				Balance Differences	
Opening Balances:	Opening Balances are NOT equal			-$1.05	
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 NOT equal			-$1.07	
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	/	Max/Min	0.00	(0.00)
Pre-existing variance:	No prior unreconcil	/	Max/Min	0.00	0.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	**2022**										
Month Ending:	**May**										
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	164,373.98	439,453.37	134,550.88	1,345,065.43	421,269.89	0.00	(894,711.77)	(35,255.00)	582,475.68	1,743,080.13	3,900,302.59
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	3,659.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,659.00
Invest Pymnts	790.74	2,114.05	647.28	6,470.63	2,026.58	0.00	0.00	0.00	2,802.08	8,385.34	23,236.70
Invest Adj	(5.49)	(14.66)	(4.49)	(44.88)	(14.06)	0.00	0.00	0.00	(19.44)	(58.17)	(161.19)
Subtotal Invest	785.25	2,099.39	642.79	6,425.75	2,012.52	0.00	0.00	0.00	2,782.64	8,327.17	23,075.51
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,444.25	2,099.39	642.79	6,425.75	2,012.52	0.00	0.00	0.00	2,782.64	8,327.17	26,734.51
EXPENSES											0.00
Claims Transfers	49,137.43	771.50	0.00	57,681.38	0.00	0.00	0.00	0.00	0.00	0.00	107,590.31
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	810,735.85	180,582.39	991,318.24
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	49,137.43	771.50	0.00	57,681.38	0.00	0.00	0.00	0.00	810,735.85	180,582.39	1,098,908.55
END BALANCE	**119,680.80**	**440,781.26**	**135,193.67**	**1,293,809.80**	**423,282.41**	**0.00**	**(894,711.77)**	**(35,255.00)**	**(225,477.53)**	**1,570,824.91**	**2,828,128.55**

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	**2021**										
Month Ending:	**May**										
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	61,922.32	921,551.06	249,456.26	1,311,437.65	960,433.90	0.00	(36,099.60)	(17.25)	37,123.77	423,959.64	3,929,767.75
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	98.00	0.00	0.00	0.00	0.00	0.00	0.00	98.00
Invest Pymnts	297.89	4,433.25	1,200.05	6,308.86	4,620.30	0.00	0.00	0.00	178.59	2,039.52	19,078.46
Invest Adj	(2.07)	(30.75)	(8.32)	(43.76)	(32.05)	0.00	0.00	0.00	(1.24)	(14.15)	(132.34)
Subtotal Invest	295.82	4,402.50	1,191.73	6,265.10	4,588.25	0.00	0.00	0.00	177.35	2,025.37	18,946.12
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	295.82	4,402.50	1,191.73	6,363.10	4,588.25	0.00	0.00	0.00	177.35	2,025.37	19,044.12
EXPENSES											
Claims Transfers	15,071.72	5,128.13	0.00	89,013.27	0.00	0.00	0.00	0.00	0.00	0.00	109,213.12
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104,450.00	104,450.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,071.72	5,128.13	0.00	89,013.27	0.00	0.00	0.00	0.00	0.00	104,450.00	213,663.12
END BALANCE	**47,146.42**	**920,825.43**	**250,647.99**	**1,228,787.48**	**965,022.15**	**0.00**	**(36,099.60)**	**(17.25)**	**37,301.12**	**321,535.01**	**3,735,148.75**

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	**2020**										
Month Ending:	**May**										
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	159,360.47	882,659.81	252,600.41	369,294.29	785,918.64	137,837.39	965.62	0.00	4,380.31	208,196.66	2,801,213.60
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	200.00	0.00	0.00	300.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00
Invest Pymnts	766.63	4,246.16	1,215.17	1,776.54	3,780.77	663.09	4.65	0.00	21.07	1,001.56	13,475.64
Invest Adj	(5.32)	(29.45)	(8.43)	(12.32)	(26.23)	(4.60)	(0.03)	0.00	(0.15)	(6.95)	(93.48)
Subtotal Invest	761.31	4,216.71	1,206.74	1,764.22	3,754.54	658.49	4.62	0.00	20.92	994.61	13,382.16
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	961.31	4,216.71	1,206.74	2,064.22	3,754.54	658.49	4.62	0.00	20.92	994.61	13,882.16
EXPENSES											
Claims Transfers	0.00	63.00	0.00	12,073.44	0.00	0.00	0.00	0.00	0.00	0.00	12,136.44
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	63.00	0.00	12,073.44	0.00	0.00	0.00	0.00	0.00	0.00	12,136.44
END BALANCE	**160,321.78**	**886,813.52**	**253,807.15**	**359,285.07**	**789,673.18**	**138,495.88**	**970.24**	**0.00**	**4,401.23**	**209,191.27**	**2,802,959.32**

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	**2019**										
Month Ending:	**May**										
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	165,478.93	739,922.63	249,209.60	475,831.33	244,746.97	96,015.87	552.42	165.18	17,122.20	238,947.47	2,227,992.60
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	48.00	0.00	0.00	0.00	0.00	0.00	0.00	48.00
Invest Pymnts	796.06	3,559.50	1,198.86	2,289.05	1,177.39	461.90	2.66	0.79	82.37	1,149.49	10,718.07
Invest Adj	(5.52)	(24.69)	(8.32)	(15.88)	(8.17)	(3.20)	(0.02)	(0.01)	(0.57)	(7.97)	(74.35)
Subtotal Invest	790.54	3,534.81	1,190.54	2,273.17	1,169.22	458.70	2.64	0.78	81.80	1,141.52	10,643.72
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	790.54	3,534.81	1,190.54	2,321.17	1,169.22	458.70	2.64	0.78	81.80	1,141.52	10,691.72
EXPENSES											
Claims Transfers	2,350.67	26,108.32	1,567.00	12,795.84	0.00	0.00	0.00	0.00	0.00	0.00	42,821.83
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	2,350.67	26,108.32	1,567.00	12,795.84	0.00	0.00	0.00	0.00	0.00	0.00	42,821.83
END BALANCE	**163,918.80**	**717,349.12**	**248,833.14**	**465,356.66**	**245,916.19**	**96,474.57**	**555.06**	**165.96**	**17,204.00**	**240,088.99**	**2,195,862.49**

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	**2018**										
Month Ending:	**May**										
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	107,573.52	(81,966.86)	216,629.71	902,378.60	505,648.79	185,979.84	62,901.54	1,242.77	14,451.81	269,782.85	2,184,622.57
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	517.50	0.00	1,042.13	4,341.02	2,432.50	894.68	302.60	5.98	69.52	1,297.83	10,903.76
Invest Adj	(3.59)	0.00	(7.23)	(30.11)	(16.87)	(6.21)	(2.10)	(0.04)	(0.48)	(9.00)	(75.63)
Subtotal Invest	513.91	0.00	1,034.90	4,310.91	2,415.63	888.47	300.50	5.94	69.04	1,288.83	10,828.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	513.91	0.00	1,034.90	4,310.91	2,415.63	888.47	300.50	5.94	69.04	1,288.83	10,828.13
EXPENSES											
Claims Transfers	0.00	12,148.09	3,000.00	10,439.10	0.00	0.00	0.00	0.00	0.00	0.00	25,587.19
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	12,148.09	3,000.00	10,439.10	0.00	0.00	0.00	0.00	0.00	0.00	25,587.19
END BALANCE	**108,087.43**	**(94,114.95)**	**214,664.61**	**896,250.41**	**508,064.42**	**186,868.31**	**63,202.04**	**1,248.71**	**14,520.85**	**271,071.68**	**2,169,863.51**

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	**Closed FY**										
Month Ending:	**May**										
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**EJIF**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	1,226.81	3,320.36	22,661.87	1,728.87	0.00	0.00	0.00	0.00	0.00	15,073,480.72	15,102,418.63
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	220.00	45,431.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45,651.99
Invest Pymnts	5.90	15.97	109.02	8.32	0.00	0.00	0.00	0.00	0.00	72,513.13	72,652.34
Invest Adj	(0.04)	(0.11)	(0.76)	(0.06)	0.00	0.00	0.00	0.00	0.00	(502.99)	(503.96)
Subtotal Invest	5.86	15.86	108.26	8.26	0.00	0.00	0.00	0.00	0.00	72,010.14	72,148.38
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,802.70	14,802.70
TOTAL	225.86	45,447.85	108.26	8.26	0.00	0.00	0.00	0.00	0.00	86,812.84	132,603.07
EXPENSES											
Claims Transfers	476.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	476.19
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	476.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	476.19
END BALANCE	**976.48**	**48,768.21**	**22,770.13**	**1,737.13**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**15,160,293.56**	**15,234,545.51**

TRI COUNTY MUNCIPAL JOINT INSURANCE FUND

Month May
Current Fund Year 2022

Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid May	3. Monthly Recoveries May	4. Calc. Net Paid Thru May	5. TPA Net Paid Thru May	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2022	Property	157,923.25	49,137.43	3,659.00	203,401.68	203,401.68	0.00	0.00	0.00
	Liability	2,488.95	771.50	0.00	3,260.45	3,260.45	0.00	0.00	0.00
	Auto	500.00	0.00	0.00	500.00	500.00	0.00	0.00	0.00
	Workers Comp	146,473.18	57,681.38	0.00	204,154.56	204,154.56	0.00	0.00	0.00
	Total	**307,385.38**	**107,590.31**	**3,659.00**	**411,316.69**	**411,316.69**	**0.00**	**0.00**	**0.00**
2021	Property	676,362.35	15,071.72	0.00	691,434.07	691,434.07	0.00	0.00	0.00
	Liability	70,729.71	5,128.13	0.00	75,857.84	75,857.84	0.00	0.00	0.00
	Auto	43,091.03	0.00	0.00	43,091.03	43,091.03	0.00	0.00	0.00
	Workers Comp	2,215,095.62	89,013.27	98.00	2,304,010.89	2,304,010.89	0.00	0.00	0.00
	Total	**3,005,278.71**	**109,213.12**	**98.00**	**3,114,393.83**	**3,114,393.83**	**0.00**	**0.00**	**0.00**
2020	Property	707,423.87	0.00	200.00	707,223.87	707,223.87	0.00	0.00	0.00
	Liability	94,810.53	63.00	0.00	94,873.53	94,873.53	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	3,089,831.43	12,073.44	300.00	3,101,604.87	3,101,604.87	(0.00)	(0.00)	0.00
	Total	**3,952,000.13**	**12,136.44**	**500.00**	**3,963,636.57**	**3,963,636.57**	**(0.00)**	**(0.00)**	**0.00**
2019	Property	1,253,155.96	2,350.67	0.00	1,255,506.63	1,255,506.63	0.00	0.00	0.00
	Liability	281,288.81	26,108.32	0.00	307,397.13	307,397.13	0.00	0.00	0.00
	Auto	96,096.05	1,567.00	0.00	97,663.05	97,663.05	0.00	0.00	0.00
	Workers Comp	3,032,644.43	12,795.84	48.00	3,045,392.27	3,045,392.27	0.00	0.00	0.00
	Total	**4,663,185.25**	**42,821.83**	**48.00**	**4,705,959.08**	**4,705,959.08**	**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	1,382,940.03	12,148.09	0.00	1,395,088.12	1,395,088.12	0.00	0.00	0.00
	Auto	132,923.64	3,000.00	0.00	135,923.64	135,923.64	0.00	0.00	0.00
	Workers Comp	2,644,645.83	10,439.10	0.00	2,655,084.93	2,655,084.93	0.00	0.00	0.00
	Total	**5,002,952.86**	**25,587.19**	**0.00**	**5,028,540.05**	**5,028,540.05**	**0.00**	**0.00**	**0.00**
Closed FY	Property	(1,245.88)	476.19	220.00	(989.69)	(989.69)	0.00	0.00	0.00
	Liability	0.00	0.00	45,431.99	(45,431.99)	(45,431.99)	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	**(2,625.56)**	**476.19**	**45,651.99**	**(47,801.36)**	**(47,801.36)**	**0.00**	**0.00**	**0.00**
	TOTAL	**16,928,176.77**	**297,825.08**	**49,956.99**	**17,176,044.86**	**17,176,044.86**	**0.00**	**0.00**	**0.00**

TRIJIF-TRI.COUNTY MUN.JIF

Check Register Report

Bank Account : ALL

Processed Date: May 1, 2022 - May 31, 2022
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
24066	5/6/2022		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	- - /2022262718	1/7/2021	$3.00	2021/2021	Expense
24067	5/6/2022		BODILY INJURY [Expired]	MADDEN & MADDEN PA	- - /2020185563	9/18/2019	$50.00	2019/2019	Legal
24068	5/6/2022		POLICE PROF BI	MASTROIANNI & FORMAROLI INC	- - /2018145532	6/9/2018	$928.60	2018/2018	Expense
24069	5/6/2022			CRAIG ANNIN & BAXTER LLP			$15,035.50		
			POLICE PROF PI		- - /2021231494	1/13/2021	$2,754.00	2021/2021	Legal
			BODILY INJURY [Expired]		- - /2020179463	7/7/2019	$12,281.50	2019/2019	Legal
24070	5/6/2022		MEDICAL ONLY	I C U INVESTIGATIONS INC	- - /2022270847	4/19/2022	$525.00	2022/2022	Expense
24071	5/6/2022		POLICE PROF BI	BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION	- - /2018145532	6/9/2018	$9,420.74	2018/2018	Legal
24072	5/6/2022		INDEMNITY	HOWARD HAMMER PSYD	- - /2018127143	2/17/2018	$150.00	2018/2018	Loss
24073	5/6/2022		1ST PARTY COLL PD	LEO PETETTI LLC	- - /2022271123	4/14/2022	$135.00	2022/2022	Expense
24074	5/6/2022		MEDICAL ONLY	PETER A SARKOS DO	- - /2022270847	4/19/2022	$900.00	2022/2022	Loss
24075	5/6/2022			AFFANATO MARUT LLC			$1,756.50		
			INDEMNITY		- - /2022264323	2/8/2022	$472.00	2022/2022	Legal
			INDEMNITY		- - /2022251631	10/13/2021	$213.00	2021/2021	Legal
			INDEMNITY		- - /2022245767	8/14/2021	$358.00	2021/2021	Legal
			INDEMNITY		- - /2021220915	11/18/2020	$149.50	2020/2020	Legal
			INDEMNITY		- - /2022259937	3/24/2020	$283.00	2020/2020	Legal
			INDEMNITY		- - /2020198258	2/26/2020	$166.00	2020/2020	Legal
			INDEMNITY		- - /2020187206	9/28/2019	$115.00	2019/2019	Legal
24076	5/6/2022			PIETRAS SARACINO SMITH & MEEK			$3,635.23		
			INDEMNITY		- - /2021216908	10/8/2020	$806.73	2020/2020	Legal
			INDEMNITY		- - /2021214081	9/3/2020	$412.00	2020/2020	Legal
			INDEMNITY		- - /2020199306	3/10/2020	$1,904.50	2020/2020	Legal
			INDEMNITY		MLT-2019173043/ 2019173100	5/2/2019	$512.00	2019/2019	Legal
24077	5/6/2022		INDEMNITY	FRANKLIN TOWNSHIP	- - /2022257523	12/16/2021	$1,040.58	2021/2021	Loss
24078	5/6/2022		INDEMNITY	LOGAN TOWNSHIP	- - /2022250428	10/4/2021	$1,225.80	2021/2021	Loss
24079	5/6/2022		INDEMNITY	LOGAN TOWNSHIP	- - /2022250428	10/4/2021	$1,225.80	2021/2021	Loss
24080	5/6/2022		INDEMNITY	DEPTFORD TOWNSHIP	- - /2020192438	12/13/2019	$1,842.00	2019/2019	Loss
24081	5/6/2022		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2021238864	5/10/2021	$1,938.00	2021/2021	Loss

TRIJIF-TRI.COUNTY MUN.JIF

Check Register Report

Bank Account : ALL

Processed Date: May 1, 2022 - May 31, 2022
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
24082	5/6/2022		INDEMNITY	WOODBURY CITY	- - /2022250943	10/6/2021	$1,605.04	2021/2021	Loss
24083	5/6/2022		INDEMNITY	DEPTFORD TOWNSHIP	- - /2018127143	2/17/2018	$1,419.00	2018/2018	Loss
24084	5/6/2022		INDEMNITY	GLASSBORO BOROUGH	- - /2022270730	3/9/2022	$2,130.00	2022/2022	Loss
24085	5/6/2022		INDEMNITY	GLASSBORO BOROUGH	- - /2022257379	12/15/2021	$1,785.28	2021/2021	Loss
24086	5/6/2022		INDEMNITY	Carol Langley	- - /2022261737	1/20/2022	$1,420.00	2022/2022	Loss
24087	5/6/2022		INDEMNITY	Linda Mahon	MLT-2021227859/ 2021227856	1/24/2021	$1,462.42	2021/2021	Loss
24088	5/6/2022		INDEMNITY	COASTAL SPINE, PC.	- - /2022264323	2/8/2022	$83.27	2022/2022	Loss
24089	5/6/2022			REGIONAL DIAGNOSTIC IMAGING, PA			$178.95		
			INDEMNITY		- - /2022257762	12/18/2021	$163.12	2021/2021	Loss
			INDEMNITY		MLT-2021227859/ 2021227856	1/24/2021	$15.83	2021/2021	Loss
24090	5/6/2022			INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.			$569.96		
			INDEMNITY		- - /2022269504	4/4/2022	$123.34	2022/2022	Loss
			INDEMNITY		MLT-2021227859/ 2021227856	1/24/2021	$446.62	2021/2021	Loss
24091	5/6/2022		INDEMNITY	ONE CALL CARE DIAGNOSTICS	- - /2022265167	2/16/2022	$485.00	2022/2022	Loss
24092	5/6/2022			NovaCare Rehabilitation			$2,246.00		
			INDEMNITY		- - /2022266802	3/5/2022	$98.00	2022/2022	Loss
			INDEMNITY		- - /2022250943	10/6/2021	$196.00	2021/2021	Loss
			INDEMNITY		- - /2022250428	10/4/2021	$294.00	2021/2021	Loss
			INDEMNITY		- - /2018127143	2/17/2018	$1,658.00	2018/2018	Loss
24093	5/6/2022			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			$1,247.62		
			INDEMNITY		- - /2022267509	3/12/2022	$308.31	2022/2022	Loss
			INDEMNITY		- - /2022266802	3/5/2022	$586.95	2022/2022	Loss
			INDEMNITY		- - /2022265587	2/18/2022	$176.18	2022/2022	Loss
			INDEMNITY		- - /2021226295	1/14/2021	$88.09	2021/2021	Loss
			INDEMNITY		- - /2021225591	1/7/2021	$88.09	2021/2021	Loss
24094	5/6/2022			INSPIRA HEALTH NETWORK URGENT CARE PC			$441.73		
			INDEMNITY		- - /2022270730	3/9/2022	$111.48	2022/2022	Loss

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			INDEMNITY		- - /2022264541	2/9/2022	$193.88	2022/2022	Loss
			MEDICAL ONLY		- - /2022263816	2/4/2022	$136.37	2022/2022	Loss
24095	5/6/2022		INDEMNITY	PREMIER ORTHO ASSOCSURG	- - /2022249302	9/22/2021	$517.00	2021/2021	Loss
24096	5/6/2022		INDEMNITY	PRINCETON BRAIN AND SPINE CARE LLC	- - /2021214081	9/3/2020	$97.31	2020/2020	Loss
24097	5/6/2022		MEDICAL ONLY	BTD RADIOLOGY AT SALEM PA	- - /2022267974	3/17/2022	$29.00	2022/2022	Loss
24098	5/6/2022		INDEMNITY	SUSAN COHEN	MLT-2022246088/ 2022246208	8/23/2021	$105.00	2021/2021	Loss
24099	5/6/2022		MEDICAL ONLY	SALEM MEDICAL CENTER	- - /2021232621	3/14/2021	$3,954.62	2021/2021	Loss
24100	5/6/2022			myMATRIXX			$347.99		
			MEDICAL ONLY		- - /2022271117	4/16/2022	$118.15	2022/2022	Loss
			INDEMNITY		MLT-2022246088/ 2022246208	8/23/2021	$229.84	2021/2021	Loss
24101	5/6/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			$1,120.00		
			INDEMNITY		- - /2022264323	2/8/2022	$160.00	2022/2022	Loss
			INDEMNITY		- - /2022262384	1/26/2022	$80.00	2022/2022	Loss
			INDEMNITY		- - /2022251631	10/13/2021	$400.00	2021/2021	Loss
			INDEMNITY		- - /2022249302	9/22/2021	$240.00	2021/2021	Loss
			INDEMNITY		- - /2021226295	1/14/2021	$80.00	2021/2021	Loss
			INDEMNITY		- - /2020203003	4/18/2020	$160.00	2020/2020	Loss
24102	5/6/2022		INDEMNITY	FOOT AND ANKLE SPECIALISTS OF SJ	- - /2021236439	4/29/2021	$140.00	2021/2021	Loss
24103	5/6/2022			QUALCARE INC			$2,200.00		
			INDEMNITY		- - /2022271801	5/1/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022271932	4/28/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022271505	4/27/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022271493	4/26/2022	$550.00	2022/2022	Loss
24104	5/13/2022		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	- - /2022264323	2/8/2022	$3.00	2022/2022	Expense
24105	5/13/2022			CAPEHART & SCATCHARD PA			$5,648.00		
			INDEMNITY		- - /2022261737	1/20/2022	$860.50	2022/2022	Legal
			INDEMNITY		- - /2022258301	12/23/2021	$950.50	2021/2021	Legal

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			INDEMNITY		- - /2022247312	9/7/2021	$184.00	2021/2021	Legal
			INDEMNITY		- - /2021225591	1/7/2021	$894.00	2021/2021	Legal
			INDEMNITY		MLT-2021209090/ 2021209652	7/3/2020	$440.50	2020/2020	Legal
			INDEMNITY		- - /2020185973	10/3/2019	$218.50	2019/2019	Legal
			INDEMNITY		- - /2020181175	8/13/2019	$244.50	2019/2019	Legal
			INDEMNITY		MLT-2019175236/ 2019175245	6/1/2019	$262.00	2019/2019	Legal
			INDEMNITY		- - /2019172878	5/3/2019	$387.00	2019/2019	Legal
			INDEMNITY		- - /2019161847	12/29/2018	$1,206.50	2018/2018	Legal
24106	5/13/2022			MADDEN & MADDEN PA			$9,653.75		
			BODILY INJURY [Expired]		- - /2020199803	12/19/2019	$610.50	2019/2019	Legal
			BODILY INJURY [Expired]		- - /2020197239	12/3/2019	$6,167.75	2019/2019	Legal
			BODILY INJURY [Expired]		- - /2020197274	11/25/2019	$1,411.50	2019/2019	Legal
			BODILY INJURY [Expired]		- - /2020191041	9/21/2019	$256.50	2019/2019	Legal
			GL PROPERTY DAMAGE		- - /2020184117	6/20/2019	$121.50	2019/2019	Legal
			PERSONAL INJURY		- - /2019175456	4/11/2018	$1,086.00	2018/2018	Legal
24107	5/13/2022		INDEMNITY	AMERICAN WORKCARE, PC	- - /2022257379	12/15/2021	$373.25	2021/2021	Expense
24108	5/13/2022		1ST PARTY COLL PD	FRAN CONVERY & SON AUTO BODY	- - /2022270214	2/27/2022	$683.71	2022/2022	Loss
24109	5/13/2022		1ST PARTY COLL PD	TRUCKMASTERS INC	- - /2022269684	3/28/2022	$1,624.22	2022/2022	Loss
24110	5/13/2022		1ST PARTY COLL PD	L J WURST & SONS	- - /2022270222	4/1/2022	$225.00	2022/2022	Loss
24111	5/13/2022		GL PROPERTY DAMAGE	Scott Adjustment Services, LLC	- - /2022267975	3/10/2022	$720.50	2022/2022	Expense
24112	5/13/2022		INDEMNITY	PRIME SOURCE INVESTIGATIONS LLC	MLT-2021227859/ 2021227856	1/24/2021	$499.00	2021/2021	Expense
24113	5/13/2022		1ST PARTY COLL PD	MANTUA COLLISION INC	- - /2022268148	3/19/2022	$2,832.60	2022/2022	Loss
24114	5/13/2022			LEO PETETTI LLC			$900.42		
			1ST PARTY COLL PD		- - /2022270222	4/1/2022	$75.00	2022/2022	Expense
			1ST PARTY COLL PD		- - /2022269684	3/28/2022	$190.00	2022/2022	Expense
			1ST PARTY COLL PD		- - /2022268555	3/22/2022	$635.42	2022/2022	Expense
24115	5/13/2022		PUB OFF PI	DAVID S DEWEESE	- - /2022271094	9/5/2019	$750.00	2019/2019	Legal

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24116	5/13/2022		1ST PARTY COLL PD	CLIFF GRAY APPRAISAL SERVICE	- - /2022270222	4/1/2022	$115.00	2022/2022	Expense
24117	5/13/2022			AFFANATO MARUT LLC			$661.00		
			INDEMNITY		- - /2022259433	5/6/2021	$423.00	2021/2021	Legal
			INDEMNITY		- - /2021234018	9/24/2019	$238.00	2019/2019	Legal
24118	5/13/2022		BODILY INJURY [Expired]	PREMIER ORTHOPAEDIC OF SJ	- - /2020186970	10/15/2019	$700.00	2019/2019	Expense
24119	5/13/2022		INDEMNITY	IMX	- - /2019162448	12/28/2018	$1,575.00	2018/2018	Expense
24120	5/13/2022		POLICE PROF PI	CSR COURT REPORTING LLC	- - /2021213660	4/12/2018	$712.75	2018/2018	Expense
24121	5/13/2022		COMPREHENSIVE	DCI FLEET SERVICES	- - /2022258119	12/22/2021	$4,821.50	2021/2021	Loss
24122	5/13/2022			PIETRAS SARACINO SMITH & MEEK			$907.50		
			INDEMNITY		- - /2020208391	6/24/2020	$348.50	2020/2020	Legal
			INDEMNITY		- - /2020195850	1/29/2020	$272.00	2020/2020	Legal
			INDEMNITY		- - /2019167706	3/5/2019	$287.00	2019/2019	Legal
24123	5/13/2022		INDEMNITY	FRANKLIN TOWNSHIP	MLT-2021234379/ 2021234379	4/5/2021	$1,938.00	2021/2021	Loss
24124	5/13/2022		INDEMNITY	GLASSBORO BOROUGH	- - /2022249302	9/22/2021	$1,938.00	2021/2021	Loss
24125	5/13/2022		INDEMNITY	LOGAN TOWNSHIP	- - /2021214081	9/3/2020	$1,512.00	2020/2020	Loss
24126	5/13/2022		INDEMNITY	WOOLWICH TOWNSHIP	- - /2022257423	12/16/2021	$969.00	2021/2021	Loss
24127	5/13/2022		INDEMNITY	Glassboro Borough Re: Jamerson, Michael	- - /2021225591	1/7/2021	$1,938.00	2021/2021	Loss
24128	5/13/2022		INDEMNITY	DEPTFORD TOWNSHIP	MLT-2022246088/ 2022246208	8/23/2021	$1,938.00	2021/2021	Loss
24129	5/13/2022		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2022265587	2/18/2022	$2,130.00	2022/2022	Loss
24130	5/13/2022		INDEMNITY	MANTUA TOWNSHIP	- - /2022270978	4/20/2022	$1,217.14	2022/2022	Loss
24131	5/13/2022		INDEMNITY	MANTUA TOWNSHIP	- - /2022270978	4/20/2022	$2,130.00	2022/2022	Loss
24132	5/13/2022		INDEMNITY	LOGAN TOWNSHIP	- - /2022250428	10/4/2021	$788.01	2021/2021	Loss
24133	5/13/2022		INDEMNITY	MANTUA TOWNSHIP	- - /2022251631	10/13/2021	$1,938.00	2021/2021	Loss
24134	5/13/2022		INDEMNITY	WASHINGTON TOWNSHIP	- - /2022262384	1/26/2022	$2,130.00	2022/2022	Loss
24135	5/13/2022		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	- - /2021234680	4/8/2021	$800.00	2021/2021	Expense
24136	5/13/2022		INDEMNITY	Carol Langley	- - /2022261737	1/20/2022	$278.52	2022/2022	Loss
24137	5/13/2022		INDEMNITY	Charles Taylor	- - /2022258700	12/27/2021	$716.45	2021/2021	Loss
24138	5/13/2022		INDEMNITY	Timothy Krulikowski	- - /2020200690	3/27/2020	$1,062.96	2020/2020	Loss
24139	5/13/2022		1ST PARTY COLL PD	PENNS GROVE BOROUGH	- - /2022268555	3/22/2022	$6,059.50	2022/2022	Loss
24140	5/13/2022		INDEMNITY	RANCOCAS ANESTHESIOLOGY PA	- - /2021238864	5/10/2021	$2,266.00	2021/2021	Loss
24141	5/13/2022		MEDICAL ONLY	COOPER UNIVERSITY EMERGENCY PHYSICIANS P C	- - /2022246499	8/27/2021	$273.65	2021/2021	Loss

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24142	5/13/2022		INDEMNITY	EMERGENCY CARE SERVICES OF NJ	- - /2022265315	2/16/2022	$718.00	2022/2022	Loss
24143	5/13/2022		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	- - /2022250943	10/6/2021	$103.00	2021/2021	Loss
24144	5/13/2022		MEDICAL ONLY	INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.	- - /2022270786	4/18/2022	$308.16	2022/2022	Loss
24145	5/13/2022		INDEMNITY	COOPER HEALTH SYSTEMS	- - /2022269424	4/1/2022	$8,114.25	2022/2022	Loss
24146	5/13/2022		MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH INC	- - /2022261132	1/14/2022	$1,862.87	2022/2022	Loss
24147	5/13/2022		INDEMNITY	RECONSTRUCTIVE ORTHOPEDICS P A	- - /2022269322	3/30/2022	$109.30	2022/2022	Loss
24148	5/13/2022		INDEMNITY	COOPER SURGICAL ASSOCIATES PA	- - /2022257762	12/18/2021	$296.40	2021/2021	Loss
24149	5/13/2022			NovaCare Rehabilitation			$980.00		
			INDEMNITY		- - /2022266802	3/5/2022	$196.00	2022/2022	Loss
			INDEMNITY		- - /2022250943	10/6/2021	$98.00	2021/2021	Loss
			INDEMNITY		- - /2022250428	10/4/2021	$686.00	2021/2021	Loss
24150	5/13/2022		INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	- - /2022257423	12/16/2021	$176.18	2021/2021	Loss
24151	5/13/2022		INDEMNITY	PREMIER ORTHO ASSOCSURG	- - /2022258700	12/27/2021	$2,500.00	2021/2021	Loss
24152	5/13/2022			AFC URGENT CARE			$320.00		
			MEDICAL ONLY		- - /2022271169	4/22/2022	$160.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022268262	3/18/2022	$160.00	2022/2022	Loss
24153	5/13/2022			MEDARBOR DIAGNOSTICS			$525.00		
			INDEMNITY		- - /2022256214	12/6/2021	$175.00	2021/2021	Loss
			INDEMNITY		- - /2021214081	9/3/2020	$175.00	2020/2020	Loss
			INDEMNITY		- - /2020190182	11/17/2019	$175.00	2019/2019	Loss
24154	5/13/2022			myMATRIXX			$704.84		
			MEDICAL ONLY		- - /2022271117	4/16/2022	$25.89	2022/2022	Loss
			INDEMNITY		- - /2022265587	2/18/2022	$678.95	2022/2022	Loss
24155	5/13/2022		MEDICAL ONLY	INSPIRA MEDICAL CENTER MULLICA HILL	- - /2022265889	2/23/2022	$1,596.51	2022/2022	Loss
24156	5/13/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			$4,560.00		
			INDEMNITY		- - /2022265587	2/18/2022	$80.00	2022/2022	Loss
			INDEMNITY		- - /2022264323	2/8/2022	$160.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022263409	2/2/2022	$80.00	2022/2022	Loss
			INDEMNITY		- - /2022262384	1/26/2022	$160.00	2022/2022	Loss

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			MEDICAL ONLY		- - /2022260778	1/9/2022	$240.00	2022/2022	Loss
			INDEMNITY		- - /2022258700	12/27/2021	$160.00	2021/2021	Loss
			INDEMNITY		- - /2022257423	12/16/2021	$880.00	2021/2021	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	$480.00	2021/2021	Loss
			INDEMNITY		- - /2022245826	8/19/2021	$880.00	2021/2021	Loss
			INDEMNITY		- - /2022243027	7/15/2021	$80.00	2021/2021	Loss
			INDEMNITY		- - /2021226295	1/14/2021	$480.00	2021/2021	Loss
			INDEMNITY		- - /2020203003	4/18/2020	$240.00	2020/2020	Loss
24157	5/13/2022			QUALCARE INC			$2,200.00		
			INDEMNITY		- - /2022272404	5/8/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022272524	5/7/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022272295	5/6/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022271852	9/6/2021	$550.00	2021/2021	Loss
24158	5/13/2022			QUAL-LYNX			$464.75		
			MEDICAL ONLY		- - /2022262570	1/3/2022	$9.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022259223	12/28/2021	$7.58	2021/2021	Expense
			INDEMNITY		- - /2022250699	10/6/2021	$7.58	2021/2021	Expense
			INDEMNITY		- - /2022260850	9/21/2021	$28.17	2021/2021	Expense
			MEDICAL ONLY		MLT-2021227881/ 2021227608	1/27/2021	$6.50	2021/2021	Expense
			MEDICAL ONLY		MLT-2021227881/ 2021227530	1/27/2021	$6.50	2021/2021	Expense
			INDEMNITY		MLT-2021227859/ 2021227873	1/26/2021	$6.50	2021/2021	Expense
			INDEMNITY		MLT-2021227859/ 2021227859	1/25/2021	$6.50	2021/2021	Expense

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			INDEMNITY		MLT-2021227859/ 2021227856	1/24/2021	$6.50	2021/2021	Expense
			INDEMNITY		MLT-2021227859/ 2021227863	1/22/2021	$6.50	2021/2021	Expense
			INDEMNITY		MLT-2021226075/ 2021226131	1/11/2021	$6.50	2021/2021	Expense
			INDEMNITY		- - /2021225571	1/7/2021	$6.50	2021/2021	Expense
			INDEMNITY		- - /2021225149	1/4/2021	$6.50	2021/2021	Expense
			INDEMNITY		- - /2021225185	12/30/2020	$13.00	2020/2020	Expense
			MEDICAL ONLY		- - /2021225085	12/30/2020	$6.50	2020/2020	Expense
			MEDICAL ONLY		- - /2021231744	12/30/2020	$6.50	2020/2020	Expense
			INDEMNITY		- - /2021226800	12/27/2020	$54.17	2020/2020	Expense
			INDEMNITY		- - /2021224623	12/25/2020	$6.50	2020/2020	Expense
			MEDICAL ONLY		- - /2021224713	12/24/2020	$6.50	2020/2020	Expense
			MEDICAL ONLY		- - /2021224567	12/24/2020	$6.50	2020/2020	Expense
			INDEMNITY		- - /2021224040	12/20/2020	$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021224954/ 2021224959	12/18/2020	$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021223933/ 2021223933	12/14/2020	$6.50	2020/2020	Expense
			INDEMNITY		- - /2021223780	12/14/2020	$6.50	2020/2020	Expense
			INDEMNITY		- - /2021223468	12/13/2020	$13.00	2020/2020	Expense
			INDEMNITY		MLT-2021222827/ 2021223810	12/11/2020	$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021222827/ 2021223816	12/11/2020	$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021222827/ 2021222831	12/8/2020	$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021222827/ 2021222830	12/8/2020	$6.50	2020/2020	Expense

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			INDEMNITY		MLT-2021222827/ 2021223159	12/4/2020	$13.00	2020/2020	Expense
			INDEMNITY		MLT-2021223202/ 2021223202	12/4/2020	$6.50	2020/2020	Expense
			MEDICAL ONLY		MLT-2021222452/ 2021222470	12/3/2020	$6.50	2020/2020	Expense
			MEDICAL ONLY		MLT-2021222671/ 2021222671	12/2/2020	$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021222452/ 2021222477	11/30/2020	$6.50	2020/2020	Expense
			INDEMNITY		- - /2021228939	11/30/2020	$13.00	2020/2020	Expense
			INDEMNITY		MLT-2021222452/ 2021222452	11/30/2020	$6.50	2020/2020	Expense
			INDEMNITY		- - /2021222121	11/28/2020	$13.00	2020/2020	Expense
			INDEMNITY		- - /2021222149	11/22/2020	$6.50	2020/2020	Expense
			INDEMNITY		- - /2021225097	11/20/2020	$6.50	2020/2020	Expense
			INDEMNITY		- - /2021221215	11/18/2020	$6.50	2020/2020	Expense
			INDEMNITY		- - /2021220831	11/16/2020	$6.50	2020/2020	Expense
			INDEMNITY		- - /2021219790	11/6/2020	$6.50	2020/2020	Expense
			INDEMNITY		- - /2021219705	11/6/2020	$6.50	2020/2020	Expense
			INDEMNITY		- - /2021218546	10/22/2020	$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021217709/ 2021217709	10/8/2020	$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021217709/ 2021217710	10/8/2020	$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021217709/ 2021217711	10/8/2020	$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021212947/ 2021212951	8/20/2020	$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021212947/	8/19/2020	$6.50	2020/2020	Expense

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					2021212947				
			MEDICAL ONLY		- - /2021211117	7/21/2020	$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021210152/ 2021210152	7/8/2020	$6.50	2020/2020	Expense
			MEDICAL ONLY		MLT-2021210152/ 2021210159	7/8/2020	$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021210152/ 2021210158	7/8/2020	$6.50	2020/2020	Expense
			INDEMNITY		- - /2022259937	3/24/2020	$13.00	2020/2020	Expense
24159	5/20/2022		BODILY INJURY [Expired]	DEGNAN & BATEMAN INC	- - /2020179463	7/7/2019	$275.25	2019/2019	Expense
24160	5/20/2022		BODILY INJURY [Expired]	MADDEN & MADDEN PA	- - /2020197239	12/3/2019	$948.22	2019/2019	Legal
24161	5/20/2022		INDEMNITY	I C U INVESTIGATIONS INC	- - /2022268052	3/4/2022	$400.00	2022/2022	Expense
24162	5/20/2022			State of New Jersey - Div of Worker's Comp			$4.76		
			INDEMNITY		- - /2021226800	12/27/2020	$0.59	2020/2020	Expense
			INDEMNITY		- - /2020208056	6/20/2020	$0.59	2020/2020	Expense
			INDEMNITY		- - /2019160384	12/7/2018	$3.58	2018/2018	Expense
24163	5/20/2022			HOWARD HAMMER PSYD			$600.00		
			INDEMNITY		MLT-2022246088/ 2022246208	8/23/2021	$300.00	2021/2021	Loss
			INDEMNITY		- - /2018127143	2/17/2018	$300.00	2018/2018	Loss
24164	5/20/2022			LEO PETETTI LLC			$370.00		
			1ST PARTY COLL PD		- - /2022270222	4/1/2022	$315.00	2022/2022	Expense
			1ST PARTY COLL PD		- - /2022267872	9/5/2021	$55.00	2021/2021	Expense
24165	5/20/2022		INLAND MARINE	THE DEWEESE LAW FIRM	Z40280/001252568	6/13/2016	$476.19	2016/2016	Legal
24166	5/20/2022		BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	- - /2022268704	3/15/2022	$1,086.64	2022/2022	Expense
24167	5/20/2022			PIETRAS SARACINO SMITH & MEEK			$924.00		
			INDEMNITY		- - /2020185471	9/20/2019	$484.00	2019/2019	Legal
			INDEMNITY		- - /2019171206	4/15/2019	$440.00	2019/2019	Legal
24168	5/20/2022		INDEMNITY	WEST DEPTFORD TOWNSHIP	- - /2022268052	3/4/2022	$910.84	2022/2022	Loss
24169	5/20/2022		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2021238864	5/10/2021	$1,938.00	2021/2021	Loss

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24170	5/20/2022		INDEMNITY	FRANKLIN TOWNSHIP	MLT-2021234379/ 2021234379	4/5/2021	$1,938.00	2021/2021	Loss
24171	5/20/2022		INDEMNITY	DEPTFORD TOWNSHIP	- - /2020192438	12/13/2019	$1,842.00	2019/2019	Loss
24172	5/20/2022		INDEMNITY	WOODBURY CITY	- - /2022250943	10/6/2021	$1,605.04	2021/2021	Loss
24173	5/20/2022		BODILY INJURY [Expired]	AMERICAN COURT REPORTERS INC	- - /2021219481	8/22/2020	$63.00	2020/2020	Expense
24174	5/20/2022		INDEMNITY	GLASSBORO BOROUGH	- - /2022270730	3/9/2022	$2,130.00	2022/2022	Loss
24175	5/20/2022		INDEMNITY	GLASSBORO BOROUGH	- - /2022257379	12/15/2021	$1,785.28	2021/2021	Loss
24176	5/20/2022		INDEMNITY	Linda Mahon	MLT-2021227859/ 2021227856	1/24/2021	$1,462.42	2021/2021	Loss
24177	5/20/2022		INDEMNITY	Frank Cicalese	- - /2021214168	9/9/2020	$1,008.00	2020/2020	Loss
24178	5/20/2022		INDEMNITY	Eric Starke	- - /2019165164	1/18/2019	$1,085.32	2019/2019	Loss
24179	5/20/2022		INDEMNITY	Mark Ramos	- - /2019165329	2/7/2019	$1,720.00	2019/2019	Loss
24180	5/20/2022		INDEMNITY	Charles Simmons	- - /2020185074	9/25/2019	$1,160.36	2019/2019	Loss
24181	5/20/2022		BLDG/CONTENT	DEPTFORD TOWNSHIP	- - /2022268704	3/15/2022	$6,093.48	2022/2022	Loss
24182	5/20/2022		INLAND MARINE	GLASSBORO BOROUGH	- - /2022271462	4/23/2022	$1,236.46	2022/2022	Loss
24183	5/20/2022		1ST PARTY COLL PD	MONROE TOWNSHIP(TRIJIF)	- - /2022267872	9/5/2021	$80.02	2021/2021	Loss
24184	5/20/2022		INLAND MARINE	GLASSBORO BOROUGH	- - /2022273404	11/7/2021	$8,105.00	2021/2021	Loss
24185	5/20/2022			INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.			$396.88		
			MEDICAL ONLY		- - /2022270745	4/18/2022	$184.82	2022/2022	Loss
			INDEMNITY		MLT-2021227859/ 2021227856	1/24/2021	$212.06	2021/2021	Loss
24186	5/20/2022			PROFESSIONAL PAIN MANAGEMENT ASSOC			$3,915.63		
			INDEMNITY		- - /2022264323	2/8/2022	$1,910.35	2022/2022	Loss
			INDEMNITY		- - /2022256214	12/6/2021	$2,005.28	2021/2021	Loss
24187	5/20/2022			NovaCare Rehabilitation			$686.00		
			INDEMNITY		- - /2022250943	10/6/2021	$588.00	2021/2021	Loss
			INDEMNITY		- - /2022250428	10/4/2021	$98.00	2021/2021	Loss
24188	5/20/2022			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			$431.64		
			INDEMNITY		- - /2022266802	3/5/2022	$167.37	2022/2022	Loss
			INDEMNITY		- - /2022261737	1/20/2022	$176.18	2022/2022	Loss
			INDEMNITY		MLT-2021235634/ 2021235634	4/18/2021	$88.09	2021/2021	Loss

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24189	5/20/2022		MEDICAL ONLY	DJO LLC	- - /2022257056	12/13/2021	$52.53	2021/2021	Loss
24190	5/20/2022		INDEMNITY	HOME CARE CONNECT LLC	- - /2022265587	2/18/2022	$120.20	2022/2022	Loss
24191	5/20/2022		INDEMNITY	SUSAN COHEN	MLT-2021234379/ 2021234379	4/5/2021	$105.00	2021/2021	Loss
24192	5/20/2022		INDEMNITY	myMATRIXX	MLT-2021234379/ 2021234379	4/5/2021	$42.97	2021/2021	Loss
24193	5/20/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			$2,800.00		
			INDEMNITY		- - /2022269322	3/30/2022	$160.00	2022/2022	Loss
			INDEMNITY		- - /2022265587	2/18/2022	$320.00	2022/2022	Loss
			INDEMNITY		- - /2022262384	1/26/2022	$80.00	2022/2022	Loss
			INDEMNITY		- - /2022258700	12/27/2021	$160.00	2021/2021	Loss
			INDEMNITY		- - /2022251631	10/13/2021	$320.00	2021/2021	Loss
			INDEMNITY		- - /2022249302	9/22/2021	$720.00	2021/2021	Loss
			INDEMNITY		- - /2022247312	9/7/2021	$80.00	2021/2021	Loss
			INDEMNITY		- - /2021238864	5/10/2021	$400.00	2021/2021	Loss
			INDEMNITY		- - /2021226295	1/14/2021	$320.00	2021/2021	Loss
			INDEMNITY		- - /2020203003	4/18/2020	$240.00	2020/2020	Loss
24194	5/20/2022		POLICE PROF BI	ISO SERVICES INC	- - /2021232225	1/22/2021	$12.75	2021/2021	Expense
24195	5/20/2022			QUALCARE INC			$1,650.00		
			MEDICAL ONLY		- - /2022273129	5/16/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022273004	5/13/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022271978	4/29/2022	$550.00	2022/2022	Loss
24196	5/27/2022			MADDEN & MADDEN PA			$6,155.98		
			BODILY INJURY [Expired]		- - /2021230100	2/14/2021	$2,335.88	2021/2021	Legal
			GL PROPERTY DAMAGE		- - /2021231237	6/20/2019	$1,917.00	2019/2019	Legal
			BODILY INJURY [Expired]		- - /2019167321	2/10/2019	$1,903.10	2019/2019	Legal
24197	5/27/2022		BODILY INJURY [Expired]	CENTRAL PHYSICIANS & SURGEONS	- - /2020182170	9/6/2018	$3,000.00	2018/2018	Expense
24198	5/27/2022		1ST PARTY COLL PD	TRUCKMASTERS INC	- - /2022253126	10/28/2021	$2,010.20	2021/2021	Loss
24199	5/27/2022		INDEMNITY	I C U INVESTIGATIONS INC	- - /2019160384	12/7/2018	$545.00	2018/2018	Expense
24200	5/27/2022		INDEMNITY	Howard Hammer PSY D. PA	MLT-2021234379/	4/5/2021	$150.00	2021/2021	Loss

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					2021234379				
24201	5/27/2022		BODILY INJURY [Expired]	ROBSON FORENSIC INCORPORATED	- - /2020179463	7/7/2019	$282.50	2019/2019	Expense
24202	5/27/2022			HOWARD HAMMER PSYD			$750.00		
			INDEMNITY		MLT-2022246088/ 2022246208	8/23/2021	$150.00	2021/2021	Loss
			INDEMNITY		MLT-2018145177/ 2018145177	6/9/2018	$300.00	2018/2018	Loss
			INDEMNITY		- - /2018127143	2/17/2018	$300.00	2018/2018	Loss
24203	5/27/2022			AFFANATO MARUT LLC			$296.47		
			INDEMNITY		- - /2022256214	12/6/2021	$103.00	2021/2021	Legal
			INDEMNITY		- - /2021229388	2/8/2021	$193.47	2021/2021	Legal
24204	5/27/2022			PIETRAS SARACINO SMITH & MEEK			$1,252.00		
			INDEMNITY		- - /2020193983	1/8/2020	$335.50	2020/2020	Legal
			INDEMNITY		- - /2019176786	6/18/2019	$361.50	2019/2019	Legal
			INDEMNITY		- - /2019174732	4/18/2019	$262.50	2019/2019	Legal
			INDEMNITY		- - /2018127631	3/4/2018	$292.50	2018/2018	Legal
24205	5/27/2022		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2021238864	5/10/2021	$1,107.43	2021/2021	Loss
24206	5/27/2022		INDEMNITY	LOGAN TOWNSHIP	- - /2021214081	9/3/2020	$1,512.00	2020/2020	Loss
24207	5/27/2022		1ST PARTY COLL PD	QUAL-LYNX	- - /2020193066	12/20/2019	$1,350.67	2019/2019	Expense
24208	5/27/2022		INDEMNITY	Glassboro Borough Re: Jamerson, Michael	- - /2021225591	1/7/2021	$1,938.00	2021/2021	Loss
24209	5/27/2022		INDEMNITY	GLASSBORO BOROUGH	- - /2022249302	9/22/2021	$1,938.00	2021/2021	Loss
24210	5/27/2022		INDEMNITY	DEPTFORD TOWNSHIP	- - /2020192438	12/13/2019	$263.14	2019/2019	Loss
24211	5/27/2022		INDEMNITY	MANTUA TOWNSHIP	- - /2022251631	10/13/2021	$1,938.00	2021/2021	Loss
24212	5/27/2022		INDEMNITY	MONROE TOWNSHIP(TRIJIF)	- - /2022265587	2/18/2022	$2,130.00	2022/2022	Loss
24213	5/27/2022		INDEMNITY	MANTUA TOWNSHIP	- - /2022270978	4/20/2022	$2,130.00	2022/2022	Loss
24214	5/27/2022		INDEMNITY	DEPTFORD TOWNSHIP	MLT-2022246088/ 2022246208	8/23/2021	$1,938.00	2021/2021	Loss
24215	5/27/2022		INDEMNITY	Nicondro Crescitelli	- - /2019160384	12/7/2018	$1,180.00	2018/2018	Loss
24216	5/27/2022		1ST PARTY COLL PD	MONROE TOWNSHIP(TRIJIF)	- - /2020193066	12/20/2019	$1,000.00	2019/2019	Loss
24217	5/27/2022		1ST PARTY COLL PD	DEPTFORD TOWNSHIP	- - /2022270222	4/1/2022	$27,830.40	2022/2022	Loss
24218	5/27/2022		INDEMNITY	WOODBURY HEIGHTS BOROUGH	- - /2022272404	5/8/2022	$2,130.00	2022/2022	Loss
24219	5/27/2022			QUAL-LYNX			$85.00		

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			MEDICAL ONLY		- - /2022271505	4/27/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022271493	4/26/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022271264	4/24/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022271169	4/22/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022270847	4/19/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022270745	4/18/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022270786	4/18/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022271117	4/16/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022270399	4/12/2022	$4.25	2022/2022	Expense
			INDEMNITY		- - /2022269504	4/4/2022	$4.25	2022/2022	Expense
			INDEMNITY		- - /2022269424	4/1/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022271116	4/1/2022	$4.25	2022/2022	Expense
			INDEMNITY		- - /2022269322	3/30/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022269776	3/23/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022268362	3/22/2022	$4.25	2022/2022	Expense
			MEDICAL ONLY		- - /2022260593	1/7/2022	$4.25	2022/2022	Expense
			INDEMNITY		- - /2022252979	10/28/2021	$4.25	2021/2021	Expense
			INDEMNITY		MLT-2022253010/ 2022253010	10/27/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022246088/ 2022247919	8/23/2021	$4.25	2021/2021	Expense
			INDEMNITY		- - /2022244807	8/5/2021	$4.25	2021/2021	Expense
24220	5/27/2022			COASTAL SPINE, PC.			$295.37		
			INDEMNITY		- - /2022269424	4/1/2022	$128.83	2022/2022	Loss
			INDEMNITY		- - /2022264323	2/8/2022	$83.27	2022/2022	Loss
			INDEMNITY		- - /2019172878	5/3/2019	$83.27	2019/2019	Loss
24221	5/27/2022		MEDICAL ONLY	REGIONAL DIAGNOSTIC IMAGING, PA	- - /2022267492	3/10/2022	$45.47	2022/2022	Loss

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24222	5/27/2022			INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.			$307.75		
			MEDICAL ONLY		- - /2022270745	4/18/2022	$123.34	2022/2022	Loss
			INDEMNITY		MLT-2021227859/ 2021227856	1/24/2021	$184.41	2021/2021	Loss
24223	5/27/2022		INDEMNITY	ONE CALL CARE DIAGNOSTICS	- - /2022269424	4/1/2022	$75.00	2022/2022	Loss
24224	5/27/2022		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	- - /2022267509	3/12/2022	$324.00	2022/2022	Loss
24225	5/27/2022			ATLANTIC PHYSICAL THERAPY CENTER			$1,600.00		
			INDEMNITY		- - /2022250428	10/4/2021	$800.00	2021/2021	Loss
			INDEMNITY		- - /2020192438	12/13/2019	$800.00	2019/2019	Loss
24226	5/27/2022			NovaCare Rehabilitation			$1,764.00		
			INDEMNITY		- - /2022265167	2/16/2022	$196.00	2022/2022	Loss
			INDEMNITY		- - /2022250428	10/4/2021	$294.00	2021/2021	Loss
			INDEMNITY		- - /2018127143	2/17/2018	$1,274.00	2018/2018	Loss
24227	5/27/2022		INDEMNITY	VIRTUA MEDICAL GROUP	- - /2022272404	5/8/2022	$201.09	2022/2022	Loss
24228	5/27/2022			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			$1,832.51		
			MEDICAL ONLY		- - /2022271505	4/27/2022	$132.13	2022/2022	Loss
			MEDICAL ONLY		- - /2022267093	3/8/2022	$167.37	2022/2022	Loss
			INDEMNITY		- - /2022265587	2/18/2022	$196.96	2022/2022	Loss
			INDEMNITY		- - /2022264323	2/8/2022	$788.61	2022/2022	Loss
			INDEMNITY		- - /2022257379	12/15/2021	$283.17	2021/2021	Loss
			INDEMNITY		- - /2022251631	10/13/2021	$88.09	2021/2021	Loss
			INDEMNITY		- - /2022245499	8/16/2021	$88.09	2021/2021	Loss
			INDEMNITY		- - /2020203003	4/18/2020	$88.09	2020/2020	Loss
24229	5/27/2022		MEDICAL ONLY	INSPIRA HEALTH NETWORK URGENT CARE PC	- - /2022271978	4/29/2022	$193.88	2022/2022	Loss
24230	5/27/2022		INDEMNITY	ADVANCED PAIN CONSULTANTS PA	- - /2019160384	12/7/2018	$184.52	2018/2018	Loss
24231	5/27/2022		INDEMNITY	PREMIER ORTHO ASSOCSURG	- - /2022257423	12/16/2021	$4,350.00	2021/2021	Loss
24232	5/27/2022			KENNEDY HEALTH			$12,714.99		
			MEDICAL ONLY		- - /2022244377	8/2/2021	$1,966.83	2021/2021	Loss

TRIJIF-TRI.COUNTY MUN.JIF

Check Register Report

Bank Account : ALL

Processed Date: May 1, 2022 - May 31, 2022
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		- - /2021239392	6/3/2021	$460.57	2021/2021	Loss
			INDEMNITY		- - /2021238864	5/10/2021	$9,556.72	2021/2021	Loss
			INDEMNITY		MLT-2021234379/ 2021234385	4/5/2021	$730.87	2021/2021	Loss
24233	5/27/2022			AFC URGENT CARE			$480.00		
			MEDICAL ONLY		- - /2022271169	4/22/2022	$320.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022266216	2/28/2022	$160.00	2022/2022	Loss
24234	5/27/2022		INDEMNITY	PREMIER ORTHOPAEDIC SPINE ASSOCIATE LLC	- - /2022261747	1/21/2022	$88.09	2022/2022	Loss
24235	5/27/2022		INDEMNITY	myMATRIXX	- - /2022261737	1/20/2022	$9.81	2022/2022	Loss
24236	5/27/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			$3,665.00		
			INDEMNITY		- - /2022269322	3/30/2022	$80.00	2022/2022	Loss
			INDEMNITY		- - /2022265587	2/18/2022	$320.00	2022/2022	Loss
			INDEMNITY		- - /2022262384	1/26/2022	$400.00	2022/2022	Loss
			INDEMNITY		- - /2022261991	1/24/2022	$80.00	2022/2022	Loss
			INDEMNITY		- - /2022258700	12/27/2021	$240.00	2021/2021	Loss
			INDEMNITY		- - /2022257423	12/16/2021	$160.00	2021/2021	Loss
			INDEMNITY		- - /2022251631	10/13/2021	$465.00	2021/2021	Loss
			INDEMNITY		- - /2022249302	9/22/2021	$400.00	2021/2021	Loss
			INDEMNITY		- - /2022247312	9/7/2021	$320.00	2021/2021	Loss
			INDEMNITY		- - /2021238864	5/10/2021	$320.00	2021/2021	Loss
			INDEMNITY		- - /2021226295	1/14/2021	$400.00	2021/2021	Loss
			INDEMNITY		- - /2020203003	4/18/2020	$480.00	2020/2020	Loss
24237	5/27/2022			ISO SERVICES INC			$369.75		
			MEDICAL ONLY		- - /2022271493	4/26/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022271264	4/24/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022271169	4/22/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022270847	4/19/2022	$12.75	2022/2022	Expense

TRIJIF-TRI.COUNTY MUN.JIF

Check Register Report

Bank Account : ALL

Processed Date: May 1, 2022 - May 31, 2022
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		- - /2022270745	4/18/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022270786	4/18/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022271117	4/16/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022270399	4/12/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022270445	4/11/2022	$12.75	2022/2022	Expense
			INDEMNITY		- - /2022269504	4/4/2022	$12.75	2022/2022	Expense
			INDEMNITY		- - /2022269424	4/1/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022271116	4/1/2022	$12.75	2022/2022	Expense
			INDEMNITY		- - /2022269322	3/30/2022	$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2022270784	3/25/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022269776	3/23/2022	$12.75	2022/2022	Expense
			INDEMNITY		- - /2022270730	3/9/2022	$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2022269905	3/9/2022	$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2022269969	3/9/2022	$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022260593	1/7/2022	$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2022269521	1/5/2022	$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2022244739	5/17/2021	$12.75	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2021241341	2/2/2021	$12.75	2021/2021	Expense
			INDEMNITY		- - /2021226800	12/27/2020	$12.75	2020/2020	Expense
			INDEMNITY		- - /2021223164	12/10/2020	$12.75	2020/2020	Expense
			INDEMNITY		- - /2020188400	10/25/2019	$12.75	2019/2019	Expense
			INDEMNITY		- - /2019161847	12/29/2018	$12.75	2018/2018	Expense
			INDEMNITY		- - /2019160384	12/7/2018	$12.75	2018/2018	Expense
			INDEMNITY		- - /2018127631	3/4/2018	$12.75	2018/2018	Expense
			INDEMNITY		- - /2018129968	2/27/2018	$12.75	2018/2018	Expense
24238	5/27/2022			QUALCARE INC			$3,300.00		

TRIJIF-TRI.COUNTY MUN.JIF

Check Register Report

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Processed Date: May 1, 2022 - May 31, 2022
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		- - /2022274217	5/25/2022	$550.00	2022/2022	Loss
			INDEMNITY		- - /2022274136	5/24/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022273973	5/23/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022273416	5/17/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022273497	5/14/2022	$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022273898	3/15/2022	$550.00	2022/2022	Loss
	Total for TRIJIF-TRI.COUNTY MUN.JIF		**$298,541.53**		**Total for TRIJIF-TRI.COUNTY MUN.JIF**				**$298,541.53**

Number of Checks:	**173**	**First Check Number:**	**24066**
Number of Payments:	559	**Last Check Number:**	24238
Expense Payments:	$16,300.59		
Legal Payments:	$57,571.08		
Loss Payments:	$224,669.86		

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

	Payable To:	FY 2022	FY 2021	Appropriation	Description
1	The Actuarial Advantage	**1,419.00**		Prof Services/Actuary	May 2022 Fees
2	Arthur J. Gallagher Risk Mgmt Services, Inc.	**64,106.00**		Prof Services/Administration	June 2022 Fees
3	Arthur J. Gallagher Risk Mgmt Services, Inc.	**67.35**		Misc/Postage/Copies/Faxes	May 2022 Fees
4	Arthur J. Gallagher Risk Mgmt Services, Inc.	**618.10**		Misc/Meeting Expense	Def panel pymt Flemings for 5/24/22 (split)-PF Amex
5	David DeWeese	**9,681.00**		Prof Services/Attorney	June 2022 Fees
6	Bowman & Company LLP		**11,871.00**	Prof Services/Auditor	#100007 final bill for 12/31/2021 audit
7	Bowman & Company LLP	**8,263.00**		Prof Services/Payroll Auditor	#100006 final bill for WC payroll audit
8	Qual-Lynx	**42,968.00**		Prof Services/Claims Admin	June 2022 Fees
9	Joyce Media	**390.00**		Misc/JIF Website	June 2022 fees
10	Christopher J. Winter Sr.	**2,167.00**		Training/Police Risk Services	Law Enforcement Consultant-June 2022 Fee
11	Kris Kristie	**438.00**		Misc/Recording Secretary	June 2022 Fees
12	J.A. Montgomery Risk Control Services	**18,790.00**		Prof Services/Safety Director	June 2022 Fees
13	Secure Data Consulting Services, LLC	**7,524.00**		Prof Services/Technology Risk Servic	June 2022 Fees
14	Tom Tontarski	**1,221.00**		Prof Services/Treasurer	June 2022 Fees
15	Conner Strong & Buckelew	**1,020.00**		Prof Services/Underwriting Manager	June 2022 Fees
16	Debby Schiffer	**4,989.00**		Wellness	June 2022 Fees
17	New Jersey Environmental JIF	**193,990.00**		EJIF	2022 2nd installment of EJIF
18	Appliedinfo Partners, Inc.	**64,505.00**		EPL/CYBER/Cyber Risk Services	50% Contracted (D2) Penetration testing
19	ARC Reprographics	**206.17**		Misc/Printing	Handouts for 5/19 roundtable
20	ARC Reprographics	**607.87**		Wellness	683 Wellness Posters Inv#280218-223
21	ARC Reprographics	**607.87**		Contingency	683 Cyber Posters Inv#280218-223
22	Iron Mountain	**173.26**		Misc/Records Retention Service	"Inv#GPDK001; Storage 6/1-30/22; Service 4/27-5/24/22
23	Merighi's	**574.50**		Misc/Meeting Expense	5/19/22 RMC roundtable
24	Office Depot	**109.57**		Contingency	Inv# 250276915 envs for posters, pads distribution
25	Franklin Township	**671.35**		Optional Safety Budget	Measuring wheels and cones
26	Pennsville Township		**4,050.00**	Safety Incentive Program	Full check reimbursement (approved)
	Subtotals	**425,107.04**	**15,921.00**		
	JIF BILL LIST TOTAL		**441,028.04**		

EXECUTIVE SAFETY COMMITTEE MEETING MINUTES

June 1, 2022 @ 9:00 AM
Via Zoom

An Executive Safety Committee meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund ("TRICO JIF") was held via Zoom on Wednesday, June 1, 2022 at 9:00 AM. The meeting was called to order at 9:02 AM.

Those in attendance were**:**

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

Those **not** in attendance were:

Warren Morgan, **Alloways Township**
Linda Gonzalez, **Fairfield Township**
Luke Patrick, **Mannington Township**
Kristin Nixon, **Woodstown Borough**
Dave Strout, **Cettei & Connell**

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

I. MEETING MINUTES –MARCH 3, 2022 (E-mailed 05/20/2022)

Mr. Forlenza indicated that a copy of the March 3, 2022, Executive Safety Committee Meeting minutes was e-mailed to all Committee members along with the notice for today's meeting.

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

II. 2ND QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT (Handout)

Mr. Garish referred the Committee to a copy of the *2nd Quarter Safety Director's Loss Control Report* that was e-mailed on May 31, 2022 for the Committee's review. He reminded the committee that the reports will be prepared tri-annually. He then briefly reviewed an abridged version of the report with the Committee through April 30, 2022.

Mr. Garish noted that the Safety Contract calls for a minimum of 105 loss control visits to the 38 members of the TRICO JIF. He noted that renewal surveys were completed and reviewed for the (12) members that are renewing in 2023. None of the conditions found presented concerns with the desirability of these members for renewal.

Mr. Garish mentioned that there are over 130 available Safety Director's Bulletins covering various topics under Administration, Public Works / Public Authorities, Law Enforcement, Fire / Rescue, and Recreation. Over 30 bulletins related to COVID-19 have been issued by the Safety Director's Office. He reminded the Committee that if members want the most current Safety information he strongly encourages all members to download the MEL Mobile App.

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

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

Mr. Garish mentioned that the MEL Safety Institute rolled out the new Leadership Academy for 2022. He announced that the new open enrollment began today, through June 22nd. The link is included in his Safety Director's report and can be accessed through the MEL & JIF websites.

(The Safety Director's 2nd Quarter Loss Control Report is attached to the minutes of today's meeting).

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

III. SAFETY INTERVENTION / MONITORING

Safety Intervention
Mr. Forlenza asked if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Garish responded that there are no candidates for *Safety Intervention or Monitoring* at this time.

Mr. Forlenza referred the Committee to an excerpt from the last meeting in regards to Franklin Township and Logan Township. Mr. Garish stated that Franklin Township was on our internal "watch list" at our last meeting in March 2022; simply to complete the renewal visit.

Franklin Township
Mr. Garish stated that from a safety aspect, Franklin Township complies with the Safety Program. He would like to add an extra visit for 2022 and recommends that Franklin Township should be removed from their internal "watch list" unless the Committee says otherwise.

Mr. Forlenza asked the Committee if they were comfortable removing Franklin Township from the Safety Director's internal "watch list". He noted the reason they were on the Safety Director's "watch list" was simply due to some concerns with them acquiring several police agencies. The Committee agreed that Franklin Township should be removed from the Safety Director's internal" watch list.

Logan Township

Mr. Garish mentioned that he had a meeting with Mr. Narolewski, RMC for Logan Township, and the Administrator from Logan Township. He noted that there were discussions regarding the trash operations for ten (10) different municipalities, and daily they are running 18 trucks all over the County. This is a large-scale operation when it comes to CDL operations. Mr. Garish wants to ensure they have "drug and testing" procedures in place to obtain CDLs. He noted that Mr. Narolewski (RMC), the Administrator, and Public Works Director for Logan Township are all working together to go in the right direction. Mr. Forlenza stated that he will reach out to Mr. Narolewski to ensure he has a good handle on the situation.

Mr. Forlenza asked if there were any other members of concern. Mr. Garish responded there are no members of concern at this time.

IV. MEMBERSHIP RENEWALS

Mr. Miola announced that 12 member municipalities are up for renewal effective January 1, 2023. The Safety Director is tasked with conducting surveys for each renewing member early in the year during a normally scheduled Loss Control Visit.

Mr. Garish noted that all 12 of the renewal inspections have been completed. Mr. Garish stated that there are no concerns with any of the renewing members at this time. He noted that once the Renewal Surveys are complete he will email them to the Committee for review. All members up for renewal have no safety program issues and should be offered a three-year renewal in the Fund.

Renewal Resolution and Agreements

Mr. Miola indicated that Renewal Resolutions and Agreements will be emailed next week to all renewing members.

Mr. Miola mentioned that Member Updates are provided to the members during meetings with the town's governing body. He noted that renewal visits are currently being scheduled.

Mr. Miola stated that the Member Updates for non-renewing members will be distributed in the late Summer/Fall.

V. JIF LOSS RATIO REPORTS – March 31, 2022

Mr. Miola then directed the Committee to a copy of the *JIF Six-Year Average Loss Ratio* reports valued as of March 31, 2022, included in the agenda packet beginning on page 2. The report reflects a six-year period for Fund Years 2016-2021. Mr. Miola noted that the six-year average loss ratio for the TRICO JIF is 89.7%. He noted that these ratios represent incurred losses, which consist of paid claims and money set aside in reserve to pay on known claims, versus loss funding in each member's assessment to pay claims within the JIF's self-insured retention. Mr. Miola noted that incurred but not reported (IBNR) figures are not included in the loss ratios. Mr. Miola then briefly reviewed the reports included in the agenda packet.

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

VI. MEL LOSS RATIO REPORTS – March 31, 2022

Mr. Miola then directed the Committee to a copy of the *MEL Six-Year Average Loss Ratio* reports that were included in the agenda packet beginning on page 10. The report reflects a six-year period for Fund Years 2016-2021 valued as of March 31, 2022. Mr. Miola mentioned that the six-year average Loss Ratio is 83.4%. These are claims that exceed $500,000, the MEL picks up the cost after the local JIF exhausts its retention of claims.

Mr. Forlenza commented that the Retrospective Program that the MEL put into place back in 2016 was canceled in 2021 along with all potential liabilities pursuant to the JIFs' participation in the *Program.* As a result, the MEL did not collect any premium in excess of the 85% of MEL Loss Funding dollars that was collected in Fund Years 2016-2021. He noted that the MEL will be collecting the remaining 15% due to the increase of losses they have experienced as a result of many of the regulatory and statutory changes that are impacting the JIF and MEL that have been implemented over the last two years. Those being cancer presumption, pension offset, SAM claims, etc. Mr. Forlenza stated that the MEL will begin to collect the 15% for the fund years 2016-2021, approximately $800,000. Luckily, the Finance Committee recognized that this was a possibility, therefore, they have budgeted for this expenditure. There will be more discussions at the Finance Committee level in June.

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

VII. EXECUTIVE DIRECTOR – MONITORING REPORTS

Supervisory Investigation Reports
Mr. Miola indicated that the purpose of the Supervisor Investigation Reports is to ensure what happened does not repeat itself. He noted that when an employee is hurt on the job, it is important to review the accident to ensure that these types of injuries do not re-occur. Mr. Miola shares the report with J. A. Montgomery to use as a coaching opportunity during their visits.

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

NOC (Not Otherwise Classified) Listing Report
Mr. Miola stated that it can be difficult for the Safety Director to analyze where the claims are stemming from if the claims are not properly classified. As a result, a few years ago, Mr. Miola started working with Qual-Lynx to generate a report of all the claims that have been classified as "Miscellaneous" or "NOC" (Not Otherwise Classified). He noted that 100% of the claims are properly classified which helps the Safety Director perform their analysis.

Comorbidities Costs Updates
Mr. Miola mentioned that several years ago the Wellness Program kicked off due to national statistics showing that healthy employees are less likely to get injured and recover quickly. As a result, several years ago he asked Qual-Lynx to identify worker's compensation claims in which injured employees have comorbidities such as smoking, obesity, diabetes, hypertension, etc. to track whether there is a difference in outcomes between employees with comorbidities vs. non-comorbidities. He then reviewed the comorbidity statistics with respect to Total Cost, Indemnity & Medical Cost, and Lost Time Days located on pages 20-22 of the agenda packet. Mr. Miola noted that the Lost Time Days per claim is 100% for those with comorbidities vs. non- comorbidities.

VIII. REGIONAL TRAINING SCHEDULE

Mr. Garish referred the Committee to the 2022 Regional Training Schedule on page 23-27 of the agenda.

Mr. Garish reviewed the remaining Regional Training Courses as follows:

- Safety, Claims, and Wellness Coordinators' Roundtable- Zoom (held April 5, 2022 @ 9:00am)
  - Survey Results – 80 attended / 26 evaluations (feedback – hold training virtually)
- Implicit Bias – Zoom (held May 18, 2022 @ 9:00am (95 attendees) and May 25, 2022 – 2 sessions 9am (100 attendees) & 1pm (87 attendees) conducted by Chief Earle.
  - Survey Results – pending
- Lifeguard Symposium – June 28, 2022 (in –person at the Ocean City Library)
- PEOSH Visit – What to Expect/Role of the Right to Know Coordinator – Zoom (October 4, 2022 @ 9am & October 6, 2022 @ 1pm)

IX. MSI NEWSLETTER / BULLETINS

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

Mr. Garish briefly reviewed the following bulletins:

- Fire Apparatus Tire Best Practices
- Playground Risk Management – Video
- Batting Cages Best Practices
- Special Events Best Practices
- COVID – 19 Guidance
- Playgrounds – Comprehensive Inspections and Risk Management Programs
- Youth Coaches Best Practices
- Distracted Driving Awareness Month
- Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting First Responders
- Take Your Kids to Work Day Best Practices
- Catalytic Converter Theft
- Risk Management Strategies for Lifeguard Operations
- Bounce Houses & Inflatable Best Practices
- Automated External Defibrillators (AED) Programs

Mr. Garish noted that his office will continue to release bulletins as topics present themselves. He noted that a bulletin was just released on *Violence in the Workplace* including one on *Missing Children* and working on a bulletin for *E-Bikes* (specifically for our shore towns).
Mr. Garish stated that if members want the most current safety information he strongly encourages all members to download the MEL Mobile App.

X. MEL SAFETY INSTITUTE

Mr. Garish provided a brief review of the Activity within the MEL Safety Institute:

- Members Usage Since 01/01/2022 through 04/30/2022
- MSI NOW
  - MSI Streaming – 179
  - MSI Online – 1057
  - MSI Live – via Zoom / In person – 291 as of 04/30/2022
  - MSI DVD Activity Report – 4 Member Towns Utilized – 19 Total DVDs Rented

Mr. Garish mentioned that some municipalities are using 3rd Party Training Platforms and they may not be recording their training in MSI. His office will continue to encourage members to record the 3rd Party training as external learning.

XI. S:ERVE

Mr. Miola mentioned that a little over a year ago he asked Qual-Lynx to identify Police workers compensation claims arising out of vehicle accidents. He began gathering statistics on the correlation between automobile accidents vs. workers compensation claims in the law enforcement communities.

Mr. Garish covered the S:ERVE Driver Safety Program which is available to Police, Fire, Public Works and, EMS personnel. He noted that this program is not currently being heavily utilized. S:ERVE previously was made part of the SIP program. Mr. Garish stated that they continue to promote this training during consult visits with members. It is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S., and other emergency responders. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. Mr. Garish understands that some agencies have policies that may contradict this program. He noted that if there is another program that your agency is using please advise his office. The second portion of the S:ERVE program is the *Attention And Distracted Driving* that is geared toward to employees that drive municipal vehicles that is approximately 30 minutes in length.

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

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

XII. POLICE TOPICS

Police Bulletins

- LE Bulletin 2022-02| Risk Mitigation Opportunity: Sexual Assault and Harassment Awareness Month
- LE Bulletin 2022-03| Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting Law Enforcement
- LE Bulletin 2022-04| National Volunteer Week April 17-23

Law Enforcement Bulletins

Mr. Hummel mentioned that we ensure that notifications continue to be released to the police agencies. These are the bulletins that were released so far in 2022.

- April 27, 2022 – Administrative Professionals' Day
- May 25, 2022 – Law Enforcement Leader Considerations in Recognition of National Missing Children's Day

Police Ad Hoc Committee

Mr. Hummel mentioned that the last Police Ad Hoc Committee Meeting was held on April 26, 2022. He briefly reviewed some of the items that were discussed during the meeting. In addition,

he mentioned that out of the 3 JIFs that RPA manages; out of 78 motor vehicle incidents, 51 motor vehicle incidents were not the Officers fault and 14 cases were "unknown fault".

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

XIII. LAW ENFORCEMENT RISK MANAGEMENT CONSULTANT

Mr. Winter indicated that he is near completion of the initial Police Agency visits. He is currently working on Critical Incidents and Debriefing including the EAP (Employee Assistance Program) for the safety of our officers. Most agencies have some type of program in place; however, some programs that members have in place could be tightened up with people with more qualifications. He noted that a police chaplain vs. a trained individual that is trained in crisis would have different approaches and qualifications.

Mr. Winter stated he is utilizing his resources and will be developing a bulletin which outlines guidance to the police department with respect to critical debriefing and employee assistance program policies. Mr. Winter noted that he has been in contact with Dr. Kelly, phycologist, who serves on several boards in the BURLCO & TRICO territories. All bulletins are reviewed by the Fund Attorney before he releases to the police agencies.

Ms. Schiffer asks if he has a list of agencies that do not have an EAP program. Mr. Winter responded that he has a list based on his visits and will forward a copy. He completed 71 out of 73 police agencies to date.

XIV. MEL SAFETY & EDUCATION MEETING

Mr. Miola referred the Committee to the MEL Safety & Education minutes from our February 4, 2022 meeting. A meeting was held on May 20, 2022; however, those minutes are still pending. The next meeting date is scheduled for August 19, 2022.

Mr. Miola stated that the MEL Safety & Education Committee consists of the Chairs of the Local Safety Committees throughout the entire state. He noted that these meetings are important as the Committee reviews the program from the top down.

XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Garish highlighted the PEOSHA Advisory Committee Meeting Notes from the April 21, 2022 meeting. He noted that Mr. Saville from his office sits on the Advisory Committee Board.

Mr. Garish stated that PEOSH has been out to visit towns more frequently. He noted that if PEOSH visits your town please let them inspect as they have authority. He stated that if a member has any questions, he asked that they contact his office directly for assistance.

Mr. Garish reported that as of March 31, 2022, they conducted 30 visits to some of our member towns. He noted that it seems that PEOSH is focusing on electrical items: electrical receptacles/grounding, electrical extension cords, GCFI's, etc. In addition, the most common is the failure to post the "OSHA 300-A Logs", including portable fire extinguishers.

Mr. Garish stated that he will continue to keep the members informed of any updates they receive in regards to PEOSHA.

XVI. WELLNESS INITIATIVE

Wellness Activities
Ms. Schiffer has reached out to all the wellness champions either in person, via zoom, phone, or by email.

These are the towns that have been active or at least working with her on several ideas:

- Deptford – Wellness Day in May
- East Greenwich – Cooking Demo in April and a Nature Presentation in May
- Franklin Township – Eye Pillows with Sleep information from the April Newsletter
- Greenwich – Planning Cooking and Chair Massages
- Harrison – Monthly Fresh Fruit
- Hopewell – Equipment for smoothies and fruit
- Logan – Planning Ergonomics and Chair massages
- Mannington - Planning Farmers Market GC
- Mantua – Snack box approved
- Monroe – Wellness Wednesdays starting in July
- Pennsville – Walking Challenge
- Pilesgrove – Water challenge in June
- Swedesboro – Planning Chair Massages
- Upper Pittsgrove – Surveyed Employees on topics of interest
- Vineland – AHA award and Diva night in June
- West Deptford – Snack day; and Chair massages in June
- Woodstown – Chair Massages

Ms. Schiffer will continue to encourage the wellness coordinators to keep her up to date and share photos as she continues to work with Ms. Matro to post on the JIF website to give others ideas.

Wellness Advisory Committee Report
Ms. Schiffer reported that she and her colleague Ms. Jordan from the ACM JIF held their 2nd Wellness Advisory Committee on May 11, 2022. The minutes are included on pages 47-52 of the agenda for the Committee's approval. She noted that there was great communication and exchange of ideas during the meeting. She indicated that some RMCs expressed interest in attending the Wellness Advisory Committee meetings during the RMC Roundtable. Here are a few highlights from the Wellness Advisory Committee meeting:

- Discussed this year's theme; why it's important and how we can promote it within the municipalities
- Encouraging employees to get a baseline of their numbers
- Helping employees to take small steps which can be done through activities throughout the year
- Ask employees what is important, perhaps through a survey or addressing at a meeting or 1:1
- Looked at pre-approved wellness items and additional promotional piece
- Mr. Miola showed the impact comorbidities has on our claims numbers and cost. Over 80% of those conditions can be prevented, reduced and reversed through lifestyle changes.

Ms. Schiffer indicated that she hosted a brainstorming session with Ms. Jordan and invited the Wellness Coordinator. During the session, there were 21 towns represented from all 3-JIFs. The main interest ideas and how to increase participation. This will be discussed more in detail during the Annual Planning Retreat.

Ms. Schiffer asked the Committee for approval of the Wellness Advisory Committee Minutes included in today's agenda packet. The Committee approved the minutes.

Ms. Schiffer mentioned that the next meeting will be held on September 21st and she will include RMCs on the next meeting invitation.

Mr. Miola mentioned that his office is finalizing the Wellness Posters to remind members of the importance of a "Healthy Lifestyle". They will be distributed to each town once they are finalized and printed.

Wellness Incentive Budget
Mr. Miola referred the Committee to the Wellness Incentive Budget member balance spreadsheet for 2022. He indicated that the deadline to encumber or claim funds is on November 1, 2022. The final date to claim or encumbered funds is February 1, 2023.

XVII. OPTIONAL SAFETY BUDGET

Mr. Miola stated that the member balances for the Optional Safety Budget are located on page 54 of the agenda packet. The available balance for the 2022 Optional Safety Budget are made part of the agenda packet and presented to members on a monthly basis in the Executive Director's Report. The deadline to encumber or claim funds is November 1, 2022. The final date to claim encumbered funds is February 1, 2023.

XVIII. SAFETY INCENTIVE PROGRAM

2021 Program

Mr. Miola directed the Committee to a member balance spreadsheet on page 55 of the agenda packet. The deadline to encumber or claim funds is November 1, 2022. The final date to claim encumbered funds is February 1, 2023.

XIX. 2022 PLANNING RETREAT TOPICS

Mr. Miola mentioned that the Annual Planning Retreat will be held on Wednesday, July 27th & Thursday, July 28th, 2022 at Auletto's. He then shared with the Committee suggested topics from members:

- Recreational Use of Marijuana – those in Safety Sensitive Positions – *Mr. Miola mentioned that his office is waiting for the MEL to develop a bulletin for guidance. Once the bulletin is available it will be distributed to the members.*
- Best (and Legal) Practices for diversity recruiting in the Police Department
- Meeting Format (virtual vs. in-person) – *Mr. Miola commented that we want to discuss the benefits of virtual meetings vs. in person meetings.*

Mr. Miola opened up the meeting for the Committee's feedback or other topics they would like to be added to the Retreat agenda.

Mr. Forlenza mentioned that he will ask Dr. Kelly to present on PTSD claims, how PTSD is recognized and how they are treated, etc. He noted that she has a practice where she is heavily involved with First Responders, specifically Police Officers. Mr. Miola then mentioned that we may ask Leo Petteti to present on the Auto Repair Shop Program and the Salvage Program.

Miscellaneous:

Mr. Moore mentioned that back in 2014 there was a claim in Oldmans Township involving a drainage issue, where the gutter drains and comes straight down on the concrete. The concern is more so in the winter months as it freezes creating a potential slip hazard. He noted that since the last claim in 2014 there have been no other issues; however, he would still see how the drainage issue could be corrected. Mr. Moore suggested a remedy; however, the Mayor felt that it would be too costly to rectify the situation. He asked if the JIF received any further notice from the Township as to what their solution would be to prevent further claims.

Mr. Garish responded that a consultant went out to visit Oldmans and spoke with their Safety Coordinator and Township Officials. The Township provided the Safety Director's office a letter on how they would handle the drainage issue with every ice storm or potential ice to build up.

Mr. Forlenza asked what the cost associated to correct the drainage issue permanently. Mr. Garish responded that he is unsure if Oldmans received a quote. Mr. Garish explained that in order to correct the problem you would need to put drainage under the concrete to drain out the side of the building. He suggested sending a letter providing the Township with options on how to correct the issue. Mr. Moore is comfortable with this suggestion.

Mr. Forlenza stated that Oldmans Township has Optional Safety Budget and Safety Incentive Funds available to offset the cost of permanent repairs.

XX. 2022 MEETING SCHEDULE

Mr. Miola indicated that the next meeting will take place on October 7, 2022 at 9:00 AM in person at Vineland City Hall. Breakfast will be provided.

There being no further business, the meeting adjourned at 10:02 am.

File: TRICOJIF/2022/Safety Committee Tab 06/01/2022

J.A.Montgomery
CONSULTING

TRIANNUAL SAFETY DIRECTOR'S REPORT 1/1/2022-4/30/2022

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND 2022

PREPARED BY

J. A. Montgomery Consulting

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GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

2022 TRIANNUAL
SAFETY DIRECTOR'S REPORT
1/1/2022-4/30/2022

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The Triannual Safety Director's Report covers service activities from January through April of 2022. The 2022 Safety Director's contract calls for a minimum of 105 Loss Control Visits to the 38 members of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund. Service visits will include (8) Law Enforcement Surveys and (12) Renewal Surveys.

The remaining service visits will include but are not limited to physical facility surveys, playground inspections, seasonal operations, Job Safety Observations (JSOs), Safety Committee meetings, special training requests, PEOSH violation remediation assistance, and other services requested by the membership.

Twelve (12) members will be reviewed for renewal in 2022, including Alloway, Elk, Elsinboro, Hopewell, Paulsboro, Penns Grove, Pennsville, Washington, Wenonah, Westville, Woodbury Heights, and Woodstown. A summary of findings will be presented at the June 1st Executive Safety Committee Meeting. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

Renewal Surveys have been completed for all members that will be renewing in 2022 at this time. None of the current conditions found presented concerns with the desirability of these members for renewal.

Right to Know (RTK) Inventory and Labeling Surveys for 2022 have begun. Members should have received the electronic distribution of their 2021 Central File via DropBox. All members must submit their 2021 RTK Surveys by July 15, 2022. Please contact our staff with any questions.

The J. A. Montgomery, Risk Control Team, consists of our Safety Director, Chief Keith Hummel (Ret.), Loss Control Consultants, John Saville, Robert Garish, and Liam Callahan. We will be your primary contacts for all onsite visits, Safety Committees, and safety-related resources. Keith is also available to provide law enforcement risk control consultation services as requested by the Joint Insurance Fund. The team is administratively supported by Melissa Meccariello.

Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

1. Executive Safety Committee

The Safety Committee will meet three (3) times in 2022. The Safety Director and staff will continue to attend Safety Committee meetings to help establish local safety programs and assist in the overall safety program's effectiveness. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and SIP involvement on a quarterly basis.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no TRICO JIF members are on Safety Monitoring or Intervention at this time.

2. Participation in Claims Process / Accident Investigation

Personnel from the Safety Director's Office attend the monthly Fund and Claims Committee meetings and are available to offer technical and safety-related insight into claims under review. The Safety Director's Office is also available to conduct accident investigations related to claims against the Fund. The Safety Director's Office will work with the Third-Party Administrator to help identify loss trends from claims to better focus on certain areas when needed.

3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available on the following website: https://njmel.org/mel-safety-institute/resource-center/ along with the TRICO JIF website https://tricojif.org. During the 4th QTR. of 2021, our office has changed the way communications will be sent to members. All MSI communications will be distributed exclusively through the NJ MEL App and an MSI Newsletter will be emailed to summarize the communications sent through the App 2 times per month. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director's Report of the Monthly Agenda packet. There are over 130 available Safety Director's Bulletins covering various topics under Administration, Public Works / Public Authorities, Law Enforcement, Fire / Rescue, and Recreation. Over 30 bulletins related to COVID-19 have been issued by the Safety Director's Office.

B. PROGRAMS

1. Safety Incentive Program

The theme for the Safety Incentive Program is a "*ZERO HARM WORKPLACE.*" The presence of safety versus the absence of safety. By changing the way we approach safety, we focus on avoiding Risk rather than relying on the absence of injury to determine how well our safety programs are working.

When we describe Zero Harm vs. Zero Incident, we have to start by identifying Risk and avoiding the hazards through the use of controls.

We avoid Risk when we *Plan* to reduce or eliminate hazards wherever we can. We *Do* what is necessary to eliminate hazards each time. We *Check* to ensure it is being done and *Act* by following through with our plan.

Elements of the 2022 Safety Incentive Program include but are not limited to:

- Base Safety Program & Enhanced Safety Program. See the 2022 Safety Incentive Program (SIP) for additional details.
- Submit 2022 Safety Committee meeting dates by (2/18/2022) and return the 2022 Safety Contract by (3/31/2022).
- Each member is required to send a delegate to the Safety, Claims, and Wellness Coordinator Roundtable, which was held on April 5, 2022, via Zoom (Virtual).
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat in July 2022.
- Members will hold at a minimum quarterly Safety Committee meetings.
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped into the "six (6) C's", Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. *See Best Practices of 2022 SIP*
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to assist with an objective evaluation of the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas that are lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, Roadway Signs, Walkway Logs, etc.).

- All safety elements are scored equally. Full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.

- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

2. Road, Sign, and Walkway Program

The Road, Sign, and Walkway program is posted on the JIF website and includes written guidelines to minimize incidents and reduce litigation costs. It's important to emphasize this program's need as one of the key components in protecting Title 59 Immunities. Good inspection reports are often successfully used to help defend liability cases.

3. Law Enforcement Services

Police Ad Hoc Committee Meetings are held throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest. In 2022, two meetings will be held:

Our first meeting for 2022 was held on April 26, 2022, via Zoom. The next meeting will be scheduled for the 4th QTR of 2022.

Chief Hummel (Ret.) will provide Law Enforcement Consultative Visits to (8) agencies. The goal of these meetings was to provide an in-depth review of services and to identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

Law Enforcement Training and Memorandums are distributed electronically and are listed in the Monthly Agenda packet and posted to the JIF website and MEL website. A newer feature to the MEL website includes a dedicated "MSI Law Enforcement" tab.

MSI Law Enforcement

The following memorandums have been sent out for 2022 as of this report:

- Winter Weather Considerations - Law Enforcement Leader (L.E. 2022-01)
- Risk Mitigation Opportunity: Sexual Assault and Harassment (L.E. 2022-02)
- Naloxone, Syringe, and Fentanyl Test Strip Legislation (L.E. 2022-03)
- National Volunteer Week (L.E. 2022-04)

Additional Police Services available to members in 2022 included but were not limited to:

- Sample Polices
- Useful Links
- Crossing Guard Resources
- Messages
- Alerts
- Police Risk Management Training
- Practical Leadership – 21 Irrefutable Laws
- Building Trust and a Constitutionally Sound Police Through Training
- Violence Prevention and Risk Considerations for the CIT Trained Officer and Mental Health Professional
- Below 100 Training
- Career Survival for 911 Call Takers and Dispatchers
- Career Survival for First-Line Supervisors
- Law Enforcement Workzone Refresher Training
- Protecting Children from Abuse / Risk Management Training
- S:ERVE & Distracted Driving (Updated 2019)
- Coaching the Emergency Operator (CEVO)
- Defensive Driving (Online-State Approved)
- MEL Safety Institute (MSI LIVE, MSI NOW, MSI DVD)
- Law Enforcement Video Toolbox Talks (New 2021)
  - Introduction to Law Enforcement Resources
  - Chiefs Message – Post COVID-19 Homeless, Trespass, and Eviction
  - Preventing Officer Involved Domestic Violence
  - Hand Sanitizers and Controlled Energy Device Risks

4. S:ERVE & Attention and Distracted Driving

S:ERVE-Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S. other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation.

Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

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

Attention and Distracted Driving – Distracted driving is emerging as a major cause of work-related vehicle accidents. This online driver simulation program provides targeted and convenient safe driving training for all fleet drivers, regardless of vehicle type. The course is SCORM compliant and designed to function independently with basic instructor participation in a brief 20 – 30-minute lesson. This course includes:

- The negative effects of looking away from the road for more than two seconds
- Strategies for eliminating controllable distractions
- How to make necessary adjustments for distractions that the driver cannot control

5. Facility Checklist, Job Safety Observations, Toolbox Safety Talks

Facility Checklist – Routine inspections help you ensure that safety and health policies and procedures are being followed. Identify and correct safety and health hazards before they cause injuries or illnesses. Determine the need for safety training while promoting compliance and showing employees we care about their safety and everyone else's.

Job Safety Observations – Helps identify Safe or At-Risk Actions. Reaffirms safe actions through positive reinforcement while helping identify skill sets, knowledge, and potentially unsafe actions. Through coaching and corrective actions, these observations can be used as a helpful resource for increasing employee safety.

Toolbox Safety Talks – Quick, effective, and easy-to-use tool that front-line staff can use to share information about potential safety problems and concerns on a daily basis. They help promote and reiterate valuable information and best practices for the task at hand.

C. TRAINING

1. Regional Training Plan / Additional Training

The Safety, Claims, and Wellness Coordinator Roundtable was held on April 5, 2022, via Zoom (Virtual).

Implicit Bias will be made available to members via a virtual (Zoom) training environment.

- May 18, 2022 – 9 AM
- May 25, 2022 – 9 AM
- May 25, 2022 – 1 PM

Lifeguard Symposium – June 28, 2022.

Annual Retreat – July 2022.

2. MSI Training and Participation

As a result of the COVID-19 Pandemic in New Jersey over the last few years, the indefinite suspension of in-person MEL Safety Institute (MSI) classroom training occurred. Our office worked together to ensure our members still received the highest level of training with the creation of various virtual environments / programs. Our office continues to conduct the vast part of our training in a virtual environment. However, with recent changes by the State of New Jersey and the lifting of restrictions regarding COVID-19, we have been conducting in-person training on a case-by-case / request basis to membership.

Traditionally there are approximately 70 different Instructor-led training courses available to the membership and approximately 200 online training programs. Various safety topics from Employee Conduct, General Safety, Accident Investigation, Snow Removal, Safety Orientation for New Employees, Recreation, and a series on Camp Counselor Safety are available to the membership to name a few.

Newer training courses include but are not limited to:

- Employee Conduct and Violence Prevention in the Workplace
- Understanding and Preventing Microagressions
- Cultural Competence
- Courageous Conservations
- Preparing for First Amendment Audits
- Implicit Bias in the Workplace

The Course Catalog and Class Request forms were made available on both NJ MEL website and the TRICO JIF website. Available training for our instructor-led courses is routinely provided. Approximately 60 instructor-led training sessions are occurring monthly.

MSI Catalog

A "Training Needs Assessment Guide" is available to the membership on both the TRICO JIF / MEL websites. This "YES/NO Guide" is designed to assist members with determining safety training for each employee under various PEOSH and OSHA Standards and other occupational safety regulations.

Each MSI class has YES/NO questions concerning the duties or exposures that should be considered for each employee. A YES answer to a question would indicate some level of training or education on the topic is needed for that employee. Employers should consider MSI LIVE classes as an option to provide the training identified from using the guide.

MSI Training Needs Assessment Guide

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users, and update training records. All members are encouraged to check the accuracy of the Training Administrator list via the MEL Safety Institute.

MEL Safety Institute tutorials are available for both "User" and "Administrator" level capabilities through the MSI. Users can contact the MEL Helpline Monday – Friday 8:30 a.m. – 5:00 p.m. (866) 661-5120 if they need further assistance.

The MEL Safety Institute has (3) main training platforms offered to members:

1. **MSI LIVE:** The MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the learner on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

    - **How do I know what courses are available?**

    The MSI LIVE Catalog provides a description of the course, the intended audience, and available continuing education credits. The schedule for upcoming classes is listed below.

    - **How do I register?**

    You can view the schedule and register by clicking on the date and topic of your choice in the schedule below.

    - **What are the requirements to receive C.E.U. credits/certification of completion?**

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

2. **MSI NOW:** The MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes. The library has over 150 available streaming videos. Periodic reviews of this platform will occur to ensure the content is current and relevant. This will include the removal / addition of courses made available to the membership.

    - To access the streaming videos, log in to the Learning Management System (LMS), and select the MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the steaming videos are on the page's right side, listed by ten categories.

A drop-down menu of the available titles is shown when a category is selected. Online classes are still listed on the left side of the College.

- Individuals who log into the LMS and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

3. **MSI DVD:** The MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for members.

MSI Video Briefings – These video briefings are designed to focus on one limited topic, in a short time (5 Minutes). These video briefings are an excellent resource for Toolbox Talks for employees.

- Asbestos Safety Overview (5 Minutes)
- Fire Extinguisher Monthly Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an RTK Coordinator (5 Minutes)
- Confined Space Awareness (5 Minutes)
- Customer Service (12 Minutes)
- Investigating Slip and Trip Injuries
- Exiting and Entering Trucks (5 Minutes)
- Mark Out Safety (14 Minutes)
- Firefighter Pre-Hab (8 Minutes)

Leadership Skills Training - The MEL Safety Institute offered (3) new virtual leadership skills classes for 2022. The 2-hour, live, interactive courses will offer insights and techniques to help supervisors deal with important workplace issues such as conflict resolution, communications, and the supervision of employees.

- **Introduction to Management Skills**
  June 30, 1 p.m. – 3 p.m.
- **Introduction to Communication Skills**
  July 14, 1 p.m. – 3 p.m.
- **Introduction to Understanding Conflict**
  August 11, 1 p.m. – 3 p.m.

MSI Leadership Academy – The MEL Safety Institute (MSI) has created the MSI Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict

resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Classes will be offered through MSI LIVE and will include a combination of virtual and in-person options at various locations throughout New Jersey. Participants who successfully complete the requirements will receive a plaque to commemorate graduation from the MSI Leadership Academy.

Requirements:

Complete (4) mandatory classes and (4) elective classes of your choice.
Classes must be completed within two years from the date the student starts the program.
NOTE: Classes have been updated to reflect the goals of the Leadership Academy. In order to qualify for the Leadership Academy classes taken prior to 2022 will need to be retaken.

Academy Open Enrollment:

Open enrollment will be held for 3-weeks prior to each session. The enrollment form must be submitted during this timeframe, or the participant will not be eligible to start and will be required to wait for the next enrollment period. Participants only have to enroll one time. Once enrolled they can register for mandatory and elective classes.

Open Enrollment Dates:

- December 1-22, 2021 (Start Date: January 1, 2022)
- June 1–22, 2022 (Start Date: July 1, 2022)
- December 1-22, 2022 (Start Date: January 1, 2023)

MSI Leadership Academy

Additional Safety Resources but not limited to found at the TRICO JIF website and MEL website:

- MSI Bulletins
- MSI Briefings
- MSI Forms / Safety Checklist
- Model Policies / Procedures

Member Participation 1/1/2022-4/30/2022:

TRICO JIF members have participated in the following training courses:

- MSI LIVE: 291 Instructor-led Courses

- MSI NOW: Combined 1,236 Courses
  - MSI Online – 1,057 Courses
  - MSI Streaming – 179 Courses

- MSI DVD: (4) Members have rented a total of (19) videos

Kwik Course Briefings – These video briefings are designed to focus on one limited topic, in a short time (5 Minutes). These video briefings are a great resource to be used as Toolbox Talks for employees.

- Asbestos Safety Overview (5 Minutes)
- Fire Extinguisher Monthly Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an RTK Coordinator (5 Minutes)
- Confined Space Awareness (5 Minutes)

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

J. A. Montgomery has representation at all JIF events, including Fund Commissioner Meetings, Claims Committee Meetings, and Annual Planning Retreats. J. A. Montgomery Risk Control attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety / Risk Management related events.

2. Monthly and Quarterly Reports

J. A. Montgomery provides monthly reports to the Fund on Risk Control activities completed during the prior month. Quarterly reports on MSI Attendance are distributed to the membership. Safety Director Reports are presented in detail at the Executive Safety meetings.

2022 Regional Training Plan

#1 Topic: Safety, Claims, and Wellness Coordinators' Roundtable
Date/Time: April 5, 2022
Location: Virtual-Zoom
Target Audience: Safety Coordinators, Claims Coordinators, Risk Management Consultants, General Employees, Managers, Organization Leaders, and Human Resource Professionals.

Review membership accomplishments from 2021 and highlight the 2022 SIP, ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations ToolBox Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2022 theme and review the membership accomplishments in 2021.

#2 Topic: Implicit Bias
Date/Time: May 18, 2022, May 25, 2022 (Two Sessions AM/PM)
Location: Virtual-Zoom-Multiple Sessions
Target Audience: Safety Coordinators, Claims Coordinators, Risk Management Consultants, General Employees, Managers, Organization Leaders, and Human Resource Professionals.

Participants will develop an understanding of how Implicit Bias impacts the work environment. Individual stereotypes and unconscious beliefs can discourage employee participation in solving problems, thwart imagination, and lead to a reduction in organizational productivity. Additionally, when left unmanaged, such biases create a toxic work environment that may become unsafe while also fostering workplace discrimination allegations.

#3 Topic: Lifeguard Symposium
Date/Time: June 28, 2022
Location: Ocean City Library
Target Audience: Command Staff / Administration

The Lifeguard/Beach Patrol Symposium will provide an opportunity for Lifeguard Command Staff to exchange information on Workers' Compensation and General Liability issues related to beach operations. The presentation will include but is not limited to information on the Law Against Discrimination (L.A.D.), CEPA, Protection of Minors, and Life Saving Responsibilities. Safety programs and training tools will be discussed to assist with the goal of creating a safer environment for the lifeguards and the community.

#4 PEOSH Visit – What to Expect / Role of the Right to Know Coordinator
Date:/Time: Fall 2022
Target Audience: Safety Coordinators, Claims Coordinators, Risk Management Consultants, General Employees, Managers, Organization Leaders, and Human Resource Professionals.

Participants will develop an understanding of what to expect if a visit occurs from the Department of Health/ Department of Labor. Items such as Polices, Recordkeeping, Certifications, Training, Signage, and other requirements will be reviewed, along with proper follow up to being served with any potential violations. We will also review the Role and Responsibilities of the Right to Know Coordinator to ensure compliance and the safeguarding of employees.

Attendance at Regional Training programs counts toward
successful participation in the 2022 Safety Incentive Program.

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
P.O. Box 490, Marlton, New Jersey 08053 · P:856-446-9100 · F:856-446-9149 · www.tricojif.org

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

Finance Committee Meeting Minutes
June 13, 2022
Woodbury Council Chambers, Woodbury City Hall, Woodbury, NJ

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Finance Committee was held on Monday, June 13, 2022 at Woodbury Council Chambers, Woodbury City Hall, Woodbury, NJ.

Those in attendance were:

Doug Hogate, *Committee Chair*, **Elsinboro Township**
Stephanie McCaffrey, *Co-Chair*, **East Greenwich Township**
Will Pine, **Logan Township**
Candice Pennewell, **Mantua Township**
Bob Law, **Woodbury City**
Colette Bachich, **Washington Township**
Paul A. Forlenza, Executive Director, ***AJGRMS***
Paul J. Miola, CPCU, ARM, Deputy Executive Director, ***AJGRMS***
Jodi Palmeri, Sr. Financial Analyst, **AJGRMS**
Kamini Patel, MBA, CIC, CPCU, Pooling Administrator, **AJGRMS**
Kris Kristie, Sr. Account Representative, **AJGRMS**
Dennis Skalkowski, CPA, Fund Auditor, Bowman & Company LLP
Kaleigh Sawers, CPA, MBA, Sr Associate, Bowman & Company LLP

Those unable to attend were:

Ryan Giles, **Westville Borough**
Tracy Forlenza, Financial Analyst, ***AJGRMS***
Jim Miles, CPA, Fund Auditor, **Bowman & Company, LLP**

These minutes do not necessarily reflect the order in which these matters were discussed.

Report on Audit of Financial Statements – 12/31/21
Mr. Skalkowski reviewed the draft audit with the members. He noted that pages 5-6, *Internal Control*, is a review of the internal processes. He noted no findings or recommendations and that in a professional organization it is not uncommon to have no findings. He reminded the members that it is Bowman's objective to examine the information to make sure the JIF's financials are fairly stated. He further noted that the report is based upon the information provided to Bowman by the Fund Actuary, Claims Administrator, Administrative Consultant, and Treasurer.

Mr. Skalkowski stated that the *Management's Discussion and Analysis* report and is completed by Arthur J. Gallagher. Ms. Palmeri noted that she is working on completing this report and noted that highlights regarding the Budget and the changes associated with the MEL noted in the MEL Changes Memorandum will be incorporated.

Mr. Skalkowski then reviewed page 12, *Statement of Net Position (Exhibit A-1)*. He noted that this is a balance sheet of assets and liabilities noting that *Total Assets* decreased by $519,170

noting a decrease of approximately $300,000 in the value of *Investment in Joint Ventures* which is the equity ownership in the MEL, RCF and EJIF. Mr. Law inquired as to the $173,008 "due from member". Ms. Palmeri explained that Qual-Lynx inadvertently posted Vineland's claims in their SIR to the JIF's SIR. She noted that they are in the process of shifting the claims and the payments from TRICO JIF back to Vineland. She noted that this is supposed to be resolved by June 30, 2022. Once these are moved, her office will once again evaluate to see if Vineland's SIR should be increased. Ms. Palmeri indicated that the final Audit language will be changed to be more indicative of what that value represents.

Mr. Skalkowski stated *Total Liabilities* decreased by $964,177 partially due to the recognition of the *MEL Deferral Program* and the elimination of *MEL Retrospective Obligation*. Ms. Palmeri noted these items will be discussed in greater detail later in the meeting.

Mr. Skalkowski stated that *Total Reserves* have increased by approximately $1.1 million due to increases in IBNR & reserves due to the recognition of the 2021 COVID claims at the JIF level. Overall *Net Position* has decreased by approximately $1.6 million. He stated that this reduction includes the impact of increased IBNR, the reduction in the value of investments in joint ventures, the impact of unrealized losses in the value of investments, and the return of $2 million in surplus to the members last year. Mr. Skalkowski stated that the Fund is still in great financial position

Mr. Skalkowski then reviewed page 13, *Comparative Statement of Revenues, Expenses and Change in Net Position (Exhibit A-2)* with the members. He noted that *Operating Revenue* has increased by approximately $2.3 million and *Operating Expenses* have decreased by approximately $200,000. He stated that further detail is provided in the Notes section.

Mr. Skalkowski then reviewed page 14, *Comparative Statement of Cash Flow (Exhibit A-3)* with the members. He noted that this is cash flow activity and full detail of the operating activities for the 2021 Fund Year. He noted overall Cash and Cash Equivalents increased $8.1 million.

Mr. Skalkowski then reviewed pages 22-23, *Note 4, Investments,* which is a summary of all investments including comparative market values noting a number of investments that matured in 2021 resulting in a reduction of approximately $8.4 million in investments as noted in the *Comparative Statement of Cash Flow (Exhibit A-3)*

Mr. Skalkowski then reviewed, *Note 5, Changes in Unpaid Claims Liabilities* on page 24. He further explained that these values fluctuate year to year. The *Total unpaid claim and claim adjustment for all Fund years ending 12/31/2021* is $11,959,025 versus $9,550,425 at 12/31/2020. He noted significant changes in the "provision for insured events of current fund year" ($2.4 million increase over 2020). He pointed out "change in provision for insured events of prior fund years" is $11,209 which indicates that claims were accurately reserved.

Mr. Skalkowski then reviewed, *Note 6, Membership in Joint Insurance Funds* on pages 24 - 27. He stated this provides investments in the MEL JIF, RCF JIF, and EJIF and provides a breakout on page 26 as to the net position for each. He also stated that the selected financial information is broken out as well.

Mr. Skalkowski then reviewed, *Note 8, Aggregate Excess Loss Contingency Fund* on pages 28-30 highlighting available balances for members participating in the program.

Ms. Skalkowski explained that *Note 10, MEL JIF Surplus Floor Program* on page 31 highlights the terms of the *MEL Retrospective Program* with obligations listed for 2016-2020. He then noted that at the end of last year, the MEL terminated this Program and the Fund responded by creating the *MEL Unencumbered Surplus Account* where the remaining balances from the MEL Retrospective Program were transferred. He stated that the *MEL Premium Deferral* is explained on the bottom of Note 10, page 32. Mr. Miola commented that this was anticipated and budgeted for appropriately.

Mr. Skalkowski commented that *Schedule 1* on page 35 (same as Note 5) is the *Reconciliation of Claims Liabilities by Fund Year* which are the claims broken out by Line of Coverage.

Mr. Skalkowski commented that *Schedule 2* on page 36 is the *Ten-Year Claims Development Information* which highlights the performance of the claims by year. He noted that although the ideal scenario would wash to $0, years showing negative balances are developing better than expected.

Mr. Skalkowski then explained how the *Historical Balance Sheet (Schedule A)*, page 38, conforms to Statutory Basis accounting. As a result, it does not include *Investments in Joint Ventures*. He added that GAAP accounting standards includes these investments. He stated $22,352,366 was returned to the members since inception.

Mr. Skalkowski noted that *Note 1, (Notes to Supplementary Information)*, highlights the differences of the Joint Ventures.

Mr. Skalkowski then reviewed *Schedules A-G* with the Committee explaining how they interconnect. He commented that if you add the schedules across, you get the balances on Schedule A and B. Mr. Skalkowski reported that the Schedules C's depict the Net Statutory Surplus/Deficit per Fund Year and Schedule D is broken out by line of coverage.

Mr. Skalkowski commented that Schedule E on page 53 is the *Claims Analysis*. He explained that these depict paid claims, case reserves, and IBNR broken out by line of coverage.

Mr. Skalkowski noted that the Schedule F's highlight Excess Insurance and Operating Expenses for every open fund year. He further stated that Schedule G provides a breakdown of costs per exposure unit and Schedules H's are the cash balances per Fund Year.

Mr. Skalkowski commented that the handout is the "Bob Law Report". He noted this report is a *Trend Analysis Schedule* that depicts Line of Coverage and changes in value by Fund Year for the last five years.

Ms. Palmeri noted there are some recommended changes to the audit. She noted the Vineland SIR payment will be reworded for clarity. She also stated that there is a double accrual in Schedule F-2 of approximately $104,000. These will be corrected before it is presented to the Executive Committee at the June meeting.

Mr. Skalkowski asked the Committee if they had any questions. Mr. Skalkowski noted that the Fund and its operations are in good shape. Mr. Law inquired if the auditor was seeing certain Fund Years "hurting" other JIFs like similar to the TRICO JIF. Mr. Skalkowski noted that the last two years have been "rough" across all JIFs. Mr. Law noted that fortunately TRICO JIF has surplus available. Mr. Forlenza noted that the members of this committee are fiscally conservative and have planned well. Ms. Palmeri noted that the ten year analysis depicts the

older years had improved and the more recent years deteriorated. She stated in the other two JIFs with which she works, there was no pattern for deterioration/improvement considering that all three JIFs use the same TPA and same adjusters. Hearing no additional questions, Mr. Skalkowski and Ms. Sawer thanked the Committee and left the meeting.

Resolution to Accept 12/31/2021 Audit – June Executive Committee Meeting

Ms. Palmeri directed the Committee to a draft Resolution *Accepting the 12/31/21 Fund Audit* included in the agenda packet and asked the Committee if they would like to move to accept the Audit by resolution at the June Executive Committee Meeting. The Committee agreed. Ms. Palmeri stated that the resolution will be attached to the minutes of today's meeting for consideration at Executive Committee meeting in June.

Report to be filed with DOBI, DCA, & State Comptroller's Office

Ms. Palmeri indicated that once accepted by the Fund, the Audit will be filed with DOBI, DCA and the State Comptroller's Office by Ms. Forlenza. Ms. Palmeri asked if there were any questions, their being none, she continued.

Investment Updates - JCMI

Mr. Forlenza directed the Committee to a memorandum included in the agenda packet on page 3 that was prepared by Mr. Tontarski. The memorandum details the Fund's investment in the JCMI and addresses some concerns raised by members regarding the reporting of unrealized losses at the JCMI due to increasing short term interest rates resulting from actions by the Federal Reserve Board. Mr. Forlenza emphasized that the unrealized losses are changes in the value of an investment due to market conditions following the purchase of an investment that has not been sold. The value changes must be reported in accordance with GASB 34; however, the JCMI will never realize these losses since the JCMI holds all investments to maturity. Mr. Forlenza then directed the Committee to a FAQ memo that was prepared by his office that provides greater detail on the JCMI and the definition of unrealized gains and losses. He then asked the Committee for permission to attach these documents to the minutes of today's meeting. The Committee agreed.

MEL JIF

MEL Financial Fast Track - 12/31/21

Ms. Palmeri directed the Committee to the MEL Financial Fast track included in the agenda packet valued as of 12/31/21 indicating a surplus position of $8,167,636 with significant changes occurring in the last quarter of 2021. She explained that the MEL has implemented a few changes effective 12/31/21 to address a potential deficit resulting from a number of factors. She then directed the Committee to a copy of a memorandum included in the agenda packet that was sent to the members of the Committee in preparation for today's meeting.

Ms. Palmeri explained that the JIFs & MEL are seeing increases in incurred claims costs related to the recent changes in State laws and regulations pertaining to SAM, Fire Fighters' Cancer Presumption, WC Pension offset, COVID, and Title 59 Erosion. The impact of these changes resulted in the MEL's overall Surplus position deteriorating to a deficit position of approximately $15 million as of 12/31/21. If the MEL implemented its *Surplus Strengthening Assessment Program*, it would have resulted in a *Surplus Strengthening Assessment* of approximately $30 Million at the 12/31/21 valuation. In recognition of these extraordinary factors, the MEL instead decided to implement a few changes.

Ms. Palmeri reminded the Committee that late last year the MEL retroactively cancelled the *MEL Retrospective Program* along with all potential liabilities pursuant to the JIFs' participation in the *Program*. As a result, the MEL did not collect any premium in excess of the 85% of MEL Loss Funding dollars that was collected in Fund Years 2016-2021. In recognition that most JIFs budgeted for the full Loss Funding obligation (100%) for Fund Years 2016 through 2021, the MEL has decided to collect the differential between the 85% and 100% of loss funding for Fund Years 2016 through 2021 to aid in the current deficit position of the MEL. Ms. Palmeri then directed the Committee to a breakout of the balances due for Fund years 2016-2021 on page 11 of the agenda packet. The total amount due under the Premium Deferral (the differential between the 85% and 100% of loss funding) from the TRICO JIF is $843,985. She then directed the Committee to page 10 of the agenda packet noting that the calculations used by the MEL to determine the MEL Surplus Trigger at 12/31/20 was incorrect due to a difference in the IBNR calculations. As a result, the TRICO JIF is due a refund from the MEL of $5,667.53. Ms. Palmeri then directed the Committee to a draft resolution included in the agenda packet that would authorize payment of $838,317 ($843,985 - $5,667.53) for consideration at the June Executive Committee meeting. The Committee approved the resolution for payment. Ms. Palmeri noted that this change statewide will generate an additional $15.3 million for the MEL.

Ms. Palmeri then explained that another change that was made at the MEL level effective December 31, 2021 was to shift the costs associated with 2021 COVID claims from the MEL to the local JIFs. Mr. Forlenza explained that the MEL is in negotiations with its Excess Workers' Compensation Carrier as to whether all COVID claims should be treated as one occurrence. The negotiation revolves around a communicable disease endorsement that was included in the 2020 policy, but was removed from the excess workers compensation policy when it was renewed in 2021. He noted that while the MEL believes that it has a strong position in regards to the 2020 COVID claims being considered one occurrence pursuant to the endorsement, any COVID related claims incurred in 2021 are likely not going to be part of the single occurrence. In recognition that the costs associated with the 2021 COVID claims are likely going to be the financial responsibility of the local JIFs, the TRICO JIF will now be recognizing these costs on its financials. Ms. Palmeri then directed the Committee to page 14 of the agenda packet that provided detail on the 2021 COVID claim costs. The impact on the TRICO JIF includes $369,117 in incurred losses and $203,883 in IBNR for a total of $573,000.

Ms. Palmeri explained that for 2020 and 2021 COVID claims, the local JIFs' Financial Fast Tracks reflect an excess receivable from the MEL for these claims prior to the 12/31/21 valuation. Due to the understanding that the 2021 claims are not included in the single occurrence, an adjustment has been made to the JIFs' financials to recognize these claims costs at the 12/31/21 valuation. This adjustment will reduce the JIF's surplus position by $573,000. Ms. Palmeri noted that these claims have already been paid by the JIF; therefore, does not affect the JIF's cash position; however, the recoverable recorded in the Financial Fast Track improved the Surplus position of the by the value noted prior to this adjustment removing the recoverable. She noted that transferring the 2021 COVID claims from the MEL to the JIFs' statewide will increase the MEL's surplus position by approximately $8 million.

Ms. Palmeri stated that by implementing the two (2) changes noted above, the MEL will have a similar Surplus position as it was this time last year. She stated that the MEL revised the language in their Risk Management Plan regarding their *Surplus Strengthening Assessment Policy* to allow flexibility in determining the amount of surplus that the MEL should maintain based upon the total amount of Case Reserves and IBNR. This revision to the MEL's Risk Management Plan was approved by the MEL Board of Commissioners at their June 2, 2022 meeting.

Ms. Palmeri then directed the Committee to a spreadsheet on page 15 of the agenda packet depicting the allocation of funds in the Unencumbered MEL Surplus Account. She noted that even with the payment of the 15% balance due to the MEL for Fund Years 2016-2021, there is still a balance of more than $1 million to pay for future surplus strengthening assessments if necessary.

RCF JIF

Financial Fast Track - 12/31/21

Ms. Palmeri directed the Committee to the RCF FFT valued as of 12/31/21 on pages 16-17 of the agenda packet. She noted that the RCF is showing an overall surplus position of $106,689. She noted that this surplus position is being generated based upon a Surplus Strengthening Assessment for the 2007 Transfer Year (2003 Fund Year) of $1 Million at the 12/31/21. The 2007 Transfer Year is in a deficit position of $880,765 as of 12/31/21. The RCF Actuary feels comfortable with the RCF having a revised Surplus of $106,689 post accruing for the $1,000,000 Surplus Strengthening Assessment which will be invoiced in 2022. Ms. Palmeri reminded the Committee that in prior years, the RCF Actuary increased the IBNR confidence level on the local JIFs' claims being transferred to the RCF in recognition that claims open for longer than four years were likely to continue to develop and settle out at an incurred cost higher than at the time of transfer to the RCF. Two (2) years ago, the process changed to the *Surplus Strengthening Assessment Program*. The TRICO JIF's portion of this Surplus Strengthening Assessment is $41,192.32 for which we anticipate being invoiced within the next 2-3 months is outlined on page 18. She noted that it is her recommendation to pay this out of the Fund Year being transferred (2017) to the RCF as in prior years. The Committee approved.

Ms. Palmeri noted that there is a draft resolution on page 19 authorizing the payment of the $41,192.32 to be presented at the June Executive Committee meeting. The Committee agreed. Mr. Forlenza reiterated the three changes: Pay the 15% differential less the 12/31/20 reimbursement for a net $838,317; absorb the 2021 COVID claims $573,000; and pay $41,192.32 for the Surplus Strengthening Assessment. Mr. Law inquired when these COVID changes will take place. Ms. Palmeri noted that it was incorporated in the Audited numbers. The Committee understood and agreed.

Ms. Palmeri then reviewed the performance of TRICO JIF claims, valued as of 12/31/21, that have been transferred to the RCF, which includes Fund Years 1993 through 2017. She reminded the members that property obligations are not transferred to the RCF. She explained how the spreadsheet depicts the claims net incurred at the time that the Fund transferred the claims into the RCF versus the net incurred valued as of 12/31/21. The report depicts the value of the claims at the point of transfer which is now 12/31 (effective 2014 Fund Year) instead of 6/30 as in previous years. Ms. Palmeri then reviewed several years and the difference between what was paid to the RCF and its current value. She stated that the bottom section of page 20 notes the paid and reserve values at 12/31/20 versus 12/31/21 without IBNR noting the variations in line of coverage.

Ms. Palmeri noted that the overall differential which is now 4.1% would be approximately 30% if the liability was transferred to the commercial market. She reminded the members that when we began to report the RCF performance, the TRICO JIF was contributing an additional 6.39% over the net incurred compared to the 4.1% today.

Ms. Palmeri asked the Committee if they had any questions. No questions were entertained.

Interim Financial Summary December 31, 2021

Ms. Palmeri referenced the Interim Financial Summary as of December 31, 2021 included in the agenda packet and asked the Committee if they would like her to review them, as they are identical to the figures just reviewed by the Fund Auditor, or simply review the Interim Financial Summary as of March 31, 2022, which is also included in the agenda packet. The Committee agreed to move to the March 31, 2022 report.

Interim Financial Summary March 31, 2022

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of March 31, 2022. She reviewed each line of coverage for Fund Years 2018 through 2022 and made the following observations:

All Fund Years – Ms. Palmeri highlighted formatting changes to properly reflect the payments and liabilities under the MEL and RCF Surplus Triggers. Ms. Palmeri noted that as of 03/31/22 there was a total of $276,431,287 in contributions. The Fund has paid $235,827,562 in Claims and Payments, including excess insurance. Investment income totals $9,411,653 with a return surplus of $22,352,366, leaving the JIF with a Cash Position of $27,663,012. Ms. Palmeri stated that the MEL Premium Deferral and MEL and RCF surplus trigger will be recognized in payments once they are paid. The Fund currently maintains $9,471,450 in Case Reserves in the open years with $4,958,624 in IBNR resulting in a Net Current Surplus of $14,533,200 which deteriorated by $839,761 since 12/31/21 noting that $1,054,000 is unrealized loss in investment income.

Fund Year 2022 – Ms. Palmeri noted there was $4,014,212 in total contributions which represents 25% of the total anticipated contributions for the year and $2,870,910 in Claims and Payments, including excess insurance. The investment income is an unrealized loss of ($70,956). This leaves the Fund Year with a Cash Position of $1,072,346. There are Case Reserves of $430,008 and $1,128,768 in IBNR, resulting in deficit position of $486,430. Ms. Palmeri reminded the Committee that the deficit in the EJIF, EPL/POL, and Expense & Contingency is due to only recognizing 25% of contributions, but paying 50% of the premium and RMC fees. There are 132 claims for the period. She stated that at 03/31 in 2021, there was a deficit of $481,000 and 176 claims; 2020, there was a deficit of $250,000 and 124 claims.

Fund Year 2021 – Ms. Palmeri noted there is a total of $15,335,162 in contributions to date $10,883,942 in Claims and Payments, including excess insurance. Investment income is negative $139,989 due to an unrealized loss in investments, resulting in a Cash Position of $4,311,231. She noted that the MEL Retrospective Program contribution shows the transfer of $121,737. The Fund currently maintains $2,252,512 in Case Reserves and $2,388,652 in IBNR for a Net Current Deficit position of $330,033, which has improved by $157,342 since 12/31/21. Ms. Palmeri noted the deficit in the MEL / EJIF / EPL/POL is an artificial deficit as a result of the unrealized loss in investment income. She noted that while we can do an intra-fund transfer to cover the deficit, it is not recommended as until the realized gains are recognized we will continue to see negative investment income. She noted that there is significant deterioration in WC and she has reached out to Qual-Lynx to find out what's driving it and will email upon receipt.

Fund Year 2020 – Ms. Palmeri noted there was a total of $14,964,638 in contributions to date. The Fund has paid out $11,579,139 in Claims and Payments, including excess insurance. Investment income is negative $64,567 due to an unrealized loss in investments, resulting in a Cash Position of $3,320,932. She stated that an intra-fund transfer has been done from the Deductible to the Property line prior. She noted that the MEL Retrospective Program contribution shows the transfer of $319,208. The Fund currently maintains $2,691,483 in Case

Reserves and $1,020,204 in IBNR for a Net Current Deficit position of $390,755, which has improved $226,558 since 12/31/21.

Fund Year 2019 – Ms. Palmeri noted there is a total of $14,658,596 in contributions to date $12,413,859 in Claims and Payments, including excess insurance. Investment income totals $113,070, resulting in a Cash Position of $2,357,807. She noted that the MEL Retrospective Program contribution shows the transfer of $403,178. She stated that an intra-fund transfer was done moving $750,000 from the deductible line to the property line. The Fund currently maintains $2,912,977 in Case Reserves and $364,068 in IBNR for a Net Current Deficit position of $919,238, which has deteriorated by $154,764 since 12/31/21. She noted that the deterioration is driven by the unrealized loss of investment income. Mr. Law inquired what happens when we transfer to the RCF in two years. Ms. Palmeri noted that the negative balance will be rolled into closed years and we will utilize surplus from other years with like membership to offset the deficit. Mr. Forlenza also noted that it should improve further with investments in the JCMI maturing.

Fund Year 2018 – Ms. Palmeri noted there is a total of $14,504,371 in contributions to date and paid out $12,451,237 in Claims and Payments, including excess insurance. She stated that several intra-fund transfer were previously approved moving $290,000 from the deductible line to the property line and $200,00 to the GL line. She is recommending an intra-fund transfer of $300,000 from Deductible to GL. Investment income totals $207,985, resulting in a Cash Position of $2,261,119. She noted that the MEL Retrospective Program contribution shows the transfer of $329,417. The Fund currently maintains $1,184,119 in Case Reserves and $56,932 in IBNR for a Net Current Surplus of $1,020,068, which has improved by $20,933 since 12/31/21. She noted that this is the next fund year to be transferred to the RCF and Closed Years account. She stated that a resolution for the intra-fund transfer was inadvertently omitted from the agenda, but we are seeking authorization to present at the June Executive Committee meeting. The Committee agreed.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2017) the format reflects the same changes to include the trigger assessments as the All Years sheet. She stated there were $212,954,308 in Total Contributions, $185,441,695 in Total Payments, and $9,343,671 in Investment Income. She stated that $22,352,366 has been returned in surplus. She noted the RCF trigger assessment is $41,192 and the total surplus is $14,462,475 in the Closed Years Fund.

MEL JIF Unencumbered Surplus Contingency Fund– Ms. Palmeri stated that attached is the MEL JIF Unencumbered Surplus summary. She noted that the money transferred into this account for potential MEL liability for Fund Years 2016 through 2021 is $2,179,771. She noted the MEL surplus trigger payment of $186,780, investment income of $22,439, the accrual for the MEL Premium Deferral payment of $843,985 and the MEL surplus trigger reimbursement of $5,668. She noted then noted the Net Current surplus of $1,177,113 and the deterioration is due to the investment income unrealized loss.

A copy of the 03/31/22 Historical Operating Results are attached and incorporated herein.

TRICO Dividend Release Scenarios

Ms. Palmeri then directed the Committee to surplus release scenarios of $1,800,000; $1,900,000; and $2,000,000 noting that last year the Fund released $1,800,000 as the standard release and an additional $200,000 to be utilized as a credit on member's 1st installment to help temper the impact of the MEL and EPL/POL increases. Ms. Palmeri then highlighted that each scenario has an accompanying per member allocation for the Committee to see the overall impact of each release scenario. Ms. Palmeri reminded the Committee that the Actuary recommends the percentage of unencumbered JIF surplus to the current budget should not be less than 50%.

Ms. Palmeri reminded the members that no decision for release of surplus needs to be made at this meeting. She noted that there are several factors and some noticeable deficits that may or may not improve that need to be considered prior to recommending a release of surplus. The Committee asked Ms. Palmeri to present updated surplus release scenarios of $1,800,000; $1,900,000; and $2,000,000 valued as of June 30, 2022 at the Committee's next meeting. She reminded the members that the per member allocation does vary year to year based upon the amount of funds being released from each year and the members proportionate share of the total assessments for that year.

Ms. Palmeri recommended that the Committee review the 6/30/22 fund year performance at their next meeting as well as the 2023 draft budget and then determine if releasing the same amount of surplus as in 2021 makes sense. She stated that the Actuary will take the firefighters cancer presumption, sexual abuse and molestation, social inflation and several other factors into consideration when reviewing the future loss funding recommendations. Following a brief discussion, the Committee asked Ms. Palmeri to prepare the release of: $1,800,000; $1,900,000; and $2,000,000 for the Committee's next meeting.

Retrospective Candidate Analysis

Ms. Palmeri provided the Committee with an update as to the performance of the candidates, both those enrolled in the program and those in prior year programs, in the Retrospective Program valued as of 12/31/21 and 03/31/22. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments. The Committee agreed to only review the 03/31/22 valuations. She reminded the members that for 2022, the loss funding only represents 25% of the total loss funding since it is valued as of 03/31/22.

Franklin Township

Ms. Palmeri reviewed Franklin Township noting their participation in the Program in 2021. She explained that although their loss ratio is 137.6%, their claims paid is below the minimum loss funding, they will not yet receive an invoice, only their potential liability for that fund year.

Harrison Township

Ms. Palmeri reviewed Harrison Township noting their participation in the Program in 2018, 2019, 2020 and 2022. She explained that she has no concern with the performance in 2018 and 2019. She noted that for 2020 their loss ratio is 615.7% and they have exceed their minimum loss funding. They were invoiced for $18,571. Their loss ratio for 2022 is 155.7%, but it's a little too early as it's only recognizing 25% of the loss funding so it will just be monitored.

Monroe Township

Ms. Palmeri reviewed Monroe Township noting their participation in the Program in 2022. She explained that their loss ratio is 69.6% so there is no concern.

Quinton Township

Ms. Palmeri reviewed Quinton Township noting their participation in the Program in 2018. She explained that she has no concern with the performance of this Fund Year at this time since their loss ratio is 0%.

Woolwich Township

Ms. Palmeri reviewed Woolwich Township noting their participation in the Program in 2019. She explained that she has no concern with their performance in the 2019 Fund Year at this time since their loss ratio is 9.1%.

2022 Budget Items

Ms. Palmeri directed the Committee to page 49 of the agenda packet and a copy of a proposed amendment to the 2022 Budget which will likely be advertised for a public hearing at the Fund's July Executive Committee meeting. She then noted that the budget amendments recognize the elimination of coverage for the EPL/POL buy downs, MEL adjustments, which will not be received until mid-June, and RMC adjustments since we utilized 2021 contracts.

Fund Year 2023 Budget Process

Six Year Loss Ratio Summary as of March 31, 2022

Ms. Palmeri directed the Committee to the Six Year Average Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2016-2021 valued as of 03/31/22. She noted that the Six Year Average Loss Ratio for the Fund is 89.7%. She then reviewed the individual years, by line of coverage, with the Committee.

Ms. Palmeri then presented the MEL Six Year Average Loss Ratio Reports valued as of 03/31/22 for Fund Years 2016-2021. She noted that the Six Year Average Loss Ratio for the MEL is at 83.4%. She reminded the Committee that Auto Liability claims are incorporated into the General Liability line at the MEL level. She then reviewed the individual years, by line of coverage, with the Committee. She reminded the members that the MEL does experience rate member JIFs and uses 10 years of claims experience. She noted that prior to last year, the TRICO JIF had been negatively experience rated; so it is likely to once again receive a negative experience rating.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 03/31/22 for Fund Years 2016-2021. Ms. Palmeri noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc. She noted that the Five Year Average Loss Ratio is 48.6% which is used to allocate individual member increases or decreases within the MEL program. She stated that the Six Year Average Loss Ratio for EPL/POL is at 54.7%. Ms. Palmeri reminded the Committee that 2023 will be year four of five in phasing in a new process for allocating members EPL assessment utilizing exposures and experience. She explained that over the next few months, her office will be involved in reviewing the process to ensure the member assessments are allocated following the philosophy established in 2019 to ensure members are accurately assessed.

Renewing Members for 2023

Ms. Palmeri informed the Committee that twelve (12) members are up for renewal effective January 1, 2023 including: Alloway, Elk, Elsinboro, Hopewell, Paulsboro, Penns Grove, Pennsville, Washington Twp, Wenonah, Westville, Woodbury Heights and Woodstown. She noted that by the next meeting, we will identify which of the members will qualify for the *Reward/Revaluation Program*.

Performance over 100%

Ms. Palmeri then directed the Committee to a spreadsheet in the agenda packet comparing the six year average loss ratios for the renewing members versus the overall Fund performance. Ms. Palmeri noted that while some of the renewing members have a few years with loss ratios over

100%, one (1) member has a six year average loss ratio over 100%; Wenonah. We will identify any anomaly losses at the August meeting.

Vendors Subject to RFQ – Year 2

Ms. Palmeri noted that another aspect of the Fund's *Fund Professional Evaluation Policy* requires that Fund Professionals who receive compensation in excess of $17,500 per year undergo a RFQ process once every three years. The *Policy* includes a three year schedule of the professionals to undergo the RFQ process each of the three (3) years. This year, Year 2, the Claims Administration, Fund Attorney, Subrogation Attorney, Property Appraiser and Technology Risk Services Director will undergo an RFQ process. She briefly explained that although the JIF appoints all of its professionals utilizing the restrictions of the "non-fair and open process" to ensure that political contributions are kept out of the vendor decision making process, the RFQ process helps to keep the JIF transparent in these decisions. The Committee agreed to keep this process. Mr. Forlenza noted that June 30, 2022 is the target date to release the RFQs.

Vendor Fee Request Letters

Ms. Palmeri presented the draft vendor fee request letter for the Committee's review. She first inquired if the Committee wished to continue following the "Non-fair and Open Process", which was the decision of the Fund when the "Pay to Play" guidelines went into effect. The Committee agreed to continue utilizing the "Non-fair and Open Process" in the appointment of Fund Professionals. Ms. Palmeri then asked if the Committee had any suggested language changes to the vendor fee request letter prior to it being released. The Committee approved the letter with no recommended revisions. Ms. Palmeri stated that the letters would go out shortly.

Travel Expense Policy

Mr. Forlenza directed the members to page 77 of the agenda packet and a copy of a draft resolution authorizing the reimbursement of travel expenses. He noted that each year at the Reorganization meeting in January, the JIF adopts this resolution that authorizes reimbursement of travel expenses within guidelines contained in the JIF's *Travel Expense Policy* and *Conference Attendance Policy*. He noted that for many years, the cap on travel expenses was limited to $2,500 per attendee inclusive of conference registration fees. Mr. Forlenza noted that with increased costs in conference registration fees, airline tickets, hotels, food, etc., the $2,500 fee is low. Mr. Forlenza recommended that the Fund approve a language change to the resolution authorizing the reimbursement of travel expenses. As noted on the draft resolution, the maximum reimbursement would be $2,500 exclusive of conference registration fees. He noted that there is no need to make this change now; however, should be considered at the 2023 JIF Reorganization meeting. Mr. Forlenza noted that they normally have a few attendees at conferences each year so the impact is not significant. The Committee approved the proposed change for 2023.

Issues Impacting the 2023 Budget:

Ms. Palmeri noted that 2023 Loss Funding Budget recommendations will take into consideration many of the factors that we have seen develop over the last year including additional legislative & regulatory changes as well as lingering COVID related costs. In addition, the 2023 Excess Premium Budget is likely to increase more than usual due to the ongoing "hard" market.

Mr. Forlenza stated that he spoke with the Fund Actuary late last week. He noted that the Actuary was inquiring as to the format of the loss funding recommendations noting that last year, the loss funding recommendations were broken out to show recommended additional funding for the perils associated with SAM legislative changes, the Pension offset changes, Title 59 erosion,

and other factors. Mr. Forlenza noted that he asked the Fund Actuary to provide the JIF with his loss funding budget recommendations at low, medium, and high confidence levels inclusive of funding for these additional perils.

Finance Committee Charter

Ms. Palmeri stated that the Finance Committee Charter was emailed to the members along with the meeting notice for today. In addition, a copy of the Charter is included in the agenda packet on pages 82-85. She asked the Committee to review to the Charter to be sure that it continues to accurately reflect the role and responsibilities of the Committee and to contact either Mr. Hogate or her office with any suggested revisions.

Cyber JIF

Mr. Law inquired how the Committee's budget planning will be impacted since the Cyber JIF is being formed. Mr. Forlenza noted that we will budget for the cyber premium. Mr. Law inquired if that premium will be known by September. Mr. Forlenza stated it is not likely so we will have to estimate. Ms. Palmeri noted that every year we have to adjust the cyber premium via budget amendment. Mr. Law inquired how the contracts with Lou Romero, D2 and Wizer will be affected. Mr. Forlenza noted that Lou Romero is a contracted vendor so we will budget for his position accordingly. He stated that the Fund has options for two additional years with D2 and Wizer and we will need to see where we are with the Cyber JIF start up. Ms. Palmeri noted that the budgeted money can be moved around within the lines. Mr. Forlenza noted that the Cyber JIF has six months to be ready for 1/1/23. He has provided the MEL with budgetary projections based upon the recent results of the RFP process undertaken by the ACM, BURLCO, & TRICO JIFs.

Next Meeting Date

Ms. Palmeri noted the next meeting is scheduled for September 7, 2022 at 1:00 PM in Woodbury. Mr. Law will be late due to the MEL meeting, but will notify his office of our earlier arrival. The meeting will consist of discussions on Loss Funding Recommendations, Assessment Allocations Strategies, including Reward and Re-evaluations candidates and Retro Assessment Program Candidates, if any. She also stated that the Committee would review updated Surplus Distribution options, the Preliminary Budget, and Vendor Review.

Seeing no other business, the meeting was adjourned at 3:48 pm.

File: TRICO/2022/Finance Committee Tab: 06/13/22

Resolution No. 2022 -

Gloucester, Salem, & Cumberland Counties Municipal Joint Insurance Fund
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2021

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2021 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the Executive Committee, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Executive Committee of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the Executive Committee have reviewed, as a minimum, the sections of the annual audit entitled:

Schedule of Findings
and
Recommendations

and

WHEREAS, the members of the Executive Committee have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

Schedule of Findings
and
Recommendations

as evidenced by the group affidavit form of the Executive Committee.

WHEREAS, such resolution of certification shall be adopted by the Executive Committee no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the Executive Committee have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the Executive Committee to the penalty provisions of R.S. 52:27BB-52- to wit:

> R.S. 52:27BB-52 – "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars ($1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 27, 2022.

_____

Fund Secretary

Joint Cash Management & Investment Program (JCMI)

Frequently Asked Questions

What is the JCMI?

The Joint Cash Management & Investment Program (JCMI) is a statutorily authorized (P.L. 2018 Chapter 40) investment vehicle that allows Joint Insurance Funds to comingle their idle funds to invest in federally backed treasury and agency securities as well as municipal debt.

Is the JCMI Regulated?

Yes, the JCMI is regulated by the New Jersey Department of Banking & Insurance and the New Jersey Department of Community Affairs. Specific regulations regarding the JCMI can be found at NJAC 5:38-1 et. seq.

Why was the JCMI Created?

The JCMI was created in recognition that at any given time, New Jersey JIFs hold a large amount of idle cash due to reserving requirements for pending workers compensation, liability, and property claims that may take many years to resolve. In addition, it was recognized that these idle funds could be used to purchase municipal short and long term debt thereby adding liquidity to the municipal debt market which in turn drove down the interest rates for New Jersey municipalities borrowing money.

Who runs the JCMI?

The JCMI is overseen by an Operating Committee made up of a subgroup of the Treasurers of the JIFs participating in the JCMI Program. Through an RFP process, the Operating Committee hires a financial advisor and investment manager to oversee the day to day operations of the JCMI and manage its investment strategy. The Asset Manager and Financial Advisor collaborate to position the JCMI's portfolio to achieve the objectives set by the Operating Committee.

I noticed my JIF's JCMI Report shows an "Unrealized Loss" or an "Unrealized Gain". What does that mean?

An unrealized loss/gain is a decrease/increase in the value of an asset or investment due to changes in the financial markets following the purchase of an investment, which an investor has **not** sold. All public entities are required by GASB (Government Accounting Standards Board) to calculate and report unrealized losses/gains on their investments each month.

In the case of an "Unrealized Loss" does that mean that our investment in the JCMI is losing money?

No. Because the JCMI holds all of its investments to maturity, the interest rate at which the investment was purchased will be realized by the JCMI when the investment matures. At the same time, any unrealized gains will **not** be realized as the gain is limited to the investment interest rate at the time it was purchased.

What if my JIF needs to withdraw money out of the JCMI before some of its investments mature?

The JCMI keeps a percentage of its funds in cash; therefore, if a member JIF needs to withdraw some of its funds out of the JCMI, this can be done without the JIF recognizing a loss (or gain) in the value of its investment that is being withdrawn from the JCMI.

Joint Cash Management & Investment Program (JCMI)

Frequently Asked Questions

What are the JCMI Reporting Requirements?

The JCMI provides monthly reports to each participating JIF Treasurer and the JCMI Operating Committee which contains detailed information on the JIF's holdings in the JCMI. In addition, the JCMI Financial Advisor and Investment Manager provide quarterly market analysis and forecasts to the JCMI Operating Committee. Finally, on an annual basis, the Operating Committee, and each participating JIF Treasurer, receives a summary of all transactions in each fiscal year, together with a report of investment performance for the year by portfolio to determine if investment objectives are being met.

Who do I contact if I have questions about the JCMI?

Your JIF Treasurer can provide you additional information about the JCMI.

Attached, please find the latest quarterly update on the JCMI.

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

RESOLUTION AUTHORIZING PAYMENT OF $838,317 FROM THE TRICO JIF MEL UNENCUMBERED SURPLUS ACCOUNT IN ACCORDANCE WITH THE REQUIREMENTS OF THE NEW JERSEY MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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

WHEREAS, the TRICO JIF is a member of the New Jersey Municipal Excess Liability Joint Insurance Fund (NJ MEL); and

WHEREAS, for Fund Years 2016 through 2021, the NJ MEL billed each member JIF 85% of its workers compensation and liability loss funding assessment; and

WHEREAS, the NJ MEL and its member JIFs have experienced escalating costs due to the COVID 19 pandemic, the difficult excess insurance market, the adoption of new statutes in the State of New Jersey in regards to claims of sexual abuse and molestation and the presumption of workers compensation benefits for fire fighters that develop certain types of cancer, and changes to regulation regarding the settlement of claim petitions for employees eligible for an accidental disability pension; and

WHEREAS, due to these unprecedented conditions, the NJ MEL has determined that it should now collect the remaining 15% workers compensation and liability loss funding balance from its members JIFs for Fund Years 2016 through 2021; and

WHEREAS, during Fund Years 2016 through 2021, the TRICO JIF Finance Committee budgeted a minimum of 100% of its potential MEL workers compensation and liability loss funding obligation in anticipation that these funds could become due and owing at some point in the future; and

WHEREAS, these funds, along with balances from the Fund Year 2016 through 2021 TRICO JIF excess and reinsurance line items were transferred into the MEL Retrospective Surplus Account as authorized by resolution and then into the MEL Unencumbered Surplus Account as authorized by resolution; and

WHEREAS, the total payment due to the MEL representing 15% of the workers compensation and liability loss funding for Fund Year 2016 through 2021 is $838,317; and

WHEREAS, the funds to make this payment are in the MEL Unencumbered Surplus Account;

NOW THEREFORE BE IT RESOLVED by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the Fund Administrator and Fund Treasurer is hereby authorized to make payment to the NJ MEL in the amount of $838,317 from the TRICO JIF MEL Unencumbered Surplus Account; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, and Fund Administrative Consultant for their information and necessary action.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on June 27, 2022.

GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____
Karen Sweeney, Secretary Michael Razze, Chairperson

Date: June 27, 2022

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

RESOLUTION AUTHORIZING A PAYMENT OF $41,193 FROM THE 2017 FUND YEAR IN ACCORDANCE WITH THE REQUIREMENTS OF THE NEW JERSEY MUNICIPAL RESIDUAL CLAIMS FUND JOINT INSURANCE FUND SURPLUS TRIGGER

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

WHEREAS, the TRICO JIF is a member of the New Jersey Municipal Residual Claims Joint Insurance Fund (NJ RCF); and

WHEREAS, in 2020, the NJ RCF amended its Risk Management Plan to include a "Surplus Trigger"; and

WHEREAS, the purpose of the Surplus Trigger is to guarantee the ongoing fiscal integrity of the NJ RCF by requiring that the NJ RCF have a minimum amount of surplus available at any given time; and

WHEREAS, the Surplus Trigger is calculated on an annual basis valued as of December 31st of the most recently closed Fund Year; and

WHEREAS, based upon calculations provided by the NJ RCF valued as of December 31, 2021, a total payment of $41,193 is due and owing by the TRICO JIF to the NJ RCF; and

WHEREAS, it is the recommendation of the TRICO JIF Finance Committee that the $41,193 payment be made to the NJ RCF from the 2017 Fund Year prior to the transfer of the Fund Year to the RCF;

NOW THEREFORE BE IT RESOLVED by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that a payment of $41,193 be made to the NJ RCF from the 2017 Fund Year; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, and Fund Administrative Consultant for their information and necessary action.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on June 27, 2022.

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____

Karen Sweeney, Secretary Michael Razze, Chairperson

Date: June 27, 2022

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary
For the Period Ended March 31, 2022

Prepared By:
Arthur J. Gallagher Risk Management Services, Inc.
Fund Administrator

Gloucester, Salem, Cumberland Counties Municipal JIF
Historical Operating Results Summary
All Fund Years
For the Period Ended March 31, 2022

	Total
Earned Contributions & MEL / RCF Dividends	**$276,431,287**
Closed MEL Surplus Transfer Balances	2,179,771
Claims Paid (Net of Subrogation)	(92,033,955)
Excess Recoveries	395,694
Excess Insurance Premiums Paid	(78,176,802)
Operating Expenses Paid	(50,718,375)
Residual Claims Fund Transfer Premiums	(14,768,576)
MEL Premium Deferral Paid	-
MEL Surplus Trigger Assessment Paid	(186,780)
Residual Claims Fund Surplus Trigger Assessment	(338,768)
Total Payments	**(235,827,562)**
Position After Expenses	**40,603,725**
Investment Income (per treasurer)	9,411,653
Transfers	-
Return of Surplus	(22,352,366)
CASH POSITION	**27,663,012**
Case Reserves	(9,471,450)
IBNR Reserves	(4,958,624)
MEL Premium Deferral Liability	(843,985)
MEL Surplus Trigger Assessment Liability	5,668
Residual Claims Fund Surplus Trigger Assessment	(41,192)
Net Current Surplus/(Deficit)	**14,533,200**
Valued as of 12/31/21	$15,372,961
NET CHANGE	($839,761)

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31,2022

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Cash Position Summary
Fund Year 2022
For the Period Ended March 31, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	E-JIF	MEL & EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	201,408	277,899	84,924	936,908	264,907	96,996	1,280,850	870,320	$4,014,212
Other Income/Retro Program									$0
Total Income	**$201,408**	**$277,899**	**$84,924**	**$936,908**	**$264,907**	**$96,996**	**$1,280,850**	**$870,320**	**$4,014,212**
Claims Paid (Net of Subrogation)	(102,895)	(900)	0	(76,937)					(180,732)
Excess Recoveries									-
Excess Insurance Premiums Paid						(193,993)	(1,600,964)		(1,794,957)
Operating Expenses Paid								(895,220)	(895,220)
Total Payments	(102,895)	(900)	-	(76,937)	-	(193,993)	(1,600,964)	(895,220)	(2,870,910)
Position After Expenses	98,513	276,999	84,924	859,971	264,907	(96,997)	(320,114)	(24,900)	1,143,302
Investment Income (per treasurer)	(4,808)	(7,835)	(2,395)	(25,656)	(7,471)		(8,579)	(14,212)	(70,956)
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Cor	-	-	-	-	-	-		-	-
Closed MEL Surplus Transfer - Excess Prer	-	-	-	-	-	-		-	-
CASH POSITION	**$93,705**	**$269,164**	**$82,529**	**$834,314**	**$257,436**	**($96,997)**	**($328,693)**	**($39,111)**	**$1,072,346**
Case Reserves	($165,499)	($29,512)	($5,800)	($229,197)	-	-	-	-	(430,008)
IBNR Reserves	($1,000)	($286,323)	($89,587)	($751,858)	-	-	-	-	(1,128,768)
Net Current Surplus/(Deficit)	**($72,794)**	**($46,671)**	**($12,858)**	**($146,741)**	**$257,436**	**($96,997)**	**($328,693)**	**($39,111)**	**($486,430)**
RECOMMENDED TRANSFERS									-
Valued as of 12/31/21									-
NET CHANGE	(72,794)	(46,671)	(12,858)	(146,741)	257,436	(96,997)	(328,693)	(39,111)	(486,430)
Claim Count for Open Fund Years 03/31/22	34	23	9	66					132
Claim Count for Open Fund Years 12/31/21									0
Net Change	34	23	9	66					132

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31,2022

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Cash Position Summary
Fund Year 2021
For the Period Ended March 31, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	E-JIF	MEL & EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	$741,042	$1,033,258	$303,573	$3,602,408	$1,002,402	$384,067	$4,937,248	$3,280,192	$15,284,190
Other Income/Retro Program					$50,972				$50,972
Total Income	**$741,042**	**$1,033,258**	**$303,573**	**$3,602,408**	**$1,053,374**	**$384,067**	**$4,937,248**	**$3,280,192**	**$15,335,162**
Claims Paid (Net of Subrogation)	(664,874)	(64,935)	(40,363)	(2,015,717)					(2,785,889)
Excess Recoveries									-
Excess Insurance Premiums Paid						(384,067)	(4,932,649)		(5,316,716)
Operating Expenses Paid								(2,781,337)	(2,781,337)
Total Payments	(664,874)	(64,935)	(40,363)	(2,015,717)	-	(384,067)	(4,932,649)	(2,781,337)	(10,883,942)
Position After Expenses	76,168	968,323	263,210	1,586,691	1,053,374	-	4,599	498,855	4,451,220
Investment Income (per treasurer)	(1,922)	(30,284)	(8,119)	(55,564)	(30,899)	(17)	(2,122)	(11,061)	(139,989)
Transfers									-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Cor	-	-	-	-	(121,737)		-	-	(121,737)
Closed MEL Surplus Transfer - Excess Prer	-	-	-	-	121,737		-	-	121,737
CASH POSITION	**$74,246**	**$938,039**	**$255,091**	**$1,531,127**	**$1,022,475**	**($17)**	**$2,477**	**$487,794**	**$4,311,231**
Case Reserves	(82,342)	(483,374)	(5,025)	(1,681,871)	-	-	-	-	(2,252,612)
IBNR Reserves	-	(869,379)	(230,086)	(1,289,187)	-	-	-	-	(2,388,652)
Net Current Surplus/(Deficit)	**($8,096)**	**($414,714)**	**$19,980**	**($1,439,931)**	**$1,022,475**	**($17)**	**$2,477**	**$487,794**	**($330,033)**
RECOMMENDED TRANSFERS									-
Valued as of 12/31/21	**($196,239)**	**($365,238)**	**($36,696)**	**($1,089,222)**	**$1,049,829**	**($17)**	**$1,482**	**$148,726**	($487,375)
NET CHANGE	188,143	(49,476)	56,676	(350,709)	(27,354)	-	995	339,068	157,342
Claim Count for Open Fund Years 03/31/22	125	210	72	321					728
Claim Count for Open Fund Years 12/31/21	120	184	71	311					686
Net Change	5	26	1	10					42

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31,2022

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Cash Position Summary
Fund Year 2020
For the Period Ended March 31, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	EJIF	MEL & EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	$697,632	$1,008,615	$321,106	$3,455,901	$967,632	$142,751	$388,040	$4,745,482	$3,218,908	$14,946,067
Other Income/Retro Program					$18,571					$18,571
Total Income	**$697,632**	**$1,008,615**	**$321,106**	**$3,455,901**	**$986,203**	**$142,751**	**$388,040**	**$4,745,482**	**$3,218,908**	**$14,964,638**
Claims Paid (Net of Subrogation)	(707,424)	(84,282)	(59,934)	(2,820,095)						(3,671,735)
Excess Recoveries				184,464						184,464
Excess Insurance Premiums Paid							**($388,040)**	**($4,745,697)**		(5,133,737)
Operating Expenses Paid	-	-	-	-	-	-			**($2,958,131)**	(2,958,131)
Total Payments	(707,424)	(84,282)	(59,934)	(2,635,631)	-	-	(388,040)	(4,745,697)	(2,958,131)	(11,579,139)
Position After Expenses	(9,792)	924,333	261,172	820,270	986,203	142,751	-	(215)	260,777	3,385,499
Investment Income (per treasurer)	2,261	(20,845)	(5,659)	8,109	(22,592)	(3,324)		5,652	(28,169)	(64,567)
Transfers	150,000				(150,000)					-
Return of Surplus										-
Closed MEL Surplus Transfer - Regular Con	-	-	-	-	-	-	-	(319,208)		(319,208)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	-	319,208		319,208
CASH POSITION	**$142,469**	**$903,488**	**$255,513**	**$828,379**	**$813,611**	**$139,427**	**$0**	**$5,437**	**$232,608**	**$3,320,932**
Case Reserves	(108,596)	(428,604)	(593,984)	(1,560,299)			-	-	-	(2,691,483)
IBNR Reserves	-	(654,400)	(232,975)	(132,829)	-	-	-	-	-	(1,020,204)
Net Current Surplus/(Deficit)	**$33,873**	**($179,516)**	**($571,446)**	**($864,749)**	**$813,611**	**$139,427**	**$0**	**$5,437**	**$232,608**	**($390,755)**
RECOMMENDED TRANSFERS										-
Valued as of 12/31/21	($55,114)	($270,038)	($507,555)	($943,770)	$840,269	$143,349	$0	$7,771	$167,775	($617,313)
NET CHANGE	88,987	90,522	(63,891)	79,021	(26,658)	(3,922)	-	(2,334)	64,833	226,558
Claim Count for Open Fund Years 03/31/22	162	187	69	334						752
Claim Count for Open Fund Years 12/31/21	162	187	68	333						750
Net Change	0	0	1	1						2

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31,2022

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Cash Position Summary
Fund Year 2019
For the Period Ended March 31, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	EJIF	MEL & EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	$674,041	$1,026,237	$348,053	$3,467,887	$976,322	$100,000	$391,592	$4,594,381	$3,079,336	$14,657,849
Other Income/Retro Program									$747	$747
Total Income	**$674,041**	**$1,026,237**	**$348,053**	**$3,467,887**	**$976,322**	**$100,000**	**$391,592**	**$4,594,381**	**$3,080,083**	**$14,658,596**
Claims Paid (Net of Subrogation)	(1,253,156)	(251,503)	(81,646)	(2,974,066)						(4,560,371)
Excess Recoveries										-
Excess Insurance Premiums Paid							(391,594)	(4,594,381)		(4,985,975)
Operating Expenses Paid									(2,867,513)	(2,867,513)
Total Payments	(1,253,156)	(251,503)	(81,646)	(2,974,066)	-	-	(391,594)	(4,594,381)	(2,867,513)	(12,413,859)
Position After Expenses	(579,115)	774,734	266,407	493,821	976,322	100,000	(2)	-	212,570	2,244,737
Investment Income (per treasurer)	(3,498)	3,893	305	46,793	21,257	(2,873)	169	17,880	29,145	113,070
Transfers	750,000				(750,000)					-
Return of Surplus										-
Closed MEL Surplus Transfer - Regular Con	-	-	-	-	-	-	-	(403,178)	-	(403,178)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	-	403,178	-	403,178
CASH POSITION	**$167,387**	**$778,627**	**$266,712**	**$540,614**	**$247,579**	**$97,127**	**$167**	**$17,880**	**$241,715**	**$2,357,807**
Case Reserves	(89)	(694,502)	(467,741)	(1,750,645)						(2,912,977)
IBNR Reserves	-	(223,092)	(89,264)	(51,712)						(364,068)
Net Current Surplus/(Deficit)	**$167,298**	**($138,967)**	**($290,293)**	**($1,261,743)**	**$247,579**	**$97,127**	**$167**	**$17,880**	**$241,715**	**($919,238)**
RECOMMENDED TRANSFERS										-
Valued as of 12/31/21	$158,522	($46,508)	($241,760)	($1,257,836)	$255,214	$100,122	$172	$18,431	$249,169	($764,474)
NET CHANGE	8,776	(92,459)	(48,533)	(3,907)	(7,635)	(2,995)	(5)	(551)	(7,454)	(154,764)
Claim Count for Open Fund Years 03/31/22	153	233	75	291						752
Claim Count for Open Fund Years 12/31/21	153	232	75	291						751
Net Change	0	1	0	0						1

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31,2022

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Cash Position Summary
Fund Year 2018
For the Period Ended March 31, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	LFC	E-JIF	MEL & EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	$661,419	$1,056,650	$343,966	$3,470,487	$976,829	$193,697	$396,364	$4,375,508	$3,029,451	$14,504,371
Other Income/Retro Program										$0
Total Income	**$661,419**	**$1,056,650**	**$343,966**	**$3,470,487**	**$976,829**	**$193,697**	**$396,364**	**$4,375,508**	**$3,029,451**	**$14,504,371**
Claims Paid (Net of Subrogation)	(842,443)	(1,371,674)	(107,361)	(2,631,759)						(4,953,237)
Excess Recoveries										-
Excess Insurance Premiums Paid							(395,303)	(4,312,045)		(4,707,348)
Operating Expenses Paid									(2,790,652)	(2,790,652)
Total Payments	(842,443)	(1,371,674)	(107,361)	(2,631,759)	-	-	(395,303)	(4,312,045)	(2,790,652)	(12,451,237)
Position After Expenses	(181,024)	(315,024)	236,605	838,728	976,829	193,697	1,061	63,463	238,799	2,053,134
Investment Income (per Treasurer)	(158)	44,323	8,395	87,149	24,754	(5,566)	196	14,786	34,106	207,985
Transfers	290,000	200,000			(490,000)					-
Return of Surplus										-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-	-	(329,417)	-	(329,417)
Closed MEL Surplus Transfer - Excess Premi	-	-	-	-	-	-	-	329,417	-	329,417
CASH POSITION	**$108,818**	**($70,701)**	**$245,000**	**$925,877**	**$511,583**	**$188,131**	**$1,257**	**$78,249**	**$272,905**	**$2,261,119**
Case Reserves	(2)	(583,793)	(43,720)	(556,604)						(1,184,119)
IBNR Reserves	-	(56,932)	-	-						(56,932)
Net Current Surplus/(Deficit)	**$108,816**	**($711,426)**	**$201,280**	**$369,273**	**$511,583**	**$188,131**	**$1,257**	**$78,249**	**$272,905**	**$1,020,068**
RECOMMENDED TRANSFERS		*300,000*			*(300,000)*					-
Valued as of 12/31/21	$112,172	($786,334)	$212,162	$370,395	$533,528	$193,933	$1,296	$80,662	$281,321	$999,135
NET CHANGE	(3,356)	74,908	(10,882)	(1,122)	(21,945)	(5,802)	(39)	(2,413)	(8,416)	20,933
Claim Count for Open Fund Years 03/31/22	159	227	75	273						734
Claim Count for Open Fund Years 12/31/21	159	226	75	273						733
Net Change	0	1	0	0						1

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31,2022

Gloucester, Salem, Cumberland Counties Municipal JIF
Historical Operating Results Summary
Closed Years Contingency Fund
For the Period Ended March 31, 2022

	1991-2017
Earned Contributions & MEL / RCF Dividends	$212,954,308
Claims Paid (Net of Subrogation)	(75,881,991)
Excess Recoveries	211,230
Excess Insurance Premiums Paid	(56,238,068)
Operating Expenses Paid	(38,425,522)
Residual Claims Fund Premiums Paid	(14,768,576)
Residual Claims Fund Surplus Trigger Assessment	(338,768)
Total Payments	(185,441,695)
Position After Expenses	27,512,613
Investment Income (per treasurer)	9,343,671
Transfers	-
Return of Surplus	(22,352,366)
Closed MEL Surplus Transfer - Regular Contributions	($1,006,231)
Closed MEL Surplus Transfer - Excess Premiums Paid	$1,006,231
CASH POSITION	**$14,503,918**
Case Reserves - Property	(251)
IBNR Reserves - Property	-
Residual Claims Fund Surplus Trigger Assessment	(41,192)
Current Surplus/(Deficit)	**$14,462,475**
Open Property Claim Count: 03/31/22	9
Open Property Claim Count: 12/31/21	7
Net Change	2

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31,2022

Gloucester, Salem, Cumberland Counties Municipal JIF
Historical Operating Results Summary
Closed MEL Unencumbered Surplus Contingency Fund
For the Period Ended March 31, 2022

	Fund Year(s) 2016-2021
Total Surplus Transferred	**2,179,771**
MEL Premium Deferral Paid	-
MEL Surplus Trigger Assessment Paid	(186,780)
Position After Expenses	**1,992,991**
Investment Income (per treasurer)	22,439
Transfers	-
Return of Surplus	-
CASH POSITION	**$2,015,430**
MEL Premium Deferral Liability	(843,985)
MEL Surplus Trigger Assessment Liability	5,668
Current Surplus/(Deficit)	**$1,177,113**
Valued as of 12/31/21	$1,231,430
NET CHANGE	($54,317)

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31,2022

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
For the Period Ended March 31, 2022

FUND YEAR 2022	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	$ 93,705	$ 269,164	$ 82,529	$ 834,314	$ 257,436	$ -	$ (96,997)	$ (328,693)	$ (39,111)	$ 1,072,346
Net Current Surplus/(Deficit)	$ (72,794)	$ (46,671)	$ (12,858)	$ (146,741)	$ 257,436	$ -	$ (96,997)	$ (328,693)	$ (39,111)	$ (486,430)
RECOMMENDED TRANSFERS	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	$ -	*$ -*	*$ -*	*$ -*	*$ -*
Valued as of 12/31/21	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
CHANGE	$ (72,794)	$ (46,671)	$ (12,858)	$ (146,741)	$ 257,436	$ -	$ (96,997)	$ (328,693)	$ (39,111)	$ (486,430)

FUND YEAR 2021	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	$ 74,246	$ 938,039	$ 255,091	$ 1,531,127	$ 1,022,475	$ -	$ (17)	$ 2,477	$ 487,794	$ 4,311,231
Net Current Surplus/(Deficit)	$ (8,096)	$ (414,714)	$ 19,980	$ (1,439,931)	$ 1,022,475	$ -	$ (17)	$ 2,477	$ 487,794	$ (330,033)
RECOMMENDED TRANSFERS	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	$ -	*$ -*	*$ -*	*$ -*	*$ -*
Valued as of 12/31/21	$ (196,239)	$ (365,238)	$ (36,696)	$ (1,089,222)	$ 1,049,829	$ -	$ (17)	$ 1,482	$ 148,726	$ (487,375)
CHANGE	$ 188,143	$ (49,476)	$ 56,676	$ (350,709)	$ (27,354)	$ -	$ -	$ 995	$ 339,068	$ 157,342

FUND YEAR 2020	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	$ 142,469	$ 903,488	$ 255,513	$ 828,379	$ 813,611	$ 139,427	$ -	$ 5,437	$ 232,608	$ 3,320,932
Net Current Surplus/(Deficit)	$ 33,873	$ (179,516)	$ (571,446)	$ (864,749)	$ 813,611	$ 139,427	$ -	$ 5,437	$ 232,608	$ (390,755)
RECOMMENDED TRANSFERS	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Valued as of 12/31/21	$ (55,114)	$ (270,038)	$ (507,555)	$ (943,770)	$ 840,269	$ 143,349	$ -	$ 7,771	$ 167,775	$ (617,313)
CHANGE	$ 88,987	$ 90,522	$ (63,891)	$ 79,021	$ (26,658)	$ (3,922)	$ -	$ (2,334)	$ 64,833	$ 226,558

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	$ 167,387	$ 778,627	$ 266,712	$ 540,614	$ 247,579	$ 97,127	$ 167	$ 17,880	$ 241,715	$ 2,357,807
Net Current Surplus/(Deficit)	$ 167,298	$ (138,967)	$ (290,293)	$ (1,261,743)	$ 247,579	$ 97,127	$ 167	$ 17,880	$ 241,715	$ (919,238)
RECOMMENDED TRANSFERS	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Valued as of 12/31/21	$ 158,522	$ (46,508)	$ (241,760)	$ (1,257,836)	$ 255,214	$ 100,122	$ 172	$ 18,431	$ 249,169	$ (764,474)
CHANGE	$ 8,776	$ (92,459)	$ (48,533)	$ (3,907)	$ (7,635)	$ (2,995)	$ (5)	$ (551)	$ (7,454)	$ (154,764)

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	$ 108,818	$ (70,701)	$ 245,000	$ 925,877	$ 511,583	$ -	$ 1,257	$ 78,249	$ 272,905	$ 2,261,119
Net Current Surplus/(Deficit)	$ 108,816	$ (711,426)	$ 201,280	$ 369,273	$ 511,583	$ -	$ 1,257	$ 78,249	$ 272,905	$ 1,020,068
RECOMMENDED TRANSFERS	$ -	$ 300,000	$ -	$ -	$ (300,000)	$ -	$ -	$ -	$ -	$ -
Valued as of 12/31/21	$ 112,172	$ (786,334)	$ 212,162	$ 370,395	$ 533,528	$ -	$ 1,296	$ 80,662	$ 281,321	$ 999,135
CHANGE	$ (3,356)	$ 74,908	$ (10,882)	$ (1,122)	$ (21,945)	$ -	$ (39)	$ (2,413)	$ (8,416)	$ 20,933

GLOUCESTER SALEM CUMBERLAND COUNTIES

MUNICIPAL JOINT INSURANCE FUND

TRANSFER OF FUNDS

RESOLUTION NO. 2022-_____

WHEREAS, the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant to N.J.S.A. 40A:10 et seq; and

WHEREAS, the Fund's interim review of financial statements as of March 31, 2022 indicates a Fund Year(s) that require an intra-fund transfer as follows:

Amount	From	To
$300,000	2018 Deductible	2018 General Liability

WHEREAS, there are sufficient funds in the above accounts to effect said transfers;

NOW, THEREFORE BE IT RESOLVED that the Executive Committee of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund does hereby transfer the sums set forth above.

Pursuant to N.J.A.C. 11:5-2.13, a copy of this Resolution shall be forthwith sent to the Departments of Banking and Insurance and Community Affairs affording them thirty (30) days in which to object to the aforementioned transfer. If no objection is received in writing within said thirty (30) day period, the Administrator and Treasurer shall affect said transfer. The Executive Committee shall, prior to making a said transfer, complete the certification below.

_____ _____

Chairperson Secretary

_____

Date

ROLL CALL VOTE _____Yes _____No _____Abstain

A copy of this Resolution was sent to the Department of Banking and Insurance and the Department of Community Affairs on the 27th day of June, 2022.

As of the _____day of _____, 2022, no objection has been received.

As of the _____day of _____, 2022, written approval was received.

BY: _____

Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: June 2, 2022

To: Board of Fund Commissioners
Gloucester, Salem, & Cumberland Counties Municipal Joint Insurance Fund

From: Commissioner Law

Subject: MEL June Report

MEL & RCF Year-End Financials: Executive Director reviewed a memorandum (attached) outlining the MEL and RCF's strategy to strengthen their financials in response to a multitude of unexpected factors impacting those Funds; namely, change in pension offset for accidental disability pensions, Covid claims, Hurricane Ida and other increased storm activity as well as increasing risk of cyber liability. Executive Director said these factors impact existing fund years for all JIFs in the state and will also impact 2023 budgets. Unlike most non-MEL affiliated JIFs, the JIFs in the MEL retain strong surplus positions that will allow them to reduce the impact on their members.

Executive Director said instituting the following plan to avoid an additional assessment. As a result, the year-end statutory surplus will remain basically unchanged at just over $8 million.

1. Call in the Premium Deferral – from 2016 to 2021, the MEL had a retrospective premium program where 15% of the MEL loss funds for each local JIF was deferred with the understanding that The MEL could collect this deferred assessment retroactively depending on actual losses. Calling in this deferred premium along with the other recommended steps will eliminate the need for an additional assessment.
2. COVID-19 2021 Claims – Executive Director said the original intent was for the MEL to assume all 2021 COVID-19 claims; however, based on all the factors affecting the MEL's financials each local JIF will assume these claims within their retentions.
3. Plan of Risk Management Amendment – Executive Director said the MEL will amend the current plan so the surplus trigger is not based on a percentage of its reserves, but instead will be triggered if the statutory surplus is negative.

Following the discussion, the Board adopted Resolution 24-22 amending language in the Risk Management Plan for the "surplus trigger".

The Board also adopted Resolution 25-22 authorizing the collection of the deferred claims fund billing that had been part of the Retrospective Rating Program for Fund years 2016 through 2021.

Management Committee: The Management Committee met on June 1st for agenda review. Management Committee reviewed a recommendation to amend the MEL's contract with the Executive Director to allow for additional claims supervision staffing to provide for greater response to the increased workers' compensation and property claims experience. The Board adopted Resolution 26-22 authorizing a change order in the Fund's contract with the Executive

Director to provide for the additional compensation of $250,000 for each position, pro-rated to effective date of change.

Committee also considered a change to the compensation structure for the Underwriting Manager. that change to allow for their fee to be offset by commissions from the workers' compensation and property carriers, effective January 2022. The total compensation will not change.

Fund Attorney said the changes to these contracts are independent of each other but are mutually beneficial to the fund in allowing these costs to be budget neutral.

Audit Committee: Audit Committee met on May 23rd to review the year-end financials and the Internal Audits for "Accounting & Report", "Investments & Treasury" and "Reinsurance Review". Minutes of the meeting are enclosed for information.

Bud Jones, Nisivoccia and Kyle Mrotek, Actuarial Advantage presented Audit Report and Valuation Report as of December 31, 2021 to the Board of Fund Commissioners.

Mr. Jones reviewed the Statement of Net Position and said the MEL's net position stands at $15,157,816. Mr. Mrotek said the MEL's carried reserves are $33 million and incurred but not reported or developed reserves is $43 million for a total of $76 million and added that the IBRN is consistent with the carried reserves.

The board voted to approve the Audit Report, Actuarial Report and accepted the Internal Audits for Accounting & Report, Investments & Treasury and Reinsurance Review as presented.

Safety & Education Committee: At the March meeting, it was reported that FirstNet is no longer able to support the MEL's current Learning Management System and a competitive contracting RFP was issued with responses from two vendors. Safety & Education was designated to serve as the Evaluation Committee, which met on April 13th and May 13th. Board members on the committed completed the scoring and are recommending BIS Safety Software at an estimated cost of $76,400 in year one and $71,400 in year two and in year three. The Board accepted the recommendation of the evaluation committee and adopted Resolution 29-22 authorizing the award of CC#22-02 to BIS Safety Software for Learning Management Systems and authorized the Executive Director to issue 90 day termination to First Net.

MEL Cyber Liability JIF: A committee was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability. To date the full committee has met four times to discuss and execute progressive steps towards the target start-up date of January 1, 2023. Cyber Committee recommends the MEL enter into a contract with the Chertoff Group, cyber security experts, to assist the MEL in identifying the steps necessary to put the Cyber JIF in the best position to manage the cyber risk.

Board adopted Resolution 30–22 authorizing the filing with the Department of Banking and Insurance to create a Cyber Joint Insurance Fund and Resolution 31-22 authorizing the award of a contract to the Chertoff Group to assist the MEL in developing and implementing a Joint Insurance Fund (JIF) focused on cybersecurity

Legislative Committee: Committee met on April 14, 2022; enclosed are the minutes for information. Committee Chairman said efforts are underway to work with legislators to expand

S2619 to include more insurance costs in this bill that would allow a number of items be outside the levy cap.

Chairwoman appointed Keith Hummel to serve on the Legislative Committee.

Marketing Committee: Committee met on May 16, 2022; enclosed are the minutes for information. Committee is scheduled to meet again in September. Committee Chairman noted that almost ½ of the membership in MEL affiliated local Joint Insurance Funds are up for renewal in 2022. Additionally, the MEL's webpage is in the process of being revamped.

Coverage Committee: A meeting of this committee will be scheduled for June.

Claims Committee: The Claims Review Committee met on May 4th; minutes of these meetings are sent to the full MEL Board separately from the agenda. Committee is scheduled to meet immediately following today's meeting.

RCF March Report: A copy of Commissioner Clarke's report of the RCF March meeting submitted for information. RCF Board met prior to the MEL's meeting.

September Meeting: This year, MEL reset their scheduled meeting dates to avoid conflicts with holidays. However, the September 8th date conflicts with other member JIF meetings. It was recommended the meeting be rescheduled to Wednesday, September 7th. Board voted to reschedule the September meeting to the 7th as well as schedule a Management Committee meeting for September 6th and October 18th.

Power of Collaboration: A copy of the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights a variety of factors that will affect municipal insurance budgets and asks municipalities to adopt a resolution to urge the New Jersey legislature to amend the budget cap law.

2022 MEL, MR HIF & NJCE JIF Educational Seminar: The 11th annual seminar was conducted virtually on Friday, April 29th and Friday, May 6th; with attendance exceeding 260 for each session. The Fund office has submitted attendance to the respective agencies for continuing education credits. Executive Director's office has already issued the approved CEU/TCHs for municipal personnel and provided attendance records to the agency that issues credits for accountants, insurance producers and lawyers.

Covid: Fund Attorney provided a summary on the results of discussions with Safety National on the MEL's recovery for covid claims. Fund Attorney said it was a positive step that there is dialogue but noted we are still far apart from Safety National's opening negotiation.

Municipal Excess Liability Joint Insurance Fund

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April 20, 2022
Email memo to MEL Board of Fund Commissioners

MEL Board of Fund Commissioners

We are pleased to report that the MEL will not need a "supplemental assessment" and that the supplemental assessment for the RCF will be only $1 million. The MEL Management Committee (Commissioners Tozzi, Tomasko, Hirsch, Merchel, Cuccia and Champney) met and agreed to a strategy to accomplish this objective. The accountants and auditors are currently completing the year-end financial statements based on the committee's recommendations.

Background:

a) In February 2021, the Department of Labor changed the rules concerning coordinating workers' compensation with the pension system on accidental disability pensions. This change cost the MEL approximately $13 million.
b) The MEL also experienced its second most expensive hurricane (Ida) that will cost an estimated $8 million against its property claim budget of $4 million.

Strategy:
To avoid a "supplemental assessment", the Management Committee proposes the following actions to be confirmed at the June MEL and RCF meetings. All of the Executive Directors also support these actions.

1) Call in the Premium Deferral: From 2016 to 2021, the MEL deferred 15% of the loss fund with the understanding that it could call in this deferral from the member JIFs if needed. This action adds $15.3 million to the MEL's 2021 income.
2) Charge 2021 COVID to the JIFs: Originally the intent was for the MEL to pay all 2021 COVID claims that otherwise were the responsibility of the local JIFs. Because of the extraordinary circumstances, the professionals and the committee now recommends that each JIF assume responsibility for these claims within their normal retentions.
3) Amend the Plan of Risk Management: Under the revision to be adopted at the June meeting, the "surplus floor" will no longer be a percentage of the outstanding claim reserves plus IBNR. Under the amendment, the floor will require an additional assessment if the surplus is negative.

If you have any questions, please call me at (201) 404 0212 to discuss.

MUNICIPAL EXCESS LIABILITY JIF
FINANCIAL FAST TRACK REPORT
AS OF December 31, 2021

ALL YEARS COMBINED

		4TH QUARTER	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**28,235,823**	**67,077,150**	**1,101,928,447**	**1,169,005,596**
2.	**CLAIM EXPENSES**				
	Paid Claims	747,315	12,516,044	516,586,087	538,435,205
	Case Reserves	8,539,670	22,673,710	26,929,351	42,731,852
	IBNR	(2,466,023)	3,046,826	42,311,862	42,896,823
	Recoveries	(425,261)	115,432	(14,729,871)	(14,614,438)
	Aggregate Claims	59,918	(235,821)	548,123	312,302
	TOTAL CLAIMS	**6,455,619**	**38,116,191**	**571,645,552**	**609,761,743**
3.	**EXPENSES**				
	Excess Premiums	5,541,972	21,610,909	411,944,180	433,555,089
	Administrative	1,514,181	6,865,550	127,819,082	134,684,632
	TOTAL EXPENSES	**7,056,154**	**28,476,459**	**539,763,262**	**568,239,721**
4.	**UNDERWRITING PROFIT (1-2-3)**	14,724,050	484,499	(9,480,367)	(8,995,868)
5.	**INVESTMENT INCOME**	(206,421)	(168,038)	62,446,188	62,278,150
6.	**DIVIDEND INCOME**	0	0	5,111,054	5,111,054
7.	**STATUTORY PROFIT (4+5+6)**	**14,517,629**	**316,461**	**58,076,875**	**58,393,336**
8.	**DIVIDEND**	0	0	44,265,586	44,265,586
9.	**RCF Surplus Trigger Assessment**	476,394	476,394	5,483,720	5,960,114
10.	**STATUTORY SURPLUS (7-8-9)**	**14,041,235**	**(159,933)**	**8,327,569**	**8,167,636**
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	4,730,688	4,112,863	8,799,664	12,912,526
	MEL Surplus Trigger	(7,987)	(16,787)	2,978,484	2,961,697
	2018	3,310,328	2,013,022	(1,329,388)	683,633
	2019	1,535,076	(961,878)	3,913,111	2,951,233
	2020	2,655,628	1,285,995	(6,034,302)	(4,748,307)
	2021	1,817,501	(6,593,147)		(6,593,147)
TOTAL SURPLUS (DEFICITS)		**14,041,235**	**(159,933)**	**8,327,568**	**8,167,635**
TOTAL CASH					**69,212,876**

CLAIM ANALYSIS BY FUND YEAR	**4TH QUARTER**	**YTD CHANGE**	**PRIOR YEAR END**	**FUND BALANCE**
CLOSED FUND YEAR				
Paid Claims	132,680	1,041,098	**506,622,150**	507,663,247
TOTAL CLOSED YEAR CLAIMS	**381,690**	**1,041,098**	**506,622,150**	**507,663,247**
FUND YEAR 2018				
Paid Claims	773,471	1,451,785	10,421,337	11,873,121
Case Reserves	(129,302)	2,460,815	4,794,497	7,255,312
IBNR	(1,606,082)	(3,588,304)	7,903,026	4,314,722
Recoveries	0	14,286	(3,741,477)	(3,727,190)
Aggregate Claims	0	0	0	0
TOTAL FY 2018 CLAIMS	**(961,912)**	**338,582**	**19,377,383**	**19,715,965**
FUND YEAR 2019				
Paid Claims	168,732	1,389,750	5,045,368	6,435,118
Case Reserves	640,701	3,846,741	1,797,580	5,644,321
IBNR	78,260	(1,841,808)	11,191,933	9,350,125
Recoveries	0	0	0	0
Aggregate Claims	0	0	0	0
TOTAL FY 2019 CLAIMS	**887,693**	**3,394,684**	**18,034,881**	**21,429,564**
FUND YEAR 2020				
Paid Claims	1,094,774	9,421,491	3,581,297	13,002,788
Case Reserves	(1,347,616)	(3,868,118)	16,535,902	12,667,784
IBNR	516,028	(4,158,157)	17,934,211	13,776,054
Recoveries	(425,261)	101,146	(10,988,394)	(10,887,248)
Aggregate Claims	(154,955)	(450,694)	548,123	97,429
TOTAL FY 2020 CLAIMS	**(317,030)**	**1,045,669**	**27,611,139**	**28,656,807**
FUND YEAR 2021				
Paid Claims	(1,373,378)	(539,070)	0	(539,070)
Case Reserves	7,494,253	17,164,434	0	17,164,434
IBNR	129,433	15,455,922	0	15,455,922
Recoveries	0	0	0	0
Aggregate Claims	214,873	214,873	0	214,873
TOTAL FY 2021 CLAIMS	**6,465,181**	**32,296,159**	**0**	**32,296,159**
COMBINED TOTAL CLAIMS	**6,455,620**	**38,116,191**	**571,645,552**	**609,761,743**

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.

MEL RESIDUAL CLAIMS FUND

FINANCIAL FAST TRACK REPORT

AS OF DECEMBER 31, 2021

ALL YEARS COMBINED

	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
UNDERWRITING INCOME	**23,287,518**	**498,062,521**	**521,350,039**
CLAIM EXPENSES			
Paid Claims	18,738,861	389,613,176	**408,352,037**
Case Reserves	12,084,673	84,741,897	**96,826,570**
IBNR	5,701,000	24,478,000	**30,179,000**
Discount on Reserves	(1,275,000)	(8,094,000)	**(9,369,000)**
Total Claims	**35,249,534**	**490,739,073**	**525,988,607**
EXPENSES			
Excess Premiums	-	497,057	**497,057**
Administrative	604,895	9,465,317	**10,070,212**
Total Expenses	**604,895**	**9,962,374**	**10,567,269**
UNDERWRITING SURPLUS	**(12,566,911)**	**(2,638,926)**	**(15,205,837)**
INVESTMENT INCOME	(296,137)	28,491,201	**28,195,064**
DIVIDEND EXPENSE	671,000	24,733,076	**25,404,076**
OPERATING SURPLUS	**(13,534,049)**	**1,119,199**	**(12,414,849)**
SURPLUS TRANSFER	1,000,000	11,521,538	**12,521,538**
SURPLUS	**(12,534,049)**	**12,640,737**	**106,689**

SURPLUS (DEFICITS) BY FUND YEAR

Closed Years	**(673,098)**	**1,208,829**	**535,731**
Legacy Account	**(242,752)**	**1,763,140**	**1,520,387**
Surplus Trigger Account	**(52,541)**	**11,543,104**	**11,490,563**
2007	**820,408**	**(4,377,729)**	**(3,557,321)**
2008	**(238,793)**	**(873,668)**	**(1,112,461)**
2009	**(801,852)**	**3,141,712**	**2,339,861**
2010	**(123,761)**	**1,722,883**	**1,599,121**
2011	**(210,464)**	**(3,628,208)**	**(3,838,671)**
2012	**(314,810)**	**(2,295,193)**	**(2,610,003)**
2013	**(586,905)**	**(1,468,275)**	**(2,055,180)**
2014	**(873,463)**	**(41,089)**	**(914,553)**
2015	**(763,353)**	**3,745,396**	**2,982,043**
2016	**(1,338,845)**	**143,802**	**(1,195,042)**
2017	**(2,185,986)**	**(557,727)**	**(2,743,713)**
2018	**(806,042)**	**10,410**	**(795,632)**
2019	**(2,538,710)**	**1,835,872**	**(702,839)**
2020	**(3,056,429)**	**767,479**	**(2,288,950)**
2021	**1,453,348**		**1,453,348**
TOTAL	**(12,534,049)**	**12,640,737**	**106,689**
TOTAL CASH			**83,080,940**

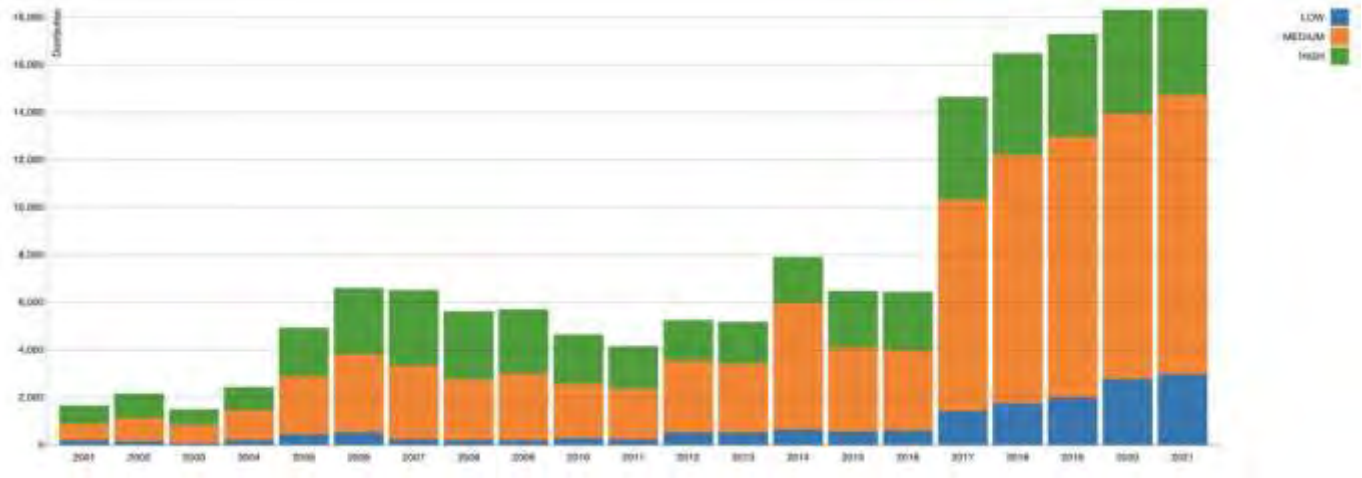
MEL CYBER TASK FORCE UPDATE

Be Cyber Alert: Active Threats and Vulnerabilities

- ✓ Multiple vulnerabilities found in VMware products, two being actively exploited, allowing infiltration
- ✓ Multiple vulnerabilities discovered in SonicWall products
- ✓ Multiple vulnerabilities discovered in Apple products allowing infiltration
- ✓ Credential-stealing malware identified in certain Microsoft Exchange servers
- ✓ High-severity vulnerabilities found in HP products, allowing infiltration
- ✓ New attack can hide malware in Windows event logs

WHEN DID ALL OF THESE HAPPEN?

These security threats are just a few of the many released in May. In fact, over 18,000 vulnerabilities were reported in 2021, according to the National Institute of Standards and Technology (NIST).



WHAT CAN WE LEARN?

Most of the vulnerabilities have a patch or a way of defending against the exposure, but you need to know about them to address them. This hits on two of our minimum cybersecurity recommendations:

1. **Cyber Memberships:** Join the NJ Cybersecurity and Communications Integrations Cell (NJCCIC) and Multi State Information Sharing and Analysis Center (MS-ISAC), both are free, to receive alerts and threat reports. Also consider joining relevant organizations, such as Cybersecurity and Infrastructure Security Agency (CISA), Water-ISAC, etc.
2. **Patch Management:** Implement a system of immediately identifying and implementing patches, there are many free and cheap services that can do this for you.

For details, contact the MEL Underwriting Manager or your local JIF Executive Director

MEL

Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

June 2, 2022

Memo to: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund

From: Commissioner Law

Re: RCF June Meeting

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2021 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor said the Fund had to establish higher reserves than prior years due to several factors including changes in legislation, storm damage and Covid. Actions to be taken later in the meeting will help address the finances. Comments and Recommendations are consistent with previous years, noting the deficit years and that management is consistent in monitoring and taking necessary action as needed.

Fund Actuary said the total discounted reserves as of December 31, 2021 is $126 million and is made up of $96 million in case reserves and $30 million in IBNR reserves. Fund Actuary reported the loss reserves are consistent with their estimate of unpaid claim liabilities.

Following the reports, the Board approved the year-end financials as presented and adopted resolution 16-22 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report

2021 Proposed Budget Amendment: The Board approved an amendment to fund year 2021 budget to accept the transfer of liabilities as of December 31st. A motion was approved to introduce on first reading the amendments to the 2021 Budget and to schedule the Public Hearing on September 7, 2022 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2021 proposed amended budget.

Assessment: The Board approved Resolution 17-22 recommending the Fund declare an additional assessment in the amount of $1,000,000 from fund year 2007 (calendar year 2003) to strengthen the Fund's financial position.

Amendment of the 2021 Risk Management Plan: The Board approved Resolution 18-22 which revises the Fund's Risk Management Plan to update the trigger for the surplus floor. The Board approved changing the floor trigger from a percentage of the outstanding claim reserves plus IBNR to requiring a supplemental assessment only if the year-end surplus is negative.

September Meeting Date: The Board approved a change to the September meeting date from Thursday September 8th to Wednesday September 7th to avoid conflicts with other JIF meetings.

2022 MEL, MR HIF & NJCE JIF Educational Seminar: Executive Director reported that the 11th annual seminar was conducted virtually in 2 half-day sessions on Friday, April 29th and Friday, May

6th from 9AM to 12PM. There were 255 participants in the 1st session and 234 in the 2nd session, a very good attendance.

JCMI Quarterly Report: The Treasurer provided a quarterly report on investments.

Power of Collaboration: Executive Director reported that the Power of Collaboration advertisement to be published in the League of Municipalities magazine highlights a variety of factors that will affect municipal insurance budgets and asks municipalities to adopt a resolution to urge the New Jersey legislature to amend the budget cap law.

Claims Committee: The Claims Review Committee met on May 4th and prior to the June 2nd meeting. Motion was carried to accept the June PARs as presented.

Next Meeting: The next meeting of the RCF is scheduled for September 7, 2022 at 10:30AM at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 PROPOSED BUDGET				
	2021	2021 Amendment	2021	$
	PROPOSED	2017 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	309,019	9,333,074	9,642,093	9,333,074
BMEL	0		0	0
ATLANTIC	48,549	1,606,035	1,654,584	1,606,035
BERGEN	13,563	581,132	594,695	581,132
BURLCO	20,308	213,926	234,234	213,926
CAMDEN	23,351	999,555	1,022,906	999,555
MONMOUTH	26,781	1,357,359	1,384,140	1,357,359
MORRIS	20,377	1,101,843	1,122,220	1,101,843
NJUA	16,732	534,529	551,261	534,529
OCEAN	49,240	1,877,205	1,926,445	1,877,205
PMM	8,418	210,793	219,212	210,793
SOUTH BERGEN	21,777	1,796,814	1,818,591	1,796,814
SUBURBAN ESSEX	21,201	603,003	624,204	603,003
TRICO	30,410	313,244	343,653	313,244
SUBURBAN MUNICIPAL	3,434	31,943	35,377	31,943
CENTRAL JERSEY (incl. Run-in Receivable)	43,247	1,150,838	1,194,085	1,150,838
NJPHA	16,162	918,656	934,818	918,656
TOTAL	672,570	**22,629,948**	**23,302,518**	**22,629,948**

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 PROPOSED BUDGET				
	2021 PROPOSED	2021 Amendment	2021	
	BUDGET	2017 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	22,629,948	22,629,948	22,629,948
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0		0	0
SUBTOTAL LOSS FUND	**15,000**	**22,629,948**	**22,644,948**	**22,629,948**
EXPENSES				
ADMINISTRATOR	209,959		209,959	0
DEPUTY ADMINISTRATOR	71,421		71,421	0
ATTORNEY	43,467		43,467	0
CLAIMS SUPERVISION & AUDIT	62,835		62,835	0
TREASURER	40,810		40,810	0
AUDITOR	24,107		24,107	0
ACTUARY	43,038		43,038	0
MISCELLANEOUS	25,294		25,294	0
SUBTOTAL	520,931	0	520,931	0
EXPENSE CONTINGENCY	136,639		136,639	0
SUBTOTAL EXPENSES	657,570	0	657,570	0
TOTAL BUDGET	**672,570**	**22,629,948**	**23,302,518**	**22,629,948**

New Jersey Municipal Environmental Risk Management Fund
9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632

DATE: June 2, 2022

TO: Gloucester, Salem, & Cumberland Counties Municipal Joint Insurance Fund

FROM: Commissioner Law

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

Auditor Year-End Reports – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2021. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #20-22 approving the Year-End Financials and executed the Group Affidavit.

Actuarial IBNR Estimates – The E-JIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2022.

EJIF Coverage Committee - The coverage committee met on May 24th to discuss and examine the recent changes in standards (regulatory) of contaminant levels of PFOA/PFAS in drinking water and how same could affect the EJIF program. Executive Director gave an overview of the meeting. The Coverage Committee has recommended that the EJIF provide limited coverage for PFAS by implementing a 25K sub-limit and an aggregate cap of 1 million dollars. The intention is to offer legal support for Fund members when there is a claim. The recommended change will be reviewed for approval at the September meeting.

EJIF Emergency Posters – Environmental Emergency Information posters were ordered and received. Please contact the Fund Office or the Environmental Engineer for posters.

September Meeting Date - The Board approved a change to the September meeting date to Wednesday September 7th to avoid conflicts with other JIF meetings.

Due Diligence Reports - The Executive Director reviewed the Financial Fast Track and other due diligence reports as of March 31, 2022. The Executive Director said the Fund remains in excellent financial shape.

Next Meeting- The next meeting of the E-JIF is scheduled for September 7, 2022 at the Forsgate Country Club, Jamesburg.