



AGENDA PACKET



Monday, February 27, 2023 at 5:00 pm

<https://us06web.zoom.us/j/82196354102>

Meeting ID: 821 9635 4102

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

WWW.TRICOJIF.ORG

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

**February 27, 2023 – 5:00 PM
Via Zoom Conferencing**

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 TRICO JIF; 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 to move up _____, _____ and _____ in the absence of _____, _____ and _____ to the Executive Committee for voting purposes – **Motion – All in Favor**

Oaths of Office (administered by Fund Solicitor)

- V. Approval of Minutes
 - A. Motion to adopt the **January 23, 2023** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-5
 - B. Motion to adopt the **January 23, 2023** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
 - C. Motion to adopt the **January 23, 2023** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 6-25

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – February 27, 2023..... Verbal
- VII. Executive Director’s Report..... Pages 26-48
 - A. Lost Time Accident Frequency.....Pages 30-31
 - B. Certificates of Insurance.....Pages 32-33
 - C. Financial Fast Track Reports.....Page 34
 - D. Regulatory Filing Checklists.....Pages 35-36
 - E. 2022 Safety Incentive Program Awards
 - F. 2023Optional Safety Budget.....Page 37
 - G. 2023 Wellness Incentive.....Page 38
 - H. 2023 EPL/Cyber Risk Management Budget.....Page 39
 - I. EPL Compliance Status Reports
 - J. Statutory Bond Status.....Pages 40-42
 - K. Skateboard Park Approval Status.....Page 43
 - L. Capehart & Scatchard Updates.....Pages 44-45
 - M. Land Use Training Certification.....Page 46
 - N. Elected Officials Training
 - O. Managerial & Supervisory Training
 - P. Police Command Staff Training

Q.	Payroll Audit	
R.	Property Appraisals	
S.	Police Accreditation Announcement.....	Pages 47-48
T.	2023 Safety Breakfast Kickoff	
U.	Safety, Claims, & Wellness Coordinator Roundtable	
V.	Inclement Weather Policy	
W.	Website	
X.	New Member Activity	
VIII.	Solicitor’s Report	
A.	MEL Helpline and Contact List.....	Pages 49-50
IX.	Safety Director’s Report	
B.	Activity Report	Pages 51-53
X.	Claims Administrator’s Report	
A.	Lessons Learned from Losses	Page 54
XI.	Law Enforcement Risk Management Report	
A.	Report.....	Pages 55-57
XII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 58-59
B.	Targeting Wellness Newsletter	Pages 60-69
C.	Wellness Visits Report.....	Page 70
XIII.	Managed Care Report	
A.	TRICOJIF Summary.....	Page 71
B.	Average Days to Report.....	Page 72
C.	Claims Reported by Type.....	Page 73
D.	Nurse Case Management Reports.....	Page 74
E.	PPO Savings and Penetration Reports.....	Page 75
F.	Top 10 Providers & Paid Provider by Specialty.....	Page 76
G.	Transitional Duty Report.....	Page 77
H.	Prescription Benefit Program Report.....	Page 78
I.	Quick Notes.....	Page 79
XIV.	Technology Risk Services	
A.	Report	Pages 80-82
B.	Announcements.....	Pages 83-84
XV.	Treasurer’s Report as of January 31, 2023	Pages 85-104
A.	Investment Report	
B.	Investment JCMi	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	February Bill List.....	Pages 105-106
G.	RMC Bill List.....	Page 107
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	
XVI.	Committee Reports	
A.	Safety Committee Meeting Minutes – February 16, 2023.....	Pages 108-135

XVII. MEL/RCF/EJIF Reports
Nothing to Report

XVIII. Miscellaneous Business

- A. Resolution 2023 - _____ Amending Resolution 2022-44 and Authorizing the Fund Chair and Fund Secretary to Execute a One Year Contract with D2 to Provide External Network Vulnerability Scanning and External Network Penetrating Testing to the Members of the Gloucester, Salem, & Cumberland Counties Municipal Joint Insurance Fund Effective January 1, 2023 at a Cost Not to Exceed \$125,140.00 - **Motion – Roll Call**.....Pages 136-137
- B. Resolution 2023- _____ Authorizing the Release of \$3,980.29 of the City of Woodbury’s Share of the Aggregate Excess Loss Contingency Fund – **Motion – Roll Call**.....Pages 138-140

The 2023 Reorganizational Meeting of the TRICOJIF will be held on Monday, March 27, 2023 at 5:00 PM via Zoom

XIX. 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**

XX. **Closed Session** (*if necessary*) – Resolution 2023- _____ 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**

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

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

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

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

**Gloucester County Library, Mullica Hill, NJ
January 23, 2023 – 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 Gloucester County Library, Mullica Hill, NJ on January 23, 2023 at 3:30 PM, prevailing time. Karen Sweeney, Wenonah Borough, 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:

Karen Sweeney, *Fund Secretary*, **Wenonah Borough**
Mark Gravinese, **Harrison Township**
Marjorie Sperry, **Quinton Township**
Bob Diaz, **South Harrison Township**
Doug Hogate, **Elsinboro Township**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*
Kris Kristie, Sr. Account Rep, *RPA – A Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, AIDA[®], Program Director, *RPA – A Division of Gallagher*
David DeWeese, Fund Attorney, *The DeWeese Law Firm, P.C.*
Rob Garish, Asst. Director of Public Sector,
Keith Hummel, Safety Director, *J.A. Montgomery*
Chris Roselli, Account Manager, *Qual-Lynx*
Karen Beatty, Client Services Manager, *Qual-Care*
Chris Winter, CPM, Law Enforcement Risk Management Consultant
Debby Schiffer, Wellness Director, *Targeting Wellness*

Those unable to attend:

Mike Razze, *Fund Chair*, **Pitman Borough**
Leo Selb, **Hopewell Township**

EXECUTIVE SESSION PORTION OF MEETING

Ms. Sweeney 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 January 23, 2023 at 5:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

Ms. Sweeney entertained a motion to reopen the public portion of the meeting.

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

RECOMMENDATION OF APPROVAL OF CLAIMS PAYMENTS

Chair Sweeney reported that an Executive Claims Committee Meeting was held earlier today in person at the Gloucester County Library, Mullica Hill, NJ

The Committee reviewed five (5) claims. Of the claims reviewed, there were three (3) Workers' Compensation, one (1) General Liability, and one (1) Property PARs recommended for approval of settlement or continuing defense.

There were no (0) claim(s) reviewed this month that had previously been approved by Vineland.

There were three (3) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

001093252

2022255148

2021222725

Ms. Sweeney 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 three (3) case(s) closed since the last meeting:

Parks v. TRICOJIF
Patterson v. Township of Franklin
Kendrick, et al. v. Borough of Glassboro

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

EXECUTIVE DIRECTOR'S MONITORING REPORTS;

Supervisors Incident Report

Ms. Patel referenced the current report included in the agenda noting there was one (1) case(s) where a Supervisor Investigation Report was not completed out of seven (7) and one (1) out of four (4) in Vineland

Ms. Patel indicated the report is sent to J.A. Montgomery, who in turn uses it as a coaching tool when they visit with the member town. Ms. Patel reiterated the importance of completing the Accident Investigation Reports.

QUAL-LYNX REPORT;

Mr. Roselli referenced his OPEN/CLOSED Analysis reports included in the agenda. He explained that these reports are basically two separate depictions of each Unit's (WC, Property, and Liability) Claims Counts per Adjuster.

At the end of December, Ms. Langsdorf's Workers' Compensation Unit had 724 lost time files (including 65 lost time COVID-19 files). This is an average of 145 lost time files per adjuster (based upon 5 adjusters). The total count of files in this unit is 1,053 which includes both lost time and medical only files. This is a decrease of 33 files from the end of November. The total number of COVID-19 claims in the unit including both lost time and medical only files is 69 which is down from 72 the previous month. Ms. Ally McMurren remains on leave until the beginning of March.

In Ms. Mooney's Liability Unit, the liability adjusters' total file count is currently at 763 files. This is a decrease of 3 files from the end of November. The 763 claim files have a total of 917 claimants attached to them. Ms. Mooney continues in her search to replace her Assistant Supervisor after Ms. Robin Sulzer's retirement. Ms. Colleen Mortellite is assisting both Ms. Mooney's unit and Mr. Liscaiandri's unit and has interviewed for the open adjuster position in Ms. Mooney's unit.

Mr. Lisciandri's Property Unit has a total file count at 1,670. The unit's overall pending increased by 28 files since the end of November. This unit was hit hard by freezing/burst pipe claims over Christmas weekend. The unit had a good month of closing files with that number at 117, but this was overshadowed by the incoming claims resulting from the cold snap that occurred in late December.

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

MANAGED CARE REPORTS;

Lost Time v. Medical Only Cases

Ms. Beatty presented the TRICO JIF *Lost Time v. Medical Only Cases (Intake Report)* for December 2022 and YTD.

	<i>December</i>	<i>YTD</i>
<i>Lost Time</i>	3	71
<i>Medical Only</i>	16	222
<i>Report Only</i>	14	200
<i># of New Claims Reported</i>	33	497
<i>Average Days Reported to QL</i>	4.2	9.7

Claims Report by Type

This report depicts the number of claims and average number of days to report a claim to Qual-Lynx by individual members YTD 2022.

Non-COVID Claims: 7.7 days
COVID Claims: 49.7 days
All Claims: 9.7 days

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report which depicts Transitional Duty use by town. The highlights for December YTD are as follows:

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	4,785
<i>Transitional Duty Days Worked</i>	3,227
<i>% of Transitional Duty Days Worked</i>	67%
<i>Transitional Duty Days Not Accommodated</i>	1,558
<i>% of Transitional Duty Days Not Accommodated</i>	33%
<i>\$ Saved by Accommodating</i>	\$333,543
<i>\$ Lost by NOT Accommodating</i>	\$202,132

Ms. Beatty also provided a report that depicts examples where transitional duty assignments were utilized for various injuries and positions.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report which depicts the top provider services along with the number and amount of re-priced bills for December 2022.

PPO Penetration Rate	December
<i>Bill Count</i>	208
<i>Original Provider Charges</i>	\$441,402
<i>Re-priced Bill Amount</i>	\$159,732
<i>Savings</i>	\$281,670
<i>% of Savings</i>	64%

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: 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. The attached report depicts the information through December 2022.

Managed Care Quick Notes

This report provides a claim example where a claimant is a smoker and the impact of this comorbidity on the claimant’s ability to have surgery. Ms. Beatty then highlighted that smoking can impact the claimant’s recovery time and can leave the claimant vulnerable to complications.

QUAL-LYNX STAFFING CONCERNS

Mr. Forlenza indicated that Mr. Roselli’s staffing update provided earlier in the meeting is an accurate depiction of the current staffing situation at Qual-Lynx. Mr. Forlenza advised the Committee that a discussion took place regarding the contract requirements that Qual-Lynx will need to adhere to in 2023

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such as dedicated Workers Compensation and Liability units as well as adjuster file counts. His office will monitor Qual-Lynx's adherence to these contract requirements and will also be monitoring them closely to fill the vacancies. He noted he will keep the Committee updated.

CLAIMS AUDIT RFP EVALUATION COMMITTEE

Mr. Forlenza reminded the Committee that the Claims Audit RFP was released in September with proposals due back on October 25, 2022. He reminded the Committee that the Audit is being done in conjunction with the ACM & BURLCO JIFs. Mr. Forlenza advised the Committee four (4) proposals were received. Mr. Forlenza indicated that upon reviewing the proposals received one (1) was eliminated due to fatal flaws in the response and another was eliminated due to pricing which left two (2) proposals for the Evaluation Committee to review and provide a recommendation to their respective JIFs.

He advised the Committee, that the Evaluation Committee which consists of representatives from the Claims Review Committee for the three (3) JIFs met and reviewed the two (2) proposals. The Evaluation Committee's recommendation is to award the contract to North Shore Risk Consulting, LLC. The contract will be awarded during the January 2023 Executive Committee Meeting for each JIF. He further noted that funds from years where the claim files will be reviewed will be used to pay for the cost of the audit. Mr. Forlenza noted the audit will take place in the spring of 2023 and will be conducted virtually.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, February 27, 2023 at 3:00 PM** at the Gloucester County Library, Mullica Hill.

As discussed via email from Mr. Forlenza, starting in February with the new Claims Committee members, the meetings will start at 3:00 pm, with no Claims Meeting held in August. The meeting during the months of April, June, July, October, December, 2023 and January 2024 will be in person; the meetings during the months of February, March, May, September, and November will be held virtually via Zoom Conferencing.

MOTION TO ADJOURN

Ms. Sweeny asked for a motion adjourning the Executive Claims meeting. Motion by Ms. Sperry, seconded by Mr. Hogate to adjourn the meeting.

The meeting was adjourned at 4: 25 PM.

Kris Kristie, Recording Secretary for

Robert Diaz, Secretary

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

Gloucester County Library, Mullica Hill, NJ

January 23, 2023 @ 5:00 pm

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The ***Reorganization*** meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held via Zoom conferencing on Monday, January 23, 2023 at 5:00 PM, prevailing time. Chair Razze, **Pitman Borough**, presiding. The meeting was called to order at 5:00 PM.

SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON

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 of 2022 FUND COMMISSIONERS

Those in attendance were:

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.**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Lisa Jeffers, **Greenwich Twp.**
Mark Gravinese, **Harrison Twp.**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Luke Patrick, **Mannington Twp.**
Joy Gunn, **National Park Borough**
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**
Jeffre Celebre, **Vineland City**
Collette Bachich, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Shannon Elton, **Woodbury Heights Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners/Professionals were:

Leo Selb, **Hopewell Twp.**
Candice Pennewell, **Mantua Twp.**
Kayla Spurka, **Monroe Twp.**
Irene Scarpaci, **Penns Grove Borough**
Brad Campbell, **Shiloh Borough**
Ryan Giles, **Westville Borough**
Bob Law, **Woodbury City**

Also present were:

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

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

Barclay Insurance
Cettei & Connell
Chesney-Stanton Insurance Group
Conner Strong & Buckelew
E.H. Sloan Insurance Agency
Hardenbergh Insurance Group

Absent RMCs were:

Assured Partners
Henry D. Young Insurance
Len Eckman Insurance

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Razze presented the meeting minutes of the December 19, 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 December 19, 2022 Executive Committee meeting.

Motion by Ms. Sweeney, seconded by Ms. Sperry, to approve the minutes of the December 19, 2022 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Razze presented the meeting minutes of the December 19, 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 December 19, 2022 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Razze presented the Executive Claims Review Committee Closed Session meeting minutes of December 19, 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 December 19, 2022 as presented.

The Executive Claims Review Committee Closed Session minutes of the December 19, 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.

ADJOURN THE SINE DIE MEETING

Chair Razze entertained a motion to adjourn the Sine Die Meeting. Motion by Ms. Sweeney, seconded by Ms. Sperry, to adjourn the Sine Die Meeting. All in favor. Motion carried.

Mr. Forlenza welcomed all in attendance to the 2023 *Reorganization Meeting of the TRICO JIF*. He then requested a roll call of the 2023 Fund Commissioners

ROLL CALL of 2023 FUND COMMISSIONERS

- 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.**
- Linda Gonzalez, **Fairfield Twp.**
- Barbara Freijomil, **Franklin Twp.**
- Clark Pierpont, **Glassboro Borough**
- Lisa Jeffers, **Greenwich Twp.**
- Mark Gravinese, **Harrison Twp.**
- William Pine, **Logan Twp.**
- Kevin Clour, **Lower Alloways Creek Twp.**
- Luke Patrick, **Mannington Twp.**
- James DeHart, *Alternate*, **Monroe Twp.**
- Joy Gunn, **National Park Borough**
- Harry Moore, **Oldmans Twp.**

Susan Jacabucci, **Paulsboro Borough**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Mike Raze, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz, **South Harrison Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jena Dolbow, **Swedesboro Borough**
Jeffre Celebre, **Vineland City**
Collette Bachich, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, *Alternate*, **Westville Borough**
Bradley Pennypacker, *Alternate*, **Woodbury City**
Shannon Elton, **Woodbury Heights Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners were:

Leo Selb, **Hopewell Twp.**
Jennica Bileci, **Mantua Twp.**
Irene Scarpaci, **Penns Grove Borough**
Brad Campbell, **Shiloh Borough**

ELECTION OF 2023 OFFICERS

2023 Nomination Slate

Mr. Forlenza presented for the membership's consideration the 2023 Nomination Slate. The Nominating Committee met in November 2022 and presented the 2023 Nomination Slate at the November and December 2022 Executive Committee Meetings.

Chair:	Karen Sweeney, Wenonah Borough
Secretary:	Robert Diaz, South Harrison Township
Executive Committee:	Mark Gravinese, Harrison Township Majorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Leo Selb, Hopewell Township Collette Bachich, Washington Township
Alternates:	Jeff Celebre, Vineland City Ken Brown, Carneys Point Township Stephanie McCaffrey, East Greenwich Township Kevin Clour, Lower Alloways Creek Township Jane DiBella, Woolwich Township Daniel Neu, Pennsville Township

Carolyn King-Sammons, **Elk Township**

Election of a Chairman and Secretary

Mr. Forlenza asked if there were any nominations from the floor for the position of Fund Chair or Fund Secretary for the 2023 Fund Year. Hearing none, Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of a Chairman and Secretary* as presented.

ROLL CALL *Yeas:* 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.**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Lisa Jeffers, **Greenwich Twp.**
Mark Gravinese, **Harrison Twp.**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Luke Patrick, **Mannington Twp.**
James DeHart, *Alternate*, **Monroe Twp.**
Joy Gunn, **National Park Borough**
Harry Moore, **Oldmans Twp.**
Susan Jacobucci, **Paulsboro Borough**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Mike Razzo, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz, **South Harrison Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jena Dolbow, **Swedesboro Borough**
Jeffre Celebre, **Vineland City**
Collette Bachich, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, *Alternate*, **Westville Borough**
Bradley Pennypacker, *Alternate*, **Woodbury City**
Shannon Elton, **Woodbury Heights Borough**
Jane DiBella, **Woolwich Twp.**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

Election of an Executive Committee and Alternates

Mr. Forlenza again asked if there were any nominations from the floor for a position on the 2023 Executive Committee Nomination Slate. Hearing none, Mr. Forlenza then asked for a Roll Call Vote of the full membership for an *Election of Executive Committee & Alternates* as presented.

ROLL CALL **Yeas:** 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.**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
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Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro Borough**
Irene Scarpaci, **Penns Grove Borough**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Mike Razzo, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz, **South Harrison Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jena Dolbow, **Swedesboro Borough**
Jeffre Celebre, **Vineland City**
Collette Bachich, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, *Alternate*, **Westville Borough**
Bradley Pennypacker, *Alternate*, **Woodbury City**
Shannon Elton, **Woodbury Heights Borough**
Jane DiBella, **Woolwich Twp.**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Fund Chair, Secretary, Executive Committee, and Alternates for the 2023 Fund Year. Mr. DeWeese congratulated the

Fund Chair, Secretary, Executive Committee Members, and Alternates on their election. He asked that each member of the Executive Committee sign their oath of office and return to him.

At this time, Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election and asked Fund Chair Karen Sweeney, *Borough of Wenonah* to conduct the 2023 Reorganization Meeting of the Fund.

Motion to move up Alternate Executive Committee member Jeff Celebre, City of Vineland, in the absence of Executive Committee member Leo Selb, Hopewell Township, to the Executive Committee for voting purposes.

Motion by Ms. Sperry, seconded by Mr. Diaz to move up the Alternate Executive Committee member as presented. All in Favor. Motion carried.

ORGANIZATIONAL RESOLUTIONS

The following 2023 Organizational Resolutions were presented for adoption by Chair Razze.

R 2023-01 – Confirming the Election of a Fund Chair and Fund Secretary

R 2023-02 – Confirming the Election of an Executive Committee and Alternates

R 2023-03 – Appointing Professional Staff – Non-Fair and Open

R 2023-04 – Appointing Professional Staff –Fair and Open

R 2023-05 – Awarding Contracts to Assigned Defense Counsel and Approved Associates

R 2023-06 – Recommending the EPL/POL Defense Panel

R 2023-07 –Appointing Joseph Nardi, III Esq. as Conflict Attorney

R 2023-08 – Adopting Cash Management and Investment Policy

R 2023-09 – Adopting Procedures in Compliance with Open Public Meetings Act

R 2023-10 – Adopting Fiscal Policies and Procedures

R 2023-11 – Adopting Administrative Policies and Procedures

R 2023-12 – Designating Executive Director as Public Agency Compliance Officer

R 2023-13 - Establishing a Conflict of Interest Policy

R 2023-14 – Establishing a Fund Records Program

R 2023-15 – Establishing the 2023 Plan of Risk Management

R 2023-16 – Designation of Certifying and Approving Officer for Payment of Claims

Chair Sweeney entertained a motion to adopt the *Organizational Resolutions 2023-01 through 2023-16* as presented.

Motion by Ms. Sperry, seconded by Mr. Diaz to adopt *Organizational Resolutions 2023-01 through 2023-16*.

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

Jeff Celebre, **City of Vineland**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

EXPENSE RESOLUTION

The following 2023 Expense Resolution was presented for adoption by Chair Sweeney:

R 2023-17 - Authorizing Reimbursement of Travel Expenses for Authorized Official Travel

Chair Sweeney entertained a motion to adopt *R 2023-17* as presented.

Motion by Ms. Sperry, seconded by Mr. Diaz to adopt *R 2023-17*

ROLL CALL *Yeas:* Mark Gravinese, **Harrison Township**
Majorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Bob Diaz, *Secretary*, **South Harrison Township**
Karen Sweeney, *Chair*, **Wenonah Borough**
Jeff Celebre, **City of Vineland**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – January 23, 2023

Chair Sweeney reported that an Executive Claims Committee Meeting was held earlier today in person at the Gloucester County Library, Mullica Hill, NJ

The Committee reviewed five (5) claims. Of the claims reviewed, there were three (3) Workers' Compensation, one (1) General Liability, and one (1) Property PARs recommended for approval of settlement or continuing defense.

There were no (0) claim(s) reviewed this month that had previously been approved by Vineland.

There were three (3) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

001093252

2022255148

2021222725

Questions will be addressed during Closed Session if necessary.

At this time, Chair Sweeny asked that the individual Professional Report's be kept to no longer than two (2) minutes going forward, as to be respectful of everyone's time.

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 the report:

Mr. Forlenza thanked the membership on behalf of his staff and RPA/AJG for the 2023 re-appointment as Administrator. He then highlighted the following items from his report:

Mr. Forlenza stated that the annual Disclosure Statement from Arthur J Gallagher Risk Management Services was included in his report for the members to review as it identifies the sources of income received from the TRICO JIF resulting from AJG/RPA's roll as the Fund Administrator. He asked that it be made a part of the minutes of today's meeting.

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for December, 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, are included in the agenda and noted all funds had to be either claimed or encumbered by November 1, 2022, with encumbered funds needing to be claimed by February 1, 2023. If you have made purchases and have the invoice, you do not need to wait until February 1, 2023 to seek reimbursement of these purchases. He noted there would not be any more reminders sent.

Mr. Forlenza noted earlier this month, on behalf of the ACM, BURLCO, & TRICO JIFs, his office released an invitation for our local elected officials to participate in the Annual Elected Officials Training seminar. The invitation included opportunities for participants to attend these seminars via Zoom or in person at a local catering facility. However, over the past several weeks, based upon the responses received to the Elected Officials invitation, it has become apparent that most elected officials would like to complete this training online. As a result, we are changing the format of the 2023 Elected Officials Training seminars. He noted that both his office and Mr. DeWeese have reviewed the online training and feel it touches on the most important information and is better than in past years. With that said, all of the 2023 Elected Officials Training will take place online via the MEL Safety Institute (MSI). Instructions on how to access this training will be sent to all members in early February. All training sessions included in the original invitation are cancelled. Those that have already registered for the Zoom training session will be notified of the cancellation this week. This online training format allows for participation by all our elected officials and the convenience of completing this training when their schedule permits, prior to the May 1, 2023 deadline. By utilizing the MEL Safety Institute, his office will be able to better track the completion of the training and document the credits due to members' assessments. Please watch for an email from his office in the next few weeks with instructions on how to access the online training.

Mr. Forlenza stated the first installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant on or about December 29, 2023. Please note that the first installment is due by February 15, 2023.

Mr. Forlenza stated that a report detailing attendance records through the end of 2022 was included in his report and this information is taken directly from the monthly minutes. He asked that everyone please review this report and should you have any questions, please contact the Executive Directors office.

And lastly, Mr. Forlenza stated the JIF is looking to hold the 2023 Safety Kickoff Breakfast & Safety, Claims, & Wellness Coordinator Roundtable in person in March at the Auletto's Caterers, Deptford, NJ. Additional information will be forthcoming.

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

SOLICITOR'S REPORT

Assignment of New Cases

Mr. DeWeese reported that there have been no (0) new case(s) assigned since the last meeting.

Closed Cases

Mr. DeWeese noted that there were three (3) case(s) closed since the last meeting:

Parks v. TRICOJIF
Patterson v. Township of Franklin
Kendrick, et al. v. Borough of Glassboro

General Liability Files

Mr. DeWeese noted that there are **39** active General Liability files and if a member would like a synopsis of their town's cases sent to them, please contact him.

Mr. DeWeese presented a report on Police Liability claims to the Committee. He reported that the Fund currently has thirteen (13) cases involving Police Civil Rights allegations with one (1) cases assigned pre-suit, three (3) cases dismissed without Prejudice/Administratively Dismissed; one (1) case(s) in Mediation Settlement Negotiations, and three (3) case(s) with Summary Judgment Motions pending. Not all of the cases involve excessive use of force; however, they all involve allegations of violations of civil rights.

He reminded the members if they would like their claims carved out of these reports, please email him and he will carve out your towns reports and get those over to you, but asked that the cases only be discussed in closed session as the information is confidential.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$2,154,929.64 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. He noted he is one of the attorneys on the panel so please reach out to him with any Employment Practices questions or issues.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report included in the agenda packet is self-explanatory and highlighted the following items that were not included in the report;

Mr. Garish noted the Safety Incentive Program was emailed to all members earlier this afternoon and the first response date is to note your Safety Meetings by mid-February, with the fully signed program due by the end of March.

OSHA 300 logs need to be posted by February 1st through March so be sure to post any injuries or illnesses for the 2022 calendar year.

Lastly, Mr. Garish recognized there is quite a bit of turnover in regards to Fund Commissioners, Safety Coordinators, Claims Coordinators, etc. If that occurs in your town, please let him know so he can set up a meeting to come out and introduce himself and review your responsibilities in these roles so you feel comfortable.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli reviewed the *Lessons from Losses* this month that outlines the importance of utilizing transitional duty assignments for injured employees. He explained an employee's morale is impacted negatively when the employee remains out of work for a long period. In addition, he reviewed the Sample Transitional Duty Job Bank that is located on the JIF website under the Claims tab for additional transitional duty assignment examples.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter reviewed his report for November that was included in the agenda, was self-explanatory, and highlighted the following.

Mr. Winter stated that the *Management of Aggressive Behavior* class will be conducted February 16, 2023 at the Vineland Police Department from 8:30am- Noon. A Training Bulletin was distributed to all TRICO Agencies and Fund Commissioners. Class size is limited to 40 participants. The class was well received by the attendees and a summary is being prepared and will be distributed to the Fund Commissioners.

Mr. Winter noted there were no Bulletins distributed in December, however he continues to discuss Transitional Duty options and the importance of this program with the agencies.

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

WELLNESS DIRECTOR'S REPORT

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

Ms. Schiffer thanked those towns who had either used or encumbered their Wellness funds and to those who have encumbered, she noted you have until February 1, 2023 to use or lose those funds, so please reach out to her if you need any assistance.

Ms. Schiffer presented some thoughts and plans for 2023, noting she will be setting up her first meetings with the Wellness Coordinators starting end of February and to please let her know if your towns Wellness Coordinator has changed since last year.

Ms. Schiffer noted some of her ideas for 2023 include:

- 1st Qtr. Proposed Idea for Peer Support Groups within the Municipality – Invitations went to all Wellness Coordinators. This idea is to offer those employees looking to make a lifestyle change internal peer support to keep them accountable to those goals for change.
- Wellness Advisory Committee – First meeting scheduled for February 21st at 9:30am. Proposed meetings for rest of 2023 include June, September and possibly December.
- Wellness Brainstorming Session – Plans to host two zoom sessions with the Wellness Coordinators to discuss ideas, challenges and enhance peer support among the three JIF municipal members.
- Refocusing the Wellness Program – Attention will be given to the future of the Wellness Program and how it can best serve the needs of our JIF members. A task force will be established with representation from each JIF. This, along with input from our Wellness Advisory Committee, will offer suggestions on what the program will offer and how it will be enforced. More details to follow in the months ahead.
- Participation in the March Safety Breakfast and Round Table Meetings – TRICO date March 28th at Auletto’s Catering in Westville.
- Coming Soon: Library of Past Challenges – a list of challenges past and present will be made available on the JIF website for easy and convenient access.

Ms. Schiffer noted she will be revamping her Targeting Wellness Newsletter with new theme highlighted each quarter, with handouts and resources shared for the following two months that quarter regarding the subject. These subjects include Nutrition; Physical Activity; Sleep; and Stress Management.

Lastly, Ms. Schiffer noted an article included with her report that talked about Creating Healthy Habits

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)* for November 2022

	<i>November</i>	<i>YTD</i>
<i>Lost Time</i>	3	68
<i>Medical Only</i>	16	208
<i>Report Only</i>	15	188
<i># of New Claims Reported</i>	34	468
<i>Average Days Reported to QL</i>	3.5	10.0

Claims Report by Type

This report depicts the number of claims and average number of days to report a claim to Qual-Lynx by individual members YTD 2022.

Non-COVID Claims: 7.9 days
 COVID Claims: 49.7 days
 All Claims: 11.8 days

Lost Time v. Medical Only Cases

Ms. Beatty presented the TRICO JIF *Lost Time v. Medical Only Cases (Intake Report)* for December 2022 and YTD.

	<i>December</i>	<i>YTD</i>

<i>Lost Time</i>	3	71
<i>Medical Only</i>	16	222
<i>Report Only</i>	14	200
<i># of New Claims Reported</i>	33	497
<i>Average Days Reported to QL</i>	4.2	9.7

Claims Report by Type

This report depicts the number of claims and average number of days to report a claim to Qual-Lynx by individual members YTD 2022.

Non-COVID Claims: 7.7 days
 COVID Claims: 49.7 days
 All Claims: 9.7 days

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report that depicts Transitional Duty use by town. The highlights for December YTD are as follows:

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	4,785
<i>Transitional Duty Days Worked</i>	3,227
<i>% of Transitional Duty Days Worked</i>	67%
<i>Transitional Duty Days Not Accommodated</i>	1,558
<i>% of Transitional Duty Days Not Accommodated</i>	33%
<i>\$ Saved by Accommodating</i>	\$333,543
<i>\$ Lost by NOT Accommodating</i>	\$202,132

Ms. Beatty also provided a report that depicts examples where transitional duty assignments were utilized for various injuries and positions.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report that depicts the top provider services along with the number and amount of re-priced bills for December 2022.

PPO Penetration Rate	December
<i>Bill Count</i>	208
<i>Original Provider Charges</i>	\$441,402
<i>Re-priced Bill Amount</i>	\$159,732
<i>Savings</i>	\$281,670
<i>% of Savings</i>	64%

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: 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. The attached report depicts the information through December 2022.

Managed Care Quick Notes

This report provides information and savings examples for provider bill negotiation.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero presented the Technology Risk Services Report stating in regards to the new WIZER Training. The new course is in progress and there are currently 1,928 users enrolled with an 84% completion rate. He reminded everyone that this is a Tier 1 requirement so please encourage your employees to complete the training as there is already a Spring Cyber Training module being planned.

Whitelisting and Phishing

Currently 20 members (63%) are actively enrolled with four (4) waiting test phishing email confirmation and seven (7) who have not replied letting me know if they have completed their whitelisting.

D2 Cybersecurity Vulnerability Scanning & Penetration Testing

As of January 23, 2023, there are 30 members (81%) are actively enrolled in the program. Mr. Romero noted he is still missing the KYC or the VSA from seven (7) members. He reiterated both documents need to be submitted to him at the same time so he can then forward to D2 and the JIF.

- The KYC Form needs to be completed by your IT & municipal point of contact. This identifies the IP addresses needed to perform the network VA scan & penetration test.
- The Vendor Service Agreement (VSA) (vetted by the JIF's solicitor) needs to be completed and signed by the municipal point of contact. This is the legal agreement/consent allowing D2 Cybersecurity to perform the vulnerability scan & penetration testing.

Mr. Romero noted it is important to include all departmental IP addresses to be tested (administrative, PD, Public Works, EMS, Fire Dept., etc.) Once the pen testing goes into production it cannot be stopped, and any new IP addresses will need to be tested next year.

MEL's Cyber Risk Management

Mr. Romero reported that as of January 23, 2023:

- 28 or 78% of the members are Tier 1 certified
- 25 or 69% of the members are Tier 2 certified
- 23 or 64% of the members are Tier 3 certified

Mr. Romero reported that eight (8) members are not compliant with any of the Tiers, and not only does that leave them very vulnerable to cyber-attacks, the program changed on January 1, 2023 and will drastically affect the municipalities Cyber insurance deductible. Those members are: Elsinboro, Fairfield, Logan, Lower Alloways Creek, Paulsboro, Penns Grove, Shiloh and Upper Pittsgove.

Mr. Romero then reviewed with the Fund:

Effective January 1st 2023

- Non compliant members could face up to a \$110,000 deductible.
 - \$50,000 + 20% coinsurance of the next \$300,000 of loss
- Tier 1 & 2 compliant members could face a \$25,000 deductible
- Tier 1, 2, & 3 compliant members could have a \$0 deductible.

Grandfathering

- The new program has two levels: Minimum & Advance Security

Current Tiers 1&2 will be grandfathered into the Minimum Security Level till January 1, 2024.

Current Tiers 1,2 & 3 will be grandfathered into the Minimum & Advance Security Levels till January 1, 2024.

He reminded the members that though you may be covered, you must be able to provide evidence of compliance at the time of an incident leading to a claim. You must submit a Deductible Reimbursement form executed by your administrative point of contact and your IT professional to be considered for reimbursement. Make sure to keep hard copies of the requirements and update them regularly. Mr. Romero asked if everyone understood and if there were any questions. No questions were entertained.

TREASURER'S REPORT

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

Investment Interest

Interest received or accrued for the reporting period totaled \$43,387.22. This generated an average annual yield of 1.70%. However, after including an unrealized net gain of \$7,025.63 in the asset portfolio, the yield is adjusted to 1.97% for this period. The total overview of the asset portfolio for the Fund shows a current market value of \$26,680,481.13 vs. the amount we have invested.

The Fund's asset portfolio with Wilmington Trust consists of one (1) obligation with a maturity less than one year.

The JCFI Portfolio has a current market value of \$26,741,063.04

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$40,160.27	\$137,036.00
Salvage	\$0.00	
Overpayment Reimbursement	\$489.50	
RCF Reimbursement	\$42,988.32	
Late Payment Penalty	\$197.24	

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

All Member Balances are now combined in one report and shows that \$2,027.51 in interest has been applied to the existing balances as shown in the attached report totaling \$618,988.43 as of December 31, 2022.

Loss Run Payment Register for the Period – December 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 \$722,129.43. The claims detail shows 237 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 \$31,872,428.50 to a closing balance of \$29,560,675.37 showing a decrease in the fund of \$2,311,753.13

Bill List – January 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the January 2023 Bill List in the amount of \$1,273,867.79, which was included in the agenda packet for approval.

Chair Sweeney entertained a motion to approve the December 2022 Loss Run Payment Register and the January 2023 Bill List as presented.

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

Motion by Ms. Sperry, seconded by Mr. Diaz to approve the *December 2022 Loss Run Payment Register and the January 2023 Bill Lists* as presented.

ROLL CALL

<i>Yeas:</i>	Mark Gravinese, Harrison Township Majorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Colette Bachich, Washington Township Bob Diaz, <i>Secretary</i> , South Harrison Township Karen Sweeney, <i>Chair</i> , Wenonah Borough Jeff Celebre, City of Vineland
<i>Nays:</i>	None
<i>Abstain:</i>	None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Technology Risk Services Director RFP Evaluation Committee Meeting Minutes – January 11, 2023

Mr. Forlenza noted the Technology Risk Services Director RFP Evaluation Committee, comprised of representatives from all three JIFs, met on January 11, 2023 and the minutes are included in the agenda packet.

Mr. Forlenza reminded the members that back in July, the membership authorized his office to issue a RFP for a Technology Risk Services Director. Originally, two (2) proposals were received, both of which had to be rejected for not meeting the RFP requirements, thus another RFP was authorized to be issued by the Executive Directors office. Again, two (2) proposals were received, both from the same firms as the first time, and this time all of the RFP requirements were met and they were able to be formally reviewed by the Evaluation Committee.

At this meeting, the consensus was to award a contract to Wintsec, LLC as the Technology Risk Services Director for the ACM, BURLCO and TRICO JIFs effective February 1, 2023.

Mr. Forlenza noted there is a Resolution on the agenda for later this evening authorizing that contract.

Mr. Forlenza stated Mr. Romero has done a wonderful job and has gone above and beyond with assisting our members with anything they needed, and noted our members are so much further along in their Cyber protection and knowledge thanks to Mr. Romero.

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

Committee Chairs Meeting Minutes and 2023 Committee Assignments – January 12, 2023

Mr. Forlenza noted the Sub-Committee Chairs met on January 12, 2023 and the minutes are included in the agenda packet. The meeting allows the sub-committee chairs to assemble their committee's members for 2023 based on choices the members made and submitted via the Committee Volunteer Forms that were emailed to all Fund Commissioners and RMC's on December 12, 2023.

Mr. Forlenza also referenced the final Sub-Committee listing included in the agenda and asked that everyone please note which Committee to which they have been assigned. If you feel you will better serve on another committee, please reach out to his office. Meeting notices will go out approximately 2 weeks prior to any meeting, which will indicate the date, time, and format of the meeting.

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

MEL/RCF/EJIF/CYBER JIF Reports

Mr. Razze noted the Reorganizational meetings of the MEL/RCF/EJIF took place on January 5, 2023 and the Cyber JIF met on January 6, 2023. The meeting reports are included in the agenda, along with a copy of an end of year letter from Chairwoman Tozzi. All are self-explanatory, but should anyone have any questions, please reach out to him. Mr. Razze noted he attended as a member of the public, but should he be appointed at the TRICO Representative, he will attend the meetings going forward as such.

Resolution 2023-18 Appointing Michael Razze as the Funds Representative to the Municipal Excess Liability Joint Insurance Fund, The Residual Claims Joint Insurance Fund, The Environmental Liability Risk Joint Insurance Fund and the New Jersey Cyber Risk Management Joint Insurance Fund for the Remainder of the 2023 Fund Year

Chair Sweeney entertained a motion to adopt Resolution 2023-18, as presented.

Motion by Ms. Sperry, seconded by Mr. Diaz to approve the motion as presented.

ROLL CALL

<i>Yeas:</i>	Mark Gravinese, Harrison Township Majorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Colette Bachich, Washington Township Bob Diaz, <i>Secretary</i> , South Harrison Township Karen Sweeney, <i>Chair</i> , Wenonah Borough Jeff Celebre, City of Vineland
<i>Nays:</i>	None
<i>Abstain:</i>	None

All in favor. Motion carried by unanimous vote.

Mr. Razze thanked the members for the appointment and noted that while he was on those calls there were quite a bit of comments regarding Bob Law stepping down from these positions, and listening to the member's comments, he will certainly be missed. He was a wealth of knowledge, as they put it, asked insightful questions, and provided useful commentary for years. His knowledge and his services will be missed.

MISCELLANEOUS BUSINESS

Resolution 2023-19 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with North Shore Risk Consulting to Complete a Claims Audit at a Cost not to Exceed \$23,040.

Chair Sweeney entertained a motion to adopt Resolution 2023-19, as presented.

Motion by Ms. Sperry, seconded by Mr. Diaz to approve the motion as presented.

ROLL CALL	Yeas:	Mark Gravinese, Harrison Township Majorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Colette Bachich, Washington Township Bob Diaz, <i>Secretary</i> , South Harrison Township Karen Sweeney, <i>Chair</i> , Wenonah Borough Jeff Celebre, City of Vineland
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

Resolution 2023-20 Appointing Wintsec Consulting, LLC as the Technology Risk Services Director for the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund Effective February 1, 2023 at a Cost not to Exceed \$49,775 and Authorizing a Payment of \$7,524 to Secure Data Consulting Services

Chair Sweeney entertained a motion to adopt Resolution 2023-20, as presented.

Motion by Ms. Sperry, seconded by Mr. Diaz to approve the motion as presented.

ROLL CALL	Yeas:	Mark Gravinese, Harrison Township Majorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Colette Bachich, Washington Township Bob Diaz, <i>Secretary</i> , South Harrison Township Karen Sweeney, <i>Chair</i> , Wenonah Borough Jeff Celebre, City of Vineland
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

NEXT MEETING

Chair Sweeney noted that the next meeting of the TRICO JIF will take place on **Monday, February 27, 2023 at 5:00 PM** via Zoom Conferencing.

Chair Sweeney entertained a motion to accept **Resolution 2023-21 Honoring and Recognizing the Services Robert Law to the TRICO JIF**. Chair Sweeney noted what an intricate part Mr. Law was to the TRICO JIF for many years and he will be missed.

Motion by Ms. Sperry, seconded by Mr. Daiz to accept **Resolution 2023-21**. All in Favor. Motion carries.

Mr. Forlenza noted a Plaque and executed Resolution will be sent to Mr. Law, with an executed copy of the Resolution to be sent to his Mayor and Council.

Chair Sweeney entertained a motion to accept **Resolution 2023-22 Honoring Michael Razze on his Retirement as Fund Chair of the TRICO JIF**. Chair Sweeney then read a copy of the Resolution to the membership and publically thanked Mr. Razze for his time served.

Motion by Ms. Sperry, seconded by Mr. Diaz to accept **Resolution 2023-22**. All in Favor. Motion carries.

Mr. Forlenza presented a Plaque and executed Resolution to Mr. Razze, noting a copy of the Resolution will be sent to his Council.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

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

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

APPROVE CLAIMS PAYMENTS

Chair Sweeney entertained a motion to approve the following PARs as reviewed and recommended by the Claims Review Committee.

Workers Compensation	General Liability	Property
2023288091	2020184117	2023285916
2021230606		
2022269322		

Motion by Ms. Sperry, seconded by Mr. Diaz, to approve Claims Payments, as presented

ROLL CALL

Yeas:

Mark Gravinese, **Harrison Township**
Majorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Bob Diaz, *Secretary*, **South Harrison Township**
Karen Sweeney, *Chair*, **Wenonah Borough**

Jeff Celebre, **City of Vineland**
Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

Secretary Diaz noted there were three (3) claim(s) reviewed for abandonment of subrogation attempt since the last meeting

001093252
2022255148
2021222725

Motion by Ms. Sperry, seconded by Mr. Diaz, to abandon subrogation on the claims presented.

ROLL CALL

Yeas: Mark Gravinese, **Harrison Township**
Majorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Bob Diaz, *Secretary*, **South Harrison Township**
Karen Sweeney, *Chair*, **Wenonah Borough**
Jeff Celebre, **City of Vineland**
Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

There being no further business, Chair Sweeney entertained a *Motion to Adjourn* the January 23, 2023 Executive Committee Meeting of the TRICO JIF.

Motion by Ms. Sperry, seconded by Mr. Diaz. All in Favor. Motion carries.

The meeting was adjourned at 5:50 PM.

Kris Kristie, Recording Secretary for

Robert Diaz, Fund Secretary



To: Fund Commissioners
From: Paul Forlenza, MGA, RMC, Executive Director
Date: February 27, 2023
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 30-31)

The December 2022 Lost Time Accident Frequency Summary and the Statewide Recap December2022 are attached for your review.

B. Certificates of Insurance (pgs. 32-33)

Summaries of the Certificates of Insurance issued from during January 2023 are attached for your review.

C. Financial Fast Track (pg. 34)

The Financial Fast Track Report as of December 31, 2022 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of December 31, 2022 was **\$13,248,745**

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

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

E. 2022 Safety Incentive Program

A letter from our office describing on how to collect your 2022 Safety Award Money will be emailed out to all members after the Safety Breakfast in March. Please note that the deadline to claim or encumber these funds is November 1, 2023. All encumbered funds had to be claimed by February 1, 2023.

F. 2023 Optional Safety Budget (pg. 37)

A consolidated announcement letter including instructions on how to collect your 2023 Optional Safety Money was emailed to all members on or about February 14, 2023. If you have any questions on how to collect your 2023 Optional Safety Budget allowance, please contact our office. Please note that the deadline to claim or encumber these funds is November 1, 2023. All encumbered funds have to be claimed by February 1, 2024.

G. 2023 Wellness Incentive (pg. 38)

A consolidated announcement letter including instructions on how to collect your 2023 Wellness Incentive Program Allowance was emailed to all members on or about February 14, 2023. If you have any questions on how to collect your 2023 Wellness Incentive Program Allowance, please contact our office. Please note that the deadline to claim or encumber these funds is November 1, 2023. All encumbered funds have to be claimed by February 1, 2024.

H. 2023 EPL/Cyber Risk Management Budget (pg. 39)

A consolidated announcement letter including instructions on how to collect your 2023 EPL/Cyber Risk Management monies was emailed to all members by the end of February. If you have any questions on how to collect your 2023 EPL/Cyber Risk Management allowance, please contact our office. Please note that the deadline to claim or encumber these funds is November 1, 2023. All encumbered funds have to be claimed by February 1, 2024.

I. Employment Practices Liability Compliance Status

This report is not available this month,

J. Statutory Bond Status (pgs. 40-42)

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. Please note that these bonds are written for the individual NOT the position to be bond. All applicants for a bond must complete an underwriting application and submit it to the Fund Underwriter for approval. Any questions on the status of an application or a 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. 43)

The MEL has established a process, outlined in MEL Coverage Bulletin **2023-06**, 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. 44-45)

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. 46)

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. Elected Officials Training

This year, the Elected Officials Training will be available through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow all Elected Officials to complete this training at their convenience. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2023. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2023 MEL Assessment. An email including instructions on how to access this training will be sent to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants once the training is available.

O. Managerial & Supervisory Training

In 2023 the TRICO JIF, in conjunction with the ACM and BURLCO JIFs, will be sponsoring Managers & Supervisor's Employment Liability Training sessions. These trainings will be presented by Armando Riccio, Esq. Participation by your managers & supervisors in this training is required for compliance with the 2023-2024 MEL EPL Plan of Risk Management. Additional information will be forthcoming.

P. Police Command Staff

In 2023 the TRICO JIF, in conjunction with the ACM and BURLCO JIFs will be sponsoring this training and completion by the members of your Police Department's Command Staff is a required element for compliance with the MEL's 2023-2024 Employment Practices Liability Plan of Risk Management. Additional information will be forthcoming.

Q. Payroll Audits

On or about February 15, 2023 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2022 payrolls. These payroll figures will serve as the basis for your 2024 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than March 17, 2023. Details on how the data can be sent were included in the February 15, 2023 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

R. Property Appraisals

On or about February 17, 2023, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2023 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 24, 2023.

S. Police Accreditation Announcements (pgs. 47-48)

On or about February 7, 2023, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at Denise.Plavchak@RPAdmin.com

T. 2023 Safety Breakfast Kickoff

The JIF will hold the 2023 Safety Kickoff Breakfast on March 28, 2023 at Auletto Caterers, Deptford. An invitation will be emailed to all members approximately one (1) month prior to the event.

U. Safety, Claims, & Wellness Coordinator Roundtable

The JIF will hold the 2023 Safety, Claims, Wellness Coordinator Roundtable via Zoom Conferencing. An invitation will be emailed to all members approximately one (1) month prior to the event.

V. Inclement Weather

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.tricojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.tricojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting

W. 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@rpadmin.com.

X. New Member Activity

Nothing to report

Gloucester, Salem, Cumberland Counties Municipal JIF JOINT INSURANCE FUND
2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

DATA VALUED AS OF December 31, 2022

MEMBI MEMBER	# CLAIMS ** FOR * 12/31/2022	Y.T.D. LOST TIME ACCIDENTS	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2022 - 2020
1 346 Carneys Point Township	0	0	0.00	0.00	1.05	1 Carneys Point Township	0.35
2 348 East Greenwich Township	0	0	0.00	0.00	0.00	2 East Greenwich Township	0.00
3 349 Elk Township	0	0	0.00	0.00	0.00	3 Elk Township	0.00
4 350 Fairfield Township	0	0	0.00	0.00	0.00	4 Fairfield Township	0.00
5 353 Harrison Township	0	0	0.00	0.00	0.93	5 Harrison Township	0.30
6 355 Logan Township	0	0	0.00	1.18	3.90	6 Logan Township	1.57
7 361 Pilesgrove Township	0	0	0.00	0.00	0.00	7 Pilesgrove Township	0.00
8 364 South Harrison Township	0	0	0.00	0.00	0.00	8 South Harrison Township	0.00
9 365 Swedesboro Borough	0	0	0.00	0.00	4.88	9 Swedesboro Borough	1.79
10 367 Wenonah Borough	0	0	0.00	2.53	0.00	10 Wenonah Borough	0.85
11 368 Westville Borough	0	0	0.00	1.22	1.23	11 Westville Borough	0.82
12 371 Woolwich Township	0	0	0.00	1.27	2.78	12 Woolwich Township	1.31
13 480 Oldmans Township	0	0	0.00	0.00	0.00	13 Oldmans Township	0.00
14 529 Shiloh Borough	0	0	0.00	0.00	0.00	14 Shiloh Borough	0.00
15 603 Mannington Township	0	0	0.00	0.00	0.00	15 Mannington Township	0.00
16 640 Lower Alloways Creek Townsh	0	0	0.00	3.36	1.55	16 Lower Alloways Creek Township	1.65
17 645 Elsinboro Township	0	0	0.00	0.00	0.00	17 Elsinboro Township	0.00
18 702 Hopewell Township	0	0	0.00	0.00	0.00	18 Hopewell Township	0.00
19 360 Pennsville Township	0	1	0.63	1.20	1.87	19 Pennsville Township	1.24
20 362 Pitman Borough	0	1	0.74	0.00	0.69	20 Pitman Borough	0.46
21 356 Mantua Township	0	1	0.82	3.28	1.57	21 Mantua Township	1.88
22 528 Franklin Township	0	1	0.82	4.05	2.25	22 Franklin Township	2.48
23 352 Greenwich Township	0	1	1.14	1.10	0.00	23 Greenwich Township	0.76
24 688 West Deptford Township	0	4	1.18	0.86	0.86	24 West Deptford Township	0.96
25 358 Paulsboro Borough	1	1	1.23	2.42	0.00	25 Paulsboro Borough	1.19
26 374 Washington Township	0	3	1.33	2.95	3.38	26 Washington Township	2.58
27 359 Penns Grove Borough	0	1	1.96	0.00	5.22	27 Penns Grove Borough	2.52
28 369 Woodbury Heights Borough	0	1	1.96	0.00	1.85	28 Woodbury Heights Borough	1.27
29 357 Monroe Township	1	7	2.10	2.20	2.42	29 Monroe Township	2.25
30 366 Upper Pittsgrove Township	0	1	2.20	0.00	0.00	30 Upper Pittsgrove Township	0.75
31 464 Quinton Township	0	1	2.27	0.00	0.00	31 Quinton Township	0.72
32 347 Clayton Borough	0	2	2.37	0.00	3.70	32 Clayton Borough	2.03
33 463 Deptford Township	0	5	2.86	4.55	3.25	33 Deptford Township	3.57
34 381 Woodbury City	1	4	3.24	4.71	0.67	34 Woodbury City	2.75
35 351 Glassboro Borough	0	7	3.38	6.77	2.68	35 Glassboro Borough	4.29
36 660 Vineland City	**	0	0			36 Vineland City	0.00
Totals:	3	42	1.26	1.97	1.71		1.65

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

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

December 31, 2022

FUND	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	TOTAL RATE * 2022 - 2020
Monmouth County	0.62	0.96	0.90	0.83
Professional Municipal Manage	0.93	1.54	1.35	1.28
Ocean County	0.93	1.76	1.64	1.45
Morris County	0.97	1.40	1.35	1.24
NJ Utility Authorities	0.98	1.83	2.28	1.68
Camden County	1.17	1.38	1.38	1.31
Suburban Municipal	1.20	1.34	1.58	1.37
Bergen County	1.22	1.56	1.29	1.36
Gloucester, Salem, Cumberland	1.26	1.97	1.71	1.65
Burlington County Municipal JI	1.28	1.33	1.19	1.27
NJ Public Housing Authority	1.31	1.48	1.75	1.51
Suburban Metro	1.32	1.33	2.10	1.59
Atlantic County Municipal JIF	1.67	1.89	2.04	1.87
Central New Jersey	1.80	1.47	1.73	1.67
South Bergen County	2.16	2.08	2.06	2.10
AVERAGE	1.26	1.55	1.62	1.48

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

TRICO Municipal JIF

Certificate of Insurance Monthly Report

From 12/22/2022 To 1/22/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of National Park I - Borough of National Park	7 S. Grove Ave. (PO Box 262) National Park, NJ 08063	JIF Blanket Crime Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions(those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage - Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Victoria Holmstrom- Tax Collector, Effective:1/1/2023; 5/6/2020; Kimberly Kwasizur- Treasurer, Effective: 01/01/2023	12/22/2022 #3778539	OTH
H - County of Gloucester Board of I - Borough of Westville	County Commissioners PO Box 337 Woodbury, NJ 08096	RE: Ford E450 Bus 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 2013 Ford E450 Bus Vin# ending in 13541 valued at \$53,950.	1/3/2023 #3837898	GL AU EX WC
H - Time Payment Corp I - Borough of Wenonah	1600 District Ave. ste 200 Burlington, MA 01803	RE: TOSHIBA E-STUDIO2822AM 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 COPIER FOR THE LIBRARY. TOSHIBA E-STUDIO2822AM SERIAL NUMBER SCKEM26188	1/4/2023 #3840776	GL AU EX WC OTH
H - Hopewell Board of Education I - Township of Hopewell (T)	122 Sewall Road Bridgeton, NJ 08302	Evidence of insurance as respects to a town hall meeting taking place during the current policy period.	1/5/2023 #3840943	GL AU EX WC OTH
H - 6666 Deer Club of Elmer I - Township of Monroe	6792 Weymouth Rd. Mays Landing, NJ 08330	RE: use of premises - Williamstown Fire Company The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for a team building event held for the Williamstown Fire Company	1/6/2023 #3843529	GL AU EX WC
H - Transform Operating Stores LLC	Attn: Licensed Business 5407 Trillium Blvd.	TRICO JIF and MEL JIF limits are excess of the City of Vineland's \$200,000 SIR for GL, AL & WC and \$250,000 for Property. RE:	1/11/2023	GL AU EX WC OTH

TRICO Municipal JIF

Certificate of Insurance Monthly Report

From 12/22/2022 To 1/22/2023

I - City of Vineland	Hoffman Estate, IL 60192	Active Shooter Drills Licensor and Transform Midco and its Subsidiaries and affiliates are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Police Active Shooter Drills to be held at the Closed Sears 2374 (26748) Located at 8 W Landis Ave. Vineland NJ 08630	#3844266	
H - Toshiba Financial Services I - Borough of Wenonah	and/or it assigns 1310 Madrid Street Marshall, MN 56258	RE: 101 E Mantua Ave, Wenonah, NJ 08090 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 asset location of 101 E Mantua Ave, Wenonah, NJ 08090. Equipment for THE WENONAH FREE PUBLIC LIBRARY	1/12/2023 #3845214	GL AU EX WC OTH
H - Hercules Incorporation I - Township of Woolwich	Corporate Real Estate Division Hercules Plaza Wilmington, DE 19876	RE: use of shooting range The Certificate Holder and Ashland Inc., 3499 Blazer Pky, Lexington, KY 40509 are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of shooting range.	1/13/2023 #3849798	GL AU EX WC
H - New Jersey State Historical I - Township of Lower Alloways Creek	Commission PO Box 305 Trenton, NJ 08625	Evidence of Insurance as respects to Open House activities, taking place during the current policy period.	1/17/2023 #3852856	GL AU EX WC
H - Deptford Township Board of I - Township of Deptford	Education 2022 Good Intent Road Deptford, NJ 08096	RE: Junior Police Academy The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities at the High School for Deptford Township Police's Junior Police Academy	1/19/2023 #3853228	GL AU EX WC
Total # of Holders: 10				

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

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,344,982	16,138,810	273,307,384	289,446,194
2. CLAIM EXPENSES				
Paid Claims	679,645	5,573,992	104,943,087	110,517,080
Case Reserves	(560,645)	(305,914)	9,875,953	9,570,039
IBNR	(290,379)	490,894	4,644,925	5,135,819
Recoveries	(161)	(8,630)	(184,464)	(193,094)
TOTAL CLAIMS	(171,540)	5,750,342	119,279,502	125,029,844
3. EXPENSES				
Excess Premiums	457,451	5,489,408	76,218,132	81,707,540
Administrative	229,585	3,076,114	50,216,401	53,292,515
TOTAL EXPENSES	687,036	8,565,522	126,434,533	135,000,055
4. UNDERWRITING PROFIT (1-2-3)	829,485	1,822,946	27,593,349	29,416,295
5. INVESTMENT INCOME	50,413	(1,826,129)	10,378,223	8,552,094
6. DIVIDEND INCOME	0	78,955	1,087,751	1,166,706
7. STATUTORY PROFIT (4+5+6)	879,898	75,772	39,059,323	39,135,095
8. DIVIDEND	2,200,000	2,200,000	22,281,293	24,481,293
9 RCF & MEL Surplus Strengthening	0	0	1,405,057	1,405,057
10. STATUTORY SURPLUS (7-8-9)	(1,320,102)	(2,124,228)	15,372,972	13,248,745

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(2,178,323)	(2,923,096)	15,011,569	12,088,473
MEL Unencumbered Surplus Account	3,052	(99,461)	1,231,429	1,131,968
2018	75,700	109,533	999,136	1,108,669
2019	109,051	(357,273)	(764,476)	(1,121,749)
2020	308,172	592,511	(617,312)	(24,801)
2021	155,424	311,275	(487,374)	(176,099)
2022	206,823	242,282		242,282
TOTAL SURPLUS (DEFICITS)	(1,320,102)	(2,124,228)	15,372,971	13,248,744
TOTAL CASH				29,557,514

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(88)	(64,820)	90,441,335	90,376,515
FUND YEAR 2018				
Paid Claims	3,752	344,529	4,860,893	5,205,422
Case Reserves	(40,237)	(574,039)	1,374,322	800,283
IBNR	(35,912)	(9,968)	59,289	49,321
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	(72,398)	(239,478)	6,294,505	6,055,026
FUND YEAR 2019				
Paid Claims	69,818	604,446	4,468,660	5,073,105
Case Reserves	(147,628)	4,969	2,819,596	2,824,565
IBNR	(28,369)	(376,759)	468,565	91,806
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	(106,178)	232,656	7,756,821	7,989,477
FUND YEAR 2020				
Paid Claims	152,687	1,365,737	3,619,923	4,985,660
Case Reserves	(265,441)	(1,426,783)	2,810,177	1,383,394
IBNR	(191,878)	(696,047)	1,188,750	492,703
Recoveries	(161)	(8,630)	(184,464)	(193,094)
TOTAL FY 2020 CLAIMS	(304,792)	(765,723)	7,434,386	6,668,664
FUND YEAR 2021				
Paid Claims	86,387	1,530,514	2,197,566	3,728,080
Case Reserves	(40,172)	(206,176)	2,270,665	2,064,489
IBNR	(196,750)	(1,850,224)	2,884,224	1,034,000
Recoveries	-	0	(0)	(0)
TOTAL FY 2021 CLAIMS	(150,534)	(525,887)	7,352,455	6,826,569
FUND YEAR 2022				
Paid Claims	367,088	1,793,587		1,793,587
Case Reserves	(67,167)	1,896,115		1,896,115
IBNR	162,530	3,423,892		3,423,892
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	462,451	7,113,594		7,113,594
COMBINED TOTAL CLAIMS	(171,540)	5,750,342	119,279,502	125,029,844

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 \$238,413 (Paid: \$193,094, Reserves: \$45,320)

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Monthly Regulatory Filing Check List

Fund Year 2022 for the Month of January

<u>ITEM</u>	<u>FILING STATUS</u>
Meeting Minutes	2/28/23
Bylaws Amendments	N/A
Risk Management Program Changes	1/24/23
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	1/24/23
Executive Committee Changes	1/24/23

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Annual Regulatory Filing Check List

Year: January 1, 2023 – December 31, 2023

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FG's and Prof's</i>)	
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	12/29/22
Annual Assessments/Contributions	12/29/22
Supplemental Assessments/Contributions	
Risk Management Program	1/24/23
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	
Identity of Administrator	1/24/23
Identity of Treasurer	1/24/23
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/24/23
Member Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	1/24/23
Exhibit B - Certification of JIF Data Forms	
Exhibit D - New Member Filings	
New Service Providers	1/24/23
Annual Reorganization Resolutions, including Cash Management Plan	1/24/23

Professionals	Contract	Gen Ins	Fidelity	E&O	Surety
Actuary – Actuarial Advantage	X	7/1/23	N/A	7/1/23	N/A
Administrative Consultant PERMA	X	12/10/23	N/A	12/10/23	N/A
Administrator - AJG	X	10/1/23	5/1/20	10/1/23	N/A
Attorney (including Subro.) - DeWeese	X	9/1/23	N/A	9/1/23	N/A
Asset Manager – Wilmington Trust	X	5/1/23	JIF	5/1/23	N/A
Auditor - Bowman	X	1/1/23	N/A	1/1/22	N/A
Claims Administrator Qual-Lynx	X	6/30/23	4/30/22	6/30/23	12/31/18
Managed Care - QualCare	X	6/30/23	N/A	6/30/23	N/A
Payroll Auditor - Bowman	X	1/1/23	N/A	N/A	N/A
Property Appraiser - Assetworks	X	9/27/23	N/A	9/27/23	N/A
Safety Director – JA Montgomery	X	12/10/23	N/A	12/10/23	N/A
Underwriting Manager - Conner Strong	X	12/10/23	N/A	12/10/23	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	3/31/23	N/A	N/A	N/A

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2023 Optional Safety Budget**

Member Municipality	Opening Balance	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	Oct. 2023	Nov. 2023	Dec. 2023	Paid 2024	Total YTD Expenses	Remaining Balance	Date Encumbered
Carneys Point Township	2,500.00														0.00	2,500.00	
Clayton Borough	2,500.00														0.00	2,500.00	
Deptford Township	4,500.00														0.00	4,500.00	
East Greenwich Township	2,500.00														0.00	2,500.00	
Elk Township	1,500.00														0.00	1,500.00	
Elsinboro Township	750.00														0.00	750.00	
Fairfield Township	1,500.00														0.00	1,500.00	
Franklin Township	3,500.00														0.00	3,500.00	
Glassboro Borough	4,500.00														0.00	4,500.00	
Greenwich Township	3,500.00														0.00	3,500.00	
Harrison Township	2,500.00														0.00	2,500.00	
Hopewell Township	1,500.00														0.00	1,500.00	
Logan Township	2,500.00														0.00	2,500.00	
Lower Alloways Creek Towns	2,500.00														0.00	2,500.00	
Mannington Township	750.00														0.00	750.00	
Mantua Township	3,500.00														0.00	3,500.00	
Monroe Township	4,500.00														0.00	4,500.00	
National Park Borough	1,500.00														0.00	1,500.00	
Oldmans Township	750.00														0.00	750.00	
Paulsboro Borough	3,500.00														0.00	3,500.00	
Penns Grove Borough	3,500.00														0.00	3,500.00	
Pennsville Township	3,500.00														0.00	3,500.00	
Pilesgrove Township	750.00														0.00	750.00	
Pitman Borough	3,500.00														0.00	3,500.00	
Quinton Township	750.00														0.00	750.00	
Shiloh Borough	750.00														0.00	750.00	
South Harrison Township	750.00														0.00	750.00	
Swedesboro Borough	1,500.00														0.00	1,500.00	
Upper Pittsgrove Township	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 Borough	1,500.00														0.00	1,500.00	
West Deptford Township	4,500.00														0.00	4,500.00	
Westville Borough	2,500.00														0.00	2,500.00	
Woodbury City	3,500.00														0.00	3,500.00	
Woodbury Heights Borough	2,500.00														0.00	2,500.00	
Woolwich Township	1,500.00														0.00	1,500.00	
Total By Line	\$89,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$89,500.00	

All Funds must be claimed or encumbered by November 1, 2023. All encumbered funds must be claimed by February 1, 2024

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2023 Wellness Incentive Program**

Member Municipality	Opening Balance	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	Oct. 2023	Nov. 2023	Dec. 2023	Paid 2024	Total YTD Expenses	Ending Balance	Date Encumbered
Carneys Point Township	1,000.00														0.00	1,000.00	
Clayton Borough	1,000.00														0.00	1,000.00	
Deptford Township	1,500.00														0.00	1,500.00	
East Greenwich Township	1,000.00														0.00	1,000.00	
Elk Township	750.00														0.00	750.00	
Elsinboro Township	500.00														0.00	500.00	
Fairfield Township	750.00														0.00	750.00	
Franklin Township	1,250.00														0.00	1,250.00	
Glassboro Borough	1,500.00														0.00	1,500.00	
Greenwich Township	1,000.00														0.00	1,000.00	
Harrison Township	1,000.00														0.00	1,000.00	
Hopewell Township	750.00														0.00	750.00	
Logan Township	1,000.00														0.00	1,000.00	
Lower Alloways Creek To	1,000.00														0.00	1,000.00	
Mannington Township	500.00														0.00	500.00	
Mantua Township	1,250.00														0.00	1,250.00	
Monroe Township	1,500.00														0.00	1,500.00	
National Park Borough	500.00														0.00	500.00	
Oldmans Township	500.00														0.00	500.00	
Paulsboro Borough	1,000.00														0.00	1,000.00	
Penns Grove Borough	1,250.00														0.00	1,250.00	
Pennsville Township	1,250.00														0.00	1,250.00	
Pilesgrove Township	500.00														0.00	500.00	
Pitman Borough	1,250.00														0.00	1,250.00	
Quinton Township	500.00														0.00	500.00	
Shiloh Borough	500.00														0.00	500.00	
South Harrison Township	500.00														0.00	500.00	
Swedesboro Borough	750.00														0.00	750.00	
Upper Pittsgrove Township	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 Borough	750.00														0.00	750.00	
West Deptford Township	1,500.00														0.00	1,500.00	
Westville Borough	1,000.00														0.00	1,000.00	
Woodbury City	1,250.00														0.00	1,250.00	
Woodbury Heights Boroug	1,000.00														0.00	1,000.00	
Woolwich Township	1,000.00														0.00	1,000.00	
Total By Line	\$35,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$35,750.00	

All Funds must be claimed or encumbered by November 1, 2023. All encumbered funds must be claimed by February 1, 2024

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

2023 EPL/Cyber Risk Management Budget

Member Municipality	Opening Balance	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid in 2024	Total YTD Expenses	Ending Balance	Date Encumbered
Carneys Point Township	2,000.00														0.00	2,000.00	
Clayton Borough	2,000.00		245.00												245.00	1,755.00	
Deptford Township	3,000.00														0.00	3,000.00	
East Greenwich Township	2,000.00														0.00	2,000.00	
Elk Township	1,500.00														0.00	1,500.00	
Elsinboro Township	1,000.00														0.00	1,000.00	
Fairfield Township	1,500.00		1,500.00												1,500.00	0.00	
Franklin Township	2,500.00		2,500.00												2,500.00	0.00	
Glassboro Borough	3,000.00														0.00	3,000.00	
Greenwich Township	2,000.00														0.00	2,000.00	
Harrison Township	2,000.00														0.00	2,000.00	
Hopewell Township	1,500.00														0.00	1,500.00	
Logan Township	2,000.00														0.00	2,000.00	
Lower Alloways Creek To	2,000.00														0.00	2,000.00	
Mannington Township	1,000.00														0.00	1,000.00	
Mantua Township	2,500.00														0.00	2,500.00	
Monroe Township	3,000.00														0.00	3,000.00	
National Park Borough	1,500.00														0.00	1,500.00	
Oldmans Township	1,000.00														0.00	1,000.00	
Paulsboro Borough	2,000.00														0.00	2,000.00	
Penns Grove Borough	2,500.00														0.00	2,500.00	
Pennsville Township	2,500.00														0.00	2,500.00	
Pilesgrove Township	1,000.00														0.00	1,000.00	
Pitman Borough	2,500.00														0.00	2,500.00	
Quinton Township	1,000.00														0.00	1,000.00	
Shiloh Borough	500.00														0.00	500.00	
South Harrison Township	1,000.00														0.00	1,000.00	
Swedesboro Borough	1,500.00														0.00	1,500.00	
Upper Pittsgrove Township	1,000.00														0.00	1,000.00	
Vineland City	3,000.00														0.00	3,000.00	
Washington Township	3,000.00														0.00	3,000.00	
Wenonah Borough	1,500.00														0.00	1,500.00	
West Deptford Township	3,000.00														0.00	3,000.00	
Westville Borough	2,000.00														0.00	2,000.00	
Woodbury City	2,500.00														0.00	2,500.00	
Woodbury Heights Boroug	2,000.00														0.00	2,000.00	
Woolwich Township	2,000.00														0.00	2,000.00	
Total By Line	71,500.00	0.00	4,245.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,245.00	67,255.00	

All Funds must be claimed or encumbered by November 1, 2023. All encumbered funds must be claimed by February 1, 2024

MEL STATUTORY BONDS as of 2/6/23

Name	Applicant	Active Stat Bond Position 1	Active Date Position 1	Approval Statu: Delete Date Posi	Second Posi	Bond Position 2	Active Date Position 2	Approval Statu	Status
Carneys Point Township	Dawn Allen	Yes	Tax Collector	01/01/2023	Approved				Approved
Carneys Point Township	Ashley Crist	Yes	Treasurer	06/12/2022	Approved				Approved
Carneys Point Township	Autumn Davis	No	Treasurer	07/01/2021	Approved	06/15/2022			Approved
Carneys Point Township	Jennifer Koeturius	No	Tax Collector	01/01/2018	Approved	12/31/2022			Approved
Carneys Point Township	Elizabeth A. Ruhl	No	Tax Collector	01/01/2014	Approved	01/01/2017			Approved
Carneys Point Township	Marie Stout	No	Tax Collector	01/01/2017	Approved	01/01/2017			Approved
Carneys Point Township	Linda S. Jones	No	Treasurer	01/01/2007	Approved	07/01/2021			Approved
Clayton Borough	Donna M. Nestore	Yes	Tax Collector	01/01/2008	Approved		Yes	Utility Clerk	01/01/2008 Approved
Deptford Township	Kathleen Diorio	Yes	Tax Collector	09/12/2022	Approved				Approved
Deptford Township	Christina Helder	No	Tax Collector	08/01/2022	Approved	09/12/2022			Approved
Deptford Township	Desiree Laning	Yes	Library Treasurer	01/01/2021	Approved				Approved
Deptford Township	Fotini Iliadis	No	Tax Collector	08/31/2018	Approved	08/01/2022			Approved
Deptford Township	Christine Greenwood	No	CFO (Assuming Treasurer Duties)	01/01/2018	Pending	10/01/2018			Pending
Deptford Township	Diane Kusmanick	No	Tax Collector	01/01/2013	Approved	08/31/2018			Approved
Deptford Township	Kimberly Kwasizur	Yes	Treasurer	10/22/2012	Approved				Approved
Deptford Township	Nina R. Lamb	No	Library Treasurer	01/01/2009	Approved	01/01/2021			Approved
East Greenwich Township	Elizabeth McGill	Yes	Treasurer	01/01/2021	Approved				Approved
East Greenwich Township	Christine Monaco	Yes	Tax Collector	01/01/2021	Approved				Approved
East Greenwich Township	Summer Keagan	No	Utility Clerk	05/01/2020	Pending	12/16/2020			Pending
East Greenwich Township	Elizabeth McGill	No		05/02/2019	Pending	12/16/2020			Pending
East Greenwich Township	Carole I. Riehl	No	Utility Clerk	01/01/2007	Approved	05/20/2016			Approved
East Greenwich Township	Gail Capasso	No	Tax Collector	01/01/2007	Approved	02/09/2021			Approved
East Greenwich Township	Susan M. Costill	No	Treasurer	05/01/2019	Approved	08/31/2020			Approved
East Greenwich Township	Christine Monaco	No	Utility Clerk	05/24/2016	Approved	05/19/2020			Approved
Elk Township	Susan E. Defrancesco	Yes	Tax Collector	12/13/2007	Approved				Approved
Elk Township	Stephen P. Considine	Yes	Treasurer	01/01/2009	Approved				Approved
Elsinboro Township	Elizabeth Clark Wallender	Yes	Tax Collector	10/16/2017	Approved				Approved
Elsinboro Township	Joanne M. Eddy	No	Tax Collector	12/31/2014	Approved	04/01/2017			Approved
Fairfield Township	Lois Buttner	No	Treasurer	01/01/2012	Approved	08/14/2015			Approved
Fairfield Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	06/08/2017	Approved				Approved
Fairfield Township	Carla Smith	Yes	Tax Collector	01/01/2012	Approved				Approved
Franklin Township	Gina Hayes	Yes	Tax Collector	06/11/2022	Approved				Approved
Franklin Township	Robin Sarlo	Yes	CFO (Assuming Treasurer Duties)	09/14/2021	Approved				Approved
Franklin Township	Richard Wright	No	CFO (Assuming Treasurer Duties)	08/03/2021	Approved	10/31/2021			Approved
Franklin Township	David Emmons	Yes	Library Treasurer	09/01/2020	Approved				Approved
Franklin Township	Cynthia LoGuidice	No	CFO (Assuming Treasurer Duties)	12/27/2019	Approved	04/30/2021			Approved
Franklin Township	Patrick Hegarty	No	Tax Collector	09/25/2019	Approved	06/11/2022			Approved
Franklin Township	Katie B Coleman	No	CFO (Assuming Treasurer Duties)	04/16/2018	Approved	12/31/2019			Approved
Franklin Township	Joanna Potopchuk	No	Tax Collector	01/01/2015	Approved	01/01/2017			Approved
Franklin Township	Debra Fourre Stacer	No	Treasurer	01/01/2015	Approved	07/22/2016			Approved
Franklin Township	Karen Shover	No	Library Treasurer	01/01/2014	Approved	08/31/2020			Approved
Franklin Township	Charles Owens	No	CFO (Assuming Treasurer Duties)	06/22/2016	Approved	04/16/2018			Approved
Franklin Township	Elizabeth Ruhl	No	Tax Collector	01/01/2017	Approved	08/15/2019			Approved
Glassboro Borough	Mark Godfrey	Yes	Tax Collector	05/28/2021	Approved				Approved
Glassboro Borough	Karyn Paccione	Yes	CFO (Assuming Treasurer Duties)	07/01/2011	Approved				Approved
Glassboro Borough	Rosemary A. Turner	No	Tax Collector	01/01/2008	Approved	05/28/2021			Approved
Greenwich Township	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	03/14/2022	Approved				Approved
Greenwich Township	Michael Kwasizur	No	CFO (Assuming Treasurer Duties)	10/01/2021	Approved	02/18/2022			Approved
Greenwich Township	Suzanne D. Pierce	Yes	Tax Collector	03/02/2015	Approved				Approved
Greenwich Township	Merrie Schmidt	No	Treasurer	01/01/2007	Approved	10/01/2021			Approved
Harrison Township	Dawn Michelle Allen	Yes	Tax Collector	09/10/2007	Approved		Yes	Utility Clerk	09/10/2007 Approved
Harrison Township	Yvonne Bullock	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved				Approved
Harrison Township	Maria Berkett	No	Tax Collector	07/17/2017	Approved	12/31/2019			Approved
Hopewell Township	Elizabeth Clark Wallender	Yes	Tax Collector	01/01/2020	Approved				Approved
Hopewell Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved				Approved
Logan Township	William Pine	Yes	CFO (Assuming Treasurer Duties)	01/04/2017	Approved				Approved
Logan Township	Robert Best	No	CFO (Assuming Treasurer Duties)	12/31/2012	Approved	03/31/2017			Approved
Logan Township	Rosanne Pyle	Yes	Tax Collector	01/01/2011	Approved				Approved
Lower Alloways Creek Township	Kevin S. Clour	Yes	Treasurer	01/01/2011	Approved				Approved

MEL STATUTORY BONDS as of 2/6/23

Lower Alloways Creek Township	Dawn M. Allen	Yes	Tax Collector	01/01/2010	Approved				Approved
Mannington Township	Lynne H. Stiles	No	Tax Collector	01/01/2009	Approved	01/01/2017			Approved
Mannington Township	Suzanne Pierce	Yes	Tax Collector	01/01/2017	Approved				Approved
Mannington Township	Linda S. Jones	Yes	Treasurer	01/01/2011	Approved				Approved
Mantua Township	Candice Pennewell	Yes	CFO (Assuming Treasurer Duties)	11/01/2021	Approved				Approved
Mantua Township	Gayle L. Tschopp	No	Treasurer	01/01/2009	Approved	11/01/2021			Approved
Mantua Township	Alice M. Kellmyer	Yes	Tax Collector	01/01/2009	Approved				Approved
Monroe Township	Lorraine M Boyer	Yes	CFO (Assuming Treasurer Duties)	01/01/2019	Approved				Approved
Monroe Township	Joan Rumpf	No	Tax Collector	01/01/2012	Approved	08/01/2015			Approved
Monroe Township	Joanna Potopchuk	Yes	Tax Collector	08/01/2015	Approved				Approved
Monroe Township	Karyn Paccione	No	CFO (Assuming Treasurer Duties)	09/08/2014	Approved	12/31/2018			Approved
National Park Borough	Kimberly Kwasizur	Yes	Treasurer	01/01/2023	Approved				Approved
National Park Borough	Victoria Holstrom	Yes	Tax Collector	01/01/2023	Approved				Approved
Oldmans Township	Diane Elwell	Yes	CFO (Assuming Treasurer Duties)	09/16/2019	Approved		Yes	Utility Clerk	09/16/2019
Oldmans Township	James R. Hackett	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	12/31/2018	Yes	Utility Clerk	01/01/2007
Oldmans Township	Kathleen Diorio	Yes	Tax Collector	02/15/2021	Approved				Approved
Oldmans Township	Susan DeFrancesco	No	Tax Collector	07/08/2020	Approved	02/15/2021			Approved
Oldmans Township	Pamela Lewis	No	Tax Collector	02/25/2020	Approved	07/07/2020			Approved
Oldmans Township	Shawn Glynn	No	Utility Clerk	01/01/2019	Approved	07/12/2019			Approved
Oldmans Township	Margie Schieber	No	Tax Collector	01/01/2007	Approved	06/30/2015			Approved
Oldmans Township	Anne Deeck	No	Tax Collector	09/09/2015	Approved	02/28/2020			Approved
Paulsboro Borough	Susan Jacobucci	Yes	CFO (Assuming Treasurer Duties)	02/01/2022	Approved				Approved
Paulsboro Borough	Temple McBride	Yes	Utility Clerk	04/18/2019	Approved				Approved
Paulsboro Borough	Judson Moore Jr	No	CFO (Assuming Treasurer Duties)	10/01/2019	Approved	06/15/2022			Approved
Paulsboro Borough	Susan Jacobucci	No	CFO (Assuming Treasurer Duties)	02/01/2019	Approved	10/01/2019			Approved
Paulsboro Borough	Georjean Widener	Yes	Tax Collector	08/01/2014	Approved				Approved
Paulsboro Borough	Lorraine Boyer	No	CFO (Assuming Treasurer Duties)	04/08/2015	Approved	02/01/2019			Approved
Paulsboro Borough	Rita M. Costenbader	No	Utility Clerk	01/01/2007	Approved	04/08/2019			Approved
Penns Grove Borough	Jennifer Koeturius	Yes	Tax Collector	01/01/2018	Approved				Approved
Penns Grove Borough	Elizabeth A. Ruhl	No	Tax Collector	01/01/2015	Approved	12/31/2016			Approved
Penns Grove Borough	Anne McCarthy	No	Tax Collector	01/01/2013	Approved	01/01/2015			Approved
Penns Grove Borough	Marie Stout	No	Tax Collector	01/01/2017	Approved	01/01/2018			Approved
Pennsville Township	Lauren E. Schoonmaker	Yes	Tax Collector	01/01/2010	Approved				Approved
Pennsville Township	John F. Willadsen	Yes	CFO (Assuming Treasurer Duties)	01/01/2010	Approved				Approved
Piles Grove Township	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	10/01/2020	Approved		Yes	Library Treasurer	10/01/2020
Piles Grove Township	Suzanne D. Pierce	Yes	Tax Collector	04/01/2021	Approved				Approved
Piles Grove Township	Dawn M Allen	No	Tax Collector	04/01/2019	Approved	03/31/2021			Approved
Piles Grove Township	Marie Stout	No	CFO (Assuming Treasurer Duties)	04/01/2017	Approved	10/01/2020			Approved
Piles Grove Township	Jennifer Koeturius	No	Tax Collector	06/01/2018	Approved	03/30/2019			Approved
Piles Grove Township	Donna L. Denham	No	Tax Collector	06/09/2009	Approved	05/31/2018			Approved
Piles Grove Township	Kimberly Fleetwood	No	Treasurer	01/01/2007	Approved	05/31/2018			Approved
Pitman Borough	Lynn Hoffman	Yes	Utility Clerk	09/07/2022	Approved				Approved
Pitman Borough	Carol Camacho	Yes	Library Treasurer	07/01/2022	Approved				Approved
Pitman Borough	Andrea Whilden	No	Utility Clerk	08/30/2021	Approved	07/13/2022			Approved
Pitman Borough	Elizabeth Ruhl	Yes	Tax Collector	05/07/2019	Approved				Approved
Pitman Borough	Conchetta A. Anderson	No	Utility Clerk	08/28/2017	Approved	08/03/2021			Approved
Pitman Borough	Beth A. Walls	No	Tax Collector	01/01/2007	Approved	08/29/2018			Approved
Pitman Borough	Stephen P Considine	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved				Approved
Pitman Borough	Sheila Garrison	No	Tax Collector	11/13/2017	Approved	04/02/2019			Approved
Pitman Borough	Margaret Ware	No	Library Treasurer	03/07/2014	Approved	06/21/2022			Approved
Quinton Township	Dawn Michelle Allen	Yes	Tax Collector	06/02/2008	Approved		Yes	Utility Clerk	06/02/2008
Quinton Township	Diane L. S. Elwell	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved				Approved
Shiloh Borough	Ronald L. Campbell Sr.	Yes	Treasurer	01/01/2007	Approved				Approved
Shiloh Borough	Elizabeth Wallender	Yes	Tax Collector	01/01/2007	Approved				Approved
South Harrison Township	Victoria Holmstrom	Yes	Tax Collector	08/26/2013	Approved				Approved
Swedesboro Borough	Jena Dolbow	Yes	Treasurer	01/10/2022	Approved				Approved
Swedesboro Borough	Mark Godfrey	Yes	Tax Collector	12/01/2021	Approved				Approved
Swedesboro Borough	Lois Yarrington	No	Treasurer	01/01/2019	Approved	01/10/2022			Approved
Swedesboro Borough	Kimberly Fleetwood	No	Tax Collector	03/07/2011	Approved	12/01/2021			Approved
Swedesboro Borough	Lois M. Elder	No	Treasurer	01/01/2011	Approved	01/01/2019			Approved

MEL STATUTORY BONDS as of 2/6/23

Upper Pittsgrove Township	Susan E. DeFrancesco	Yes	Tax Collector	01/01/2007	Approved	Yes	Treasurer	01/01/2007	Approved	Approved
Vineland City	Carmen DiGiorgio	Yes	Treasurer	01/01/2022	Approved	Yes	Tax Collector	01/01/2022		Approved
Washington Township	Sheila Batten	Yes	Tax Collector	04/03/2019	Approved					Approved
Washington Township	Anne Deeck	No	Tax Collector	07/01/2014	Approved			06/09/2015		Approved
Washington Township	Robin D. Sarlo	No	Tax Collector	06/10/2015	Approved			04/01/2019		Approved
Washington Township	James D'Auria	No	Treasurer	07/28/2014	Approved			11/30/2017		Approved
Washington Township	Colette Bachich	Yes	CFO (Assuming Treasurer Duties)	12/01/2017	Approved					Approved
Wenonah Borough	Kim Jaworski	Yes	Tax Collector	07/01/2018	Approved					Approved
Wenonah Borough	Lawrence J Nightlinger Jr.	No	Tax Collector	03/21/2011	Approved			09/22/2014		Approved
Wenonah Borough	Beth A. Walls	No	Tax Collector	09/29/2014	Approved			07/01/2018		Approved
Wenonah Borough	Karen Sweeney	Yes	Treasurer	07/01/2007	Approved					Approved
West Deptford Township	Jennifer Dukelow	Yes	Tax Collector	09/15/2021	Approved					Approved
West Deptford Township	Penny Sheehan	No	Tax Collector	01/01/2018	Approved			09/15/2021		Approved
West Deptford Township	Michael Kwasizur	Yes	CFO (Assuming Treasurer Duties)	10/01/2018	Approved					Approved
Westville Borough	Joseph Bobiak	No	Treasurer	06/23/2020				02/09/2022		
Westville Borough	Kathleen Carroll	Yes	Treasurer	01/01/2018	Approved					Approved
Westville Borough	William Bittner	No	Treasurer	01/01/2015	Approved			05/01/2017		Approved
Westville Borough	Christine A. Helder	No	Tax Collector	01/01/2007	Approved			08/01/2017		Approved
Westville Borough	Friz H. Sims Jr	No		04/14/2009	Approved			06/23/2020		Approved
Westville Borough	Ryan Giles	No	Treasurer	04/05/2017	Approved			01/01/2018		Approved
Westville Borough	Nicole O'Hara	Yes	Tax Collector	08/01/2017	Approved					Approved
Woodbury City	Lorraine Roberts (married nan	No	Tax Collector	01/01/2007	Approved			08/01/2017	Yes	Utility Clerk
Woodbury City	Theresa Mulvenna	Yes	Tax Collector	08/01/2017	Approved				Yes	Utility Clerk
Woodbury City	Janet McMaster	Yes	Library Treasurer	01/01/2022	Approved					Approved
Woodbury City	Robert Law	Yes	CFO (Assuming Treasurer Duties)	07/18/2020	Approved					Approved
Woodbury City	Richard E. Wright Jr	No	CFO (Assuming Treasurer Duties)	04/24/2018	Approved			07/18/2020		Approved
Woodbury City	Robert Law	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved			04/24/2018		Approved
Woodbury City	Cheryl Slack	No	Library Treasurer	01/01/2007	Approved			12/27/2021		Approved
Woodbury Heights Borough	Victoria Holmstrom	Yes	Treasurer	01/06/2012	Approved				Yes	Tax Collector
Woolwich Township	Britni Beecken	Yes	Treasurer	01/01/2022	Approved					Approved
Woolwich Township	Julie Iacovelli	No	Treasurer	01/01/2020	Approved			03/23/2022		Approved
Woolwich Township	William Pine	No	CFO (Assuming Treasurer Duties)	01/01/2011	Approved			01/01/2020		Approved
Woolwich Township	Kim Jaworski	Yes	Tax Collector	10/27/2011	Approved					Approved

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

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

Capehart Scatchard

Supreme Court Finds Non-Waivable Duty on the Part of Insurance Brokers to Provide Notice of Available Coverage for LLC Members

John H. Geaney

When coverage is denied under a workers' compensation policy for an LLC, one can be almost certain that a finger will be pointed, rightly or wrongly, at the insurance broker. The more severe the injury, the more likely the potential for a civil suit. This was the situation in last month's decision in *Holm v. Purdy*, New Jersey Supreme Court No. A-39-21 (Dec. 13, 2022). Brokers will be interested in this case because it is a case of first impression and will change procedures with respect to those who work with members of an LLC.

The case arose from the death of member of an LLC. As many know, an LLC must elect to obtain coverage for its members. Otherwise, there is no workers' compensation coverage for the members of the LLC. The employees of an LLC, of course, are covered under workers' compensation.

Holmdel Nurseries LLC had two members, Robert and Walter Friedauer, brothers in the business. Robert's sons, Michael and Christopher, became full-time employees in the business after college.

When workers' compensation coverage first became available in New Jersey for members of an LLC, Holmdel Nurseries elected to obtain coverage for Robert and Walter. Sometime later, the LLC decided against renewal of coverage due to the cost of workers' compensation insurance.

For many years, the brothers retained Daniel Purdy as the broker for the LLC and for themselves personally. When the LLC decided against maintaining workers' compensation coverage for themselves as members, the policy stated, "Workers' Compensation Members Excluded."

In the Spring of 2012, Michael Friedauer and Christopher Friedauer purchased Walter Friedauer's 50% interest in Holmdel Nurseries. The sons were no longer employees in the business but now members of the LLC. On July 12, 2012, a company meeting took place. Purdy said he learned for the first time that Michael and Christopher were no longer employees and had become members of the LLC. He admitted that he did not tell the sons that they were no longer covered under workers' compensation by changing status from employees to members. Nor did he tell the brothers that the LLC could elect to purchase workers' compensation insurance for them.

On February 15, 2015, tragedy struck. Michael Friedauer encountered his brother at the nursery. He was covered in snow and appeared not to be himself. Christopher said he had fallen and hit his head. Christopher told his brother that he fell so hard that he saw stars. Michael later that day looked for his brother and found him sitting dead in a truck on work premises. Christopher's wife filed a dependency claim petition on her behalf and on behalf of her two children asserting that her husband's death arose from work. The workers' compensation carrier denied coverage as the LLC had not elected to provide coverage for the members.

A civil suit was filed by Christopher Friedauer's widow against the broker Purdy asserting an act of professional negligence. Robert and Michael Friedauer asserted that they did not know that they were not covered as members for workers' compensation purposes and said that they would have elected coverage had they known it was available.

The trial court ruled against the widow and held that the broker had no duty to inform members of their right to elect workers' compensation coverage. The Appellate Division reversed and the Supreme Court took certification.

The starting point for the Supreme Court was an analysis of N.J.S.A. 34:15-36:

Notwithstanding any other provision of law to the contrary, no insurer or insurance producer . . . shall be liable in an action for damages on account of the failure of a . . . limited liability company . . . to elect to obtain workers' compensation coverage for a . . . limited liability company's members . . . unless the insurer or insurance producer causes damage by a willful, wanton or grossly negligent act of commission or omission. . .

The Supreme agreed with the conclusion of the Appellate Division and held: *"In accordance with N.J.S.A. 34:15-36, we hold that an insurance broker for an LLC, charged by the LLC to obtain workers' compensation coverage on its behalf, has a non-waivable duty to provide notice that such coverage is available to LLC members who can actively perform services on behalf of the LLC – but that such coverage is available only if the LLC elects the coverage when the policy is purchased or renewed. Because it is foreseeable that the failure to provide such notice may harm an LLC member's dependents, the broker's duty extends not only to the LLC, but also to LLC members eligible for workers' compensation coverage under N.J.S.A. 34:15-36."*

The Supreme Court remanded the matter to the trial court to determine whether the defendant 'caused damage by a willful, wanton, or grossly negligent act of commission or omission.'

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
Woolwich



TO: Member Police Chiefs
FROM: Denise C. Plavchak, Office Services Manager
DATE: February 10, 2022
RE: JIF Reimbursement - Police Accreditation Program

In 2003, the Municipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn Personnel	Accreditation Fee	JIF Reimbursement	MEL Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

***Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement after re-accreditation is achieved.**

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund
Police Accreditation Coordinator
PO Box 530
Marlton, New Jersey 08053

NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing polices for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, hdelgado@njsacop.org or check out the N.J.S.A.C.O.P. website at www.NJSACOP.org.

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2022 Announcement



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

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

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

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

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

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

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

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

**MEL EPL HELPLINE:
732-583-7474**

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

**MEL EPL HELPLINE:
609-522-5599**

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

**MEL EPL HELPLINE:
973-334-1900**

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

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



EPL Helpline Checklist Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Carneys Point Township	Tim Pine	Ken Brown
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	Lou Damminger
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
National Park Borough	Joy Dunn	Mark Cooper
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 Uzdavovics, 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	Janine Smiley
Wenonah Borough	Jessica Dominy	Karen Sweeney, Administrator
West Deptford	Michael Kwasizur, CFO	Lauren Sedberry
Westville Borough	Ryan Giles, Admin	Kathleen Carroll, Deputy Municipal Clerk
Woodbury City	John Leech	Robert Law
Woodbury Heights Borough	Cara Witasick	Vikki Holmstrom
Woolwich Township	Jane DiBella, Administrator	Craig Frederick

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

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

SAFETY DIRECTOR REPORT

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: February 1, 2023

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

<p>Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863</p>	<p>Robert Garish Assistant Director Public Sector rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719</p>	<p>John Saville Assistant Director Public Sector jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092</p>
<p>Thomas Reilly Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205</p>	<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101</p>	<p>Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070 Cell: 609-756-7333</p>

LOSS CONTROL SURVEYS

- Township of Washington on January 10, 2023
- Township of West Deptford on January 12, 2023
- Township of Lower Alloways Creek on January 13, 2023
- Township of Harrison on January 18, 2023
- Township of Pennsville on January 18, 2023
- Borough of National Park on January 27, 2023
- Township of Monroe on January 30, 2023
- Township of Logan on January 31, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Penns Grove on January 3, 2023

MEETINGS ATTENDED

- Claims Committee Meeting on January 23, 2023
- Executive Fund Committee Meeting on January 23, 2023

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: Designated Employer Representative (Der) Tuesday, January 17, 2023, 9:00 AM - 4:00 PM
- Space Heater Safety
- Training Announcement: MEL Leadership Skill Classes
- PEOSH Recording and Reporting Occupational Injuries and Illnesses
- CDL Federal Motor Carrier Safety Administration (FMCSA) Drug & Alcohol Clearinghouse
- MSI LIVE Schedule

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
East Greenwich	5
Oldmans	11
Pennsville	2
Vineland	1

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

MSI DVD	
Municipality	Number of Videos
Paulsboro	2
Pilesgrove	3

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE

offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

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

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

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

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

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

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – FEBRUARY 2023

SURVEILLANCE/SOCIAL MEDIA



- SURVEILLANCE CAN BE EXPENSIVE (\$650-\$900 PER DAY) BUT GIVEN THE PROPER INFORMATION, IT CAN BE A VALUABLE TOOL TO REDUCE THE COST OF WORKERS' COMPENSATION CLAIMS.
- WE ALSO UTILIZE SOCIAL MEDIA SEARCHES WHICH CAN PROVIDE INFORMATION THAT CAN HELP US REDUCE COSTS AND GET EMPLOYEES BACK TO WORK.
- PLEASE LET US KNOW IF YOU OR YOUR STAFF MAY BE QUESTIONING THE INJURIES CLAIMED OR THE MECHANISM OF INJURY.
- OUR ADJUSTERS ARE TRAINED TO RECOGNIZE RED FLAGS ENCOUNTERED OVER THE COURSE OF THEIR INVESTIGATION,, BUT WHAT CAN YOU DO OR LOOK OUT FOR?
- DOES THIS EMPLOYEE HAVE SECONDARY EMPLOYMENT OR A SIDE BUSINESS?
- DID YOU OR ANOTHER EMPLOYEE SEE SOMETHING ON SOCIAL MEDIA? SCREENSHOT IT!
- DID YOU HEAR INTERNAL RUMBLINGS ABOUT SOMEONE NOT BEING TRUTHFUL ABOUT SOME ASPECT OF THEIR CLAIM?
- HAS THE CLAIMS COORDINATOR SPOKEN WITH THE EMPLOYEE'S SUPERVISOR?



DATE: February 06, 2023

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

FROM: Christopher Winter L/E Risk Management Consultant

RE: TRICO Activities (January)

During the month of January the following information is provided.

1. Policy Development: Policy and Procedure requests have been received and have been forwarded to requesting agencies and continue to be ongoing.

2. Training: The Management of Aggressive Behavior class will be conducted on 02/16/2023 at the Vineland Police Department .A Training Bulletin was distributed to all TRICO agencies and Fund Commissioners. A Report Writing class is being prepared for future training at this time. Notice will be provided at a later date.

3. Law Enforcement Bulletins / Newsletters: L/E Bulletin 23-01 pertaining to Random Drug Testing was distributed to all TRICO Police Agencies as a reminder of the New Jersey Attorney General revisions on this process which is attached to this report.

4. Meetings Attended:

TRICO Claims Committee Meeting:	01/23/2023
TRICO Executive Committee Meeting:	01/23/2023

Sincerely,
Christopher J. Winter Sr., CPM
Law Enforcement RMC
ACM, BURLCO, and TRICO JIF



609-780-4769

chriswinter1429@gmail.com

TO: All TRICO JIF Police Departments
FROM: Christopher J. Winter, L/E Risk Management Consultant
DATE: January 31,2023
SUBJECT: Mandatory Random Drug Testing Program
L/E Bulletin: 23-01

DISCUSSION: As you know, the New Jersey Attorney General made modifications to the random drug testing program in March 2020 at the height of the COVID-19 pandemic response (AG Directive 2020-02). This was done in an effort to ease the administrative burden on L/E agencies by delaying certain statewide reporting, training and certification deadlines, so modifications were made to the AG Drug Testing Policy. Additionally, this was done again in 2021 due to the New Jersey Cannabis Regulatory, Enforcement Assistance and Modernization Act (CREAMMA). The following information is provided regarding Random Drug Testing as a reminder to police agencies for 2023.

- Every agency is required to test at least **10 percent** of its officers at least **four times** over a **two year period** between January 1, 2022 and December 31, 2023.
- At least two random tests must be conducted during the period from January 1, 2022 to March 31, 2023. Each test must include at least **10 percent** of the total number of sworn officers within the agency and every officer having equal chance of selection during each test. Basically, the two random test requirements for 2022 were extended to include the period January 1, 2022 to March 31,2023.



- L/E agencies are required to conduct at least **two** random drug tests during the period April 1, 2023 to December 31, 2023 with the standard requirements as previously mentioned. NOTE: If an agency has conducted two random tests during the calendar year 2022, then conducts a test during the January 1, 2022 to March 31, 2023 period, this third test may count toward the 2023 requirement of two tests. Overall, L/E agencies must conduct a total of at least four 4 random drug tests between January 1, 2022 and December 31, 2023.
- Reporting Requirements: The reporting requirement for all L/E agencies to the County Prosecutor which is normally December 31st., has been extended from December 31, 2022 to March 31, 2023 for the calendar year 2022. The reporting requirement for December 31, 2023 remains in place for the calendar year 2023.

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

**GLOUCESTER, SALEM AND CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: February 27, 2023 Zoom meeting
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

FEBRUARY - ACTIVITIES AND PLANNED EVENTS

Member Municipality Visits:

J. A. Montgomery provided me with a list of all scheduled Safety Meetings for 2023. I plan to attend at least one of those meetings per town and take 5-10 minutes to review pertinent wellness information to the committee. In those towns where the Wellness Coordinator or Wellness Committee regularly schedule meetings with me, attending a Safety Meeting may be unnecessary. However, I do feel it is a great opportunity to meet with the various department heads to better understand the specific needs of their staff. Here is a list of towns visited in January and scheduled for February at the time of preparing this report; updates will be provided during the Executive Committee Meeting this month.

- Clayton
- Lower Alloways Creek
- Mannington
- Mantua
- National Park
- Pilesgrove
- Pitman
- Quinton
- Upper Pittsgrove
- West Deptford
- Westville
- City of Woodbury

I will be providing Paul and Kamini with a quarterly list of scheduled and completed visits along with any appropriate commentary. Each month I will report for the Committee those pending a response, those towns scheduled and those already visited for the current and following month.

Objective: To work with each town early in 2023 to lay out a plan for utilizing wellness funds to support initiatives and activities that will span **throughout the year** in order to avoid end-of-year, one-item purchases.

Related Meetings and Announcements:

- Wellness Advisory Committee – First meeting took place on February 8th at 9:30am. The minutes are included in your agenda packet for your review and approval. Proposed meetings for rest of 2023 include May, September and possibly December (based on Committee vote).
- Wellness Brainstorming Session – First meeting with all Wellness Coordinators will be in April. Purpose of meeting is to discuss ideas, challenges and enhance peer support among the three JIF municipal members. Second meeting proposed for October.
- Participation in the March Safety Breakfast and Round Table Meetings (date for roundtable TBD) – TRICO date March 28th at Auletto's in Deptford. I'll be doing a short talk on how complacency and our well-being.
- Coming Soon: Updated List of Pre-approved Wellness Initiatives & Activities – upon completion, a copy will be sent to all municipalities (Wellness/Safety Coordinators, Fund Commissioners)

New Resources:

Medical Essentials Diagnostics – In January, I sent out an email to all my wellness contacts on the services offered by MED. Some towns have gotten an email directly from this company and may have already talked with them about their "Save a Life" campaign and services. They will come out and do a presentation for you and your staff. If you would like me to reach out to them on your behalf or if you would like more information on what they are all about, please just let me know. Their closest clinic is in Marlton NJ.

New Resources (cont.):

Department of Addiction with Cooper Health Systems – Having a meeting with the department team on Feb 13th to discuss what they could offer our JIF members in terms of educational materials, resources and presentation topics.

Targeting Wellness Newsletter – Reminder of the New Approach:

Each quarter there will be a theme highlighted in the Newsletter. The theme will be based around one lifestyle change along with a few spotlights on leading comorbidities greatly affecting our employees' quality of life as well as the cost/severity of the JIF workers compensation claims.

During the first month of the quarter, details will be shared around the selected lifestyle topic. In the two months that follow, handouts and/or resources will be shared, connecting back to the identified comorbidities. Here are the planned themes for 2023:

Quarter 1 – Nutrition

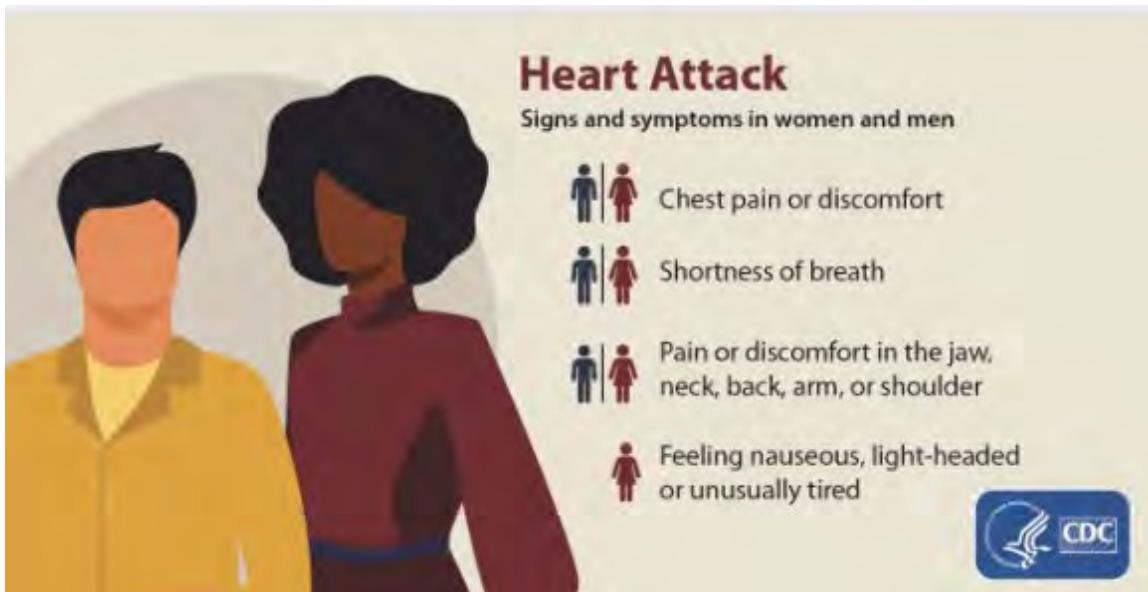
Quarter 2 – Physical Activity/Movement

Quarter 3 – Sleep

Quarter 4 – Stress Management

The comorbidities highlighted in quarter one will be *Heart Disease (February)* and *Diabetes (March)*. Your feedback is always welcomed and your support in getting this information out to all employees is greatly appreciated!

***February is American Heart Month!
Be smart and save your heart!***



Targeting Wellness Newsletter
January 2023

Good News for Good Health!

Theme for 2023:
One Lifestyle Change Can Change
Your Life

Every quarter I'll focus on one area of lifestyle
that you might target for overall well-being.

First Quarter - Nutrition



Fats

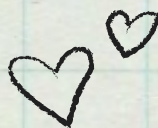
- Types of Cooking Oils
- How to Use Them
- Why we might want to avoid oils.

Carbohydrates

- Simple vs. Complex
- Impact on fighting disease
- Let's Talk Fiber
- Calorie Density

Processed Foods

- Regular vs Ultra Processed
- Top Ultra Processed Foods



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Fats - Types of Oil



You may or may not know this about me but I follow a whole food plant-based lifestyle. It was a choice I made when faced with the decision to either go on medication for my cholesterol or make some changes to my "thought-to-be-healthy" diet. In reevaluating my food choices based on many research studies, I have since eliminated oils from my cooking or food products purchases. However that was MY choice and I totally respect - without judgment- your choice to use oil. I am only here to share some guidelines on selecting the right cooking oil for your needs.

Key points about Fat:

- Work with your doctor to set guidelines based on your body's needs.
- Fat is necessary for proper body function yet fat is also very rich in calories (9 calories per gram). Most oils are 120 calories and 14 grams of fat per tablespoon.
- Calories in oil is 100% from fat.
- Not all fats are created equal with some being healthier than others.
- Each oil has a unique chemical makeup that impacts its ability to "hold up" to heat when used for cooking (this is referred to as its smoke point).

Types of Oil

Safflower oil

Peanut oil

Sesame oil

Almond oil

Grapeseed oil

Avocado oil

Coconut oil

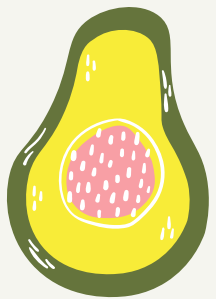
Canola oil

Walnut oil

Soybean oil

Flax seed oil

Palm oil



Smoke point is important because harmful free radicals are produced when oil starts to break down (smoke) when heated.

To get more information on each type of oil and its smoke point, go to: [verywellfit.com/smoke-points-of-cooking-oils-4781972](https://www.verywellfit.com/smoke-points-of-cooking-oils-4781972)

Too Much Oil Is Harmful

If you have read anything on a whole food plant based diet, you might have questioned why oils is avoided, after all, we know our body needs fats. We probably have also read how some oils, especially olive oil, can actually be "heart healthy". One problem that lies with following a standard American diet, is that there is way **too much** oil! According to Dr. Caldwell Esselstyn, all oils injure the endothelium which is the innermost lining of our arteries. Every time oil is consumed, this lining gets injured, and that injury is the gateway to vascular disease. It has been shown that even after one fatty meal, the impact on your arteries can be great...most Americans have multiple fatty meals. It adds up. To find out more, check out this [article](#).

Dr. Esselstyn has been associated with the Cleveland Clinic for over 40 years. He was able to show how changing ones diet to a more whole food plant based one resulted not only in the prevention of heart disease but the reversal of blockages and injured arteries.

If you are interested in learning more about his findings, please check out <https://thankful2plants.com/salt-oil-sugar/no-oil-dr-esselstyn/>



(14 mins, 2011) TEDx Talk



An excellent talk! Jump to 7:19 in this video where Dr Esselstyn explains how 90% of heart attacks actually occur and how oils contribute to heart disease.

[Link to Tedx Talk](#)

[Here is another great read if interested.](#)

Word of Caution -
When eating fried foods at restaurants, they typically use partially hydrogenated oil which adds trans fat.

Any amount of trans fat is harmful to increasing risk of heart disease, diabetes, obesity, Alzheimer's and even depression.



Not All Carbohydrates Are Created Equal

There is conflicting information out there!

I can't tell you how many times I hear someone say "I have to cut my carbs because they are making me fat." Or "I have diabetes and eating carbs will spike my blood sugar". Studies have shown that low-carb diets can result in weight loss and eating meats do not "spike" blood glucose. However, carbohydrates are one of the primary macro nutrients and are the key source of energy our body and brain needs for proper functioning. But not all "carbs" are created equal.



The "carbs" that should be eliminated or greatly reduced from ones diet are the "simple carbs". They lack any nutritional value, are typically processed with added sugar, low in fiber and are primarily empty calories. Examples include: candy, sugary drinks, white flours, baked goods, many cereals, and fruit juice concentrate.

Complex carbohydrates, however, break down slowly and are a better choice for sustainable energy. They have actually been linked to weight loss due to their level of fiber which not only helps to maintain satiety but slows the body's absorption of sugar. Fiber is naturally found in plant-based foods.

Complex carbohydrates such as whole-grain foods can reduce the risk of several chronic health conditions such as cardiovascular disease, type 2 diabetes and several forms of cancer.

They do this by producing/feeding the good bacteria in our gut which helps fight off inflammation that causes many of the chronic conditions.

Let's Talk Fiber



There is no lack of evidence linking fiber to a longer and healthier life. Yet "only 5% of men and 9% of women are getting the recommended daily amount of dietary fiber" (ASN, 2021). This could be a result of the obsession with getting more protein and the fear of eating carbohydrates. Fiber is typically associated with supporting regular bowel movements, and unfortunately many Americans are suffering with constipation. But fiber carries so many more benefits than just that. For instance, it helps to lower cholesterol, blood pressure and inflammation, all key components that influence heart disease and diabetes.

The typical women should aim for 25 grams while men should aim for 38 grams. This requires a good mix of fruits, vegetables, legumes/beans, and whole grains. There is no fiber find in animal products (a.k.a meat and dairy).

For a longer life and a healthier gut, add more fiber to your day!

Some tips on adding fuel to your day:

- All fruits and vegetables are your friend. Think about adding in one at every meal.
- Eat what's in season. Frozen or fresh fruit is fine. Try to avoid canned fruit with added sugar.
- Avoid processed foods that don't have whole grains. Look at the grams of fiber (shut for >5g per serving).
- Don't forget beans, peas and lentils...all great sources of fiber, protein and calcium!
- Start your day with a fiber rich breakfast (oatmeal, fruit, whole grain/sprouted breads & cereals).

If you typically don't eat a lot of fiber, go slow in adding it in. If interested in finding additional information, check out this free program called Full Plate Living. It will help you incorporate more fiber onto your plate, one meal at a time!

Insufficient amount of fiber is shown to lead to higher risk of heart disease and diabetes, two of the most common diseases in the US.



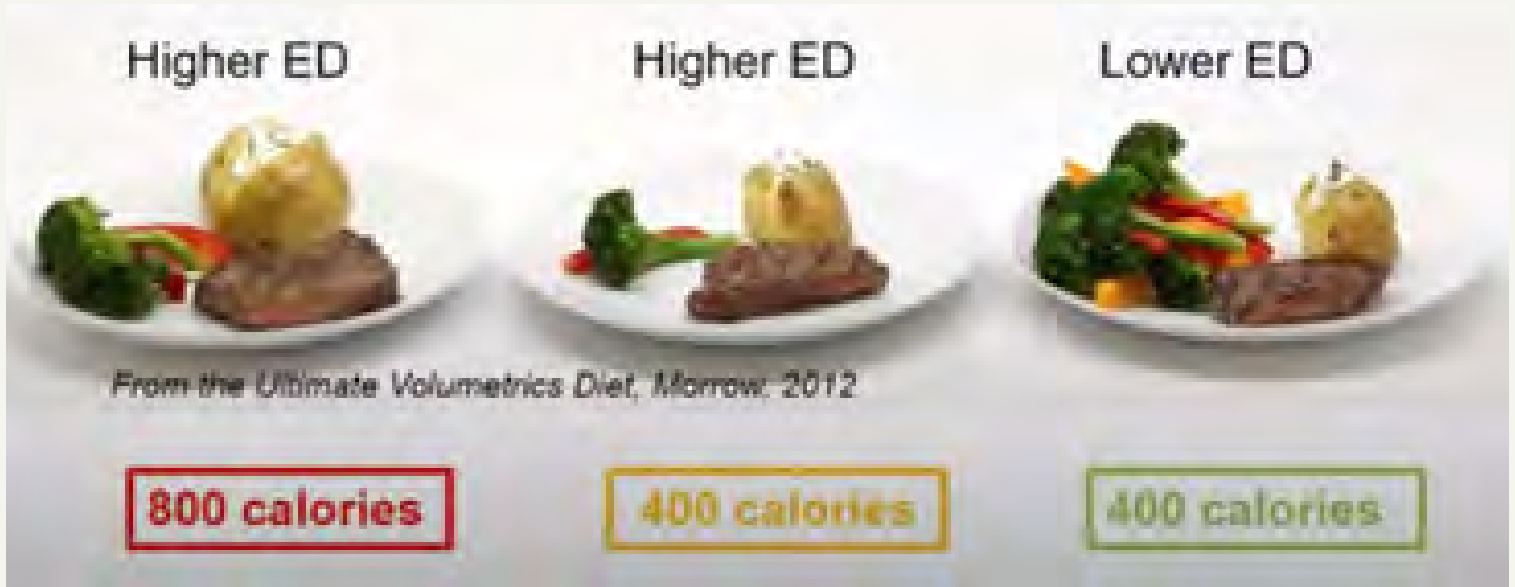
To read more on carbohydrates, their relationship to chronic disease & gut health as well as their reduction of inflammation and blood sugar, check out:

<https://www.medicalnewstoday.com/articles/318615#health-benefits-of-complex-carbs-64>

Approach Weight Loss With A Whole New Mindset!



Typically, diets will have you count, restrict, measure and weigh everything you eat or drink. What may “measure up” to be high in calories and within the “recommended” portion size, leaves most feeling hungry, unsatisfied and deprived. Take the example below.



If you cut the 800 calorie plate in half, you can see the center plate is half empty which will have you rummaging for a snack sooner than later.

However, if you fill it with more LOW CALORIE DENSE foods such as vegetables or fruit like the last plate, you can eat a larger volume of food but with no added calories. This will leave you feeling fuller and more satisfied primarily from the added fiber.

Generally it's easier to lose weight, however, keeping it off is the real challenge because living with all those restrictions isn't fun nor sustainable (not to mention often unhealthy and sometimes dangerous). No wonder there are so many diets because when one does not work they come up with another to promote. That is why upwards of 90% of the weight lost will creep back within the year, sometimes accompanied by more pounds than ones initial weight!

Calorie density (CD) or energy density (ED) is simply the number of calories per gram/weight of food.

Foods high in fats and/or sugar tend to be packed with more calories and would be considered a high calorie density product.

What 500 Calories Looks Like In Your Stomach

High-calorie dense foods

Low-calorie dense foods



One S.A.D. fact is that sixty percent of America's calories come from refined and processed foods including soft drinks and packaged snacks. Only twelve percent of the calories come from plant-based foods with six percent coming from health-promoting vegetables, fruits, whole grains, nuts and seeds and the other six percent, unfortunately, coming from French fries!

When eating a diet high in calorie dense foods, getting to 500 calories comes quickly on very little food. Looking at the image above, it only takes about 4 tablespoons of oil to get to 500 calories. Do you think someone would feel satisfied after that? It hardly fills a corner of the stomach. However, when consuming whole grains, beans, fruits and veggies, you can easily see the difference in the volume of food that can be eaten for those same 500 calories. The stomach is full leaving one feeling satiated, not to mention all the valuable nutrients obtained from that one meal.

Filling your plate with more food from plants will leave you feeling fuller, provides many more nutrients and has less calories. Plus it supports healthy gut bacteria!



Processed vs. Ultra-Processed

As I indicated on the previous page, the average American's daily diet contains sixty percent processed foods yet what is more alarming is that those calories come mostly from "ultra-processed" foods. These foods also account for 90% of the sugar consumption. Many healthy foods are processed. However, it's the degree of processing that matters. Below shows a range of processing that takes place in the food we eat. A good habit to get into is to read the ingredient label. If there is more than 5 ingredients or things you can't pronounce...buyer beware.

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.

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.

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.

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, processed foods can certainly be a time-saver when preparing meals and some even offer the fortified nutrients important for health. Key to remember is 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. Being aware of your choices is key for long-term health and well-being.

1-Pot Everyday Lentil Soup



Recipe from:
Minimalist Baker

I haven't made this one yet, however, it is on my list now! This looks like a good "go-to" recipe that even a busy schedule would allow. It requires 10 basic ingredients, one pot and about 30 minutes to prepare. Oh, and I forgot the most important thing...it's healthy and loaded with flavor!

Ingredients:

- 2 tbsp water
- 2 cloves garlic minced
- 2 small shallots or 1/2 white onion, diced
- 4 large carrots thinly sliced
- 4 stalks celery thinly sliced
- 1/4 tsp. each sea salt and black pepper, divided
- 3 cups yellow or red baby potatoes, roughly chopped into bite-size pieces
- 4 cups vegetable broth, homemade or look for low sodium versions
- 2-3 springs fresh rosemary and/or thyme (use 1 tsp if dried)
- 1 cup uncooked green or brown lentils, rinsed and drained
- 2 cups chopped sturdy greens (kale, collards, or spinach)

Instructions:

1. Heat a large pot over medium heat. Once hot, add water (or oil), garlic, shallots/onion, carrots, and celery. Season with a bit of salt and pepper if desired and stir.
2. Saute' for 4-5 minutes or until slightly tender and golden brown. Turn heat down and add more water if they start to stick.
3. Add potatoes and season with a bit more salt and pepper. Stir and cook 2 more minutes.
4. Add vegetable broth and rosemary or thyme and increase heat to medium high. Bring to a rolling simmer. Add lentils and stir. Once simmering again, reduce heat to low and simmer uncovered for 15-20 minutes or until lentils and potatoes are tender.
5. Add your greens, stir, and cover. Cook for 3-4 minutes just to wilt. Taste and adjust flavor as needed. Add more broth if its too thick.
6. Enjoy as is or serve with rice, cauliflower rice, or a side of whole grain bread. A green salad would also go nicely.
7. Store leftovers (if there are any LOL) in refrigerator for up to 5 days or in the freezer for up to 1 month. Reheat on stove top and add more broth or water to re-hydrate as needed.



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A Peek Forward To February

February is Heart Health Month. The first Friday of the month, is National Wear Red Day which is an opportunity to raise awareness to a disease that takes many lives. By wearing red, you acknowledge your support in reducing death and disability from cardiovascular disease. Women are especially vulnerable because many signs could be mistaken for other, non-serious conditions.

The Proof Is In The Numbers

- 1 in 3 - the number of adults who suffer from high blood pressure
- 18.6 million - the number of people who died globally from heart disease
- About 697,000 people in US died from heart disease in 2020
- Heart disease is the leading cause of death for women in the US, killing 314,186 women in 2020 (about 1 in every 5 female deaths)

Wear Red Day - February 3rd

What can you do within your municipality to spread this message?

Perhaps encourage all employees to wear something red to show support for the women in their lives (their grandmothers, their moms, spouses, sisters, daughters, nieces, friends, etc.). Serve heart healthy snacks such as fruits and veggies. Or have employees bring in something they have prepared that is plant-strong. You might find some recipes [here](#) that you can post and share.



TRICO JIF	Inquired about SM		
2023 Wellness	Attending SM		
MUNICIPALITY VISITS	JAN	FEB	MAR
Carneys Point			
Clayton		2/1 meeting with Sue on Wellness	
Deptford			
East Greenwich			SM 3/22
Elk		In area. Reached out but no response.	
Elsinboro			
Fairfield			
Franklin Twp.			
Glassboro			
Greenwich			
Harrison			
Hopewell			
Logan			
Lower Alloways Creek		2/22 SM at 10am	
Mannington		2/22 Wellnes visit	
Mantua		2/15 wellness visit with Jennica	
Monroe			
National Park		2/9 wellness meeting with Joy	
Oldmans			
Paulsboro			
Penns Grove			
Pennsville			
Pilesgrove		2/13 SM	
Pitman		Visit 2/7	
Quinton		Visit 2/22 after LAC and Mannington	
Shiloh			
South Harrison			
Swedesboro			
Upper Pittsgrove		2/13 Wellness visit	
Vineland			
Washington Twp.	1/10 attended SM	Not attending but sent list of ideas for Adele/Amy to share with the committee.	
West Deptford		2/9 wellness meeting with Mandee	
Wenonah			
Westville		2/9 visit while in area	
Woodbury		2/6 emailed Cassidy to set up intro to wellness for 2/27	
Woodbury Heights			
Woolwich			



**Gloucester, Salem, Cumberland Counties Municipal JIF
Managed Care Summary Report
2023**

	January-23	January-22	2023 YTD	2022 Year End
# of New Claims Reported	50	51	50	497
# of Report Only	20	8	20	200
% Report Only	40%	16%	40%	40%
# of Medical Only	25	36	25	222
# of Lost Time	5	5	5	71
Medical Only to Lost Time Ratio	83:17	88:12	83:17	76:24
Claim Petition	0	2	0	4
COVID-19	4	24	4	44
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	3.0	27.3	3.0	9.7
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.5	3.1	0.5	1.4

Nurse Case Management	January-23	January-22
# of Cases Assigned to Case Management	32	44
# of Cases >90 days	24	34

Savings	January-23	January-22	2023 YTD	2022 Year End
Bill Count	97	262	97	2745
Provider Charges	\$352,760	\$677,957	\$352,760	\$4,563,840
Repriced Amount	\$102,478	\$154,941	\$102,478	\$1,607,814
Savings \$	\$250,282	\$523,015	\$250,282	\$2,956,027
% Savings	71%	77%	71%	65%

QualCare Network Provider Penetration Rate	January-23	January-22	2023 YTD	2022 Year End
Bill Count	90%	91%	90%	92%
Provider Charges	98%	99%	98%	94%

Exclusive Provider Panel Penetration Rate	January-23	January-22	2023 YTD	2022 Year End
Bill Count	91%	89%	91%	94%
Provider Charges	97%	99%	97%	96%

Transitional Duty Summary			2023 YTD	2022 Year End
% of Transitional Duty Days Worked			65%	67%
\$ Saved By Accommodating			\$16,314	\$333,543
% of Transitional Duty Days Not Accommodated			35%	33%
Cost Of Days Not Accommodated			\$16,267	\$202,132



**Gloucester, Salem, Cumberland Counties
Municipal JIF Average Days Reported By
JIF Member 1/1/2023 - 1/31/2023**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
CLAYTON BOROUGH	1	1.0	0.0
DEPTFORD TOWNSHIP	8	0.8	0.0
EAST GREENWICH TOWNSHIP	1	4.0	0.0
GLASSBORO BOROUGH	6	3.2	0.7
GREENWICH TOWNSHIP	1	4.0	4.0
LOGAN TOWNSHIP	1	0.0	0.0
MANTUA TOWNSHIP	1	1.0	1.0
MONROE TOWNSHIP	3	6.3	0.0
PAULSBORO BOROUGH	1	4.0	4.0
PENNSVILLE TOWNSHIP	1	5.0	0.0
PITMAN BOROUGH	1	0.0	0.0
VINELAND CITY	15	3.7	0.5
WASHINGTON TOWNSHIP	5	1.6	0.4
WEST DEPTFORD TOWNSHIP	2	3.0	0.0
WOODBURY CITY	3	6.0	0.3
Grand Total	50	3.0	0.5



**Gloucester, Salem, Cumberland Counties Municipal JIF
Claims Reported By Claim Type 1/1/2023 - 1/31/2023**

January 2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	5	0.6	0.0
MEDICAL ONLY	25	3.8	0.8
REPORT ONLY-WC	20	2.7	0.2
Grand Total	50	3.0	0.5
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	5	0.6	0.0
MEDICAL ONLY	22	4.0	0.8
REPORT ONLY-WC	19	2.4	0.2
Grand Total	46	3.0	0.5
Covid-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	3	2.0	0.7
REPORT ONLY-WC	1	8.0	0.0
Grand Total	4	3.5	0.5



**Gloucester, Salem, Cumberland Counties Municipal JIF
Nurse Case Management Report
January 2023**

Of Claims Open to Nurse Case Management

	Open		Re-Open		GRAND TOTAL
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	
CLAYTON BOROUGH	1	0	0	0	1
DEPTFORD TOWNSHIP	4	1	0	0	5
EAST GREENWICH TOWNSHIP	0	1	0	0	1
FRANKLIN TOWNSHIP	1	0	0	0	1
GLASSBORO BOROUGH	2	1	0	0	3
LOGAN TOWNSHIP	1	0	0	0	1
LOWER ALLOWAYS CREEK TOWNSHIP	1	0	0	0	1
MANTUA TOWNSHIP	1	0	0	0	1
MONROE TOWNSHIP	6	0	0	0	6
PAULSBORO BOROUGH	1	0	0	0	1
VINELAND CITY	3	2	0	0	5
WASHINGTON TOWNSHIP	2	0	0	0	2
WEST DEPTFORD TOWNSHIP	3	0	0	0	3
WOODBURY CITY	4	0	1	0	5
WOOLWICH TOWNSHIP	1	0	0	0	1
Grand Total	31	5	1	0	37



**Gloucester, Salem, Cumberland Counties Municipal JIF
PPO Savings Report
January 2023**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	87	\$347,045	\$97,118	\$249,926	72%
Out Of Network	10	\$5,716	\$5,360	\$356	6%
Grand Total	97	\$352,760	\$102,478	\$250,282	71%

	EPO	QualCare PPO	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	0	4	0	4	\$130,119
Anesthesiology	0	2	0	2	\$5,261
Behavioral Health	12	0	0	12	\$1,379
Durable Medical Equipment	2	1	0	3	\$1,132
Hospital	0	12	0	12	\$11,818
Laboratory Services	1	0	1	2	\$0
Medical Transportation	2	0	0	2	\$306
MRI/Radiology	3	4	1	8	\$2,856
Neurosurgery	3	0	0	3	\$1,096
Occupational Medicine	3	0	0	3	\$67,363
Orthopedic Surgery	11	0	0	11	\$17,639
Other	0	0	3	3	\$131
Pain Management	2	0	0	2	\$3,987
Physical Medicine & Rehab	3	0	0	3	\$838
Physical therapy	18	0	0	18	\$5,225
Physicians Fees	0	2	0	2	\$373
Urgent Care Center	7	0	0	7	\$760
Grand Total	67	25	5	97	\$250,282

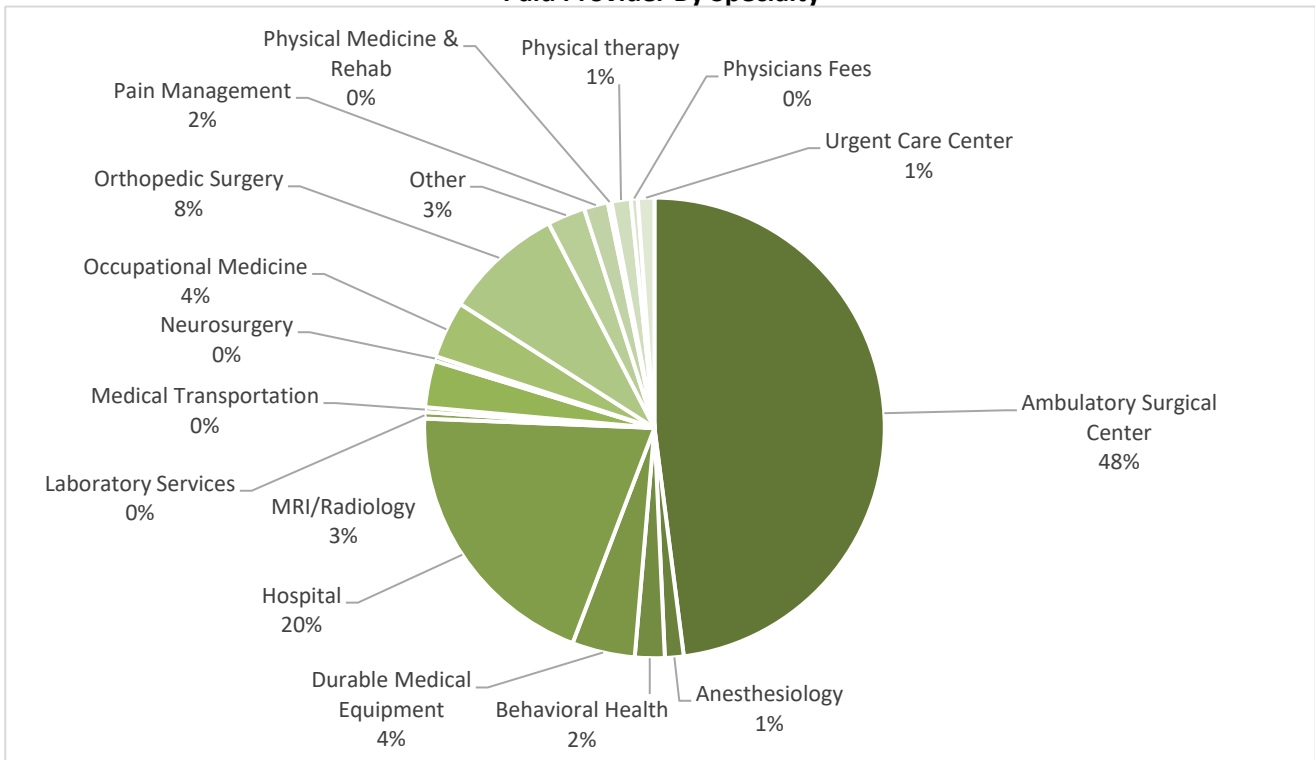


**Gloucester, Salem, Cumberland Counties Municipal JIF
Top 10 Providers And Paid Provider By Specialty
January 2023**

Top 10 Providers

	Repriced Amount
FELLOWSHIP SURGICAL CENTER, LLC	\$36,387
INSPIRA MEDICAL CENTER MULLICA HILL	\$13,588
PREMIER ORTHOPAEDIC & SPORTS MED ASSOC OF SNJ	\$8,887
PREMIER ORTHO ASSOCSURG	\$6,508
ADVANCED SURGICAL INSTITUTE	\$6,258
PREMIER ORTHOPAEDIC SPINE ASSOCIATE LLC	\$3,924
SALEM MEDICAL CENTER	\$3,572
INSPIRA HEALTH CENTER WOODBURY	\$3,193
HOME CARE CONNECT LLC	\$2,599
FUSION HEALTHCARE SOLUTIONS	\$1,928
Grand Total	\$86,844

Paid Provider By Specialty





**Gloucester, Salem, Cumberland Counties Municipal JIF
Transitional Duty Summary Report
January 2023**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Transitional Duty Days Not Accommodated
MANTUA TOWNSHIP	8	8	100%	\$335	0	0%	\$0
DEPTFORD TOWNSHIP	70	70	100%	\$6,309	0	0%	\$0
VINELAND CITY	50	50	100%	\$2,068	0	0%	\$0
HARRISON TOWNSHIP	31	31	100%	\$1,258	0	0%	\$0
LOGAN TOWNSHIP	38	38	100%	\$4,478	0	0%	\$0
EAST GREENWICH TOWNSHIP	20	18	90%	\$730	2	10%	\$84
WOODBURY CITY	59	28	47%	\$1,136	31	53%	\$3,000
WASHINGTON TOWNSHIP	31	0	0%	\$0	31	100%	\$4,716
GLASSBORO BOROUGH	64	0	0%	\$0	64	100%	\$8,467
Grand Total	371	243	65%	\$16,314	128	35%	\$16,267

**Gloucester, Salem, Cumberland Counties Municipal JIF
Prescription Benefit Management Report
1/1/2022 - 12/31/2022**

	January	February	March	April	May	June	July	August	September	October	November	December	Grand Total
Script Count	14	20	16	17	21	11	17	10	17	9	17	16	185
Utilizing Patients Count	7	7	7	9	7	8	10	6	8	4	7	7	25
Billed Amount	\$3,934	\$4,534	\$4,975	\$7,243	\$7,682	\$3,938	\$6,992	\$6,617	\$3,198	\$3,446	\$4,829	\$3,612	\$60,878
Paid Amount	\$2,121	\$2,379	\$2,900	\$3,558	\$4,173	\$2,220	\$3,756	\$3,919	\$1,700	\$2,151	\$3,198	\$1,827	\$33,901
Total Savings Amt	\$1,813	\$2,155	\$2,075	\$3,685	\$3,509	\$1,718	\$3,236	\$2,698	\$1,498	\$1,295	\$1,631	\$1,785	\$26,977
% Savings	46%	48%	42%	51%	46%	44%	46%	41%	47%	38%	34%	49%	44%
Opioid Cost %	0%	0%	2%	6%	0.4%	1%	0.5%	0%	1%	0%	7%	1%	2%
Opioid Script %	0%	0%	31%	24%	10%	18%	18%	0%	12%	0%	18%	6%	12%
Generic Utilization %	91%	94%	88%	88%	81%	92%	82%	80%	94%	78%	76%	94%	87%
Cost per Patient	\$286	\$327	\$414	\$395	\$596	\$279	\$376	\$653	\$212	\$538	\$457	\$261	\$1,356
Cost per Script	\$182	\$127	\$181	\$209	\$199	\$186	\$221	\$392	\$100	\$239	\$188	\$114	\$183



Managed Care Quick Notes

Where do I go? The Emergency Room? Or an Urgent Care Center?

When you need to go to the Emergency Room:

If you have a serious condition – stroke, heart attack, severe bleeding, head injury or other major trauma – go straight to the nearest ER. Don't take a chance with anything life-threatening. The ER is the best place for these and other conditions including:

- Chest Pain
- Difficulty Breathing
- Severe Bleeding or Head Trauma
- Loss of Consciousness
- Sudden loss of Vision or Blurred Vision

When an Urgent Care Center can better meet your needs. After Occupational Medicine/Primary Care Provider's business hours for treatment of:

- Minor burns or injuries
- Sprains and strains
- Allergic Reactions (non life-threatening)
- Rash or other skin irritations
- Animal Bites
- Broken Bones

When In doubt, call ahead. If the urgent care clinic can't accommodate your condition they will advise you to go to the nearest emergency facility.

Report your claim to Qual-Lynx by calling 1-888-342-3839.

2022 Average Claim Cost

Urgent Care Provider	\$ 235.82
Emergency Room	\$2,423.30

TRICO JIF D2 Cyber Security - KYC VSA Status

Member	Received
Carneys Point Township	X
Clayton Borough	No Response
Deptford Township	X
East Greenwich Township	X
Elk Township	X
Elsinboro Township	X
Fairfield Township	X
Franklin Township	X
Glassboro Borough	X
Greenwich Township	X
Harrison Township	X
Hopewell Township	X
Logan Township	No Response
Lower Alloways Creek Township	X
Mannington Township	X
Mantua Township	X
Monroe Township	X
National Park	No Response
Oldmans Township	NOT PARTICIPATING
Paulsboro Borough	X
Penns Grove Borough	No Response
Pennsville Township	X
Pilesgrove Township	No Response
Pitman Borough	No Response
Quinton Township	X
Shiloh Borough	No Response
South Harrison Township	X
Swedesboro Borough	X
Upper Pittsgrove Township	No Response
Vineland City	X
Washington Township	X
Wenonah Borough	X
West Deptford Township	X
Westville Borough	X
Woodbury City	X
Woodbury Heights Borough	X
Woolwich Township	X

Percentage Completed

76%

WIZER - Whitelisting TRICO JIF

Member	Confirmation Received
Carneys Point Township	X
Clayton Borough	X
Deptford Township	X
East Greenwich Township	cannot participate-school
Elk Township	X
Elsinboro Township	No Response
Fairfield Township	X
Franklin Township	X
Glassboro Borough	Not Participating
Greenwich Township	X
Harrison Township	cannot participate-school
Hopewell Township	X
Logan Township	pending confirmation
Lower Alloways Creek Township	pending confirmation
Mannington Township	X
Mantua Township	X
Monroe Township	No Response
National Park	No Response
Oldmans Township	Not Participating
Paulsboro Borough	X
Penns Grove Borough	No Response
Pennsville Township	pending confirmation
Pilesgrove Township	No Response
Pitman Borough	No Response
Quinton Township	pending confirmation
Shiloh Borough	No Response
South Harrison Township	Cannot participate-school
Swedesboro Borough	X
Upper Pittsgrove Township	No Response
Vineland City	X
Washington Township	X
Wenonah Borough	X
West Deptford Township	X
Westville Borough	X
Woodbury City	X
Woodbury Heights Borough	x
Woolwich Township	cannot participate- school

Percentage Completed

51%

TRICO JIF-Wizer
Cyber Training and Phishing Report
Valued as of February 06, 2023

Member	Total Users	Training Completed	Phishing Average Score
Carneys Point Township	50	100%	0%
Clayton Borough	41	93%	2%
Deptford Township	113	100%	6%
East Greenwich Township	39	100%	0%
Elk Township	11	100%	0%
Elsinboro Township	7	43%	0%
Fairfield Township	9	78%	0%
Franklin Township	53	96%	4%
Greenwich Township	59	100%	0%
Harrison Township	19	100%	0%
Hopewell Township	13	100%	0%
Logan Township	41	67%	0%
Lower Alloways Creek Township	26	85%	0%
Mannington Township	10	100%	0%
Mantua Township	56	100%	4%
Monroe Township	148	80%	0%
Oldmans Township	8	100%	0%
Paulsboro Borough	12	100%	0%
Penns Grove Borough	19	32%	0%
Pennsville Township	50	100%	0%
Pilesgrove Township	10	70%	0%
Pitman Borough	31	81%	0%
Quinton Township	14	86%	0%
Shiloh Borough	6	67%	0%
South Harrison Township	10	70%	0%
Swedesboro Borough	9	89%	0%
Upper Pittsgrove Township	7	43%	0%
Vineland City	604	72%	2%
Washington Township	152	100%	2%
Wenonah Borough	5	80%	0%
West Deptford Township	111	100%	1%
Westville Borough	32	100%	0%
Woodbury City	96	92%	0%
Woodbury Heights Borough	18	50%	0%
Woolwich Township	51	91%	0%



February 1, 2023

Dear JIF Members,

Thank you to the JIF Executive Committees for appointing Wintsec Consulting as the Technology Risk Services Director for the Atlantic, Burlington, and TRICO JIFs. We look forward to assisting all members in their efforts to strengthen their cyber security protocols in their ongoing battle against cyber exploitation.

Although I will be leading the charge, I am backed by a capable team of technicians. These seasoned techs are intricately familiar with municipal cyber risks, as they have worked with many municipalities in Burlington and Camden County.

It takes a team to combat the Cyber criminals. Below is a list of our team members and their areas of expertise.

Gary Smith - Mr. Smith is the president of Wintsec and has an extensive background in router, switch, and firewall security. His primary responsibilities include the design and implementation of network protocol such as VPN and IPSec. Mr. Smith will work with the members and their IT professionals in examining network configurations for weaknesses, probing, and intrusion incident response. He will also work with D2 in evaluating member network vulnerability & penetration testing results.

Brandon Tull – Mr. Tull is a lead technician with Networks Plus for over 6 years. His primary duties are handling service tickets for existing Wintsec/Networks Plus clientele including municipalities and police departments. Mr. Tull is also responsible for the backup systems for all of our existing clients. His role will be to assist members in disaster recovery responses.

Sean Elliot - Mr. Elliot is a lead technician with Networks Plus for over 6 years. His primary duties include implementation and securing Office 365 products including Email, Sharepoint and Egnyte. His role will be to assist members with email protection and deciphering forensic analytics.

Edward Miranda - Mr. Miranda is a lead technician with Networks Plus for over 3 years. His primary role is handling service tickets for our existing clients. In addition, he will assist Wizer and the JIFs in creating cyber hygiene training including Phishing exercises.

On behalf of your entire team at Wintsec Consulting, we look forward to helping you battle the dark side of the Internet. Remember my role is to assist you and your IT professional in dodging cyber bullets. Your role is to make them look for a different target!

In the weeks ahead, I will be reaching out to you to review your current Cyber Security footprint. Together we can prevent Cyber losses.

In the meantime, if you or your IT Professionals need assistance, please contact us at **609-576-0348** or jerry@wintsecconsulting.com.

Thank you

Jerry Caruso, Technology Risk Services Director





ACM, BURLCO, TRICO JIFS

ANNOUNCEMENT:

FEBRUARY 2023

We are pleased to announce that the position of JIF Technology Risk Services Director has been awarded to Wintsec Consulting LLC, of Cinnaminson, NJ. The principle consultant is Jerry Caruso. Mr. Caruso has a dual background in commercial insurance and information technology which will be a valuable asset to the JIFs.

BACKGROUND:

In 2003, Mr. Caruso started his own IT firm, Networks Plus. His mission was to bring sophisticated business technology to small and medium sized businesses as well as governmental entities. As a result, Networks Plus quickly became the largest IT provider to public entities in Burlington County. In 2018 Networks Plus merged with Wintsec Consulting LLC. Wintsec significantly increased its staff, including technicians who are intimately familiar with municipal, police and EMS networks. Wintsec will work closely with the Members, their IT Professionals and the JIFs to help municipalities come into compliance with the various cyber risk management standards as implemented by the Cyber JIF.

CONTACT INFORMATION:

Jerry Caruso

Wintsec Consulting LLC

504 Rt 130 N Suite 110 Cinnaminson, NJ 08077

jerry@wintsecconsulting.com

609-576-0348

February 16, 2023

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 January 31, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. 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 \$ 42,034.37. This generated an average annual yield of 1.67%. However, after including an unrealized net gain of \$ 299,570.25 in the asset portfolio, the yield is adjusted to 13.55% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,075,871.00 vs. the amount we have invested.

Our asset portfolio with Wilmington Trust and consists of 1 obligation with maturities less than one year.

Our JCMF Portfolio has a current market value of \$24,560,006.24.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 5,168.05 YTD \$ 5,168.05 (detailed in my report)
Salvage Receipts \$ 800.00
Overpayment Reimbursement \$ 0.00
FY 2023 Premium Assessment Receipts \$ 2,660,752.00

A.E.L.C.F. MEMBER PARTICIPANT BALANCES:

All Member Balances are now combined in one report and shows that \$ 2,584.28 in interest has been applied to the existing balances as shown in the attached report totaling \$ 621,572.71. as of January 31, 2023

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 \$ 347,100.32. The claims detail shows 294 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 \$ 29,557,513.93 to a closing balance of \$ 30,961,972.18 showing an increase in the fund of \$ 1,404,458.25 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 2023**

<u>DATE REC'D</u>	<u>CREDITED TO:</u>	<u>CLAIM/ FILE NUMBER</u>	<u>CLAIMANT NAME</u>	<u>COV. TYPE</u>	<u>FUND YEAR</u>	<u>AMOUNT RECEIVED</u>	<u>RECEIVED Y.T.D.</u>
1/3	WASHINGTON TWP.	2023279796	TYLER KELLY	WC	2022	2,267.12	
1/3	MONROE TOWNSHIP	2022274180	JEREMY BURTON	WC	2022	320.00	
1/3	GREENWICH TWP.	2012226276	ROBERT BECKER	WC	2021	198.00	
1/13	FRANKLIN TWP.	2021232692	FRANKLIN TWP.	PR	2021	1,549.93	
1/19	WASHINGTON TWP.	2020204569	TOBIAS HALEY	WC	2020	833.33	
TOTAL JAN.						5,168.38	
TOTAL YTD							5,168.38

FY 2023 Dividend
AELCF Member Allocation

**GLOUCESTER, SALEM & CUMBERLAND
COUNTIES MUNICIPAL JOINT INSURANCE FUND
AELCF MEMBER DATA FY 2023**

	FY 2022 Dec. 31, 2022 Balance	FY 2023 1st Qtr. Interest	FY 2023 Jan. 31, 2023 Balance
Alloway Township	4,871.32	20.34	4,891.65
Carneys Point Township	11,219.86	46.84	11,266.70
Clayton Borough	10,423.32	43.52	10,466.84
Deptford Township	39,072.61	163.13	39,235.74
East Greenwich Township	7,925.97	33.09	7,959.06
Elk Township	5,129.45	21.42	5,150.86
Elsinboro Township	81.34	0.34	81.68
Fairfield Township	9,173.62	38.30	9,211.92
Franklin Township	22,578.46	94.27	22,672.73
Glassboro Borough	27,838.48	116.23	27,954.70
Greenwich Township	7,128.49	29.76	7,158.25
Harrison Township	12,829.28	53.56	12,882.84
Logan Township	8,805.70	36.76	8,842.47
Lower Alloways Creek Township	838.15	3.50	841.65
Mannington Township	747.12	3.12	750.24
Mantua Township	20,756.29	86.66	20,842.95
Monroe Township	42,288.43	176.55	42,464.98
Oldmans Township	2,624.90	10.96	2,635.86
Paulsboro Borough	8,992.73	37.54	9,030.28
Penns Grove Borough	7,132.55	29.78	7,162.33
Pennsville Township	19,263.99	80.43	19,344.41
Pilesgrove Township	5,728.63	23.92	5,752.55
Pitman Borough	13,620.63	56.87	13,677.50
Pittsgrove	92,540.44	386.36	92,926.80
Quinton Township	6,366.80	26.58	6,393.39
Shiloh Borough	778.00	3.25	781.25
South Harrison Township	3,529.30	14.73	3,544.04
Stow Creek	7,385.64	30.84	7,416.47
Swedesboro Borough	2,997.93	12.52	3,010.44
Upper Pittsgrove Township	5,063.70	21.14	5,084.84
Washington Township	150,195.55	627.07	150,822.61
Wenonah Borough	3,382.25	14.12	3,396.37
Westville Borough	6,568.31	27.42	6,595.74
Woodbury City	36,917.22	154.13	37,071.35
Woodbury Heights Borough	4,364.86	18.22	4,383.08
Woodstown Borough	5,399.57	22.54	5,422.11
Woolwich Township	4,427.54	18.48	4,446.02
	618,988.43	2,584.28	621,572.71

Former Members

**Statement of Change in Net Assets
Market Value**

MX6F96594002 - GLOCSTR SLM CMBRLD

01/31/2023

	Current Period		Fiscal Year To Date	
	01/01/2023	01/31/2023	01/01/2023	01/31/2023
NET ASSETS - BEGINNING OF PERIOD		24,224,942.29		24,224,942.29
		<u>24,224,942.29</u>		<u>24,224,942.29</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	39,479.86		39,479.86	
UNREALIZED GAIN/LOSS-INVESTMENT	299,570.25		299,570.25	
ACCRETION/AMORTIZATION	-1,325.22		-1,325.22	
TOTAL INVESTMENT INCOME		<u>337,724.89</u>		<u>337,724.89</u>
TOTAL RECEIPTS		<u>337,724.89</u>		<u>337,724.89</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	614.06		614.06	
INVESTMENT ADVISORY FEES	1,432.82		1,432.82	
CONSULTING	614.06		614.06	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,660.94</u>		<u>2,660.94</u>
TOTAL DISBURSEMENTS		<u>2,660.94</u>		<u>2,660.94</u>
NET ASSETS - END OF PERIOD		<u><u>24,560,006.24</u></u>		<u><u>24,560,006.24</u></u>

Transaction Detail
Reported By Transaction Category

MX6F96594002 - GLOCSTR SLM CMBRLD

01/01/2023 - 01/31/2023

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

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-1,010.99	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-1,010.99	0.00	0.00
		20230207O000030	01/31/2023				

BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-252.35	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/20/2021	0.000000	-252.35	0.00	0.00
		20230207O000090	01/31/2023				

BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-61.88	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-61.88	0.00	0.00
		20230207O000170	01/31/2023				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:					-1,325.22	0.00	0.00
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					-1,325.22	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:					-1,325.22	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	1.44	0.00	0.00
	99VVB5Y75	UGL ADJ 013123	03/01/2021	0.000000	1.44	0.00	0.00
		20230207A000210	01/31/2023				

BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	228,536.69	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	228,536.69	0.00	0.00
		20230207O000010	01/31/2023				

Transaction Detail
Reported By Transaction Category

MX6F96594002 - GLOCSTR SLM CMBRLD

01/01/2023 - 01/31/2023

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	30,118.61	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	30,118.61	0.00	0.00
		202302070000020	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-468.46	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-468.46	0.00	0.00
		202302070000040	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-1,093.08	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-1,093.08	0.00	0.00
		202302070000050	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-468.46	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-468.46	0.00	0.00
		202302070000060	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	57,044.55	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/20/2021	0.000000	57,044.55	0.00	0.00
		202302070000070	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	7,517.84	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/20/2021	0.000000	7,517.84	0.00	0.00
		202302070000080	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-116.93	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/20/2021	0.000000	-116.93	0.00	0.00
		202302070000100	01/31/2023				

Transaction Detail
Reported By Transaction Category

MX6F96594002 - GLOCSTR SLM CMBRLD

01/01/2023 - 01/31/2023

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-272.84	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/20/2021	0.000000	-272.84	0.00	0.00
		202302070000110	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-116.93	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/20/2021	0.000000	-116.93	0.00	0.00
		202302070000120	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	0.05	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	0.05	0.00	0.00
		202302070000130	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	0.01	0.00	0.00
	99VVB5Y75	INTEREST INCOME	12/01/2021	0.000000	0.01	0.00	0.00
		202302070000140	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	13,987.52	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	13,987.52	0.00	0.00
		202302070000150	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	1,843.40	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	1,843.40	0.00	0.00
		202302070000160	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-28.67	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-28.67	0.00	0.00
		202302070000180	01/31/2023				

Transaction Detail
Reported By Transaction Category

MX6F96594002 - GLOCSTR SLM CMBRLD

01/01/2023 - 01/31/2023

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-66.90	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-66.90	0.00	0.00
		202302070000190	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-28.67	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-28.67	0.00	0.00
		202302070000200	01/31/2023				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:	336,389.17	0.00	0.00
	336,389.17	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:	336,389.17	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:	335,063.95	0.00	0.00
TOTAL TRANSACTIONS BASE:	335,063.95	0.00	0.00

MX6F96594002 - GLOCSTR SLM CMBRLD
01/31/2023

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base

UNIT OF PARTICIPATION
U.S. DOLLAR
UNITED STATES

2,612,890.039	MEL JCM1 ACCOUNT	9.3996	24,560,006.24	0.00	24,560,006.24		0.00
99VVB5Y75		9.3996	24,560,006.24	0.00	24,560,006.24	100.00	0.00

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

CURRENT MONTH **January**
CURRENT FUND YEAR **2023**

	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 Balance	\$29,557,513.09	2,516,120.75	9.00	2,704,062.04	99,203.45	2,867.65	10,307.91	24,224,942.29
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$1,325.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,325.22
5 Interest Paid - Cash Instr.s	\$43,359.59	-\$255.99	\$0.00	\$6,796.66	\$0.00	\$0.00	\$0.00	\$36,818.92
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)	\$299,570.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$299,570.25
8 Net Investment Income	\$341,604.62	-\$255.99	\$0.00	\$6,796.66	\$0.00	\$0.00	\$0.00	\$335,063.95
9 Deposits - Purchases	\$4,270,681.87	\$0.00	\$0.00	\$2,666,720.05	\$322,570.03	\$1,281,391.79	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$3,207,828.24	\$0.00	\$0.00	-\$1,603,961.82	-\$322,474.63	-\$1,281,391.79	\$0.00	\$0.00
Ending Cash & Investment Balance	\$30,961,971.34	\$2,515,864.76	\$9.00	\$3,773,616.93	\$99,298.85	\$2,867.65	\$10,307.91	\$24,560,006.24
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$556,712.89	\$0.00	\$0.00	\$0.00	\$239,735.48	\$316,977.41	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$31,518,684.23	\$2,515,864.76	\$9.00	\$3,773,616.93	\$339,034.33	\$319,845.06	\$10,307.91	\$24,560,006.24

ETE		Interest Allocation Flag 1=Yes											
		1	1	1	1	1	0	0	0	0	1	1	Total
		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	
2023	Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	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	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment Balance	\$124,035.68	\$179,119.52	\$54,100.23	\$671,147.52	\$184,318.17	\$237,272.64	\$62,284.88	-\$149,009.12	-\$333,792.68	\$356,388.47	\$2,337.59	\$1,388,202.92
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2022	Opening Cash & Investment Balance	(39,359.02)	957,804.15	294,800.02	2,351,089.68	943,569.01	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,567,844.88	0.00	\$5,673,004.29
	Opening Interest Accrual Balance	-\$7.12	-\$3.11	-\$1.05	-\$16.85	-\$3.05	-\$0.37	\$0.00	\$0.00	-\$5.73	-\$20.75	\$0.00	-\$58.03
	1 Interest Accrued 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	\$0.00
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$0.00
	4 Accretion	\$0.00	-\$41.87	-\$12.89	-\$102.77	-\$41.24	\$0.00	\$0.00	\$0.00	\$0.00	-\$68.53	\$0.00	-\$267.30
	5 Interest Paid - Cash Instr.s	\$0.00	\$1,369.82	\$421.61	\$3,362.44	\$1,349.46	\$0.00	\$0.00	\$0.00	\$0.00	\$2,242.27	\$0.00	\$8,745.60
	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	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$9,464.02	\$2,912.91	\$23,231.02	\$9,323.37	\$0.00	\$0.00	\$0.00	\$0.00	\$15,491.81	\$0.00	\$60,423.13
	8 Net Investment Income	\$0.00	\$10,791.97	\$3,321.63	\$26,490.69	\$10,631.58	\$0.00	\$0.00	\$0.00	\$0.00	\$17,665.55	\$0.00	\$68,901.42
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment Balance	-\$71,997.04	\$967,795.12	\$298,121.65	\$2,236,065.61	\$954,200.59	-\$166,248.80	-\$224,922.80	\$0.00	-\$11,572.83	\$1,562,865.05	\$0.00	\$5,544,306.55
	Ending Interest Accrual Balance	-\$7.12	-\$3.11	-\$1.05	-\$16.85	-\$3.05	-\$0.37	\$0.00	\$0.00	-\$5.73	-\$20.75	\$0.00	-\$58.03

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2021 Opening Cash & Investment Balance	45,505.67	818,121.35	233,623.15	699,046.71	949,523.77	(36,099.58)	(17.14)	0.00	36,713.88	286,539.51	0.00	\$3,032,957.32
Opening Interest Accrual Balance	\$0.06	\$1.91	\$0.42	-\$2.44	\$1.58	\$0.00	\$0.00	\$0.00	\$0.27	\$0.60	\$0.00	\$2.40
1 Interest Accrued 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	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization 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	\$0.00
4 Accretion	-\$1.99	-\$35.76	-\$10.21	-\$30.56	-\$41.50	\$0.00	\$0.00	\$0.00	\$0.00	-\$12.52	\$0.00	-\$132.55
5 Interest Paid - Cash Instr.s	\$65.08	\$1,170.05	\$334.12	\$999.75	\$1,357.97	\$0.00	\$0.00	\$0.00	\$0.00	\$409.80	\$0.00	\$4,336.77
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	\$0.00
7 Realized Gain (Loss)	\$449.64	\$8,083.82	\$2,308.42	\$6,907.25	\$9,382.21	\$0.00	\$0.00	\$0.00	\$0.00	\$2,831.29	\$0.00	\$29,962.63
8 Net Investment Income	\$512.73	\$9,218.11	\$2,632.33	\$7,876.45	\$10,698.67	\$0.00	\$0.00	\$0.00	\$0.00	\$3,228.56	\$0.00	\$34,166.85
9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment Balance	\$46,413.34	\$824,958.96	\$234,691.48	\$650,278.94	\$960,222.45	-\$36,099.58	-\$17.14	\$0.00	\$36,713.88	\$287,502.93	\$0.00	\$3,004,665.26
Ending Interest Accrual Balance	\$0.06	\$1.91	\$0.42	-\$2.44	\$1.58	\$0.00	\$0.00	\$0.00	\$0.27	\$0.60	\$0.00	\$2.40

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2020 Opening Cash & Investment Balance	160,660.37	799,683.05	(270,822.57)	(71,025.06)	777,276.49	954.51	0.00	0.00	4,342.55	224,572.01	136,272.04	\$1,761,913.39
Opening Interest Accrual Balance	-\$0.17	\$1.72	-\$5.08	\$0.11	\$1.77	\$0.00	\$0.00	\$0.00	\$0.22	\$3.28	\$0.23	\$2.08
1 Interest Accrued 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	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization 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	\$0.00
4 Accretion	-\$7.02	-\$34.95	\$0.00	\$0.00	-\$33.98	\$0.00	\$0.00	\$0.00	\$0.00	-\$9.82	-\$5.96	-\$91.73
5 Interest Paid - Cash Instr.s	\$229.77	\$1,143.68	\$0.00	\$0.00	\$1,111.63	\$0.00	\$0.00	\$0.00	\$0.00	\$321.17	\$194.89	\$3,001.15
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	\$0.00
7 Realized Gain (Loss)	\$1,587.48	\$7,901.64	\$0.00	\$0.00	\$7,680.24	\$0.00	\$0.00	\$0.00	\$0.00	\$2,218.99	\$1,346.50	\$20,734.84
8 Net Investment Income	\$1,810.23	\$9,010.36	\$0.00	\$0.00	\$8,757.89	\$0.00	\$0.00	\$0.00	\$0.00	\$2,530.35	\$1,535.43	\$23,644.26
9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment Balance	\$162,470.60	\$808,343.16	-\$272,885.98	-\$74,076.26	\$786,034.38	\$954.51	\$0.00	\$0.00	\$4,342.55	\$227,102.35	\$137,807.47	\$1,780,092.78
Ending Interest Accrual Balance	-\$0.17	\$1.72	-\$5.08	\$0.11	\$1.77	\$0.00	\$0.00	\$0.00	\$0.22	\$3.28	\$0.23	\$2.08

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2019												
Opening Cash & Investment Balance	161,287.72	549,601.14	213,487.26	268,590.07	241,971.09	546.15	163.28	0.00	16,928.01	236,237.36	94,926.88	\$1,783,738.96
Opening Interest Accrual Balance	\$0.29	\$1.96	\$0.21	-\$0.12	\$0.48	\$0.00	\$0.00	\$0.00	\$0.03	\$0.47	\$0.19	\$3.51
1 Interest Accrued 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	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization 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	\$0.00
4 Accretion	-\$7.05	-\$24.02	-\$9.33	-\$11.74	-\$10.58	\$0.00	\$0.00	\$0.00	\$0.00	-\$10.33	-\$4.15	-\$77.20
5 Interest Paid - Cash Instr.s	\$230.67	\$786.02	\$305.32	\$384.13	\$346.06	\$0.00	\$0.00	\$0.00	\$0.00	\$337.86	\$135.76	\$2,525.81
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	\$0.00
7 Realized Gain (Loss)	\$1,593.68	\$5,430.59	\$2,109.46	\$2,653.93	\$2,390.91	\$0.00	\$0.00	\$0.00	\$0.00	\$2,334.25	\$937.97	\$17,450.78
8 Net Investment Income	\$1,817.30	\$6,192.58	\$2,405.45	\$3,026.31	\$2,726.39	\$0.00	\$0.00	\$0.00	\$0.00	\$2,661.78	\$1,069.58	\$19,899.39
9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment Balance	\$163,105.02	\$549,263.98	\$166,862.46	\$267,350.03	\$244,697.47	\$546.15	\$163.28	\$0.00	\$16,928.01	\$238,899.14	\$95,996.46	\$1,743,812.00
Ending Interest Accrual Balance	\$0.29	\$1.96	\$0.21	-\$0.12	\$0.48	\$0.00	\$0.00	\$0.00	\$0.03	\$0.47	\$0.19	\$3.51

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
Closed FY												
Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,174,373.12	0.00	\$16,174,373.12
Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$46.14	\$0.00	\$46.14
1 Interest Accrued 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	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization 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	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$706.99	\$0.00	-\$706.99
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$23,131.99	\$0.00	\$23,131.99
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	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$159,818.31	\$0.00	\$159,818.31
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$182,243.31	\$0.00	\$182,243.31
9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$16,356,616.44	\$0.00	\$16,356,616.44
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$46.14	\$0.00	\$46.14

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

Current Fund Year: 2023 Month Ending: January												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	328,094.74	3,125,209.69	471,087.86	3,247,701.40	2,912,340.36	(200,847.72)	(224,776.66)	0.00	46,411.61	18,489,566.88	1,362,725.77	29,557,513.93
RECEIPTS												
Assessments	129,363.49	179,869.52	54,100.23	681,137.52	184,318.17	237,272.64	62,284.88	62,284.88	547,644.32	520,138.74	2,337.59	2,660,752.00
Refunds	2,349.93	0.00	0.00	3,618.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,968.05
Invest Pymnts	4,156.32	35,349.63	8,391.84	37,538.52	32,941.83	0.00	0.00	0.00	0.00	209,137.74	15,413.96	342,929.84
Invest Adj	(16.06)	(136.60)	(32.43)	(145.07)	(127.30)	0.00	0.00	0.00	0.00	(808.19)	(59.57)	(1,325.22)
Subtotal Invest	4,140.26	35,213.03	8,359.41	37,393.45	32,814.53	0.00	0.00	0.00	0.00	208,329.55	15,354.39	341,604.62
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	135,853.68	215,082.55	62,459.64	722,149.09	217,132.70	237,272.64	62,284.88	62,284.88	547,644.32	728,468.29	17,691.98	3,008,324.67
EXPENSES												
Claims Transfers	39,920.82	10,811.50	52,657.66	219,084.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	322,474.63
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211,294.00	881,437.00	188,660.79	0.00	1,281,391.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	39,920.82	10,811.50	52,657.66	219,084.65	0.00	0.00	0.00	211,294.00	881,437.00	188,660.79	0.00	1,603,866.42
END BALANCE	424,027.60	3,329,480.74	480,889.84	3,750,765.84	3,129,473.06	36,424.92	(162,491.78)	(149,009.12)	(287,381.07)	19,029,374.38	1,380,417.75	30,961,972.18

\$0.84

REPORT STATUS SECTION

Report Month: January			
		Balance Differences	
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00
 Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals		0 . 00
Allocation variance 2:	Monthly transactions and allocation totals are equal		0 . 00
Allocation variance 3:	Treasurer/TPA net / Max/Min	0 . 00	(0 . 00)
Pre-existing variance:	No prior unreconci / Max/Min	0 . 00	0 . 00

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR 2023												
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RECEIPTS												
Assessments	129,363.49	179,869.52	54,100.23	681,137.52	184,318.17	237,272.64	62,284.88	62,284.88	547,644.32	520,138.74	2,337.59	2,660,752.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	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	0.00
TOTAL	129,363.49	179,869.52	54,100.23	681,137.52	184,318.17	237,272.64	62,284.88	62,284.88	547,644.32	520,138.74	2,337.59	2,660,752.00
EXPENSES												0.00
Claims Transfers	5,327.81	750.00	0.00	9,990.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,067.81
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211,294.00	881,437.00	163,750.27	0.00	1,256,481.27
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,327.81	750.00	0.00	9,990.00	0.00	0.00	0.00	211,294.00	881,437.00	163,750.27	0.00	1,272,549.08
END BALANCE	124,035.68	179,119.52	54,100.23	671,147.52	184,318.17	237,272.64	62,284.88	(149,009.12)	(333,792.68)	356,388.47	2,337.59	1,388,202.92

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR 2022												
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(39,359.02)	957,804.15	294,800.02	2,351,089.68	943,569.01	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,567,844.88	0.00	5,673,004.29
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	800.00	0.00	0.00	2,587.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,387.12
Invest Pymnts	0.00	10,833.84	3,334.52	26,593.46	10,672.82	0.00	0.00	0.00	0.00	17,734.08	0.00	69,168.72
Invest Adj	0.00	(41.87)	(12.89)	(102.77)	(41.24)	0.00	0.00	0.00	0.00	(68.53)	0.00	(267.30)
Subtotal Invest	0.00	10,791.97	3,321.63	26,490.69	10,631.58	0.00	0.00	0.00	0.00	17,665.55	0.00	68,901.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	800.00	10,791.97	3,321.63	29,077.81	10,631.58	0.00	0.00	0.00	0.00	17,665.55	0.00	72,288.54
EXPENSES												
Claims Transfers	33,438.02	801.00	0.00	144,101.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178,340.90
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,645.38	0.00	22,645.38
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	33,438.02	801.00	0.00	144,101.88	0.00	0.00	0.00	0.00	0.00	22,645.38	0.00	200,986.28
END BALANCE	(71,997.04)	967,795.12	298,121.65	2,236,065.61	954,200.59	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,562,865.05	0.00	5,544,306.55

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	2021												
Month Ending:	January												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	45,505.67	818,121.35	233,623.15	699,046.71	949,523.77	(36,099.58)	(17.14)	0.00	36,713.88	286,539.51	0.00	3,032,957.32	
RECEIPTS													
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	1,549.93	0.00	0.00	198.00					0.00			1,747.93	
Invest Pymnts	514.72	9,253.87	2,642.54	7,907.00	10,740.18	0.00	0.00	0.00	0.00	3,241.08	0.00	34,299.39	
Invest Adj	(1.99)	(35.76)	(10.21)	(30.56)	(41.50)	0.00	0.00	0.00	0.00	(12.52)	0.00	(132.54)	
Subtotal Invest	512.73	9,218.11	2,632.33	7,876.44	10,698.68	0.00	0.00	0.00	0.00	3,228.56	0.00	34,166.85	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	2,062.66	9,218.11	2,632.33	8,074.44	10,698.68	0.00	0.00	0.00	0.00	3,228.56	0.00	35,914.78	
EXPENSES													
Claims Transfers	1,154.99	2,380.50	1,564.00	56,842.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,941.70	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,265.14	0.00	2,265.14	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	1,154.99	2,380.50	1,564.00	56,842.21	0.00	0.00	0.00	0.00	0.00	2,265.14	0.00	64,206.84	
END BALANCE	46,413.34	824,958.96	234,691.48	650,278.94	960,222.45	(36,099.58)	(17.14)	0.00	36,713.88	287,502.93	0.00	3,004,665.26	

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	2020												
Month Ending:	January												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	160,660.37	799,683.05	(270,822.57)	(71,025.06)	777,276.49	954.51	0.00	0.00	4,342.55	224,572.01	136,272.04	1,761,913.39	
RECEIPTS													
Assessments	0.00	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	833.00					0.00			833.00	
Invest Pymnts	1,817.25	9,045.31	0.00	0.00	8,791.87	0.00	0.00	0.00	0.00	2,540.16	1,541.39	23,735.98	
Invest Adj	(7.02)	(34.95)	0.00	0.00	(33.98)	0.00	0.00	0.00	0.00	(9.82)	(5.96)	(91.73)	
Subtotal Invest	1,810.23	9,010.36	0.00	0.00	8,757.89	0.00	0.00	0.00	0.00	2,530.34	1,535.43	23,644.25	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	1,810.23	9,010.36	0.00	833.00	8,757.89	0.00	0.00	0.00	0.00	2,530.34	1,535.43	24,477.25	
EXPENSES													
Claims Transfers	0.00	350.25	2,063.41	3,884.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,297.86	
Expenses	0.00	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	0.00	
TOTAL	0.00	350.25	2,063.41	3,884.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,297.86	
END BALANCE	162,470.60	808,343.16	(272,885.98)	(74,076.26)	786,034.38	954.51	0.00	0.00	4,342.55	227,102.35	137,807.47	1,780,092.78	

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	2019												
Month Ending:	January												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	161,287.72	549,601.14	213,487.26	268,590.07	241,971.09	546.15	163.28	0.00	16,928.01	236,237.36	94,926.88	1,783,738.96	
RECEIPTS													
Assessments	0.00	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	0.00	
Invest Pymnts	1,824.35	6,216.61	2,414.78	3,038.06	2,736.96	0.00	0.00	0.00	0.00	2,672.11	1,073.73	19,976.60	
Invest Adj	(7.05)	(24.02)	(9.33)	(11.74)	(10.58)	0.00	0.00	0.00	0.00	(10.33)	(4.15)	(77.20)	
Subtotal Invest	1,817.30	6,192.59	2,405.45	3,026.32	2,726.38	0.00	0.00	0.00	0.00	2,661.78	1,069.58	19,899.40	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	1,817.30	6,192.59	2,405.45	3,026.32	2,726.38	0.00	0.00	0.00	0.00	2,661.78	1,069.58	19,899.40	
EXPENSES													
Claims Transfers	0.00	6,529.75	49,030.25	4,266.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,826.36	
Expenses	0.00	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	0.00	
TOTAL	0.00	6,529.75	49,030.25	4,266.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,826.36	
END BALANCE	163,105.02	549,263.98	166,862.46	267,350.03	244,697.47	546.15	163.28	0.00	16,928.01	238,899.14	95,996.46	1,743,812.00	

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	Closed FY												
Month Ending:	January												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,174,373.12	0.00	16,174,373.12	
RECEIPTS													
Assessments	0.00	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	0.00	
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	182,950.31	0.00	182,950.31	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(706.99)	0.00	(706.99)	
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	182,243.32	0.00	182,243.32	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	182,243.32	0.00	182,243.32	
EXPENSES													
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
END BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,356,616.44	0.00	16,356,616.44	

TRI COUNTY MUNICIPAL JOINT INSURANCE FUND

Month January
 Current Fund Year 2023

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	0.00	5,327.81	0.00	5,327.81	5,327.81	0.00	0.00	0.00
	Liability	0.00	750.00	0.00	750.00	750.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	9,990.00	0.00	9,990.00	9,990.00	0.00	0.00	0.00
	Total	0.00	16,067.81	0.00	16,067.81	16,067.81	0.00	0.00	0.00
2022	Property	758,786.51	33,438.02	800.00	791,424.53	791,424.53	(0.00)	0.00	(0.00)
	Liability	32,042.01	801.00	0.00	32,843.01	32,843.01	0.00	0.00	0.00
	Auto	7,696.10	0.00	0.00	7,696.10	7,696.10	0.00	0.00	0.00
	Workers Comp	991,715.95	144,101.88	2,587.12	1,133,230.71	1,133,230.71	(0.00)	0.00	(0.00)
	Total	1,790,240.57	178,340.90	3,387.12	1,965,194.35	1,965,194.35	(0.00)	0.00	(0.00)
2021	Property	692,162.07	1,154.99	1,549.93	691,767.13	691,767.13	(0.00)	0.00	(0.00)
	Liability	164,717.45	2,380.50	0.00	167,097.95	167,097.95	0.00	0.00	0.00
	Auto	56,091.03	1,564.00	0.00	57,655.03	57,655.03	0.00	0.00	0.00
	Workers Comp	2,815,109.12	56,842.21	198.00	2,871,753.33	2,871,753.33	(0.00)	0.00	(0.00)
	Total	3,728,079.67	61,941.70	1,747.93	3,788,273.44	3,788,273.44	(0.00)	0.00	(0.00)
2020	Property	704,272.39	0.00	0.00	704,272.39	704,272.39	0.00	0.00	0.00
	Liability	167,865.53	350.25	0.00	168,215.78	168,215.78	0.00	0.00	0.00
	Auto	585,584.30	2,063.41	0.00	587,647.71	587,647.71	0.00	0.00	0.00
	Workers Comp	3,528,258.02	3,884.20	833.00	3,531,309.22	3,531,309.22	(0.00)	0.00	(0.00)
	Total	4,985,980.24	6,297.86	833.00	4,991,445.10	4,991,445.10	(0.00)	0.00	(0.00)
2019	Property	1,255,506.63	0.00	0.00	1,255,506.63	1,255,506.63	0.00	0.00	0.00
	Liability	463,448.74	6,529.75	0.00	469,978.49	469,978.49	0.00	0.00	0.00
	Auto	129,138.42	49,030.25	0.00	178,168.67	178,168.67	0.00	0.00	0.00
	Workers Comp	3,235,284.54	4,266.36	0.00	3,239,550.90	3,239,550.90	0.00	0.00	0.00
	Total	5,083,378.33	59,826.36	0.00	5,143,204.69	5,143,204.69	0.00	0.00	0.00
Closed FY	Property		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		15,587,678.81	322,474.63	5,968.05	15,904,185.39	15,904,185.39	(0.00)	0.00	(0.00)

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
BILL LIST -FEBRUARY 2023**

	Payable To:	FY 2023	FY 2022	FY2021	Clsd Yrs	Appropriation	Description
1	The Actuarial Advantage	4,228.00				Prof Services/Actuary	Jan 2023 Fees
2	Arthur J. Gallagher Risk Mgmt Services, Inc.	65,388.00				Prof Services/Administration	Feb 2023 Fees
3	Arthur J. Gallagher Risk Mgmt Services, Inc.	99.23				Misc/Postage/Copies/Faxes	Jan 2023 Fees
4	David DeWeese	9,875.00				Prof Services/Attorney	Feb 2023 Fees
5	Qual-Lynx	45,892.00				Prof Services/Claims Admin	Feb 2023 Fees
6	Joyce Media	390.00				Misc/JIF Website	Feb 2023 Fees plus SSL cert annual renewal
7	Christopher J. Winter Sr.	2,080.00				Training/Police Risk Services	Law Enforcement Consultant-Feb 2023 Fee
8	Christopher J. Winter Sr.	750.00				Training/Training	2-16-23 MOAB training; 23 attendees
9	Kris Kristie	438.00				Misc/Recording Secretary	Feb 2023 Fees
10	J.A. Montgomery Consulting	18,851.00				Prof Services/Safety Director	Feb 2023 Fees
11	Secure Data Consulting Services	7,524.00				Prof Services/Technology Risk Se	January - final invoice
12	Tom Tontarski	1,245.00				Prof Services/Treasurer	Feb 2023 Fees
13	Conner Strong & Buckelew	986.00				Prof Services/Underwriting Manager	Feb 2023 Fees
14	Debby Schiffer	4,945.00				Wellness	Feb 2023 Fees
15	APEX Insurance Agency	823,421.00				EPL/POL Policy - Excess Insuran	EPL and VDO Coverage; P#0382448765-00; 1/1/23-1/1/24; Inv#8661132 1 of 2 installment
16	Courier Post	335.85				Misc/Legal Notice	Ad#5576604 mtg dates; #5576623 contract awards
17	DJs Available Sound and Light Entertainment	650.00				Misc/Meeting Expense	AV sound system for safety breakfast
18	Gatehouse Media PA Holdings, Inc.		41.06			Misc/Legal Notice	Ad#8165313; tech risk ser dir RFP 12-8-22
19	Iron Mountain	97.74				Misc/Records Retention Service	Inv#HGHW418; Storage 2/1-28/23; Service 12/21/22-1/24/23
20	NJ Advance Media	404.83				Misc/Legal Notice	#10562740 mtg schedule; #10562745 contract awards
21	Office Depot		17.90			Misc/Meeting Expense	Order #288343170 frames
22	Borough of Clayton	245.00				EPL/CYBER/EPL/Cyber Incentiv	IT - cyber
23	Elk Township		1,062.38			Optional Safety Budget	safety items
24	Elk Township		156.00			Wellness	water jugs
25	Elinsboro Township		907.92			EPL/CYBER/EPL/Cyber Incentiv	mediation, Epl matters
26	Elinsboro Township		750.00			Optional Safety Budget	breakaway stretcher
27	Fairfield Township		750.00			Wellness	water, healthy snacks
28	Fairfield Township	1,500.00				EPL/CYBER/EPL/Cyber Incentive P	cyber assistance protocol
29	Franklin Township	2,500.00				EPL/CYBER/EPL/Cyber Incentive P	malware; cloud backup
30	Borough of Glassboro		942.72			Wellness	fruit, relax studio
31	Borough of Glassboro		4,500.00			Optional Safety Budget	safety items
32	Greenwich Township		1,000.00			Wellness	Healing kitchen, chair massages, spa
33	Greenwich Township		3,500.00			Optional Safety Budget	safety items
34	Logan Township		1,000.00			Wellness	water, fruits, veggies, blender
35	Mantua Township		3,500.00			Optional Safety Budget	AED
36	Mantua Township		335.00			EPL/CYBER/EPL/Cyber Incentive P	cyber security
37	Oldmans Township		200.96			Wellness	healthy cooking demo, masks
38	Oldmans Township		1,000.00			EPL/CYBER/EPL/Cyber Incentive P	cyber security

39	Borough of Penns Grove		3,492.00			Optional Safety Budget	safety items
40	Borough of Penns Grove			3,700.00		Safety Incentive Program	safety items, employee rewards
41	Borough of Penns Grove		943.83			Wellness	desk, lamp, lumbar support
42	Borough of Penns Grove		2,500.00			EPL/CYBER/EPL/Cyber Incentive P	cloud storage
43	Pennsville Township		684.40			Optional Safety Budget	highway dept computer for training
44	Pennsville Township		593.32			Wellness	tea items
45	Quinton Township		750.00			Optional Safety Budget	safety items
46	Quinton Township		500.00			Wellness	water
47	Quinton Township		1,000.00			EPL/CYBER/EPL/Cyber Incentiv	cyber security
48	West Deptford Township		199.44			Optional Safety Budget	cones
49	West Deptford Township		3,000.00			EPL/CYBER/EPL/Cyber Incentiv	dual authenticity
50	Borough of Westville		2,500.00			Optional Safety Budget	safety items
51	Borough of Westville		2,000.00			EPL/CYBER/EPL/Cyber Incentiv	antivirus
52	Borough of Westville		1,000.00			Wellness	masks, snackds, water, chair massages
53	City of Woodbury				3,980.29	Closed Year-AELCF Withdrawal	Withdrawal from AELCF account
	Subtotals	991,845.65	38,826.93	3,700.00	3,980.29		
	JIF BILL LIST TOTAL				1,038,352.87		
	RMC BILL LIST TOTAL				286,936.00		
	GRAND TOTAL				1,325,288.87		

Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund
RMCs BILL LIST -February (1st Installment)

	Vendor	FY 2023	Appropriation	Description	Check#	Perma G/L
1	Assured Parnters	28,506.00	Risk Management Consultants	1st installment - Franklin, Logan, LAC		560-60-0000
2	Barclay Insurance Group	11,855.00	Risk Management Consultants	1st installment - East Greenwich		560-60-0000
3	Cettei & Connell	8,722.00	Risk Management Consultants	1st installment -Elk, Pilesgrove, Wenonah		560-60-0000
4	J. Graham Chesney	1,846.00	Risk Management Consultants	1st installment -South Harrison		560-60-0000
5	Conner Strong & Buckelew	16,645.00	Risk Management Consultants	1st installment -Oldmans, Penns Grove		560-60-0000
6	Hardenbergh Insurance Group	216,391.00	Risk Management Consultants	1st installment -Clayton, Fairfield, Glassboro, Greenwich, Mantua, Monroe, Paulsboro, Swedesboro, Vineland, West Deptford, Westville, Woodbury Hgts		560-60-0000
7	Henry D. Young	2,971.00	Risk Management Consultants	1st installment - Elsinboro, Mannington		560-60-0000
	RMCs BILL LIST TOTAL	286,936.00				

EXECUTIVE SAFETY COMMITTEE MEETING MINUTES

February 16, 2023 @ 9:00am
Via Zoom

An Executive Safety Committee meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (“TRICOJIF”) was held via Zoom Conferencing on Thursday, February 16, 2023. The meeting was called to order at 9:05 AM.

Those in attendance were:

Jeff Celebre, *Chair*, **Vineland City**
Linda Gomez, **Vineland City**
Lisa Jeffers, **Greenwich Township**
Pat Mason, **Monroe Township**
Harry Moore, **Oldmans Township**
Melissa Fackler, **Pilesgrove Township**
Marty Uzdanovics, **Quinton Township**
Robert Diaz, **South Harrison Township**
Jena Dolbow, **Swedesboro Borough**
Linda Gonzalez, **Fairfield Township**
Leo Selb, **Hopewell Township**
Joy Gunn, **National Park Borough**
Anjanette Scott, **Penns Grove Borough**
Michael Razzo, **Pitman Borough**
Jack Cimprich, **Upper Pittsgrove Township**
Dave Strout, **Cettei & Connell**
Joe Henry, **Hardenbergh Insurance J.A.**
Jackie Lindsey, **Conner Strong & Buckelew**
Steve Eckman, **Len Eckman Insurance**
Keith Hummel, *Public Sector Associate Director*, **J. A. Montgomery Risk Control**
Rob Garish, *Sr. Loss Control Consultant* **Montgomery Risk Control**
Debby Schiffer, *Wellness Director*
Paul A. Forlenza, *Executive Director*, **Arthur J. Gallagher Risk Management Services**
Kristi, Kristie, *Senior Account Representative*, **Arthur J. Gallagher Risk Management Services**

Those **not** in attendance were:

Mark Gravinese, **Harrison Township**
Kamini Patel, *Program Director*, **Arthur J. Gallagher Risk Management Services**
Christopher Winter, Sr., *Law Enforcement Risk Management Consultant*

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

I. COMMITTEE VICE CHAIR

Mr. Forlenza explained that during the Annual Committee Chairs Meeting that took place in early January, the creation of Committee Vice Chairs was discussed to assist in the absence of a Committee Chair and for purposes of perpetuation of Committee Chairs. He then advised the Committee that the Committee Vice Chair would be responsible for chairing the meeting and providing an update at the monthly Executive Committee meeting in the absence of the Committee Chair. The Committee agreed to move forward with the creation of the position of Vice Chair. Mr. Forlenza then asked for a volunteer and Mr. Diaz volunteered to serve in the Committee Vice Chair position.

II. MEETING MINUTES – OCTOBER 6, 2022 (E-mailed 02/2/2023)

Mr. Forlenza indicated that a copy of the October 6, 2022, Safety Committee Meeting Minutes were 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.

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

Mr. Garish referred the Committee to a copy of the Annual Safety Director's Loss Control Report that was e-mailed on February 15, 2023 for the Committee's review. He then briefly reviewed an executive summary of the report with the Committee.

Mr. Garish noted that the Safety Contract calls for a minimum of 105 loss control visits to the 38 members of the TRICO JIF. In addition, Chief Hummel completed 16 law enforcement visits. He noted that one member that left the JIF effective January 1, 2023 refused to accept one of his planned visits; resulting in his team completing 108 visits. Mr. Garish stated that renewal surveys were completed and reviewed for twelve (12) members that renewed in 2023. He noted that the renewal inspection process includes a review of buildings more than 50 + years old or of significant value, SIP participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics. Results were summarized during Executive Safety Committee meetings held in 2022. None of the conditions found presented concerns with the desirability of these members for renewal.

Mr. Garish reported that there are over 130 Safety Bulletins available to the members on both the NJ MEL and TRICO JIF Websites.

Mr. Garish briefly covered the various safety program as outlined on pages 3-7 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 then highlighted the training programs held in 2022; on pages 7-12 as follows:

- Regional Training including, Safety, Claims and Wellness Roundtables, Implicit Bias, the Lifeguard Symposium, & PEOSHA visits/Role of the RTK Coordinator
- MEL Safety Institute inclusive of three (3) distinct training modules including MSI Live, MSI Now, & MSI DVD. Mr. Garish noted that there has been a high turnover in training Administrators the last several months so it is important to advise his office when there is a change in this position
- Mr. Garish then reviewed new training offerings available through the MSI including Leadership Skills training and the Leadership Academy

- Mr. Garish then reviewed membership training participation as follows; 710 MSI Live course completed, 2,071 MSI NOW course completed, and 35 DVD “rentals” by 14 members.

Mr. Garish stated that the Safety Director’s office also attended various events throughout the year including the three (3) Executive Safety Committee Meetings, the monthly JIF meetings, the monthly Executive Claims review Committee meetings, and Planning Retreat.

Mr. Garish then reviewed the planned Regional training events for 2023 including the Claims, Safety, & Wellness Coordinators Roundtable, Back Safety Material Handling, & Indoor Air Quality training.

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

(The Safety Director’s 2022 Annual Loss Control Report is attached to the minutes of today’s meeting).

IV. SAFETY INTERVENTION / MONITORING

Mr. Forlenza then asked Mr. Garish 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 then stated that the Committee had a fairly extensive discussion at their last meeting is regards to Franklin Township. He noted that at the Committee’s last meeting, Mr. Garish indicated that Franklin Township’s safety efforts were improving. Mr. Forlenza then asked Mr. Garish if this positive trend was continuing.

Mr. Garish stated that Franklin Township’s Safety Program stumbled slightly last year due to a turnover in various positions. That appears to have settled down and the Township’s safety program appears to be back on track. At this time, he does not see a reason to keep the Township on his internal “watch list”. Mr. Forlenza then inquired if there were any other members of concern. Mr. Garish stated that there were no current members of concern.

V. MEMBERSHIP RENEWALS

Mr. Forlenza informed the Committee that thirteen (13) members are up for renewal effective January 1, 2024. He indicated that the Safety Director’s office is currently in the process of reviewing each of these renewing members and will report to the Safety Committee at their June 1, 2023 meeting.

VI. JIF LOSS RATIO REPORTS – September 30, 2022

Mr. Forlenza referred the Committee to a copy of the JIF's Six-Year Average Loss Ratio Reports valued as of September 30, 2022. The report reflects Fund Years 2016-2021. He noted that the six-year average loss ratio for the TRICO JIF is 92.3%. 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 members’ assessment to pay claims within the JIF’s self-insured retention. Mr. Forlenza then briefly reviewed the reports included in the agenda packet with the Committee.

VII. MEL LOSS RATIO REPORTS – September 30, 2022

Mr. Forlenza 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 9. The report reflects a six-year period for Fund Years 2016-2021 valued as of September 30, 2022. Mr. Forlenza mentioned that the six-year average Loss Ratio is 104.5%. These are claims that exceed the Fund’s SIR and the MEL picks up the cost after the local JIF exhausts its retention of claims.

Mr. Forlenza commented that the overall poor performance by the JIF in the MEL layer is being driven by several severe claims and not by a frequency of claims. He reminded the members that the MEL put into place an “experience rating program” in 2016 in recognition that some JIFs losses were exceeding the premium they were contributing to the MEL. Mr. Forlenza noted that the TRICO JIF has been negatively experience rated for several years, including 2022 & 2023, due to their poor performance within the MEL layers. He noted that the 9/30/2022 MEL Loss Ratio Snapshots are available in Origami.

Mr. Forlenza then commented that the Quarterly Loss Ratio Snapshots are generated from this loss data and are currently available in Origami. He noted that his office is in the process of developing a new format for these reports. He explained that an RMC utilized the quarterly loss ratio snap shot available in Origami to market two member’s insurance program with a JIF competitor without the JIFs knowledge. Once it was determined what had happened, he discussed it with Finance Committee late last year and he was directed to create a new format for the Loss Ratio Snapshots that would stop this from happening in the future. Members will likely see the new format later this year.

Mr. Selb asked if a root cause analysis is done of the larger losses that are impacting the JIF’s MEL loss ratio. Mr. Garish stated that his office does complete an analysis of larger losses; especially, when a town is up for renewal. He further commented that the Fund Professionals do communicate in regards to larger claims that are impacting the member and JIFs overall performance.

VIII. EXECUTIVE DIRECTOR – MONITORING REPORTS

Supervisory Investigation Reports

Mr. Forlenza directed the Committee to page 17 & 18 of the agenda packet which included the January monthly report of TRICO JIF & Vineland City workers' compensation claims and whether a SIR was submitted. He noted that there was only two (2) claims combined last month wherein a SIR was not submitted following a workers compensation claim. The purpose of the Supervisor Investigation Reports is to ensure what happened does not repeat itself. Mr. Forlenza stated that his office shares these reports with J.A. Montgomery to use as a coaching opportunity during their visits.

Comorbidity Costs Update

Mr. Forlenza mentioned that the JIF created the Wellness Program several years ago due to national statistics showing that healthy employees are less likely to get injured and, when they do, they recover more quickly from their injuries. As a result, several years ago his office 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. Mr. Forlenza then reviewed comorbidity slides with respect to Total Cost, Indemnity & Medical Cost, and Lost Time Days located on pages 19-21 in the agenda packet.

Mr. Forlenza stated that while he understands some members have had difficulty engaging in the JIF sponsored Wellness program, it is difficult to argue that there is not a need for this type of program when the statics are so compelling. He noted that his office is working with the Wellness Director to try and revise the existing Wellness program to make it easier for the members to embrace.

Police MVA: Workers Compensation Claims

Mr. Forlenza then directed the Committee members to two (2) spreadsheets included in the agenda packet depicting the workers’ compensation claims resulting from police involved auto

accidents valued as of 12/31/2022. He explained that several years ago his office started to track these claims specifically noting that for all years since the tracking process began, 32 workers' compensation claims have been identified that involved police officers with 20 of those claims closed and 12 remaining open. Mr. Forlenza explained that these claims were for all members with the exception of Vineland City. He noted that the total net incurred cost of these claims is \$1,720,105, which includes \$132,943 in recoveries and open reserves of \$893,251. Mr. Forlenza then reviewed the same information for Vineland specific claims noting six (6) total claims with two (2) currently open. The total incurred for all claims is \$61,464

Mr. Forlenza noted that his office will continue to track these claims on a quarterly basis and work with the Safety Director's office to develop programs to address this area of loss.

IX. REGIONAL TRAINING SCHEDULE

As discussed earlier in the meeting, Mr. Garish stated that the subjects for the 2023 Regional Training Schedule have been finalized. He mentioned that he is currently finalizing the dates and locations for these trainings.

2023 Regional Training Schedule:

- Safety, Claims, and Wellness Coordinators' Roundtable- Zoom (Date/Time: TBD)
- Back Material Safety Training – (Date/Time: TBD) – Zoom – three (3) sessions
- Indoor Air Quality (Date/Time: TBD) – Zoom - Hoping to secure a trainer from PEOSH.

Mr. Forlenza commented that each of the Regional Training sessions should be applicable to all members.

X. MSI NEWSLETTER / BULLETINS

Mr. Garish stated that the MEL distributes Safety Bulletins are released in an MSI Newsletter twice a month. The Newsletter recaps the bulletins and messages that are released from the Safety Director's office or the MEL via their Mobile App. Mr. Garish then directed the members to the following list of Safety Bulletins, etc. that were released since the Committee's last meeting as included on the Safety Committee agenda. He noted that some of the Bulletins are re-releases of prior Bulletins while at least 12 are new:

- MSI Newsletter (2x Month) Recaps all Bulletins/Messages/Info sent out from the Safety Director's Office via the MEL Mobile App
- MSI Newsletter – October 14, 2022
- Training Announcement: Designated Employer Representative (DER)
- Job Hazard Analysis
- MSI Newsletter – November 01, 2022
- Training Announcement: Protecting Children From Abuse in New Jersey Government Programs
- Fire Extinguishers Best Practices
- Fires: Plan & Practice Your Escape Best Practices
- Excavation, Trenching, and Shoring Best Practices
- Safety Recall Alert
- MSI Newsletter – November 15, 2022
- Violence Prevention and Risk Consideration of Law Enforcement Officers when Interacting with Mental Health Consumer
- Utility Vehicles Operations & Training Best Practices
- Confined Space Definition Explained

- Law Enforcement Risk Analysis: Police Licensing Program
- Law Enforcement Bulletin: New Jersey Attorney General Guidance on the Role of Law Enforcement In Election Activities
- MSI Newsletter – December 01, 2022
- MSI Leadership Academy
- Low-Speed Vehicles (LSV)
- Law Enforcement Bulletin: NY State Rifle & Pistol Association v. Bruen
- MSI Newsletter – December 15, 2022
- MSI Leadership Academy
- Driver Safety: Buckle Up! It Could Save Your Life!
- Winter Weather: Building Preparation Best Practices
- Snow & Ice Removal Best Practices
- MSI Newsletter – January 04, 2023
- Designated Employer Representative (DER) Training
- Space Heater Safety
- MSI Newsletter – January 17, 2023
- Training Announcement: MEL Leadership Skill Classes
- PEOSH Recording & Reporting Occupational Injuries & Illnesses
- CDL Federal Motor Carrier Safety Administration (FMCSA) Drug & Alcohol Clearinghouse
- MSI Newsletter – February 01, 2023
- 2023 MSI Expo
- CDL-Drivers Annual Record Checks & Program Review Best Practices
- Motor Vehicle Record Check: Non-CDL Drivers Best Practices

Mr. Forlenza asked if there are any new bulletins in the works. Mr. Garish responded that they are working on a Bulletin on *Bleacher Safety*. He noted that some of safety standards for bleachers have changed recently.

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

XI. MEL SAFETY INSTITUTE

As discussed during his review of the 2022 Annual Safety Director's report, Mr. Garish provided a brief review of member activity within the MEL Safety Institute as follows:

- MSI NOW / Online & Streaming – 2,071
- MSI Live – 710 courses completed
- MSI DVD Activity Report – 14 members utilized – 35 Total DVDs Rented

Mr. Garish then reviewed the upcoming 2023 MSI Safety Expo noting various locations throughout the State and the in person training that will be available at each location. He then briefly reviewed the new MSI Leadership Academy for both Police and non-police personnel noting it takes approximately two (2) years to complete the program.

Mr. Garish then directed the Committee to several images within the agenda packet depicting warning signs developed in Spanish. Noting that the picture can be a better warning device than verbiage. Mr. Forlenza stated that last year the Committee discussed developing stickers that could be adhered to the door or inside the door as reminder regarding the three (3) points of contact. Similar to the arc flash labels that were created and distributed several years ago. Mr. Forlenza noted that he will follow up on developing these stickers.

New MSI Platform

Mr. Garish stated that last year the MEL did award a contract to a new vendor to host the MSI Program. Unfortunately, the transition process to the new platform has taken longer than expected. He noted that the existing system is in place and functioning well. He is hopeful that the new platform will be up and operational by the end of March 2023.

2023 Class Format: Inperson vs. Virtual

Mr. Garish reported that the MEL will continue to offer as many training opportunities as practical via Zoom noting that approximately 90% of the courses are available virtually. He noted that utilizing the Zoom platform to deliver training is easier and more efficient for the members. Mr. Garish stated that not all training can be delivered virtually so certain training courses; i.e. trenching and shoring, will continue to be offered in person.

XII. S: ERVE

Mr. Garish discussed the S:ERVE program which is geared towards Police, Fire, Public Works, and EMS personnel. It is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S., and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. Mr. Garish reminded the Committee that all employees should follow their departmental policies when it comes to driving municipal vehicles; however, the S:ERVE Program provides additional considerations when driving.

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

Mr. Garish further noted that there is a separate *Distracted Driver* module that is available which might be appropriate for all employees to complete if they drive a municipal vehicle.

XIII. POLICE TOPICS

Police Ad Hoc Committee

Mr. Forlenza stated that the minutes of the October 25, 2022 meeting were emailed to all Committee members by Mr. Garish yesterday afternoon. Mr. Garish then briefly reviewed the topics covered during the meeting. He explained that the topics discussed are those most pertinent and timely to the law enforcement community and the Committee acts as a conduit to discuss these issues and how they will be managed. He noted that the Committee normally meets twice a year. The next meeting will be scheduled for the 2nd quarter of 2023.

Police Command Staff Training

Mr. Forlenza reminded the Committee that this year all members will be asked to update their compliance with the MEL EPL Risk Management Program. A component of the Program is

attendance by Command Staff at police specific Command Staff training. He noted that this training will be held in person and will be quarterbacked by Keith Hummel and Harry Earle.

XIV. LAW ENFORCEMENT RISK MANAGEMENT CONSULTANT

Mr. Forlenza stated that unfortunately Mr. Winter is unavailable this morning. He noted that Mr. Winter provides a thorough report on his activities at the monthly Executive Committee meetings. He further stated that Mr. Winter recently completed his planned *Management of Aggressive Behavior* courses. Mr. Forlenza explained that while overall attendance was not great, those that participated indicated that the training was well received. He noted that Mr. Winter will be developing a ‘report writing’ class to be made available to all Police Departments later this year.

XV. MEL SAFETY & EDUCATION MEETING

Mr. Forlenza referred the Committee to the MEL Safety & Education minutes from November 4, 2022. A meeting was held on February 10, 2023; however, those minutes are still pending. The next meeting date is May 12, 2023.

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

XVI. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Garish highlighted the PEOSHA Advisory Committee Meeting Notes from their October 28, 2022 and January 26, 2023 meeting. He noted that Mr. Saville from his office sits on the Advisory Committee.

Mr. Garish then briefly reviewed the most frequently cited violations over the last two quarters. He further noted the five (5) year plan which includes a concentration DPW’s, water & sewer utilities, fire services & transportation services.

Mr. Garish reminded the members that the State recently hired many new consultants which will result in increased activity including inspections. He stated that should a member be contacted by PEOSH regarding an inspection that it is a good idea to allow the inspector to visit and to take advantage of “a consultation visit” when offered. He stated that if a member has any questions or needs assistance, he asked that they contact his office directly.

Mr. Garish reminded the members that the “OSHA 300-A Logs” should be posted in each building where employees work. He noted that this is a summary of all accidents and injuries reported for the prior year. Mr. Garish stated that his office provides a list during their loss control visits. He stated that the failure to post these logs is one of the most frequently cited violations each year.

XVII. WELLNESS INITIATIVE

Ms. Schiffer mention that there was only one town who did not claim/encumber their funds for 2022. She noted that unfortunately some towns waited until the 11th hour to spend their entire wellness budget negating the purpose of a program which is to actively engage in wellness throughout the year. An email recently went out to each member town with amounts for all available funds including wellness.

Ms. Schiffer noted her goal is to visit every municipality at least once during the year with her target being the first half. She noted that some towns are easier to visit because she has ongoing communication with them while others are more challenging because of the multiple hats the wellness coordinators wear. In this regard, she has already visited with six (6) members and has booked 13 appointments from now until early March and is waiting on a response back from a few other members to see when it would be feasible to meet.

Ms. Schiffer stated that she asked J.A. Montgomery to send her all the scheduled Safety Committee Meetings for the member towns as they are received. J.A. Montgomery is providing her with a weekly updated schedule so she will continue to reach out. Ms. Schiffer stated that attending the Safety Committee Meetings is an opportunity to meet and address all department heads, encouraging their input on the needs of their employees. Plus it gives them an opportunity to meet her and put a face with a name. She stated that she only needs a few minutes at the meeting to provide an update on what is happening in wellness and how they can start working on wellness initiatives sooner rather than later to avoid end of year scrambling to spend money.

Ms. Schiffer stated that will be hosting a Wellness Coordinator Brainstorming session 2x this year. First session will be held sometime in the second quarter.

WELLNESS ADVISORY COMMITTEE (WAC)

Ms. Schiffer stated that she and her colleague from Atlantic JIF hosted their first Wellness Advisory Committee meeting on February 8, 2023. The minutes are included in the agenda packet on pages 49-53 for review and approval. She then highlighted the following items from the meeting:

- The Committee discussed what is currently working in the wellness program, including:
 - Having scheduled activities for the year (as in Wellness Wednesday every 2nd Wednesday of the month) employees can plan and look forward to participating
 - Having two or more people work together on promoting the program within the municipality is so beneficial so the responsibility does not fall on one person
 - “Give Aways” that are allowed and not allowed
 - Ideas for offering incentives to encourage participation (although this came with mixed emotions since it’s sad we have to “bribe” folks to engage in self-care efforts)

Lastly, the committee is interested in having some outside resources who offer programs supporting and encouraging healthier lifestyle habits and be available to offer to all JIF employees should they want to take advantage of them. It’s important to note that employees who are more engaged at work stay at work. Helping them to build their mental fitness and have a more positive mindset can help them feel happier and thus open to be more engaged in their own self-care. Ms. Schiffer stated that this is a main objective of hers. The next WAC meeting will be May 16th @ 9:30am. Risk Managers are welcome to attend.

NEW FORMAT FOR THE NEWSLETTER

Ms. Schiffer stated that each quarter there will be a theme highlighted in the Newsletter. The theme will be based around one lifestyle change and will be supporting our overall Wellness Theme of *One Lifestyle Change Can Change Your Life*. The 2023 first Quarter Newsletter targeted Nutrition and was distributed in January.

Ms. Schiffer stated that February and March handout will just be supporting articles and/or handouts that tie to a specific comorbidity. She noted that she recently sent out February’s

handouts that targeting nutrition and heart health since February is “Heart Awareness Month”. March’s handouts will be targeting nutrition and diabetes.

Ms. Schiffer stated that the planned themes for the rest of 2023 are as follows:

- Quarter 2 – Physical Activity/Movement
- Quarter 3 – Sleep
- Quarter 4 – Stress Management

Ms. Schiffer is encouraging her wellness coordinators to plan their wellness initiatives and activities around these quarterly themes. She stated that while it is NOT mandatory as each town can certainly do what they feel is most needed for their employees at any time of year. It is only meant to be a guide hopefully giving the Wellness Coordinators some help in planning what to do, making it a little easier on them.

2023 Wellness Incentive Budget

Mr. Forlenza referred the Committee to page 54 of the agenda packet to the Wellness Incentive Budget Program. The combined Wellness, OSB & EPL Cyber Fund Program letters were emailed earlier this week. The deadline to claim or encumber Funds is November 1, 2023, and the final date to claim encumbered Funds is February 1, 2024.

XVIII. REVISED WELLNESS PROGRAM

Mr. Forlenza stated that his office is in the process of working with the Wellness Coordinators to revise the Wellness Incentive Program so that it closely mimics the existing Safety Incentive Program. He explained that many members are having a difficult time engaging in the Wellness program and many times the local “wellness” costs for which they seek reimbursement do not necessarily meet the Program reimbursement guidelines.

As a result, he is attempting to create a Program that will allow members with thriving local wellness programs to continue to offset their local program costs with these funds while creating an option that allows members to complete various wellness initiatives throughout the year resulting in a credit being applied to the member’s assessment the following year. Mr. Forlenza stated that he is hoping to have a draft program together over the next few weeks.

Once the draft of the Program is complete, his office will set up a meeting with the Chairs of the Claims Review Committee & Executive Safety Committees for the ACM, BURLCO, & TRICO JIFs to review the proposed Program revisions.

XIX. OPTIONAL SAFETY BUDGET

Mr. Forlenza referred the Committee to a copy of the Optional Safety Budget Program member balances spreadsheet included in the agenda. The combined 2023 Wellness, OSB & EPL/Cyber Fund Program letters were to all members earlier this week. The deadline to claim or encumber Funds is November 1, 2023, and the final date to claim encumbered Funds is February 1, 2024.

XX. SAFETY INCENTIVE PROGRAM

2022 Program

Mr. Forlenza noted that Mr. Garish recently provided his office with the individual member awards inclusive of the “optional” safety incentive awards that were earned by the members in

2022. He noted that his office will release award letters to all qualifying members following the Annual Safety Breakfast in March.

Mr. Forlenza then asked Mr. Garish if all members qualified for the 2022 Safety Incentive Program award. Mr. Garish stated that all but one member, Shiloh, met the base criteria for an award. He stated that he sent several notices to the Borough during the course of last year warning them that they might not qualify for an award due to a lack of activities. He noted that the Borough does have a strong safety program; however, it does not focus on the same areas as the JIF SIP. Mr. Garish stated that the issue is that they are unable to attend some of the mandatory functions outlined in the SIP.

Mr. Forlenza stated his concern that some small members are having a difficult time managing the responsibilities of the Safety Incentive Program. He stated that he wants to review some of the various JIF Program requirements to see if he can develop standards that smaller members can meet while still accomplishing the overall program goals. Mr. Selb stated that some employees in Shiloh are also employed in other towns that are participating in the SIP. Can these employees participation in the SIP in one town be transferred to the credit of Shiloh. Mr. Garish noted that Shiloh has an active RMC that can assist in bringing information back to these small members.

Mr. Forlenza then asked Mr. Garish if any members had outstanding suggestions for approval that need to be addressed by the Committee. Mr. Garish stated that all members are doing a good job of addressing their outstanding SFI's and documenting this to the Safety Director's office.

Mr. Forlenza then referenced an email that was sent to all members on December 13, 2022. The email included a breakdown of the 2022 SIP expenses noting that sufficient funds are available to pay member program awards.

Mr. Garish mentioned that some members are confusing the "optional" safety awards that are available under the Safety Incentive Program with the Optional Safety Budget Program. Mr. Garish stated that he is recommending that the JIF rename this aspect of the Safety Incentive Program to hopefully eliminate any confusion amongst the membership. During a brief discussion, the Committee suggested replacing the term "optional" with either "enhanced" or "advanced" or "exceeding participation" leaving the ultimate decision to the Safety Director.

XXI. 2022 SAFETY KICKOFF BREAKFAST

Mr. Forlenza advised the Committee that the 2023 Safety Breakfast will take place on March 28, 2023 at Auletto's catering in Deptford. He noted that the invitation will be sent to all members approximately one month prior to the Breakfast.

Mr. Forlenza stated that the program this year will focus on complacency as members emerge from the pandemic and begin to return back to normal.

Mr. Forlenza stated that earlier this week he sent correspondence to the Committee Chair, Mr. Celebre seeking permission for his office to utilize a local audio/video firm to set up and tear down the necessary audio & video equipment for the Safety Breakfast. Mr. Forlenza noted that in prior years his office has completed this aspect of the Safety Breakfast; however, it has not always gone well. As a result, he would like to bring in a professional firm. The cost for this service is \$650. Mr. Selb made a motion to approve this expenditure, Mr. Celebre, seconded, all were in favor.

XXII. 2022 SAFETY, CLAIMS, & WELLNESS COORDINATORS ROUNDTABLE

Mr. Forlenza stated that the Safety, Claims, & Wellness Coordinator Roundtable will be held via Zoom likely during early April. He noted that once a date has been confirmed the members will be notified.

XXIII. COMMITTEE CHARTER

Mr. Forlenza stated that the Safety Committee Charter was emailed out to all Committee members along with the notice for today's meeting. He stated that it is his office's practice to include a copy of the Charter on the Committee's first agenda of the New Year and ask that they review it for any possible revisions. He asked that the members review the Charter and contact either Mr. Celebre or his office with any suggested revisions. Any suggested revisions will be discussed at the Committee's next meeting.

XXIV. 2023 MEETING DATES

Mr. Forlenza noted that the next Committee meeting will be held on June 1, 2023 in person in Vineland. The remaining meetings for the year will be held via Zoom on October 5, 2023 and December 7, 2023 beginning at 9:00 AM.

There being no further business, the meeting adjourned at 10:35 AM

File: TRICOJIF/2023/Safety Committee

Tab 02/16/2023



ANNUAL SAFETY DIRECTOR'S REPORT

**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 ANNUAL SAFETY DIRECTOR REPORT

A. GENERAL DUTIES – EXECUTIVE SUMMARY

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 included (8) Law Enforcement Surveys and (11) Renewal Surveys.

The remaining service visits included but were not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, virtual/teleconference surveys, and other services requested by the membership.

Renewal surveys were completed and reviewed for (12) members. Those members are Alloway, Elk, Elsinboro, Hopewell, Paulsboro, Penns Grove, Pennsville, Washington, Wenonah, Westville, Woodbury Heights, and Woodstown. During the surveys, all municipal operations were reviewed. Buildings more than 50 + years old or of significant value were visited, and the following elements were reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

Results were summarized during Executive Safety Committee meetings held in 2022. None of the conditions found presented concerns with the desirability of these members for renewal.

Right to Know Inventory and Labeling Surveys for 2022 were completed. Members have or will be receiving the electronic distribution of their 2022 Central File for surveys conducted in 2022. All members must submit their 2022 RTK surveys by July 15, 2023.

The J. A. Montgomery, Risk Control Team, consists of our Safety Director, Chief Keith Hummel (Ret.), and Loss Control Consultants, John Saville, Robert Garish, and Thomas Reilly. We will be your primary contact for all Loss Control / Safety related services. Keith is also available to provide Law Enforcement Risk Control Consultation Services as requested by the Joint Insurance Fund. The team is administratively supported by Melissa Meccariello. Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

1. Executive Safety Committee

The Safety Committee met three (3) times in 2022. The Safety Director and staff attend the Safety Committee meetings to help establish local safety programs and assist in the overall safety program's effectiveness. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and SIP involvement on a quarterly basis. Moving into 2023, the Safety Director Reports will be quarterly.

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 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://njMELorg/mel-safety-institute/resource-center/> along with the TRICO JIF website <https://tricojif.org>. Our office has changed the way communications will be sent to members. All MSI communications will be distributed exclusively through the N.J. MEL app and an MSI Newsletter will be emailed to summarize the communications sent through the app 2x a month. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director's Report of the monthly agenda packet. There are over 130 available Safety Director's Bulletins covering various topics under Administration, Public Works / Public Authorities, Law Enforcement, Fire/Rescue, and Recreation. The Safety Director's Office continues to send out information/resources on COVID-19, Monkeypox, and other real-time public health information.

B. PROGRAMS

1. Safety Incentive Program

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

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

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

Elements of the 2022 Safety Incentive Program included but were not limited to:

- Base Safety Program & Enhanced Safety Program. See the 2022 Safety Incentive Program (SIP) for additional details.
- Submit the 2022 Safety Committee meeting dates (2/18/2022) and return the 2022 Safety Contract (3/31/2022).
- Each member is required to send a delegate to the Safety/Claims/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 held on July 27-38, 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, Training Records, Job Safety Observations, Facility Inspections, Tool-Box Talks, and any other documentation to assist with an objective evaluation of the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas that are lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway signs, walkway logs, etc.).

- All safety elements are scored equally. Full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

2. Road, Sign, and Walkway Program

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

3. Law Enforcement Services

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

- April 26, 2022
- October 25, 2022

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

Law Enforcement Training and Memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the JIF website. Additionally, the MEL website has added an "MSI Law Enforcement" tab.

<https://melsafetyinstitute.org/law-enforcement-2/>

The following memorandums were sent out in 2022:

- 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)
- National Missing Children's Day – May 25th (L.E. 2022-05)
- Law Enforcement Considerations in Light of SCOTUS Decision Roe v. Wade (L.E. 2022-06)
- Daniel's Law Portal Opens on July 12 (L.E. Message)

- 988 Suicide/Crisis Lifeline Becomes Operational July 16 (L.E. Message)
- Heat-Related Health Considerations for Law Enforcement (L.E. 2022-07)
- Attorney General Recruiting Guidelines and Applicant Pool (L.E. 2022-08)
- Guard Training and Resources Program Training (L.E. Message)
- Model Policy – Wellness for L.E. Agencies (L.E. 2022-09)

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

- Sample Policies
- 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
- Coaching the Emergency Operator (CEVO)
- Defensive Driving (Online-State Approved)
- MEL Safety Institute (MSI LIVE, MSI NOW, MSI DVD)
- Law Enforcement Video Toolbox Talks
 - 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., and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation.

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

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

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

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

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

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

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

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

C. TRAINING

1. Regional Training Plan / Additional Training

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

Implicit Bias was made available to members via a virtual (Zoom) training environment on three separate dates.

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

Lifeguard Symposium – June 28, 2022.

Annual Retreat – July 27-28, 2022.

PEOSH Visit-What to Expect / Role of the Right to Know Coordinator – October 4 & 6

2. MSI Training and Participation / MEL Media Library / MSI NOW

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 Microaggressions
- Cultural Competence
- Courageous Conversations
- Preparing for First Amendment Audits
- Implicit Bias in the Workplace

The Course Catalog and Class Request forms were made available on both the 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 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 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. These video briefings are an excellent resource for Toolbox Talks for employees.

- Asbestos Safety Overview (10 Minutes)
- Fire Extinguisher 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 Demonstration (6 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)
- Fire Prevention Week (6 Minutes)
- Finding Fentanyl at Recreational Facilities (3 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
- Defensive Driving
- MSI Videos

Member Participation:

TRICO JIF members have participated in the following training courses:

- MSI LIVE: Members have participated in 710 courses (1-1-22/12-31-22)
- MSI NOW: Members have participated in a combined 2,071 courses
 - MSI Online – 1,787 Courses (1-1-21/12-31-21)
 - MSI Streaming – 284 Courses (1-1-21/12-31-21)
- MSI DVD: (14) Members have rented a total of (35) videos (1-1-22 / 12-31-22)

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: October 4, 2022 & October 6, 2022

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 what to expect if a visit occurs from the Department of Health/ Department of Labor. Items such as Policies, 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



2023 Regional Training Plan (DRAFT)

#1 Topic: Safety, Claims, and Wellness Coordinators' Roundtable

Date / Time: TBD

Location: Virtual (Zoom)

Target Audience: Safety Coordinators, Claims Coordinators, Wellness Coordinators, Risk Management Consultants, and Other Interested Personnel

We will highlight the 2023 SIP, ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations, Tool-Box Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2023 theme and review the membership accomplishments. The Claims Coordinator will review the claims process and provides updates/resources.

#2 Topic: Back Safety Material Handling

Date / Time: April 19, 2023, @ 1 PM, July 11, 2023, @ 9 AM, October 19, 2023, @ 1 PM

Location: Virtual (Zoom)

Target Audience: Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The course will promote the WSL Model (Wide Stance, Set Back, Lift) technique. It reviews the structure of the spine and common back injury mechanisms. Students will be given the opportunity to discuss common manual labor tasks and best practices to minimize stress on the body.

#3 Topic: Indoor Air Quality

Date / Time: TBD

Target Audience: Designated Person (IAQ), Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The NJ Indoor Air Quality (IAQ) standard requires that employers designate and train a staff member to act as the Designated Person. This training is designed to satisfy this requirement. This course is recommended for your agency's IAQ Designated person. Training should be completed before assuming the role of the IAQ Designated Person and every 3 years after that.

*Attendance at Regional Training programs counts toward
successful participation in the 2023 Safety Incentive Program.*

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**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2023-__**

**A RESOLUTION AMENDING RESOLUTION 2022-44 AND AUTHORIZING THE FUND
CHAIR AND FUND SECRETARY TO EXECUTE A ONE YEAR CONTRACT WITH D2
TO PROVIDE EXTERNAL NETWORK VULNERABILITY SCANNING AND
EXTERNAL NETWORK PENETRATION TESTING TO THE MEMBERS OF THE
GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT
INSURANCE FUND EFFECTIVE JANUARY 1, 2023 AT A COST NOT TO EXCEED
\$125,140.00**

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

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

WHEREAS, on July 21, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members for a period of up to three (3) years; and

WHEREAS, after careful consideration, on December 20, 2021, the FUND awarded a contract to D2 via Resolution 2021-37 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$129,010.00; and

WHEREAS, the FUND members continue to need External Network Vulnerability Scanning and External Network Penetration Testing to help protect themselves from the risk associated with the use of technology; and

WHEREAS, on December 19, 2022, the Executive Committee approved Resolution 2022-44 awarding Year 2 of the three (3) year proposal to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$118,505; and

WHEREAS, following the December 19, 2022 meeting it was determined that Resolution 2022-44 contained an error in the amount of the not to exceed contract; and

WHEREAS, the total amount of the Year 2 not to exceed contract is \$125,140; and

WHEREAS, funds to pay for these services are included in the FUND's 2023 Budget;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that Resolution 2022-44 is hereby amended to reflect the correct not to exceed value of the Year 2 contract with D2 of \$125,140; and

BE IT FURTHER RESOLVED that the FUND Chair and FUND Secretary are hereby authorized to execute a Contract with D2, a copy of which is attached hereto, to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2023, at a cost not to exceed \$125,140.00; and

BE IT FURTHER RESOLVED that a copy of this Resolution shall be provided to the Executive Director's office and Fund Treasurer, for their information and knowledge.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on February 27, 2023.

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

Attest: _____ By: _____
Fund Secretary Fund Chair

Date: February 27, 2023

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2023-_____**

**RESOLUTION AUTHORIZING THE RELEASE \$3,980.29 OF CITY OF WOODBURY'S SHARE
OF THE AGGREGATE EXCESS LOSS CONTINGENCY FUND**

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

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the FUND has established an Aggregate Excess Loss Contingency Fund pursuant to NJAC 11:15-2.23; and

WHEREAS, in accordance with NJAC 11:15-2.21, the FUND is authorized to release surplus from its Closed Years Fund upon approval from the Department of Banking & Insurance & Department of Community Affairs; and

WHEREAS, should the FUND authorize the Release of Surplus from its Closed Years Fund, each member receiving a share of the surplus has the option of using the surplus as an offset against their next assessment billing, receiving the surplus as a direct payment, or placing a portion of their surplus in the FUND's Aggregate Excess Loss Contingency Fund or any combination of these options; and

WHEREAS, several members, including City of Woodbury, have placed a portion of their Surplus from amounts released in prior years, into the Aggregate Excess Loss Contingency Fund; and

WHEREAS, as of December 31, 2022, the Fund Treasurer has indicated that City of Woodbury had an accumulated balance in excess of \$3,980.29 (*Average AELCF balance based on realized interest earnings*) in the Aggregate Excess Loss Contingency Fund; and

WHEREAS, City of Woodbury has adopted a Resolution #23-75 requesting \$3,980.29 (*Average AELCF balance based on realized interest earnings valued as of December 31, 2022*) be released from the Aggregate Excess Loss Contingency Fund; a copy of which is attached hereto and incorporated herein by reference;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to release \$3,980.29 (*Average AELCF balance based on realized interest earnings valued as of December 31, 2022*) of City of Woodbury's balance in the Aggregate Excess Loss Contingency Fund.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on February 27, 2023.

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

Attest: _____
Robert Diaz, Secretary

By: _____
Karen Sweeney, Chairperson

RESOLUTION NO. 23-75

**RESOLUTION OF THE CITY COUNCIL OF THE CITY OF WOODBURY
AUTHORIZING THE RELEASE OF \$3,980.29 IN SURPLUS FROM THE CITY OF
WOODBURY'S SHARE OF THE AGGREGATE EXCESS LOSS CONTINGENCY FUND**

WHEREAS, The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, hereafter referred to as FUND has been organized pursuant to NJSA 40a:10-36 et seq; and

WHEREAS, the FUND is duly constituted and manages as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the FUND has established an Aggregate Excess Loss Contingency Fund pursuant to NJAC 11:15-2.23; and

WHEREAS, in accordance with NJAC 11:15-2.21, the FUND is authorized to release surplus from its Closed Years Fund upon approval from the Department of Banking & Insurance and Department of Community Affairs; and

WHEREAS, should the FUND authorize the Release of Surplus from its Closed Years Fund, each member receiving a share of the surplus has the option of using the surplus as an offset against their next assessment billing, receiving the surplus as a direct payment or placing a portion of their surplus in the FUND's Aggregate Excess Loss Contingency Fund; and

WHEREAS, several members, including the City of Woodbury, have placed a portion of their surplus from amounts released in prior years, into the Aggregate Excess Loss Contingency Fund; and

WHEREAS, based upon the unaudited balance as of December 31, 2022, the City of Woodbury has an accumulated balance of \$36,917.22 in the Aggregate Excess Loss Contingency Fund; and

WHEREAS, the Fund Commissioner from the City of Woodbury will forward a copy of this Resolution as a written request to the Fund Administrator's office asking for an amount of \$3,980.29 to be released from the Aggregate Excess Loss Contingency Fund.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Woodbury, County of Gloucester, State of New Jersey as follows:

1. The allegations of the preamble are incorporated herein by this reference
2. The City of Woodbury does hereby authorize the Fund Treasurer to release \$3,980.29 of the City's balance in the Aggregate Excess Loss Contingency Fund for the use of payment of invoices for Claim No. QM-2816 submitted

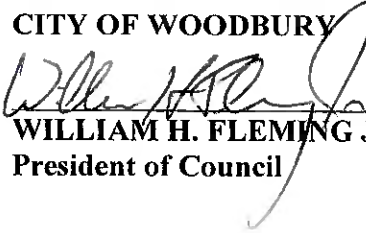
by Summit Risk Services on behalf of QBE Specialty Insurance Company for the Insured's retention and coinsurance obligations. The request for release is for the current invoices #1 and #2 which total \$3,980.29.

3. All City officials and officers are hereby authorized and empowered to take all actions deemed necessary or advisable to carry into effect the intent and purpose of this Resolution.

ADOPTED at a regular meeting of the Mayor and City Council of the City of Woodbury held on February 21, 2023.

CITY OF WOODBURY

By:


WILLIAM H. FLEMING JR.,
 President of Council

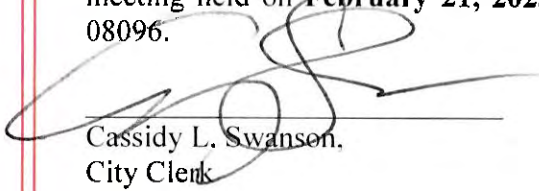
ATTEST:


CASSIDY L. SWANSON,
 City Clerk

Council Member	Ayes	Nays	Abstain	Absent
Councilwoman Carter				✓
Councilman Ferraino	✓			
Councilwoman Garlic				✓
Councilman Hagerty	✓			
Councilwoman Harwell	✓			
Councilman Merinuk				✓
Councilwoman Miller	✓			
Councilman Pisarcik				✓
Council President Fleming	✓			
Mayor Miller				

CERTIFICATION

I, Cassidy L. Swanson hereby certify that the foregoing Resolution was adopted by the City Council, of the City of Woodbury, in the County of Gloucester and State of New Jersey at the meeting held on **February 21, 2023** at City Hall 33 Delaware Street, Woodbury, New Jersey 08096.


 Cassidy L. Swanson,
 City Clerk