



AGENDA PACKET



Monday, April 24, 2023 at 5:00 pm

Gloucester County Library
389 Wolfert Station Rd, Mullica Hill

WWW.TRICOJIF.ORG

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

**April 24, 2023 – 5:00 PM
Gloucester County Library, Mullica Hill**

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**
- V. Approval of Minutes
 - A. Motion to adopt the **March 27, 2023** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-6
 - B. Motion to adopt the **March 27, 2023** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
 - C. Motion to adopt the **March 27, 2023** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 7-19

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – April 24, 2023..... Verbal
- VII. Executive Director’s Report..... Pages 20-45
 - A. Lost Time Accident Frequency.....Pages 24-25
 - B. Certificates of Insurance.....Pages 26-29
 - C. Financial Fast Track Reports.....Page 30
 - D. Regulatory Filing Checklists.....Pages 31-32
 - E. 2022 Safety Incentive Program Awards.....Page 33
 - F. 2023 Optional Safety Budget.....Page 34
 - G. 2023 Wellness Incentive.....Page 35
 - H. 2023 EPL/Cyber Risk Management Budget.....Page 36
 - I. EPL Compliance Status Report.....Page 37
 - J. Statutory Bond Status.....Pages 38-40
 - K. Skateboard Park Approval Status.....Page 41
 - L. Capehart & Scatchard Updates
 - M. Land Use Training Certification.....Page 42
 - N. Elected Officials Training Information.....Page 43
 - O. Managerial & Supervisory Training
 - P. Police Command Staff Training
 - Q. Safety, Claims, & Wellness Coordinator Roundtable

R.	New Fund Commissioner Orientation	
S.	Financial Disclosure Statement Filing	
T.	Special Law Enforcement Training.....	Page 44
U.	Quarterly Attendance.....	Page 45
V.	Website	
W.	New Member Activity	
VIII.	Solicitor’s Report	
A.	MEL Helpline and Contact List.....	Pages 46-47
B.	Resolution 2023 - _____ Authorizing the Release of Fund Year 2022 Closed Session Executive Claims Committee Meeting Minutes – Motion – Roll Call	Pages 48-50
IX.	Safety Director’s Report	
A.	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 55-59
XII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 60-61
B.	Targeting Wellness Newsletter.....	Pages 62-68
C.	Wellness Visits Report.....	Page 69
XIII.	Managed Care Report	
A.	TRICOJIF Summary.....	Page 70
B.	Average Days to Report.....	Page 71
C.	Claims Reported by Type.....	Page 72
D.	Nurse Case Management Reports.....	Page 73
E.	PPO Savings and Penetration Reports.....	Pages 74-75
F.	Top 10 Providers & Paid Provider by Specialty.....	Page 76
G.	Transitional Duty Report.....	Page 77
H.	Quick Notes.....	Page 78
XIV.	Technology Risk Services Report	
A.	Wizer	Pages 79-80
B.	D2.....	Page 81
C.	Cyber JIF Memo.....	Pages 82-83
XV.	Treasurer’s Report as of March 31, 2023	Pages 84-120
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	April Bill List.....	Page 121
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	
XVI.	Committee Reports	
A.	EPL/Technology Liability Committee Meeting Minutes – March 27, 2023.....	Pages 122-127
B.	Finance Committee Report	
1.	2023 Budget Amendment	
a.	Public Hearing	

- 1. Budget Amendment Public Hearing – **Motion to Open – All in Favor**
- 2. Budget Amendment Public Hearing – **Motion to Close – All in Favor**
- b. 2023 Amended Budget Adoption – **Motion to Adopt – Roll Call**.....Page 128
- c. 2023 Amended Assessment Certification Adoption – **Motion to Adopt – Roll Call**.Page 129

XVII. MEL/RCF/EJIF Reports

- A. MEL Report – March 24, 2023.....Pages 130-131
 - 1. MEL Bulletin: Public Entity Websites.....Pages 132-133
- B. RCF Report – March 24, 2023.....Page 134
- C. EJIF Report – March 24, 2023.....Pages 135-136

XVIII. Miscellaneous Business

- A. AGRiP Conference Report – Leo Selb, Hopewell Township.....Pages 137-138

<p>The next meeting of the TRICOJIF will be held on Monday, May 22, 2023 at 5:00 PM via Zoom Conferencing</p>

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. Professionals’ Reports
 - 1. Claims Administrator’s Report
 - 2. Executive Director’s Report
 - 3. Safety Director’s Report
 - 4. Solicitor’s Report
- B. 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**

**Via Zoom
March 27, 2023 – 3:00 PM**

EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held via Zoom Conferencing on March 27, 2023 at 3:00 PM, prevailing time. Karen Sweeney, Fund Chair, 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 Chair*, **Wenonah Borough**
Mark Gravinese, **Harrison Township**
Marjorie Sperry, **Quinton Township**
Bob Diaz, **South Harrison Township**
Doug Hogate, **Elsinboro Township**
Leo Selb, **Hopewell 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*
Karla Allamby, Account Rep, *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:

Colette Bachich, **Washington 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 March 27, 2023 at 5:00 PM.

Motion by Ms. Sperry, seconded by Mr. Hogate 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

The Committee reviewed eleven (11) claims. Of the claims reviewed, there were six (6) Workers' Compensation, one (1) General Liability, one (1) Auto, and three (3) Property PARs recommended for approval of settlement or continuing defense.

There were five (5) claim(s) reviewed this month that had previously been approved by Vineland.

2018115352
2020180415
001229702
2021239683
2019174277

There was one (1) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

2021222743

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 was one (1) case(s) closed since the last meeting:

Di Pietro v. Township of Elk

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 were three (3) claim(s) where a Supervisor Investigation Report was not completed out of thirteen (13), and Vineland having reports completed on all four (4) of their claims last month.

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, stating if they start to see a trend in any town, a training refresher will be brought back to that member town. Mr. Diaz asked what happens if we see a town did not fill out an Incident Report. Ms. Patel noted the Adjuster follows up to acquire the report, and if they are still unable to acquire the report, a representative of J.A. Montgomery will go out to that member to follow up.

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 February, Ms. Langsdorf's Workers' Compensation Unit had 721 lost time files (including 60 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 1,089 which includes both lost time and medical only files. This is an increase of 16 files from the end of January. The total number of COVID-19 claims in the unit including both lost time and medical only files is 67 which is up from 65 the previous month.

In the Liability Unit, the liability adjusters' total file count is currently at 702 files. This is a decrease of 8 files from the end of January. The 702 claim files have a total of 890 claimants attached to them. As you know, Ms. Susan Mooney resigned at the end of January and her last day was February 15th. Mr. Roselli noted that he is overseeing the unit until a replacement is found and receives assistance of other Liability Claims Managers at Qual-Lynx. Ms. Robin Sultzer will be returning part-time until replacements for Ms. Mooney and an Assistant Supervisor/Senior Level Adjuster are found. Ms. Colleen Mortellite is now permanently stationed in this unit. Mr. Roselli noted an offer has been extended and accepted for an Assistant Supervisor and they will start in April.

Mr. Lisciandri's Property Unit has a total file count at 1,562. The unit's overall pending decreased by 63 files since the end of January due to a very good month of closing files with 151 files closed in February. That is two good months in a row after closing 192 files in January.

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

Annual Report

Mr. Roselli directed the Committee to pages 13-34 which includes the 2022 Annual Report. He then briefly reviewed each of the following items from his report:

- Total 2022 Claims Received and Closed as of 12/31/22
- Total 2022 Paid and Recovered by Line of Coverage as of 12/31/22
- Top 5 Departments Reporting Liability Claims in 2022
- Top 5 Departments Reporting Property Claims in 2022
- Top 5 Departments Reporting Workers Compensation Claims in 2022
- Top 5 Body Parts Injured in 2022 Listed by Total Incurred
- Top 5 Claim Causes in 2022 Listed by Total Incurred

Ms. Beatty reviewed the following highlights from the managed care section of the report.

- Managed Care Program
- TRICO JIF 5 Year Savings
- TRICO JIF QualCare Provider Network and EPO Penetration Rates
- 2022 TRICO JIF Emergency Room/Occupational Medicine/ Urgent Care Cost Comparison
- Prescription Benefit Program Summary- 2022
- TRICO JIF Nurse Case Management
- Transitional Duty

MANAGED CARE REPORTS;

Lost Time v. Medical Only Cases

Ms. Beatty presented the TRICO JIF *Lost Time v. Medical Only Cases (Intake Report)* for February 2023 and YTD.

	February	YTD
<i>Lost Time</i>	2	8
<i>Medical Only</i>	20	46
<i>Report Only</i>	20	37
<i># of New Claims Reported</i>	43	92
<i>Average Days Reported to QL</i>	22.4	12.0

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 2023.

Non-COVID Claims: 24.2 days
 COVID Claims: 3.2 days
 All Claims: 22.8 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	656
<i>Transitional Duty Days Worked</i>	340
<i>% of Transitional Duty Days Worked</i>	52%
<i>Transitional Duty Days Not Accommodated</i>	316
<i>% of Transitional Duty Days Not Accommodated</i>	48%
<i>\$ Saved by Accommodating</i>	\$27,805
<i>\$ Lost by NOT Accommodating</i>	\$42,277

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 February 2023.

PPO Penetration Rate	February
<i>Bill Count</i>	296
<i>Original Provider Charges</i>	\$306,424
<i>Re-priced Bill Amount</i>	\$100,519
<i>Savings</i>	\$205,905

<i>% of Savings</i>	67%
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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 February 2023.

Managed Care Quick Notes: This report explains what an Exclusive Provider Organization (EPO) is and the specialties included in the EPO. Ms. Beatty reviewed the positive financial impact of utilizing the EPO network.

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, and overall is positive news. He noted that he is hopeful that the candidates recently interviewed for open positions within the unit will be a good fit as it is important to secure qualified candidates for these openings, but there is still ongoing concern involving the turnover in the Liability Unit. Mr. Forlenza advised the Committee that he, along with Mr. DeWeese, will continue to monitor the situation.

CLAIMS AUDIT

Mr. Forlenza noted that Mr. Lynch from NorthShore Consulting will be reviewing adjuster training, ongoing education, and file counts while performing the Claims Audit. He will be reviewing these items in the Liability and Workers Compensation Unit to be sure the adjusters are staying on diaries and have the ability to adjust the file, which is one of the reasons why we have stringent file count guidelines built into our Professional Services Contract with Qual-Lynx. We want to be sure the adjusters are not overburdened with hundreds of files on their desk.

Mr. Forlenza stated that he, along with Mr. DeWeese and Ms. Patel reviewed a list of approximately 600 files that will be subject to the Claims Audit that Mr. Lynch had selected. After reviewing that list, there was a handful of claims that were questioned, though Mr. Lynch was able to justify. There were also about 10 other claims that were quite unique with a lot of "moving parts" which we asked Mr. Lynch to review.

Mr. Forlenza asked Mr. Roselli if Mr. Lynch has started his review of these claims. Mr. Roselli noted NorthShore has had full access to their files for a couple of weeks; however, he is not sure if they have started the Audit yet. He stated he and Ms. Long have a conference call scheduled for tomorrow with Mr. Lynch's team so he will keep the Committee advised as to the progress of the audit. He then asked if there were any questions. No questions were entertained.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, April 24, 2023 at 3:00 PM** in person at the Gloucester County Library, Mullica Hill.

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: 39 PM.

Kris Kristie, Recording Secretary for

Robert Diaz, Secretary

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

**Via Zoom Conferencing
March 27, 2023 @ 5:00 pm**

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) was held via Zoom conferencing on Monday, March 27, 2023 at 5:00 PM, prevailing time. Chair Sweeny, **Wenonah Borough**, presiding. The meeting was called to order at 5:00 PM.

FLAG SALUTE

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

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

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....arrived after roll call**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Mark Gravinese, **Harrison Twp.**
Leo Selb, **Hopewell Twp.**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Luke Patrick, **Mannington Twp.**
Pat Mason, **Monroe Twp.**
Joy Gunn, **National Park Borough**
Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro Borough**
Anjanette Scott, **Penns Grove 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**
Adele Riiff, **Alternate, Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, **Westville Borough**
Cassidy Swanson, **Woodbury City**
Shannon Elton, **Woodbury Heights Borough**

Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners/Professionals were:

Lisa Jeffers, **Greenwich Twp.**
Jennica Bileci, **Mantua Twp.**
Brad Campbell, **Shiloh Borough**

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, Assistant Director of Public Sector, *J. A. Montgomery Risk Control*
Chris Roselli, Account Manager, *Qual-Lynx*
Karen Beatty, Client Services Manager, *QualCare*
Debby Schiffer, *Wellness Director*
Tom Tontarski, *Treasurer*
Chris Winter, *Law Enforcement Risk Service Director*
Lou Romero, *Technology Risk Services Director*

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

Assured Partners
Barclay Insurance
Cettei & Connell
Conner Strong & Buckelew
Hardenbergh Insurance Group
Len Eckman Insurance

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

Chair Sweeney asked for a motion to move Jeff Celebre, Vineland City, and Ken Brown, Carneys Point, in the absence of Colette Bachich, Washington Township, and Doug Hogate, Elsinboro Township, to the Executive Committee for voting purposes.

Motion by Ms. Sperry, seconded by Mr. Selb, to move up the Committee members as presented. All in Favor. Motion carried.

After the motion to move up Alternate Executive Committee members, Mr. Hogate arrived on the call, however as the motion was already approved, the motion stood for the remainder of the meeting.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Sweeney presented the meeting minutes of the February 27, 2023 Executive Committee meeting for approval.

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

Chair Sweeney entertained a motion to approve the minutes of the February 27, 2023 Executive Committee meeting.

Motion by Ms. Sperry, seconded by Mr. Selb, to approve the minutes of the February 27, 2023 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Sweeney presented the meeting minutes of the February 27, 2023 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Ms. Sperry, seconded by Mr. Selb to approve the meeting minutes of the February 27, 2023 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Sweeney presented the Executive Claims Review Committee Closed Session meeting minutes of February 27, 2023 for approval.

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

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

Motion by Ms. Sperry, seconded by Mr. Selb to approve the Executive Claims Review Committee Closed Session meeting minutes of February 27, 2023 as presented.

The Executive Claims Review Committee Closed Session minutes of the February 27, 2023 shall not be released to the public until the reason(s) for their remaining closed is no longer applicable, the Fund Solicitor has had the opportunity to review them, and their release has been approved by the Executive Committee. All in Favor. Motion carried.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – March 27, 2023

Chair Sweeney reported that an Executive Claims Committee Meeting was held earlier today via Zoom conferencing.

The Committee reviewed eleven (11) claims. Of the claims reviewed, there were six (6) Workers' Compensation, one (1) General Liability, one (1) Auto, and three (3) Property PARs recommended for approval of settlement or continuing defense.

There were five (5) claim(s) reviewed this month that had previously been approved by Vineland.

2018115352
2020180415
001229702
2021239683
2019174277

There was one (1) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:
2021222743

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

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

Mr. Forlenza stated the Loss Ratio reports as of 12/31/22 have been loaded into Origami as of last week, so please be sure to go in and check those reports for accuracy.

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

Mr. Forlenza noted the allowance reports for the OSB, Wellness, and EPL/Cyber Risk Management Budget balances are included in the agenda. Notices were emailed to all members on February 14, 2023, in one inclusive letter which noted your balances and how to collect the awards. He noted all funds need to either be claimed or encumbered by November 1, 2023, with encumbered funds needing to be claimed by February 1, 2024. Mr. Forlenza noted the SIP Award notification will be emailed to all members at the conclusion of the Safety Breakfast.

Mr. Forlenza reminded the members that Elected Officials Training is being conducted online through the MEL Safety Institute and will allow all Elected Officials to complete this training at their convenience and is approximately 30 minutes long. 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 was sent to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants on or about February 24, 2023. He noted to date only 126 people have taken the course across all three JIFs with which he works, so please check with your Elected Officials to make sure they complete the training as the deadline is May 1st. Mr. Forlenza stated he receives weekly reports as to who had taken the training, so you can look for them to be posted to the TRICOJIF website for you to reference. If you have any questions, or need assistance with the training, please contact the MSI Helpline at 866-661-5120

Mr. Forlenza noted 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. Members were 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.

In regards to Property Appraisals, Mr. Forlenza noted on or about February 17, 2023, each member and their RMC's received a notification from his office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2023 will have their building & contents values trended accordingly. All members were asked to complete the review and update process no later than March 24, 2023. Mr. Forlenza noted that many members have completed the review and a reminder email was issued by his office last week.

Mr. Forlenza noted that again this year his office will be holding New Fund Commissioner Orientation sessions in conjunction with the ACM and BURLCOJIFs, for those Fund Commissioners, Alternates, RMC's or anyone else that would like to learn more about the JIF. An email was sent from his office to all three JIFs on February 24, 2023 to gauge who would be interested in attending these sessions, which will be done virtually. We received 14 responses from the TRICOJIF, with 52 responses in total. With that said, he will be holding two (2) identical virtual session on April 27 @ 1:00 pm and another on May 2, @ 10:00am. Both sessions will be generic and identical. An additional email from his office with links to RSVP for the specific sessions will be sent out to those interested next week.

Lastly, Mr. Forlenza noted in regards to Financials Disclosure Filing, each Fund Commissioner has been assigned a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at Kristi_Kristie@rpadmin.com. Additional information will be sent to all Fund Commissioners once it is released by the Department of Community Affairs.

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 four (4) new case(s) assigned since the last meeting:

DiPetro v. Township of Elk
Olsen v. Township of Monroe
Hardy v. Borough of Paulsboro
McGoldrick v. City of Woodbury

Closed Cases

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

Di Pietro v. Township of Elk

General Liability Files

Mr. DeWeese noted that there are **41** active General Liability files and if a member would like a synopsis of their town's cases sent to them, please contact him.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$2,312,617.85 of potential recoveries on **72** 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:

Mr. Garish noted his report included a list of the Safety Director Bulletins and Safety Announcements, including Law Enforcement messages issued during February via the NJ MEL App and Loss Control Surveys, as well as the MSI Now, MSI Live, and DVD Services. MSI will continue to be presented through the Zoom Webinar format and there will be a limited number of in-person trainings offered as part of the training expos being conducted this year.

Mr. Garish reminded the members that they keep the list of MSI Training Administrators up to date, so if you know of any changes, or you need to appoint a new Training Administrator, please advise Andrea Felip in his office.

Mr. Garish reported that Entry Level Driver Training (ELDT) will be rolled out on April 3, 2023 in Camden with other dates to be announced. If you want your employees to obtain a CDL it will be necessary for them to have this formal training.

He also noted the new learning management system will be rolled out in May and notices of the training dates to learn how to use the new system were sent out last week. The first training session will be held on April 5th for administrators and learners.

Mr. Garish note the hierarchy reports for your town are available for review in the Learning Management System to be sure your training is up to date.

Lastly, Mr. Garish noted PEOSH has been doing voluntary compliance visits, and he recommends inviting them to come out if they make the offer as any items identified as non-complaint are not being cited as violations during the voluntary visits. He also noted to please keep in mind that PEOSH considers any training over 3 years old to be outdated.

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, which focuses on the maintenance of heavy equipment. He reviewed a claim scenario where a mower blade on a boom mower was replaced by the town's maintenance staff improperly which resulted in the blade and pin coming detached from the mover during use. He stressed the importance of maintenance on heavy equipment should be performed by experienced staff or a qualified third party vendor.

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 March that was included in the agenda noting it is mostly self-explanatory, and highlighted the following.

Mr. Winter noted that a future training has been outlined for a Report Writing Class and is currently being finalized. Notice of this class will be provided at a later date. He also noted an Advanced Resiliency Officer training class is being prepared for later this year that will include Dr. Kelly. Also, a Use of Force and Control Techniques course is in review to be discussed further at the next L/E Consultant meeting.

Lastly, Mr. Winter reported the MOAB class went very well. It was attended by Administrative Commanders, Supervisors and Patrol Officers with 23 Officers in attendance. A good amount of discussion was generated by those in attendance and the Fund Commissioners will receive a course evaluation summary within the next few days.

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, highlighted the following items, and referenced some well-being initiatives and activities.

Ms. Schiffer noted she has been meeting with as many towns as she can in the 1st half of the year to assist with laying out a wellness plan for utilizing funds that span the entire year instead of a crunch at the end, noting her report includes some wellness ideas and initiatives that have been completed. She noted she will also be attending at least one Safety Committee meeting per town, and is working with J.A. Montgomery to acquire those dates. She also noted that a new report which is included in the agenda will indicate her visits.

Ms. Schiffer noted some other related meetings and announcements include:

Wellness Brainstorming Session – Since the Safety/Wellness Coordinator Roundtable is being planned for April 25th, and since she has already been in contact with many of the WC's through visits, there will only be one *Brainstorming* session this year which will be held during the 3rd quarter. The purpose of this meeting is to discuss ideas, challenges and enhance peer support among the three JIF municipal members.

New Resources:

Medical Essentials Diagnostics – In January, an email was sent to all 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 her to reach out to them on your behalf or if you would like more information on what they are all about, please contact Ms. Schiffer. Their closest clinic is in Marlton NJ.

Also looking into - Department of Addiction with Cooper Health Systems – Ms. Schiffer had 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. *Other resources available:* Reiki, chair yoga, meditation

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

Ms. Schiffer noted the Wellness Advisory Committee met on February 8th. As a reminder, this committee was started in 2022 to review the current wellness program and make any recommendations for ways to improve what is offered and to suggest ways to increase participation.

Lastly, Ms. Schiffer noted the comorbidities highlighted for the month of March is Diabetes.

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 February 2023 and YTD.

	February	YTD
<i>Lost Time</i>	2	8
<i>Medical Only</i>	20	46
<i>Report Only</i>	20	37
<i># of New Claims Reported</i>	43	92
<i>Average Days Reported to QL</i>	22.4	12.0

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: 24.2 days
 COVID Claims: 3.2 days
 All Claims: 22.8 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	656
<i>Transitional Duty Days Worked</i>	340
<i>% of Transitional Duty Days Worked</i>	52%
<i>Transitional Duty Days Not Accommodated</i>	316
<i>% of Transitional Duty Days Not Accommodated</i>	48%
<i>\$ Saved by Accommodating</i>	\$27,805
<i>\$ Lost by NOT Accommodating</i>	\$42,277

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 February 2023.

PPO Penetration Rate	February
<i>Bill Count</i>	296
<i>Original Provider Charges</i>	\$306,424
<i>Re-priced Bill Amount</i>	\$100,519
<i>Savings</i>	\$205,905
<i>% of Savings</i>	67%

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 February 2023.

Managed Care Quick Notes: This report explains what an Exclusive Provider Organization (EPO) is and the specialties included in the EPO. Ms. Beatty reviewed the positive financial impact of utilizing the EPO network.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Caruso referenced his reports included in the agenda packet and explained he will be looking to assist Town Managers to be sure we have updated lists of those employees who need to complete the training. He noted that 100% participation by all members is the goal in regards to the Wizer training; however, 8% of the members have not registered yet, and only Mannington and Westville are at 100%. Mr. Caruso noted he is working to ensure the proper *Whitelisting* is correct for all Domains, so proper probing can be done without issues for the towns that are being tested. He noted to date only about ½ of the members have verified their IP addresses.

Ms. King-Sammons stated she is confident that Elk Township has completed all of the training as well, yet the report shows they have not. Mr. Caruso stated he would look into the status of Elk Township.

Mr. Caruso noted he will be visiting all of the member towns to review these items, and should you have any issues in the meantime, please don't hesitate to reach out to him.

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for February 2023, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of February 28, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021 and 2022 and 2023.

Investment Interest

Interest received or accrued for the reporting period totaled \$49,949.76. This generated an average annual yield of 1.72%. However, after including an unrealized net loss of \$376,042.29 in the asset portfolio, the yield is adjusted to -12.33% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$26,734,465.57 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 JCMI Portfolio has a current market value of \$24,218,600.81

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$28,021.66	\$33,189.71
Salvage	\$0.00	
Overpayment Reimbursement	\$0.00	
FY 2023 Premium Assessment Receipts	\$4,459,304.00	
FY 2022 Appropriation Refund	\$1,980.00	

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

All Member Balances are now combined in one report and shows that \$734.71 in interest has been applied to the existing balances as shown in the attached report totaling \$513,324.13 at months end.

Loss Run Payment Register for the Period – February 28, 2023

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 \$528,285.15. The claims detail shows 608 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 \$30,961,972.18 to a closing balance of \$33,275,135.34 showing an increase in the fund of \$2,313,163.16

Bill List – March 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the March 2023 Bill List in the amount of \$1,207,784.33, which was included in the agenda packet for approval.

Chair Sweeney entertained a motion to approve the February 2023 Loss Run Payment Register and the March 2023, as presented.

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

Motion by Ms. Sperry, seconded by Mr. Selb to approve the *February 2023 Loss Run Payment Register and the March 2023 Bill List*, as presented.

ROLL CALL

Yeas:

- Mark Gravinese, **Harrison Township**
- Majorie Sperry, **Quinton Township**
- Leo Selb, **Hopewell Township**
- Bob Diaz, *Secretary*, **South Harrison Township**
- Karen Sweeney, *Chair*, **Wenonah Borough**
- Jeff Celebre, **City of Vineland**
- Ken Brown, **Carneys Point**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Nothing to report this month

MEL/RCF/EJIF/CYBER JIF Reports

Mr. Forlenza noted there is an EJIF Alert included in the agenda on Municipal Storm Water Permits, stating the Alert was self-explanatory and provides an update on this program. He noted this was a good reference for anyone updating their town's regulations.

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

MISCELLANEOUS BUSINESS

NEXT MEETING

Chair Sweeney noted that the next meeting of the TRICO JIF will take place on **Monday, April 24, 2023 at 5:00 PM** at the Gloucester County Library, Mullica Hill

PUBLIC COMMENT

Open Public Comment

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

Motion by Ms. Sperry, seconded by Mr. Selb 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. Selb 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 Executive Claims Review Committee.

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
<i>MLT-2023298644</i>	<i>2022255534</i>	<i>2023291953</i>	<i>2020199803</i>
<i>2023298644</i>		<i>2023296165</i>	
<i>2023298748</i>		<i>2021235053</i>	
<i>2023298798</i>			

2023298804			
2020192438			
2021220667			
2023296112			
2022244562			
2023281439			

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

ROLL CALL *Yeas:* Mark Gravinese, **Harrison Township**
 Majorie Sperry, **Quinton Township**
 Leo Selb, **Hopewell Township**
 Bob Diaz, *Secretary*, **South Harrison Township**
 Karen Sweeney, *Chair*, **Wenonah Borough**
 Jeff Celebre, **City of Vineland**
 Ken Brown, **Carneys Point**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

Secretary Diaz noted there was one (1) claim(s) reviewed for abandonment of subrogation attempt since the last meeting

2021222743

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

ROLL CALL *Yeas:* Mark Gravinese, **Harrison Township**
 Majorie Sperry, **Quinton Township**
 Leo Selb, **Hopewell Township**
 Bob Diaz, *Secretary*, **South Harrison Township**
 Karen Sweeney, *Chair*, **Wenonah Borough**
 Jeff Celebre, **City of Vineland**
 Ken Brown, **Carneys Point**

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 March 27, 2023 Executive Committee Meeting of the TRICO JIF.

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

The meeting was adjourned at 5:44 PM.

Kris Kristie, Recording Secretary for

Robert Diaz, Fund Secretary



To: Fund Commissioners
From: Paul Forlenza, MGA, RMC, Executive Director
Date: April 24, 2023
Re: **Executive Director's Report**

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

The February 2023 Lost Time Accident Frequency Summary and the Statewide Recap February 2023 are attached for your review.

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

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

C. Financial Fast Track (pg. 30)

The Financial Fast Track Report as of February 28, 2023 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 February 28, 2022 was **\$13,559,150**

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

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

E. 2022 Safety Incentive Program (pg. 33)

A letter from our office describing how to collect your 2022 Safety Award Money was emailed out to all members on or about April 5, 2023. If you have any questions on how to collect your 2022 Safety Incentive Program Awards, please contact our office. **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, 2024.**

F. 2023 Optional Safety Budget (pg. 34)

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. 35)

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. 36)

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 (pg. 37)

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

J. Statutory Bond Status (pgs. 38-40)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. 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. 41)

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

There are no new updates at this time.

M. Land Use Training Certification (pg. 42)

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 Information (pg. 43)

This year, the Elected Officials Training is being conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow all Elected Officials to complete this training at their convenience and is approximately 30 minutes long. 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 was emailed to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants on or about February 24, 2023 and is attached for your reference. In regards to attendance at these trainings, approximately once a week a report indicating who has completed the Elected

Officials Training is posted to the JIF website for your reference. If you have any questions, or need assistance with the training, please contact the MSI Helpline at 866-661-5120

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 2024-2025 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 2024-2025 Employment Practices Liability Plan of Risk Management. Additional information will be forthcoming.

Q. Safety, Claims, & Wellness Coordinator Roundtable

The JIF will hold the 2023 Safety, Claims, & Wellness Coordinator Roundtable via Zoom Conferencing on Tuesday, April 25, 2023 starting at 10:00 am and running approximately one hour. An invitation was emailed to all members from the Safety Directors office on March 27, 2023.

R. New Fund Commissioner Orientation

An email inquiring about interest in attending the New Fund Commissioner Orientation was emailed to all Fund Commissioners, Alternate Fund Commissioners and Risk Management Consultants on or about February 24, 2023. Two (2) identical, generic sessions have been scheduled virtually for April 27 @ 1:00 pm and again on May 2 @ 10:00 am. Email notifications went out to those member that indicated they were interested in attending the training on March 29th. If anyone would like to attend either one of these sessions and has not indicated prior, please contact Kris Kristie @ Kristi_kristie@RPAdmin.com so she can add you to the training session of your choice.

S. Financial Disclosure Statement Filing

The Division of Local Government Services utilizes an "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at Kristi_Kristie@rpadmin.com. An email from the Executive Directors office was sent to all Fund Commissioners on April 17, noting the 2023 FDS was now open for filers and you needed to complete your filing by April 30, 2023.

T. Special Law Enforcement Officer Training (pg. 44)

The Annual SLEO Training will be provided in two (2) sessions; one on May 24, 2023 at Cape May Police Academy County Complex and another on May 25, 2023 at Atlantic County Policy Academy. Both session run from 6:00-10:00pm. Kris Kristie sent an invitation with registration information to all Clerks, Fund Commissioners, and RMCs on March 27, 2023.

U. Quarterly Attendance (pg. 45)

A report detailing attendance records through the first quarter of the 2023 Fund Year is attached for your review.

V. 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.

W. New Member Activity

Nothing to report

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2022 Safety Incentive Program Awards**

Member Municipality	Size	Opening Balance	Additional* SIF Funds	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	October 2023	Nov. 2023	Dec. 2023	Paid 2024	Total Paid	Ending Balance	Date Encumber
Carneys Point Township	M	3,200.00	1,000.00														0.00	4,200.00	
Clayton Borough	M	3,200.00	1,000.00				4,200.00										4,200.00	0.00	
Deptford Township	XL	4,500.00	1,000.00				5,500.00										5,500.00	0.00	
East Greenwich Townshi	M	3,200.00	1,000.00														0.00	4,200.00	
Elk Township	S	2,500.00					3,250.00										3,250.00	0.00	
Elsinboro Township	XS	2,000.00	750.00														0.00	2,750.00	
Fairfield Township	S	2,500.00															0.00	2,500.00	
Franklin Township	L	3,800.00	500.00				4,300.00										4,300.00	0.00	
Glassboro Borough	XL	4,500.00	750.00				5,250.00										5,250.00	0.00	
Greenwich Township	M	3,200.00	500.00				3,700.00										3,700.00	0.00	
Harrison Township	M	3,200.00	750.00				3,950.00										3,950.00	0.00	
Hopewell Township	S	2,500.00	750.00														0.00	3,250.00	
Logan Township	M	3,200.00	750.00														0.00	3,950.00	
Lower Alloways Creek T	S	2,500.00	250.00				2,500.00										2,500.00	250.00	
Mannington Township	XS	2,000.00	500.00				2,500.00										2,500.00	0.00	
Mantua Township	L	3,800.00	250.00				4,050.00										4,050.00	0.00	
Monroe Township	XL	4,500.00	750.00				5,250.00										5,250.00	0.00	
National Park Borough	XS	0.00	0.00														0.00	0.00	
Oldmans Township	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	
Paulsboro Borough	M	3,200.00	750.00														0.00	3,950.00	
Penns Grove Borough	M	3,200.00	0.00														0.00	3,200.00	
Pennsville Township	L	3,800.00	500.00				4,300.00										4,300.00	0.00	
Pilesgrove Township	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	
Pitman Borough	L	3,800.00	1,000.00				4,800.00										4,800.00	0.00	
Quinton Township	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	
Shiloh Borough	XS	0.00	0.00														0.00	0.00	
South Harrison Township	XS	2,000.00	750.00				2,750.00										2,750.00	0.00	
Swedesboro Borough	S	2,500.00	1,000.00														0.00	3,500.00	
Upper Pittsgrove Townshi	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	
Vineland City	XL	4,500.00	1,000.00				5,500.00										5,500.00	0.00	
Washington Township	XL	4,500.00	750.00				5,250.00										5,250.00	0.00	
Wenonah Borough	XS	2,000.00	750.00				2,750.00										2,750.00	0.00	
West Deptford Township	XL	4,500.00	500.00				5,000.00										5,000.00	0.00	
Westville Borough	M	3,200.00	250.00				3,450.00										3,450.00	0.00	
Woodbury City	L	3,800.00	1,000.00				4,800.00										4,800.00	0.00	
Woodbury Heights Boros	M	3,200.00	250.00				3,450.00										3,450.00	0.00	
Woolwich Township	M	3,200.00	1,000.00														0.00	4,200.00	
Total By Line		109,700.00	24,750.00	0.00	0.00	0.00	98,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98,500.00	35,950.00	

Must be claimed by November 1, 2023. All Encumbered Funds must be claimed by February 1, 2024

**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 Townsh	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			46.74											46.74	453.26	
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				309.90										309.90	1,190.10	
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	\$46.74	\$309.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$356.64	\$35,393.36	

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				2,500.00										2,500.00	0.00	
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			2,000.00											2,000.00	0.00	
Woolwich Township	2,000.00														0.00	2,000.00	
Total By Line	71,500.00	0.00	4,245.00	2,000.00	2,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,745.00	62,755.00	

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

2022-2023 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



This course details ways to control workers' compensation and liability insurance costs. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 2023 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2023 assessment.

1. Click the MEL Safety Institute's **Learning Management System (LMS)** link: www.firstnetcampus.com/meljif
- 2 **Login to LMS**
 - If you have previously taken MSI classes, enter your username and password.
 - If you do not know your username/password, check with your Training Administrator or call the MSI Help Line at (866) 661-5120
 - If you are new, click **New User Registration**, complete the fields and you will receive an email with your username and password.
- 3 After you sign in, click **MSI NOW** on the bottom right of the Home page.
- 4 Click the course: **2022-2023 Elected Officials Risk Management Seminar**
- 5 Click **Enroll**.
- 6 Click **My Training** tab on the top blue tool bar.
7. Click the **Program Name** (2022-23 Elected Officials R.M. Seminar) to launch the course.
- 8 Upon completion of the course navigate to the **Student Center** tab to **print your Certificate of Completion**. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

IMPORTANT: You must **complete the entire program** to receive credit.

If you have questions or need assistance contact the **MSI Help Line (866) 661-5120**, during business hours. The MEL Safety Institute can also be accessed anytime by going to www.melsafetyinstitute.org.

2023 SPECIAL POLICE OFFICER PATROL PRACTICES UPDATE



Four Hour Pre-Season Training

Instructed by: Chief Denis E. Connell, Retired

TOPICS:

- | | |
|----------------------------------|--------------------------------|
| 1. Service Animals: | NJSA 10: 5-29 |
| 2. NJ LAD: | Bathroom Access Issues |
| 3. Immigrant Trust Directive: | Policy Review |
| 4. L E Social Media: | Evidence and OPRA Implications |
| 5. L E Computer Systems: | Confidentiality |
| 6. Case Law Update: | State v Carter/State v. Keaton |
| 7. Duty to Provide Medical Help: | State-Created Danger Theory |

2 Sessions Offered

Wednesday, May 24, 2023

CLASS CAPACITY: 90

6 pm - 10 pm

Cape May Police Academy
County Complex

Thursday, May 25, 2023

CLASS CAPACITY: 40

6 pm - 10 pm

Atlantic County Police Academy
5033 English Creek Road
Mays Landing

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

NOTE

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

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

[CLICK HERE TO REGISTER](#)

PLEASE DO NOT CALL THE ACADEMY TO REGISTER

Questions? Contact Kristi Kristie:
Email: Kristi_Kristie@RPAdmin.com



2023 TRICO Meeting Attendance

Municipality	Name	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y												3			
Carneys Point	Brown/Bomba	FC	FC	FC										3	0	3	100%	0%	100%
Clayton	Miller/Vondran	FC	FC	FC										3	0	3	100%	0%	100%
Deptford	Emmons/Zawadski	FC	FC	FC										3	0	3	100%	0%	100%
East Greenwich	McCaffery/Rossett	FC	FC	FC										3	0	3	100%	0%	100%
Elk	King-Sammons/Pine	FC	Alt	FC										2	1	3	67%	33%	100%
Elsinboro	Hogate/McAllister	FC	FC	FC										3	0	3	100%	0%	100%
Fairfield	Gonzalez/Burden	FC	FC	FC										3	0	3	100%	0%	100%
Franklin	Freijomil/Hegarty	FC	N/A	FC										2	0	3	67%	0%	67%
Glassboro	Pierpont/Villano	FC	FC	FC										3	0	3	100%	0%	100%
Greenwich	Jeffers/Giovannitti	FC	FC	N/A										2	0	3	67%	0%	67%
Harrison	Gravinese/Chambers	FC	FC	FC										3	0	3	100%	0%	100%
Hopewell	Selb/Hitchner	N/A	FC	FC										2	0	3	67%	0%	67%
Logan	Pine/Jackson	FC	FC	FC										3	0	3	100%	0%	100%
Lower Alloways Ck	Clour/Campbell	FC	FC	FC										3	0	3	100%	0%	100%
Mannington	Patrick/Mitchell	FC	FC	FC										3	0	3	100%	0%	100%
Mantua	Bilecki/LeVine	N/A	N/A	N/A										0	0	3	0%	0%	0%
Monroe	Mason/DeHart	Alt	N/A	FC										1	1	3	33%	33%	67%
National Park	Gunn/	FC	FC	FC										3	0	3	100%	0%	100%
Oldmans	Moore/Bradford	FC	FC	FC										3	0	3	100%	0%	100%
Paulsboro	Jacobucci/Schoch	FC	FC	FC										3	0	3	100%	0%	100%
Penns Grove	Scott/	N/A	N/A	FC										1	0	3	33%	0%	33%
Pennsville	Neu/McDade	FC	FC	FC										3	0	3	100%	0%	100%
Pilesgrove	Fackler/Bonowski	FC	FC	FC										3	0	3	100%	0%	100%
Pitman	Razze/McCafferty	FC	FC	FC										3	0	3	100%	0%	100%
Quinton	Sperry/Uzdanovics	FC	FC	FC										3	0	3	100%	0%	100%
Shiloh	Campbell/Bruso	N/A	N/A	N/A										0	0	3	0%	0%	0%
South Harrison	Diaz/Richardson	FC	FC	FC										3	0	3	100%	0%	100%
Swedesboro	Dolbow/Fromm	FC	FC	FC										3	0	3	100%	0%	100%
Upper Pittsgrove	Cimprich/Seery	FC	FC	FC										3	0	3	100%	0%	100%
Vineland	Celebre/Gomez	FC	FC	FC										3	0	3	100%	0%	100%
Washington	Bachich/Riiff	FC	N/A	Alt										1	1	3	33%	33%	67%
Wenonah	Sweeney/Newman	FC	FC	FC										3	0	3	100%	0%	100%
West Deptford	DeHart/Sedberry	FC	FC	FC										3	0	3	100%	0%	100%
Westville	O'Hara/Giles	Alt	Alt	FC										1	2	3	33%	67%	100%
Woodbury	Swanson/Pennypacker	Alt	N/A	FC										1	1	3	33%	33%	67%
Woodbury Heights	Elton/Gambale	FC	FC	FC										3	0	3	100%	0%	100%
Woolwich	DiBella/Bertino	FC	FC	FC										3	0	3	100%	0%	100%
37		33	30	34	37	37	37	37	37	37	37	37	37	91	6	111	82%	5%	87%
		89%	81%	92%	100%	100%	100%	100%	100%	100%	100%	100%	100%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance

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

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2022 CLOSED
SESSION EXECUTIVE CLAIMS COMMITTEE MEETING MINUTES AS
RECOMMENDED BY THE FUND SOLICITOR**

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

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

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

WHEREAS, in 2022 the Executive Committee, during Executive Claims Committee scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these Executive Claims closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated March 10, 2023, the Fund Recording Secretary requested that the Fund Solicitor review the closed session Executive Claims Committee meeting minutes from Fund Year 2022 to make a determination as to whether any of these minutes could be released to the public; and

WHEREAS, in correspondence dated April 10, 2023, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director's Office that the Closed Session Minutes from the 2022 Executive Claims Committee Meetings can be released to the public in their entirety, except for the following specific sections of these minutes, as the matters discussed are still unresolved the Fund Solicitor advised the Executive Director's Office that the Closed Session Minutes from the 2022 Executive Claims Committee Meetings can be released with certain redactions:

1. In the February 28, 2022 minutes, the discussion on page 2 regarding *Use of Force of Training* matter should be redacted.
2. In the May 23, 2022 minutes, the discussion on page 4 entitled "Recreational Marijuana and Employee Testing" should be redacted.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund that the Closed Session Minutes from the 2022 Executive Claims Committee Meetings can be released to the public in their entirety, except for the following specific sections of these minutes, as the matters discussed are still unresolved:

1. In the February 28, 2022 minutes, the discussion on page 2 regarding *Use of Force of Training* matter should be redacted.
2. In the May 23, 2022 minutes, the discussion on page 4 entitled "Recreational Marijuana and Employee Testing" should be redacted.

BE IT FURTHER RESOLVED that a copy of this Resolution by forwarded to the Fund Recording Secretary and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on April 24, 2023.

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

Attest: _____
Robert Diaz, Secretary

By: _____
Karen Sweeney, Chairperson



DAVID S. DEWEESE, ESQUIRE
david@deweese-lawfirm.com

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Facsimile: (609) 522-3003
www.DeWeeseLawFirm.com

April 4, 2023

Paul A. Forlenza, Executive Director, TRICOJIF
ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.
P.O. Box 530
6000 Sagemore Drive, Suite 6203
Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: TRICOJIF 2022 Closed Session Meeting Minutes
TRICOJIF 2022 Executive Claims Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2022 (January through December) and based upon my review of those minutes, the minutes can be released with the following exceptions, which sections should be redacted prior to the release of the minutes:

- 1.) In the February 28, 2022 minutes, the discussion on page 2 regarding *Use of Force of Training* should be redacted.
- 2.) In the May 23, 2022 minutes, the discussion on page 4 entitled "Recreational Marijuana and Employee Testing" should be redacted.

If you have any questions, or need for additional information, please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b

cc: Tracy Forlenza, Recording Secretary, TRICOJIF
Kris Kristie, Sr. Account Representative, Risk Program Administrators
Kamini Patel, MBA, CIC, CPCU, Pooling Administrator
Chris Roselli, Acct. Mgt., Qual-Lynx
Karen Sweeney, TRICOJIF Fund Chair

THE DEWEESE LAW FIRM
3200 PACIFIC AVENUE
WILDWOOD, NEW JERSEY 08260

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: April 4, 2023

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

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

LOSS CONTROL SURVEYS

- Borough of Penns Grove on March 13, 2023
- Township of Washington on March 14, 2023
- Borough of Paulsboro on March 17, 2023
- Township of West Deptford of March 21, 2023
- Borough of Swedesboro on March March 22, 2023
- Borough of Pitman on March 22, 2023
- Borough of Westville on March 23, 2023
- Township of Deptford on March 28, 2023
- Township of Upper Pittsgrove on March 30, 2023
- Township of West Deptford on March 30, 2023

MEETINGS ATTENDED

- EPL & Claims Committee Meeting on March 27, 2023
- Executive Fund Committee Meeting on March 27, 2023
- Safety Breakfast Meeting on March 28, 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?
- Law Enforcement Bulletin: Succession Planning: Key to Agency Stability, Longevity, And Liability Resilience
- Chainsaw Safety Best Practices
- Sewer Backup Prevention Best Practices
- Backing Fire Apparatus into Station Best Practices
- Law Enforcement Risk Analysis: Attorney General Drug Testing Policy
- 2022: Morris County Public Safety Training Academy on March 22nd; Wildwood Convention Center on March 29th
- Training Announcement: CDL Entry Level Driver Training (ELDT) Program Train-The-Trainer Program
- Safe Exchange Zone Best Practices
- CDL Exemption Fire & Emergency Medical Services
- Blue Light for Volunteer Emergency Responders Best Practices
- MSI LIVE Schedule
- MSI Toolkit

MSI LAW ENFORCEMENT MESSAGES

- Police Licensing Risk Analysis Update - MSI LE Bulletin

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
Clayton	3
East Greenwich	1
Monroe	1
Oldmans	8
Penns Grove	2
Pennsville	5
Westville	4

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

MSI DVD	
Municipality	Number of Videos
-0-	-0-

MSI LIVE

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

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

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

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

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

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

LESSONS LEARNED FROM LOSSES

APRIL 2023 NEWSLETTER OFFICE/BUILDING SAFETY



- Clean all spills and liquids immediately
- Regularly inspect and repair any dangerous conditions.
- Keep floors clean and clear of debris
- Make sure mats are in place where floors could be wet and make sure they lay flat
- Make sure wires are secured or tucked away safely.
- Once aware of an incident, have the area inspected and photographed immediately.

Examples:

- Employee carrying trash down steps slipped and injured elbow. Total incurred is \$84,150.
- Employee coming in from the outside on a rainy day fell injuring shoulder. 2 surgeries were required and the total incurred on the file is \$122,000.
- Resident walked into municipal building and fell in an area where there were no issues or dangerous conditions. The Fund Commissioner immediately went to the area and took pictures of the area in question, noted her findings in the incident report and secured any video of the area, which helped us ultimately deny this claim.



DATE: April 08, 2023

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

FROM: Christopher Winter L/E Risk Management Consultant

RE: TRICO Activities (March)

1. Policy/Procedures: Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guideline and L/E Accreditation requirements.

2. Agency Visits:

Agency Visits are being scheduled at this time.

3. Training: Training classes are being considered and / or prepared in the following areas and will be announced in the near future to the agencies and Fund Commissioners:

- (1) Report Writing
- (2) Advanced Skills and Strategies for Resiliency Officers

4. Law Enforcement Bulletins / Newsletters: 23-0-2 distributed (ALPR). See attachment.

5. Meetings Attended:

TRICO Executive Claim Meeting	03/27/2023
TRICO Executive Meeting	03/27/2023



TO: All TRICO JIF Police Departments

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

DATE: March 31, 2023

Subject: ALPR (Automated License Plate Recognition)

L/E Bulletin : 23-02

DISCUSSION: The New Jersey Attorney General made modifications to the ALPR requirements. (Directive 2022- 12). Agencies that possess or use an ALPR or its data shall establish—or conform to existing—standing operating procedures, directives, or orders that govern ALPRs and stored ALPR data. The Chief of Police or his / her designee shall provide a copy of the agency’s ALPR policy to the County Prosecutor and State ALPR Coordinator at or before the time of promulgation, including any subsequent policy amendments.

The modification has two major goals.

It maintains—and builds upon—the significant safeguards from abuse and privacy protections that have served the State well under the 2010 policy, including continuing to apply the New Jersey Supreme Court’s framework in State v. Donis, 157 N.J. 44 (1998), limiting law enforcement access to personal identifying information associated with a vehicle’s license plate unless there is a particularized basis.

1. The revised policy facilitates the sharing and standardization of ALPR data statewide in order to maximize our ability to use this tool to solve and prevent crimes. The outlined information is provided to ensure agencies who utilize (ALPR’s) to make the necessary revisions to your policies.
 - **Oversight.** Establishes ALPR coordinators at the agency, county, and state level to improve oversight and information sharing.
 - **Sharing and standardization of data.** Requires use of the statewide application program interface (“Statewide API”)—software that will make ALPR data accessible statewide— and mandates standard data formats to make ALPR information consistent across agencies, without requiring additional agreements between agencies.
 - **Retention period.** Decreases retention period for both ALPR data and records from five years to three years. • Release of ALPR data. Provide the release process for ALPR data in criminal prosecutions. • Audits. Mandates annual audits of each agency’s ALPR program.

2.



- Training. Establishes specific training requirements for all agency users authorized by their law enforcement executive to use ALPRs and access ALPR data. Training can be accomplished through Roll-Call training or Agencies who utilize PowerDMS.
- The Chief shall designate an Agency ALPR Coordinator. The Coordinator will be responsible for the following:
 - Be the external point of contact for agency ALPR-related items such as information sharing and audits;
 - Internally oversee the agency's ALPR program, including training and approving access requests (may delegate approval authority to other supervisors);
 - Designate authorized users within the agency who can use ALPRs and access stored data (such users must complete the training mandated by the New Jersey Attorney General's Office and the County Prosecutor);
 - Maintain contact with the assigned County ALPR Coordinator in the respective Prosecutor's Office who is responsible to provide information to the State ALPR Coordinator.
 - ALPR Coordinators shall deconflict with the County and State ALPR Coordinator about deployment locations to avoid duplication of efforts.
- Deployment Information:
 - An ALPR and the data it generates shall only be used for official and legitimate law enforcement purposes. The agency's Chief of Police or designee must authorize deployment of each ALPR.
 - An ALPR shall only be used to scan license plates of vehicles that are exposed to public view (e.g., vehicles on a public road, street, or that are on private property but whose license plate(s) are visible from a public road, street, or a place to which members of the public have access, such as the parking lot of a shopping mall or other business establishment).
 - The following data must be shared with the State ALPR Coordinator prior to installing or relocating a permanent fixed ALPR unit:
 - Camera name (pursuant to convention specified by State ALPR Coordinator)
 - Location (latitude and longitude);



- Survey provided by ALPR vendor, including projected size of ALPR data. When deploying or relocating a portable fixed ALPR unit, agencies must provide updated latitude and longitude data to the State ALPR Coordinator.
- BOLO Procedures
 - A license plate number may be included in a “be on the lookout” or BOLO list (a compilation of license plates or partial plates for which a BOLO situation exists) for input into an ALPR system only if there is a legitimate and specific law enforcement reason to identify or locate that particular vehicle, or any person(s) who are reasonably believed to be associated with that vehicle.
 - Stolen vehicles ;
 - Vehicles reasonably believed to be involved in the commission of a crime or disorderly persons offense ;
 - Vehicles registered to or reasonably believed to be operated by persons who do not have a valid operator’s license or who are on the revoked or suspended list ;
 - Vehicles with expired registrations or other Title 39 violations ;
 - Persons who are subject to a restraining order or curfew issued by a court or by the Parole Board, or who are subject to any other duly issued order restricting their movements
 - Persons wanted by a law enforcement agency who are of interest in a specific investigation, whether or not such persons are themselves suspected of criminal activity ;
 - Persons who are on any watch list issued by a state or federal agency responsible for homeland security.
 - Additional definitions have been revised or added that should be provided and / or revised in agency policy:
 - Batch downloading
 - Updating BOLO lists.
 - Immediate alert response.
 - Alert data.
 - Non-alert data.
 - Documenting access for any stored data search.
 - A BOLO list may be revised at any time. Updates to a BOLO list shall be done at the start of each shift for mobile ALPRs attached to police vehicles, and as frequently as possible, but at least daily, for ALPRs at stationary locations.
 - Immediate alert response. A BOLO match with an ALPR scan may be programmed



to trigger an immediate alert. The reason for including the vehicle on the BOLO list shall be disclosed to the officer who will react to an immediate alert. The officer should determine whether the alert has been designated as a non-encounter alert (meaning officer should not encounter the vehicle) and, if so, follow any instructions included in the alert for notifying the originating agency.

- Accessing stored data: Procedures for the following should be provided in policy.
 - Alert Data
 - Non-Alert Data
 - Crime Trend Analysis should be documented.

- Storage, Records and Retention: The following areas should be defined in policy:
 - Deployment records.
 - Stored ALPR data access records
 - Retention (Records and ALPR data shall be retained for three (3) years.

- Discovery:
 - Criminal investigatory records: Stored ALPR data shall be treated as “criminal investigatory records” within the meaning of N.J.S.A. 47:1A-1 et seq., and shall not be shared with or provided to any person, entity, or government agency other than a law enforcement agency, unless a subpoena or court order authorizes such disclosure or unless such disclosure is required by court rules governing discovery in criminal matters.

 - Release of ALPR data: Appropriate procedures should outline required information.

- Establishing or revising a policy. Agencies that possess or use an ALPR or its data shall establish—or conform to existing—Standing Operating Procedures, Directives, or orders that govern ALPRs and stored ALPR data. The Chief of Police or his / her designee shall provide a copy of the agency’s ALPR policy to the County Prosecutor (or DCJ Director) and County and State ALPR Coordinator at or before the time of promulgation, including any subsequent policy amendments.

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: April 24, 2023 Gloucester County Library, Mullica Hill, NJ
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

APRIL- ACTIVITIES AND PLANNED EVENTS

Member Municipality Visits:

I had the opportunity to meet with five municipalities in March, all in-person with the exception of one. This was either through attending their scheduled Safety Committee Meeting or meeting with the Wellness Coordinator to discuss planning of wellness initiatives for 2023. In some cases, both were achieved!

- East Greenwich
- Glassboro
- Pennsville
- Swedesboro
- Upper Pittsgrove

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.

At the time of writing this report, I have visits planned with the following towns in April:

- East Greenwich (Stress presentation)
- Glassboro (Wellness day)
- Greenwich (SCM)
- Harrison (SCM)
- Logan (Wellness)
- City of Woodbury (SCM)

Some wellness ideas/initiatives already done:

- Chair massage, meditation, or Reiki
- Building Mental Fitness presentation
- Stress management presentation
- Walking, Step or Hydration Challenges
- Healthy Snack Day
- Nutrition Awareness presentation
- Understanding Addictions Presentation (Cooper)
- Employee/Co-worker Appreciation Day
- Healthy Weight Loss Challenge
- MED presentation

I continue to ideas with all of my Wellness Coordinators of what different towns are doing that may help them with generating their own ideas (or copying!)

Related Meetings and Announcements:

- Wellness Advisory Committee – Next meeting is scheduled for May 16th at 9:30am via Zoom
- Safety and Wellness Coordinator Roundtable – April 25th via webinar. Invitation will come from J. A. Montgomery

New Resources:

Medical Essentials Diagnostics – I have shared this information with many towns upon my visits during Safety Committee Meetings or wellness coordinators. Some towns have scheduled an onsite visit from MED to share this information with either department heads or wellness committee members. 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.

Department of Addiction with Cooper Health Systems – A representative will conduct a presentation on Addictions – defining, types, stigma and treatments. In addition, they offer educational materials, resources and slide pdf. If you are interested in learning more, please reach out. There is a fee and would be a wonderful use of your Wellness Funds!

Other resources available: Reiki, chair yoga, meditation, nutrition, hypnotherapy, therapy for joint pain

Dr. Elias Transformational Leadership Group Coaching Program for Law Enforcement: provide an update

Targeting Wellness Newsletter – Reminder of the New Approach:

This quarter's theme will be focusing on Exercise and Physical Activity. Please be sure to print or distribute it to all of your employees. As always, if you have any questions, comments or suggestions, please do not hesitate to reach out to me.

Here is a reminder of the planned themes for 2023:

Quarter 1 – Nutrition

Quarter 2 – Physical Activity/Movement

Quarter 3 – Sleep

Quarter 4 – Stress Management

The comorbidities to be highlighted in quarter two will be ***Hypertension (high blood pressure) and Cholesterol.*** Your feedback is always welcomed and your support in getting this information out to all employees is greatly appreciated!



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

	March-23	March-22	YTD March 23	YTD March 22
# of New Claims Reported	43	34	141	126
# of Report Only	18	16	58	31
% Report Only	42%	47%	41%	25%
# of Medical Only	20	15	68	73
# of Lost Time	5	2	14	19
Medical Only to Lost Time Ratio	75:25	88:12	83:17	79:21
Claim Petition	0	1	1	3
COVID-19	0	0	6	19
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	3.5	2.9	9.0	12.6
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	1.3	0.3	1.0	1.3

Nurse Case Management	March-23	March-22	
# of Cases Assigned to Case Management	35	47	
# of Cases >90 days	25	39	

Savings	March-23	March-22	YTD March 23	YTD March 22
Bill Count	270	299	663	818
Provider Charges	\$450,494	\$279,668	\$1,109,678	\$1,467,325
Repriced Amount	\$214,483	\$107,089	\$417,481	\$527,861
Savings \$	\$236,010	\$172,580	\$692,197	\$939,464
% Savings	52%	62%	62%	64%

QualCare Network Provider Penetration Rate	March-23	March-22	YTD March 23	YTD March 22
Bill Count	85%	91%	88%	89%
Provider Charges	86%	95%	91%	92%

Exclusive Provider Panel Penetration Rate	March-23	March-22	YTD March 23	YTD March 22
Bill Count	86%	92%	90%	87%
Provider Charges	80%	96%	91%	98%

Transitional Duty Summary		YTD March 23	YTD March 22
% of Transitional Duty Days Worked		56%	64%
\$ Saved By Accommodating		\$55,375	\$54,146
% of Transitional Duty Days Not Accommodated		44%	36%
Cost Of Days Not Accommodated		\$58,118	\$42,122

1

Active Trainings

2,101

Invited Users

1,618

Started Training

1,604

Completed Training

76.34%

4.27

Rating

2023 Cyber Awareness Training - Part 1

Department	Invited Users	Started Training	Completed Training	%	Rating
Borough of National Park	8	4	3	37.50%	4.00
Carneys Point Township	56	52	52	92.86%	4.26
Clayton Borough	41	35	35	85.37%	4.42
Deptford Township	114	84	82	71.93%	4.36
East Greenwich Township	42	38	38	90.48%	4.41
Elk Township	11	11	11	100.00%	4.27
Elsinboro Township	7	3	3	42.86%	4.60
Fairfield Township	9	6	6	66.67%	4.70
Franklin Township	52	51	51	98.08%	4.42
Greenwich Township	61	56	56	91.80%	4.21
Harrison Township	21	19	19	90.48%	4.50
Hopewell Township	16	14	14	87.50%	4.55
Logan Township	42	25	25	59.52%	4.31
Lower Alloways Creek Township	27	20	20	74.07%	4.10
Mannington Township	11	11	11	100.00%	4.16
Mantua Township	57	33	32	56.14%	4.34
Monroe Township	197	107	106	53.81%	4.11
No Department	4				
Oldmans Township	8	7	7	87.50%	4.25
Paulsboro Borough	12	10	10	83.33%	4.50
Penns Grove Borough	19	7	7	36.84%	4.85
Pennsville Township	70	58	57	81.43%	4.29
Pilesgrove Township	11	11	11	100.00%	3.83
Pitman Borough	32	19	18	56.25%	4.38
Quinton Township	15	10	10	66.67%	4.20
Shiloh Borough	6	2	2	33.33%	4.67
South Harrison Township	10	5	5	50.00%	4.50
Swedesboro Borough	9	9	9	100.00%	4.71
Upper Pittsgrove Township	7	3	3	42.86%	4.14
Vineland City	681	523	516	75.77%	4.19
Washington Township	157	137	137	87.26%	4.37
Wenonah Borough	6	5	5	83.33%	4.50
West Deptford Township	109	108	108	99.08%	4.31
Westville Borough	33	33	33	100.00%	4.42
Woodbury City	96	78	78	81.25%	4.19
Woodbury Heights Borough	18	11	11	61.11%	4.21
Woolwich Township	51	38	38	74.51%	4.25

Comments

Messages	Rating	Created_at
very informative. Made me look at what I do on line.	4	13 April 2023
This is my first course and seemed fine to me.	4	11 April 2023
Good training	4	05 April 2023
Good training	5	03 April 2023
great class	5	30 March 2023
I would not download the pdf.	4	29 March 2023
Nice Refresher!	4	29 March 2023
Very good. All employees need this	5	29 March 2023
Great	5	27 March 2023
Great tips on how to protect yourself even personally!!	4	22 March 2023
Good info	4	22 March 2023
Information are valuable and good.	4	21 March 2023
fantastic. Thank you	5	21 March 2023
it was good	4	20 March 2023
very informative	4	20 March 2023
Good!	4	18 March 2023
Great	5	16 March 2023
very informative	5	15 March 2023
Good refresher, thanks	5	14 March 2023
Great	4	14 March 2023
great course	5	13 March 2023
The course was excellent. I would have appreciated more detailed descriptions of some of their suggested security procedures.	5	13 March 2023
Better than the others	4	09 March 2023
Nice	5	09 March 2023
Interesting and informative.	5	09 March 2023
very well done and lots of helpful info.	5	09 March 2023
It was very informative.	4	08 March 2023
good deal	4	08 March 2023
Nice up to date information.	5	07 March 2023
very informative	5	28 February 2023
Great	4	28 February 2023
Good info	4	27 February 2023
very informative	4	27 February 2023
Great	4	27 February 2023
very informative	5	30 October 2022
very informative	4	26 October 2022
very informative	5	30 September 2022
Great	5	19 August 2022
Great	5	09 June 2022
very informative	5	28 October 2021
Great	5	29 September 2021

2

Active Campaigns

2,583

Sent

845

Opened

134

Clicked

5.19%

Clicked Rate

Active Phishing Campaigns Stats

Department	Sent	Opened	Clicked	Clicked Rate	Last Sent
Carneys Point Township	101	31	5	4.95%	05 May 2023
Clayton Borough	79	35	6	7.59%	05 May 2023
Deptford Township	218	103	12	5.50%	05 May 2023
Elk Township	21	3	1	4.76%	05 May 2023
Elsinboro Township	2	1			12 April 2023
Fairfield Township	21	5			20 April 2023
Franklin Township	92	35	5	5.43%	05 May 2023
Greenwich Township	116	19	1	0.86%	05 May 2023
Harrison Township	2				03 May 2023
Hopewell Township	28	20	3	10.71%	05 May 2023
Logan Township	4	2			05 May 2023
Lower Alloways Creek Township	2				04 May 2023
Mannington Township	17	3	1	5.88%	05 May 2023
Mantua Township	107	22	2	1.87%	05 May 2023
Monroe Township	2	1			21 April 2023
Oldmans Township	2				25 April 2023
Paulsboro Borough	27	5	2	7.41%	05 May 2023
Pennsville Township	3				02 May 2023
Pilesgrove Township	1				02 May 2023
Quinton Township	6	2			04 May 2023
Swedesboro Borough	16	2			27 April 2023
Upper Pittsgrove Township	2				27 April 2023
Vineland City	997	320	59	5.92%	05 May 2023
Washington Township	296	97	16	5.41%	05 May 2023
Wenonah Borough	9	4	1	11.11%	02 May 2023
West Deptford Township	209	83	10	4.78%	05 May 2023
Westville Borough	62	21	3	4.84%	05 May 2023
Woodbury City	182	43	8	4.40%	05 May 2023
Woolwich Township					02 May 2023

D2 - TRICO

Member	Status
Carneys Point	Vulnerability Scanning & Reporting in Progress
Borough of Clayton	Vulnerability Scanning & Reporting in Progress
Deptford Township	KYC & VSA Not Received
East Greenwich Township	Vulnerability Scanning & Reporting in Progress
Elk Township	Vulnerability Scanning & Reporting in Progress
Elsinboro Township	KYC & VSA Not Received
Fairfield Township	KYC & VSA Not Received
Franklin Township	Vulnerability Scanning & Reporting in Progress
Borough of Glassboro	Vulnerability Scanning & Reporting in Progress
Greenwich Township	KYC & VSA Not Received
Harrison Township	Vulnerability Scanning & Reporting in Progress
Hopewell Township	KYC & VSA Not Received
Logan Township	KYC & VSA Not Received
Lower Alloways Creek	Vulnerability Scanning & Reporting in Progress
Mannington Township	Vulnerability Scanning & Reporting in Progress
Mantua Township	Vulnerability Scanning & Reporting in Progress
Monroe Township	Vulnerability Scanning & Reporting in Progress
Borough of National Park	KYC & VSA Not Received
Oldmans Township	KYC & VSA Not Received
Borough of Paulsboro	KYC & VSA Not Received
Borough of Penns Grove	KYC & VSA Not Received
Pennsville Township	Vulnerability Scanning & Reporting in Progress
Pilesgrove Township	KYC & VSA Not Received
Piman Borough	KYC & VSA Not Received
Quinton Township	Vulnerability Scanning & Reporting in Progress
Borough of Shiloh	KYC & VSA Not Received
South Harrison Township	Vulnerability Scanning & Reporting in Progress
Borough of Swedesboro	KYC & VSA Not Received
Upper Pittsgrove Township	KYC & VSA Not Received
Vineland City	Critical Issue Found & Reported
Washington Twp	KYC & VSA Not Received
Borough of Wenonah	KYC & VSA Not Received
Township of West Deptford	Vulnerability Scanning & Reporting in Progress
Borough of Westville	KYC & VSA Not Received
City of Woodbury	Critical Issue Found & Reported
City of Woodbury Heights	KYC & VSA Not Received
Woolwich Township	Vulnerability Scanning & Reporting in Progress

April 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 March 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 \$ 53,145.89. This generated an average annual yield of 1.96%. However, after including an unrealized net gain of \$ 438,088.49 in the asset portfolio, the yield is adjusted to 7.07% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,208,976.98 vs. the amount we have invested.

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

Our JCMI Portfolio has a current market value of \$24,694,222.57.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 115,904.77 YTD \$ 149,094.81 (detailed in my report)

Salvage Receipts \$ 0.00

Overpayment Reimbursement \$ 0.00

FY 2023 Premium Assessment Receipts \$ 137,914.00

FY 2022 Appropriation Refund \$ 0.00

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

All Member Balances are now combined in one report and shows that \$ 878.93 in interest has been applied to the existing balances as shown in the attached report totaling \$539,000.27. at month end.

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 \$1,167,334.02. The claims detail shows 617 claims payments issued.

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 33,275,135.34 to a closing balance of \$ 31,637,708.65 showing a decrease in the fund of \$ 1,637,426.69 A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

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

	Payable To:	FY 2023	FY 2022	Appropriation	Description
1	Actuarial Advantage	2,789.00		Prof Services/Actuary	March fees
2	PERMA	11,915.50		Prof Services/Admin. Consultant	April, May, June 2023 Fees
3	Arthur J. Gallagher Risk Mgmt Services, Inc.	66,010.00		Prof Services/Administration	April 2023 Fees
4	Arthur J. Gallagher Risk Mgmt Services, Inc.	103.08		Misc/Postage/Copies/Faxes	March 2023 Fees
5	Arthur J. Gallagher Risk Mgmt Services, Inc.		200.00	Misc/Meeting Expense	Reimb for pd deposit for dinner mtg-PF Amex
6	David DeWeese	9,961.00		Prof Services/Attorney	April 2023 Fees
7	Bowman & Company LLP		12,108.50	Prof Services/Auditor	#106777 progress bill for 12/31/2022 audit
8	Bowman & Company LLP	10,270.50		Prof Services/Payroll Auditor	#106778 1st half bill for WC payroll audit
9	Qual-Lynx	46,103.00		Prof Services/Claims Admin	April 2023 Fees
10	Joyce Media	390.00		Misc/JIF Website	April 2023 Fees plus SSL cert annual renewal
11	Christopher J. Winter Sr.	2,080.00		Training/Police Risk Services	Law Enforcement Consultant-April 2023 Fee
12	Kris Kristie	438.00		Misc/Recording Secretary	April 2023 Fees
13	J.A. Montgomery Consulting	19,131.00		Prof Services/Safety Director	April 2023 Fees
14	Wintsec Consulting LLC	4,525.00		Prof Services/Technology Risk Ser	April 2023 Fees
15	Tom Tontarski	1,245.00		Prof Services/Treasurer	April 2023 Fees
16	Tom Tontarski	28.75		Prof Services/Treasurer	Overnight March checks
17	Conner Strong & Buckelew	1,022.00		Prof Services/Underwriting Manager	April 2023 Fees
18	Conner Strong & Buckelew	2,238.00		Misc/Fidelity Bond (Admin/TPA/T	P:B6026901; Inv#573669; fidelity bond 5/1/2023 thru 5/1/2024
19	Debby Schiffer	4,966.00		Wellness	April 2023 Fees
20	Will Stoms	40.00		Misc/Meeting Expense	April mtg set up/break down
21	ARC Reprographics	255.00		Safety Incentive Program	Inv# 281411 Safety Breakfast Handouts
22	Auletto Caterers	3,520.00		Safety Incentive Program	Event# 816; Safety Breakfast F/B/G on 3/28/23
23	Courier Post	184.80		Misc/Legal Notice	Ad#GCI 1042788; April budget hearing
24	Iron Mountain	110.90		Misc/Records Retention Service	Inv#HKPN431; Store 4/1-30/23; Serv 2/22-3/28/23; 2021 offsite
25	NJ Advance Media	70.52		Misc/Legal Notice	#10622328 April Budget Amendmt-NP
26	Office Depot	36.15		Misc/Office Supplies	#280621601 3 frames; #296002637 recorder case
27	Borough of Clayton		4,200.00	Safety Incentive Program	Direct check for SIP
28	Deptford Township		5,500.00	Safety Incentive Program	Direct check for SIP
29	Elk Township		3,250.00	Safety Incentive Program	Direct check for SIP
30	Franklin Township		4,300.00	Safety Incentive Program	Direct check for SIP
31	Borough of Glassboro		5,250.00	Safety Incentive Program	Direct check for SIP
32	Greenwich Township		3,700.00	Safety Incentive Program	Direct check for SIP
33	Harrison Township		3,950.00	Safety Incentive Program	Direct check for SIP
34	Lower Alloways Creek Township		2,500.00	Safety Incentive Program	Direct check for SIP
35	Mannington Township		2,500.00	Safety Incentive Program	Direct check for SIP
36	Mantua Township		4,050.00	Safety Incentive Program	Direct check for SIP
37	Monroe Township		5,250.00	Safety Incentive Program	Direct check for SIP
38	Oldmans Township		3,000.00	Safety Incentive Program	Direct check for SIP
39	Pennsville Township		4,300.00	Safety Incentive Program	Direct check for SIP
40	Pilesgrove Township		3,000.00	Safety Incentive Program	Direct check for SIP
41	Borough of Pitman		4,800.00	Safety Incentive Program	Direct check for SIP
42	Borough of Pitman	2,500.00		EPL/CYBER/EPL/Cyber Incentive	Cyber security review and maintenance
43	Quinton Township		3,000.00	Safety Incentive Program	Direct check for SIP
44	South Harrison Township		2,750.00	Safety Incentive Program	Direct check for SIP
45	Upper Pittsgrove Township		3,000.00	Safety Incentive Program	Direct check for SIP
46	City of Vineland		5,500.00	Safety Incentive Program	Direct check for SIP
47	Township of Washington		5,250.00	Safety Incentive Program	Direct check for SIP
48	Borough of Wenonah		2,750.00	Safety Incentive Program	Direct check for SIP
49	West Deptford Township		5,000.00	Safety Incentive Program	Direct check for SIP
50	West Deptford Township	309.90		Wellness	Fruit Trays for departments
51	Borough of Westville		3,450.00	Safety Incentive Program	Direct check for SIP
52	City of Woodbury		4,800.00	Safety Incentive Program	Direct check for SIP
53	Borough of Woodbury Heights		3,450.00	Safety Incentive Program	Direct check for SIP
54	Leo Selb	1,500.49		Misc/AGRIP/PRIMA	3/5-3/8 AGRIP conference
55	Hardenbergh Insurance Group	1,086.00		Risk Management Consultants	1st installment-Shiloh
	Subtotals	192,829.59	110,808.50		
	JIF BILL LIST TOTAL		303,638.09		



***Employment Practices & Technology Liability Committee
Meeting Minutes***

Wednesday, March 27, 2023

A meeting of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund Employment Practices & Technology Liability Committee was held on Wednesday, March 27, 2023 at 1:30 PM via Zoom conferencing

Those in attendance were:

Fund Commissioners: Ken Brown, Carneys Point, ***Chair***
Sue Miller, Clayton Borough, ***Chair of Strategic Planning***
Doug Hogate, Elsinboro Township, ***Chair of Finance***
Clark Pierpont, Glassboro Borough
Michael Razze, Pitman Borough, ***MEL Representative***
Jeff Celebre, Vineland City, ***Chair of Safety***

Fund Professionals: David DeWeese, ***Fund Solicitor, The DeWeese Law Firm, P.C***
Keith Hummel, ***Safety Director, J.A. Montgomery Consulting***
Jerry Caruso, ***Technology Director, Wintsec Consulting***
Paul Forlenza, MGA, ***Executive Director, RPA a Division of Gallagher***
Kamini Patel, MBA, CIC, CPCU, AIDA, Program Director, ***RPA a Division of Gallagher***
Kris Kristie, Sr. Account Rep., ***RPA a Division of Gallagher***
Karla Allamby, Account Rep, ***RPA a Division of Gallagher***

Those unable to attend: Susan Jacobucci, Paulsboro Borough
Marjorie Sperry, Quinton Township, ***Chair of Coverage***

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

I. Committee Vice Chair

Mr. Forlenza explained 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 also indicated, it probably should not be a Committee member who is already a sub-Committee chair, which is most of the members on this Committee. Mr. Pierpont noted he would act as Vice Chair. The Committee thanked Mr. Pierpont.

II. EPL/POL Loss Ratio Report- Valued as of 09/30/2022 and 12/31/2022

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2016-2021 valued as of September 30, 2022 that were included in the agenda packet. He noted the EPL/POL Five Year Average Loss Ratio for the TRICO JIF is 48.7% and the Six Year Average Loss Ratio is 53.9%. He reminded the Committee that the 5 year average is reviewed by the insurer to determine member performance while the six year average is used by the JIF to determine a member's performance and allocation of a portion of member premium. Mr. Forlenza reminded the Committee that the carrier uses a 55% loss ratio as a "breakeven" point for determining the JIF's performance. Mr. Forlenza then referenced a spreadsheet that

depicted the incurred EPL vs. incurred POL results over the same five and six year period valued as of September 30, 2022 by member. He then briefly reviewed the individual performance in each of the Fund Years currently being tracked.

Mr. Forlenza then reviewed the EPL/POL Loss Ratio Reports for Fund Years 2016-2021 valued as of December 31, 2022 that were included in the agenda packet, noting the EPL/POL Five Year Average Loss Ratio for the TRICO JIF was 52.4% and the Six Year Average Loss Ratio is 58.0%.

Mr. Forlenza then briefly discussed the volatility versus frequency of EPL claims noting that just a few claims can drive the Fund's overall performance in these lines of coverage and that often these claims get worse the longer they remain open.

Mr. Forlenza stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL has been uploaded into Origami for review.

III. EPL/POL Claims Filed

Mr. DeWeese noted his report currently depicts both QBE and AIG open EPL/POL cases. He reminded the committee that AIG took over the EPL/POL coverage effective January 1, 2023.

A. Open QBE Files

Mr. DeWeese reviewed the open cases with QBE. Mr. DeWeese stated that there are currently nineteen (19) open claims; thirteen (13) are in Litigation; six (6) are pending Coverage determination upon the filing of a formal complaint, and thirteen (13) have Defense Counsel assigned.

B. Open AIG Files

Mr. DeWeese reviewed the open case with AIG. Mr. DeWeese stated that there is currently one (1) open claim and it is currently in Litigation with Defense Counsel Assigned.

C. Closed QBE Files – October 2022-March 2023

Mr. DeWeese reviewed the closed cases with QBE. Mr. DeWeese stated that from October 2022 – March 2023: twenty-two (22) claims closed, with nineteen (19) due to coverage denials; one (1) closed due to inactivity; and two (2) settled with payment to the Plaintiff.

D. Closed AIG Files – January 2023-March 2023

Mr. DeWeese reviewed the closed cases with AIG. Mr. DeWeese stated that from January 2023 – March 2023: two (2) claims closed, both due to coverage denials.

IV. Members of Concern

Mr. Forlenza asked Mr. DeWeese if he felt there were any members of concern at this point. Mr. DeWeese stated as he looked at the Loss Ratio Reports that we should continue to keep a close eye on Franklin. Mr. DeWeese noted he is very involved in all of these claims, interacting with the defense counsel as well as municipal representatives. He noted Vineland has shown significant progress over the last two years, and does not feel there is anyone who requires a visit at this time. Those towns with significant claims are aware we are watching them and are here to help them navigate through these issues and hopefully prevent future claims.

V. MEL EPL Plan of Risk Management Program

Mr. Forlenza referred the Committee to the current compliance status report included in the agenda which depicted members' status as of March 6, 2023 for the 2022- 2023 EPL Risk Management Program. He stated that members will need to complete the necessary steps to stay or come into compliance with the

new program effective January 1, 2024. He stated that this compliance spreadsheet is included in the monthly agenda packet. Mr. Forlenza noted that one member is carrying a higher deductible due to specific loss trends in a specific department (i.e. police), two (2) members are not in compliance at all, but overall, most members have the standard deductible or have had the ability to buy down their deductible and coinsurance.

Mr. Forlenza stated that all members that want to be in compliance with the 2024-2025 Program will need to complete the Managerial and Supervisory Training which will be held this year via Zoom. As in the past, Mr. Riccio will be presenting the Training, which will consist of an AM and PM Session each day, with 10-12 sessions planned. The cost per session to have Mr. Riccio conduct this training is \$750 per session, which is the rate we have paid in the past; he has not raised his rate. These expenses will be split with the BURLCO & ACM JIFs. Mr. Forlenza asked if the Committee was ok with that expenditure. The Committee agreed.

In regards to Police Command Staff Training, these sessions will be held in person and presenting will be Keith Hummel, Harry Earle and/or Chris Winter. Trainings will be 3 or 4 days, with an AM and PM session per day. Mr. Forlenza asked for authorization to secure the JIFs' typical venues and to pay the expense of these sessions. Again, these expenses will be split with the BURLCO & ACM JIFs. The Committee agreed. Mr. Hummel noted there will be a lot of new topics covered in these sessions and he is looking forward to them.

Next, Mr. Forlenza stated that in regards to the updated policies and procedures, he has heard they will be uploaded to the MEL website by mid-April. Once that has been done, his office will send notification out to the members so they can go to the site, download them, and begin the process of updating their policies.

Lastly, in regards to Training of all other personnel, Mr. Forlenza reminded the Committee that a component of complying with this program is that employers offer their employees anti-harassment training. The employees are not required to complete it, but as an employer, you need to offer it and have documentation that you have done so. This training process has been done previously via the MSI website as your employee can log into the site, complete the training and it's documented. Your roll as the employer, again, is to make sure you document that you have offered this training to all personnel. Mr. Forlenza stated additional information will be forthcoming in regards to this program over the next few months.

VI. EPL/POL Policy

Mr. Forlenza reminded the Committee that the MEL instituted a five year phase in process in how the members' EPL premium is calculated moving to a process based on member exposures and loss history. 2023 is year 4 of the 5 year process, though he noted that any changes for 2024 should not be significant. He reminded the Committee that this process was implemented as it became apparent that some good performing members in poor performing JIFs were paying too much premium while poor performing members in good performing JIFs were not paying enough premium.

Mr. Forlenza reminded the Committee that in November 2022 the Fund Underwriter, Ed Cooney, advised him that QBE had decided to no longer offer coverage and that he was working with AIG to secure coverage effective January 1, 2023. In regards to the premium for 2023, there was a statewide increase of 5%; however, the TRICO JIF increase was approximately 3.1%, which does not include the impact of

change in membership, but is partially due to the premium revaluation process discussed earlier. He noted the TRICOJIF's current 5 year Loss Ratio is 52.4%.

VIII. MEL EPL Helpline

Mr. Forlenza referred the Committee to a report in the agenda noting this report is the most up to date list of Helpline Contacts. Mr. Forlenza noted there are contact persons listed that are no longer with the municipality, as well as a few towns with no one assigned. Mr. Forlenza indicated an email to all members had been sent from his office in November asking members to review their appointed contacts for the EPL Helpline and notify his office of any changes. He also noted Mr. DeWeese does a great job of referring to the report and asking members to review it each month.

Mr. DeWeese reported that Members are still using the Helpline and he has personally received about forty-four (44) calls for 2022 and nine (9) so far in 2023. Mr. DeWeese indicated that members are more comfortable utilizing the Helpline as they are familiar with him. He noted that recently he has received a number of FMLA related inquiries. He further stated that some of the smaller towns are reaching out to him more as they may not have funding for an attorney that specializes in employment related law.

Mr. DeWeese advised the Committee he met with Ms. Heather Steinmiller in regards to producing videos/ webinars on employment related matters. Ms. Steinmiller is currently working on these with hopes of having the videos completed and uploaded to the website by August. Mr. DeWeese stated he is also sending some of his advisory memos, which he produces from the phone calls he receives, to Ms. Stienmiller. These memos will then be generalized and made available to the members for educational purposes. He stated he would be following up with Ms. Steinmiller on these memos.

IX. Elected Officials Training

Mr. Forlenza informed the Committee that this year, the Elected Officials Training is being conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow all Elected Officials to complete this training at their convenience. The training is approximately 30 minutes long. 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 was emailed to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants by Megan Matro on or about February 24, 2023.

Mr. Forlenza noted he receives a download every week or so of those that have completed the training. A follow-up email is sent from his office to those that completed that training with links they can use to access additional information on the topics covered during the training. Also, included in that email is a short questionnaire to see how the participants liked the training being available through the MSI system.

It was asked if it was possible to go on the MSI website and see which Elected Officials, have completed the trainings. Mr. Forlenza stated that as he receives data dumps every week or so, he will have his office configure the report and post to the websites so the members can see who has taken the training thus far. He will send an email out to all members once this is completed.

X. Land Use Liability Risk Management Program

Mr. Forlenza referred the Committee to a report included in the agenda that depicts those member municipalities that have had at least some of their land use board's members complete the enhanced training program. This report is also included in the monthly agenda packet. Mr. Forlenza reminded the Committee that only those land use board members that complete the training process are eligible for

enhanced coverage, should they be named personally in a Land Use claim and also stated the certification is for the individual, not the position. Mr. Forlenza noted that should anyone need additional training materials to please contact his office, or you may obtain them from the TRICO JIF website.

XI. Technology Liability

Mr. Forlenza introduced Jerry Caruso, Technology Director with Wintsec Consulting, for the ACM, BURLCO and TRICO JIFs as of this year.

Mr. Forlenza reviewed the Cyber Training and Phishing Report included in the agenda packet and explained the MEL Cyber Risk Management program requires one hour of cyber hygiene training each year which is being provided by Wizer in two (2) 30 minute sessions. He informed the Committee that Wizer does change up the phishing emails to the employees on a monthly basis. He stated this report depicts the results so far for the training that was released on February 27, 2023. He then reviewed the report with the Committee. He noted this report also included the member phishing results, but stated there has been some confusion over what constitutes a successful phishing attempt. Mr. Caruso explained that depending on individual settings in Outlook, if you hover over an email too long it actually registers as the email being “read” even if you do not actually open the email, thereby, giving a “false” positive on the report. He noted they are currently working on this with WIZER and hope to have it figured out soon. Mr. Caruso then explained in regards to D2, the report in the agenda packet depicts those towns who have provided their IP addresses to him, and once a member confirms their IP address and domain name, the scanning/penetration testing can begin. Mr. Caruso is currently working with the towns in obtaining these as some of the larger towns have multiple IP addresses that might not have been provided during last year’s activities. The TRICO JIF is currently at 69% completion in providing the IP addresses.

XII. Cyber JIF

Mr. Forlenza reviewed the coverage limits provided by the Cyber JIF effective January 1, 2023, which is \$3,000,000 each claim/ \$6,000,000 aggregate per JIF with no umbrella. In addition, Mr. Forlenza reviewed the deductibles and co-insurance for the Cyber JIF noting non-compliant members have a \$50,000 deductible and 20% coinsurance of the next \$300,000 of a loss; minimum security has a \$25,000 deductible and no coinsurance; and advanced security compliance has a \$0 deductible. It was asked that with the overall limits less in 2023 than in 2022, can members purchase higher limits. Mr. Forlenza explained you cannot, however he feels our current limits are plenty. Mr. Forlenza also explained that as far as Member Compliance goes, the MEL Cyber JIF is reworking that report, but members will be grandfathered in. He stated that whichever Tier you were on in 2022 is the same level you will be on in 2023, however there are only two Tier’s now.

Mr. Forlenza noted he is still working with the Cyber JIF on determining the reimbursement due the JIF for training costs that are currently being provided by the JIF that are built into the Cyber JIF assessment. He explained that the Cyber JIF had built into their budget funding to provide cyber hygiene training, phishing exercises, and network scanning. As the TRICO JIF has been providing this service to its members for a few years, and we did not want to use the Cyber JIF program as there was nothing wrong with the TRICO JIF’s current program, Mr. Forlenza requested a reimbursement of the costs associated with those programs for the TRICO JIF. Mr. Forlenza noted that once the Cyber JIF has contracts with vendors for these services, he will have a better idea of the total amount of the reimbursement. Mr. Forlenza stated he will keep this Committee updated and noted they will need to discuss with the Finance Committee how to recognize the reimbursement.

XIII. Committee Charter

Mr. Forlenza referenced the Committee Charter included in the agenda packet, noting his office has a policy to review the Charter at the first meeting of each sub-Committee each year to make sure everyone still feels it represents the Committee's specific duties and responsibilities.

He asked the Committee to review the Charter at their leisure and advise him or the Committee Chair as to any suggested revisions. Any suggested revisions will be discussed at the Committee's next meeting.

XIV. 2023 Remaining Meetings

The next meeting will be June 26, 2023 @ 1:30pm in person prior to the Executive Claims Committee meeting. The Committee's final planned meeting for the year is November 27, 2023 which will be virtual and held prior to the Executive Claims Committee meeting.

File: TRICO/2023/EPL/Technology Liability Committee Meeting Tab: 03/27/2023



BUDGET HEARING NOTICE

Notice is hereby given that the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) will conduct a public hearing on its **proposed 2023 Amended Budget**. The hearing will be held as part of the TRICO JIF’s regularly scheduled April Executive Committee meeting. The meeting will be held on Monday, April 24, 2023 at 5:00 PM at Gloucester County Library, 389 Wolfert Station Rd, Mullica Hill, NJ.

The *proposed* Amendment of the **2023 Budget** is as follows:

	ADOPTED BUDGET 2023	National Park Borough Eff. 1/1/23	Proposed Amendment 4/24/23
Property	856,617	10,335	866,952
General Liability	1,191,057	10,337	1,201,394
Auto Liability	358,240	3,185	361,425
Workers’ Compensation	4,510,345	12,696	4,523,041
Deductible Fund	1,220,515	6,451	1,226,966
Loss Fund Contingency	15,479	-	15,479
TOTAL LOSS FUNDS	8,152,253	43,004	8,195,257
Operating Budget/Member Benefits	2,850,067	27,306	2,877,373
SUBTOTAL	11,002,320	70,310	11,072,630
MEL Excess WC & Liability	2,204,801	13,442	2,218,243
MEL Excess Property	1,421,581	10,701	1,432,282
EPL/POL/LU Premium	1,473,860	3,228	1,477,088
EPL/POL/LU Commission – AJG	48,654	106	48,760
EPL/POL/LU Commission – Conner Strong	48,654	106	48,760
Cyber JIF	412,437	10,480	422,917
Environmental JIF	382,011	2,914	384,925
Risk Management Consultants	792,537	7,103	799,640
TOTAL JIF BUDGET	17,786,855	118,390	17,905,245

Minutes shall be kept and provided as required by statute and shall be available to the public pursuant to the requirements of said law.
 GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND
 Arthur J. Gallagher Risk Management Services, LLC, Executive Director/Administrator

**TRICO JIF - 2023 Budget
Amended Assessment Certification**

Carneys Point Township	324,205
Clayton Borough	431,263
Deptford Township	1,201,089
East Greenwich Township	395,144
Elk Township	193,346
Elsinboro Township	45,983
Fairfield Township	144,459
Franklin Township	802,979
Glassboro Borough	1,201,275
Greenwich Township	386,442
Harrison Township	423,608
Hopewell Township	118,649
Logan Township	324,239
Lower Alloways Creek Township	209,298
Mannington Township	53,030
Mantua Township	771,032
Monroe Township	1,663,579
National Park Borough	118,390
Oldmans Township	84,588
Paulsboro Borough	388,754
Penns Grove Borough	470,245
Pennsville Township	560,329
Pilesgrove Township	73,558
Pitman Borough	570,661
Quinton Township	98,431
Shiloh Borough	36,206
South Harrison Township	73,828
Swedesboro Borough	204,324
Upper Pittsgrove Township	75,147
Vineland City	1,380,383
Washington Township	1,818,252
Wenonah Borough	108,115
West Deptford Township	1,254,881
Westville Borough	347,474
Woodbury City	766,459
Woodbury Heights Borough	310,139
Woolwich Township	475,461
37	17,905,245



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: March 25, 2022
To: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund
From: Commissioner Razze
Subject: MEL June Report

2022 MEL, MR HIF & NJCE JIF Educational Seminar: The 11th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 29th and Friday, May 6th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). A notice was distributed to members, risk managers and professionals via email.

2021/2022 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. A flyer with instructions to complete the course; flyer has been distributed to commissioners and is posted to the MEL's webpage – njmel.org.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2022. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is approximately 5% of the member's assessment.

MEL Cyber Liability JIF: A committee was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability. The committee is comprised of MEL Commissioners, Executive Directors and Professionals; to date the full committee has met twice to meet the target start-up date of January 1, 2023. Enclosed is a memorandum on the progress to date. The topic will be more fully discussed during the retreat.

2022 Financial Disclosures: JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30th.

Sexual Molestation Claims: Local affiliated JIF members are beginning to see claims filed alleging sexual molestation with occurrence dates preceding JIF formation and/or membership terms. Fund Attorney conducted a search to find an Archivist Firm. Fund Attorney said the EJIF had hired a firm with great success in helping the EJIF recover from policies predating the JIF. That firm is no longer in existence. Resolution 20-22 adopted awarding a contract to Policy Find to help members identify prior policies to submit these claims for coverage.

Anderson Kill: The MEL is still working with Anderson Kill in the matter of Covid claims. Resolution 21-22 was adopted to renew the arrangement.

RCF: A copy of Commissioner Clarke's report on the RCF's January Reorganization, submitted for information. RCF also met prior to MEL meeting.

September Meeting: This year, we reset the scheduled meeting times for the MEL to avoid conflicts with holidays. However, we scheduled the September date for September 8th and that conflicts with other JIF meetings. The Board will be reconsidering the date of September meeting.

Management Committee: Committee met on January 14th to confirm excess insurance placements, the Middlesex Joint Insurance Fund, Enlyte purchase of Quani (Qual-lynx and Qualcare) and pilot program for table-top property appraisals. Minutes are enclosed, for information.

Legislative Committee: Committee met on February 25th; minutes are enclosed, for information.

Marketing Committee: We are in the process of scheduling a meeting of the Marketing Committee for early April.

Safety & Education Committee: Committee met on February 4th; enclosed are the minutes for information. FirstNet is no longer able to support the MEL's current Learning Management System. A competitive contracting RFP has been issued with a March 23rd due date. We hope to have a new vendor in place by July 1, 2022 to allow for a smooth transition.

Coverage Committee: Committee is in the process of scheduling a meeting for April.

Claims Committee: The Claims Review Committee met on January 6th and March 18th; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet next on May 5th.

Due Diligence

Financial Fast Track – as of 12/31/21. Report not yet completed but Executive Director reviewed the various items that have impacted the MEL Financials, such as the change in accidental disability pension offsets, Covid 19 claims for 2020 and 2021, and Hurricane Ida.



Municipal Excess Liability Joint Insurance Fund

Office of the Fund Attorney
714 Main Street
P.O. Box 228
Boonton, New Jersey 07005
Tel (973) 334-1900
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BULLETIN

TO: All Members

FROM: Fred Semrau, Fund Attorney

DATED: March 20, 2023

RE: Local Government Unit Websites

In recent years, local government entities have expanded their use of their public-facing websites to make a wide variety of information to the general public. With this growth comes potential scrutiny by the public and State agencies, resulting in increased legal exposure.

Recently, certain State agencies and advocacy groups have been reviewing municipal websites for potential discrimination claims under the New Jersey Law Against Discrimination, N.J.S.A. 10:5-1 et seq. In particular, over the last six months there appears to be increased intent by the State to expand the NJLAD's scope of "places of public accommodation" and "public facilities" to include municipal public websites.

Unfortunately, to date the Division of Civil Rights (DCR) has not adopted an explicit policy or standard related to municipal websites, and legal guidance in this area remains unsettled on both the federal and State level. However, since last fall, the DCR has issued violation notices and instituted administrative proceedings against municipalities based on outdated forms and language contained on municipal websites.

Accordingly, if you have not already done so, we urge you to update your policies to address website content monitoring, and to regularly review your website materials to ensure that all areas are updated to meet with current legal standards. The following are some areas that you should pay particular attention to and update in this process:

1. Marriage license information
2. Special event requests
3. Birth certificates
4. Voter registration
5. Use of gender-neutral terms and language instead of gender-specific terms on all forms and website content

It is also important to check and update all links for correct, updated application forms, whether they be links to local, State or federal websites. In addition, N.J.S.A. 47:1B-1 et seq. (P.L.2021, c.371), more commonly known as “Daniel's Law”, is important legislation that prohibits disclosure via public records and internet postings, the home addresses, or in some cases, names, of former, active, and retired judicial officers, prosecutors and law enforcement officers, as well as certain immediate family members registered as “covered persons” with the State Office of Information Privacy (OIP).

You should consult with your municipal attorney to discuss ways to ensure that the above information pertaining to covered persons is redacted or removed from public-facing websites and records in compliance with Daniel's Law deadlines. Standards and guidance on Daniel's Law continues to evolve. However, it is critical that your respective public entities register with OIP as redactors so they receive timely notifications identifying individuals who are authorized covered persons so that redactors can immediately coordinate to prevent improper release of protected information.

We remind all Administrators to continue to regularly monitor the status of your websites to be certain that it is current and up-to-date. All forms, applications, information and other content should be reviewed and “audited” on a regular basis. Limit the number of employees to a small group with authorized access to upload material and/or make changes to the content on your website. Before any changes are uploaded to your municipal website, the content/text should be reviewed and approved by Department Heads and Administration.

Lastly, please ensure that public entity websites are fully compliant with the ADA requirements for website accessibility. For more information, please visit: <https://njmel.org/wp-content/uploads/2020/04/Bulletin-2019-Website-Compliance-with-ADA.pdf>.

As always, we suggest you consult with your legal counsel regarding these matters to ensure you have the most recent information.



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
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March 24, 2023

To: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund

From: Commissioner Razze

Re: RCF March 2023 Meeting Summary

Contract Extension for Professional Contracts CC#20-01: Professional contracts for the RCF are in their 3rd year of their term. A provision in the contracts allows the Board to extend the contracts for a 4th and/or 5th year. The Board adopted Resolution #12-23 to authorize extending the professional contracts for an additional two (2) years, from January 1, 2024, through December 31, 2025.

RCF 2023 Professionals Contract Addendums: The professional contract addendums for 2023 have been executed and are being distributed.

Financial Disclosures: JIF Commissioners should anticipate the Division of Local Government Services to distribute a notice with filing instruction in March with a deadline to file by April 30th.

Claims Committee: The Claims Review Committee met on January 6, 2023 and March 1, 2023; minutes of the meetings were distributed under separate cover.

June Meeting: As a reminder the June meeting is scheduled for Friday, June 2, 2023 at 10:30AM at the Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
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Tel (201) 881-7632
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DATE: March 24, 2023
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Razze
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REVISED BUDGET AND PROFESSIONAL FEE AMENDMENT RESOLUTION - The revised 2023 budget and Resolution #16-23 were included in the agenda and adopted by the Board. The revisions reflected the changes in membership in the local JIFs for 2023 and the associated professional fee contract increases. The revised budget is included in this report.

CONTRACT EXTENSION FOR PROFESSIONAL CONTRACTS CC#1-2020: EJIF professional contracts are in their 3rd year of their term. A provision in the contracts allow the Board to extend the contracts for a 4th and/or 5th year. The Board approved Resolution #17-23 authorizing extending the contracts and associated fee amounts for certain Fund Professionals and Service Organizations from January 1, 2024, through December 31, 2025.

ACTUARIAL IBNR REPORT – Mr. Kullman of Aon was present at the meeting and referenced his full report, valued as of December 31, 2022, which was included in the agenda.

NEXT MEETING – The next meeting of the EJIF is scheduled for Friday, June 2, 2023 at 10:50AM at the Forsgate Country Club, Jamesburg, N.J.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2023 BUDGET BASED ON 2010 CENSUS & 1/3 CHANGE TO 2020 CENSUS				
3/20/2023 12:59	2023 CERTIFIED BUDGET	2023 REVISED BUDGET		
		TOTAL	CHANGE	CHANGE
			\$	%
I. Claims and Excess Insurance				
Claims				
Third Party (Non-Site Specific)	423,792	425,247	1,455	0.3%
On Site Cleanup (Site Specific)	232,402	233,201	799	0.3%
PO Pollution Liability	152,657	153,180	523	0.3%
Tank Systems	221,010	221,769	759	0.3%
DMA Waste Sites (Superfund Buyout)	1,248,593	1,252,879	4,286	0.3%
LFC	21,239	21,239	-	0.0%
Total Loss Fund	2,299,693	2,307,515	7,822	0.3%
II. Expenses, Fees & Contingency				
Professional Services				
Actuary	62,500	62,500	-	0.0%
Attorney	92,452	92,838	386	0.4%
Auditor	17,620	17,620	-	0.0%
Executive Director	341,338	343,026	1,688	0.5%
Treasurer	21,731	21,731	-	0.0%
Legislative Agent	45,000	45,000	-	0.0%
Underwriting Managers	270,353	271,691	1,338	0.5%
Environmental Services	483,507	485,524	2,017	0.4%
Claims Administration	31,953	32,086	133	0.4%
		-		
Subtotal - Contracted Prof Svcs	1,366,454	1,372,016	5,562	0.4%
Non-Contracted Services				
Expenses contingency	28,270	28,389	119	0.4%
Member Testing	8,326	8,326	-	0.0%
		-		
Subtotal - Non-contracted svcs	36,596	36,715	119	0.3%
		-		
Subtotal-Contracted/Non-contracte	1,403,050	1,408,731	5,681	0.4%
		-		
Excess Aggregate Insurance	546,332	548,464	2,132	0.4%
		-		
General Contingency	185,025	179,611	(5,414)	-2.9%
		-		
Total Exp, Fees & Contingency	2,134,407	2,136,806	2,399	0.1%
		-		
TOTAL JIF APPROPRIATIONS	4,434,100	4,444,321	10,221	0.2%

*LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)

AGRIP Conference Review
Association of Government Risk Insurance Pools
March 5 – 8, 2023
Orlando, Florida
Hyatt Regency

Conference was held at a great venue. It provided convenient rooms for the various seminars as well as a varied collection of programs for attendees. Members attending for our TRICO JIF were treated to dinner hosted by a School JIF on Sunday as well as a dinner at Disney Springs by Gallagher Insurance Risk Management and Consulting Co. Weather was great.

Attending the different classes offered; provided a great deal of information. It demonstrated our JIF is staying current and on the cutting edge and the leadership is doing a great job!.

One key item raised was the need to measuring the programs we offer to our members. It was stressed the importance to format the questions correctly so the answer received is real. The need to offer resources to be drawn on to help the members of the pool. It is the executive boards and consultants' jobs to tell our members HOW not NO, you can't. It is to solicit and encourage QUESTIONS, QUESTIONS, QUESTIONS, and allow the members to become stakeholders in the solutions. In developing the solutions ask how will it benefit not only the members of the pool but their customers, the taxpayers. What is the economic value of the present versus the future or the short term versus the long term. Make rational decisions based on measurable values such as lawsuits – cost vs. loss, lowering claims, employee retention, pool member retention, and succession plans in the pool and member organizations. Need to individualize performance management to each individual government entity, the elected officials; the decision makers.

One of the bigger issues that continues to grow is how we deal with Generation Z born from 1995 to 2012. These individuals are here and now in the work place. They want workplace flexibility, adequate and total compensation support for employee health and well-being. These needs will only increase when Generation Alpha born between 2013 to 2025 arrives in the work place.

Programs such as reimbursement for tuition and/or contribution to the student loan repayments and working from home with allocations for standing work stations, multiple monitors, and headphones. Improved health benefits such as Telemedicine, better EAP programs, on-site workplace child care and/or funding for same, free food and coffee, more bonding time with new born and adopted children, cell phone allowance, increased paid time off (PTO) and the ability to buy time off at a limited cost for the employee. They want life coaching, music and art classes, athletic gear, yoga and exercise classes, and nutrition counselling and food supplements.

Generation Z has become very tech savvy. In contrast, Generation ALPHA those people born between 2012 and 2025, have been immersed in Technology since birth. This is next

generation and we need to start planning now. They already have cell phones, tablets, and are very aware of artificial intelligence and its potential uses. They are very familiar with terms such as the dark web, spear phishing, trojan horses, tech bombs, and trap doors. As a result, cyber security and education has become even more important to our organizations. Gross underreporting has occurred as it is now projected 4 times greater. An examination of the incidents reveals at least 85% could have been prevented. As many members resist multifunction authentication the need for this is becoming the norm and may impact coverage if not done, resulting in higher or lack of coverage. As technology continues to expand, the use by government agencies and the need for a strong active cyber security program will grow. Asleep at the switch will only result in a potential failure but may also result in a catastrophe for the organization. As a participant at the AGRIP conference it was encouraging and reassuring to hear a pool from South Dakota state” I looked all over in 49 states to find a comprehensive cybersecurity program and found the only comprehensive one with NJ Joint Insurance Fund pools.” What a great moment !

As Fund commissioners and executive board members and consultants we need to continue to be on the cutting edge and not rest on our laurels, but *“Vigilantibus non dormientibus”*; vigilant never sleeping.

Thank you for the opportunity to attend and encourage all fund commissioners to make an opportunity to attend a conference such as this.

Respectfully submitted;

Leo F Selb Jr., RMC, CMR, QPA

Township Administrator/Clerk

Hopewell Township Fund Commissioner