

## AGENDA PACKET



**Monday, June 26, 2023 at 5:00 pm**

Gloucester County Library  
389 Wolfert Station Rd, Mullica Hill

[WWW.TRICOJIF.ORG](http://WWW.TRICOJIF.ORG)

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

**June 26, 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. Election of a New Executive Committee Member to Replace Leo Selb for the remainder of the 2023 Fund Year
  - A. Motion to Nominate Jeffre Celebre, City of Vineland, as a member of the Executive Committee for the Remainder of the 2023 Fund Year - **Motion – Roll Call – All Fund Commissioners**
  - B. Resolution 2023-\_\_\_\_\_ Electing a Member of the Executive Committee - **Motion – Roll Call**.....Page 1
  - C. Resolution 2023-\_\_\_\_\_ Confirming an Executive Committee for the Remainder of the 2023 Fund Year -**Motion – Roll Call**.....Pages 2-3
- VI. Approval of Minutes
  - A. Motion to adopt the **May 22, 2023** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 4-9
  - B. Motion to adopt the **May 22, 2023** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
  - C. Motion to adopt the **May 22, 2023** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 10-24

*The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.*
- VII. Executive Claims Committee Meeting Report – June 26, 2023..... Verbal
- VIII. Executive Director’s Report..... Pages 25-50
  - A. Lost Time Accident Frequency.....Pages 29-30
  - B. Certificates of Insurance.....Pages 31-34
  - C. Financial Fast Track Report.....Page 35
  - D. Regulatory Filing Checklists.....Pages 36-37
  - E. 2022 Safety Incentive Program Awards.....Page 38
  - F. 2023 Optional Safety Budget.....Page 39
  - G. 2023 Wellness Incentive.....Page 40
  - H. 2023 EPL/Cyber Risk Management Budget.....Page 41

- I. EPL Compliance Status Report.....Page 42
- J. Statutory Bond Status.....Pages 43-45
- K. Skateboard Park Approval Status.....Page 46
- L. Capehart & Scatchard Updates.....Pages 47-48
- M. Land Use Training Certification.....Page 49
- N. Annual Planning Retreat – Save the Date.....Page 50
- O. Managerial & Supervisory Training
- P. Police Command Staff Training
- Q. Renewing Members
- R. Membership Renewal Visits
- S. Fireworks Coverage Reminder 2023-05
- T. Website
- U. New Member Activity
  
- VIII. Solicitor’s Report
  - A. MEL Helpline and Contact List.....Pages 51-52
  - B. Resolution 2023 - \_\_\_\_\_ Confirming and Accepting the Resignation of Cooper Levenson  
As Assigned Defense Counsel – Motion – Roll Call .....Pages 53-54
  
- IX. Safety Director’s Report
  - A. Activity Report .....Pages 55-57
  
- X. Claims Administrator’s Report
  - A. Lessons Learned from Losses .....Page 58
  
- XI. Law Enforcement Risk Management Report
  - A. Report.....Pages 59-60
  - B. Training Notice.....Pages 61-62
  
- XII. Wellness Director Report
  - A. Monthly Activity Report.....Pages 63-64
  - B. Wellness Visits Report.....Page 65
  - C. WAC Meeting Minutes – May 16, 2023.....Pages 66-70
  - D. Leadership Coaching.....Pages 71-72
  - E. Wellness Survey.....Pages 73-75
  
- XIII. Managed Care Report
  - A. TRICOJIF Summary.....Page 76
  - B. Average Days to Report.....Page 77
  - C. Claims Reported by Type.....Page 78
  - D. Nurse Case Management Reports.....Page 79
  - E. Transitional Duty Report.....Page 80
  - F. PPO Savings and Penetration Reports.....Pages 81-82
  - G. Top 10 Providers & Paid Provider by Specialty.....Page 83
  - H. Quick Notes.....Page 84
  
- XIV. Technology Risk Services
  - A. Reports.....Pages 85-94
  
- XV. Treasurer’s Report as of May 31, 2023 .....Pages 95-140
  - A. Investment Report
  - B. Investment JCM I
  - C. Loss Run Payment Registers
  - D. Fund Status
  - E. Disbursements
  - F. June Bill List.....Page 141  
Motion to approve the Payment Register & Bill List– **Motion – Roll Call**

- XVI. Committee Reports
- A. Safety Committee Meeting Minutes – June 1, 2023.....Pages 142-166
  - B. Finance Committee Meeting Minutes – June 14, 2023.....Handout
    - 1. Resolution 2023 - \_\_\_\_ Accepting the Annual Audit Report for the Period Ending December 31, 2022 – **Motion – Roll Call**.....Pages 167-168
    - 2. Interim Financial Statement Summary Report – March 31, 2023.....Pages 169-178
    - 3. Resolution 2023-\_\_\_\_ Authorizing Intrafund Transfer(s) of \$300,000 from the 2022 Deductible line to the 2022 Property Line; \$420,000 from the 2020 Deductible line to the 2020 Auto line; and \$300,000 from 2020 Deductible line to the 2020 WC line **Motion – Roll Call**.....Page 179
    - 4. Resolution 2023-\_\_\_\_ Authorizing the Creation of the Residual Claims Fund Supplemental Assessment Account – **Motion – Roll Call**.....Page 180
  - C. Strategic Planning Committee Meeting Minutes – June 15, 2023.....Handout
- XVII. MEL/RCF/EJIF Reports
- A. MEL Report – June 2, 2023.....Pages 181-182
  - B. RCF Report – June 2, 2023.....Pages 183-184
  - C. EJIF Report – June 1, 2023.....Page 185
  - D. NJ Cyber JIF Report – May 9, 2023.....Page 186
  - E. NJ Cyber JIF Report – June 22, 2023.....Verbal
- XVIII. Miscellaneous Business
- The next meeting of the TRICOJIF will be held on Tuesday, July 25, 2023 at 4:00 PM at Auletto Caterers, Almonesson, NJ following that days Retreat sessions**
- 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**

**RESOLUTION No. 2023 - \_\_\_\_\_**

**GLOUCESTER, SALEM & CUMBERLAND COUNTIES MUNICIPAL JOINT  
INSURANCE FUND ELECTING A MEMBER OF THE EXECUTIVE COMMITTEE TO FILL A  
VACANCY**

**WHEREAS**, the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of Public Law 1983, c.372 (N.J.S.A. 40A:10-36 et seq.) and (N.J.A.C. 11:15-2 et seq.); and

**WHEREAS**, the Bylaws of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund state that if the total number of Fund Commissioners exceeds seven (7), as soon as possible after the beginning of the Fund Year they shall meet and elect five (5) Fund commissioners to serve with the Chairperson and the Secretary as the Executive Committee of the Fund; and

**WHEREAS**, Article IV, Subsection C (3) of the Bylaws state that vacancies on the Executive Committee caused by a reason other than the expiration of the term of office shall be filled by a majority vote of the Fund Commissioners; and

**WHEREAS**, the Board of Fund Commissioners of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to replace Executive Committee member Leo Selb of the Township of Hopewell who is no longer a Fund Commissioner;

**NOW, THEREFORE, BE IT RESOLVED** by the Commissioners of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund in a Public Session held June 26, 2023 that it does hereby elect Jeffre Celebre, City of Vineland, to the Executive Committee of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund for the remainder of Fund Year 2023 and until a successor shall be appointed and qualified.

This Resolution was duly adopted by the Gloucester, Salem & Cumberland Counties  
Municipal Joint Insurance Fund at a public meeting held on June 26, 2023.

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

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_  
CHAIRPERSON SECRETARY

DATE: \_\_\_\_\_

**RESOLUTION NO. 2023 - \_\_\_\_\_**

**GLOUCESTER, SALEM, AND CUMBERLAND COUNTIES MUNICIPAL JOINT  
INSURANCE FUND RESOLUTION CONFIRMING AN EXECUTIVE COMMITTEE REPLACEMENT  
FOR THE REMAINDER OF THE 2023 FUND YEAR**

**WHEREAS**, the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of Public Law 1983, c.372 (N.J.S.A. 40A:10-36 et seq.) and (N.J.A.C. 11:15-2 et seq.); and

**WHEREAS**, the Bylaws of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund state that if the total number of Fund Commissioners exceeds seven (7), as soon as possible after the beginning of the Fund Year they shall meet and elect five (5) Fund commissioners to serve with the Chairperson and the Secretary as the Executive Committee of the Fund; and

**WHEREAS**, Article IV, Subsection C (3) of the Bylaws state that vacancies on the Executive Committee caused by a reason other than the expiration of the term of office shall be filled by a majority vote of the Fund Commissioners; and

**WHEREAS**, the Board of Fund Commissioners of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to replace Executive Committee member Leo Selb of the Township of Hopewell who is no longer a Fund Commissioner; and

**WHEREAS**, the Commissioners of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund in a Public Session held June 26, 2023 elected Jeffre Celebre of the City of Vineland, to the Executive Committee of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund for the remainder of Fund Year 2023 and until a successor shall be appointed and qualified;

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund that the following individuals are elected to the Executive Committee of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund for the remainder of the 2023 Fund Year and until their successors shall be appointed and qualified are hereby confirmed:

**EXECUTIVE COMMITTEE MEMBERS:**

1. Karen Sweeney
2. Robert Diaz
3. Mark Gravinese
4. Marjorie Sperry
5. Doug Hogate
6. Colette Bachich
7. Jeffre Celebre

**ALTERNATES**

1. Ken Brown
2. Stephanie McCaffrey
3. Kevin Clour
4. Jane DiBella
5. Daniel Neu
6. Carolyn King-Sammons

This resolution was duly adopted by the Gloucester, Salem & Cumberland Counties  
Municipal Joint Insurance Fund at a public meeting held on June 26, 2023

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

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_  
CHAIRPERSON SECRETARY

DATE: \_\_\_\_\_

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

**May 22, 2023 – 3:00 PM**

Via Zoom Conferencing  
***EXECUTIVE CLAIMS MEETING MINUTES***

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The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held via Zoom on May 22, 2023 at 3:00 PM, prevailing time. Robert Diaz, Fund Secretary, South Harrison Township, 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:

Bob Diaz, **South Harrison Township**  
Doug Hogate, **Elsinboro Township**  
Leo Selb, **Hopewell Township**  
Colette Bachich, **Washington Township**

Also present were:

Paul A. Forlenza, MGA, Executive Director, ***RPA – A Division of Gallagher***  
Kamini Patel, MBA, CIC, CPCU, AIDA<sup>®</sup>, Program Director, ***RPA – A Division of Gallagher***  
Kris Kristie, Sr. Account Rep, ***RPA – A Division of Gallagher***  
Scott DeWeese, Fund Attorney, ***The DeWeese Law Firm, P.C.***  
Keith Hummel, Safety Director, ***J.A. Montgomery***  
Dominic Spaventa, Liability Supervisor, ***Qual-Lynx***  
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:

Karen Sweeney, ***Fund Chair, Wenonah Borough***  
Mark Gravinese, ***Harrison Township***  
Marjorie Sperry, ***Quinton Township***

***EXECUTIVE SESSION PORTION OF MEETING***

Mr. Diaz entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on May 22, 2023 at 5:00 PM.

Motion by Mr. Hogate, seconded by Mr. Selb to move to Executive Closed Session. All in favor. Motion carried



***REOPEN PUBLIC PORTION OF THE MEETING***

Mr. Diaz entertained a motion to reopen the public portion of the meeting.

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

***SOLICITOR'S REPORT FOR OPEN SESSION;***

***Closed Cases***

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

*Failbisch v. Township of Franklin  
Nissan Motor Acceptance Corp v Township of Monroe  
Stone and Piorkowsky v Township of West Deptford*

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

***EXECUTIVE DIRECTOR'S MONITORING REPORTS;***

***Supervisors Incident Report***

Ms. Patel referenced the current report included in the agenda noting there was one (1) claim(s) where a Supervisor Investigation Report was not completed out of nine (9) and all of the incidents for Vineland had an Incident Report completed for all nine (9) claims for April.

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.

Ms. Patel advised the Committee that the agenda only includes the summary pages of each report in order to reduce the size of the agenda and detailed reports will be provided to the Committee upon request. Ms. Patel reviewed the data from each report as follows:

***Occupation Claims:*** Total number of claims for the TRICO JIF is 299 for all years of which eight (8) are still open. The total incurred for these claims is \$696,035.72. This figure does not include \$71,949.11 in recoveries.

Total number of claims for Vineland is nine (9) for all years of which seven (7) are still open. The total incurred for these claims is \$259,520.78 with zero recoveries.

***Cancer Presumption Claims:*** Total number of claims for the TRICOJIF is five (5) for all years of which two (2) are still open. The total incurred for these claims is \$100,320.05 with zero recoveries.

There are no Cancer Presumption Claims for Vineland

***Sexual Abuse and Molestation Claims:*** There are no SAM claims for the TRICO JIF.

Total number of claims for Vineland is one (1) for all years, which has closed with no total incurred costs or recoveries.

**PTSD Claims:** Total number of claims for the TRICOJIF is eighteen (18) for all years of which thirteen (13) are still open. The total incurred for these claims is \$1,027,355.00, with zero recoveries. Ms. Patel noted that the Executive Director's office is looking into providing additional resources to the police officers to help manage their stress levels and potential PTSD claims. More information will be forthcoming as the programs/policies are developed.

Total number of claims for Vineland is seven (7) for all years of which five (5) are still open. The total incurred for these claims is \$156,345.27, with zero recoveries.

**Police-Motor Vehicle Claims:** Total number of claims is 32 for all years 1991-2021, valued as of March 31, 2023, with a total incurred of approximately \$9 million. Ms. Patel noted this is another area the Executive Director's office will be watching closely.

Total number of claims for Vineland is six (6) for all years. The total incurred for these claims is \$59,218.85 with zero recoveries.

**Co-Morbidities Report (ACM, BURLCO & TRICO):** Ms. Patel reviewed the co-morbidities charts with the Committee for the period of 12/01/2019 to 03/31/2023; she noted that the average total cost of a claim for employees that have co-morbidities is 67% higher than those that do not have any-comorbidities. She noted the average medical and indemnity cost for employees that have co-morbidities is 83% higher than those that do not have any comorbidities. She also reviewed the average lost time days per claim is 77% higher for employees that have comorbidities than those who do not.

**MISC/NOC Department Listing Analysis:** Ms. Patel reported this report was created to help identify if claims are being categorized properly or as NOC (Not Otherwise Classified). She noted, it was important to have claims properly classified to identify trends and areas of focus for loss control. She indicated that in 2023 there were zero (0) claims classified under the NOC category.

**RPA MELJIF Accidental Disability Pension (ADP) Claims:** Ms. Patel stated this is a new report which depicts ADP Claims which were active following the issuance of a directive by the NJ Division of Pensions on February 28, 2021. The net incurred for all 3 JIF's is approximately \$10 million, with the TRICO JIF holding just under half of that amount. She indicated the Executive Director's office as well as the Municipal Excess Liability Joint Insurance Fund (MEL) will be monitoring the impact of the regulatory change and its associated cost.

**Subrogation Reports:**

Ms. Patel referenced a subrogation report which depicted \$150,126.02 in recoveries as of the first quarter in 2023 for the TRICO JIF, and \$91,025.24 in first quarter recoveries for Vineland.

Ms. Patel asked if there were any questions on any of the reports.

**QUAL-LYNX REPORT;**

Mr. Roselli referenced his OPEN/CLOSED Analysis reports included in the agenda. He explained that these reports are basically two separate depictions of each Unit’s (WC, Property, and Liability) Claims Counts per Adjuster. Mr. Roselli reviewed the report in detail with Committee. In addition, Mr. Roselli noted at this time Qual-Lynx is fully staffed. Mr. Roselli let the Committee know that David DeWeese will be providing a presentation on Title 59 sometime in mid-June.

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

**MANAGED CARE REPORTS;**

**Lost Time v. Medical Only Cases**

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

|                                    | <i>April</i> | <i>YTD</i> |
|------------------------------------|--------------|------------|
| <i>Lost Time</i>                   | <i>1</i>     | <i>17</i>  |
| <i>Medical Only</i>                | <i>18</i>    | <i>86</i>  |
| <i>Report Only</i>                 | <i>19</i>    | <i>76</i>  |
| <i># of New Claims Reported</i>    | <i>38</i>    | <i>180</i> |
| <i>Average Days Reported to QL</i> | <i>3.4</i>   | <i>7.7</i> |

**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: 13.6 days  
 COVID Claims: 3.2 days  
 All Claims: 13.3 days

**Transitional Duty Report**

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

| <b>Transitional Duty Summary Report</b>             | <b>YTD</b>      |
|---|-----------------|
| <i>Transitional Duty Days Available</i>             | <i>1,440</i>    |
| <i>Transitional Duty Days Worked</i>                | <i>879</i>      |
| <i>% of Transitional Duty Days Worked</i>           | <i>61%</i>      |
| <i>Transitional Duty Days Not Accommodated</i>      | <i>561</i>      |
| <i>% of Transitional Duty Days Not Accommodated</i> | <i>39%</i>      |
| <i>\$ Saved by Accommodating</i>                    | <i>\$83,316</i> |

|                                     |                 |
|-------------------------------------|-----------------|
| <i>\$ Lost by NOT Accommodating</i> | <i>\$72,865</i> |
|-------------------------------------|-----------------|

Ms. Beatty also provided a report which gave examples of Transitional Duty Assignments by departments.

**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 April 2023.

| <b>PPO Penetration Rate</b>      | <b>April</b>     |
|----------------------------------|------------------|
| <i>Bill Count</i>                | <i>220</i>       |
| <i>Original Provider Charges</i> | <i>\$297,888</i> |
| <i>Re-priced Bill Amount</i>     | <i>\$106,183</i> |
| <i>Savings</i>                   | <i>\$191,705</i> |
| <i>% of Savings</i>              | <i>64%</i>       |

**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 April 2023.

**Prescription Benefit Report:** This report depicts the first quarter statistics for the Prescription Benefit Management Program. Ms. Beatty reviewed the report with the committee outlining the first quarter’s total script count, utilizing patients count, opioid cost percentage, opioid script percentage, generic utilization percentage, cost per patient and cost per script.

**Managed Care Quick Notes:** Ms. Beatty reminded the members of the Managed Care “quick notes”. She then reviewed an example where the claimant had no comorbidities, however, he had previous surgery that made recovery take longer.

***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 is happy the Liability Unit is finally fully staffed. He noted concerns with lack of knowledge of Title 59 in the liability unit at this time and let the Committee know that David DeWeese has been contacted and will be giving a presentation on Title 59 sometime in mid-June.

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

***CLAIMS AUDIT***

Mr. Forlenza advised the Committee, the Claims Audit is ongoing. He indicated that he along with Ms. Patel and Mr. DeWeese recently met with the individuals at North Shore Consulting to review the

progress of the claims audit. Currently, the claims audit for BURLCO and TRICO JIFs are now complete and North Shore Consulting is currently working on ACM JIF claims files, with draft reports to be expected sometime in June.

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

***NEXT MEETING***

A discussion ensued in regards to the start time of the TRICO Executive Claims Committee meeting, as there were timing concerns prior, and allowing enough time to transition to the 5:00 pm Executive Committee Meeting.

The Committee agreed to move the start time of the meeting back to 3:30pm, and remove Ms. Beatty's Managed Care Reports, as well as Mr. DeWeese's Closed Cases reports from the Executive Claims Committee agenda as they both state the same information as reported at the Executive Committee Meeting. The Committee felt this will help manage the time of the Executive Claims Committee better.

Mr. Forlenza noted that he would seek authorization at the Executive Committee meeting later today to re-advertiser the start time of the Executive Claims Review committee for the remainder of the year.

With that said, the next Executive Claims Meeting will be held on **Monday, June 26, 2023 at 3:30 PM** at the Gloucester County Library, Mullica Hill.

***MOTION TO ADJOURN***

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

The meeting was adjourned at 4: 28 PM.

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***Kris Kristie, Recording Secretary for***

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***Robert Diaz, Secretary***

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

**May 22, 2023 @ 5:00 pm**

**Via Zoom Conferencing**

***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, May 22, 2023 at 5:00 PM, prevailing time. Acting Chair Robert Diaz, **Township of South Harrison**, 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.**  
Linda Gonzalez, **Fairfield Twp.**  
Doug Hogate, **Elsinboro Twp.**  
Barbara Freijomil, **Franklin Twp.**  
Valerie Villano, *Alternate*, **Glassboro Borough**  
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.**  
Michael Raze, **Pitman Borough**  
Bob Diaz **South Harrison Twp.**  
Mike Seery, *Alternate*, **Upper Pittsgrove Twp.**  
Jena Dolbow, **Swedesboro Borough**  
Colette Bachich, **Washington Twp.**  
Lee Ann DeHart, **West Deptford**  
Nicole O'Hara, **Westville Borough**  
Cassidy Swanson, **Woodbury City**  
Jane DiBella, **Woolwich Twp.**  
Shannon Elton, **Woodbury Heights Borough**

Absent Fund Commissioners/Professionals were:

Lisa Jeffers, **Greenwich Twp.**  
Mark Gravinese, **Harrison Twp.**  
Jennica Bileci, **Mantua Twp.**  
Majorie Sperry, **Quinton Twp.**  
Brad Campbell, **Shiloh Borough**  
Jeffre Celebre, **Vineland City**  
Karen Sweeney, *Fund Chair*, **Wenonah Borough**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA, A Division of Gallagher*  
Kamini Patel, MBA, CIC, CPCU, Deputy Executive Director, *RPA, A Division of Gallagher*  
Scott DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
Rob Garish, Assistant Director of Public Sector, *J. A. Montgomery Risk Control*  
Debby Schiffer, *Wellness Director*  
Dominic Spaventa, Liability Supervisor, **Qual-Lynx**  
Chris Roselli, Account Manager, *Qual-Lynx*  
Karen Beatty, Client Services Manager, *QualCare*  
Tom Tontarski, *Treasurer*  
Chris Winter, *Law Enforcement Risk Service Director*  
Jerry Caruso, *Technology Risk Services Director*

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

Assured Partners  
Barclay Insurance  
Cetti & Connell  
Chesney-Stanton Insurance  
E. H Sloan Insurance  
Hardenbergh Insurance Group

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

Recording Secretary Kristie asked for a motion to move Robert Diaz, Township of South Harrison to Acting Chair in the absence of Karen Sweeney; Doug Hogate, Elsinboro Township, to Acting Secretary, and Ken Brown, Carneys Point, Stephanie McCaffrey, East Greenwich Township, and Kevin Clour, Lower Alloways Creek to the Executive Committee for voting purposes.

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

#### ***APPROVAL OF THE MINUTES – Executive Committee Meeting***

Acting Chair Diaz presented the meeting minutes of the April 24, 2023 Executive Committee meeting for approval.

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

Acting Chair Diaz entertained a motion to approve the minutes of the April 24, 2023 Executive Committee meeting.

Motion by Mr. Hogate, seconded by Mr. Selb, to approve the minutes of the April 24, 2023 Executive Committee meeting. All in Favor. Motion carried.

***APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting***

Acting Chair Diaz presented the meeting minutes of the April 24, 2023 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Mr. Hogate, seconded by Mr. Selb to approve the meeting minutes of the April 24, 2023 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

***APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session***

Acting Chair Diaz presented the Executive Claims Review Committee Closed Session meeting minutes of April 24, 2023 for approval.

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

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

Motion by Mr. Hogate, seconded by Mr. Selb to approve the Executive Claims Review Committee Closed Session meeting minutes of April 24, 2023 as presented.

The Executive Claims Review Committee Closed Session minutes of the March 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 – May 22, 2023***

Acting Chair Diaz reported that an Executive Claims Committee Meeting was held earlier today, in-person at 3:00 pm

The Committee reviewed seven (7) claims. Of the claims reviewed, there were six (6) Workers' Compensation, zero (0) General Liability, zero (0) Auto, and one (1) Property PARs recommended for approval of settlement or continuing defense.

There were six (6) claim(s) reviewed this month that had previously been approved by Vineland.

2022251848  
2022267115  
2021219787  
2023296644  
2019167797  
2023291079

There were four (4) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

20222255129  
2022255604



*MLT-2022246088*  
*(2022246208)*  
*(2022247919)*  
*(2022246088)*  
*2022261991*

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 noted the Loss Ratio Snapshots as of March 31, 2023 have been uploaded in Origami and are now available. The reports include six (6) years of loss information including MEL, JIF and EPL/POL lines of coverage. He noted the format of these reports has been changed this year to show only total reserves, as too much detail listed in these reports would be sensitive and could be used in a way that is detrimental to the Fund. If you review your reports and have any questions, please do not hesitate to reach out to the adjuster listed on that claim or to his office.

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for April, 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 that noted your balances and how to collect the awards. The SIP Award notification was emailed to all members on April 5, 2023 which also which also included balances and how to collect your SIP award. He noted that all funds should either be claimed or encumbered by November 1, 2023, with encumbered funds needing to be claimed by February 1, 2024.

Mr. Forlenza referenced the Statutory Bond listing in the agenda, stating that many towns will see retirements June 30 so if you wish to secure a Bond for the new individual, please submit the application sooner than later as there is an Underwriting process that needs to be undertaken as the Bond is for the individual, not the position. He also noted those towns that are up for renewal effective January 1, 2024, will receive notice from the Fund Underwriters office that the statutory position that the MEL provides a Bond for will need to be re-underwritten. The MEL started this process a few years ago, noting that when a town is up for Renewal, the MEL will re-underwrite the renewing member's Statutory Bonds. Please watch for a notice coming directly from the Fund Underwriter regarding this process.

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, and will be applied to your 2<sup>nd</sup> Assessment Billing that you will be issued in July. 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. Mr. Forlenza reminded the members that due to an update to the MSI platform, revised instructions on how to enroll and complete the training was sent to all members on May 9, 2023. In addition, the deadline to complete the training was extended to **May 31, 2023**. He asked that you please check with your Elected Officials to see if they have taken the trainings and that 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

Mr. Forlenza stated in regards to the EPL Compliance Status report, as everyone should be aware, we will be updating our Employee Practices Risk Management Program this year. An email was sent out from his office on May 17, 2023 in regards to the program specifics. Attached to that email was a memorandum the MEL previously issued that includes hyperlinks and information on how to access the updated model Policies and Procedures. There are a number of significant updates and changes. The hyperlinks will take you to a red-line version of the model Policies and Procedures as well as a full version. Also included in the email were several invitations including the Managers and Supervisors Training, which is a key component of compliance with the MEL program. This training will be offered as 12 separate sessions over the course of the next few months via Zoom and presented by Armando Riccio, Esq. Also included was an invite for the Police Command Staff Training sessions which will be in person during June, so please be sure to circulate that to your Police Departments so they can register. Lastly, the training module that is to be made available to all regular employees is not ready yet, but is anticipated to be available on the MEL MSI Website within the next few days. Once that is available, his office will send out memorandum on how to access that training directly for your employees, and even though they are not required to take this training, it is important you document the process in how you made this training available for your employees.

Mr. Forlenza noted that 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 should contact Kris Kristie at Kristi\_Kristie@rpadmin.com. An email was sent to all Fund Commissioners on April 17, 2023 along with LFN 2023-08 stating the Financial Annual Filing platform was open for filing and the deadline to file without penalty was April 30, 2023. Additional email reminders were sent to those whose status in our system indicated they had not filed on April 26 and again on April 28, 2023. If you have confirmation of your filing, please be sure to keep it should the Executive Directors office receive notice of non-filer status.

Lastly, Mr. Forlenza noted that beginning this month, a Representative from the Executive Director's office has started to contact those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: Deptford Township, East Greenwich Township, Fairfield Township, Glassboro Borough, Greenwich Township, Harrison Township, Mannington Township, Mantua Township, Monroe Township, Quinton Township, South Harrison Township, Swedesboro Borough, West Deptford Borough, and Woolwich Township.

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 two (2) new case(s) assigned since the last meeting:

*Hohsfield v. Township of Monore*  
*Ross v. Township of Pennsville*

### ***Closed Cases***

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

*Failbisch v. Township of Franklin*  
*Nissan Motor Acceptance Corp v Township of Monroe*  
*Stone and Piorkowsky v Township of West Deptford*

### ***General Liability Files***

Mr. DeWeese noted that there are **40** 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 \$2,291,300.16 of potential recoveries on **70** files.

***MEL EPL Helpline & Authorized Contact List*** – Mr. DeWeese reminded the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and that members can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only individuals permitted to access this service, so please review the list and be sure who you would like appointed as the contacts is actually appointed. He also noted when adding a person, please indicate, if any, current member you wish to have removed as well. Mr. DeWeese 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 begins on page 68. He stated that the report is self-explanatory.

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

Mr. Garish stated that registration for the MEL Leadership Academy is June 1-22, 2023. Flyers can be found on the TRICOJIF website or contact Rob Garish directly.

Mr. Garish noted the new LMS (Learning Management System) has been updated by the new vendor BIS and is up and running. The training administrators are assigned to each member and are responsible to make sure all employees have access to the system. Each employee will be sent access links to this system for training. If you experience any issues, please contact J.A. Montgomery or BIS helpline directly.

Mr. Garish noted that the MSI Expo trainings are as follows: Excavation/Trenching/Shoring Training; Fast Track to Safety; Confined Space Entry; Flagger and Work Zone Safety; and Practical Leadership are scheduled for various dates. The session tomorrow, May 23, 2023, will be at Atlantic Cape Community College and on September 20<sup>th</sup> at the Camden County Emergency Training Center (flyers on JIF and MEL websites). He also noted that Summer Seasonal Training for Supervisors was just scheduled for June 8, 2023 at Ocean City Library.

Mr. Garish asked if there were any questions. No other questions were entertained.

## **CLAIMS ADMINISTRATOR'S REPORT**

### ***Lessons Learned from Losses***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Preventing Heat Related Illness. He gave suggestions on how to prevent heat illness at work. Mr. Roselli also directed the Committee to the Summer Heat Safety bulletin that is available on the MEL Safety Institute (MSI).

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

### ***LAW ENFORCEMENT LIABILITY CONSULTANT REPORT***

Mr. Winter noted his report was included in the agenda packet and highlighted the following: Mr. Winter noted that policy and procedure requests have been received. He stated that a few chiefs are retiring so Mr. Winter will be meeting with the new incoming chiefs and then additional visits in September.

Mr. Winter also stated that he will hold a report writing class on July 12, 2023 at Cape May County Police Academy and notices will be sent this week. He is also coordinating with Dr. Kelly and another individual to develop advanced resiliency training; more information will be released shortly.

Mr. Winter stated that LE Bulletin 23-03 on Acenda Inc. Mental Health Service Provider was released in April. They have developed a police exchange program to provide joint participation in the Cooperative Outreach Police Exchange (COPE). Three (3) Police Departments in Gloucester County are participating in the pilot program for this. Mr. Winter outlined recommendations for participating in this program.

Mr. Winter asked if there are 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 met with five (5) municipalities in April, and has six (6) towns lined up for May to date, as well as planned visits in July. Ms. Schiffer referenced a Visits Report she provides to the Executive Directors office each month. She noted her objective is to work with each town early in 2023 and to lay out a plan for utilizing wellness fund to support initiatives and activities that will span throughout the entire year in order to avoid the end-of-year, one-item purchases. She continues to share ideas with all of her Wellness Coordinators on what different towns are doing in hopes it will help generate their own ideas.

Ms. Schiffer noted the Wellness Advisory Committee met on May 16 at 9:30 AM via Zoom and the minutes will be drafted and shared for approval at the upcoming Safety Committee meeting in June. Once approved, they will be included in the next agenda packet.

Ms. Schiffer reviewed *Medical Essentials Diagnostics (MED)* noting she shared this information with many towns upon her visits during Safety Committee Meetings or with 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 her to reach out to them on your behalf or if you would like more information on what they are all about, please reach out to Ms. Schiffer. 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 to Ms. Schiffer. There is a fee but it would be a wonderful use of your Wellness Funds.

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

In regards to Ms. Schiffer noted Dr. Elias’s Transformational Leadership Group Coaching Program for Law Enforcement still has some spots left from the original pilot testing. She is working with Dr. Elias to get these spots filled and will provide an update as it becomes available.

Lastly, Ms. Schiffer noted this quarters Newsletter theme will be focusing on Exercise and Physical activity, so please print out and distribute her newsletter to all employees. The comorbidities to be highlighted next quarter will be Hypertension and Cholesterol.

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

**MANAGED HEALTH CARE REPORT**

**Lost Time v. Medical Only Cases**

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

|                                    | <i>April</i> | <i>YTD</i> |
|------------------------------------|--------------|------------|
| <i>Lost Time</i>                   | <i>1</i>     | <i>17</i>  |
| <i>Medical Only</i>                | <i>18</i>    | <i>86</i>  |
| <i>Report Only</i>                 | <i>19</i>    | <i>76</i>  |
| <i># of New Claims Reported</i>    | <i>38</i>    | <i>180</i> |
| <i>Average Days Reported to QL</i> | <i>3.4</i>   | <i>7.7</i> |

**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: 13.6 days  
 COVID Claims: 302 days  
 All Claims: 13.3 days

**Transitional Duty Report**

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

| <b>Transitional Duty Summary Report</b> | <b>YTD</b>   |
|---|--------------|
| <i>Transitional Duty Days Available</i> | <i>1,440</i> |
| <i>Transitional Duty Days Worked</i>    | <i>879</i>   |

|   |          |
|---|----------|
| <i>% of Transitional Duty Days Worked</i>           | 61%      |
| <i>Transitional Duty Days Not Accommodated</i>      | 561      |
| <i>% of Transitional Duty Days Not Accommodated</i> | 39%      |
| <i>\$ Saved by Accommodating</i>                    | \$83,316 |
| <i>\$ Lost by NOT Accommodating</i>                 | \$72,865 |

Ms. Beatty also provided a report which gave examples of Transitional Duty Assignments by departments.

**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 April 2023.

| <b>PPO Penetration Rate</b>      | <b>April</b> |
|----------------------------------|--------------|
| <i>Bill Count</i>                | 220          |
| <i>Original Provider Charges</i> | \$297,888    |
| <i>Re-priced Bill Amount</i>     | \$106,183    |
| <i>Savings</i>                   | \$191,705    |
| <i>% of Savings</i>              | 64%          |

**Top 10 Providers by Specialty:** This report breaks down our top 10 providers by specialty e.g. Anesthesia/Pain Management, Facility, and MRI/Radiology as these are the heaviest expenses the Fund incurs.

**Nurse Case Assignment Report:** This report depicts the number of open cases each Nurse Case Manager carried for each month to date, along with how many cases were closed for the current month, and how many cases were opened for the current month. The attached report depicts the information through April 2023.

**Prescription Benefit Report:** This report depicts the first quarter statistics for the Prescription Benefit Management Program. Ms. Beatty reviewed the report with the committee outlining the first quarter’s total script count, utilizing patients count, opioid cost percentage, opioid script percentage, generic utilization percentage, cost per patient and cost per script.

**Managed Care Quick Notes:** Ms. Beatty reminded the members of the Managed Care “quick notes”. She then reviewed an example where the claimant had no comorbidities, however, he had previous surgery that made recovery take longer.

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, noting this would be his new reporting format and will consist of an executive summary of the past months work as well as the plans for the following month. He noted it is broken down into several sections, including the WIZER testing and phishing. He noted there were a few towns who had clicked on the phishing emails, so please be aware.

In regards to the vulnerability and penetration testing there are still a few towns who have not submitted their KYC, so he will be working with them to obtain. He also noted there is a MEL Cyber JIF Framework status report, which depicts the minimum and advanced security levels that the TRICO JIF will need to meet in 2024 for our Cyber Liability Insurance. He noted if you do not meet even the minimal standards, you will have a very high deductible and co-insurance.

Mr. Caruso noted a tracking system using Artificial Intelligence was created to send out email reminders, the purpose of which is to help him track members compliance documentation so it could be handled off-line by others so he can be out meeting with the towns to review their cyber security framework. He noted all members should have received the spreadsheet and the information to complete it. He noted several members thought this email was a phishing attempt and ignored it, so next week you will receive a reminder to complete this process from the same AI.

Lastly, Mr. Caruso noted a bulletin included in the agenda which explained why, effective February 6, 2023 the NDAA and the SEA have outlawed certain broadband capable telecommunication and video surveillance equipment manufactured by certain companies, as this particular equipment are more easily used as a “back door” by hackers to enter larger networks or obtain user data. Mr. Caruso asked that everyone please review the memo, and should you have any equipment that is manufactured by these companies, to please consider changing it out as soon as possible.

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 March 2023, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski’s reports are valued as of March 31, 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 \$70,774.48. This generated an average annual yield of 2.71%. However, after including an unrealized net gain of \$14,110.25 in the asset portfolio, the yield is adjusted to 3.25% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,272,774.46 vs. the amount we have invested.

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

The JCFI Portfolio has a current market value of \$24,758,011.05

### **Receipt Activity for the Period**

|                           | <b>Month</b> | <b>YTD</b>   |
|---------------------------|--------------|--------------|
| Subrogation Receipts      | \$43,433.58  | \$192,528.39 |
| Salvage                   | \$0.00       |              |
| Overpayment Reimbursement | \$677.01     |              |

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

All Member Balances are now combined in one report and shows that \$1,217.34 in interest has been applied to the existing balances as shown in the attached report totaling \$540,217.52 at months end.

***Loss Run Payment Register for the Period – April 30, 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 \$348,381.88. The claims detail shows 388 claims payments issued.

***Cash Activity for the Period***

Mr. Tontarski stated that during the reporting period the Fund’s “Cash Position” changed from an opening balance of \$31,644,865.31 to a closing balance of \$31,115,707.50 showing a decrease in the fund of \$529,157.81

***Bill List – May 2023***

For the Executive Committee’s consideration, Mr. Tontarski presented the May 2023 Bill List in the amount of \$2,150,237.63, which was included in the agenda packet for approval.

Acting Chair Diaz entertained a motion to approve the April 2023 Loss Run Payment Register and the May 2023 Bill List, as presented.

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

Motion by Mr. Hogate, seconded by Mr. Selb to approve the *April 2023 Loss Run Payment Register and the May 2023 Bill List*, as presented.

**ROLL CALL**            ***Yeas:***            Doug Hogate, *Acting Secretary, Elsinboro Township*  
Leo Selb, **Hopewell Township**  
Colette Bachich, **Washington Township**  
Bob Diaz, *Acting Chair, South Harrison Township*  
Ken Brown, **Carneys Point**  
Stephanie McCaffrey, **East Greenwich Township**  
Kevin Clour, **Lower Alloways Creek**

***Nays:***            None

***Abstain:***        None

All in favor. Motion carried by unanimous vote.

**COMMITTEE REPORTS**

***Strategic Planning Committee Meeting Minutes – April 24, 2023***

Ms. Miller stated the minutes of April 24, 2023 were included in the agenda and are self-explanatory noting the following:

Ms. Miller noted in regards to the Renewal Visits, that rather than have multiple copies of the presentation materials printed, which is costly, it was decided to have them emailed to the Clerks for distribution.

Regarding the PRIMA and AGRiP conference, if you are interested in attending, please contact the Executive Directors office, as PRIMA is coming up in June and will be held in California.

Ms. Miller noted the Executive Directors office held two (2) New Fund Commissioner Orientation sessions via Zoom. She also noted that Fund Commissioner attendance at various meetings is continuously monitored.

Ms. Miler made note that the Annual Retreat this year will be held on Tuesday, July 25 and Wednesday, July 26, 2023 at Auletto’s Caterers, Almonesson, with the Executive Committee Meeting being held at 4:00 pm on Tuesday, July 25<sup>th</sup>.



She noted in regards to the Elected Officials Trainings and the issues with the new platform being shut down for 10 days, they have extended the deadline to May 31, 2023, so please be sure your Elected Officials have taken the training so you received the credit towards your assessment.

Lastly, Ms. Miller noted there was a lengthy discussion in regards to the Fund Professional Evaluations and how they are carried out. She noted it is very important to follow the current process in place and complete the evaluations. This may need to be completed by holding an additional meeting per committee if it is felt it is needed in order to have the evaluations completed.

Ms. Miller asked if there were any questions. No questions were entertained.

Acting Chair Diaz entertained a *Motion to Approve the Revised Strategic Planning Committee Charter* as presented in the agenda.

Motion by Mr. Hogate, seconded by Mr. Selb to approve the Motion as presented. All in Favor.  
Motion carried.

Acting Chair Diaz entertained a *Motion to Approve Sub-Committee Meeting Quorums Policy* as presented in the agenda.

Motion by Mr. Hogate, seconded by Mr. Selb to approve the Motion as presented. All in Favor.  
Motion carried.

### **MEL/RCF/EJIF/CYBER JIF Reports**

Mr. Razze reported the MEL and RCF held a special meeting on May 8, 2023 and the reports are included in the agenda and are self-explanatory noting the reports cover items discussed at those meetings.

The meeting was held to consider supplemental assessments for Workers Compensation losses over different Fund Years and included in the report were the tables from the MEL and the RCF and the amount of those assessments for the TRICO JIF.

Mr. Razze noted the Cyber JIF also met on May 8, 2023; however, a report is not available at this time. She noted the Cyber JIF has been wrestling with the issue of awarding a contract for Employee Cyber Hygiene Training, the phishing exercises, as well as the external network scanning. He noted these are all services the TRICOJIF has been offering to its members for several years, but there are a number of Joint Insurance Funds that do not provide any of these services to their members. The idea of the Cyber JIF was to make these services available to all JIFs at discounted pricing, but they have been having a very difficult time getting this done. Mr. Razze noted at their special meeting they rejected all of the proposals they received and are stepping back to look at how they are going to re-write the RFP so they can issue them and provide these services to those JIFs that are not currently providing these services to their members.

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

Lastly, Mr. Razze referenced a paragraph in the MEL Report that indicated Mr. Miola has been hired by the MEL as a Marketing Consultant for Southern New Jersey, so you might see him at an upcoming renewal visit.

### **MISCELLANEOUS BUSINESS**

Acting Chair Diaz entertained a *Motion to Authorize the Executive Director's Office to Prepare, Advertise, and Receive Requests for Qualifications for the Position of Fund Auditor, Actuary, Wellness Director, and Administrative Consultant.*

Motion by Mr. Hogate, seconded by Mr. Selb to approve the Motion as presented. All in Favor.  
Motion carried.

Acting Chair Diaz entertained a *Motion to Authorize the Fund Solicitor to Prepare, Advertise, and Receive Requests for Qualifications for the Position of Fund Administrator.*

Motion by Mr. Hogate, seconded by Mr. Selb to approve the Motion as presented. All in Favor.  
Motion carried.

Acting Chair Diaz entertained a *Motion to Authorize the Executive Directors Office to Re-Advertise the July Executive Committee Meeting from Wednesday, July 26, 2023 at 4:00 PM to Tuesday, July 25, 2023 at 4:00 PM.*

Motion by Mr. Hogate, seconded by Mr. Selb to approve the Motion as presented. All in Favor.  
Motion carried.

Chair Diaz entertained a *Motion to Authorize the Executive Directors Office to –Re-Advertise the Start Time of the Remaining 2023 Executive Claims Committee Meetings from 3:00 Pm to 3:30 PM.*

Motion by Mr. Hogate, seconded by Mr. Selb to approve the Motion as presented. All in Favor.  
Motion carried.

**Resolution 2023-26 Honoring Leo Selb, Hopewell Township**

Acting Chair Diaz read Resolution 2023-26 Honoring Leo Selb, Hopewell Township, thanked him for all of his services, and wished him a wonderful retirement.

Acting Chair Diaz entertained a motion to adopt Resolution 2023-26, as presented.

Motion by Mr. Hogate, seconded by Mr. Celebre to approve the Motion as presented.

|                  |                 |   |
|------------------|-----------------|---|
| <b>ROLL CALL</b> | <i>Yeas:</i>    | Doug Hogate, <b>Acting Secretary, Elsinboro Township</b><br>Leo Selb, <b>Hopewell Township</b><br>Colette Bachich, <b>Washington Township</b><br>Bob Diaz, <i>Acting Chair</i> , <b>South Harrison Township</b><br>Ken Brown, <b>Carneys Point</b><br>Stephanie McCaffrey, <b>East Greenwich Township</b><br>Kevin Clour, <b>Lower Alloways Creek</b> |
|                  | <i>Nays:</i>    | None  |
|                  | <i>Abstain:</i> | None  |

All in favor. Motion carried by unanimous vote.

***NEXT MEETING***

Acting Chair Diaz noted that the next meeting of the TRICO JIF will take place on **Monday, June 26, 2023 at 5:00 PM** at the Gloucester County Library, Mullica Hill, NJ.

***PUBLIC COMMENT***

***Open Public Comment***

Acting Chair Diaz entertained a motion to open the meeting to the public.

Motion by Mr. Hogate, 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, Acting Chair Diaz entertained a motion to close the meeting to the public.

Motion by Mr. Hogate, seconded by Mr. Selb to close the meeting to the public. All in favor. Motion carried.

***APPROVE CLAIMS PAYMENTS***

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

| <b><i>Workers Compensation</i></b> | <b><i>Property</i></b> |
|------------------------------------|------------------------|
| 2023281080                         | 2023301823             |
| 2022247312                         |                        |
| 2023300380                         |                        |
| 2023296112                         |                        |
| 2022267509                         |                        |
| 2020208056                         |                        |

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

**ROLL CALL**      ***Yeas:***      Doug Hogate, *Acting Secretary*, **Elsinboro Township**  
Leo Selb, **Hopewell Township**  
Bob Diaz, *Acting Chair*, **South Harrison Township**  
Ken Brown, **Carneys Point**  
Stephanie McCaffrey, **East Greenwich Township**  
Kevin Clour, **Lower Alloways Creek**

***Nays:***      None

***Abstain:***      None

All in favor. Motion carried by unanimous vote.

***APPROVE ABANDONING SUBROGATION***

Secretary Diaz noted there were four (4) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

2022255129  
2022255604  
MLT-202246088  
(202246208)  
(202247919)  
(202246088)  
2022261991

**MOTION TO ADJOURN**

TRICO Executive Committee Meeting Minutes  
May 22, 2023  
Page 15

There being no further business, Acting Chair Diaz entertained a *Motion to Adjourn* the May 22, 2023 Executive Committee Meeting of the TRICO JIF.

Motion by Mr. Hogate, seconded by Mr. Selb All in Favor. Motion carries.

The meeting was adjourned at 6:06 PM.

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**Kris Kristie**, Recording Secretary for

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**Doug Hogate**, Acting Fund Secretary



To: Fund Commissioners  
From: Paul Forlenza, MGA, RMC, Executive Director  
Date: June 26, 2023  
Re: **Executive Director's Report**

\*\*\*\*\*

**A. Lost Time Accident Frequency Report – (pgs. 29-30)**

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

**B. Certificates of Insurance (pgs. 31-34)**

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

**C. Financial Fast Track (pg. 35)**

The Financial Fast Track Report as of April 30, 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 April 30, 2023 was **\$13,385,058**

**D. Regulatory Filing Checklists (pgs. 36-37)**

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. 38)**

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. 39)**

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. 40)**

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. 41)**

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. 42)**

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. 43-45)**

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 Jonathon Tavares at 856-614-4493 or [jtavares@connerstrong.com](mailto:jtavares@connerstrong.com).

**K. Skateboard Park Approval Status (pg. 46)**

The MEL has established a process, outlined in MEL Coverage Bulletin **2023-06**, which must be followed by all members who wish to construct a skateboard park and have the TRICO JIF and MEL provide the facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

**L. Capehart & Scatchard Blog (pgs. 47-48)**

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA, and FMLA issues. Copies of his latest updates are included for your information.

**M. Land Use Training Certification (pg. 49)**

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that at least some of their Board Members have completed the Optional Land Use Training Program. Land Use Board members that complete the training program 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 Jonathon Tavares at 856-614-4493 or [jtavares@connerstrong.com](mailto:jtavares@connerstrong.com) for your reference. If you have any questions, or need assistance with the training, please contact the MSI Helpline at 866-661-5120

**N. Annual Planning Retreat (pg. 50)**

The Annual Planning Retreat has been scheduled for Tuesday and Wednesday, July 25<sup>th</sup> & 26<sup>th</sup>, 2023 at Auletto's Catering in Deptford. A Save the Date was sent out to all Fund Commissioners, Claims Coordinators, Safety Coordinators and RMC's on May 23, 2023. An Invitation and RSVP will be sent in the next week or so. Please note the July Executive Committee Meeting will be held on Tuesday, July 25<sup>th</sup> at 4:00 PM following that days Retreat session.

**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., via Zoom conferencing. Participation by your managers & supervisors in this training is required for compliance with the 2024-2025 MEL EPL Plan of Risk Management. An email was sent to all Clerks, Fund Commissioners and RMC's on May 17, 2023 with additional information as well as links to RSVP for the various sessions offered.

**P. Police Command Staff**

The TRICO JIF, in conjunction with the ACM and BURLCO JIFs, will be sponsoring Police Command Staff training in June. Completion of this training 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. An email was sent out to all Fund Commissioners on May 15, 2023 directly from J.A. Montgomery, with links to sign up for the various sessions offered.

**Q. Renewing Members**

Letters were emailed on or about June 5, 2023, to the fourteen (14) members whose membership in the JIF is up for renewal on January 1, 2024. These members are: *Deptford Township, East Greenwich Township, Fairfield Township, Glassboro Borough, Greenwich Township, Harrison Township, Mannington Township, Mantua Township, Monroe Township, Quinton Township, South Harrison Township, Swedesboro Borough, West Deptford Borough, and Woolwich Township.* Included in the email was a Resolution for Renewal of Membership in the Gloucester, Salem, & Cumberland Counties Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Gloucester, Salem, & Cumberland Counties Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by Friday, **August 18, 2023**.

**R. Membership Renewal Visits**

Beginning last month, a Representative from the Executive Director's office contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: Deptford Township, East Greenwich Township, Fairfield Township, Glassboro Borough, Greenwich Township, Harrison Township, Mannington Township, Mantua Township, Monroe Township, Quinton Township, South Harrison Township, Swedesboro Borough, West Deptford Borough, and Woolwich Township.

**S. Fireworks Coverage Reminder**

This is a reminder that coverage for fireworks displays is **not** automatic. MEL Bulletin 2023-05 outlines the requirements and the hold harmless & indemnification agreement language to be provided by the contractor for coverage to be granted to the municipality. A Fireworks *Checklist* can be found along with the MEL Bulletin on the MEL website: [www.njmel.org](http://www.njmel.org) to assist members. Please submit the Fireworks *Checklist*, along with all required documents as outlined in the checklist and Bulletin to [MELUnderwritingSvcCntr@connorstrong.com](mailto:MELUnderwritingSvcCntr@connorstrong.com). Submissions must be received one week prior to the event.

**T. Website ([www.tricojif.org](http://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](mailto:Megan_Matro@rpadmin.com).

**U. 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" SIP 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               |             |             |             |                  | 4,200.00         |             |             |             |             |              |             |             |             | 4,200.00          | 0.00            |               |
| 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 Township | M    | 3,200.00          | 1,000.00               |             |             |             |                  | 4,200.00         |             |             |             |             |              |             |             |             | 4,200.00          | 0.00            |               |
| Elk Township            | S    | 2,500.00          | 750.00                 |             |             |             | 3,250.00         |                  |             |             |             |             |              |             |             |             | 3,250.00          | 0.00            |               |
| Elsinboro Township      | XS   | 2,000.00          | 750.00                 |             |             |             |                  | 2,750.00         |             |             |             |             |              |             |             |             | 2,750.00          | 0.00            |               |
| Fairfield Township      | S    | 2,500.00          | 0.00                   |             |             |             |                  | 2,500.00         |             |             |             |             |              |             |             |             | 2,500.00          | 0.00            |               |
| 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                 |             |             |             |                  | 3,250.00         |             |             |             |             |              |             |             |             | 3,250.00          | 0.00            |               |
| Logan Township          | M    | 3,200.00          | 750.00                 |             |             |             |                  | 3,950.00         |             |             |             |             |              |             |             |             | 3,950.00          | 0.00            |               |
| Lower Alloways Creek Tc | S    | 2,500.00          | 250.00                 |             |             |             | 2,500.00         | 250.00           |             |             |             |             |              |             |             |             | 2,750.00          | 0.00            |               |
| 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                 |             |             |             |                  | 3,950.00         |             |             |             |             |              |             |             |             | 3,950.00          | 0.00            |               |
| Penns Grove Borough     | M    | 3,200.00          | 0.00                   |             |             |             |                  | 3,200.00         |             |             |             |             |              |             |             |             | 3,200.00          | 0.00            |               |
| 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               |             |             |             |                  | 3,500.00         |             |             |             |             |              |             |             |             | 3,500.00          | 0.00            |               |
| Upper Pittsgrove Townsh | 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 Borou  | 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        |               |
| <b>Total By Line</b>    |      | <b>109,700.00</b> | <b>24,750.00</b>       | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>98,500.00</b> | <b>31,750.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b>  | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>130,250.00</b> | <b>4,200.00</b> |               |

**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           |               |               |               |               | 385.79            |                   |               |               |               |               |               |               |               | 385.79             | 2,114.21           |                 |
| Elk Township                | 1,500.00           |               |               |               |               |                   |                   |               |               |               |               |               |               |               | 0.00               | 1,500.00           |                 |
| Elsinboro Township          | 750.00             |               |               |               |               |                   |                   |               |               |               |               |               |               |               | 0.00               | 750.00             | 06/01/23        |
| Fairfield Township          | 1,500.00           |               |               |               |               | 1,500.00          |                   |               |               |               |               |               |               |               | 1,500.00           | 0.00               |                 |
| 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             |               |               |               |               |                   | 750.00            |               |               |               |               |               |               |               | 750.00             | 0.00               |                 |
| 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           |               |               |               |               |                   | 2,033.00          |               |               |               |               |               |               |               | 2,033.00           | 1,467.00           |                 |
| Quinton Township            | 750.00             |               |               |               |               |                   |                   |               |               |               |               |               |               |               | 0.00               | 750.00             | 06/01/23        |
| 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           |               |               |               |               |                   | 2,500.00          |               |               |               |               |               |               |               | 2,500.00           | 0.00               |                 |
| Woolwich Township           | 1,500.00           |               |               |               |               |                   |                   |               |               |               |               |               |               |               | 0.00               | 1,500.00           |                 |
| <b>Total By Line</b>        | <b>\$89,500.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$1,885.79</b> | <b>\$5,283.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$7,168.79</b>  | <b>\$82,331.21</b> |                 |

**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           |               |               |                |                 | 360.00          |                 |               |               |               |               |               |               |               | 360.00             | 640.00             |                 |
| Elk Township              | 750.00             |               |               |                |                 |                 |                 |               |               |               |               |               |               |               | 0.00               | 750.00             |                 |
| Elsinboro Township        | 500.00             |               |               |                |                 |                 |                 |               |               |               |               |               |               |               | 0.00               | 500.00             | 06/01/23        |
| 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 Tov  | 1,000.00           |               |               |                |                 |                 |                 |               |               |               |               |               |               |               | 0.00               | 1,000.00           |                 |
| Mannington Township       | 500.00             |               |               |                |                 |                 | 500.00          |               |               |               |               |               |               |               | 500.00             | 0.00               |                 |
| 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             | 06/01/23        |
| 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           |                 |
| <b>Total By Line</b>      | <b>\$35,750.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$46.74</b> | <b>\$309.90</b> | <b>\$360.00</b> | <b>\$500.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$1,216.64</b>  | <b>\$34,533.36</b> |                 |

**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         |             |                 |                 |                 | 2,000.00        |             |             |             |                |              |               |               |              | 2,000.00           | 0.00             |                 |
| 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 Tow  | 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 Borougl  | 2,000.00         |             |                 | 2,000.00        |                 |                 |             |             |             |                |              |               |               |              | 2,000.00           | 0.00             |                 |
| Woolwich Township         | 2,000.00         |             |                 |                 |                 |                 |             |             |             |                |              |               |               |              | 0.00               | 2,000.00         |                 |
| <b>Total By Line</b>      | <b>71,500.00</b> | <b>0.00</b> | <b>4,245.00</b> | <b>2,000.00</b> | <b>2,500.00</b> | <b>2,000.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b>    | <b>0.00</b>  | <b>0.00</b>   | <b>0.00</b>   | <b>0.00</b>  | <b>10,745.00</b>   | <b>60,755.00</b> |                 |

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



# SAVE THE DATE

The Gloucester, Salem, Cumberland Counties  
Municipal Joint Insurance Fund

*Annual Planning Retreat is Scheduled*

For

Tuesday, July 25, 2023

and

Wednesday, July 26, 2023

At

Auletto Caterers

1849 Cooper Street

Almonesson, NJ 08096

(856) 227-3800

**\*\*Invitation to follow\*\***

If you have any questions, please contact

Karla Allamby at

[Karla\\_Allamby@RPAdmin.com](mailto:Karla_Allamby@RPAdmin.com)

*Thank you!*

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

RESOLUTION 2023-\_\_

A RESOLUTION CONFIRMING AND ACCEPTING THE RESIGNATION OF  
COOPER LEVENSON AS ASSIGNED DEFENSE COUNSEL

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

**WHEREAS**, the Fund Commissioners of the TRICOJIF have previously found that it is necessary and appropriate to obtain certain legal services to defend the claims filed against the Member Municipalities of the TRICOJIF for which the TRICOJIF is obligated to provide a legal defense on behalf of the Member Municipalities; and

**WHEREAS**, the TRICOJIF, under the "Fair and Open" process, issued a Request for Qualifications (RFQ) on August 13, 2021 for three (3), one (1) year Contracts for Assigned Defense Counsel for General Liability matters, and the ACMJIF, after reviewing and evaluating all of the responses received to the RFQ, on January 24, 2022, awarded Contracts to seven (7) firms to serve as General Liability Assigned Defense Counsel; and

**WHEREAS**, one of the firms that was awarded a Contract to serve as General Liability Defense Counsel was Cooper Levenson with Carmelo T. Torracco, Esquire, Louis Niedelman, Esquire, Russell Lichtenstein, Esquire, and Brian Barr, Esquire serving as Assigned Defense Counsel; and

**WHEREAS**, by email dated June 5, 2023, Kenneth J. Calemno, Jr., Esquire, the Chief Operating Officer of the Firm, on behalf of Cooper Levenson, submitted the firm's resignation to serve as Assigned Defense Counsel for the TRICOJIF, effective immediately; and

**WHEREAS**, through this Resolution, the TRICOJIF shall confirm and accept the resignation of Cooper Levenson effective June 26, 2023, as requested by Cooper Levenson; and

**NOW, THEREFORE, BE IT RESOLVED**, by the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund assembled in a public session on June 26, 2023, that effective June 26, 2023, the resignation of Cooper Levenson to serve as Assigned Defense Counsel is hereby confirmed and accepted by the ACMJIF.

**BE IT FURTHER RESOLVED** that the copies of this Resolution shall be provided to the Administrator/Executive Director, Fund Solicitor, and Claims Administrator of the TRICOJIF and Cooper Levenson for their information and attention.

This Resolution was duly adopted by the Gloucester Salem Cumberland Counties Municipal  
Joint Insurance Fund  
at a public meeting held on June 26, 2023.

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

By: \_\_\_\_\_  
Chairman

Attest: \_\_\_\_\_  
Secretary

Dated: June 26, 2023

# 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:** June 6, 2023

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

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

### *LOSS CONTROL SURVEYS*

- Township of Upper Pittsgrove on May 2, 2023
- Borough of Penns Grove on May 12, 2023
- Township of Pilesgrove on May 15, 2023
- Township of South Harrison on May 15, 2023
- Township of Lower Alloways Creek on May 24, 2023
- Borough of Westville on May 25, 2023

### *MEETINGS ATTENDED*

- First Amendment Audits in Pilesgrove on May 15, 2023
- Claims Committee Meeting on May 22, 2023
- Executive Fund Committee Meeting on May 22, 2023
- Police Ad-hoc Meeting on May 16, 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***

- New LMS FAQ
- National Bicycle Safety Month
- Flash Flood Preparedness Best Practices
- 15 Passenger Vans Best Practices
- Risk Management Strategies for Lifeguard Operations
- Transitional Duty Resources
- Mark Out Best Practices
- Batting Cage Best Practices
- Heat-Related Illness Best Practices
- Bounce Houses & Inflatable Best Practices
- Working Papers for Teenage Workers

### ***MSI FIRE & EMS***

- Fentanyl Exposure to First Responders Best Practices

### ***MSI LAW ENFORCEMENT***

- New Active Shooter Report Offers Key Findings and Considerations

### ***MSI NOW***

[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.

| <b>MSI NOW</b>      |                         |
|---------------------|-------------------------|
| <b>Municipality</b> | <b>Number of Videos</b> |
| -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](mailto:afelip@jamontgomery.com).

# LESSONS LEARNED FROM LOSSES MONTHLY NEWSLETTER – JUNE 2023

## HURRICANE PREPAREDNESS



### Please remember before the storm.

- Confirm flood policies are in place for buildings where any portion of the property on which that building is situated is in Special Flood Hazard Areas A or V.
- Outline your municipality's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies and when a state of emergency is declared
- Appoint someone at your municipality to be the point person on a catastrophic event. This person gathers information on all damages and communicates with insurance companies and FEMA.
- See 2021 MEL Bulletin regarding preparation; <https://njmel.org/wp-content/uploads/2021/05/MSI-Bulletin-2021-Hurricane-Season-Preparedness-Jun-2021.pdf>

### Please remember after the storm.

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

#### Examples:

- ✗ A municipality was not properly insured with applicable FEMA Flood Policies on a building in a Special Flood Hazard Area in which a \$500,000 deductible was to be applied.
- ✗ A town received 20% of the claim they made for damaged turnout gear as they discarded of all of the gear without providing proof of the damages.
- ✓ A town received extra funds(FEMA Mitigation) to correct the problem that caused basement flooding.





**DATE:** June 07, 2022

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

**FROM:** Christopher Winter L/E Risk Management Consultant

**RE:** TRICO Activities (May)

**1. 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. Agencies that have experienced Chief retirements will be a priority to provide JIF information.

**3. Training:** The Report Writing Class has been scheduled for 06/27/2023 at the Vineland Police Department. (830-12). See training bulletin attached. Registration has commenced at this time.

**4. Law Enforcement Bulletins / Newsletters:** No Bulletin distributed this month.

**5. Meetings Attended:**

|                               |            |
|-------------------------------|------------|
| TRICO Executive Claim Meeting | 05/22/2023 |
| TRICO Executive Meeting       | 05/22/2023 |

Sincerely,

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



# TRAINING NOTICE

## Report Writing

**DATE:** June 27, 2023

**LOCATION: Vineland Police Department**  
620 E. Plum St  
Vineland, NJ 08360

**TIME:** 8:30 am to 12

The outlined course will provide report writing guidelines for officers in writing a clear / concise report. Course topics include but are not limited to the following:

- Review of the basic report writing principles.
- Common pitfalls of report writing
- Advanced techniques to report writing
- Report Writing and BWC recordings
- Police investigation report critiques
- Overview of the New Jersey AG Guidelines pertaining to note taking and video recordings, review and reporting.

**Class registration can be completed by forwarding the following information to [Chriswinter1429@gmail.com](mailto:Chriswinter1429@gmail.com) as follows:**

**Rank, Name, Police Department.**

**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:** June 26, 2023 Gloucester County Library, Mullica Hill, NJ  
**Contact Information:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**JUNE- ACTIVITIES AND PLANNED EVENTS**

**Member Municipality Visits:**

Four (4) towns visited in the month of May.

- Fairfield (SCM)
- Mantua (Wellness)
- Monroe (SCM)
- Woodbury Heights (Wellness)

|   |
|---|
| <p><b>Towns not yet visited and no appointment scheduled yet:</b><br/>Franklin, Oldmans, Shiloh, South Harrison</p> |
|---|

At the time of writing this report, I have six (6) towns lined up for June:

- Clayton (SCM)
- Paulsboro (SCM)
- Penns Grove (SCM)
- Pitman (SCM)
- Westville (SCM)
- Woolwich (SCM and maybe Wellness)

I have been providing Paul and Kamini with my visit report which you will see in your agenda packet. This continues to be updated so the version you see may already be outdated.

There are a few towns that I have not heard from yet or have been unable to meet with me due to schedule conflicts.

Some wellness ideas/initiatives to consider:

- Daily Meditation
- Weekly yoga classes
- Challenges – 21-day healthy tasks, hydration, sleep hygiene
- Nutrition Awareness presentation
- Exercise and Movement presentation
- Understanding Addictions Presentation (available thru Cooper \$ based)
- Employee/Co-worker Appreciation Day
- Healthy Weight Loss Challenge – contact me for details on possible ideas to offer
- Healthy Vegetarian Potluck
- Desk Stretches – Demo also for Public Workers
- Gym Bag filled with “goodies” – connect to challenge
- Farmers Market vouchers – must be connected with educational information
- Team Building Activities: paintball, bowling, axe throwing, paint classes, etc.

I continue to share 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 – Meeting was held this morning May 16<sup>th</sup> at 9:30am via Zoom. Minutes will be shared at the June Safety Committee Meeting scheduled for June 20<sup>th</sup>. Approval requested.
- Wellness Coordinator Brainstorming session – June 7<sup>th</sup> at 10am. Verbal update during JIF meeting.
- JIF Employee Survey – All Wellness Coordinators were asked to distribute a uniquely assigned survey link to all their municipal employees. Responses were due June 8<sup>th</sup> and a verbal update will be shared during the JIF Executive Committee Meeting.



### **New Resources:**

*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!

*On Target Action Park – New Jersey's Premier Paintball and Airsoft Field located in Pemberton on 65 acres in the Pine Barrens.* Reason in sharing this is because studies have shown where it can help with mental health especially for military. I thought it might be something to look into for our Law Enforcement officers.

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

*On Target Paintball:* Located in Pemberton. Idea for team building, stress release and has been shown to have healing affects for the military. Perhaps it can also help our Law Enforcement regarding PTSD? Here is a link to an article that showed the positive affect it had on redeployed solders  
[https://www.army.mil/article/35031/paintball\\_has\\_a\\_healing\\_affect](https://www.army.mil/article/35031/paintball_has_a_healing_affect)

*Dr. Elias Transformational Leadership Group Coaching Program for Law Enforcement: we still have spots left from our original pilot testing. I am working with Dr. Elias to get these spots filled and will provide an update as it becomes available. This is the most recent information received:*

Two Chiefs are participating: Chief Cundey (TRICO Harrison Twp) and Chief Davidson (BURLCO Chesterfield)

Mid-level Managers are assigned and sometimes do not have complete buy-in until week 2 or 3 of the group they are in. That is typical. We have 4 that are expected to start this month: Two from Harrison, one from Delanco and one from Absecon.

This leaves us with **nine slots**. Please mention it to your Police Chief to see if there might be interest. I have included a flyer with additional information. Contact me with any questions.

### **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) – May***

***Cholesterol – June***

Your feedback is always welcomed and your support in getting this information out to all employees is greatly appreciated!

### **June National Wellness Observances:**

**Alzheimer's and Brain Awareness Month**

**Great Outdoor's Month**

**Migraine and Headache Awareness Month**

**National Men's Health Awareness Month**

**PTSD Awareness Month**



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

|   | May-23 | May-22 | YTD May 23 | YTD May 22 |
|---|--------|--------|------------|------------|
| # of New Claims Reported  | 39     | 42     | 221        | 205        |
| # of Report Only  | 16     | 17     | 92         | 66         |
| % Report Only   | 41%    | 40%    | 42%        | 32%        |
| # of Medical Only   | 19     | 22     | 105        | 102        |
| # of Lost Time  | 4      | 3      | 23         | 35         |
| Medical Only to Lost Time Ratio   | 83:17  | 88:12  | 82:18      | 74:26      |
| Claim Petition  | 0      | 0      | 1          | 2          |
| COVID-19  | 1      | 2      | 7          | 31         |
| Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only) | 3.3    | 15.5   | 7.2        | 58.2       |
| Average Days Reported To Employer (Indemnity, Medical Only, Report Only)  | 8.4    | 2.8    | 2.6        | 4.8        |

| <b>Nurse Case Management</b>           | May-23 | May-22 |  |
|--|--------|--------|--|
| # of Cases Assigned to Case Management | 43     | 51     |  |
| # of Cases >90 days                    | 36     | 38     |  |

| <b>Savings</b>   | May-23    | May-22    | YTD May 23  | YTD May 22  |
|------------------|-----------|-----------|-------------|-------------|
| Bill Count       | 234       | 272       | 1117        | 1462        |
| Provider Charges | \$164,563 | \$254,543 | \$1,572,129 | \$2,379,776 |
| Repriced Amount  | \$72,527  | \$72,880  | \$596,191   | \$790,802   |
| Savings \$       | \$92,035  | \$181,663 | \$975,938   | \$1,588,974 |
| % Savings        | 56%       | 71%       | 62%         | 67%         |

| <b>QualCare Network Provider Penetration Rate</b> | May-23 | May-22 | YTD May 23 | YTD May 22 |
|---|--------|--------|------------|------------|
| Bill Count  | 94%    | 97%    | 90%        | 92%        |
| Provider Charges                                  | 94%    | 99%    | 92%        | 94%        |

| <b>Exclusive Provider Panel Penetration Rate</b> | May-23 | May-22 | YTD May 23 | YTD May 22 |
|--|--------|--------|------------|------------|
| Bill Count                                       | 93%    | 95%    | 91%        | 95%        |
| Provider Charges                                 | 98%    | 97%    | 95%        | 97%        |

| <b>Transitional Duty Summary</b>             |  | YTD May 23 | YTD May 22 |
|--|--|------------|------------|
| % of Transitional Duty Days Worked           |  | 60%        | 69%        |
| \$ Saved By Accommodating                    |  | \$112,775  | \$144,605  |
| % of Transitional Duty Days Not Accommodated |  | 40%        | 31%        |
| Cost Of Days Not Accommodated                |  | \$95,210   | \$82,912   |

**Technical Risks Services Director**

**Monthly Executive Report**

**June 8, 2023**



## **Summary**

This month's efforts were devoted to the rollout of the CyberJif Framework tracking application. This application will allow us to track your progress with the various tier questions and post the results for the CyberJIF underwriting staff. The following table shows 90% of the members have acknowledged receiving the forms required to complete for Minimum and Advanced deductible reduction!

We were also advised of a grant which had become available to all state and local government agencies through NJCCIC. Hopefully all of you were able to go online and complete the application successfully. Our understanding is the results will be published before fall. We will stay on top of the program and share any additional news that we gather.

The Wizer Training for the first half of 2023 is winding down and we are reviewing the next training videos with the developers. They should prove to be as informative as they are entertaining. Exact dates of the rollout to follow. Now would also be a good time to review your rosters. Less than 5 changes you can just send by email to me. If you have over 5 we would prefer a spreadsheet which we can use to do mass imports.

We are woefully behind in IP collection for vulnerability and penetrations testing. Please review your publicly facing IP addresses with your technical department. If there have been no changes please report them to me as soon as possible so that we can get the required testing done by D2.

Now that we have all of the confirmations of receipt of the Tier documentation, we will turn our attention on proper completion of these forms so that each of you will have a realistic understanding of your deductible in the unfortunate case that you have a cyber loss. Remember, this is VERY IMPORTANT, there can be no "NO" answers on these questionnaires. They are all REQUIREMENTS for your deductible reduction. If you have any questions about a particular requirement, you can refer them to me. There is also an FAQ page which can be reached from your JIF website.

Finally, this month's bulletin is a plain English analysis of how Artificial Intelligence could assist local government in the performance of their roles for their constituents. I encourage you to read it, AI can be a game changer if it is deployed properly.

Stay Cybersafe

Jerry Caruso

## Training-Phishing Campaign Last 60 Days

| Member                        | recipients | sent | opened | clicked | phished | reported |
|-------------------------------|------------|------|--------|---------|---------|----------|
| Carneys Point Township        | 60         | 59   | 15     | 1       | 0       | 0        |
| Clayton Borough               | 40         | 39   | 14     | 3       | 0       | 0        |
| Deerfield Township            | 1          | 1    | 0      | 0       | 0       | 0        |
| Deptford Township             | 114        | 111  | 52     | 5       | 0       | 0        |
| Elk Township                  | 15         | 13   | 3      | 0       | 0       | 0        |
| Elsinboro Township            | 1          | 1    | 0      | 0       | 0       | 0        |
| Fairfield Township            | 11         | 11   | 3      | 0       | 0       | 0        |
| Franklin Township             | 54         | 53   | 5      | 0       | 0       | 0        |
| Greenwich Township            | 63         | 61   | 8      | 0       | 0       | 0        |
| Harrison Township             | 1          | 1    | 0      | 0       | 0       | 0        |
| Hopewell Township             | 16         | 15   | 13     | 1       | 0       | 0        |
| Logan Township                | 2          | 2    | 0      | 0       | 0       | 0        |
| Lower Alloways Creek Township | 1          | 1    | 0      | 0       | 0       | 0        |
| Mannington Township           | 15         | 15   | 2      | 0       | 0       | 0        |
| Mantua Township               | 58         | 58   | 11     | 2       | 0       | 0        |
| Monroe Township               | 1          | 1    | 0      | 0       | 0       | 0        |
| Oldmans Township              | 1          | 1    | 0      | 0       | 0       | 0        |
| Paulsboro Borough             | 11         | 11   | 0      | 0       | 0       | 0        |
| Pennsville Township           | 6          | 6    | 2      | 0       | 0       | 0        |
| Pilesgrove Township           | 3          | 3    | 0      | 0       | 0       | 0        |
| Quinton Township              | 4          | 4    | 1      | 0       | 0       | 0        |
| Swedesboro Borough            | 10         | 10   | 1      | 0       | 0       | 0        |
| Upper Pittsgrove Township     | 1          | 1    | 0      | 0       | 0       | 0        |
| Vineland City                 | 687        | 674  | 214    | 29      | 0       | 0        |
| Washington Township           | 156        | 154  | 59     | 5       | 0       | 0        |
| Wenonah Borough               | 5          | 5    | 3      | 0       | 0       | 0        |
| West Deptford Township        | 108        | 106  | 39     | 4       | 0       | 0        |
| Westville Borough             | 36         | 36   | 6      | 1       | 0       | 0        |
| Woodbury City                 | 97         | 95   | 30     | 2       | 0       | 0        |
| Woolwich Township             | 1          | 1    | 0      | 0       | 0       | 0        |

## Vulnerability and Penetration Testing

| Member                        | KYC&VSA Received  | Vulnerability | Pentest |
|-------------------------------|-------------------|---------------|---------|
| Carneys Point Township        | X                 | X             |         |
| Clayton Borough               | X                 | X             |         |
| Deptford Township             |                   |               |         |
| East Greenwich Township       | X                 | X             | X       |
| Elk Township                  | X                 | X             |         |
| Elsinboro Township            |                   |               |         |
| Fairfield Township            |                   |               |         |
| Franklin Township             | X                 | X             | X       |
| Glassboro Borough             | X                 | X             | X       |
| Greenwich Township            |                   |               |         |
| Harrison Township             | X                 | X             | X       |
| Hopewell Township             | X                 | X             |         |
| Logan Township                |                   |               |         |
| Lower Alloways Creek Township | X                 | X             |         |
| Mannington Township           | X                 | X             |         |
| Mantua Township               | X                 | X             |         |
| Monroe Township               | X                 | X             |         |
| National Park                 |                   |               |         |
| Oldmans Township              | NOT PARTICIPATING |               |         |
| Paulsboro Borough             |                   |               |         |
| Penns Grove Borough           |                   |               |         |
| Pennsville Township           | X                 | X             |         |
| Pilesgrove Township           |                   |               |         |
| Pitman Borough                |                   |               |         |
| Quinton Township              | X                 | X             |         |
| Shiloh Borough                |                   |               |         |
| South Harrison Township       | X                 | X             | X       |
| Swedesboro Borough            | X                 | X             |         |
| Upper Pittsgrove Township     |                   |               |         |
| Vineland City                 | X                 | X             | X       |
| Washington Township           | X                 |               |         |
| Wenonah Borough               | X                 |               |         |
| West Deptford Township        | X                 | X             | X       |
| Westville Borough             | X                 | X             |         |
| Woodbury City                 | X                 | X             |         |
| Woodbury Heights Borough      |                   |               |         |
| Woolwich Township             | X                 | X             | X       |
|                               |                   |               |         |
| <b>Percentage Completed</b>   | <b>64%</b>        | 53%           | 21%     |

# MEL Cyber JIF Framework Status

| Member                        | Approval Status - Minimum | Approval Status - Advanced |
|-------------------------------|---------------------------|----------------------------|
| Carneys Point Township        | Receipt Acknowledged      | Receipt Acknowledged       |
| Clayton Borough               | Receipt Acknowledged      | Receipt Acknowledged       |
| Deptford Township             | Receipt Acknowledged      | Receipt Acknowledged       |
| East Greenwich Township       | Receipt Acknowledged      | Receipt Acknowledged       |
| Elk Township                  | Receipt Acknowledged      | Receipt Acknowledged       |
| Elsinboro Township            | Receipt Acknowledged      | Receipt Acknowledged       |
| Fairfield Township            | Receipt Acknowledged      | Receipt Acknowledged       |
| Franklin Township             | Receipt Acknowledged      | Receipt Acknowledged       |
| Glassboro Borough             | Receipt Acknowledged      | Receipt Acknowledged       |
| Greenwich Township            | Receipt Acknowledged      | Receipt Acknowledged       |
| Harrison Township             | Receipt Acknowledged      | Receipt Acknowledged       |
| Hopewell Township             | Receipt Acknowledged      | Receipt Acknowledged       |
| Logan Township                | Receipt Acknowledged      | Receipt Acknowledged       |
| Lower Alloways Creek Township | Receipt Acknowledged      | Receipt Acknowledged       |
| Mannington Township           | Receipt Acknowledged      | Receipt Acknowledged       |
| Mantua Township               |                           |                            |
| Monroe Township               | Receipt Acknowledged      | Receipt Acknowledged       |
| National Park Borough         | Receipt Acknowledged      | Receipt Acknowledged       |
| Oldmans Township              | Receipt Acknowledged      | Receipt Acknowledged       |
| Paulsboro Borough             |                           |                            |
| Penns Grove Borough           | Receipt Acknowledged      | Receipt Acknowledged       |
| Pennsville Township           | Receipt Acknowledged      | Receipt Acknowledged       |
| Pilesgrove Township           | Receipt Acknowledged      | Receipt Acknowledged       |
| Pitman Borough                | Receipt Acknowledged      | Receipt Acknowledged       |
| Quinton Township              | Receipt Acknowledged      | Receipt Acknowledged       |
| Shiloh Borough                |                           |                            |
| South Harrison Township       | Receipt Acknowledged      | Receipt Acknowledged       |
| Swedesboro Borough            | Receipt Acknowledged      | Receipt Acknowledged       |
| Upper Pittsgrove Township     | Receipt Acknowledged      | Receipt Acknowledged       |
| Vineland City                 | Receipt Acknowledged      | Receipt Acknowledged       |
| Washington Township           |                           |                            |
| Wenonah Borough               | Receipt Acknowledged      | Receipt Acknowledged       |
| West Deptford Township        | Receipt Acknowledged      | Receipt Acknowledged       |
| Westville Borough             | Receipt Acknowledged      | Receipt Acknowledged       |
| Woodbury City                 | Receipt Acknowledged      | Receipt Acknowledged       |
| Woodbury Heights Borough      | Receipt Acknowledged      | Receipt Acknowledged       |
| Woolwich Township             | Receipt Acknowledged      | Receipt Acknowledged       |



## Cyber Security Bulletin June 2023

### Artificial Intelligence for Local Government

Artificial Intelligence (AI) is transforming the way we live and work. It is now starting to have an impact on local government too. AI can be used to help local governments automate tasks, improve decision-making, and enhance citizen engagement. In this Bulletin, we will explore the benefits of AI for local government and how it can be implemented effectively.

#### Enhancing Citizen Engagement

One of the main benefits of AI for local government is that it can enhance citizen engagement. AI can be used to create chatbots and virtual assistants that can answer citizen queries, provide information, and even help citizens complete tasks online. This can reduce the workload on local government staff and improve the experience for citizens. AI can also be used to personalize the citizen experience. By analyzing data about citizens, such as their preferences and behaviors, AI algorithms can tailor services and communications to meet their individual needs. This can improve citizen satisfaction and engagement with local government.

#### Improving Decision-Making

Another key benefit of AI for local government is that it can help improve decision-making. AI algorithms can be used to analyze large amounts of data quickly and accurately. This can help local governments make more informed decisions about issues such as traffic management, waste management, and public safety. For example, AI algorithms can analyze traffic data to predict when and where congestion is likely to occur. This can help local governments make more informed decisions about traffic management and infrastructure planning.

#### Risk Assessment

AI can also be used for risk assessment, which involves identifying potential risks and hazards in the community. For example, AI algorithms can analyze data about crime rates and weather patterns to identify areas that are at a higher risk of flooding or other natural disasters. This can help local governments plan and prepare for emergencies.

#### Automating Tasks

AI can also be used to automate tasks, which can save local governments time and money. AI can be used to automatically detect potholes or other road damage, which can help local governments prioritize repairs. AI can also be used to monitor public spaces, such as parks or beaches, and automatically alert staff if there is an issue. AI can be used for predictive maintenance, which involves using data to predict when equipment is likely to fail. AI algorithms can analyze data from sensors on city vehicles to identify when maintenance is needed. This can help local governments reduce downtime and maintenance costs.

## Implementing AI Effectively

Implementing AI effectively requires careful planning and execution. Local governments should start by identifying the areas where AI can have the biggest impact. They should also consider the potential risks and challenges of using AI, such as privacy concerns and the risk of bias in AI algorithms.

AI has the potential to revolutionize local government operations and services. By adopting AI, local governments can improve citizen engagement, decision-making, and automate tasks. As more and more local governments implement AI, those who do not may fall behind. The future of local government is here, and AI is a key player.

If you have questions about how AI can help your community please reach out to me.

For further reading.

<https://www.aaas.org/programs/epi-center/AI>



June 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 May 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 \$ 55,442.80. This generated an average annual yield of 2.23%. However, after including an unrealized net loss of \$ 88,196.45 in the asset portfolio, the yield is adjusted to- 3.55% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,165,225.29 vs. the amount we have invested.

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

Our JCMF Portfolio has a current market value of \$24,650,461.88.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 73,399.52 YTD \$ 265,927.91 (detailed in my report)

Salvage Receipts \$ 0.00

Overpayment Reimbursement \$ 2,062.89

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

All Member Balances are now combined in one report and shows that \$ 1,219.99 in interest has been applied to the existing balances as shown in the attached report totaling \$541,437.51. 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 \$404,993.11. The claims detail shows 547 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 \$ 31,118,326.20 to a closing balance of \$ 28,544,413.94 showing a decrease in the fund of \$ 2,573,912.26 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 -JUNE 2023**

|    | <b>Payable To:</b>                         | <b>FY 2023</b>    | <b>FY 2022</b>    | <b>Appropriation</b>               | <b>Description</b>  |
|----|--|-------------------|-------------------|------------------------------------|---|
| 1  | Actuarial Advantage                        | <b>1,353.00</b>   |                   | Prof Services/Actuary              | May fees  |
| 2  | Arthur J. Gallagher Risk Mgmt Services LLC | <b>66,010.00</b>  |                   | Prof Services/Administration       | June 2023 Fees  |
| 3  | Arthur J. Gallagher Risk Mgmt Services LLC | <b>189.42</b>     |                   | Misc/Postage/Copies/Faxes          | May 2023 Fees   |
| 4  | Arthur J. Gallagher Risk Mgmt Services LLC | <b>47.50</b>      |                   | Misc/Office Supplies               | Member renewal supplies (split-pymt DP amex)                  |
| 5  | David DeWeese                              | <b>9,961.00</b>   |                   | Prof Services/Attorney             | June 2023 Fees  |
| 6  | Bowman & Company LLP                       |                   | <b>12,108.50</b>  | Prof Services/Auditor              | #110338 final bill for 12/31/2022 audit                       |
| 7  | Bowman & Company LLP                       | <b>10,270.00</b>  |                   | Prof Services/Payroll Auditor      | #110339 final bill for WC payroll audit                       |
| 8  | Qual-Lynx                                  | <b>46,103.00</b>  |                   | Prof Services/Claims Admin         | June 2023 Fees  |
| 9  | Joyce Media                                | <b>390.00</b>     |                   | Misc/JIF Website                   | June 2023 Fees  |
| 10 | Christopher J. Winter Sr.                  | <b>2,080.00</b>   |                   | Training/Police Risk Services      | Law Enforcement Consultant-June 2023 Fee                      |
| 11 | Kris Kristie                               | <b>438.00</b>     |                   | Misc/Recording Secretary           | June 2023 Fees  |
| 12 | J.A. Montgomery Consulting                 | <b>19,131.00</b>  |                   | Prof Services/Safety Director      | June 2023 Fees  |
| 13 | Wintsec Consulting LLC                     | <b>4,525.00</b>   |                   | Prof Services/Technology Risk Ser  | June 2023 Fees  |
| 14 | Tom Tontarski                              | <b>1,245.00</b>   |                   | Prof Services/Treasurer            | June 2023 Fees  |
| 15 | Tom Tontarski                              | <b>28.75</b>      |                   | Misc/Postage/Copies/Faxes          | Checks for June virtual mtg - sent to RPA                     |
| 16 | Conner Strong & Buckelew                   | <b>1,022.00</b>   |                   | Prof Services/Underwriting Manager | June 2023 Fees  |
| 17 | Debby Schiffer                             | <b>4,966.00</b>   |                   | Wellness                           | June 2023 Fees  |
| 18 | Will Stoms                                 | <b>40.00</b>      |                   | Misc/Meeting Expense               | Tables set up/break down                                      |
| 19 | NJ Environmental JIF                       | <b>193,921.00</b> |                   | EJIF                               | 2023 2nd installment of E-JIF                                 |
| 20 | Appliedinfo Partners Inc                   | <b>62,570.00</b>  |                   | EPL/CYBER/Cyber Risk Services      | Final contractual pymt for penetration testing; dba D2        |
| 21 | ARC Reprographics                          | <b>584.50</b>     |                   | Misc/Printing                      | Police Command Staff training handouts 6/6/23                 |
| 22 | Connel Consulting LLC                      | <b>100.00</b>     |                   | Training/Training                  | Proactive Polic Supervision; 4/20/23 Inv#4659-23 (1 vineland) |
| 23 | Courier Post                               | <b>117.51</b>     |                   | Misc/Legal Notice                  | #5723066 July claims; #5722981 July EC                        |
| 24 | Iron Mountain                              | <b>133.67</b>     |                   | Misc/Records Retention Service     | "Inv#HNXH790; Storage 6/1-30/23; Service 4/26-5/23/23         |
| 25 | Marco's                                    | <b>1,551.00</b>   |                   | Training/Training                  | Police command staff training 6/12; split                     |
| 26 | Merighi's                                  | <b>2,688.00</b>   |                   | Training/Training                  | Police command staff training 6/8; split                      |
| 27 | NJ Advance Media                           | <b>64.68</b>      |                   | Misc/Legal Notice                  | #10659688 July claims; #10669779 July EC                      |
| 28 | Origami Risk LLC                           | <b>700.00</b>     |                   | Contingency                        | Annual service fee for LR uploads; \$2,000 split              |
| 29 | Mannington Township                        | <b>750.00</b>     |                   | Optional Safety Budget             | safety gear   |
| 30 | Mannington Township                        | <b>500.00</b>     |                   | Wellness                           | farm market GCs   |
| 31 | Borough of Pitman                          | <b>2,033.00</b>   |                   | Optional Safety Budget             | AED machine   |
| 32 | Borough of Woodbury Heights                | <b>2,500.00</b>   |                   | Optional Safety Budget             | Turn out gear (FD) and PW hi-viz shirts                       |
|    | <b>Subtotals</b>                           | <b>436,013.03</b> | <b>12,108.50</b>  |                                    |   |
|    | <b>JIF BILL LIST TOTAL</b>                 |                   | <b>448,121.53</b> |                                    |   |

## EXECUTIVE SAFETY COMMITTEE MEETING MINUTES

June 01, 2023 @ 9:00am  
Rotary Clubhouse, 1676 N West Avenue Vineland, NJ 08360

An Executive Safety Committee meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (“TRICOJIF”) was held at the Rotary Clubhouse, 1676 N West Avenue, Vineland, NJ 08360 on Thursday, June 01, 2023. The meeting was called to order at 9:07 AM.

Those in attendance were:

Jeffre Celebre, *Chair*, **Vineland City**  
Robert Diaz, *Vice Chair*, **South Harrison Township**  
Lisa Jeffers, **Greenwich Township**  
Mark Gravinese, **Harrison Township**  
Leo Selb, **Hopewell Township**  
Joy Gunn, **National Park Borough**  
Harry Moore, **Oldmans Township**  
Anjanette Scott, **Penns Grove Borough**  
Marty Uzdancovics, **Quinton Township**  
Jena Dolbow, **Swedesboro Borough**  
Dave Strout, **Cettei & Connell**  
Rob Garish, *Assistant Director of Public Works*, **J.A. Montgomery Consulting**  
Debby Schiffer, *Wellness Director*, **Targeting Wellness, LLC**  
Paul A. Forlenza, MGA, *Executive Director*, **RPA a Division of Gallagher**  
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director*, **RPA a Division of Gallagher**  
Karla Allamby, *Account Representative*, **RPA a Division of Gallagher**

Those **not** in attendance were:

Linda Gonzalez, **Fairfield Township**  
Pat Mason, **Monroe Township**  
Melissa Fackler, **Pilesgrove Township**  
Michael Razzo, **Pitman Borough**  
Jack Cimprich, **Upper Pittsgrove Township**  
Joe Henry, **Hardenbergh Insurance J.A.**  
Steve Eckman, **Len Eckman Insurance**  
Christopher Winter, Sr., CPM, *Law Enforcement Risk Management Consultant*  
Keith Hummel, *Safety Director*, **J. A. Montgomery Consulting**

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

### I. **MEETING MINUTES – February 16, 2023 (E-mailed 05/18/2023)**

Mr. Celebre indicated that a copy of the February 16, 2023, Safety Committee Meeting Minutes were e-mailed to all Committee members along with the notice for today’s meeting.

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

**II. 1<sup>st</sup> QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT** (emailed 05/31/23)

Mr. Garish referred the Committee to a copy of the 1<sup>st</sup> Quarter Safety Director's Loss Control Report that was emailed out on May 31, 2023 to the Committee for review. He then briefly reviewed an abridged version of the report with the Committee.

Mr. Garish noted that the Safety Contract calls for a minimum of 105 loss control visits to the 37 members of the TRICO JIF. He noted the service visits included fourteen (14) Renewal Surveys, PEOSH Violation Remediation Assistance, and Law Enforcement Surveys.

Mr. Garish reported that there are over 130 safety bulletins issued. Mr. Garish briefly covered the various safety programs as follows:

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

Mr. Garish stated that there have been significant changes in staffing within these departments, and getting the proper training is of the utmost importance for your towns.

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

*For details, please see the 1<sup>st</sup> Quarter Safety Director's Loss Control Report attached.*

**III. SAFETY INTERVENTION / MONITORING**

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

**IV. MEMBERSHIP RENEWALS**

Mr. Garish informed the Committee that fourteen (14) members are up for renewal effective January 1, 2024. He indicated that the Safety Director's office is currently in the process of reviewing each of these renewing members and will report to the Safety Committee at their October 5, 2023 meeting. Mr. Garish ask if any member had concerns to reach out to his office via email.

Mr. Forlenza inquired if Mr. Garish had any concerns within those (14) towns in regards to members renewing their memberships. Mr. Garish stated there were no concerns at this time.

Several members expressed concerns regarding newly hired personnel and their lack of training with respect to the JIF and JIF related programs. Mr. Garish commented that all the Fund Professionals are available and will to assist and provide training when requested by a member. The training format (in-person or virtually) will be dependent on type of training.

**V. JIF LOSS RATIO REPORTS – March 31, 2023**

Mr. Forlenza referred the Committee to a copy of the JIF's Six-Year Average Loss Ratio Reports valued as of March 31, 2023. The report reflects Fund Years 2017-2022. He noted that the six-year average loss ratio for the TRICO JIF is 89.2% as of March 31, 2023. These ratios represent incurred losses, which consist of paid claims and money set aside in reserve to pay on known claims versus loss funding in each members' assessment to pay claims within the JIF's self-insured retention. Mr. Forlenza then briefly reviewed the reports included in the agenda packet with the Committee. He noted that the JIF Loss Ration Reports are available in Origami.

**VI. MEL LOSS RATIO REPORTS – March 31, 2023**

Mr. Forlenza directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports valued as of March 31, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the TRICO JIF is 99.0% as of March 31, 2023. These are claims that exceed the Fund's Self Insured Retention (SIR) and the MEL picks up the cost after the local JIF exhausts its retention on a claim. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

Mr. Forlenza advised the Committee that Loss Ratio Snapshots are in Origami and available for you through that portal. He noted that all Members and Risk Management Consultants should review the information for accuracy and any discrepancies, questions and concerns, should be brought to the Executive Director's or Qual-Lynx's attention.

A discussion ensued regarding large loss ratio percentage for several members and where the responsibility of the JIF ends and what measures are in place to hold a member accountable to remediate the condition which created the loss.

Mr. Forlenza reminded the Committee, the losses at the MEL layer typically are have a high severity and low frequency and the loss ratio calculation takes into consideration the assessment for the particular member. Therefore, a small member will have a large loss ratio percentage when they experience a claim with high severity.

In addition, the Committee discussed the various measures utilized to prevent a repeat of a similar nature.

After a lengthy discussion, it was determined that the JIF can only provide guidance to help remediate the condition which caused the loss and offer prevention tools to the membership. Ultimate, the member is accountable for the actual remediation and utilization of the prevention tools.

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

**VII. EXECUTIVE DIRECTOR REPORTS**

**Supervisory Investigation Reports**

Ms. Patel referred the Committee to page 17 & 18 of the agenda, which depicts the Supervisor Investigation Reports received for the month of April. The purpose of this report is to determine the incidents that occurred where a Supervisory Incident Report was not received. Supervisory Incident Reports are important to ensure that what happened does not repeat itself. She noted that in April 2023 there were nine (9) claims for the TRICO JIF and that one (1) of the claim reports were not accompanied by a supervisor's incident report. Ms. Patel indicated there were nine (9) claims for Vineland City and that zero (0) of the claim reports were not accompanied by a supervisor's incident report. Ms. Patel noted that when an employee is hurt on the job, it is important to review the accident to ensure that these types of injuries do not re-occur.

Ms. Patel mentioned that the report is shared with J. A. Montgomery to use as a coaching opportunity during their visits.

**Comorbidity Costs Update**

Ms. Patel reviewed the co-morbidities charts with the Committee for the period of 12/01/2019 to 03/31/2023 valued as of 03/31/2023; she noted that the average total cost of a claim for employees that have co-morbidities is 67% higher than those that do not have any-comorbidities. She noted the average medical and indemnity cost for employees that have co-morbidities is 83%

higher than those that do not have any comorbidities. She also reviewed the average lost time days per claim is 77% higher for employees that have comorbidities than those who do not.

#### **Police MVA: Workers Compensation Claims**

Ms. Patel directed the Committee to page 22-23 of the agenda packet to a report depicting Police Officers that were involved in a motor vehicle claim. Since 1991 to present, there have been thirty-two (32) claims of which eleven (11) are currently open and one (1) re-opener. These claims have a total incurred of \$1,984,005.99. Ms. Patel noted there were recoveries of \$(205,609.71). She explained that these claims were for all members with the exception of Vineland City. Ms. Patel then reviewed the same information for Vineland City specific claims noting (6) total claims with one (1) currently open. The total incurred for all claims is \$59,218.85 with zero (0) recoveries.

Ms. Patel noted the Executive Director's office would continue to monitor the situation and recommend additional training as necessary.

Mr. Forlenza commented that vast majority of the claims are from 2018 and later. He noted that the Executive Director's office is working with Qual-Lynx to better track the data. Mr. Diaz questioned if the report is able to identify which incidents occurred as a result of the member's casualness vs a third party's casualness. Mr. Forlenza advised the report does not differentiate between which party is at fault. However, where we have received recoveries, is a good indication the incident occurred due to a third party. A discussion ensued about the cost to repair a police vehicle and how accidents can be prevented.

### ***VIII. REGIONAL TRAINING SCHEDULE***

Mr. Garish referred the Committee to page 25 of the 2023 1<sup>st</sup> Quarter Safety Director's Report that outlines the 2023 Regional Training schedule. He noted the first regional training was the Safety, Claims, and Wellness Coordinators' Roundtable that took place on April 25, 2023 via Zoom. Mr. Garish stated that between ACM, BURLCO & TRICO JIFs about 200 people participated in this training, and a great deal of relevant information was presented. Noting once all surveys are back from this event they will be included in the next Safety Director's Report. Mr. Garish noted that if any member would like the PDF version of the Power Point presentation, please reach out to his office.

Mr. Garish noted the second regional training is on Back Safety Material Handling, and will be held virtually via Zoom. He noted the MEL is focusing the WSL Model (Wide Stance, Set Bank, Lift) as there are severe claims generated from improper lifting. The first session took place on April 19, 2023; the next session will be on July 11, 2023, followed by the last session, which is scheduled for October 19, 2023.

Mr. Garish noted the third regional training will be on Indoor Air Quality (IAQ) and will take place in the 3<sup>rd</sup>/4<sup>th</sup> Quarter of 2023. He stated that the IAQ requires employers to designate and train a staff member to act as the Designated Person, and this training will satisfy their requirement. Mr. Garish stated that his office has written the program and they are going to provide the training in-house in 2 sessions. The first session will be on September 15, 2023, and second session on December 04, 2023.

Mr. Garish reminded the Committee that attendance at all applicable Regional Training programs is mandatory and counts toward successful participation in the 2023 Safety Incentive Program.

Mr. Garish then mentioned that the Safety Director's Office is working on a Train the Trainer program for Entry Level Driver Training (ELDT). Members are now required to finish ELDT before their CDL operators can apply for new CDL operators and those requesting a change in classification. Mr. Garish noted members can send one or multiple employees to this training and he indicated that to become a *Trainer* for your municipality, visit the Federal Motor Carrier Safety Administrator's (FMCSA) website and list your town as an *In-House Trainer*. Mr. Garish noted the cost savings of \$2,500 to \$5,000 per employee for those towns that provide this training. The Safety Director's office will hold this training at the end of June for members of the BURLCO, TRICO, and ACM JIFs.

#### **IX. MSI NEWSLETTER / BULLETINS**

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

- A. MSI Newsletter (2x Month) Recaps all Bulletins/Messages/Info sent out from the Safety Director's Office via the MEL Mobile App
- B. MSI Newsletter – February 15, 2023
  - 1. Special Announcement: Short-Term Stationary Low-Speed, Low-Volume Work Zone Set-Up
  - 2. Parades Best Practices
  - 3. Safety Director Message: NJOSH 300A Summary of Work-Related Injuries and Illness
  - 4. ADA-Accessible Websites for Public Entities Best Practices
  - 5. Magnetic Manhole Cover & Grate Lifting Devices Best Practices
  - 6. MSI Live Schedule
- C. MSI Newsletter – March 01, 2023
  - 1. Law Enforcement Bulletin: Succession Planning: Key to Agency Stability, Longevity, and Liability Resilience
  - 2. Chainsaw Safety Best Practices
  - 3. Sewer Backup Prevention Best Practices
  - 4. Backing Fire Apparatus into Station Best Practices
  - 5. Law Enforcement Risk Analysis: Attorney General's Law Enforcement Drug Testing Policy
  - 6. MSI Live Schedule
- D. MSI Newsletter – March 15, 2023
  - 1. 2022 MSI Expo: Morris County Public Safety Training Academy on 3/22/23 & Wildwood Convention Center on 03/29/23
  - 2. CDL Entry Level Driver Training (ELDT) Program Train –The –Trainer Program
  - 3. Safe Exchange Zone Best Practices
  - 4. CDL Exemption For Fire & Emergency Management Services
  - 5. Blue Light For Volunteer Emergency Responders Best Practices
  - 6. Junior Firefighter Auxiliary Program Best Practices
  - 7. MSI Live Schedule
- E. MSI Newsletter – April 03, 2023
  - 1. New MSI –Training Administrator Overview & Student (Learner) Overview
  - 2. The Anniversary Effect- Recognizing & Managing
  - 3. CDL Entry-Level Driver Trainer Best Practices
  - 4. CDL Controlled Substances & Alcohol Use Testing Policies for NJ Public Agencies
  - 5. CDL – Designated Employer Representative (DER) Best Practices



6. MSI Live Schedule
- F. MSI Newsletter – April 17, 2023
1. How to Receive Push Notification on the NJ MEL Mobile App?
  2. Safety Director’s Message: National Work Zone Awareness Week
  3. MSI EXPO: Bergen County Law & Public Safety Institute
  4. New MSI –Training Administrator Overview & Student (Learner) Overview
  5. Fall Protection at Treatment Plants, Pump Stations, & Wells Best Practices
  6. Fire Protection Equipment & System Impairment Best Practices
  7. Firefighters – Facial Hair & Fit Testing
  8. Tornado Best Practices
  9. MSI Live Schedule
- G. MSI Newsletter – May 01, 2023
1. New MSI Learning Management System
  2. MSI Expo: Bergen County Law & Public Safety Institute
  3. Training Announcement: Designated Employer Representative (DER)
  4. Law Enforcement Risk Analysis: Law Enforcement Has A Unique Role in Active Shooter/ Mass Violence Prevention
  5. Fire Apparatus & Ambulance Driver- Minimum Age
  6. Standard Operating Procedures Best Practices
  7. Salt Shed & Salt Dome Best Practices
  8. Safety Recall Alert: DeWALT, Stanley and Craftman Fiberglass Sledgehammers
  9. MSI Live Schedule
- H. MSI Newsletter – May 15, 2023
1. New MSI Learning Management System
  2. MSI Expo: Atlantic Cape Community College
  3. Law Enforcement Risk Analysis: Newly Released Active Shooter Report- Key Findings and Considerations for the Law Enforcement Leader
  4. Fentanyl Exposure to First Responders Best Practices
  5. Flash Flood Preparedness Best Practices
  6. 15 Passenger Vans Best Practices
  7. Risk Management Strategies for Lifeguard Operations
  8. MSI Live Schedule
- I. Additional Bulletins in Planning?

Mr. Garish mentioned that the Safety Director’s office is currently working on six (6) new bulletins which include the *Fire Hydrant Safety*, *Beach Transportation*, and *Bleacher Safety*. He noted that some of the safety standards for bleachers have changed recently.

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

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

X. ***MEL SAFETY INSTITUTE***

Mr. Garish provided a brief review of the activity within the MEL Safety Institute for 01/01/2023 thru 03/31/2023:

- MSI NOW
- MSI Streaming – 52
- MSI Online – 228
- MSI Live (Instructor Led)– via Zoom / In person – 300
- MSI DVD Activity Report – 2 Member Towns Utilized – 5 Total DVD’s Rented

Mr. Garish reported the new MSI Learning Management System (LMS) is now live and the membership should have received an email in early part of May from BIS trainer to create a new login credentials. Mr. Garish briefly reviewed the administrative trainer information along with course information available on the new LMS.

He also mentioned they will be eliminating the MSI DVD option due to the lack of utilization.

Mr. Garish reminded the Committee, that the Safety Director is able to accommodate training requests by members. He provided a few examples where the Safety Director was able to offer members personalized training sessions during off hours. Mr. Forlenza noted that Safety Director's office creates a bulletin when a claim trend is recognized; i.e. the fire hydrant bulletin is being created as a result of two (2) claims which were severe in nature.

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

*For details, please see the Newsletters attached.*

#### **XI. S: ERVE**

Mr. Garish let the Committee know that S:ERVE is available to Police, Fire, Public Works and, EMS personnel.

Mr. Garish stated that the Attention and Distracted Driving course geared toward employees that drive municipal vehicles and is approximately 30 minutes in length. He strongly recommends that all municipal employees take this course.

Mr. Garish mentioned that enrollment is required and both programs accessed through the MEL & JIF Websites. If members have any questions please contact his office directly.

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

#### **XII. POLICE TOPICS**

##### **Police Ad Hoc Committee**

Mr. Garish mentioned the BURLCO & TRICO JIFs Police Ad Hoc meeting on May 16, 2023, minutes are pending. Mr. Garish reviewed the topics covered during the meeting by Chief Hummel and Chief Earle, which includes but not limited to Memorandums of Understanding (MOU), Legal Considerations, Equipment usage, Personal Fire Arms, and the Use of Cannabis by Police Officers. Mr. Garish stated that Officers are legally allowed to use cannabis. He then said looking ahead to the new school year, we need to have new policies in place for these officers.

Mr. Forlenza advised the Committee that requirements for websites must comply with the ADA standards. He noted that the Department of Community Affairs (DCA) has been reviewing municipal and police department websites and fining the entity if they are not in compliance. He noted that the New Jersey Comptroller has done a study and found 120 police department websites that did not comply with the ADA standards.

Mr. Forlenza addressed the Committee with respect to Memorandums of Understanding (MOU), a Police Chief is not legally authorized to sign a MOU on behalf of the municipality with an outside entity. He indicated that the governing body must authorize an execution of a MOU.

### **Police Command Staff Training**

Mr. Garish noted the training would be in person over the span of three (3) dates with two (2) sessions per day. Member only need to attend (1) session.

- Thursday, June 8, 2023 – Merghi’s Savoy Inn – Vineland, NJ
- Monday, June 12, 2023 – Indian Springs Country Club – Marlton, NJ
- Thursday day, June 22, 2023 – Auletto’s Catering – Deptford, NJ

Mr. Garish informed the Committee, the First Line Supervisors classes, which took place over four (4) days, was recently completed. He noted there was great participation with members from the TRICO JIF in attendance. He indicated another training would be scheduled in the TRICO JIF geographical area.

### **Special Law Enforcement Officers Training Invitation**

Mr. Garish stated that there were two (2) sessions offered in May for the 2023 Special Police Officer Patrol Practices Update. The training was 4 hours and instructed by Chief Denis E. Connell. Some topics included were Service Animals, Immigrant Trust Directive, and L E Computer systems. This course was designed for newly appointed Special Officers Class I, Class II and Veteran Special Officers assigned to seasonal police duty.

## ***XIII. LAW ENFORCEMENT CONSULTANT***

Mr. Forlenza advised the Committee that Mr. Winters is currently working on a report writing course since this is an area that needs improvement in various agencies. He explained many times, the reports from the Police Officers at the same incident vary on what transpired which can create a challenge for the Defense Attorney representing the municipality and/or the Officer. The course is scheduled for early July.

Mr. Forlenza informed that the Attorney General’s Office issued a directive that all Officers must complete the Resiliency Training Program offered by the State of New Jersey and each agency should designate a Resiliency Officer. Upon reviewing the Resiliency Training Program, it became apparent that a need exists for an Advance Resiliency training for those Officers that are designated as the Resiliency Officer in their agency. Mr. Winter is working with Dr. Kelly to create this training program.

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

## ***XIV. PEOSHA ADVISORY COMMITTEE UPDATES***

Mr. Garish referred the Committee to pages 29-33 of the agenda packet to a copy of the PEOSHA Advisory Committee Meeting Notes. He noted that Mr. Saville from the Safety Director’s office sits on the Advisory Committee.

Mr. Garish noted on page 31 of the agenda packet, the DOH Enforcement section, reflects 45 complaints in the TRICO JIF were on IAQ/Sanitations alone. Mr. Garish mentioned training will be provided in the upcoming Regional Training, scheduled for September 15, 2023, and December 04, 2023.

Mr. Garish mentioned if PEOSH visits your town please let them inspect as they have authority. He stated that if a member has any questions, he asked that they contact his office directly for assistance.

**XV. MEL SAFETY & EDUCATION MEETING**

Mr. Garish noted the MEL Safety & Education Committee meeting minutes from February 10, 2023 are on pages 34-38 of the agenda packet.

Mr. Forlenza stated a MEL Safety & Education Committee meeting was held on May 12, 2023 and the focus of the meeting was on the new MSI Learning Management System (LMS).

Mr. Garish stated a copy of the Frequently Asked Questions for the LMS is included in the handouts today. He noted that, as with any new system, there is a learning curve. He asked the Committee for their patience during the transition period.

*For details, please see attached flyers.*

**XVI. WELLNESS INITIATIVE**

Ms. Schiffer indicated that she visited twenty-five (25) members so far this year by either meeting with the Wellness Coordinator or attending a safety meeting. She mentioned some of the challenges she is currently facing with scheduling meetings with member municipalities. Mr. Garish noted that Ms. Schiffer is making tremendous effort to schedule and attend safety meetings at our member municipalities.

**Employee Survey Update**

Ms. Schiffer noted that a Brainstorm Session will take place next week and an employee survey was provided to Wellness Coordinators to share with all municipal employees.

**Wellness Advisory Committee Report**

Ms. Schiffer reviewed the Wellness Advisory Committee meeting minutes from May 16, 2023 in detail with the Committee. Ms. Patel asked for approval to accept Wellness Advisory Committee meeting minutes so that they can be included in June Executive Committee agenda packet. The Committee approved.

**Quarterly Newsletter**

Ms. Schiffer briefly reviewed the new format of the quarterly newsletter. She reviewed the quarterly topics and how they relate to various comorbidities.

**Transformational Leadership Program**

In addition, Ms. Schiffer reminded the Committee that there were fifteen (15) open spots for the Transformational Leadership program with Dr. Elias. She was happy to report the first cohort which consists of seven (7) participants, has started their training.

**2023 Wellness Incentive Program Budget**

Ms. Schiffer referred the Committee to page 44 of the agenda packet which depicts the members' balance for the 2023 Wellness Incentive Program. Ms. Schiffer advised the Committee, she is encouraging members to utilize their wellness funds earlier in the year and to use the JIF website as a resource for spending the funds.

A discussion ensued regarding the challenges associated with the wellness program, claims and comorbidities as well as the importance of having detailed job descriptions. In addition, utilization of Medical Essential Diagnostic, LLC's services to provide onsite medical services was discussed. Mr. Forlenza indicated that any member seeking to utilize Medical Essential Diagnostic, LLC's services should reach out to the Executive Director's office for guidance with

the agreement. He noted several members of the ACM JIF are utilizing this vendors and there are significant concerns with the agreement.

Ms. Schiffer asked if there were any questions. No questions were entertained.

***REVISED WELLNESS PROGRAM***

Mr. Forlenza informed the Committee that Ms. Schiffer, Ms. Simone along with the Executive Director's officer have been working to improve the Wellness Program. He reviewed in detail the need to revise the Wellness Program to encourage member participation. In addition, he reviewed the components of the revised Wellness Program and the importance of having a minimum requirement similar to the Safety Incentive Program. Mr. Forlenza indicated the members of the Wellness Advisory Committee has reviewed the draft version of the revised Wellness Program. Their feedback is outlined in the Wellness Advisory Committee meeting minutes from May 16, 2023 and will be taken into consideration for any changes that may be required to the program. Mr. Forlenza noted that Ms. Simone put together a step by step instruction for challenges which will be included as a resource to the newly drafted Wellness Program.

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

***XVII. OPTIONAL SAFETY BUDGET***

Mr. Forlenza directed the Committee to a copy of the 2023 Optional Safety Budget Balance spreadsheet in the agenda packet on page 45. He reminded the Committee that the deadline to claim or encumber these funds is December 31, 2023. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2024.

***XVIII. SAFETY INCENTIVE PROGRAM***

Mr. Forlenza directed the Committee to Page 46 of the agenda packet, which depicts the proposed 2023 Safety Incentive Program member balances.

***XIX. 2023 SAFETY KICKOFF BREAKFAST***

Mr. Forlenza advised the Committee that the 2023 Safety Breakfast took place on March 28, 2023 at Auletto's catering in Deptford.

Mr. Forlenza directed the Committee to pages 47-56 of the agenda packet, which outlines the Safety Kick Off Breakfast survey results. Mr. Forlenza briefly reviewed the survey results with the Committee. Mr. Forlenza indicated that the feedback from the survey would be taken into consideration when planning the next Safety Breakfast.

Mr. Forlenza asked the Committee if they are interested in a Safety Kick Off Breakfast for next year. The Committee agreed that the Safety Breakfast should be held next year.

***XX. 2023 SAFETY, CLAIMS, & WELLNESS COORDINATORS ROUNDTABLE***

Mr. Forlenza stated that the Safety, Claims, & Wellness Coordinator Roundtable was held via Zoom on April 25, 2023.

A discussion ensued regarding topics to discuss at the next Roundtable. Mr. Forlenza stated that he will take into consideration the suggestions, and to reach out with any other suggestions for topics.

**XXI. 2023 ANNUAL PLANNING RETREAT**

Mr. Forlenza stated that the Annual Planning Retreat is scheduled for July 25 & 26 at Auletto's Caterers.

He then asked the Committee for suggested topics they would like covered at the Retreat. A discussion ensued regarding human resources needs and requirements.

Mr. Forlenza advised the Committee, that any other topic suggestion can be sent to the Executive Director's office for consideration for the Retreat.

**XXII. NOMINATING COMMITTEE REPRESENTATIVE**

Mr. Forlenza referred to pages 57-58 of the agenda packet regarding the Nominating Committee Charter. Mr. Forlenza stated that they need a member volunteer to be a representative for the Nominating Committee. Ms. Gunn volunteered to become the Nominating Committee Representative. All were in favor.

**XXIII. 2024 SAFETY & WELLNESS CALENDARS**

Mr. Forlenza asked for authorization to order Safety and Wellness calendars which will be distributed at the December 18, 2023 Executive Committee Meeting. The Committee authorized this purchase.

**XXIV. 2023 MEETING DATES & FORMATS:**

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

There being no further business, the meeting adjourned at 10:52 AM

File: TRICOJIF/2023/Safety Committee

Tab 06/01/2023



**FIRST QUARTER  
SAFETY DIRECTOR'S REPORT**

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES  
MUNICIPAL JOINT INSURANCE FUND  
2023**

PREPARED BY

J. A. Montgomery Consulting

P.O. Box 99106

Camden, NJ 08101

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

### 2023 FIRST QUARTER SAFETY DIRECTOR'S REPORT

#### A. GENERAL DUTIES – EXECUTIVE SUMMARY

The First Quarter Safety Director's Report covers service activities from January through March of 2023. The 2023 Safety Director's contract calls for a minimum of 105 Loss Control Visits to the 37 members of Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund.

Service visits will include but are not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, virtual/teleconference surveys, Law Enforcement surveys, and other services requested by the membership.

Fourteen members will be reviewed for renewal in 2023, including Deptford Township, East Greenwich Township, Fairfield Township, Glassboro Borough, Greenwich Township, Harrison Township, Mannington Township, Mantua Township, Monroe Township, Quinton Township, South Harrison Township, Swedesboro Borough, West Deptford Township, and Woolwich Township. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, Suggestions for Improvement, any unusual exposures, and comments on their loss metrics. Results will be summarized during the Second Quarter Executive Safety Committee meeting.

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

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

## 1. Executive Safety Committee

The Safety Committee will meet four (4) times in 2023. The Safety Director and staff will continue to attend Safety Committee meetings to help establish local safety programs and assist in the effectiveness of the overall safety program. The Safety Director reviews quarterly loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and SIP involvement.

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

## 2. Participation in Claims Process / Accident Investigation

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

## 3. Written Compliance Programs / Bulletin Updates

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

## B. PROGRAMS

### 1. Safety Incentive Program (SIP)

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

When we describe Zero Harm vs. Zero Incident, we must start by identifying Risk and avoiding the hazards through controls.

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

Elements of the 2023 Safety Incentive Program include but are not limited to:

- Uniform program. See the 2023 Safety Incentive Program (SIP) for additional details.
- Submit the 2023 Safety Committee meeting dates (2/24/2023) and return the 2023 Safety Contract (3/24/2023).
- Send a delegate to the Safety Kickoff Breakfast (3/28/2023)
- Each member is required to send a delegate to the Safety Coordinator/ Claims Coordinator/Wellness Coordinator Roundtable, which will be held on (4/25/2023) via Zoom (Virtual).
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat (7/25/2023 - 7/26/2023)
- Members will hold at a minimum quarterly Safety Committee meeting.
- Member towns are expected to participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the JIF Safety Consultants.
- Activities in the safety program are grouped into the “six (6) C’s”, Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2023 SIP*.
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to objectively evaluate the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas found to be lacking during the review. Written documentation is expected to be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway, signs, walkway logs, etc.).

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

## 2. Road, Sign, and Walkway Program

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

## 3. Law Enforcement Services

**Police Ad Hoc Committee meetings** are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss Risk Management issues of interest to the members.

**Chief Hummel (Ret.) will provide Law Enforcement Consultative Visits** to multiple agencies within the TRICO JIF in 2023. The goal of these meetings is to provide an in-depth review of services and identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

**Law Enforcement Training and Memorandums** are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the JIF website. The following memorandums were sent out in 2023 as of this report:

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

- Key to Agency Stability, Longevity, and Liability Resilience
- Attorney General – Drug Testing – Officer Safety and Wellness (Revision)
- Police Officer Licensure Regulations (Update)
- Law Enforcement – Unique Role in Active Shooter / Mass Violence
- Newly Released Active Shooter Report – Key Findings and Considerations

**Police Command Staff Training** will be administered by Chief Hummel (Ret.) and Chief Earle (Ret.) and offered to the fund on multiple dates/times. Officers will only need to attend either the AM or PM session on any of the available dates.

- Thursday, June 8, 2023 – Merghi's Savoy Inn - Vineland, NJ
- Monday, June 12, 2023 – Indian Springs Country Club – Marlton, NJ
- Thursday, June 22, 2023 – Auletto's Catering – Deptford, NJ

**Training for Special Law Enforcement Officers (SLEO)** will be held in 2023, with reimbursement offered to members who participated.

**Additional Police Services available to members include but are not limited to:**

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

#### **4. S:ERVE & Attention and Distracted Driving**

**S:ERVE** - Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S., and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

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

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

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

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

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

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

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

## C. TRAINING

### 1. Regional Training Plan / Additional Training

**Safety Breakfast** was held on March 28, 2023 (In-Person) at Auletto Caterers.

**Safety /Claims/Wellness Coordinator's Roundtable** will be held on April 25, 2023, via Zoom.

**Back Safety** will be made available to members via MSI LIVE (Zoom) on three separate dates for 2023:

- April 19, 2023
- July 11, 2023
- October 19, 2023

**Summer Seasonal for Managers/Supervisors** will be held on June 5, 2023

(In-Person) at the Ocean City Library

**Managers and Supervisor Training:**

- 6/29/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 7/13/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 7/27/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 9/11/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 9/27/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 10/11/2023 9:00 AM – 11:30 AM & 1:00 PM – 3:30 PM

**CDL (Entry Level Driver Training) T.B.D.**

**Indoor Air Quality – 3<sup>rd</sup>/4<sup>th</sup> QTR T.B.D.**

**Annual Retreat – July 25<sup>th</sup> & July 26<sup>th</sup> (In-Person) at Auletto Caterers.**

## **2. MSI Training and Participation**

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

Newer training courses include but are not limited to:

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

The Course Catalog and Class Request forms were made available on both the NJ MEL website and the TRICO JIF website. Available training for our instructor-led courses is routinely provided. Approximately 50 instructor-led training sessions are occurring monthly. [MSI Catalog](#)

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

Each MSI class has YES/NO questions concerning the duties or exposures that should be considered for each employee. A YES answer to a question would indicate some level of training or education on the topic is needed for that employee. Employers

should consider MSI LIVE classes as an option to provide the training identified from using the guide. [MSI Training Needs Assessment Guide](#)

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

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

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

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

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

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

**How do I register?**

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

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

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

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

- To access the streaming videos, log in to the Learning Management System (L.M.S.), and select MSI NOW and Online Training College on the bottom right



side of the page. When the College is opened, the steaming videos are on the page's right side, listed by ten categories.

- A drop-down menu of the available titles is shown when a category is selected. Online classes are still listed on the left side of the College.
- Individuals who log into the L.M.S. and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

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

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

- Asbestos Safety Overview (10 Minutes)
- Fire Extinguisher Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an R.T.K. Coordinator (5 Minutes)
- Confined Space Demonstration (6 Minutes)
- Customer Service (12 Minutes)
- Investigating Slip and Trip Injuries
- Exiting and Entering Trucks (5 Minutes)
- Mark Out Safety (14 Minutes)
- Firefighter Pre-Hab (8 Minutes)
- Fire Prevention Week (6 Minutes)
- Finding Fentanyl at Recreational Facilities (3 Minutes)

**Virtual Leadership Skills Training** - The M.E.L. Safety Institute will offer (3) virtual leadership skills classes for 2023. The 2-hour, live, interactive courses will offer insights and techniques to help supervisors deal with important workplace issues such as conflict resolution, communications, and the supervision of employees.

- **Introduction to Management Skills**  
JAN. 20, April 18, JULY 21, and OCT. 4
- **Introduction to Communication Skills**  
FEB. 17, May 23, AUG. 18, and NOV. 8
- **Introduction to Understanding Conflict**  
MARCH 10, JUNE 13, SEPT. 15, DEC. 6

To register for these courses, go to the [MSI LIVE Schedule](#). If a link is not present the class may not be offered yet, please check back.

**MSI Leadership Academy** – The MEL Safety Institute (MSI) has created the MSI Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training. [MSI Leadership Academy](#)

Classes will be offered through MSI LIVE and will include a combination of virtual and in-person options at various locations throughout New Jersey. Participants who successfully complete the requirements will receive a plaque to commemorate graduation from the MSI Leadership Academy. Click [here](#) for the current flyer.

#### **Requirements:**

Complete (6) mandatory classes and (4) elective classes of your choice. Classes must be completed within two years from the date the student starts the program.

#### **Academy Open Enrollment:**

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

#### **Open Enrollment Dates:**

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

**Additional Safety Resources but not limited to found at the TRICO JIF website and M.E.L. website:**

- MSI Bulletins
- MSI Briefings
- MSI Forms / Safety Checklist
- MSI JSOs
- Model Policies / Procedures
- Defensive Driving
- MSI Videos

#### **Member Participation:**

TRICO JIF members participated in the following training courses from 1/1/2023 thru 3/31/2023:

- MSI LIVE: 300
- MSI NOW: 280
  - Online: 228
  - Streaming: 52
- MSI DVD: 5 Videos Rented (2 Member Town Represented)

## **D. ATTENDANCE / REPORTS**

### **1. Attendance at Meetings of the Fund**

J. A. Montgomery Consulting has representation at all JIF events, including but not limited to, Fund Commissioner Meetings, Claims Committee Meetings, and Annual Planning Retreats. J. A. Montgomery Consulting attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Consulting Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety/Risk Management related events.

### **2. Monthly and Quarterly Reports Semi-Annual Loss Analysis**

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



## 2023 Regional Training Plan

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

**Date / Time: April 25, 2023, @ 10 AM**

**Location: Virtual (Zoom)**

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

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

### **#2 Topic: Back Safety Material Handling**

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

**Location: Virtual (Zoom)**

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

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

### **#3 Topic: Indoor Air Quality**

**Date / Time: ¼ QTR TBD**

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

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

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

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund**

P.O. Box 490, Marlton, New Jersey 08053 · P:856-446-9100 · F:856-446-9149 · [www.tricojif.org](http://www.tricojif.org)

**Resolution No. 2023 -**

**Gloucester, Salem, & Cumberland Counties Municipal Joint Insurance Fund  
Resolution of Certification  
Annual Audit Report for Period Ending December 31, 2022**

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

**WHEREAS**, the Annual Report of Audit for the year 2022 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the Executive Committee, and

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

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

Schedule of Findings  
and  
Recommendations

and

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

Schedule of Findings  
and  
Recommendations

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

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

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

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

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

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

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION  
PASSED AT THE MEETING HELD ON JUNE 26, 2023.

---

Fund Secretary

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

**Interim Financial Statement Summary  
For the Period Ended March 31, 2023**

**Prepared By:  
Arthur J. Gallagher Risk Management Services, Inc.  
Fund Administrator**

**Gloucester, Salem, Cumberland Counties Municipal JIF  
Historical Operating Results Summary  
All Fund Years  
For the Period Ended March 31, 2023**

|   | Total                |
|---|----------------------|
| <b>Earned Contributions &amp; MEL / RCF Dividends</b>     | <b>\$293,111,151</b> |
| Closed MEL Surplus Transfer Balances                      | 2,479,771            |
| Claims Paid (Net of Subrogation)                          | (98,283,070)         |
| Excess Recoveries   | 211,230              |
| Excess Insurance Premiums Paid                            | (84,794,652)         |
| Operating Expenses Paid                                   | (54,143,365)         |
| MEL Supplemental Assessments - Paid                       | (1,025,097)          |
| Residual Claims Fund Premiums Paid                        | (15,640,821)         |
| Residual Claims Fund Supplemental Assessments - Paid      | (379,960)            |
| <b>Total Payments</b>                                     | <b>(254,055,735)</b> |
| <b>Position After Expenses</b>                            | <b>41,535,187</b>    |
| Investment Income (realized)                              | 11,308,628           |
| Transfers   | -                    |
| Return of Surplus   | (24,631,321)         |
| <b>CASH POSITION</b>                                      | <b>28,212,495</b>    |
| Investment Income (unrealized)                            | (2,180,892)          |
| Case Reserves   | (7,313,166)          |
| IBNR Reserves   | (5,341,169)          |
| MEL Supplemental Assessments - Not Paid                   | (891,500)            |
| Residual Claims Fund Supplemental Assessments - Not Paid  | (53,530)             |
| Residual Claims Fund Supplemental Assessments - Future FY | (481,773)            |
| <b>Net Current Surplus/(Deficit)</b>                      | <b>11,950,465</b>    |
| Valued as of 12/31/22                                     | \$11,717,903         |
| <b>NET CHANGE</b>   | <b>\$232,562</b>     |

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports  
valued as of March 31, 2023



**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund**  
**Cash Position Summary**  
**Fund Year 2023**  
**For the Period Ended March 31, 2023**

|  | Property         | General Liability | Automobile        | Workers' Comp.     | Deductible       | LFC            | E-JIF             | Excess / Standalone Policies | Expense & Cont.   | Total                |
|--|------------------|-------------------|-------------------|--------------------|------------------|----------------|-------------------|------------------------------|-------------------|----------------------|
| Earned Membership Contributions            | 216,738          | 300,349           | 90,356            | 1,130,760          | 306,742          | 3,870          | 96,231            | \$1,412,013                  | \$919,253         | \$4,476,311          |
| Other Income/Retro Program                 |                  |                   |                   |                    |                  |                |                   |                              |                   | \$0                  |
| <b>Total Income</b>                        | <b>\$216,738</b> | <b>\$300,349</b>  | <b>\$90,356</b>   | <b>\$1,130,760</b> | <b>\$306,742</b> | <b>\$3,870</b> | <b>\$96,231</b>   | <b>\$1,412,013</b>           | <b>\$919,253</b>  | <b>\$4,476,311</b>   |
| Claims Paid (Net of Subrogation)           | (55,732)         | (1,500)           | (973)             | (626,700)          |                  |                |                   |                              |                   | (684,905)            |
| Excess Recoveries                          |                  |                   |                   |                    |                  |                |                   |                              |                   | -                    |
| Excess Insurance Premiums Paid             |                  |                   |                   |                    |                  |                | (191,007)         | (2,705,044)                  |                   | (2,896,051)          |
| Operating Expenses Paid                    |                  |                   |                   |                    |                  |                |                   |                              | (976,445)         | (976,445)            |
| Total Payments                             | (55,732)         | (1,500)           | (973)             | (626,700)          | -                | -              | (191,007)         | (2,705,044)                  | (976,445)         | (4,557,401)          |
| Position After Expenses                    | 161,006          | 298,849           | 89,383            | 504,060            | 306,742          | 3,870          | (94,776)          | (1,293,032)                  | (57,192)          | (81,090)             |
| Investment Income                          | 3,390            | 5,142             | 1,547             | 19,025             | 5,273            | 67             |                   |                              | 14,631            | 49,075               |
| Transfers                                  |                  |                   |                   |                    |                  |                |                   |                              |                   | -                    |
| Return of Surplus                          |                  |                   |                   |                    |                  |                |                   |                              |                   | -                    |
| Closed MEL Surplus Transfer - Regular Cont | -                | -                 | -                 | -                  | -                | -              | -                 | -                            | -                 | -                    |
| Closed MEL Surplus Transfer - Excess Prem  | -                | -                 | -                 | -                  | -                | -              | -                 | -                            | -                 | -                    |
| <b>CASH POSITION</b>                       | <b>\$164,396</b> | <b>\$303,991</b>  | <b>\$90,931</b>   | <b>\$523,086</b>   | <b>\$312,014</b> | <b>\$3,937</b> | <b>(\$94,776)</b> | <b>(\$1,293,032)</b>         | <b>(\$42,560)</b> | <b>(\$32,014)</b>    |
| Case Reserves                              | (127,382)        | (77,250)          | (17,827)          | (228,121)          |                  |                |                   |                              |                   | (450,580)            |
| IBNR Reserves                              | (1,000)          | (268,250)         | (86,200)          | (714,199)          |                  |                |                   |                              |                   | (1,069,649)          |
| <b>Net Current Surplus/(Deficit)</b>       | <b>\$36,014</b>  | <b>(\$41,509)</b> | <b>(\$13,096)</b> | <b>(\$419,234)</b> | <b>\$312,014</b> | <b>\$3,937</b> | <b>(\$94,776)</b> | <b>(\$1,293,032)</b>         | <b>(\$42,560)</b> | <b>(\$1,552,243)</b> |
| <b>RECOMMENDED TRANSFERS</b>               |                  |                   |                   |                    |                  |                |                   |                              |                   | -                    |
| Valued as of 12/31/22                      |                  |                   |                   |                    |                  |                |                   |                              |                   | \$0                  |
| <b>NET CHANGE</b>                          | <b>36,014</b>    | <b>(41,509)</b>   | <b>(13,096)</b>   | <b>(419,234)</b>   | <b>312,014</b>   | <b>3,937</b>   | <b>(94,776)</b>   | <b>(1,293,032)</b>           | <b>(42,560)</b>   | <b>(1,552,243)</b>   |
| Claim Count for Open Fund Years 3/31/23    | 30               | 22                | 8                 | 60                 |                  |                |                   |                              |                   | 120                  |
| Claim Count for Open Fund Years 12/31/22   |                  |                   |                   |                    |                  |                |                   |                              |                   | 0                    |
| Net Change                                 | 30               | 22                | 8                 | 60                 |                  |                |                   |                              |                   | 120                  |

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund**  
**Cash Position Summary**  
**Fund Year 2022**  
**For the Period Ended March 31, 2023**

|  | Property           | General Liability  | Automobile       | Workers' Comp.     | Deductible         | E-JIF            | Excess / Standalone Policies | Expense & Cont.    | Total               |
|--|--------------------|--------------------|------------------|--------------------|--------------------|------------------|------------------------------|--------------------|---------------------|
| Earned Membership Contributions            | 805,632            | 1,111,595          | 339,696          | 3,747,630          | 1,059,628          | 387,984          | 5,128,775                    | 3,556,473          | \$16,137,413        |
| Other Income/Retro Program                 |                    |                    |                  |                    |                    |                  |                              | \$1,397            | \$1,397             |
| <b>Total Income</b>                        | <b>\$805,632</b>   | <b>\$1,111,595</b> | <b>\$339,696</b> | <b>\$3,747,630</b> | <b>\$1,059,628</b> | <b>\$387,984</b> | <b>\$5,128,775</b>           | <b>\$3,557,870</b> | <b>\$16,138,810</b> |
| Claims Paid (Net of Subrogation)           | (959,350)          | (40,041)           | (11,196)         | (1,455,502)        |                    |                  |                              |                    | (2,466,089)         |
| Excess Recoveries                          |                    |                    |                  |                    |                    |                  |                              |                    | -                   |
| Excess Insurance Premiums Paid             |                    |                    |                  |                    |                    | (387,983)        | (5,128,774)                  |                    | (5,516,757)         |
| Operating Expenses Paid                    |                    |                    |                  |                    |                    |                  |                              | (3,143,012)        | (3,143,012)         |
| Total Payments                             | (959,350)          | (40,041)           | (11,196)         | (1,455,502)        | -                  | (387,983)        | (5,128,774)                  | (3,143,012)        | (11,125,858)        |
| Position After Expenses                    | (153,718)          | 1,071,554          | 328,500          | 2,292,128          | 1,059,628          | 1                | 1                            | 414,858            | 5,012,952           |
| Investment Income                          | (12,431)           | (9,876)            | (3,002)          | (43,240)           | (8,879)            |                  | (24,571)                     | (40,028)           | (142,026)           |
| Transfers                                  |                    |                    |                  |                    |                    |                  |                              |                    | -                   |
| Return of Surplus                          | -                  | -                  | -                | -                  | -                  | -                | -                            | -                  | -                   |
| Closed MEL Surplus Transfer - Regular Cont | -                  | -                  | -                | -                  | -                  | -                | (300,000)                    | -                  | (300,000)           |
| Closed MEL Surplus Transfer - Excess Premi | -                  | -                  | -                | -                  | -                  | -                | 300,000                      | -                  | 300,000             |
| <b>CASH POSITION</b>                       | <b>(\$166,149)</b> | <b>\$1,061,678</b> | <b>\$325,498</b> | <b>\$2,248,888</b> | <b>\$1,050,749</b> | <b>\$1</b>       | <b>(\$24,570)</b>            | <b>\$374,830</b>   | <b>\$4,870,926</b>  |
| Case Reserves                              | (\$210,874)        | (\$133,904)        | (\$18,672)       | (\$1,115,135)      | -                  | -                | -                            | -                  | (1,478,585)         |
| IBNR Reserves                              | \$0                | (\$1,022,072)      | (\$306,153)      | (\$1,548,581)      | -                  | -                | -                            | -                  | (2,876,806)         |
| <b>Net Current Surplus/(Deficit)</b>       | <b>(\$377,023)</b> | <b>(\$94,298)</b>  | <b>\$673</b>     | <b>(\$414,828)</b> | <b>\$1,050,749</b> | <b>\$1</b>       | <b>(\$24,570)</b>            | <b>\$374,830</b>   | <b>\$515,535</b>    |
| <i>RECOMMENDED TRANSFERS</i>               | 300,000            |                    |                  |                    | (300,000)          |                  |                              |                    | -                   |
| Valued as of 12/31/22                      | (\$461,503)        | (\$158,355)        | (\$49,357)       | (\$561,549)        | \$1,036,200        | \$1              | (\$24,570)                   | \$33,321           | (185,812)           |
| <b>NET CHANGE</b>                          | <b>84,480</b>      | <b>64,057</b>      | <b>50,030</b>    | <b>146,721</b>     | <b>14,549</b>      | <b>-</b>         | <b>-</b>                     | <b>341,509</b>     | <b>701,347</b>      |
| Claim Count for Open Fund Years 3/31/23    | 146                | 169                | 50               | 223                |                    |                  |                              |                    | 588                 |
| Claim Count for Open Fund Years 12/31/22   | 141                | 153                | 47               | 210                |                    |                  |                              |                    | 551                 |
| Net Change                                 | 5                  | 16                 | 3                | 13                 |                    |                  |                              |                    | 37                  |

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund**  
**Cash Position Summary**  
**Fund Year 2021**  
**For the Period Ended March 31, 2023**

|   | Property         | General<br>Liability | Automobile       | Workers'<br>Comp.    | Deductible         | E-JIF            | Excess /<br>Standalone<br>Policies | Expense<br>& Cont. | Total               |
|---|------------------|----------------------|------------------|----------------------|--------------------|------------------|------------------------------------|--------------------|---------------------|
| Earned Membership Contributions             | \$741,042        | \$1,033,258          | \$303,573        | \$3,602,408          | \$1,002,402        | \$384,067        | \$4,937,248                        | \$3,280,192        | \$15,284,190        |
| Other Income/Retro Program                  |                  |                      |                  |                      | \$50,972           |                  |                                    |                    | \$50,972            |
| <b>Total Income</b>                         | <b>\$741,042</b> | <b>\$1,033,258</b>   | <b>\$303,573</b> | <b>\$3,602,408</b>   | <b>\$1,053,374</b> | <b>\$384,067</b> | <b>\$4,937,248</b>                 | <b>\$3,280,192</b> | <b>\$15,335,162</b> |
| Claims Paid (Net of Subrogation)            | (691,270)        | (172,421)            | (57,655)         | (2,971,998)          |                    |                  |                                    |                    | (3,893,344)         |
| Excess Recoveries                           |                  |                      |                  |                      |                    |                  |                                    |                    | -                   |
| Excess Insurance Premiums Paid              |                  |                      |                  |                      |                    | (384,067)        | (4,932,649)                        |                    | (5,316,716)         |
| Operating Expenses Paid                     |                  |                      |                  |                      |                    |                  |                                    | (2,979,986)        | (2,979,986)         |
| Total Payments                              | (691,270)        | (172,421)            | (57,655)         | (2,971,998)          | -                  | (384,067)        | (4,932,649)                        | (2,979,986)        | (12,190,046)        |
| Position After Expenses                     | 49,772           | 860,837              | 245,918          | 630,410              | 1,053,374          | -                | 4,599                              | 300,206            | 3,145,116           |
| Investment Income                           | (2,744)          | (37,854)             | (10,263)         | (76,876)             | (38,237)           | (17)             | (2,990)                            | (15,275)           | (184,256)           |
| Transfers                                   |                  |                      |                  |                      |                    |                  |                                    |                    | -                   |
| Return of Surplus                           |                  |                      |                  |                      |                    |                  |                                    |                    | -                   |
| Closed MEL Surplus Transfer - Regular Contr | -                | -                    | -                | -                    |                    |                  | (121,737)                          | -                  | (121,737)           |
| Closed MEL Surplus Transfer - Excess Premi  | -                | -                    | -                | -                    |                    |                  | 121,737                            | -                  | 121,737             |
| <b>CASH POSITION</b>                        | <b>\$47,028</b>  | <b>\$822,983</b>     | <b>\$235,655</b> | <b>\$553,534</b>     | <b>\$1,015,137</b> | <b>(\$17)</b>    | <b>\$1,609</b>                     | <b>\$284,931</b>   | <b>\$2,960,860</b>  |
| Case Reserves                               | (8,615)          | (424,572)            | (3,000)          | (1,522,882)          | -                  | -                | -                                  | -                  | (1,959,069)         |
| IBNR Reserves                               | -                | (662,310)            | (55,627)         | (162,804)            | -                  | -                | -                                  | -                  | (880,741)           |
| <b>Net Current Surplus/(Deficit)</b>        | <b>\$38,413</b>  | <b>(\$263,899)</b>   | <b>\$177,028</b> | <b>(\$1,132,152)</b> | <b>\$1,015,137</b> | <b>(\$17)</b>    | <b>\$1,609</b>                     | <b>\$284,931</b>   | <b>\$121,050</b>    |
| <i>RECOMMENDED TRANSFERS</i>                |                  |                      |                  |                      |                    |                  |                                    |                    | -                   |
| Valued as of 12/31/22                       | \$17,436         | (\$303,049)          | \$152,395        | (\$1,167,472)        | \$1,000,496        | (\$17)           | \$614                              | \$166,176          | (\$133,422)         |
| <b>NET CHANGE</b>                           | <b>20,977</b>    | <b>39,150</b>        | <b>24,633</b>    | <b>35,321</b>        | <b>14,641</b>      | <b>-</b>         | <b>995</b>                         | <b>118,755</b>     | <b>254,472</b>      |
| Claim Count for Open Fund Years 3/31/23     | 126              | 223                  | 74               | 326                  |                    |                  |                                    |                    | 749                 |
| Claim Count for Open Fund Years 12/31/22    | 126              | 221                  | 74               | 324                  |                    |                  |                                    |                    | 745                 |
| Net Change                                  | 0                | 2                    | 0                | 2                    |                    |                  |                                    |                    | 4                   |

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund**  
**Cash Position Summary**  
**Fund Year 2020**  
**For the Period Ended March 31, 2023**

|  | Property         | General Liability  | Automobile         | Workers' Comp.     | Deductible       | Loss Fund Contingency | EJIF             | Excess / Standalone Policies | Expense & Cont.    | Total               |
|--|------------------|--------------------|--------------------|--------------------|------------------|-----------------------|------------------|------------------------------|--------------------|---------------------|
| Earned Membership Contributions            | \$697,632        | \$1,008,615        | \$321,106          | \$3,455,901        | \$967,632        | \$142,751             | \$388,040        | \$4,745,482                  | \$3,218,908        | \$14,946,067        |
| Other Income/Retro Program                 |                  |                    |                    |                    | \$18,571         |                       |                  |                              |                    | \$18,571            |
| <b>Total Income</b>                        | <b>\$697,632</b> | <b>\$1,008,615</b> | <b>\$321,106</b>   | <b>\$3,455,901</b> | <b>\$986,203</b> | <b>\$142,751</b>      | <b>\$388,040</b> | <b>\$4,745,482</b>           | <b>\$3,218,908</b> | <b>\$14,964,638</b> |
| Claims Paid (Net of Subrogation)           | (694,862)        | (232,145)          | (589,876)          | (3,400,801)        |                  |                       |                  |                              |                    | (4,917,684)         |
| Excess Recoveries                          |                  |                    |                    |                    |                  |                       |                  |                              |                    | -                   |
| Excess Insurance Premiums Paid             |                  |                    |                    |                    |                  |                       | (\$388,040)      | (\$4,745,697)                |                    | (5,133,737)         |
| Operating Expenses Paid                    | -                | -                  | -                  | -                  | -                | -                     |                  |                              | (\$2,960,631)      | (2,960,631)         |
| Total Payments                             | (694,862)        | (232,145)          | (589,876)          | (3,400,801)        | -                | -                     | (388,040)        | (4,745,697)                  | (2,960,631)        | (13,012,052)        |
| Position After Expenses                    | 2,770            | 776,470            | (268,770)          | 55,100             | 986,203          | 142,751               | -                | (215)                        | 258,277            | 1,952,586           |
| Investment Income                          | 1,110            | (29,536)           | (6,344)            | 1,012              | (28,295)         | (4,378)               |                  | 5,513                        | (29,834)           | (90,752)            |
| Transfers                                  | 150,000          |                    |                    |                    | (150,000)        |                       |                  |                              |                    | -                   |
| Return of Surplus                          |                  |                    |                    |                    |                  |                       |                  |                              |                    | -                   |
| Closed MEL Surplus Transfer - Regular Cont | -                | -                  | -                  | -                  | -                | -                     | -                | (319,208)                    |                    | (319,208)           |
| Closed MEL Surplus Transfer - Excess Prem  | -                | -                  | -                  | -                  | -                | -                     | -                | 319,208                      |                    | 319,208             |
| <b>CASH POSITION</b>                       | <b>\$153,880</b> | <b>\$746,934</b>   | <b>(\$275,114)</b> | <b>\$56,112</b>    | <b>\$807,908</b> | <b>\$138,373</b>      | <b>\$0</b>       | <b>\$5,298</b>               | <b>\$228,443</b>   | <b>\$1,861,835</b>  |
| Case Reserves                              | (35)             | (319,539)          | (28,958)           | (713,711)          |                  |                       | -                | -                            | -                  | (1,062,243)         |
| IBNR Reserves                              | -                | (220,732)          | (115,294)          | (87,385)           | -                | -                     | -                | -                            | -                  | (423,411)           |
| <b>Net Current Surplus/(Deficit)</b>       | <b>\$153,845</b> | <b>\$206,663</b>   | <b>(\$419,366)</b> | <b>(\$744,984)</b> | <b>\$807,908</b> | <b>\$138,373</b>      | <b>\$0</b>       | <b>\$5,298</b>               | <b>\$228,443</b>   | <b>\$376,181</b>    |
| <b>RECOMMENDED TRANSFERS</b>               |                  |                    | 420,000            | 300,000            | (720,000)        |                       |                  |                              |                    | -                   |
| Valued as of 12/31/22                      | \$141,957        | \$141,804          | (\$420,394)        | (\$946,542)        | \$795,847        | \$136,272             | \$0              | \$5,298                      | \$216,991          | \$71,233            |
| <b>NET CHANGE</b>                          | <b>11,888</b>    | <b>64,859</b>      | <b>1,028</b>       | <b>201,558</b>     | <b>12,061</b>    | <b>2,101</b>          | <b>-</b>         | <b>-</b>                     | <b>11,452</b>      | <b>304,948</b>      |
| Claim Count for Open Fund Years 3/31/23    | 162              | 188                | 71                 | 336                |                  |                       |                  |                              |                    | 757                 |
| Claim Count for Open Fund Years 12/31/22   | 162              | 188                | 71                 | 335                |                  |                       |                  |                              |                    | 756                 |
| Net Change                                 | 0                | 0                  | 0                  | 1                  |                  |                       |                  |                              |                    | 1                   |

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**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund**  
**Cash Position Summary**  
**Fund Year 2019**  
**For the Period Ended March 31, 2023**

|  | Property           | General Liability  | Automobile         | Workers' Comp.       | Deductible       | Loss Fund Contingency | EJIF             | Excess / Standalone Policies | Expense & Cont.    | Total               |
|--|--------------------|--------------------|--------------------|----------------------|------------------|-----------------------|------------------|------------------------------|--------------------|---------------------|
| Earned Membership Contributions            | \$674,041          | \$1,026,237        | \$348,053          | \$3,467,887          | \$976,322        | \$100,000             | \$391,592        | \$4,594,381                  | \$3,079,336        | \$14,657,849        |
| Other Income/Retro Program                 |                    |                    |                    |                      |                  |                       |                  |                              | \$747              | \$747               |
| <b>Total Income</b>                        | <b>\$674,041</b>   | <b>\$1,026,237</b> | <b>\$348,053</b>   | <b>\$3,467,887</b>   | <b>\$976,322</b> | <b>\$100,000</b>      | <b>\$391,592</b> | <b>\$4,594,381</b>           | <b>\$3,080,083</b> | <b>\$14,658,596</b> |
| Claims Paid (Net of Subrogation)           | (1,255,507)        | (509,535)          | (212,315)          | (3,321,099)          |                  |                       |                  |                              |                    | (5,298,456)         |
| Excess Recoveries                          |                    |                    |                    |                      |                  |                       |                  |                              |                    | -                   |
| Excess Insurance Premiums Paid             |                    |                    |                    |                      |                  |                       | (391,594)        | (4,594,381)                  |                    | (4,985,975)         |
| Operating Expenses Paid                    |                    |                    |                    |                      |                  |                       |                  |                              | (2,867,514)        | (2,867,514)         |
| <b>Total Payments</b>                      | <b>(1,255,507)</b> | <b>(509,535)</b>   | <b>(212,315)</b>   | <b>(3,321,099)</b>   | <b>-</b>         | <b>-</b>              | <b>(391,594)</b> | <b>(4,594,381)</b>           | <b>(2,867,514)</b> | <b>(13,151,945)</b> |
| Position After Expenses                    | (581,466)          | 516,702            | 135,738            | 146,788              | 976,322          | 100,000               | (2)              | -                            | 212,569            | 1,506,651           |
| Investment Income                          | (4,760)            | (4,953)            | (2,823)            | 40,010               | 19,380           | (3,609)               | 165              | 17,474                       | 27,313             | 88,196              |
| Transfers                                  | 750,000            |                    |                    |                      | (750,000)        |                       |                  |                              |                    | -                   |
| Return of Surplus                          |                    |                    |                    |                      |                  |                       |                  |                              |                    | -                   |
| Closed MEL Surplus Transfer - Regular Cont | -                  | -                  | -                  | -                    | -                | -                     | -                | (403,178)                    | -                  | (403,178)           |
| Closed MEL Surplus Transfer - Excess Prem  | -                  | -                  | -                  | -                    | -                | -                     | -                | 403,178                      | -                  | 403,178             |
| <b>CASH POSITION</b>                       | <b>\$163,774</b>   | <b>\$511,749</b>   | <b>\$132,915</b>   | <b>\$186,798</b>     | <b>\$245,702</b> | <b>\$96,391</b>       | <b>\$163</b>     | <b>\$17,474</b>              | <b>\$239,882</b>   | <b>\$1,594,847</b>  |
| Case Reserves                              | (4)                | (823,745)          | (391,696)          | (1,146,993)          |                  |                       |                  |                              |                    | (2,362,438)         |
| IBNR Reserves                              | -                  | (37,597)           | (1,253)            | (51,712)             |                  |                       |                  |                              |                    | (90,562)            |
| <b>Net Current Surplus/(Deficit)</b>       | <b>\$163,770</b>   | <b>(\$349,593)</b> | <b>(\$260,034)</b> | <b>(\$1,011,907)</b> | <b>\$245,702</b> | <b>\$96,391</b>       | <b>\$163</b>     | <b>\$17,474</b>              | <b>\$239,882</b>   | <b>(\$858,153)</b>  |
| <b>RECOMMENDED TRANSFERS</b>               |                    |                    |                    |                      |                  |                       |                  |                              |                    | -                   |
| Valued as of 12/31/22                      | \$161,283          | (\$391,636)        | (\$275,371)        | (\$1,207,408)        | \$241,971        | \$94,927              | \$163            | \$17,474                     | \$236,238          | (\$1,122,359)       |
| <b>NET CHANGE</b>                          | <b>2,487</b>       | <b>42,043</b>      | <b>15,337</b>      | <b>195,501</b>       | <b>3,731</b>     | <b>1,464</b>          | <b>-</b>         | <b>-</b>                     | <b>3,644</b>       | <b>264,206</b>      |
| Claim Count for Open Fund Years 3/31/23    | 153                | 235                | 75                 | 291                  |                  |                       |                  |                              |                    | 754                 |
| Claim Count for Open Fund Years 12/31/22   | 153                | 235                | 75                 | 291                  |                  |                       |                  |                              |                    | 754                 |
| Net Change                                 | 0                  | 0                  | 0                  | 0                    |                  |                       |                  |                              |                    | 0                   |

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

**Gloucester, Salem, Cumberland Counties Municipal JIF**  
**Historical Operating Results Summary**  
**Closed Years Contingency Fund**  
**For the Period Ended March 31, 2023**

|  | 1991-2017           | 2018               | 1991-2018           |
|--|---------------------|--------------------|---------------------|
| Earned Contributions & MEL / RCF Dividends               | \$213,033,263       | \$14,504,371       | \$227,537,634       |
| Claims Paid (Net of Subrogation)                         | (75,817,170)        | (5,205,422)        | (81,022,592)        |
| Excess Recoveries  | 211,230             |                    | 211,230             |
| Excess Insurance Premiums Paid                           | (56,238,068)        | (4,707,348)        | (60,945,416)        |
| Operating Expenses Paid                                  | (38,425,124)        | (2,790,653)        | (41,215,777)        |
| Residual Claims Fund Premiums Paid                       | (14,791,217)        | (849,604)          | (15,640,821)        |
| Residual Claims Fund Supplemental Assessments - Paid     | (379,960)           | -                  | (379,960)           |
| Total Payments   | (185,440,309)       | (13,553,027)       | (198,993,336)       |
| Position After Expenses                                  | 27,592,954          | 951,344            | 28,544,298          |
| Investment Income  | 8,995,984           | 417,214            | 9,413,198           |
| Return of Surplus  | (24,631,321)        | -                  | (24,631,321)        |
| Closed MEL Surplus Transfer - Regular Contributions      | (1,006,231)         | (329,417)          | (\$1,335,648)       |
| Closed MEL Surplus Transfer - Excess Premiums Paid       | 1,006,231           | 329,417            | \$1,335,648         |
| <b>CASH POSITION</b>                                     | <b>11,957,617</b>   | <b>1,368,558</b>   | <b>\$13,326,174</b> |
| Case Reserves - Property                                 | (251)               |                    | (251)               |
| IBNR Reserves - Property                                 | -                   |                    | -                   |
| Residual Claims Fund Supplemental Assessments - Not Paid |                     | (53,530)           | (53,530)            |
| <b>Current Surplus/(Deficit)</b>                         | <b>\$11,957,366</b> | <b>\$1,315,028</b> | <b>\$13,272,393</b> |
| Open Property Claim Count: 03/31/23                      |                     |                    | 8                   |
| Open Property Claim Count: 12/31/22                      |                     |                    | 8                   |
| Net Change   |                     |                    | 0                   |

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

**Gloucester, Salem, Cumberland Counties Municipal JIF  
Historical Operating Results Summary  
Closed MEL Unencumbered Surplus Contingency Fund  
For the Period Ended March 31, 2023**

Fund Year(s) 2016-2021

|   |                    |
|---|--------------------|
| <b>Total Surplus Transferred</b>        | <b>2,479,771</b>   |
| MEL Supplemental Assessments - Paid     | (1,025,097)        |
| <b>Position After Expenses</b>          | <b>1,454,674</b>   |
| Investment Income                       | (5,699)            |
| Return of Surplus                       | -                  |
| <b>CASH POSITION</b>                    | <b>\$1,448,975</b> |
| MEL Supplemental Assessments - Not Paid | (891,500)          |
| <b>Current Surplus/(Deficit)</b>        | <b>\$557,475</b>   |
| Valued as of 12/31/22                   | \$540,027          |
| <b>NET CHANGE</b>                       | <b>\$17,448</b>    |

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund**  
**Open Years Comparative Operating Results Summary**  
**For the Period Ended March 31, 2023**

| <b>FUND YEAR 2023</b>         | Property   | GL          | Automobile  | WC           | Deductible | LFC      | EJIF        | MEL & EPL/POL  | Operating   | Total          |
|-------------------------------|------------|-------------|-------------|--------------|------------|----------|-------------|----------------|-------------|----------------|
| CASH POSITION                 | \$ 164,396 | \$ 303,991  | \$ 90,931   | \$ 523,086   | \$ 312,014 | \$ 3,937 | \$ (94,776) | \$ (1,293,032) | \$ (42,560) | \$ (32,014)    |
| Net Current Surplus/(Deficit) | \$ 36,014  | \$ (41,509) | \$ (13,096) | \$ (419,234) | \$ 312,014 | \$ 3,937 | \$ (94,776) | \$ (1,293,032) | \$ (42,560) | \$ (1,552,243) |
| <i>RECOMMENDED TRANSFERS</i>  | \$ -       | \$ -        | \$ -        | \$ -         | \$ -       | \$ -     | \$ -        | \$ -           | \$ -        | \$ -           |
| Valued as of 12/31/22         | \$ -       | \$ -        | \$ -        | \$ -         | \$ -       | \$ -     | \$ -        | \$ -           | \$ -        | \$ -           |
| CHANGE                        | \$ 36,014  | \$ (41,509) | \$ (13,096) | \$ (419,234) | \$ 312,014 | \$ 3,937 | \$ (94,776) | \$ (1,293,032) | \$ (42,560) | \$ (1,552,243) |

| <b>FUND YEAR 2022</b>         | Property     | GL           | Automobile  | WC           | Deductible   | LFC  | EJIF | MEL & EPL/POL | Operating  | Total        |
|-------------------------------|--------------|--------------|-------------|--------------|--------------|------|------|---------------|------------|--------------|
| CASH POSITION                 | \$ (166,149) | \$ 1,061,678 | \$ 325,498  | \$ 2,248,888 | \$ 1,050,749 | \$ - | \$ 1 | \$ (24,570)   | \$ 374,830 | \$ 4,870,926 |
| Net Current Surplus/(Deficit) | \$ (377,023) | \$ (94,298)  | \$ 673      | \$ (414,828) | \$ 1,050,749 | \$ - | \$ 1 | \$ (24,570)   | \$ 374,830 | \$ 515,535   |
| <i>RECOMMENDED TRANSFERS</i>  | \$ 300,000   | \$ -         | \$ -        | \$ -         | \$ (300,000) | \$ - | \$ - | \$ -          | \$ -       | \$ -         |
| Valued as of 12/31/22         | \$ (461,503) | \$ (158,355) | \$ (49,357) | \$ (561,549) | \$ 1,036,200 | \$ - | \$ 1 | \$ (24,570)   | \$ 33,321  | \$ (185,812) |
| CHANGE                        | \$ 84,480    | \$ 64,057    | \$ 50,030   | \$ 146,721   | \$ 14,549    | \$ - | \$ - | \$ -          | \$ 341,509 | \$ 701,347   |

| <b>FUND YEAR 2021</b>         | Property  | GL           | Automobile | WC             | Deductible   | LFC  | EJIF    | MEL & EPL/POL | Operating  | Total        |
|-------------------------------|-----------|--------------|------------|----------------|--------------|------|---------|---------------|------------|--------------|
| CASH POSITION                 | \$ 47,028 | \$ 822,983   | \$ 235,655 | \$ 553,534     | \$ 1,015,137 | \$ - | \$ (17) | \$ 1,609      | \$ 284,931 | \$ 2,960,860 |
| Net Current Surplus/(Deficit) | \$ 38,413 | \$ (263,899) | \$ 177,028 | \$ (1,132,152) | \$ 1,015,137 | \$ - | \$ (17) | \$ 1,609      | \$ 284,931 | \$ 121,050   |
| <i>RECOMMENDED TRANSFERS</i>  | \$ -      | \$ -         | \$ -       | \$ -           | \$ -         | \$ - | \$ -    | \$ -          | \$ -       | \$ -         |
| Valued as of 12/31/22         | \$ 17,436 | \$ (303,049) | \$ 152,395 | \$ (1,167,472) | \$ 1,000,496 | \$ - | \$ (17) | \$ 614        | \$ 166,176 | \$ (133,422) |
| CHANGE                        | \$ 20,977 | \$ 39,150    | \$ 24,633  | \$ 35,321      | \$ 14,641    | \$ - | \$ -    | \$ 995        | \$ 118,755 | \$ 254,472   |

| <b>FUND YEAR 2020</b>         | Property   | GL         | Automobile   | WC           | Deductible   | LFC        | EJIF | MEL & EPL/POL | Operating  | Total        |
|-------------------------------|------------|------------|--------------|--------------|--------------|------------|------|---------------|------------|--------------|
| CASH POSITION                 | \$ 153,880 | \$ 746,934 | \$ (275,114) | \$ 56,112    | \$ 807,908   | \$ 138,373 | \$ - | \$ 5,298      | \$ 228,443 | \$ 1,861,835 |
| Net Current Surplus/(Deficit) | \$ 153,845 | \$ 206,663 | \$ (419,366) | \$ (744,984) | \$ 807,908   | \$ 138,373 | \$ - | \$ 5,298      | \$ 228,443 | \$ 376,181   |
| <i>RECOMMENDED TRANSFERS</i>  | \$ -       | \$ -       | \$ 420,000   | \$ 300,000   | \$ (720,000) | \$ -       | \$ - | \$ -          | \$ -       | \$ -         |
| Valued as of 12/31/22         | \$ 141,957 | \$ 141,804 | \$ (420,394) | \$ (946,542) | \$ 795,847   | \$ 136,272 | \$ - | \$ 5,298      | \$ 216,991 | \$ 71,233    |
| CHANGE                        | \$ 11,888  | \$ 64,859  | \$ 1,028     | \$ 201,558   | \$ 12,061    | \$ 2,101   | \$ - | \$ -          | \$ 11,452  | \$ 304,948   |

| <b>FUND YEAR 2019</b>         | Property   | GL           | Automobile   | WC             | Deductible | LFC       | EJIF   | MEL & EPL/POL | Operating  | Total          |
|-------------------------------|------------|--------------|--------------|----------------|------------|-----------|--------|---------------|------------|----------------|
| CASH POSITION                 | \$ 163,774 | \$ 511,749   | \$ 132,915   | \$ 186,798     | \$ 245,702 | \$ 96,391 | \$ 163 | \$ 17,474     | \$ 239,882 | \$ 1,594,847   |
| Net Current Surplus/(Deficit) | \$ 163,770 | \$ (349,593) | \$ (260,034) | \$ (1,011,907) | \$ 245,702 | \$ 96,391 | \$ 163 | \$ 17,474     | \$ 239,882 | \$ (858,153)   |
| <i>RECOMMENDED TRANSFERS</i>  | \$ -       | \$ -         | \$ -         | \$ -           | \$ -       | \$ -      | \$ -   | \$ -          | \$ -       | \$ -           |
| Valued as of 12/31/22         | \$ 161,283 | \$ (391,636) | \$ (275,371) | \$ (1,207,408) | \$ 241,971 | \$ 94,927 | \$ 163 | \$ 17,474     | \$ 236,238 | \$ (1,122,359) |
| CHANGE                        | \$ 2,487   | \$ 42,043    | \$ 15,337    | \$ 195,501     | \$ 3,731   | \$ 1,464  | \$ -   | \$ -          | \$ 3,644   | \$ 264,206     |



**GLOUCESTER, SALEM CUMBERLAND COUNTIES  
MUNICIPAL JOINT INSURANCE FUND  
TRANSFER OF FUNDS  
RESOLUTION NO. 2023-**

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant to N.J.S.A. 40A:10 et seq; and

WHEREAS, the Fund's interim review of financial statements as of March 31, 2023 indicates the 2022 and 2020 Fund Years require intra-fund transfers as follows:

| Amount    | From            | To            |
|-----------|-----------------|---------------|
| \$300,000 | 2022 Deductible | 2022 Property |

| Amount    | From            | To        |
|-----------|-----------------|-----------|
| \$420,000 | 2020 Deductible | 2020 Auto |

| Amount    | From            | To      |
|-----------|-----------------|---------|
| \$300,000 | 2020 Deductible | 2020 WC |

WHEREAS, there are sufficient funds in the above accounts to effect said transfers;

NOW, THEREFORE BE IT RESOLVED, that the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund does hereby transfer the sums set forth above.

Pursuant to N.J.A.C. 11:5-2.13, a copy of this Resolution shall be forthwith sent to the Departments of Banking and Insurance and Community Affairs affording them thirty (30) days in which to object to the aforementioned transfer. If no objection is received in writing within said thirty (30) day period, the Administrator and Treasurer shall affect said transfer. The Executive Committee shall, prior to making a said transfer, complete the certification below.

\_\_\_\_\_

Chairperson Secretary

\_\_\_\_\_

Date

ROLL CALL VOTE  Yes  No  Abstain

A copy of this Resolution was sent to the Department of Banking and Insurance and the Department of Community Affairs on the \_\_\_\_\_ day of \_\_\_\_\_, 2023.

As of the \_\_\_\_\_ day of \_\_\_\_\_, 2023, no objection has been received.

As of the \_\_\_\_\_ day of \_\_\_\_\_, 2023, written approval was received.

BY: \_\_\_\_\_

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

**RESOLUTION AUTHORIZING THE CREATION OF THE  
RESIDUAL CLAIMS FUND SUPPLEMENTAL ASSESSMENT ACCOUNT**

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

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

**WHEREAS**, the FUND is a member of the Municipal Excess Liability Residual Claims Fund (RCF JIF); and

**WHEREAS**, the RCF JIF's financial position has been negatively impacted by the recognition of unrealized losses, the reopening of older workers compensation claims, recent changes to sexual abuse and molestation statutes, the adoption of the Thomas Canzanella Act, and a change to the pension offset program; and

**WHEREAS**, these aforementioned changes have resulted in higher claims costs, increased reserves on open claims, and higher confidence levels being applied to Incurred But Not Reported (IBNR) calculations; and

**WHEREAS**, pursuant to the Indemnity & Trust Agreement between the RCF JIF and the FUND, the FUND is financially responsible should the RCF JIF need to issue a supplemental assessment to its members JIFs; and

**WHEREAS**, in recognition that the RCF JIF has in excess of \$80 million in cash as of December 31, 2022, it is not necessary for the RCF JIF to collect any additional funds from its member JIFs at this time; however, Member FUND's must create a payable for their potential share of any shortfall; and

**WHEREAS**, to better track any additional assessments that might be due and owing to the RCF JIF in the future, it is appropriate to create a specific account for this purpose; and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to create a RCF Supplemental Assessment Account; and

**BE IT FURTHER RESOLVED** that the FUND Treasurer, FUND Auditor, and Administrative Consultant are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties  
Municipal Joint Insurance Fund at a public meeting held on June 26, 2023.

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

Attest: \_\_\_\_\_  
Robert Diaz, Secretary

By: \_\_\_\_\_  
Karen Sweeney, Chairperson

Date: \_\_\_\_\_



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** Friday June 2, 2023

**To:** Gloucester, Salem, & Cumberland Counties Municipal JIF

**From:** Commissioner Razze

**Subject:** June MEL Report

**Special Meetings:** The MEL Board met on May 8<sup>th</sup> and accepted recommendations of the Management Committee and Model Personnel Committee from their April meetings. The Board adopted a resolution issuing an additional assessment, approved changes to the Model Personnel Policies and Handbooks and adopted a Resolution awarding a contract for Marketing Consultant to service the member JIFs in the southern part of the state.

**Audit Committee:** Committee met on May 31, 2023 and submitted minutes of their meeting.

In addition, the Fund Auditor and Actuary attended the June meeting and reviewed their year-end reports. Auditor reviewed The Statement of Net Position with the Board. He also said the Audit Committee had a very good discussion on the various factors that are impacting the MEL and the RCF financials. Actuary said he estimated similar reserves as the Third Party Administrators (and are included in Audit Report) and has issued a statement that reserves are reasonable.

Committee Chairman said this has been a difficult year for the MEL and Fund Commissioners and Fund Professionals worked together to address.

Board also accepted the Audit Committee's recommendations and accepted the Internal Audits for *Contract Management & Conflict of Interest* and *Internal Audit on Liability Claims*.

**Safety & Education Committee:** Committee met on May 12<sup>th</sup>; a copy of the meeting minutes submitted to the board for information.

In addition, the Board accepted their recommendation and adopted a resolution awarding a “non fair and open” contract to Benchmark Analytics for a police accreditation study for an amount not to exceed \$39,500. A copy of the proposal was submitted to the Board of Fund Commissioners.

The MEL Safety Institute transitioned to a new vendor for the Learning Management System. A copy of the notice that was sent to training administrators submitted for information. . Notice included an announcement that training administrators should expect to get an email from **BIS Training** to activate accounts.

**Emergency Restoration Services:** In 2020, the MEL QPA issued a bid for Emergency Restoration Services and confirmed it may serve as a “rolling” list where responders that comply with bid specification will be posted to the MEL website. Board approved the addition of *ServiceMaster by Timeless to the list*.

**Suburban Metro Joint Insurance Fund:** The Suburban Metro Fund accepted member town school boards for membership in 1999 with the School Pool for Excess Liability Limits (SPELL) providing the excess coverage. Commissioner Cuccia submitted a memorandum asking the MEL to consider providing excess coverage to the Nutley Board of Education and the Manchester Regional High School if the Underwriting Manager is not able to

find an excess program by July 1, 2023 when their coverage with the SPELL Fund expires. Board agreed to provide excess temporarily if another option is not available by the expiration.

**Legislative Committee:** Committee met on May 1<sup>st</sup> and submitted meeting minutes for information. Committee is scheduled to meet again on Tuesday July 18, 2023 at 1:00PM via Zoom. Committee Chair and Executive Director said there is a bill that is moving quickly that would increase attorney fees on workers' compensation – that if passed – would add an additional 5 to 6 percent increase on costs, in addition to all the other recent changes impacting workers' compensation.

Governor has signed the bill establishing a licensing process for police. Fund Attorney will work with J.A.M's law enforcement until to prepare a bulletin.

**Claims Committee:** Committee met on May 3<sup>rd</sup>; minutes of these meetings are sent to the full MEL Board separately from the agenda. The committee is scheduled to meet immediately following this meeting.

**RCF:** A copy of Commissioner Clark's report on the RCF March 24, 2023 and May 8, 2023 meetings submitted for information. Committee is scheduled to meet just prior to the MEL meeting.

**Cyber JIF:** Cyber JIF met on May 9, 2023; enclosed is a copy of report on the meeting. Due to scheduling conflicts, the Cyber JIF has rescheduled the June 15, 2023 meeting to June, 22, 2023 at 2:00PM. Chairwoman said the RFP process for the Cyber JIF services had been difficult to manage and she thanked Commissioners Merchel and Brewer for all their efforts.

Underwriting Manager said the New Jersey Cybersecurity and Communications Integration Cell (NJCCIC) has released a communication about a Cyber Grant. Filing deadline is June 9<sup>th</sup>. At this stage, the details do not have to be included in order to file for the grant.

**2023 Financial Disclosures:** The filing deadline for the Financial Disclosure forms inclusive of any other municipal related positions that require filing was April 30<sup>th</sup>. All MEL Commissioners and Professionals have completed their filing by the deadline.

**2023 MEL, MR HIF & NJCE JIF Educational Seminar:** The 12<sup>th</sup> annual seminar was conducted virtually on Friday, April 21<sup>st</sup> and Friday, April 28<sup>th</sup> and total attendance was approximately 450 attendees.

Certificates have been issued for Municipal Clerks, Certified Public Managers, Chief Financial Officers and Qualified Purchasing Agents. We have sent attendance records for Lawyers, Accountants, and Insurance Producers to the *Institute of Strategic Educational Partners*. The credits for Total Contact Hours for Water Supply and Wastewater Licensed Operators will be reviewed by *The Advisory Council* at their June agenda. If approved, those certificates will be issued.

**2024 Renewal:** Underwriting Manager said he has begun the marketing process for the 2024 renewal and added that the property policy will be critical this year and he thanked the JIFs for working on getting property appraisals in place. Fund Attorney added that – with the help of the QPA – we have been able to meet the comptrollers filing requirements.



## Municipal Excess Liability Residual Claims Fund

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

June 2, 2023

Memo to: Gloucester, Salem & Cumberland Counties Municipal JIF  
From: Commissioner Razze  
Re: RCF June Meeting

**Auditor and Actuary Year-End Reports:** The Audit Report as of December 31, 2022 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor said due to recent legislative decisions the Actuary for the Fund had to establish higher IBNR reserves, resulting in ending the year in a negative position. The special meeting held in May addressed the deficit by issuing an additional assessment. Comments and Recommendations are consistent with previous years, noting the deficit years. The unrealized loss on investments is also a factor but is expected to resolve as interest rates adjust and investments mature and are reinvested for higher yields. The Fund's financial status has been reviewed with the Department of Banking and Insurance and they feel no regulatory action is needed.

Fund Actuary said the total discounted reserves as of December 31, 2022 is \$147.2 million and is made up of \$107.5 million in case reserves and \$39.7 million in IBNR reserves. Fund Actuary's opinion determination is stated at 'Reasonable', which is the preferred of the five options of determination.

Following the reports, the Board approved the year-end financials as presented and adopted resolution 17-23 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

**2022 Proposed Budget Amendment:** The Board approved an amendment to fund year 2022 budget to accept the transfer of liabilities as of December 31<sup>st</sup> for fund year 2018. A motion was approved to introduce on first reading the amendments to the 2022 Budget and to schedule the Public Hearing on September 15, 2023 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2022 proposed amended budget.

**JCMI Quarterly Report:** Ms. Kontomanolis, CFO, reported they are working closely with Eagle Asset Management to review the portfolio and look for opportunities to reinvestment instruments at higher rates. Mr. Cuccia added they are adjusting policy on holding investments to shorter terms to reflect the current market.

**2023 MEL, MR HIF & NJCE JIF Educational Seminar:** Executive Director reported that the 12<sup>th</sup> annual seminar was conducted virtually in 2 half-day sessions on Friday, April 21<sup>st</sup> and Friday, April 28<sup>th</sup> from 9AM to 12PM. The combined attendance for the two sessions was a record of 450. The panel included Senators.

**Claims Committee:** The Claims Review Committee met on May 3<sup>rd</sup> and prior to the June 2<sup>nd</sup> meeting. Motion was carried to accept the June PARs as presented.

**Next Meeting:** The next meeting of the RCF is scheduled for September 15, 2023 at 10:30AM at the Forsgate Country Club.

| MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND |                |                   |                   |                   |
|---|----------------|-------------------|-------------------|-------------------|
| 2022 PROPOSED BUDGET                            |                |                   |                   |                   |
|   | 2022           | 2022 Amendment    | 2022              | \$                |
|   | PROPOSED       | 2018 Assessments  | Revised Budget    | CHANGE            |
|   | BUDGET         |                   |                   |                   |
| <b>APPROPRIATIONS</b>                           |                |                   |                   |                   |
| MEL   | 315,330        | 13,211,400        | 13,526,730        | 13,211,400        |
| BMEL  | 0              | 0                 | 0                 | 0                 |
| ATLANTIC  | 49,541         | 1,903,062         | 1,952,603         | 1,903,062         |
| BERGEN  | 13,840         | 1,308,269         | 1,322,108         | 1,308,269         |
| BURLCO  | 20,723         | 678,827           | 699,550           | 678,827           |
| CAMDEN  | 23,828         | 903,413           | 927,241           | 903,413           |
| MONMOUTH  | 27,328         | 1,539,271         | 1,566,599         | 1,539,271         |
| MORRIS  | 20,794         | 1,964,504         | 1,985,298         | 1,964,504         |
| NJUA  | 17,074         | 395,229           | 412,302           | 395,229           |
| OCEAN   | 50,246         | 3,262,404         | 3,312,649         | 3,262,404         |
| PMM   | 8,590          | 376,771           | 385,362           | 376,771           |
| SOUTH BERGEN                                    | 22,222         | 1,269,488         | 1,291,710         | 1,269,488         |
| SUBURBAN METRO                                  | 21,634         | 717,622           | 739,256           | 717,622           |
| TRICO   | 31,031         | 849,602           | 880,633           | 849,602           |
| SUBURBAN MUNICIPAL                              | 3,504          | 353,830           | 357,334           | 353,830           |
| CENTRAL JERSEY (incl. Run-in Receivable)        | 43,824         | 967,219           | 1,011,042         | 967,219           |
| NJPHA   | 16,492         | 677,498           | 693,990           | 677,498           |
| <b>TOTAL</b>                                    | <b>686,000</b> | <b>30,378,409</b> | <b>31,064,409</b> | <b>30,378,409</b> |

| MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND |                |                   |                   |                   |
|---|----------------|-------------------|-------------------|-------------------|
| 2022 PROPOSED BUDGET                            |                |                   |                   |                   |
|   | 2022 PROPOSED  | 2022 Amendment    | 2022              |                   |
|   | BUDGET         | 2018 Assessments  | Revised Budget    |                   |
| <b>APPROPRIATIONS</b>                           |                |                   |                   |                   |
| CLAIMS  | 0              | 29,678,409        | 29,678,409        | 29,678,409        |
| Run-in Claim Receivable                         | 15,000         |                   | 15,000            | 0                 |
| LOSS FUND CONTINGENCY                           | 0              | 700,000           | 700,000           | 700,000           |
| <b>SUBTOTAL LOSS FUND</b>                       | <b>15,000</b>  | <b>30,378,409</b> | <b>30,393,409</b> | <b>30,378,409</b> |
| <b>EXPENSES</b>                                 |                |                   |                   |                   |
| ADMINISTRATOR                                   | 214,158        |                   | 214,158           | 0                 |
| DEPUTY ADMINISTRATOR                            | 72,849         |                   | 72,849            | 0                 |
| ATTORNEY  | 44,336         |                   | 44,336            | 0                 |
| CLAIMS SUPERVISION & AUDIT                      | 64,092         |                   | 64,092            | 0                 |
| TREASURER                                       | 41,626         |                   | 41,626            | 0                 |
| AUDITOR   | 24,589         |                   | 24,589            | 0                 |
| ACTUARY   | 43,899         |                   | 43,899            | 0                 |
| MISCELLANEOUS                                   | 25,800         |                   | 25,800            | 0                 |
| <b>SUBTOTAL</b>                                 | <b>531,349</b> | <b>0</b>          | <b>531,349</b>    | <b>0</b>          |
| EXPENSE CONTINGENCY                             | 139,651        |                   | 139,651           | 0                 |
| <b>TOTAL BUDGET</b>                             | <b>671,000</b> | <b>30,378,409</b> | <b>31,049,409</b> | <b>30,378,409</b> |



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: June 2, 2023  
TO: Gloucester, Salem & Cumberland Counties Municipal JIF  
FROM: Commissioner\_ Razze\_\_\_\_\_

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SUBJECT: Summary of Topics Discussed at E-JIF Meeting

**Auditor Year-End Reports** – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2022. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #21-23 approving the Year-End Financials and executed the Group Affidavit.

**Actuarial IBNR Estimates** – The E-JIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2023.

**Next Meeting-** The next meeting of the E-JIF is scheduled for September 15, 2023 at the Forsgate Country Club, Jamesburg, N.J.



## NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** Tuesday, May 9, 2023

**To:** Board of Fund Commissioners  
Gloucester, Salem & Cumberland Counties Municipal JIF

**From:** Commissioner Razze

**Risk Control Committee:** The Risk Control Committee met several times to review responses to the Competitive Contracting RFP for Training/Phishing and External Scanning and had been prepared to make a recommendation. However, the meeting opened with the Board convening an Executive Session to discuss contracts and potential litigation. When the board reopened the meeting, the Chairman reported that Commissioner agreed to adopt a Resolution rejecting all the bids, even though the process had been followed correctly. Chairman noted the Risk Control Committee learned a lot from the process and will review expectations before rewriting the Competitive Contracting RFP. Resolution 41-23 was then adopted - rejecting the bids received for CC# 22-01 (Cyber Training, Phishing and External Scanning) by an 18-0 vote. Chairman also noted there will be discussion on the impact to members' ability to complete all the elements of the Risk Control Program.

**Transfer Of Funds:** The amount budgeted for excess insurance premiums has been adjusted to reflect the updated membership, resulting in a balance of \$504,441. Board accepted the Executive Director's recommendation and adopted Resolution 42-23 to transfer the balance to general contingency.

**Chertoff Group:** The Risk Control Committee also reviewed a proposal from the Chertoff Group for Cyber Support Services. Attached proposal reflects modifications the committee requested. Board adopted Resolution 43-23 Awarding a One-year Contract to the Chertoff Group for Cybersecurity Consulting for Extraordinary Unspecified Services.

**Technology Stack Questionnaire:** The technology stack questionnaire developed by the Chertoff Group has been drafted into Origami and is now under final review. Once complete, Fund Commissioners and Risk Managers will receive an email to complete the survey. The survey will allow the Fund to better tailor the cybersecurity framework and provide broadscale advice to the members.

**Webpage:** The Cyber JIF website has launched and the Fund will be notifying the local JIFs. The URL is: <https://cyberjif.org/>. The MEL webpage will continue to carry the same content as members familiarize themselves with the new webpage.

**State Filing:** The Fund Office continues to submit the required filings, including the professional contracts that are being processed.

**Public Comment:**

Ted Stanziele, Government Solutions, and Brian Lau, D2, offered public comment