

## 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*The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.*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
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  - G. 2023 Wellness Incentive.....Page 40
  - H. 2023 EPL/Cyber Risk Management Budget.....Page 41

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K.	Skateboard Park Approval Status.....	Page 46
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Q.	Renewing Members	
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- 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
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- XVII. MEL/RCF/EJIF Reports
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  - 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>
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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>	<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 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>	<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.

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 JCMI 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>	<b>Yeas:</b>	Doug Hogate, <i>Acting Secretary</i> , <b>Elsinboro Township</b> Leo Selb, <b>Hopewell Township</b> Colette Bachich, <b>Washington Township</b> Bob Diaz, <i>Acting Chair</i> , <b>South Harrison Township</b> Ken Brown, <b>Carneys Point</b> Stephanie McCaffrey, <b>East Greenwich Township</b> Kevin Clour, <b>Lower Alloways Creek</b>
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<b>Nays:</b>	None
<b>Abstain:</b>	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.njmcl.org](http://www.njmcl.org) to assist members. Please submit the Fireworks *Checklist*, along with all required documents as outlined in the checklist and Bulletin to [MELUnderwritingSvcCntr@comnorstrong.com](mailto:MELUnderwritingSvcCntr@comnorstrong.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 JIF JOINT INSURANCE FUND  
2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

DATA VALUED AS OF April 30, 2023

MEMBER_ID	MEMBER	# CLAIMS	Y. T. D.	2023	2022	2021	TOTAL RATE	
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		
		* 4/30/2023	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2023 - 2021
1	345 Alloway Township	0	0	0.00	0.00	2.78	1 Alloway Township	1.46
2	346 Carneys Point Township	0	0	0.00	0.00	0.00	2 Carneys Point Township	0.00
3	348 East Greenwich Township	0	0	0.00	0.00	0.00	3 East Greenwich Township	0.00
4	349 Elk Township	0	0	0.00	0.00	0.00	4 Elk Township	0.00
5	350 Fairfield Township	0	0	0.00	0.00	0.00	5 Fairfield Township	0.00
6	352 Greenwich Township	0	0	0.00	1.14	1.10	6 Greenwich Township	0.96
7	353 Harrison Township	0	0	0.00	0.00	0.00	7 Harrison Township	0.00
8	356 Mantua Township	0	0	0.00	0.82	3.28	8 Mantua Township	1.76
9	358 Paulsboro Borough	0	0	0.00	1.23	2.42	9 Paulsboro Borough	1.58
10	359 Penns Grove Borough	0	0	0.00	1.96	0.00	10 Penns Grove Borough	0.85
11	360 Pennsville Township	0	0	0.00	0.63	1.20	11 Pennsville Township	0.80
12	361 Pilesgrove Township	0	0	0.00	0.00	0.00	12 Pilesgrove Township	0.00
13	362 Pitman Borough	0	0	0.00	0.74	0.00	13 Pitman Borough	0.30
14	364 South Harrison Township	0	0	0.00	0.00	0.00	14 South Harrison Township	0.00
15	365 Swedesboro Borough	0	0	0.00	0.00	0.00	15 Swedesboro Borough	0.00
16	366 Upper Pittsgrove Township	0	0	0.00	2.20	0.00	16 Upper Pittsgrove Township	0.98
17	367 Wenonah Borough	0	0	0.00	0.00	2.53	17 Wenonah Borough	1.09
18	368 Westville Borough	0	0	0.00	0.00	1.22	18 Westville Borough	0.54
19	369 Woodbury Heights Borough	0	0	0.00	1.96	0.00	19 Woodbury Heights Borough	0.83
20	370 Woodstown Borough	0	0	0.00	0.00	0.00	20 Woodstown Borough	0.00
21	371 Woolwich Township	0	0	0.00	0.00	1.27	21 Woolwich Township	0.54
22	464 Quinton Township	0	0	0.00	2.27	0.00	22 Quinton Township	0.98
23	480 Oldmans Township	0	0	0.00	0.00	0.00	23 Oldmans Township	0.00
24	528 Franklin Township	0	0	0.00	0.82	4.05	24 Franklin Township	2.26
25	529 Shiloh Borough	0	0	0.00	0.00	0.00	25 Shiloh Borough	0.00
26	603 Mannington Township	0	0	0.00	0.00	0.00	26 Mannington Township	0.00
27	640 Lower Alloways Creek Township	0	0	0.00	1.74	3.36	27 Lower Alloways Creek Township	2.23
28	645 Elsinboro Township	0	0	0.00	0.00	0.00	28 Elsinboro Township	0.00
29	702 Hopewell Township	0	0	0.00	0.00	0.00	29 Hopewell Township	0.00
30	730 National Park Borough	0	0	0.00	***	***	30 National Park Borough	0.00
31	688 West Deptford Township	-1	1	0.91	1.18	0.86	31 West Deptford Township	1.00
32	374 Washington Township	1	1	1.37	1.78	2.95	32 Washington Township	2.24
33	351 Glassboro Borough	1	1	1.42	3.38	7.67	33 Glassboro Borough	5.01
34	357 Monroe Township	0	2	1.79	2.10	2.20	34 Monroe Township	2.10
35	381 Woodbury City	1	1	2.53	4.86	4.71	35 Woodbury City	4.48
36	463 Deptford Township	0	2	3.31	2.86	4.55	36 Deptford Township	3.69
37	347 Clayton Borough	0	1	3.39	2.37	0.00	37 Clayton Borough	1.54
38	355 Logan Township	2	2	6.12	0.00	1.18	38 Logan Township	1.42
39	660 Vineland City	**	0	0			39 Vineland City	0.00
Totals:			4	11	0.99	1.35		1.59

Frequency = ((Y.T.D. LOST TIME ACCIDENT \* 200,000) / ADJUSTED HOURS WORKED)

\* Member does not participate in the FUND for Workers' Comp coverage

\*\* Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report

**2023 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

April 30, 2023

<b>FUND</b>	<b>2023 LOST TIME FREQUENCY</b>	<b>2022 LOST TIME FREQUENCY</b>	<b>2021 LOST TIME FREQUENCY</b>	<b>TOTAL RATE * 2023 - 2021</b>
Monmouth County	<b>0.36</b>	0.86	0.99	<b>0.85</b>
Ocean County	<b>0.51</b>	1.17	1.79	<b>1.34</b>
Bergen County	<b>0.52</b>	1.49	1.59	<b>1.40</b>
NJ Public Housing Authority	<b>0.82</b>	1.79	1.53	<b>1.54</b>
NJ Utility Authorities	<b>0.82</b>	1.30	1.98	<b>1.51</b>
Suburban Metro	<b>0.98</b>	1.51	1.44	<b>1.40</b>
Gloucester, Salem, Cumberland	<b>0.99</b>	1.35	2.00	<b>1.59</b>
Camden County	<b>1.02</b>	1.46	1.41	<b>1.38</b>
Professional Municipal Manage	<b>1.03</b>	1.27	1.54	<b>1.36</b>
Atlantic County Municipal JIF	<b>1.16</b>	2.07	1.93	<b>1.88</b>
Morris County	<b>1.34</b>	1.25	1.55	<b>1.39</b>
Burlington County Municipal JI	<b>1.45</b>	1.24	1.33	<b>1.31</b>
Central New Jersey	<b>1.48</b>	2.08	1.52	<b>1.75</b>
South Bergen County	<b>2.17</b>	2.32	2.08	<b>2.19</b>
Suburban Municipal	<b>2.28</b>	1.26	1.34	<b>1.44</b>
<b>AVERAGE</b>	<b>1.13</b>	1.49	1.60	<b>1.49</b>

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

### Conner Strong - Report by Insured

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
G2CEU	Gloucester, Salem, Cumberland JIF	Township of Washington (T)	RE: Washington Twp. Recreation Baseball Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Washington Township Recreation	MA Warriors Baseball	PO Box 401		Swedesboro	NJ	08085	04/24/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
OT5S3	Gloucester, Salem, Cumberland JIF	Borough of Pitman	RE: Use of Premises for Entrance Exam The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Pitman Police Department's use of pre	Pitman Board of Education	420 Hudson Avenue		Pitman	NJ	08071	04/24/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
P58OJ	Gloucester, Salem, Cumberland JIF	Township of Pilesgrove	Evidence of Insurance	Dept of Natural Resources & Environmental Control,	Compliance & Permitting	89 Kings Highway	Dover	DE	19901	05/08/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
P58ZQ	Gloucester, Salem, Cumberland JIF	City of Vineland	RE: Use of PremisesThe Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of Serene Custard's premises by North Vineland Fire	Serene Custard and Miniature Golf	2336 NW Blvd.		Vineland	NJ	08360	05/18/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
XVGP6	Gloucester, Salem, Cumberland JIF	Township of Harrison	RE: use of premises for parking during Community Day celebrationsThe Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premise	Eric & Ashley Elder	14 S. Main Street		Mullica Hill	NJ	08062	04/24/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
XVH2T	Gloucester, Salem, Cumberland JIF	Township of Washington (T)	RE: Evidence of Insurance- Baseball ProgramThe Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Washington Township Parks and R	Future Stars Tournaments	PO Box 523		Palmyra	PA	17078	04/24/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
Y7GMZ	Gloucester, Salem, Cumberland JIF	Township of Mantua	RE: Police Training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of High School facilities for Police training.	Clearview Regional High School	625 Breakneck Road		Mullica Hill	NJ	08062	04/24/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
Y7K5T	Gloucester, Salem, Cumberland JIF	Township of West Deptford	RE: Use of V94 18 Passenger Bus The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of V94 18 Passenger Bus VIN# 13541, valued	County of Gloucester	Board of County Commissioners	PO Box 337	Woodbury	NJ	08090	05/17/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property Workers Compensation and Employers' Liability

**TRI-COUNTY MUNICIPAL FUND  
FINANCIAL FAST TRACK REPORT**

**AS OF April 30, 2023**

	<b>THIS MONTH</b>	<b>YTD</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>1. UNDERWRITING INCOME</b>	<b>1,492,012</b>	<b>5,968,050</b>	<b>289,445,694</b>	<b>295,413,744</b>
<b>2. CLAIM EXPENSES</b>				
Paid Claims	300,391	2,167,973	110,517,080	112,685,053
Case Reserves	567,857	(287,790)	9,570,039	9,282,249
IBNR	(133,254)	165,505	5,135,819	5,301,324
Recoveries	(7)	(711)	(193,094)	(193,804)
<b>TOTAL CLAIMS</b>	<b>734,987</b>	<b>2,044,977</b>	<b>125,029,844</b>	<b>127,074,821</b>
<b>3. EXPENSES</b>				
Excess Premiums	458,911	1,835,646	81,401,139	83,236,786
Administrative	258,575	1,032,672	53,585,917	54,618,589
<b>TOTAL EXPENSES</b>	<b>717,486</b>	<b>2,868,318</b>	<b>134,987,057</b>	<b>137,855,375</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>39,540</b>	<b>1,054,754</b>	<b>29,428,794</b>	<b>30,483,548</b>
<b>5. INVESTMENT INCOME</b>	<b>86,667</b>	<b>590,250</b>	<b>8,536,663</b>	<b>9,126,912</b>
<b>6. DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>1,166,706</b>	<b>1,166,706</b>
<b>7. STATUTORY PROFIT (4+5+6)</b>	<b>126,206</b>	<b>1,645,004</b>	<b>39,132,163</b>	<b>40,777,167</b>
<b>8. DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>24,560,248</b>	<b>24,560,248</b>
<b>9. RCF &amp; MEL Additional Assessments</b>	<b>0</b>	<b>0</b>	<b>2,831,860</b>	<b>2,831,860</b>
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>126,206</b>	<b>1,645,004</b>	<b>11,740,054</b>	<b>13,385,058</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	38,828	281,042	12,570,889	12,851,931
MEL Unencumbered Surplus Account	3,026	20,473	1,131,526	1,151,999
<b>2019</b>	<b>4,154</b>	<b>278,631</b>	<b>(1,122,360)</b>	<b>(843,729)</b>
<b>2020</b>	<b>5,465</b>	<b>303,700</b>	<b>(286,601)</b>	<b>17,099</b>
<b>2021</b>	<b>7,650</b>	<b>144,881</b>	<b>(667,089)</b>	<b>(522,208)</b>
<b>2022</b>	<b>14,586</b>	<b>396,601</b>	<b>113,688</b>	<b>510,289</b>
<b>2023</b>	<b>52,499</b>	<b>219,675</b>		<b>219,675</b>
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>126,206</b>	<b>1,645,004</b>	<b>11,740,053</b>	<b>13,385,057</b>
<b>TOTAL CASH</b>				<b>31,118,326</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>(68)</b>	<b>102</b>	<b>96,431,541</b>	<b>96,431,643</b>
<b>FUND YEAR 2019</b>				
Paid Claims	22,433	237,511	5,073,105	5,310,617
Case Reserves	(45,484)	(507,612)	2,824,565	2,316,954
IBNR	23,051	21,807	91,806	113,613
Recoveries	-	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(248,293)</b>	<b>7,989,477</b>	<b>7,741,184</b>
<b>FUND YEAR 2020</b>				
Paid Claims	10,994	135,464	4,985,660	5,121,124
Case Reserves	(19,300)	(340,451)	1,383,394	1,042,943
IBNR	8,312	(60,980)	492,703	431,723
Recoveries	(7)	(711)	(193,094)	(193,804)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(266,678)</b>	<b>6,668,664</b>	<b>6,401,986</b>
<b>FUND YEAR 2021</b>				
Paid Claims	56,786	223,897	0	223,897
Case Reserves	214,882	109,463	3,728,080	3,837,542
IBNR	(271,668)	(424,927)	2,064,489	1,639,563
Recoveries	-	0	0	0
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(91,567)</b>	<b>6,826,569</b>	<b>6,735,002</b>
<b>FUND YEAR 2022</b>				
Paid Claims	107,827	783,675	1,793,587	2,577,262
Case Reserves	208,762	(208,766)	1,896,115	1,687,348
IBNR	(316,589)	(863,675)	3,423,892	2,560,217
Recoveries	-	0	0	0
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>(288,766)</b>	<b>7,113,594</b>	<b>6,824,828</b>
<b>FUND YEAR 2023</b>				
Paid Claims	102,419	787,324		787,324
Case Reserves	208,997	659,576		659,576
IBNR	423,639	1,493,279		1,493,279
Recoveries	-	0		0
<b>TOTAL FY 2023 CLAIMS</b>	<b>735,055</b>	<b>2,940,179</b>		<b>2,940,179</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>734,987</b>	<b>2,044,977</b>	<b>125,029,844</b>	<b>127,074,821</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 Claims reflect anticipated recoverable amounts from the MEL of \$247,164 (Paid: \$193,804, Reserves: \$53,358)

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

**Monthly Regulatory Filing Check List**

**Fund Year 2023 for the Month of May**

<b><u>ITEM</u></b>	<b><u>FILING STATUS</u></b>
Meeting Minutes	6/21/23
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A



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

**Annual Regulatory Filing Check List**

**Year: January 1, 2023 – December 31, 2023**

ITEM	FILING STATUS
Ethics Filings ( <i>Notification to FG's and Prof's</i> )	4/26/23
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	12/29/22
Annual Assessments/Contributions	12/29/22
Supplemental Assessments/Contributions	
Risk Management Program	1/24/23
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	1/24/23
Identity of Administrator	1/24/23
Identity of Treasurer	1/24/23
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/24/23
Member Withdrawals	N/A
Exhibit A - Certification of JIF Fund Professionals	1/24/23
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	1/24/23
Annual Reorganization Resolutions, including Cash Management Plan	1/24/23

Professionals	Contract	Gen Ins	Fidelity	E&O	Surety
<b>Actuary</b> – Actuarial Advantage	X	7/1/23	N/A	7/1/23	N/A
<b>Administrative Consultant</b> PERMA	X	12/10/23	N/A	12/10/23	N/A
<b>Administrator</b> - AJG	X	10/1/23	5/1/20	10/1/23	N/A
<b>Attorney</b> (including Subro.) - DeWeese	X	9/1/23	N/A	9/1/23	N/A
<b>Asset Manager</b> – Wilmington Trust	X	5/1/23	JIF	5/1/23	N/A
<b>Auditor</b> - Bowman	X	1/1/24	N/A	1/1/24	N/A
<b>Claims Administrator</b> Qual-Lynx	X	6/30/23	4/30/22	6/30/23	12/31/18
<b>Managed Care</b> - QualCare	X	6/30/23	N/A	6/30/23	N/A
<b>Payroll Auditor</b> - Bowman	X	1/1/24	N/A	N/A	N/A
<b>Property Appraiser</b> - Assetworks	X	9/27/23	N/A	9/27/23	N/A
<b>Safety Director</b> – JA Montgomery	X	12/10/23	N/A	12/10/23	N/A
<b>Underwriting Manager</b> - Conner Strong	X	12/10/23	N/A	12/10/23	N/A
<b>Technology Risk Svcs</b> – Wintsec	X	4/11/24	N/A	4/11/24	N/A
<b>Website</b> – Joyce Media	X	NA	NA	NA	NA
<b>Wellness Director</b> - Schiffer	X	N/A	N/A	N/A	N/A
<b>Treasurer</b> - Tontarski	X	N/A	5/1/18	N/A	JIF
<b>Recording Secretary</b> - Kristie	X	N/A	N/A	N/A	N/A
<b>Law Enforcement RMC</b> Chris Winter	X	3/31/24	N/A	N/A	N/A

**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**

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Trico JIF									
Data Valued As of :		June 5, 2023							
Total Participating Members		37							
Complaint		35							
Percent Compliant		94.59%							
					01/01/23	2023			
Member Name	* Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/23	Amended Date	Amended Co-Insurance		
CARNEYS POINT	Yes	Yes	\$ 20,000	\$ 20,000	0%				
CLAYTON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K				
DEPTFORD	Yes	Yes	\$ 50,000	\$ 50,000	20% of 1st 250K				
EAST GREENWICH	Yes	Yes	\$ 20,000	\$ 20,000	0%				
ELK	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K				
EL SINBORO	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K				
FAIRFIELD TOWNSHIP T	Yes	Yes	\$ 2,500	\$ 2,500	0%				
FRANKLIN TOWNSHIP T	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K				
GLASSBORO	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K				
GREENWICH	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K				
HARRISON	Yes	Yes	\$ 15,000	\$ 15,000	0%				
HOPEWELL TOWNSHIP	Yes	Yes	\$ 5,000	\$ 5,000	0%				
LOGAN	Yes	Yes	\$ 20,000	\$ 20,000	0%				
LOWER ALLOWAYS CREEK	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K				
MANNINGTON TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K				
MANTUA	Yes	Yes	\$ 20,000	\$ 20,000	0%				
MONROE	Yes	Yes	\$ 50,000	\$ 50,000	20% of 1st 250K				
NATIONAL PARK BOROUGH	No	No	\$ 20,000	\$ 20,000	20% of 1st 250K				
OLDMANS	Yes	Yes	\$ 2,500	\$ 2,500	0%				
PAULSBORO	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K				
PENNS GROVE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K				
PENNSVILLE	Yes	Yes	\$ 5,000	\$ 5,000	0%				
PILESGROVE	Yes	Yes	\$ 15,000	\$ 15,000	0%				
PITMAN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K				
QUINTON	Yes	Yes	\$ 20,000	\$ 20,000	0%				
SHILOH	Yes	Yes	\$ 2,500	\$ 2,500	0%				
SOUTH HARRISON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K				
SWEDESBO RO	Yes	Yes	\$ 2,500	\$ 2,500	0%				
UPPER PITTSBORO	No	No	\$100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL				
VINELAND	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K				
WASHINGTON TOWNSHIP T	Yes	Yes	\$ 50,000	\$ 50,000	20% of 1st 250K				
WENONAH	Yes	Yes	\$ 2,500	\$ 2,500	0%				
WEST DEPTFORD	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K				
WESTVILLE	Yes	Yes	\$ 5,000	\$ 5,000	0%				
WOODBURY	Yes	Yes	\$ 20,000	\$ 20,000	0%				
WOODBURY HEIGHTS	Yes	Yes	\$ 2,500	\$ 2,500	0%				
WOOLWICH	Yes	Yes	\$ 20,000	\$50,000 Police Deductible	\$ 20,000	20% of 1st 250K			

# MEL SSTATUTORY BONDS as of 6/5/23

Name	Applicant	Active Statutory Bond	Bond Position 1	ive Date Position 1	Approval Statuste Date Position 1	Second Posi	Bond Position 2	Effective Date P	Approval Sta	Delete Date	Status
Carneys Point Township	Linda S. Jones	No	Treasurer	01/01/2007	Approved			07/01/2021			Approved
Carneys Point Township	Marie Stout	No	Tax Collector	01/01/2017	Approved			01/01/2017			Approved
Carneys Point Township	Elizabeth A. Ruhl	No	Tax Collector	01/01/2014	Approved			01/01/2017			Approved
Carneys Point Township	Jennifer Koeturius	No	Tax Collector	01/01/2018	Approved			12/31/2022			Approved
Carneys Point Township	Autumn Davis	No	Treasurer	07/01/2021	Approved			06/15/2022			Approved
Carneys Point Township	Ashley Crist	Yes	Treasurer	06/12/2022	Approved						Approved
Carneys Point Township	Dawn Allen	Yes	Tax Collector	01/01/2023	Approved						Approved
Clayton Borough	Donna M. Nestore	Yes	Tax Collector	01/01/2008	Approved	Yes	Utility Clerk	01/01/2008	Approved		Approved
Deptford Township	Nina R. Lamb	No	Library Treasurer	01/01/2009	Approved			01/01/2021			Approved
Deptford Township	Kimberly Kwasizur	Yes	Treasurer	10/22/2012	Approved						Approved
Deptford Township	Diane Kusmanick	No	Tax Collector	01/01/2013	Approved			08/31/2018			Approved
Deptford Township	Christine Greenwood	No	CFO (Assuming Treasurer Duties)	01/01/2018	Pending			10/01/2018			Pending
Deptford Township	Fotini Iliadis	No	Tax Collector	08/31/2018	Approved			08/01/2022			Approved
Deptford Township	Desiree Laning	Yes	Library Treasurer	01/01/2021	Approved						Approved
Deptford Township	Christina Helder	No	Tax Collector	08/01/2022	Approved			09/12/2022			Approved
Deptford Township	Kathleen Diorio	Yes	Tax Collector	09/12/2022	Approved						Approved
East Greenwich Township	Christine Monaco	No	Utility Clerk	05/24/2016	Approved			05/19/2020			Approved
East Greenwich Township	Susan M. Costill	No	Treasurer	05/01/2019	Approved			08/31/2020			Approved
East Greenwich Township	Gail Capasso	No	Tax Collector	01/01/2007	Approved			02/09/2021			Approved
East Greenwich Township	Carole I. Riehl	No	Utility Clerk	01/01/2007	Approved			05/20/2016			Approved
East Greenwich Township	Elizabeth McGill	No		05/02/2019	Pending			12/16/2020			Pending
East Greenwich Township	Summer Keagan	No	Utility Clerk	05/01/2020	Pending			12/16/2020			Pending
East Greenwich Township	Christine Monaco	Yes	Tax Collector	01/01/2021	Approved						Approved
East Greenwich Township	Elizabeth McGill	Yes	Treasurer	01/01/2021	Approved						Approved
Elk Township	Stephen P. Considine	Yes	Treasurer	01/01/2009	Approved						Approved
Elk Township	Susan E. Defrancesco	Yes	Tax Collector	12/13/2007	Approved						Approved
Elsinboro Township	Joanne M. Eddy	No	Tax Collector	12/31/2014	Approved			04/01/2017			Approved
Elsinboro Township	Elizabeth Clark Wallender	Yes	Tax Collector	10/16/2017	Approved						Approved
Fairfield Township	Carla Smith	Yes	Tax Collector	01/01/2012	Approved						Approved
Fairfield Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	06/08/2017	Approved						Approved
Fairfield Township	Lois Buttner	No	Treasurer	01/01/2012	Approved			08/14/2015			Approved
Franklin Township	Elizabeth Ruhl	No	Tax Collector	01/01/2017	Approved			08/15/2019			Approved
Franklin Township	Charles Owens	No	CFO (Assuming Treasurer Duties)	06/22/2016	Approved			04/16/2018			Approved
Franklin Township	Karen Shover	No	Library Treasurer	01/01/2014	Approved			08/31/2020			Approved
Franklin Township	Debra Fourre Stacer	No	Treasurer	01/01/2015	Approved			07/22/2016			Approved
Franklin Township	Joanna Potopchuk	No	Tax Collector	01/01/2015	Approved			01/01/2017			Approved
Franklin Township	Katie B Coleman	No	CFO (Assuming Treasurer Duties)	04/16/2018	Approved			12/31/2019			Approved
Franklin Township	Patrick Hegarty	No	Tax Collector	09/25/2019	Approved			06/11/2022			Approved
Franklin Township	Cynthia LoGuidice	No	CFO (Assuming Treasurer Duties)	12/27/2019	Approved			04/30/2021			Approved
Franklin Township	David Emmons	Yes	Library Treasurer	09/01/2020	Approved						Approved
Franklin Township	Richard Wright	No	CFO (Assuming Treasurer Duties)	08/03/2021	Approved			10/31/2021			Approved
Franklin Township	Robin Sarlo	Yes	CFO (Assuming Treasurer Duties)	09/14/2021	Approved						Approved
Franklin Township	Gina Hayes	Yes	Tax Collector	06/11/2022	Approved						Approved
Glassboro Borough	Rosemary A. Turner	No	Tax Collector	01/01/2008	Approved			05/28/2021			Approved
Glassboro Borough	Karyn Paccione	Yes	CFO (Assuming Treasurer Duties)	07/01/2011	Approved						Approved
Glassboro Borough	Mark Godfrey	Yes	Tax Collector	05/28/2021	Approved						Approved
Greenwich Township	Merrie Schmidt	No	Treasurer	01/01/2007	Approved			10/01/2021			Approved
Greenwich Township	Suzanne D. Pierce	Yes	Tax Collector	03/02/2015	Approved						Approved
Greenwich Township	Michael Kwasizur	No	CFO (Assuming Treasurer Duties)	10/01/2021	Approved			02/18/2022			Approved
Greenwich Township	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	03/14/2022	Approved						Approved
Harrison Township	Maria Berkett	No	Tax Collector	07/17/2017	Approved			12/31/2019			Approved
Harrison Township	Dawn Michelle Allen	No	Tax Collector	09/10/2007	Approved			02/13/2023	Yes	Utility Clerk	09/10/2007 Approved 02/13/2023 Approved
Harrison Township	Yvonne Bullock	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved			02/23/2023			Approved
Harrison Township	Shawn Glynn	Yes	CFO (Assuming Treasurer Duties)	02/23/2023	Approved						Approved
Harrison Township	Patrick Hegarty	Yes	Tax Collector	02/13/2023	Approved						Approved

# MEL SSTATUTORY BONDS as of 6/5/23

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



# MEL SSTATUTORY BONDS as of 6/5/23

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

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

Member Municipality	Stage	Status	Notes
Alloa			
Carnes Pt.			
Clatton		Approved	
Deptford			
E. Greenich			
Elk			
Elsinboro			
Fairfield			
Franklin			
Glassboro			
Greenich			
Harrison			
Loan		Removed	Skateboard park removed as of 11/17/09
Lower Alloas Creek			
Mannington			
Mantua			
Monroe		Approved	
Oldmans			
Paulsboro			
Penns Grove			
Pennsille		Approved	
Pilesgrove			
Pitman			
Quinton			
Shiloh			
S. Harrison			
Sedesboro			
U. Pittsgrove			
Vineland			
Washington Twp		Removed	Skateboard park removed as of 12/31/2014
Wenonah			
West Deptford		Removed	8/21/18 torn down
Westville			
Woodbur	Inquire	Active	Letter explaining program sent to RMC on 2/22/05. Per MEL Underwriter - Not a Skatepark - No Approval Required.
Woodbury Heights			
Woodstown			
Woolrich			

## *Capehart Scatchard*

### A Practitioner's Guide to Benefits Provided Under New Jersey Workers' Compensation

There are three types of benefits provided by employers to employees in New Jersey workers compensation, in those cases that are accepted and not being questioned: 1. Medical benefits a major benefit to employers in New Jersey is that the employer directs the medical care 2. Temporary disability (TTD), which is for a wage loss while an employee is placed out of work by the authorized treatment provider and 3. Permanent benefits, representing an amount awarded to the employee for functional loss. These benefits are explored in more detail below.

1. Medical Benefits: Pursuant to N. J.S.A. 34:15-15, the employer directs the medical care and pays for reasonable and necessary care. This is a major benefit to employers in New Jersey because it means that the employer chooses the doctors and facilities the employee treats with. Pursuant to Section 15, an employer can direct medical care and provide medical benefits on a without prejudice basis without admitting liability. This right to direct care is a big advantage to employers in New Jersey, and is not always the case in other jurisdictions. Of particular advantage to employers also is N. J.S.A. 34:15-19, which states that an employer can require an employee to be examined at reasonable place and time in the state of New Jersey and an employee's failure to attend exams is a basis for termination of TTD benefits.
2. TTD benefits: Medical benefits and TTD are connected. TTD benefits are wage replacement benefits paid to the employee while the employee is placed out of work by the authorized physician. Pursuant to N. J.S.A. 34:15-14, no TTD is owed until the employee has been out of work for seven days after the seventh day, TTD is owed and is retroactive to the first day out of work the seven days of out of work do not need to be consecutive. TTD can be stopped when the employee can return to gainful employment not necessarily the former job OR when the employee has reached a medical plateau (MMI). TTD may also be terminated if there is no evidence of actual wage loss, if there is non-compliance with treatment, and if light duty is offered and rejected by the employee. N. J.S.A. 34:15-16 states that permanent benefits consecutive with TTD and after TTD ends. This means that under Orders Approving Settlement, which are permanent Awards paid over a certain number of weeks, the permanent payments are retroactive to the first day after the last day of TTD issued.

3. Permanent : These benefits are defined under N.J.S.A. 34:15-36. In order to be eligible for permanent benefits, an employee must show that the work injury resulted in objective medical evidence which restricts the function of the body or its members or or **AND** a lessening to a material degree of working ability OR a substantial impact on non-work aspects of life i.e., significant changes in lifestyle. Under Section 36, an impairment must be disabling for an award to be rendered. Regarding the material impact on working ability or activities of daily living, the employee's level of function pre-injury and post-injury needs to be compared. Just as Section 36 states, injuries such as minor lacerations, minor contusions, minor sprains, and scars which do not constitute significant permanent disfigurement, and occupational disease of a minor nature such as mild dermatitis and mild bronchitis shall not constitute permanent disability, those injuries which only have minor impact on working ability or non-work aspects of life shall not constitute permanent disability.

## *Land Use Training Certification*

### **Member**

Carneys Point  
Clayton  
Deptford  
East Greenwich  
Elk  
Elsinboro  
Fairfield Township  
Franklin Twp.  
Glassboro  
Harrison Twp.  
Hopewell  
Logan Twp.  
Lower Alloways Creek  
Mannington Twp.  
Oldmans  
Pennsgrove  
Pennsville  
Pilesgrove  
Pitman  
Quinton  
South Harrison  
Swedesboro  
Vineland  
Wenonah  
Westville  
Woodbury Heights  
Woolwich



# 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!*



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## EPL Helpline Checklist

### Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Carneys Point Township	Tim Pine	Ken Brown
Clayton Borough	Sue Miller, Administrator	Donna Nestore, CFO
Deptford Township	Thomas Newman	Dina Zawadski, Clerk
East Greenwich Township	James Philbin, Jr.	Richard Schober
Elk Township	Debora Pine, Clerk	Stephen Considine, CFO
Elsinboro Township	Doug Hogate	N/A
Fairfield Township	Michael Burden	Tommy Clark
Franklin Township	Barbara Freijomil	Matthew Finley
Glassboro Borough	Valerie Villano	Clark Pierpont
Greenwich Township	Jeff Godfrey	Lou Damminger
Harrison Township	Mark Gravinese, Administrator	Dennis Chambers, Deputy Administrator
Hopewell Township	N/A	Kelsey Bayzick
Logan Township	Linda Oswald, Clerk	Will Pine, CFO
Lower Alloways Creek Township	Ronald Campbell, Sr.	Kevin Clour, FC
Mannington Township	Esther Mitchell, Clerk	Donald Asay
Mantua Township	Jennica Bileci	Candice Pennewell
Monroe Township	Jill McCrea	Christine Scola
National Park Borough	Joy Dunn	Mark Cooper
Oldmans Township	Melinda Taylor, Clerk	N/A
Paulsboro Borough	Susan Jacobucci	Gary Kille, Police Chief
Penns Grove Borough	Jack Surrency, B.A	Stephen Labb, CFO
Pennsville Township	Robert McDade, Mayor	Jack Lynch, Mgr.
Pilesgrove Township	Melissa Fackler	Kevin Eachus
Pitman Borough	N/A	Michael Razze, Mayor
Quinton Township	Marty Uzdanovics, Clerk	Marjorie Sperry
Shiloh Borough	Ronald Campbell, Sr, Clerk	Dallus Bruso, Council President
South Harrison Township	Lindsay Kranz	N/A
Swedesboro Borough	Lois Elder	Thomas W. Fromm, Mayor
Upper Pittsgrove Township	Linda Buzby, Clerk	Krissy DeFrehn, Deputy Clerk
Vineland City	Rosalia Gonzalez, Pers. Dir.	N/A
Washington Township	Colette Bachich	Janine Smiley
Wenonah Borough	Jessica Dominy	Karen Sweeney, Administrator
West Deptford	Michael Kwasizur, CFO	Lauren Sedberry
Westville Borough	Ryan Giles, Admin	Kathleen Carroll, Deputy Municipal Clerk
Woodbury City	John Leech	Robert Law
Woodbury Heights Borough	Cara Witasick	Vikki Holmstrom
Woolwich Township	Jane DiBella, Administrator	Craig Frederick

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

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



**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

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

### *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:

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

**Towns not yet visited and no appointment scheduled yet:  
Franklin, Oldmans, Shiloh, South Harrison**

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**

Inquired about SCM	Plan to attend or attended SCM	Wellness meeting with WC	Schedule change		
TRICO JIF					
2023 Wellness					
MUNICIPALITY VISITS	APR	MAY	JUNE	NOTES	
Carneys Point		Sent WC vendor ideas for Oct Health Fair	6/20 SCM @ 10am	Conflict to attend 4/18 Safety Meeting. Next meeting 6/20 but same day as BURLCO safety and JIF meetings. WC reached up for vendor ideas for Oct health fair.	
Clayton			6/27 @10am	Next SCM on June 27th.	
Deptford		5/26 SCM meeting cancelled Next one might be in July.		Last SCM cancelled. Next on planned for May will confirm if holding. May cancelled too. Working with Rob Garish to keep informed on any rescheduled meetings.	
East Greenwich	Presentation on Stress 4/4 (me). Chair massage/Reiki 4/19. Presentation on Sleep with Jefferson	May 11th stretching demo for PW		Planning Wellness almost monthly. Having Training out in May for PW and stretching. Followed up to be sure I don't drop the ball on anything that is upcoming.	
Elk		5/23 SCM need to confirm (10am) - Postponed due to SC getting shoulder surgery		She is looking for someone to handle wellness anymore. I made a few suggestions and also suggested I come to their safety meeting if I'm available to maybe "recruit" someone.	
Elsinboro				I have not reached out yet. SCM in June	
Fairfield		May 22 Safety Meeting @ 10am		Attending May SCM. Met with Alphonso, Michael, Linda and PW. Ideas shared. Michael looking into them and will get back to me with decision.	
Franklin Twp.				5/30 Asked J.A.M. if dates were ever submitted. Last report showed none. At a loss as to what to do next. No responses to any emails	
Glassboro	April 12th Wellness Day - Med, Rowan, Food bank, Apple Consulting, Reiki/Somatic Release			Did stress presentation for W&S crew on 3/21	
Greenwich	April 27th Safety Meeting @ 10am			Shared ideas at the SCM in april. Looking at PB lunch/cooking demo, massage, derma scan, MED	
Harrison	4/19 SCM @ 10am court room			Attended April SCM. ShopRite is delivering fruit monthly	
Hopewell		plan to visit when in Fairfield on 5/22 - they had to cancel due to other commitments.		Plan on meeting with new Fund and WC on May 22 after visit in Fairfield. They were not available but spoke with Leo after the SCM in Vineland. Jeanette will most likely be taking over wellness. Letting her settle in and we'll plan to meet in the fall.	
Logan	Met on 4/27 discussed ideas. Interested in: Massage/Somatics, sleep challenge, potluck, Nutritionist, chair yoga. Sun protection and office ergonomics	Working on confirming dates for June		Offering a sun protection kit (sun hat, sunscreen, sun glasses, small towel) . Looking at massage/somatic for June. MED info attached to paycheck.	
Lower Alloways Creek				Lance informed me that LAC will allow employees to participate in MED on work time	
Mannington		purchasing Farmers market gift cards for employees and included flyer on fruits - best to eat, nutritional content, etc.		They get no participation and are so very small. Plan to just do the farmers market vouchers again this year. I shared challenge ideas and MED which they will explore. Dropped off promotional items.	
Mantua	Still waiting to meet with Jennica. Emailed that I was going to stop on 4/4 and to let me know if that wouldn't work. Never heard do I stopped but she was not picking up phone when they tried to tell her I had arrived. Sent email 4/4 and CC'd Kamini	Wellness visit on May 23		Met with Jennica and discussed options for wellness. Starting with chair massages for Admin and PW	
Monroe		5/18 SCM attended		Host Wellness Wednesday's every second Wed of the month. April was "Jump start fitness" and May "Meal Prep with nutritionist Jen"	
National Park	Sent email to set up The Food Bank of SJ for presentation. Interested, concerned might not have enough participation to warrant FB coming out. I am asking FB for minimum to come out.	Shared idea with Joy on doing a joint venture with Woodbury Heights involving Food Bank.	Spoke with JG at Safety meeting. Combining efforts with Woodbury Hts on having Food Bank in to present.	Met with Joy and Ele on 2/21. Want to do few presentations (diabetes, stress, mental fitness), chair massages and challenges. Met all the ladies and the PW supervisor (also SC - Steve). Brought posters and give aways. Don't have their SCM schedule yet. Shared information on Food Bank who will do a presentation. Not getting a confirmation from WC	
Oldmans				Safety Meetings are all at night.	
Paulsboro		Reached out to Herman to see if a dew date was determined for SCM		sent email to Herman and Susan saying I'd like to attend. Notified me it has to be rescheduled and will let me know when. Reached out and waiting for confirmation if it's 6/16	
Penns Grove	Still no rescheduled date for SCM			no Safety Committee dates provided yet. Emailed Rich Rivera 4/17 to find out if any dates have been set and to invite myself.	
Pennsville	Next SCM in June		6/14 @ 11am	Good attendance. Shared MED which was of great interest. WC is participating in March MF training with Sue and Stephanie.	
Pilesgrove	Running a sleep challenge			Said they have a lot on agenda and would rather do wellness another time. Doesn't want to keep folks too long. Told her I would only take up 5 mins, have handouts and would even just listen if tight for time. Tom Reilly from JAM	
Pitman			6/21 SCM @ 12pm	Plan on attending June SCM	
Quinton				Marty there between 9:30 and 2pm. Shared some promotional items. Thinking of doing fruit. Sent follow up to Marty for Quinton as well as Elsinboro	
Shiloh				I have not reached out yet. No SCM listed from JAM	
South Harrison				SCM 6/20 at 10am - conflict with other JIF meetings	
Swedesboro				Same day at BURLCO JIF meeting. Reached out to lend support of the new WC once she is settled in. Asked RD to forward my message as I do not have her contact information.	
Upper Pittsgrove				They are planning to buy picnic table, gym bags, chair massage. Mayor won't allow for presentations requiring them all to be out of the office. Encouraged them to do a challenge when handing out the gym bags. Agreed!	
Vineland		Diva night for mammograms - Theme Hakuna Matatas! LOL	Meeting on Wellness June 1st following the JIF safety committee mtg.	Emailed Karen 2/6 to be sure she would be there. Found out from Linda that Karen resigned as of Nov '22. New Hire Joy Allaband. Attended SCM March 30th	
Washington Twp.		Running a 21-day challenge		Met with WC to discuss upcoming ideas. Diva Night in June. Breast cancer awareness door decorating contest. Big hit last year with more participation expected.	
West Deptford		Attending SCM on May 23 - arrived but I had the wrong date. Date is 6/20		Implemented a 21-day Healthy Tasks Challenge with daily prompts and recipe ideas. Gift card as a prize.	
Wenonah		5/23 SCM meeting @ 12pm - rescheduled for June 13th but already have another appt		working on getting information on stretches for truck drivers. Snack day in March. Fruit Bowls in June. Hydration Challenge in August. Walk challenge in October and chair massage in Dec. June SCM is same day as BURLCO JIF meeting	
Westville		5/25 SCM meeting @ 10am - Rescheduled to 6/6 at 10am	SCM 6/6 at 10am	reached out to SC to inquire about attending the May SCM	
Woodbury	4/20 SCM @ 10:30am - NEED TO BE RESCHEDULED THE SC WORKING NIGHTS			Visited with Kate to talk Wellness. Interest in chair massages, Fruit and Kind bars.	
Woodbury Heights		Meeting on Wellness May 23		Reached out to Kelli Marro 2/14 asking when she is planning her first SCM. Short notice for first one. Next one is 4/20	
Woolwich				Meeting with Shannon and she shared the month challenge they are doing in June. Every week is a new focus. Great prizes. Asked her to send me photos to share on the website.	
	4/13 @9am - to be rescheduled!	Reached out to WC but not response.	SCM 6/22 @10am	Connected with SC who indicated the meeting date has to be rescheduled due to a conflict. He'll let me know when new date is set. Sent request 5/24 to meeting with WC before, on or after the SCM. Waiting for response.	



*The Wellness Advisory Committee meeting of the ACM, BURLCO, & TRICO Municipal Joint Insurance Funds was held via Zoom on Tuesday, May 16th, 2023 at 9:30am.*

*Those in attendance were:*

Sue Miller, Chair, Borough of Clayton  
Lauren Schoonmaker, Co-Chair, Pennsville Township  
Deb Bender, Monroe Township  
Doretha (Rita) Jackson, Palmyra Township  
Sari Appelbaum, Ventnor City  
Tiffany Carney, Monroe Township  
Patrice Hansell, Borough of Fieldsboro  
Christie Ostrander, Sea Isle City  
Michele Brown, Pemberton Township  
Tracy Kilmer, Palmyra Township  
Debby Schiffer, BURLCO & TRICO Wellness Director

*Those not in attendance were:*

Paul Forlenza, Executive Director, Arthur J. Gallagher  
Jordan Simone, ACM JIF Wellness Director  
Kamini Patel, Pooling Administrator, Arthur J. Gallagher

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

***I. MINDFULNESS MOMENT OF POSITIVITY***

***A. Quotes shared by members of the committee:***

1. Ms. Schoonmaker shared “I’m still drinking green tea, so I’ll live 13% longer!”
2. Ms. Schiffer shared “It is not because things are difficult that we do not dare; it is because we do not dare that they are difficult.” Seneca

***II. AGENDA TOPICS:***

***A. Proposed Revisions to the Wellness Program***

1. Ms. Schiffer shared her screen showing the drafted proposed revision to the wellness program. Waited to get the members feedback on the components.
2. Ms. Schiffer went through the different components highlighting any changes. She indicated the importance of getting the member feedback in addition to having this proposal reviewed by the other Committee Chairs before taking it to the Executive Committee Chairs for final approval.

3. Ms. Schiffer pointed out it that the format is similar to the Safety Incentive Program and will be offering Wellness Incentive options for individual towns to evaluate and select from based on their needs. Went through the importance of having the buy-in from the “Top Down”; the requirements (a pass or fail format) to earn the Wellness Incentive Program Award was reviewed in detail. Discussion around these changes were encouraged.
- a) Ms. Hansell brought up the concern should she have a Department Head who might refuse to sign the participation agreement form.
  - b) Ms. Schiffer asked “what might be a reason for them not wanting to sign?”
  - c) Ms. Hansell responded that the person may only want to be committed to self wellness and not be told what to do.
  - d) Ms. Schiffer offered a suggestion of approaching the “signing” as a commitment to ones own wellness not that wellness will be “forced” on them or the rest of the department. It is merely a commitment to the program and is a “buy-in” to a culture of wellness in the workplace. Signing this form does not make participation in offered activities mandatory. The commitment is only to be open to the wellness incentive program.
  - e) Ms. Brown commented that it sounds very similar to the SIP, which is pretty easy to follow. Ms. Schiffer agreed that this program format was modeled after the SIP however at a very basic level. Unlike the SIP program which has been evolving over the last several years.
  - f) Ms. Appelbaum indicated that she is the only wellness person in her municipality. She asked if the quarterly Wellness Committee Meetings (WCM) could be incorporated into their current Safety Committee Meetings (SCM). This way all the department heads would already be present to address wellness. Ms. Schiffer acknowledged that there will definitely be some towns who will be challenged to have a separate WCM due to their size. Combining the meetings with the SCM is acceptable, emphasizing to them that their input on wellness is needed. Ms. Schiffer continued with the reminder that for several years we have been saying that safety and wellness go hand-in-hand. What they do for safety and what we do for wellness need to be united making a combined meeting appropriate.
  - g) Ms. Schiffer asked what they liked about the proposed plan. Ms. Bender commented that she liked bringing more people onboard to bring in ideas and not putting it all on one person or two people. She commented “there are pros and cons because it looks like its going to be a lot more work, but if you have more people involved to help, it won’t be that bad. Overall, it is definitely making the townships accountable and letting them know how important it is. A great idea as long as we can get the support of the other departments.” Ms. Schiffer indicated that by having

more buy-in, especially from the top down, it hopefully would take the total responsibility off of the Wellness Coordinator.

- h) Ms. Schiffer circled back on one of Ms. Bender's comments of "being more work" and asked the members their thoughts on this too. The question was asked "What could be the biggest challenge in keeping up with this assessment sheet?" She was asked to bring the assessment form up for another look. She mentioned a lot of the information is merely entering dates. Also she highlighted how it will give the Wellness Director and the Wellness Coordinator a focal point and perhaps meeting quarterly to review the form for completion and identifying what needs to be targeted in order to earn the award. This gives a guideline so we know exactly what needs to be done.
- i) Ms. Jackson responded that she did not think it will be that hard. She thinks it will work.
- j) Ms. Schoonmaker inquired if a change will be implemented to address how some Wellness Coordinators have to pay for wellness items out of their own pocket before being reimbursed. Ms. Schiffer asked the other members how they get around this issue. Ms. Bender commented that in Monroe Twp they have a separate account just for wellness and they just apply POs to that line item as they buy items. Some vendors want the money upfront in which case they too have to pay out of their own pocket, then submit a PO to get reimbursed. Ms. Bender shared an idea of putting a PO only with a local Home Depot and purchasing various gift cards through them off one PO. Ms. Schoonmaker said there is very limited options in Pennsville for something like that. Ms. Schiffer suggested that since the governing bodies will be involved from the start, as proposed in the new Wellness Incentive Program, perhaps someone in her municipality could bring this concern up and get it addressed and modified from a municipality standpoint. Good opportunity to bring this up with leaders.
- k) Ms. Schiffer asked if there were any final questions, concerns, fears. No response.

### ***B. Employee Wellness Survey Review and Discussion***

- 1. Ms. Schiffer reminded them that a sample survey had been sent several months ago to the Committee for distribution within their municipality as a test. Feedback on using a Google Survey revealed a glitch if the employee did not have a Google email address. She continued to share that using her Survey Monkey free account limited the number of responses she could receive. Therefore, RPA re-created an identical survey for each JIF and three (3) unique survey links will be available for employees to use. Their identity will remain anonymous; however, we will know which JIF sent the response. We'll get a report for each JIF. No comments were made from the members.



2. Ms. Schiffer indicated that we (Ms. Simone and Ms. Schiffer) will be sending the link to our Wellness Coordinators. She asked if the members felt that this was the appropriate person. Ms. Bender asked if there might be more of a response if it came from Administration. Maybe the BA or the Mayor? Ms. Schiffer responded that what she liked about it is it takes the responsibility off the Wellness Coordinator to encourage everyone to complete the survey. By it coming from the higher ups, they are sending the message that this is important and it shows a buy-in to the Wellness Incentive Program. In addition to the Wellness Incentive Program Contract, the survey is part of making that happen by showing what is most important to the employees and incorporating those needs into action.
3. Ms. Schiffer continued by asking “how realistic would it be to get someone in that position to do this?” Ms. Carney felt it was very realistic in Monroe Twp. Administration is very supportive of Wellness. Ms. Schiffer addressed Ms. Appelbaum directly knowing she is solo on Wellness. She responded that although Administration is involved, various departments do not respond well to them.
4. Ms. Schiffer summarized by saying it may just have to be left to that individual town as to who should distribute the survey. Ms. Simone and Ms. Schiffer will send the link to the Wellness Coordinator along with a comment to discuss within their municipality who should actually send out this survey to all employees. Ms. Miller agreed that it will have to be left to the municipality because the dynamics are different across all towns, from leadership all the way down to department heads.
5. Ms. Schiffer commented the survey is ready to go. However, she will send it to them one more time just for members to review before asking RPA to finalize.
6. When to get this out was addressed with Ms. Schiffer proposing June so we can start to get feedback from employees to assist in our Wellness Incentive Program revamping.

### ***C. New Quarterly Newsletter Theme***

1. Ms. Schiffer asked for any feedback on the format. Do you like the theme idea? Ms. Miller commented that she thinks it gets people to think about it more. Ms. Schiffer asked for feedback on the handouts: Helpful? Too much?
2. Ms. Schoonmaker thinks the handouts are good and whatever amount of handouts you want to send is fine.
3. Ms. Schiffer posed the question “are there any other themes you’d like to see addressed?”. No new ideas shared.
4. Ms. Schiffer asked how they felt about the frequency. Ms. Bender commented that they do monthly wellness so they are in front of the employees. The quarterly newsletter works for them and that helps. Ms. Miller likes quarterly to tie into the quarterly meetings and leverage it through the meetings (Safety and Wellness Committee Meetings).

5. Ms. Schiffer mentioned the 2023 Wellness Theme was “One lifestyle change can change your life” which was the reasoning for the quarterly themes around the Pillars of Lifestyle. Next year might be different.

***D. Any new resources?***

1. Ms. Schiffer mentioned a new resource that she had just met with. Challenge Network Nations is a monthly challenge on an app platform offering individuals daily prompts and support, videos to follow and access to Personal Trainer along with feedback at the end. They can then sign up for another challenge. The fee is \$49/month. Ms. Schiffer questioned if employees would be interested in this or not. Maybe a pilot program could be tested on a small group. Perhaps the JIF would be open to help to support this. Perhaps this might be appealing to First Responders due to schedule challenges. Any thoughts from the members, given the limited information right now. Ms. Hansell feels the monthly cost is steep and similar to a good gym membership. Perhaps a cost closer to \$20/\$25 a month might get more to try. Ms. Schiffer agreed that is a bit high. Some might pay but many might not. Ms. Hansell continued that it would be hard for someone to determine if it would be worth it. Perhaps having a free 3-month trial could help them see the value before purchasing it at \$49. Also if the employee completed the trial for a few months, it is a commitment that could create lasting changes that they might want to continue. Ms. Schiffer commented that we could add it to the survey to see if anyone would be interested. Ms. Miller responded that it was a good idea to include it on the survey. Ms. Schiffer will send more information to the members along with the survey, for review and consideration.

***E. New Meeting Dates:***

1. September 19th or 21st
2. December TBD (based on member decision)

# LEADERSHIP

Community • Hardiness • Transformation

For the Public Sector



Leadership that Builds Hardy & Resilient Communities

## Leadership Group Coaching: Crisis Response & Transformational Leadership • Public Sector • Senior Level Leaders

### You Are Supporting Your Teams, who is Supporting YOU?

You are being asked to do more, extend your expertise, and lead your teams into the future. Tackling these new challenges requires new skills.

**Experience the benefit of Group Leadership Coaching with an emphasis on Crisis Response & Transformational Leadership!**

### Harness the Benefits of Group Support

**How are other leaders tackling similar challenges?** In this unprecedented time of uncertainty, it's important to have other like-minded leaders to collaborate with to share challenges, explore alternatives, and troubleshoot new initiatives. Group support can provide a sounding board and for your ideas, identify potential blocks, and normalize your challenges. **You are not in this alone.**

### 6 Week Group Leadership Coaching Program

Program Outcomes:

- Identify three ways to build hardiness & resilience
- Model structure and stability in times of uncertainty
- Develop a clear future path
- Harness the benefit of group support
- Apply simple steps to reduce trauma
- Become more transformational in your leadership style

Program Includes:

- Pre and Post Assessments
- Leadership Best Practices Video Series
- Weekly Group Coaching Sessions
- 3 Individual Coaching Session
- Assessments in Leadership Development Segment
- 2 Follow Up Group Coaching Sessions

## Skill Development & Group Support

Layered within each individual or group coaching session and program materials are foundational theories, industry best practices, and interactive exercises to support mastery.

Providing an environment to sustain skill development and increased knowledge base with techniques that easily transfer to your organizational needs. We believe a holistic approach to professional development fostering self-reflection, critical thinking, emotional intelligence, excellence, and innovation through practical application and hands-on experiences are vital to your personal and professional growth.

**Three Assessments:** Multifactor Leadership Questionnaire (MLQ), Hardiness Resilience Gauge (HRG), Perceived Stress Scale (PSS).

Upon entering into the group, you will take the MLQ to identify your leadership tendencies, the HRG to measure your hardiness, and the PSS to assess your stress levels. Based on your results you will explore where you are currently to where you would like to be and establish a strategic plan of action. At the completion of the 6-Week group, you will take the assessments again to see your success and develop a plan for your continued development.

### 3 Hours of Industry Best Practices Video Series

**Topics: Nonclinical Trauma Reduction, Transformational Leadership, Goal Setting & Motivation, and Building Hardiness and Resilience.**

Each week prior to your live 90-minute group coaching session you will have access to industry best practice video series. The video series will be used to provide your group coaching sessions with tools, tips, and techniques. During the group coaching sessions, you will select your goals or specific areas you want to develop, establish action steps, identify potential obstacles, brainstorm solutions to the obstacles and establish a clear plan of action for implementation.

### Multi Factor Leadership (MLQ) Assessment

#### **Identify Your Current Leadership Tendencies**

The Multi Factor Leadership Questionnaire assesses your leadership tendencies between three prominent leadership styles. Breaking each style into categories and providing you with a clear guide for your professional development. Gain clarity, identify opportunities, and establish a clear path toward becoming more transformational in your leadership style.

### Hardiness & Resilience Gauge (HRG) Assessment

#### **The 3 C's: Challenge, Control, & Commitment Reduce Trauma & Increases Engagement**

The HRG is grounded in over 30 years of research. The Hardiness Resilience Gauge is focused on the 3 – C's Challenge, Control, and Commitment. Your HRG results will help you identify a clear strategic path to increase your hardiness and build resilience. As you enhance your hardiness you will learn techniques and gain access to tools to build hardiness and resilience within your teams.

Individuals who score high in hardiness fare better in times of crisis, high levels of change, and uncertainty. (Bartone, 2017 & 2019)

### JIF Employee Wellness Survey

We care about your health and well-being. Please take a few minutes to complete this survey. Your responses will help us better understand how we can support you through our JIF Wellness Program so you can meet your health goals.

#### 1. How do you feel day to day? (Select one)

- Very stressed and anxious
- Stressed and anxious at times
- Neither stressed nor anxious
- Usually relaxed and happy
- Very relaxed and happy

#### 2. What is of most importance to you? (Check all that apply)

- Learning how to manage a healthy weight
- Incorporating more movement into my daily activities/work
- Learning a stretching routine
- Establishing a healthier sleep routine
- Learning skills for dealing with stress
- Overcoming addictions (i.e. food, tobacco, phone, substances, etc.)
- Finding ways to manage mental wellness (feelings of sadness, hopelessness, etc.)

Other (please specify)

#### 3. What wellness activities do you enjoy the most that help support what matters most to you?

#### 4. How often do you participate in these wellness activities?

- Always
- Usually
- Sometimes
- Rarely
- Never

#### 5. What habit(s) would you most like to change?

**6. What would accomplishing this change allow you to do? (Check all that apply)**

- Play with my kids/grandkids
- Have more energy
- Be able to sleep better
- Feel happier and more positive
- Have less pain/discomfort
- Feel proud of myself

Other (please specify)

**7. What is the biggest concern you have regarding your health and wellness?**

- Physical health - lifestyle related changes such as nutrition, exercise, sleep, etc.
- Physical health - medical conditions or injury
- Mental well-being - managing stress, anxiety, feelings of sadness or hopelessness, etc.

Other (please specify)

**8. For the next 3 questions, what best describes how you would respond:**

"I generally feel good about my overall health and well-being."

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

**9. "My home and work environment encourage me to live a healthy lifestyle."**

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

**10. "My home and work environment support me to live a healthy lifestyle."**

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

**11. What kind of wellness program might you find most useful? (Check all that apply)**

- Exercise support (i.e. gym membership or workplace led groups)
- Nutritional consultant or healthy eating subscriptions
- De-stress activities such as yoga, meditation, tai chi, etc.
- Weekly tips and reminders
- Monthly tips and reminders
- On-line "coaching" sessions - Live Group
- On-line "coaching" sessions- Recorded
- Support programs that address preventing, reducing or reversing chronic disease (diabetes, high blood pressure, high cholesterol, etc.)
- Complete Overall Health Improvement Programs offered by outside resources
- Programs to build mental fitness and stress management
- Other (please specify)

**Question Title**

**12. If you had the opportunity to participate in any of the following Health Enhancement and Support Programs, which would you be most interested in trying:**

- [Pivio Complete Lifestyle Improvement Program - 12 weeks](#)
- [Positive Intelligence Mental Fitness Foundation Training - 6 weeks](#)
- [CDC Diabetes Prevention Program - 12 months](#)
- [Online Fitness And Wellbeing Opportunity To Growth Program – Phone App Subscription](#)

Other Ideas? (please specify)

**13. Contact information (optional)**



**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





**Gloucester, Salem, Cumberland Counties Municipal JIF  
Average Days To Report By JIF Member  
(Indemnity, Medical Only and Report Only)  
1/1/2023 - 5/31/2023**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
CLAYTON BOROUGH	5	0.2	0.0
DEPTFORD TOWNSHIP	28	2.7	1.8
EAST GREENWICH TOWNSHIP	2	9.5	7.0
FRANKLIN TOWNSHIP	6	1.3	0.0
GLASSBORO BOROUGH	16	3.4	0.3
GREENWICH TOWNSHIP	3	2.7	1.3
HARRISON TOWNSHIP	6	135.5	0.0
HOPEWELL TOWNSHIP	1	12.0	8.0
LOGAN TOWNSHIP	3	9.3	9.0
MANTUA TOWNSHIP	1	1.0	1.0
MONROE TOWNSHIP	27	4.1	0.3
PAULSBORO BOROUGH	3	1.7	1.7
PENNS GROVE BOROUGH	2	2.0	1.5
PENNSVILLE TOWNSHIP	9	2.1	0.1
PITMAN BOROUGH	1	0.0	0.0
QUINTON TOWNSHIP	1	0.0	0.0
SOUTH HARRISON TOWNSHIP	1	14.0	7.0
VINELAND CITY	53	4.5	2.3
WASHINGTON TOWNSHIP	25	2.0	0.2
WEST DEPTFORD TOWNSHIP	18	4.7	17.4
WOODBURY CITY	8	3.9	0.5
WOODBURY HEIGHTS BOROUGH	1	0.0	0.0
<b>Grand Total</b>	<b>220</b>	<b>7.2</b>	<b>2.6</b>



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

**May 2023**

<b>All Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	4	0.5	72.8
MEDICAL ONLY	19	5.4	1.5
REPORT ONLY-WC	16	1.5	0.4
<b>Grand Total</b>	<b>39</b>	<b>3.3</b>	<b>8.4</b>
<b>Claims Reported - Not Covid-19</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	4	0.5	72.8
MEDICAL ONLY	18	4.6	1.6
REPORT ONLY-WC	16	1.5	0.4
<b>Grand Total</b>	<b>38</b>	<b>2.9</b>	<b>8.6</b>
<b>Covid-19 Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
MEDICAL ONLY	1	20.0	0.0
<b>Grand Total</b>	<b>1</b>	<b>20.0</b>	<b>0.0</b>

**1/1/2023 - 5/31/2023**

<b>All Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
Claim Petition	1	1007.0	0.0
INDEMNITY	23	5.1	16.4
MEDICAL ONLY	105	11.4	1.2
REPORT ONLY-WC	92	2.9	0.8
<b>Grand Total</b>	<b>221</b>	<b>11.7</b>	<b>2.6</b>
<b>Claims Reported - Not Covid-19</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	23	5.1	16.4
MEDICAL ONLY	100	11.6	1.2
REPORT ONLY-WC	90	2.9	0.9
<b>Grand Total</b>	<b>213</b>	<b>7.2</b>	<b>2.7</b>
<b>Covid-19 Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
MEDICAL ONLY	5	6.8	0.4
REPORT ONLY-WC	2	2.5	0.0
<b>Grand Total</b>	<b>7</b>	<b>5.6</b>	<b>0.3</b>



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

**# Of Claims Open to Nurse Case Management**

	Open		Re-Open		GRAND TOTAL
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	
DEPTFORD TOWNSHIP	6	0	1	0	7
FRANKLIN TOWNSHIP	1	0	0	0	1
GLASSBORO BOROUGH	2	0	0	0	2
LOGAN TOWNSHIP	3	0	0	0	3
MANTUA TOWNSHIP	1	1	0	1	3
MONROE TOWNSHIP	5	0	0	0	5
PAULSBORO BOROUGH	1	0	0	0	1
PENNSVILLE TOWNSHIP	0	1	0	0	1
QUINTON TOWNSHIP	1	0	0	0	1
VINELAND CITY	7	3	2	0	12
WEST DEPTFORD TOWNSHIP	3	0	0	0	3
WOODBURY CITY	2	0	1	0	3
WOOLWICH TOWNSHIP	1	0	0	0	1
<b>Grand Total</b>	<b>33</b>	<b>5</b>	<b>4</b>	<b>1</b>	<b>43</b>



**Gloucester, Salem, Cumberland Counties Municipal JIF  
Transitional Duty Summary Report  
1/1/2023 - 5/31/2023**

	% Of				% Of Transitional		
	Transitional Duty Days Available	Transitional Duty Days Worked	Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
DEPTFORD TOWNSHIP	352	258	73%	\$31,575	94	27%	\$9,347
EAST GREENWICH TOWNSHIP	20	18	90%	\$730	2	10%	\$84
GLASSBORO BOROUGH	245	0	0%	\$0	245	100%	\$31,714
HARRISON TOWNSHIP	39	39	100%	\$1,582	0	0%	\$0
LOGAN TOWNSHIP	327	210	64%	\$26,150	117	36%	\$15,212
MANTUA TOWNSHIP	8	8	100%	\$335	0	0%	\$0
MONROE TOWNSHIP	81	60	74%	\$9,303	21	26%	\$3,259
PAULSBORO BOROUGH	56	56	100%	\$2,344	0	0%	\$0
PENNS GROVE BOROUGH	6	6	100%	\$251	0	0%	\$0
PENNSVILLE TOWNSHIP	8	0	0%	\$0	8	100%	\$335
VINELAND CITY	422	414	98%	\$36,094	8	2%	\$1,217
WASHINGTON TOWNSHIP	51	0	0%	\$0	51	100%	\$7,777
WEST DEPTFORD TOWNSHIP	116	8	7%	\$335	108	93%	\$16,431
WOODBURY CITY	113	28	25%	\$4,075	85	75%	\$9,835
<b>Grand Total</b>	<b>1844</b>	<b>1105</b>	<b>60%</b>	<b>\$112,775</b>	<b>739</b>	<b>40%</b>	<b>\$95,210</b>



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	219	\$153,891	\$63,159	\$90,732	59%
Out Of Network	15	\$10,671	\$9,368	\$1,304	12%
<b>Grand Total</b>	<b>234</b>	<b>\$164,563</b>	<b>\$72,527</b>	<b>\$92,035</b>	<b>56%</b>

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulance	0	0	0	1	1	\$50
Ambulatory Surgical Center	0	1	0	0	1	\$1,553
Anesthesiology	0	1	0	1	2	\$828
Behavioral Health	7	0	0	0	7	\$974
Durable Medical Equipment	2	1	0	1	4	\$1,666
Emergency Medicine	0	0	0	9	9	\$673
Hospital	0	14	0	0	14	\$16,654
Laboratory Services	2	0	0	1	3	\$365
Medical Transportation	4	0	0	0	4	\$2,282
MRI/Radiology	7	10	0	0	17	\$7,128
Neurology	0	0	0	1	1	\$0
Neurosurgery	3	1	0	0	4	\$857
Occupational Medicine	14	0	0	0	14	\$2,372
Orthopedic Surgery	26	0	0	0	26	\$24,980
Pain Management	1	0	0	0	1	\$659
Physical Medicine & Rehab	3	0	0	0	3	\$681
Physical therapy	111	0	0	0	111	\$28,231
Podiatry	0	0	0	1	1	\$0
Urgent Care Center	11	0	0	0	11	\$2,084
<b>Grand Total</b>	<b>191</b>	<b>28</b>	<b>0</b>	<b>15</b>	<b>234</b>	<b>\$92,035</b>



**Gloucester, Salem, Cumberland Counties Municipal JIF  
PPO Savings Report  
1/1/2023 - 5/31/2023**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	1009	\$1,452,280	\$497,617	\$954,663	66%
Negotiated	9	\$19,816	\$14,912	\$4,904	25%
Out Of Network	99	\$100,033	\$83,662	\$16,371	16%
<b>Grand Total</b>	<b>1117</b>	<b>\$1,572,129</b>	<b>\$596,191</b>	<b>\$975,938</b>	<b>62%</b>

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	0	12	0	0	12	\$199,808
Anesthesiology	0	11	0	3	14	\$12,050
Behavioral Health	31	0	7	15	53	\$5,557
Durable Medical Equipment	11	6	1	6	24	\$7,317
Emergency Medicine	0	3	0	35	38	\$2,456
Hospital	0	63	0	6	69	\$71,309
Laboratory Services	7	0	0	9	16	\$809
Medical Transportation	17	0	0	0	17	\$4,602
MRI/Radiology	30	34	0	1	65	\$26,324
Neurology	0	0	1	1	2	\$3,872
Neurosurgery	35	1	0	0	36	\$125,251
Occupational Medicine	54	0	0	0	54	\$76,527
Orthopedic Surgery	106	2	0	0	108	\$268,469
Other	0	0	0	14	14	\$11,690
Pain Management	15	0	0	0	15	\$16,465
Physical Medicine & Rehab	11	0	0	0	11	\$2,838
Physical therapy	458	0	0	0	458	\$121,927
Physicians Fees	0	22	0	1	23	\$4,759
Podiatry	0	0	0	4	4	\$70
Sports Medicine	9	0	0		9	\$2,590
Urgent Care Center	71	0	0	4	75	\$11,247
<b>Grand Total</b>	<b>855</b>	<b>154</b>	<b>9</b>	<b>99</b>	<b>1117</b>	<b>\$975,938</b>

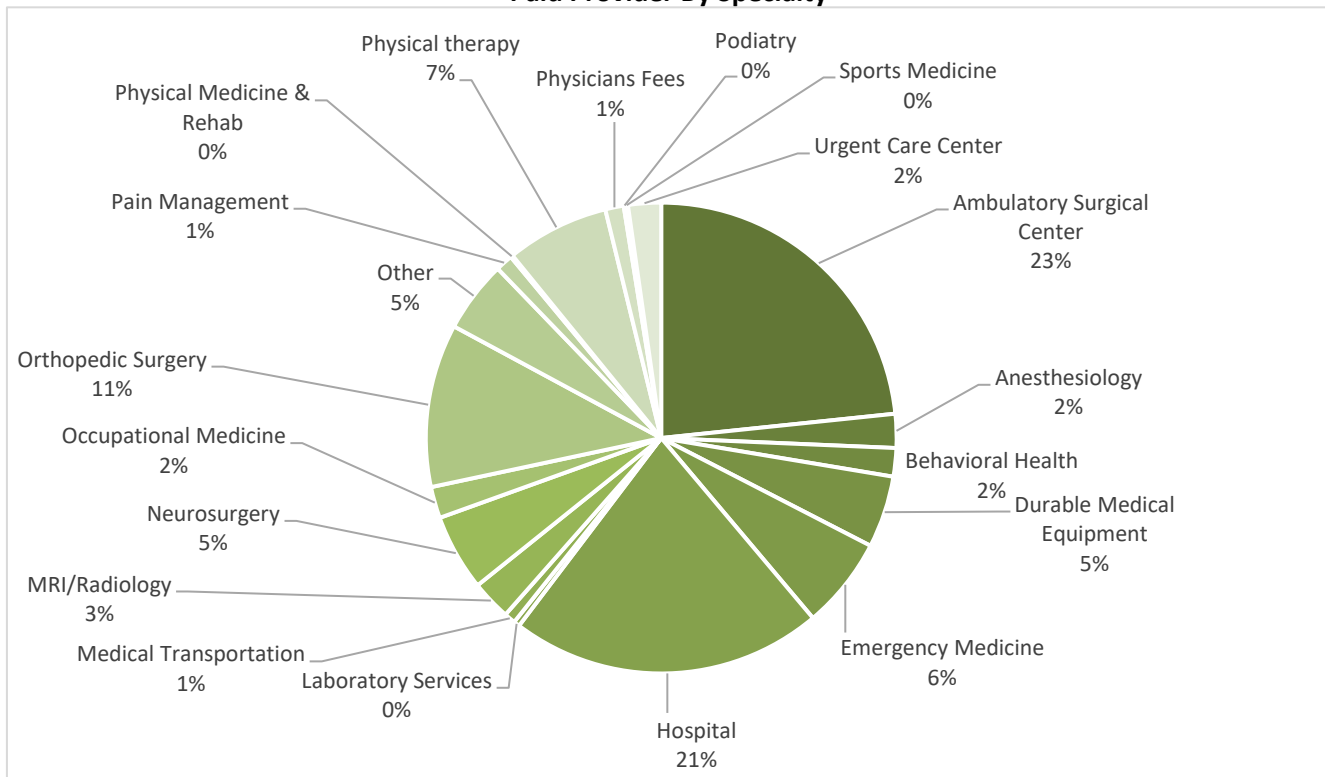


**Gloucester, Salem, Cumberland Counties Municipal JIF  
Top 10 Providers And Paid Provider By Specialty  
1/1/2023 - 5/31/2023**

**Top 10 Providers**

	<b>Repriced Amount</b>
FELLOWSHIP SURGICAL CENTER, LLC	\$71,865
PREMIER ORTHOPAEDIC & SPORTS MED ASSOC OF SNJ	\$59,071
COOPER HEALTH SYSTEMS	\$44,735
PREMIER ORTHO ASSOC SURG CENTER	\$39,340
INSPIRA MEDICAL CENTER MULLICA HILL	\$34,470
PRINCETON BRAIN AND SPINE CARE LLC	\$29,938
ADVANCED SURGICAL INSTITUTE	\$23,417
EMERGENCY CARE SERVICES OF NJ	\$20,320
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	\$19,885
NEUROPHYSIOLOGIC INTERPRETIVE	\$19,690
<b>Grand Total</b>	<b>\$362,732</b>

**Paid Provider By Specialty**





## Managed Care Quick Notes

This example shows why timely claim reporting is important.

41 Year old Police Officer

The claimant rolled his ankle while directing traffic in November 2022. The claimant and supervisor completed an accident report on the date of loss. No treatment was requested at that time although the claimant stated he heard a pop at the time of the injury. He was experiencing swelling, tightness, and pain. The claim was not reported to Qual-Lynx until January 2023 initially as a report only claim. Shortly after, the claimant requested treatment.

The claimant was seen by Occupational Medicine and Physical Therapy was ordered. X-rays were completed showing no signs of fractures or dislocations. The claimant was diagnosed with an ankle sprain and was able to work full duty. An MRI and referral to an Orthopedic doctor was recommended at the third visit. At this point a nurse case manager was assigned. The NCM set up an orthopedic evaluation. The Orthopedic provider agreed that an MRI was needed to see if there is a complete disruption of the ATFL/CFL. A home exercise program and an ankle brace were provided. The MRI confirmed the diagnosis. Formal physical therapy was restarted and a Medrol dose pak was ordered and the ankle brace was continued. These conservative measures provided minimal relief. In May 2023 PRP injections were ordered to help with the healing process. The NCM reviewed the recommendation with the adjuster and the PRP injections were authorized. An initial evaluation was scheduled for the injection on May 30<sup>th</sup>. The injection is tentatively scheduled on June 13<sup>th</sup>. A claim petition has now been filed.

Because treatment was delayed there is probability that symptoms worsened. Employees should be advised that if symptoms such as swelling and pain occur a medical evaluation is recommended. Qual-Lynx's nurse case managers are available to review symptoms and make recommendations.



**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

1

Active Trainings

2,113

Invited Users

1,730

Started Training

1,720

Completed Training

81.40%

4.28

Rating

### 2023 Cyber Awareness Training - Part 1

Department	Invited Users	Started Training	Completed Training	%	Rating
Borough of National Park	8	5	5	62.50%	4.33
Carneys Point Township	56	55	55	98.21%	4.27
Clayton Borough	40	36	36	90.00%	4.42
Deptford Township	114	92	88	77.19%	4.34
East Greenwich Township	42	39	39	92.86%	4.42
Elk Township	11	11	11	100.00%	4.27
Elsinboro Township	7	4	4	57.14%	4.60
Fairfield Township	9	7	7	77.78%	4.64
Franklin Township	52	51	51	98.08%	4.42
Greenwich Township	61	57	57	93.44%	4.22
Harrison Township	21	20	20	95.24%	4.48
Hopewell Township	16	15	15	93.75%	4.57
Logan Township	42	27	27	64.29%	4.29
Lower Alloways Creek Township	27	20	20	74.07%	4.10
Mannington Township	11	11	11	100.00%	4.16
Mantua Township	57	38	37	64.91%	4.35
Monroe Township	198	137	136	68.69%	4.17
Oldmans Township	8	8	8	100.00%	4.25
Paulsboro Borough	12	12	12	100.00%	4.41
Penns Grove Borough	26	16	16	61.54%	4.71
Pennsville Township	70	67	67	95.71%	4.30
Pilesgrove Township	11	11	11	100.00%	3.83
Pitman Borough	32	20	19	59.38%	4.39
Quinton Township	15	11	11	73.33%	4.24
Shiloh Borough	6	3	3	50.00%	4.67
South Harrison Township	10	8	8	80.00%	4.47
Swedesboro Borough	9	9	9	100.00%	4.71
Upper Pittsgrove Township	7	3	3	42.86%	4.14
Vineland City	681	533	530	77.83%	4.19
Washington Township	157	145	145	92.36%	4.37
Wenonah Borough	13	8	8	61.54%	4.43
West Deptford Township	109	108	108	99.08%	4.31
Westville Borough	33	33	33	100.00%	4.42
Woodbury City	98	81	81	82.65%	4.21
Woodbury Heights Borough	18	15	15	83.33%	4.31
Woolwich Township	51	39	39	76.47%	4.20

### Comments

Messages	Rating	Created_at
Very easy to use!	5	04 May 2023
The course was interesting and thorough.	5	19 April 2023
very informative. Made me look at what I do on line.	4	13 April 2023
This is my first course and seemed fine to me.	4	11 April 2023
Good training	4	05 April 2023
Good training	5	03 April 2023
great class	5	30 March 2023
I would not download the pdf.	4	29 March 2023
Nice Refresher!	4	29 March 2023
Very good. All employees need this	5	29 March 2023
Great	5	27 March 2023
Great tips on how to protect yourself even personally!!	4	22 March 2023
Good info	4	22 March 2023
Information are valuable and good.	4	21 March 2023
fantastic. Thank you	5	21 March 2023
it was good	4	20 March 2023
very informative	4	20 March 2023
Good!	4	18 March 2023
Great	5	16 March 2023
very informative	5	15 March 2023
Good refresher, thanks	5	14 March 2023
Great	4	14 March 2023
great course	5	13 March 2023
The course was excellent. I would have appreciated more detailed descriptions of some of their suggested security procedures.	5	13 March 2023
Better than the others	4	09 March 2023
Nice	5	09 March 2023
Interesting and informative.	5	09 March 2023
very well done and lots of helpful info.	5	09 March 2023
It was very informative.	4	08 March 2023
very informative	5	28 February 2023
Great	4	28 February 2023
Good info	4	27 February 2023
very informative	4	27 February 2023
Great	4	27 February 2023
very informative	5	30 October 2022
very informative	4	26 October 2022
very informative	5	30 September 2022
Great	5	19 August 2022
Great	5	09 June 2022
very informative	5	28 October 2021
Great	5	29 September 2021

# Amending Your Employee Roster? Follow These Steps:

Minimal Changes? 0-5 Changes:

**Step 1**

Email Jerry Caruso list of changes / CC: Kamini Patel

Multiple Changes? 5 or More Changes:

**Step 1**

Request current roster from Jerry Caruso

**Step 2**

Update roster: note any additions, deleted users or changes

**Step 3**

Return roster to Jerry Caruso / CC: Kamini Patel

Jerry Caruso

[Jerry@wintseconulting.com](mailto:Jerry@wintseconulting.com)

(6090 576-0348)

Kamini Patel

[Kamini\\_Patel@rpadmin.com](mailto:Kamini_Patel@rpadmin.com)

(856) 446-9112

## 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
Carne s Point To nship	X	X	
Cla ton Borou h	X	X	
Deptford To nship			
East Green ich To nship	X	X	X
Elk To nship	X	X	
Elsinboro To nship			
Fairfield To nship			
Franklin To nship	X	X	X
Glassboro Borou h	X	X	X
Green ich To nship			
Harrison To nship	X	X	X
Hope ell To nship	X	X	
Lo an To nship			
Lo er Allo a s Creek To nship	X	X	
Mannin ton To nship	X	X	
Mantua To nship	X	X	
Monroe To nship	X	X	
National Park			
Oldmans To nship	NOT PARTICIPATING		
Paulsboro Borou h			
Penns Gro e Borou h			
Penns ille To nship	X	X	
Piles ro e To nship			
Pitman Borou h			
Quinton To nship	X	X	
Shiloh Borou h			
South Harrison To nship	X	X	X
S edesboro Borou h	X	X	
Upper Pitts ro e To nship			
Vineland Cit	X	X	X
Washin ton To nship	X		
Wenonah Borou h	X		
West Deptford To nship	X	X	X
West ille Borou h	X	X	
Woodbur Cit	X	X	
Woodbur Hei hts Borou h			
Wool ich To nship	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

# TRICO JIF Cyber Compliance



Level 1: Minimum Security

Level 2: Advanced Security

MEL Cyber Page: <https://n mel.or /mel-safet -institute/resource-center/public-officials/public-officials-cyber-risk-control/>

JIF	Minimum			Advanced		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Camden County	8%	0%	92%	5%	0%	95%
NJ Utility Authorities	4%	0%	96%	3%	1%	96%
Bergen County	3%	0%	97%	3%	0%	97%
South Bergen County	0%	4%	96%	0%	4%	96%
Suburban Metro	0%	0%	100%	0%	0%	100%
Burlington County Municipal JIF	0%	0%	100%	0%	0%	100%
Atlantic County Municipal JIF	0%	0%	100%	0%	0%	100%
Suburban Municipal	0%	0%	100%	0%	0%	100%
Professional Municipal Management	0%	0%	100%	0%	0%	100%
NJ Self Insurers	0%	0%	100%	0%	0%	100%
Morris County	0%	0%	100%	0%	0%	100%
Monmouth County	0%	0%	100%	0%	0%	100%
Mid Jersey JIF	0%	0%	100%	0%	0%	100%
Gloucester, Salem, Cumberland Counties NJ	0%	0%	100%	0%	0%	100%
NJ Public Housing Authority	0%	0%	100%	0%	0%	100%
Public Alliance Insurance Coverage Fund	0%	0%	100%	0%	0%	100%
Ocean County	0%	0%	100%	0%	0%	100%
Central New Jersey	0%	0%	100%	0%	0%	100%
First Responders	0%	0%	100%	0%	0%	100%
<b>Total #</b>	<b>7</b>	<b>1</b>	<b>595</b>	<b>5</b>	<b>2</b>	<b>596</b>
<b>Total %</b>	<b>1.2%</b>	<b>0.2%</b>	<b>99%</b>	<b>0.8%</b>	<b>0.3%</b>	<b>99%</b>

## Analytics

What security questions are most often unanswered or have a No response

- Incident Response Plan
- Technology Practices Policy
- Disaster Recovery Plan
- Email Warning Label
- Government Cyber Memberships
- Password Strength
- Encrypt or Password Protect PII/PHI
- MFA for Remote Access
- Third Party Risk Management Tool



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







## 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

**TRI-COUNTY  
MUNICIPAL JOINT INS. FUND  
Subrogation Report  
Calendar Year 2023**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/3	WASHINGTON TWP.	2023279796	TYLER KELLY	WC	2022	2,267.12	
1/3	MONROE TOWNSHIP	2022274180	EREMY BURTON	WC	2022	320.00	
1/3	GREENWICH TWP.	2012226276	ROBERT BECKER	WC	2021	198.00	
1/13	FRANKLIN TWP.	2021232692	FRANKLIN TWP.	PR	2021	1,549.93	
1/19	WASHINGTON TWP.	2020204569	TOBIAS HALEY	WC	2020	833.33	
TOTAL AN. TOTAL YTD						5,168.38	5,168.38
2/1	DEPTFORD TWP.	2022253010	TIMOTHY PARKS	WC	2021	25,856.34	
2/15	LOGAN TOWNSHIP	2021235399	LOGAN TOWNSHIP	PR	2021	2,165.32	
TOTAL FEB. TOTAL YTD						28,021.66	33,190.04
3/1	WASHINGTON TWP.	2020204569	TOBIAS HALEY	WC	2020	830.00	
3/1	HARRISON TWP	1172192	HARRISON TWP	PR	2013	40.00	
3/1	CLAYTON BOROUGH	2022251841	CLAYTON BOROUGH	PR	2021	5,000.00	
3/1	LOWER ALLOWAYS CREEK	2021224362	LOWER ALLOWAYS CREEK	PR	2020	6,495.00	
3/1	GLASSBORO BOROUGH	2020204723	GLASSBORO BOROUGH	PR	2020	1,440.10	
3/1	WASHINGTON TWP.	2021217223	WASHINGTON TWP.	PR	2020	9,600.00	
3/1	WASHINGTON TWP.	2021216908	ANDREW PSILLAKIS	WC	2020	70,400.00	
3/3	WEST DEPTFORD TWP	2021232195	WEST DEPTFORD TWP	PR	2021	592.20	
3/14	WASHINGTON TWP.	2023280952	WASHINGTON TWP.	PR	2022	6,755.51	
3/14	WASHINGTON TWP.	2023280952	WASHINGTON TWP.	PR	2022	160.00	
3/20	MANTUA TOWNSHIP	2023283875	MANTUA TOWNSHIP	PR	2022	6,332.78	
3/22	GLASSBORO BOROUGH	2017106238	GLASSBORO BOROUGH	PR	2017	48.34	
3/22	MONROE TOWNSHIP	2023290307	MONROE TOWNSHIP	PR	2022	1,549.98	
3/22	WASHINGTON TWP.	2022258006	WASHINGTON TWP.	PR	2021	2,370.76	
3/22	WASHINGTON TWP.	2022256448	WASHINGTON TWP.	PR	2021	656.00	
3/22	MANTUA TOWNSHIP	2021212486	MANTUA TOWNSHIP	PR	2020	1,992.88	
3/22	WASHINGTON TWP.	2022269684	WASHINGTON TWP.	PR	2022	1,641.22	
TOTAL MAR. TOTAL YTD						115,904.77	149,094.81
4/1	WASHINGTON TWP.	2023280952	WASHINGTON TWP.	PR	2022	907.32	
4/1	WASHINGTON TWP.	2023280952	WASHINGTON TWP.	PR	2022	1,284.00	
4/1	WASHINGTON TWP.	2023296165	WASHINGTON TWP.	PR	2023	1,500.00	
4/1	CLAYTON BOROUGH	2023280087	CLAYTON BOROUGH	PR	2022	4,046.01	
4/1	WASHINGTON TWP.	2020204569	TOBIAS HALEY	WC	2020	837.01	
4/1	WASHINGTON TWP.	2022269684	WASHINGTON TWP.	PR	2022	983.00	
4/4	MANTUA TOWNSHIP	2022252995	MANTUA TOWNSHIP	PR	2021	11,081.62	
4/4	CLAYTON BOROUGH	2022261737	CAROL LANGLEY	WC	2022	8,000.00	
4/4	WESTVILLE BOROUGH	2023292273	WESTVILLE BOROUGH	PR	2022	209.14	
4/11	WENONAH BOROUGH	2023294978	WENONAH BOROUGH	PR	2023	3,036.98	
4/14	WASHINGTON TWP.	2023296165	WASHINGTON TWP.	PR	2023	11,468.50	
4/21	HARRISON TWP	1172192	HARRISON TWP	PR	2013	80.00	
TOTAL APR. TOTAL YTD						43,433.58	192,528.39
5/3	GREENWICH TWP.	2012226276	ROBERT BECKER	WC	2021	198.00	
5/10	GLASSBORO BOROUGH	2023298919	GLASSBORO BOROUGH	PR	2023	1,875.00	
5/11	GLASSBORO BOROUGH	2023295506	GLASSBORO BOROUGH	PR	2023	10,590.13	
5/15	WASHINGTON TWP.	202380002	WASHINGTON TWP.	PR	2022	38,996.33	
5/23	DEPTFORD TWP.	2023288329	DEPTFORD TWP.	PR	2022	5,250.00	
5/23	WOODBURY CITY	2023297467	WOODBURY CITY	PR	2023	4,191.88	
5/23	MANTUA TOWNSHIP	2022270978	ASON LIPSETT	WC	2022	12,298.18	
TOTAL MAY TOTAL YTD						73,399.52	265,927.91

**TRI-COUNTY MUNICIPAL JIF  
ACCOUNT RECONCILIATION ACTIVITY REPORT  
FY 2023**

	<u>March</u>	<u>April</u>	<u>May</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	33,275,135.34	31,645,702.07	31,118,326.19	
<b>RECEIPTS:</b>				
Interest Income Cash	483,246.00	74,871.07	-98,543.90	471,085.31
Premium Assessment Receipts	137,914.00	0.00	0.00	7,257,970.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subro ation, Sal a e & Reimb. Receipts:	0.00	0.00	0.00	
Fund Year 2023	0.00	16,005.48	16,657.01	32,662.49
Fund Year 2022	16,439.49	15,485.71	56,660.01	91,972.33
Fund Year 2021	8,618.96	11,581.32	1,645.64	51,615.51
Fund Year 2020	90,757.98	924.34	499.75	93,015.07
Fund Year 2019	0.00	33.74	0.00	33.74
Closed Fund Year	88.34	80.00	0.00	168.34
Total Subro ation, Sal a e & Reimb.Receipts	115,904.77	44,110.59	75,462.41	269,467.48
FY 2023 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2022 Appropriation Refunds	0.00	0.00	0.00	1,980.00
Late Pa ment Penalties	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
E- IF Closed Year Di idend	0.00	0.00	0.00	0.00
Other	7,993.42	0.00	0.00	7,993.42
<b>TOTAL RECEIPTS:</b>	<b>745,058.19</b>	<b>118,981.66</b>	<b>-23,081.49</b>	<b>8,008,496.21</b>

**DISBURSEMENTS:**

Net Claim Pa ments:				
Fund Year 2023	620,329.25	118,424.51	139,429.84	942,759.20
Fund Year 2022	280,994.45	123,312.41	63,527.02	882,514.40
Fund Year 2021	61,882.02	68,366.97	31,502.85	305,369.99
Fund Year 2020	103,250.12	11,918.60	47,107.77	275,086.66
Fund Year 2019	100,247.29	22,466.89	119,025.63	356,570.75
Closed Fund Year	4.00	12.00	0.00	260.40
Total Net Claim Pa ments	1,166,707.13	344,501.38	400,593.11	2,762,561.40
E p.& Admin Bill List Pa ments:				
E p. & Cont. Char es FY 2023	361,835.33	0.00	164,949.11	1,138,371.36
E- IF Premium FY 2023	0.00	192,829.59	0.00	192,829.59
Propert Fund Char es FY 2023	0.00	0.00	0.00	0.00
POL/EPL Polic Premium FY 2023	788,892.00	0.00	0.00	1,612,313.00
M.E.L. Premium FY 2023	0.00	0.00	881,437.00	1,762,874.00
C ber Risk Premium FY 2023	0.00	0.00	221,290.00	432,584.00
E p. & Cont. Char es FY 2022	57,057.00	110,808.50	32,750.00	262,087.81
E p. & Cont. Char es FY 2021	0.00	0.00	0.00	5,965.14
E p. & Cont. Char es FY 2020	0.00	0.00	0.00	0.00
E p. & Cont. Char es FY 2019	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	849,811.52	853,791.81
Total Bill List Pa ments	1,207,784.33	303,638.09	2,150,237.63	6,260,816.71
Net Bank Ser ices Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	<b>2,374,491.46</b>	<b>648,139.47</b>	<b>2,550,830.74</b>	<b>9,023,378.11</b>

**Closing Balance for the Period:** 31,645,702.07 31,116,544.26 28,544,413.96

Account Net Cash Chan e Durin the Period:				
Operatin Account	-2,106,380.17	-592,757.62	-2,465,461.64	-1,441,104.12
CMI In estment Pro ram	475,621.76	63,788.48	-107,549.17	425,519.59
In estment Account	-2,514,754.41	-188.67	0.00	-2,515,199.07
Asset Mana ement Account	2,514,754.41	0.00	0.00	2,514,754.41
Claims Imprest Account	628.90	0.00	-971.50	-113.38
E pense & Contin enc Account	696.24	0.00	70.08	1,260.67
<b>Total Change in Account Net Cash:</b>	<b>-1,629,433.27</b>	<b>-529,157.81</b>	<b>-2,573,912.23</b>	<b>-1,014,881.90</b>

**Proof: 0.00 0.00 0.00**

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

**CURRENT MONTH**      May

**CURRENT FUND YEAR**    2023

	Description:	INVEST ACCT	ASSET MGR	OPERATING ACCOUNT	CLAIMS ACCOUNT	ADMIN EXPENSE	UnNamed #6	JCMI
	ID Number:							
	Maturity (Yrs)							
	Purchase Yield:							
	<b>TOTAL for All Accts &amp; instruments</b>							
<b>Opening Cash &amp; Investment I</b>	<b>\$31,118,326.20</b>	<b>921.68</b>	<b>2,514,763.41</b>	<b>3,728,420.37</b>	<b>101,166.48</b>	<b>4,735.30</b>	<b>10,307.91</b>	<b>24,758,011.05</b>
<b>Opening Interest Accrual Bal:</b>	<b>\$10,845.38</b>	<b>-</b>	<b>10,845.38</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1 Interest Accrued and/or Inte	\$10,347.48	\$0.00	\$10,347.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$555.62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$555.62
5 Interest Paid - Cash Instr.s	\$44,539.70	\$0.00	\$0.00	\$6,097.33	\$970.17	\$1,937.74	\$0.00	\$35,534.46
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$143,639.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$143,639.25
8 Net Investment Income	-\$88,196.45	\$0.00	\$10,347.48	\$6,097.33	\$970.17	\$1,937.74	\$0.00	-\$107,549.17
9 Deposits - Purchases	\$2,630,102.48	\$0.00	\$0.00	\$79,271.74	\$400,593.11	\$2,150,237.63	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$5,105,470.81	\$0.00	\$0.00	-\$2,550,830.74	-\$402,534.78	-\$2,152,105.29	\$0.00	\$0.00
Ending Cash & Investment Bal:	\$28,544,413.94	\$921.68	\$2,514,763.41	\$1,262,958.70	\$100,194.98	\$4,805.38	\$10,307.91	\$24,650,461.88
Ending Interest Accrual Balance	\$21,192.86	\$0.00	\$21,192.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$531,796.17	\$0.00	\$0.00	\$0.00	\$158,931.78	\$372,864.39	\$0.00	\$0.00
(Less Deposits in Transit)	-\$120.56	\$0.00	\$0.00	-\$120.56	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$29,076,089.55	\$921.68	\$2,514,763.41	\$1,262,838.14	\$259,126.76	\$377,669.77	\$10,307.91	\$24,650,461.88

Investment Income Allocation														
ETE	Interest Allocation Flag 1=	1	1	1	1	1	0	0	0	0	1	1	Total	
		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency		
2023	Opening Cash & Investment	271,635.41	495,420.78	147,352.36	1,181,467.68	509,217.68	(965,083.30)	169,900.02	1,181,467.68	(41,393.98)	612,421.15	261,263.16	6,458.08	\$2,648,659.03
	Opening Interest Accrual B	99.35	162.24	48.65	424.36	166.74	0.00	0.00	0.00	0.00	157.04	2.11	\$1,060.50	
	1 Interest Accrued and/or Inte	\$86.71	\$158.14	\$47.04	\$377.14	\$162.55	\$0.00	\$0.00	\$0.00	\$0.00	\$83.40	\$2.06	\$917.04	
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	4 Accretion	\$4.66	\$8.49	\$2.53	\$20.25	\$8.73	\$0.00	\$0.00	\$0.00	\$0.00	\$4.48	\$0.11	\$49.24	
	5 Interest Paid - Cash Instr.s	\$373.23	\$680.72	\$202.46	\$1,623.36	\$699.67	\$0.00	\$0.00	\$0.00	\$0.00	\$358.98	\$8.87	\$3,947.29	
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	7 Realized Gain (Loss)	-\$1,203.66	-\$2,195.29	-\$652.94	-\$5,235.27	-\$2,256.43	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,157.70	-\$28.62	-\$12,729.91	
	8 Net Investment Income	-\$739.06	-\$1,347.94	-\$400.92	-\$3,214.53	-\$1,385.48	\$0.00	\$0.00	\$0.00	\$0.00	-\$710.84	-\$17.57	-\$7,816.34	
	9 Interest Accrued - Net Char	\$86.71	\$158.14	\$47.04	\$377.14	\$162.55	\$0.00	\$0.00	\$0.00	\$0.00	\$83.40	\$2.06	\$917.04	
	Ending Cash & Investment	\$225,934.25	\$491,550.95	\$146,904.41	\$1,102,342.32	\$507,669.66	-\$965,083.30	\$169,900.02	-\$262,683.98	-\$269,015.85	\$95,519.81	\$6,438.45	\$1,249,476.73	
	Ending Interest Accrual Ba	\$186.06	\$320.39	\$95.68	\$801.50	\$329.29	\$0.00	\$0.00	\$0.00	\$0.00	\$240.44	\$4.18	\$1,977.54	

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2022	Opening Cash & Investment	(271,805.37)	966,730.88	296,484.60	1,849,763.40	960,329.65	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,367,434.45	0.00	\$4,766,193.18
	Opening Interest Accrual B	(7.12)	313.95	96.18	619.61	311.85	(0.37)	0.00	0.00	(5.73)	465.37	0.00	\$1,793.74
	1 Interest Accrued and/or Inte	\$0.00	\$308.59	\$94.64	\$590.47	\$306.55	\$0.00	\$0.00	\$0.00	\$0.00	\$436.50	\$0.00	\$1,736.75
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$16.57	\$5.08	\$31.71	\$16.46	\$0.00	\$0.00	\$0.00	\$0.00	\$23.44	\$0.00	\$93.26
	5 Interest Paid - Cash Instr.s	\$0.00	\$1,328.30	\$407.37	\$2,541.60	\$1,319.51	\$0.00	\$0.00	\$0.00	\$0.00	\$1,878.88	\$0.00	\$7,475.67
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	-\$4,283.74	-\$1,313.77	-\$8,196.60	-\$4,255.38	\$0.00	\$0.00	\$0.00	\$0.00	-\$6,059.32	\$0.00	-\$24,108.81
	8 Net Investment Income	\$0.00	-\$2,630.27	-\$806.67	-\$5,032.82	-\$2,612.86	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,720.51	\$0.00	-\$14,803.13
	9 Interest Accrued - Net Char	\$0.00	\$308.59	\$94.64	\$590.47	\$306.55	\$0.00	\$0.00	\$0.00	\$0.00	\$436.50	\$0.00	\$1,736.75
	Ending Cash & Investment	-\$236,234.98	\$962,279.26	\$295,570.53	\$1,803,228.21	\$957,410.24	-\$166,248.80	-\$224,922.80	\$0.00	-\$11,572.83	\$1,330,527.44	\$0.00	\$4,710,036.27
	Ending Interest Accrual Ba	-\$7.12	\$622.55	\$190.82	\$1,210.08	\$618.40	-\$0.37	\$0.00	\$0.00	-\$5.73	\$901.87	\$0.00	\$3,530.49



	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2021</b>												
Opening Cash & Investment	58,292.81	808,634.48	236,198.95	499,761.81	966,390.19	(36,099.58)	(17.14)	0.00	36,713.88	285,586.99	0.00	\$2,855,462.39
Opening Interest Accrual B	15.38	272.46	77.87	179.75	318.47	0.00	0.00	0.00	0.27	94.25	0.00	\$958.45
1 Interest Accrued and/or Inte	\$18.61	\$258.13	\$75.40	\$159.53	\$308.48	\$0.00	\$0.00	\$0.00	\$0.00	\$91.16	\$0.00	\$911.31
2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$1.00	\$13.86	\$4.05	\$8.57	\$16.56	\$0.00	\$0.00	\$0.00	\$0.00	\$4.90	\$0.00	\$48.93
5 Interest Paid - Cash Instr.s	\$80.10	\$1,111.08	\$324.54	\$686.68	\$1,327.84	\$0.00	\$0.00	\$0.00	\$0.00	\$392.40	\$0.00	\$3,922.63
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$258.30	-\$3,583.19	-\$1,046.64	-\$2,214.53	-\$4,282.23	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,265.48	\$0.00	-\$12,650.37
8 Net Investment Income	-\$158.60	-\$2,200.13	-\$642.65	-\$1,359.75	-\$2,629.35	\$0.00	\$0.00	\$0.00	\$0.00	-\$777.02	\$0.00	-\$7,767.50
9 Interest Accrued - Net Char	\$18.61	\$258.13	\$75.40	\$159.53	\$308.48	\$0.00	\$0.00	\$0.00	\$0.00	\$91.16	\$0.00	\$911.31
Ending Cash & Investment	\$56,306.75	\$802,884.42	\$235,480.91	\$473,485.99	\$963,452.35	-\$36,099.58	-\$17.14	\$0.00	\$36,713.88	\$284,718.81	\$0.00	\$2,816,926.39
Ending Interest Accrual Ba	\$33.99	\$530.58	\$153.27	\$339.28	\$626.95	\$0.00	\$0.00	\$0.00	\$0.27	\$185.41	\$0.00	\$1,869.76

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2020</b>												
Opening Cash & Investment	172,671.91	748,608.75	(275,854.21)	(146,264.03)	791,083.27	954.51	0.00	0.00	4,342.55	228,561.08	138,692.65	\$1,662,796.48
Opening Interest Accrual B	56.31	247.43	(5.08)	0.11	261.17	0.00	0.00	0.00	0.22	78.23	45.71	\$684.10
1 Interest Accrued and/or Inte	\$55.12	\$238.96	\$0.00	\$0.00	\$252.52	\$0.00	\$0.00	\$0.00	\$0.00	\$72.96	\$44.27	\$663.84
2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$2.96	\$12.83	\$0.00	\$0.00	\$13.56	\$0.00	\$0.00	\$0.00	\$0.00	\$3.92	\$2.38	\$35.65
5 Interest Paid - Cash Instr.s	\$237.25	\$1,028.60	\$0.00	\$0.00	\$1,086.96	\$0.00	\$0.00	\$0.00	\$0.00	\$314.05	\$190.57	\$2,857.43
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$765.14	-\$3,317.21	\$0.00	\$0.00	-\$3,505.42	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,012.79	-\$614.57	-\$9,215.12
8 Net Investment Income	-\$469.80	-\$2,036.81	\$0.00	\$0.00	-\$2,152.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$621.87	-\$377.35	-\$5,658.20
9 Interest Accrued - Net Char	\$55.12	\$238.96	\$0.00	\$0.00	\$252.52	\$0.00	\$0.00	\$0.00	\$0.00	\$72.96	\$44.27	\$663.84
Ending Cash & Investment	\$172,646.74	\$743,060.33	-\$275,854.21	-\$190,099.16	\$788,678.37	\$954.51	\$0.00	\$0.00	\$4,342.55	\$227,866.26	\$138,271.03	\$1,609,866.42
Ending Interest Accrual Ba	\$111.43	\$486.40	-\$5.08	\$0.11	\$513.70	\$0.00	\$0.00	\$0.00	\$0.22	\$151.19	\$89.98	\$1,347.94

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2019</b>												
Opening Cash & Investment	163,537.68	500,892.16	128,166.71	182,499.80	246,269.23	546.15	163.28	0.00	16,928.01	240,433.65	96,613.07	\$1,576,049.74
Opening Interest Accrual B	54.12	170.76	43.91	63.09	81.23	0.00	0.00	0.00	0.03	79.31	31.87	\$524.32
1 Interest Accrued and/or Inte	\$52.20	\$159.89	\$40.91	\$58.26	\$78.61	\$0.00	\$0.00	\$0.00	\$0.00	\$76.75	\$30.84	\$497.46
2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$2.80	\$8.59	\$2.20	\$3.13	\$4.22	\$0.00	\$0.00	\$0.00	\$0.00	\$4.12	\$1.66	\$26.71
5 Interest Paid - Cash Instr.s	\$224.70	\$688.23	\$176.10	\$250.76	\$338.38	\$0.00	\$0.00	\$0.00	\$0.00	\$330.36	\$132.75	\$2,141.28
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$724.66	-\$2,219.53	-\$567.93	-\$808.69	-\$1,091.26	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,065.40	-\$428.11	-\$6,905.58
8 Net Investment Income	-\$444.95	-\$1,362.82	-\$348.72	-\$496.54	-\$670.05	\$0.00	\$0.00	\$0.00	\$0.00	-\$654.17	-\$262.86	-\$4,240.11
9 Interest Accrued - Net Char	\$52.20	\$159.89	\$40.91	\$58.26	\$78.61	\$0.00	\$0.00	\$0.00	\$0.00	\$76.75	\$30.84	\$497.46
Ending Cash & Investment	\$163,040.52	\$493,212.58	\$117,903.59	\$78,949.74	\$245,520.57	\$546.15	\$163.28	\$0.00	\$16,928.01	\$239,702.73	\$96,319.37	\$1,452,286.54
Ending Interest Accrual Ba	\$106.32	\$330.65	\$84.83	\$121.34	\$159.85	\$0.00	\$0.00	\$0.00	\$0.03	\$156.06	\$62.71	\$1,021.78

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>Closed FY</b>												
Opening Cash & Investment	(92.06)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,457,631.25	0.00	\$16,457,539.19
Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,442.73	0.00	\$5,442.73
1 Interest Accrued and/or Inte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,253.47	\$0.00	\$5,253.47
2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$282.09	\$0.00	\$282.09
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$22,613.05	\$0.00	\$22,613.05
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$72,926.42	\$0.00	-\$72,926.42
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$44,777.81	\$0.00	-\$44,777.81
9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,253.47	\$0.00	\$5,253.47
Ending Cash & Investment	-\$92.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,557,788.44	\$0.00	\$15,557,696.38
Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,696.20	\$0.00	\$10,696.20

Statement of Change in Net Assets

Report ID: IGLS0002

BNY MELLON

Market Value

Base Currency: USD

MX6F96594002 - GLOCSTR SLM CMBRLD

05/31/2023

Status: FINAL

	Current Period		Fiscal Year To Date	
	05/01/2023	05/31/2023	01/01/2023	05/31/2023
NET ASSETS - BEGINNING OF PERIOD		24,758,011.05		24,224,942.29
		<u>24,758,011.05</u>		<u>24,224,942.29</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	43,549.12		204,775.58	
REALIZED GAIN/LOSS	0.00		-234,507.71	
UNREALIZED GAIN/LOSS-INVESTMENT	-143,639.25		466,595.16	
ACCRETION/AMORTIZATION	555.62		-2,329.66	
TOTAL INVESTMENT INCOME		<u>-99,534.51</u>		<u>434,533.37</u>
TOTAL RECEIPTS		<u>-99,534.51</u>		<u>434,533.37</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	616.36		3,965.54	
INVESTMENT ADVISORY FEES	6,781.94		2,589.43	
CONSULTING	616.36		2,458.81	
TOTAL ADMINISTRATIVE EXPENSES		<u>8,014.66</u>		<u>9,013.78</u>
TOTAL DISBURSEMENTS		<u>8,014.66</u>		<u>9,013.78</u>
NET ASSETS - END OF PERIOD		<u>24,650,461.88</u>		<u>24,650,461.88</u>

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

Current Fund Year: 2023 Month Ending: May												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	394,240.38	3,520,287.05	532,348.41	3,567,228.66	3,473,290.02	(1,165,931.02)	(54,876.64)	(41,393.98)	658,832.76	18,840,910.58	1,393,389.98	31,118,326.19
<b>RECEIPTS</b>												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	61,403.09	0.00	0.00	14,059.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75,462.41
Invest Pymnts	(2,036.48)	(10,762.03)	(2,470.79)	(11,352.69)	(10,618.36)	0.00	0.00	0.00	0.00	(57,599.41)	(4,259.79)	(99,099.55)
Invest Adj	11.42	60.34	13.86	63.66	59.53	0.00	0.00	0.00	0.00	322.95	23.89	555.65
Subtotal Invest	(2,025.06)	(10,701.69)	(2,456.93)	(11,289.03)	(10,558.83)	0.00	0.00	0.00	0.00	(57,276.46)	(4,235.90)	(98,543.90)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>59,378.03</b>	<b>(10,701.69)</b>	<b>(2,456.93)</b>	<b>2,770.29</b>	<b>(10,558.83)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(57,276.46)</b>	<b>(4,235.90)</b>	<b>(23,081.49)</b>
<b>EXPENSES</b>												
Claims Transfers	72,017.19	16,597.82	9,886.25	302,091.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	400,593.11
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221,290.00	881,437.00	1,047,510.63	0.00	2,150,237.63
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>72,017.19</b>	<b>16,597.82</b>	<b>9,886.25</b>	<b>302,091.85</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>221,290.00</b>	<b>881,437.00</b>	<b>1,047,510.63</b>	<b>0.00</b>	<b>2,550,830.74</b>
<b>END BALANCE</b>	<b>381,601.22</b>	<b>3,492,987.54</b>	<b>520,005.23</b>	<b>3,267,907.10</b>	<b>3,462,731.19</b>	<b>(1,165,931.02)</b>	<b>(54,876.64)</b>	<b>(262,683.98)</b>	<b>(222,604.24)</b>	<b>17,736,123.49</b>	<b>1,389,154.08</b>	<b>28,544,413.96</b>

0.02

**REPORT STATUS SECTION**

<b>Report Month: May</b>		Balance Differences
Openin Balances:	Openin Balances are e ual	\$0.00
Imprest Transfers:	Imprest Totals are e ual	\$0.00
In estment Balances:	In estment Pa ment Balances are e ual	\$0.00
	In estment Ad ustment Balances are e ual	\$0.00
Endin Balances:	Endin Balances are e ual	\$0.00
Accural Balances:	Accural Balances are e ual	\$0.00
 Claims Transaction Status:		
Allocation ariance 1:	Dail actions add to monthl totals	0.00
Allocation ariance 2:	Monthl transactions and allocation totals are e ual	0.00
Allocation ariance 3:	Treasurer/TPA net / Ma /Min	0.00 (0.00)
Pre-e istin ariance:	No prior unreconci / Ma /Min	0.00 0.00

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR 2023												
Month Ending:	May											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	271,635.41	495,420.78	147,352.36	1,181,467.68	509,217.68	(965,083.30)	169,900.02	(41,393.98)	612,421.15	261,263.16	6,458.08	2,648,659.03
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	16,657.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,657.01
Invest Pymnts	(830.43)	(1,514.57)	(450.48)	(3,611.92)	(1,556.75)	0.00	0.00	0.00	0.00	(798.72)	(19.74)	(8,782.61)
Invest Adj	4.66	8.49	2.53	20.25	8.73	0.00	0.00	0.00	0.00	4.48	0.11	49.25
Subtotal Invest	(825.77)	(1,506.08)	(447.95)	(3,591.67)	(1,548.02)	0.00	0.00	0.00	0.00	(794.24)	(19.63)	(8,733.36)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,831.24	(1,506.08)	(447.95)	(3,591.67)	(1,548.02)	0.00	0.00	0.00	0.00	(794.24)	(19.63)	7,923.65
EXPENSES												0.00
Claims Transfers	61,532.40	2,363.75	0.00	75,533.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139,429.84
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221,290.00	881,437.00	164,949.11	0.00	1,267,676.11
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	61,532.40	2,363.75	0.00	75,533.69	0.00	0.00	0.00	221,290.00	881,437.00	164,949.11	0.00	1,407,105.95
END BALANCE	225,934.25	491,550.95	146,904.41	1,102,342.32	507,669.66	(965,083.30)	169,900.02	(262,683.98)	(269,015.85)	95,519.81	6,438.45	1,249,476.73

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR 2022												
Month Ending:	May											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(271,805.37)	966,730.88	296,484.60	1,849,763.40	960,329.65	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,367,434.45	0.00	4,766,193.18
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	44,246.33	0.00	0.00	12,413.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56,660.01
Invest Pymnts	0.00	(2,955.44)	(906.40)	(5,655.00)	(2,935.87)	0.00	0.00	0.00	0.00	(4,180.45)	0.00	(16,633.16)
Invest Adj	0.00	16.57	5.08	31.71	16.46	0.00	0.00	0.00	0.00	23.44	0.00	93.26
Subtotal Invest	0.00	(2,938.87)	(901.32)	(5,623.29)	(2,919.41)	0.00	0.00	0.00	0.00	(4,157.01)	0.00	(16,539.90)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	44,246.33	(2,938.87)	(901.32)	6,790.39	(2,919.41)	0.00	0.00	0.00	0.00	(4,157.01)	0.00	40,120.11
EXPENSES												
Claims Transfers	8,675.94	1,512.75	12.75	53,325.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63,527.02
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,750.00	0.00	32,750.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,675.94	1,512.75	12.75	53,325.58	0.00	0.00	0.00	0.00	0.00	32,750.00	0.00	96,277.02
END BALANCE	(236,234.98)	962,279.26	295,570.53	1,803,228.21	957,410.24	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,330,527.44	0.00	4,710,036.27

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2021											
Month Ending:	May											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	58,292.81	808,634.48	236,198.95	499,761.81	966,390.19	(36,099.58)	(17.14)	0.00	36,713.88	285,586.99	0.00	2,855,462.39
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	1,645.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,645.64
Invest Pymnts	(178.21)	(2,472.11)	(722.09)	(1,527.84)	(2,954.40)	0.00	0.00	0.00	0.00	(873.08)	0.00	(8,727.73)
Invest Adj	1.00	13.86	4.05	8.57	16.56	0.00	0.00	0.00	0.00	4.90	0.00	48.94
Subtotal Invest	(177.21)	(2,458.25)	(718.04)	(1,519.27)	(2,937.84)	0.00	0.00	0.00	0.00	(868.18)	0.00	(8,678.79)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(177.21)	(2,458.25)	(718.04)	126.37	(2,937.84)	0.00	0.00	0.00	0.00	(868.18)	0.00	(7,033.15)
EXPENSES												
Claims Transfers	1,808.85	3,291.81	0.00	26,402.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,502.85
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,808.85	3,291.81	0.00	26,402.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,502.85
END BALANCE	56,306.75	802,884.42	235,480.91	473,485.99	963,452.35	(36,099.58)	(17.14)	0.00	36,713.88	284,718.81	0.00	2,816,926.39

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2020											
Month Ending:	May											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	172,671.91	748,608.75	(275,854.21)	(146,264.03)	791,083.27	954.51	0.00	0.00	4,342.55	228,561.08	138,692.65	1,662,796.48
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	499.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499.75
Invest Pymnts	(527.88)	(2,288.61)	0.00	0.00	(2,418.46)	0.00	0.00	0.00	0.00	(698.74)	(424.00)	(6,357.69)
Invest Adj	2.96	12.83	0.00	0.00	13.56	0.00	0.00	0.00	0.00	3.92	2.38	35.65
Subtotal Invest	(524.92)	(2,275.78)	0.00	0.00	(2,404.90)	0.00	0.00	0.00	0.00	(694.82)	(421.62)	(6,322.04)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(25.17)	(2,275.78)	0.00	0.00	(2,404.90)	0.00	0.00	0.00	0.00	(694.82)	(421.62)	(5,822.29)
EXPENSES												
Claims Transfers	0.00	3,272.64	0.00	43,835.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47,107.77
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	3,272.64	0.00	43,835.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47,107.77
END BALANCE	172,646.74	743,060.33	(275,854.21)	(190,099.16)	788,678.37	954.51	0.00	0.00	4,342.55	227,866.26	138,271.03	1,609,866.42

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2019											
Month Ending:	May											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	163,537.68	500,892.16	128,166.71	182,499.80	246,269.23	546.15	163.28	0.00	16,928.01	240,433.65	96,613.07	1,576,049.74
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(499.96)	(1,531.30)	(391.82)	(557.93)	(752.88)	0.00	0.00	0.00	0.00	(735.04)	(295.36)	(4,764.29)
Invest Adj	2.80	8.59	2.20	3.13	4.22	0.00	0.00	0.00	0.00	4.12	1.66	26.72
Subtotal Invest	(497.16)	(1,522.71)	(389.62)	(554.80)	(748.66)	0.00	0.00	0.00	0.00	(730.92)	(293.70)	(4,737.57)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(497.16)	(1,522.71)	(389.62)	(554.80)	(748.66)	0.00	0.00	0.00	0.00	(730.92)	(293.70)	(4,737.57)
EXPENSES												
Claims Transfers	0.00	6,156.87	9,873.50	102,995.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119,025.63
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	6,156.87	9,873.50	102,995.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119,025.63
END BALANCE	163,040.52	493,212.58	117,903.59	78,949.74	245,520.57	546.15	163.28	0.00	16,928.01	239,702.73	96,319.37	1,452,286.54

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	Closed FY											
Month Ending:	May											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(92.06)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,457,631.25	0.00	16,457,539.19
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(50,313.38)	0.00	(50,313.38)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	282.09	0.00	282.09
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(50,031.29)	0.00	(50,031.29)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(50,031.29)	0.00	(50,031.29)
EXPENSES												
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	849,811.52	0.00	849,811.52
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	849,811.52	0.00	849,811.52
END BALANCE	(92.06)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,557,788.44	0.00	15,557,696.38

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

Month **May**  
Current Fund Year **2023**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	85,317.34	61,532.40	16,657.01	130,192.73	130,192.73	0.00	0.00	0.00
	Liability	1,500.00	2,363.75	0.00	3,863.75	3,863.75	0.00	0.00	0.00
	Auto	2,108.44	0.00	0.00	2,108.44	2,108.44	0.00	0.00	0.00
	Workers Comp	698,398.10	75,533.69	0.00	773,931.79	773,931.79	0.00	0.00	(0.00)
	<b>Total</b>	<b>787,323.88</b>	<b>139,429.84</b>	<b>16,657.01</b>	<b>910,096.71</b>	<b>910,096.71</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>
2022	Property	991,232.86	8,675.94	44,246.33	955,662.47	955,662.47	0.00	0.00	0.00
	Liability	40,040.60	1,512.75	0.00	41,553.35	41,553.35	0.00	0.00	0.00
	Auto	11,196.10	12.75	0.00	11,208.85	11,208.85	0.00	0.00	0.00
	Workers Comp	1,531,446.07	53,325.58	12,413.68	1,572,357.97	1,572,357.97	0.00	(0.00)	0.00
	<b>Total</b>	<b>2,573,915.63</b>	<b>63,527.02</b>	<b>56,660.01</b>	<b>2,580,782.64</b>	<b>2,580,782.64</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>
2021	Property	680,113.72	1,808.85	0.00	681,922.57	681,922.57	(0.00)	(0.00)	0.00
	Liability	188,668.82	3,291.81	0.00	191,960.63	191,960.63	0.00	0.00	0.00
	Auto	57,655.03	0.00	0.00	57,655.03	57,655.03	0.00	0.00	0.00
	Workers Comp	3,025,539.37	26,402.19	1,645.64	3,050,295.92	3,050,295.92	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>3,951,976.94</b>	<b>31,502.85</b>	<b>1,645.64</b>	<b>3,981,834.15</b>	<b>3,981,834.15</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2020	Property	695,136.60	0.00	499.75	694,636.85	694,636.85	0.00	0.00	0.00
	Liability	232,194.28	3,272.64	0.00	235,466.92	235,466.92	0.00	0.00	0.00
	Auto	590,615.94	0.00	0.00	590,615.94	590,615.94	0.00	0.00	0.00
	Workers Comp	3,603,496.99	43,835.13	0.00	3,647,332.12	3,647,332.12	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>5,121,443.81</b>	<b>47,107.77</b>	<b>499.75</b>	<b>5,168,051.83</b>	<b>5,168,051.83</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2019	Property	1,256,121.63	0.00	0.00	1,256,121.63	1,256,121.63	0.00	0.00	0.00
	Liability	521,572.40	6,156.87	0.00	527,729.27	527,729.27	0.00	0.00	0.00
	Auto	217,369.32	9,873.50	0.00	227,242.82	227,242.82	0.00	0.00	0.00
	Workers Comp	3,325,826.36	102,995.26	0.00	3,428,821.62	3,428,821.62	(0.00)	0.00	(0.00)
	<b>Total</b>	<b>5,320,889.71</b>	<b>119,025.63</b>	<b>0.00</b>	<b>5,439,915.34</b>	<b>5,439,915.34</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
Closed FY	Property	92.06	0.00	0.00	92.06	92.06	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>92.06</b>	<b>0.00</b>	<b>0.00</b>	<b>92.06</b>	<b>92.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>17,755,642.03</b>	<b>400,593.11</b>	<b>75,462.41</b>	<b>18,080,772.73</b>	<b>18,080,772.73</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>





**Check Register**  
Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Bank Account: TRI CTY MUN JIF IV

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 26514    Check Date: 05/05/2023    Payee Name: RALPH G. CATALDO, DO, PA</b>							
2020192438	INDEMNITY	12/13/2019	DEPTFORD TOWNSHIP	I-ASSESSMENT-W.C. IND	\$600.00	2019-2019	Loss
					<b>Check Amount:</b>	<b>\$600.00</b>	
<b>Check Number: 26515    Check Date: 05/05/2023    Payee Name: MADDEN &amp; MADDEN PA</b>							
2021230100	BODILY IN URY	02/14/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL GL	\$226.31	2021-2021	Legal
					<b>Check Amount:</b>	<b>\$226.31</b>	
<b>Check Number: 26516    Check Date: 05/05/2023    Payee Name: STATE SHORTHAND REPORTING SERVICE</b>							
2020187206	INDEMNITY	09/28/2019	DEPTFORD TOWNSHIP	E-MISC LEGAL E PENSE WC	\$30.00	2019-2019	Expense
2020192438	INDEMNITY	12/13/2019	DEPTFORD TOWNSHIP	E-MISC LEGAL E PENSE WC	\$75.00	2019-2019	Expense
2021220667	INDEMNITY	11/16/2020	WOOLWICH TOWNSHIP	E-MISC LEGAL E PENSE WC	\$150.00	2020-2020	Expense
					<b>Check Amount:</b>	<b>\$255.00</b>	
<b>Check Number: 26517    Check Date: 05/05/2023    Payee Name: MAMMANO ALOI &amp; MULVIHILL PC</b>							
2020192438	INDEMNITY	12/13/2019	DEPTFORD TOWNSHIP	I-CLAIMANT LEGAL E P IND	\$42,875.00	2019-2019	Loss
					<b>Check Amount:</b>	<b>\$42,875.00</b>	
<b>Check Number: 26518    Check Date: 05/05/2023    Payee Name: BIRCHMEIER &amp; POWELL LLC</b>							
2019169803	BODILY IN URY	01/10/2019	FRANKLIN TOWNSHIP	L-LEGAL GL	\$2,154.00	2019-2019	Legal
2020184207	POLICE PROF BI	06/28/2019	LOWER ALLOWAYS CREEK TOWNSHIP	L-LEGAL GL	\$238.00	2019-2019	Legal
2021224925	BODILY IN URY	10/04/2020	EAST GREENWICH TOWNSHIP	L-LEGAL GL	\$1,853.00	2020-2020	Legal
					<b>Check Amount:</b>	<b>\$4,245.00</b>	
<b>Check Number: 26519    Check Date: 05/05/2023    Payee Name: ATLANTIC SECURITY INT'L</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	E-SUBROGATION E PENSE WC	\$151.50	2022-2022	Expense
2022270978	INDEMNITY	04/20/2022	MANTUA TOWNSHIP	E-SUBROGATION E PENSE WC	\$151.50	2022-2022	Expense
					<b>Check Amount:</b>	<b>\$303.00</b>	
<b>Check Number: 26520    Check Date: 05/05/2023    Payee Name: LEO PETETTI LLC</b>							
2023301191	COMPREHENSIVE	04/06/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	Expense
2023301781	1ST PARTY COLL PD	04/18/2023	GLASSBORO BOROUGH	E-APPRAISERS PR	\$135.00	2023-2023	Expense
2023303238	1ST PARTY COLL PD	05/01/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	Expense
					<b>Check Amount:</b>	<b>\$405.00</b>	



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 26521    Check Date: 05/05/2023    Payee Name: THE DEWEESE LAW FIRM</b>							
2019175236	MEDICAL ONLY	06/01/2019	WASHINGTON TOWNSHIP	E-SUBROGATION E PENSE WC	\$25.00	2019-2019	E pense
2019175245	INDEMNITY	06/01/2019	WASHINGTON TOWNSHIP	E-SUBROGATION E PENSE WC	\$25.00	2019-2019	E pense
2021209350	INDEMNITY	07/08/2020	MONROE TOWNSHIP TRI IF	E-SUBROGATION E PENSE WC	\$82.00	2020-2020	E pense
2021225591	INDEMNITY	01/07/2021	GLASSBORO BOROUGH	E-SUBROGATION E PENSE WC	\$325.00	2021-2021	E pense
<b>Check Amount:</b>					<b>\$457.00</b>		
<b>Check Number: 26522    Check Date: 05/05/2023    Payee Name: AFFANATO MARUT LLC</b>							
2020187206	INDEMNITY	09/28/2019	DEPTFORD TOWNSHIP	L-LEGAL WC	\$210.00	2019-2019	Le al
2020192438	INDEMNITY	12/13/2019	DEPTFORD TOWNSHIP	L-LEGAL WC	\$308.00	2019-2019	Le al
2020208056	INDEMNITY	06/20/2020	PENNS GROVE BOROUGH	L-LEGAL WC	\$207.00	2020-2020	Le al
2022259937	INDEMNITY	03/24/2020	GLASSBORO BOROUGH	L-LEGAL WC	\$238.00	2020-2020	Le al
2022271801	INDEMNITY	05/01/2022	PENNS GROVE BOROUGH	L-LEGAL WC	\$103.00	2022-2022	Le al
2023292119	INDEMNITY	12/25/2022	WASHINGTON TOWNSHIP	L-LEGAL WC	\$449.50	2022-2022	Le al
<b>Check Amount:</b>					<b>\$1,515.50</b>		
<b>Check Number: 26523    Check Date: 05/05/2023    Payee Name: JOEBOY INC T/A ACTION AUTO BODY</b>							
2023301191	COMPREHENSIVE	04/06/2023	WASHINGTON TOWNSHIP	M-MISC MED WC & PD NON-WC PR COLL	\$2,061.88	2023-2023	Loss
2023303238	1ST PARTY COLL PD	05/01/2023	WASHINGTON TOWNSHIP	M-MISC MED WC & PD NON-WC PR COLL	\$3,275.73	2023-2023	Loss
<b>Check Amount:</b>					<b>\$5,337.61</b>		
<b>Check Number: 26524    Check Date: 05/05/2023    Payee Name: LAW OFFICES OF ANTHONY J LEONARD LLC</b>							
2021220667	INDEMNITY	11/16/2020	WOOLWICH TOWNSHIP	I-ASSESSMENT-W.C. IND	\$6,194.40	2020-2020	Loss
<b>Check Amount:</b>					<b>\$6,194.40</b>		
<b>Check Number: 26525    Check Date: 05/05/2023    Payee Name: MERCER ALLERGY &amp; PULMONARY ASSOC</b>							
2022259937	INDEMNITY	03/24/2020	GLASSBORO BOROUGH	M-OTHER PROVIDER FEES	\$200.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$200.00</b>		
<b>Check Number: 26526    Check Date: 05/05/2023    Payee Name: HOWARD HAMMER PSY D LLC</b>							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$165.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$165.00</b>		
<b>Check Number: 26527    Check Date: 05/05/2023    Payee Name: PIETRAS SARACINO SMITH &amp; MEEK LLP</b>							
2020208391	INDEMNITY	06/24/2020	MONROE TOWNSHIP TRI IF	L-LEGAL WC	\$292.50	2020-2020	Le al



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021214081	INDEMNITY	09/03/2020	LOGAN TOWNSHIP	L-LEGAL WC	\$427.00	2020-2020	Legal
2021216908	INDEMNITY	10/08/2020	WASHINGTON TOWNSHIP	L-LEGAL WC	\$352.50	2020-2020	Legal
2021220667	INDEMNITY	11/16/2020	WOOLWICH TOWNSHIP	L-LEGAL WC	\$556.50	2020-2020	Legal
2022242339	INDEMNITY	07/06/2021	DEPTFORD TOWNSHIP	L-LEGAL WC	\$375.00	2021-2021	Legal
2022265167	INDEMNITY	02/16/2022	MONROE TOWNSHIP TRI IF	L-LEGAL WC	\$319.50	2022-2022	Legal
2022268052	INDEMNITY	03/04/2022	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$878.00	2022-2022	Legal
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	L-LEGAL WC	\$510.00	2022-2022	Legal
2023283452	INDEMNITY	09/16/2022	GLASSBORO BOROUGH	L-LEGAL WC	\$1,346.00	2022-2022	Legal
<b>Check Amount:</b>					<b>\$5,057.00</b>		
<b>Check Number: 26528    Check Date: 05/05/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$2,130.00</b>		
<b>Check Number: 26529    Check Date: 05/05/2023    Payee Name: WOODBURY CITY</b>							
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,198.00</b>		
<b>Check Number: 26530    Check Date: 05/05/2023    Payee Name: WEST DEPTFORD TOWNSHIP</b>							
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$2,130.00</b>		
<b>Check Number: 26531    Check Date: 05/05/2023    Payee Name: LOGAN TOWNSHIP</b>							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,198.00</b>		
<b>Check Number: 26532    Check Date: 05/05/2023    Payee Name: MANTUA TOWNSHIP</b>							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,938.00</b>		
<b>Check Number: 26533    Check Date: 05/05/2023    Payee Name: NEW JERSEY IIME ASSOCIATES LLC</b>							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP TRI IF	E-ALLOCATED MED E AM WC	\$800.00	2021-2021	Expense
<b>Check Amount:</b>					<b>\$800.00</b>		
<b>Check Number: 26534    Check Date: 05/05/2023    Payee Name: Katie Snyder</b>							
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$937.82	2023-2023	Loss



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
					<b>Check Amount:</b>	<b>\$937.82</b>	
<b>Check Number: 26535    Check Date: 05/05/2023    Payee Name: Katie Snyder</b>							
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$937.82	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$937.82</b>	
<b>Check Number: 26536    Check Date: 05/05/2023    Payee Name: Stephen Seder</b>							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,392.14	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,392.14</b>	
<b>Check Number: 26537    Check Date: 05/05/2023    Payee Name: James Graham</b>							
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,938.00</b>	
<b>Check Number: 26538    Check Date: 05/05/2023    Payee Name: Brian Collins</b>							
2021220667	INDEMNITY	11/16/2020	WOOLWICH TOWNSHIP	I-LUMP SUM SETTLEMENT	\$4,000.00	2020-2020	Loss
					<b>Check Amount:</b>	<b>\$4,000.00</b>	
<b>Check Number: 26539    Check Date: 05/05/2023    Payee Name: Brian Collins</b>							
2021220667	INDEMNITY	11/16/2020	WOOLWICH TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$23,835.84	2020-2020	Loss
					<b>Check Amount:</b>	<b>\$23,835.84</b>	
<b>Check Number: 26540    Check Date: 05/05/2023    Payee Name: Elwood Wrigley</b>							
2021216786	INDEMNITY	10/05/2020	MONROE TOWNSHIP TRI IF	I-PERMANENT PARTIAL DISABILITY	\$1,764.00	2020-2020	Loss
					<b>Check Amount:</b>	<b>\$1,764.00</b>	
<b>Check Number: 26541    Check Date: 05/05/2023    Payee Name: Edward McGuire</b>							
2022262384	INDEMNITY	01/26/2022	WASHINGTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,337.12	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$1,337.12</b>	
<b>Check Number: 26542    Check Date: 05/05/2023    Payee Name: Matthew D'Alton</b>							
2020192438	INDEMNITY	12/13/2019	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$7,088.80	2019-2019	Loss
					<b>Check Amount:</b>	<b>\$7,088.80</b>	
<b>Check Number: 26543    Check Date: 05/05/2023    Payee Name: Matthew D'Alton</b>							
2020192438	INDEMNITY	12/13/2019	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$14,601.60	2019-2019	Loss
					<b>Check Amount:</b>	<b>\$14,601.60</b>	
<b>Check Number: 26544    Check Date: 05/05/2023    Payee Name: Matthew D'Alton</b>							



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2020192438	INDEMNITY	12/13/2019	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$33,124.00	2019-2019	Loss
<b>Check Amount:</b>					<b>\$33,124.00</b>		
<b>Check Number: 26545    Check Date: 05/05/2023    Payee Name: WASHINGTON TOWNSHIP</b>							
2023300075	1ST PARTY COLL PD	03/15/2023	WASHINGTON TOWNSHIP	M-MISC MED WC & PD NON-WC PR COLL	\$1,003.50	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,003.50</b>		
<b>Check Number: 26546    Check Date: 05/05/2023    Payee Name: GLASSBORO BOROUGH</b>							
2023301781	1ST PARTY COLL PD	04/18/2023	GLASSBORO BOROUGH	M-MISC MED WC & PD NON-WC PR COLL	\$1,894.22	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,894.22</b>		
<b>Check Number: 26547    Check Date: 05/05/2023    Payee Name: DEPTFORD TOWNSHIP</b>							
2023301814	1ST PARTY COLL PD	04/01/2023	DEPTFORD TOWNSHIP	M-MISC MED WC & PD NON-WC PR COLL	\$3,773.90	2023-2023	Loss
<b>Check Amount:</b>					<b>\$3,773.90</b>		
<b>Check Number: 26548    Check Date: 05/05/2023    Payee Name: LOGAN TOWNSHIP</b>							
2023301426	1ST PARTY COLL PD	04/13/2023	LOGAN TOWNSHIP	M-MISC MED WC & PD NON-WC PR COLL	\$450.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$450.00</b>		
<b>Check Number: 26549    Check Date: 05/05/2023    Payee Name: COASTAL SPINE, PC.</b>							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-ORTHO/NEURO FEES	\$83.27	2022-2022	Loss
<b>Check Amount:</b>					<b>\$83.27</b>		
<b>Check Number: 26550    Check Date: 05/05/2023    Payee Name: QUEST DIAGNOSTICS</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$42.34	2021-2021	Loss
<b>Check Amount:</b>					<b>\$42.34</b>		
<b>Check Number: 26551    Check Date: 05/05/2023    Payee Name: EMERGENCY CARE SERVICES OF NJ</b>							
2023297334	MEDICAL ONLY	08/10/2022	HARRISON TOWNSHIP	M-PHYSICIAN FEES	\$1,119.00	2022-2022	Loss
2023299928	MEDICAL ONLY	03/20/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$611.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,730.00</b>		
<b>Check Number: 26552    Check Date: 05/05/2023    Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY</b>							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$103.00	2023-2023	Loss
2023297943	INDEMNITY	03/01/2023	WASHINGTON TOWNSHIP	M-ORTHO/NEURO FEES	\$196.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$299.00</b>		
<b>Check Number: 26553    Check Date: 05/05/2023    Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA</b>							



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023298238	MEDICAL ONLY	03/06/2023	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$301.17	2023-2023	Loss
<b>Check Amount:</b>					<b>\$301.17</b>		
<b>Check Number: 26554    Check Date: 05/05/2023    Payee Name: INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.</b>							
2023284436	MEDICAL ONLY	09/27/2022	GLASSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$123.34	2022-2022	Loss
2023299640	MEDICAL ONLY	03/21/2023	PENNSVILLE TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$123.34	2023-2023	Loss
2023299844	MEDICAL ONLY	03/21/2023	DEPTFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$123.34	2023-2023	Loss
<b>Check Amount:</b>					<b>\$370.02</b>		
<b>Check Number: 26555    Check Date: 05/05/2023    Payee Name: ONE CALL CARE DIAGNOSTICS</b>							
2021223164	INDEMNITY	12/10/2020	DEPTFORD TOWNSHIP	M-MRI	\$485.00	2020-2020	Loss
2022258700	INDEMNITY	12/27/2021	DEPTFORD TOWNSHIP	M-MRI	\$560.00	2021-2021	Loss
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-MRI	\$250.00	2022-2022	Loss
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-MRI	\$150.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,445.00</b>		
<b>Check Number: 26556    Check Date: 05/05/2023    Payee Name: CONCENTRA MEDICAL CENTERS</b>							
2023296749	MEDICAL ONLY	02/15/2023	PENNS GROVE BOROUGH	M-OCCUPATIONAL MEDICINE	\$241.64	2023-2023	Loss
<b>Check Amount:</b>					<b>\$241.64</b>		
<b>Check Number: 26557    Check Date: 05/05/2023    Payee Name: ROTHMAN ORTHOPAEDICS</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-ORTHO/NEURO FEES	\$203.88	2022-2022	Loss
<b>Check Amount:</b>					<b>\$203.88</b>		
<b>Check Number: 26558    Check Date: 05/05/2023    Payee Name: NovaCare Rehabilitation</b>							
2023291825	INDEMNITY	12/20/2022	LOWER ALLOWAYS CREEK TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2022-2022	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$100.94	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
<b>Check Amount:</b>					<b>\$504.70</b>		
<b>Check Number: 26559    Check Date: 05/05/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							
2021223164	INDEMNITY	12/10/2020	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2020-2020	Loss
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$123.32	2022-2022	Loss
2023292697	INDEMNITY	12/25/2022	WOODBURY CITY	M-ORTHO/NEURO FEES	\$88.09	2022-2022	Loss
2023292720	INDEMNITY	01/02/2023	CLAYTON BOROUGH	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP TRI IF	M-ORTHO/NEURO FEES	\$220.22	2023-2023	Loss
2023298238	MEDICAL ONLY	03/06/2023	MONROE TOWNSHIP TRI IF	M-OCCUPATIONAL MEDICINE	\$220.22	2023-2023	Loss
<b>Check Amount:</b>					<b>\$828.03</b>		
<b>Check Number: 26560    Check Date: 05/05/2023    Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC</b>							
2023291763	MEDICAL ONLY	12/03/2022	GLASSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$169.38	2022-2022	Loss
<b>Check Amount:</b>					<b>\$169.38</b>		
<b>Check Number: 26561    Check Date: 05/05/2023    Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC</b>							
2023293802	MEDICAL ONLY	01/13/2023	EAST GREENWICH TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$169.38	2023-2023	Loss
<b>Check Amount:</b>					<b>\$169.38</b>		
<b>Check Number: 26562    Check Date: 05/05/2023    Payee Name: OPTUM URGENT CARE</b>							
2023295222	MEDICAL ONLY	02/01/2023	WOODBURY HEIGHTS BOROUGH	M-URGENT CARE CENTER	\$164.80	2023-2023	Loss
<b>Check Amount:</b>					<b>\$164.80</b>		
<b>Check Number: 26563    Check Date: 05/05/2023    Payee Name: OPTUM URGENT CARE</b>							
2023301216	MEDICAL ONLY	04/11/2023	WEST DEPTFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$164.80	2023-2023	Loss
<b>Check Amount:</b>					<b>\$164.80</b>		
<b>Check Number: 26564    Check Date: 05/05/2023    Payee Name: PRINCETON BRAIN AND SPINE CARE LLC</b>							
2021214081	INDEMNITY	09/03/2020	LOGAN TOWNSHIP	M-ORTHO/NEURO FEES	\$97.31	2020-2020	Loss
<b>Check Amount:</b>					<b>\$97.31</b>		
<b>Check Number: 26565    Check Date: 05/05/2023    Payee Name: JEFFERSON UNIVERSITY PHYSICIANS OF NEW JERSEY</b>							
2023295969	MEDICAL ONLY	02/08/2023	WASHINGTON TOWNSHIP	M-PHYSICIAN FEES	\$46.36	2023-2023	Loss
<b>Check Amount:</b>					<b>\$46.36</b>		
<b>Check Number: 26566    Check Date: 05/05/2023    Payee Name: KENNEDY HEALTH</b>							
2023301537	MEDICAL ONLY	04/14/2023	WASHINGTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$3,606.12	2023-2023	Loss
<b>Check Amount:</b>					<b>\$3,606.12</b>		
<b>Check Number: 26567    Check Date: 05/05/2023    Payee Name: COMP X MEDICAL MANAGEMENT</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-OTHER PROVIDER FEES	\$509.25	2022-2022	Loss
<b>Check Amount:</b>					<b>\$509.25</b>		
<b>Check Number: 26568    Check Date: 05/05/2023    Payee Name: QUEST</b>							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-OTHER PROVIDER FEES	\$115.50	2022-2022	Loss



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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
					<b>Check Amount:</b>	<b>\$115.50</b>	
<b>Check Number: 26569    Check Date: 05/05/2023    Payee Name: WORKERS COMP PSYCH NET</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	M-BEHAVIORAL HEALTH	\$498.24	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$498.24</b>	
<b>Check Number: 26570    Check Date: 05/05/2023    Payee Name: NEW JERSEY IMAGING NETWORK, LLC</b>							
2023295969	MEDICAL ONLY	02/08/2023	WASHINGTON TOWNSHIP	M-PHYSICIAN FEES	\$56.02	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$56.02</b>	
<b>Check Number: 26571    Check Date: 05/05/2023    Payee Name: myMATRIX</b>							
2021234379	INDEMNITY	04/05/2021	FRANKLIN TOWNSHIP	M-PHARMACY	\$54.99	2021-2021	Loss
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	M-PHARMACY	\$74.59	2021-2021	Loss
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHARMACY	\$172.79	2022-2022	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHARMACY	\$32.62	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$334.99</b>	
<b>Check Number: 26572    Check Date: 05/05/2023    Payee Name: ORTHONJ, LLC</b>							
2022274136	INDEMNITY	05/24/2022	GLASSBORO BOROUGH	M-ORTHO/NEURO FEES	\$344.76	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$344.76</b>	
<b>Check Number: 26573    Check Date: 05/05/2023    Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC</b>							
2021214081	INDEMNITY	09/03/2020	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2020-2020	Loss
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$320.00	2022-2022	Loss
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2023298998	MEDICAL ONLY	03/14/2023	PAULSBORO BOROUGH	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,120.00</b>	
<b>Check Number: 26574    Check Date: 05/05/2023    Payee Name: STAR LABORATORY</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$212.00	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$212.00</b>	
<b>Check Number: 26575    Check Date: 05/05/2023    Payee Name: QUALCARE INC</b>							
2023302555	INDEMNITY	04/25/2023	GLASSBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$555.00</b>	





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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 26576      Check Date: 05/12/2023      Payee Name: PETE CLARK &amp; SONS AUTO BODY</b>							
2023299943	1ST PARTY COLL PD	03/24/2023	MONROE TOWNSHIP TRI IF	M-MISC MED WC & PD NON-WC PR COLL	\$1,245.10	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,245.10</b>		
<b>Check Number: 26577      Check Date: 05/12/2023      Payee Name: MADDEN &amp; MADDEN PA</b>							
2020191041	BODILY IN URY	09/21/2019	CARNEYS POINT TOWNSHIP	L-LEGAL AL	\$337.50	2019-2019	Le al
2020197239	BODILY IN URY	12/03/2019	CLAYTON BOROUGH	L-LEGAL GL	\$239.87	2019-2019	Le al
2020199803	BODILY IN URY	12/19/2019	MONROE TOWNSHIP TRI IF	L-LEGAL AL	\$3,536.00	2019-2019	Le al
2021225198	BODILY IN URY	11/12/2020	GLASSBORO BOROUGH	L-LEGAL GL	\$99.00	2020-2020	Le al
2021226176	BODILY IN URY	11/06/2020	MONROE TOWNSHIP TRI IF	L-LEGAL GL	\$181.50	2020-2020	Le al
2023281454	BODILY IN URY	02/13/2021	GLASSBORO BOROUGH	L-LEGAL GL	\$680.00	2021-2021	Le al
<b>Check Amount:</b>					<b>\$5,073.87</b>		
<b>Check Number: 26578      Check Date: 05/12/2023      Payee Name: QUAL-LYNX</b>							
2023292119	INDEMNITY	12/25/2022	WASHINGTON TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2022-2022	E pense
2023292697	INDEMNITY	12/25/2022	WOODBURY CITY	E-MISC ALL OTHER WC	\$3.00	2022-2022	E pense
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2023-2023	E pense
2023293931	MEDICAL ONLY	01/15/2023	WASHINGTON TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2023-2023	E pense
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2023-2023	E pense
<b>Check Amount:</b>					<b>\$15.00</b>		
<b>Check Number: 26579      Check Date: 05/12/2023      Payee Name: I C U INVESTIGATIONS INC</b>							
2023292626	INLAND MARINE	12/23/2022	DEPTFORD TOWNSHIP	E-SUBROGATION E PENSE PR	\$425.00	2022-2022	E pense
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	E-INDEP AD USTOR WC	\$475.00	2023-2023	E pense
<b>Check Amount:</b>					<b>\$900.00</b>		
<b>Check Number: 26580      Check Date: 05/12/2023      Payee Name: BARKER GELFAND JAMES &amp; SERVAS A PROFESSIONAL CORPORATION</b>							
2021234443	POLICE PROF BI	04/05/2021	FRANKLIN TOWNSHIP	L-LEGAL GL	\$170.00	2021-2021	Le al
<b>Check Amount:</b>					<b>\$170.00</b>		
<b>Check Number: 26581      Check Date: 05/12/2023      Payee Name: ARCCA INCORPORATED</b>							
2020184117	GL PROPERTY DAMAGE	06/20/2019	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER GL	\$3,525.00	2019-2019	E pense
<b>Check Amount:</b>					<b>\$3,525.00</b>		
<b>Check Number: 26582      Check Date: 05/12/2023      Payee Name: BEST MEDICAL CONSULTANTS</b>							



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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022266802	INDEMNITY	03/05/2022	UPPER PITTSBORO TOWNSHIP	E-ALLOCATED MED E AM WC	\$1,100.00	2022-2022	E pense
<b>Check Amount:</b>					<b>\$1,100.00</b>		
<b>Check Number: 26583    Check Date: 05/12/2023    Payee Name: LEO PETETTI LLC</b>							
2023303251	1ST PARTY COLL PD	04/30/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	E pense
<b>Check Amount:</b>					<b>\$135.00</b>		
<b>Check Number: 26584    Check Date: 05/12/2023    Payee Name: THE DEWEESE LAW FIRM</b>							
2022255129	MEDICAL ONLY	11/21/2021	DEPTFORD TOWNSHIP	E-SUBROGATION E PENSE WC	\$150.00	2021-2021	E pense
2022263457	1ST PARTY COLL PD	02/01/2022	CARNEYS POINT TOWNSHIP	L-LEGAL PR	\$89.00	2022-2022	Le al
<b>Check Amount:</b>					<b>\$239.00</b>		
<b>Check Number: 26585    Check Date: 05/12/2023    Payee Name: JOEBOY INC T/A ACTION AUTO BODY</b>							
2023301191	COMPREHENSIVE	04/06/2023	WASHINGTON TOWNSHIP	M-MISC MED WC & PD NON-WC PR COLL	\$1,855.39	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,855.39</b>		
<b>Check Number: 26586    Check Date: 05/12/2023    Payee Name: HOWARD HAMMER PSY D LLC</b>							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$330.00	2021-2021	Loss
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$165.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$495.00</b>		
<b>Check Number: 26587    Check Date: 05/12/2023    Payee Name: ISO SERVICES INC</b>							
2023297554	BODILY IN URY	11/23/2022	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER AL	\$12.75	2022-2022	E pense
<b>Check Amount:</b>					<b>\$12.75</b>		
<b>Check Number: 26588    Check Date: 05/12/2023    Payee Name: PIETRAS SARACINO SMITH &amp; MEEK LLP</b>							
2022249302	INDEMNITY	09/22/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$155.00	2021-2021	Le al
<b>Check Amount:</b>					<b>\$155.00</b>		
<b>Check Number: 26589    Check Date: 05/12/2023    Payee Name: WEST DEPTFORD TOWNSHIP</b>							
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,198.00</b>		
<b>Check Number: 26590    Check Date: 05/12/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	I-TEMPORARY TOTAL DISABILITY	\$456.43	2022-2022	Loss
<b>Check Amount:</b>					<b>\$456.43</b>		
<b>Check Number: 26591    Check Date: 05/12/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	I-TEMPORARY TOTAL DISABILITY	\$1,632.62	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,632.62</b>		
<b>Check Number: 26592    Check Date: 05/12/2023    Payee Name: QUAL-LYNX</b>							
2023295506	1ST PARTY COLL PD	02/02/2023	GLASSBORO BOROUGH	E-SUBROGATION E PENSE PR	\$1,588.51	2023-2023	E pense
<b>Check Amount:</b>					<b>\$1,588.51</b>		
<b>Check Number: 26593    Check Date: 05/12/2023    Payee Name: PAULSBORO BOROUGH</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$972.94	2022-2022	Loss
<b>Check Amount:</b>					<b>\$972.94</b>		
<b>Check Number: 26594    Check Date: 05/12/2023    Payee Name: Mahon, Linda M.</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,462.42	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,462.42</b>		
<b>Check Number: 26595    Check Date: 05/12/2023    Payee Name: GLASSBORO BOROUGH</b>							
2023302555	INDEMNITY	04/25/2023	GLASSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,849.06	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,849.06</b>		
<b>Check Number: 26596    Check Date: 05/12/2023    Payee Name: QUAL-LYNX</b>							
2023280002	1ST PARTY COLL PD	08/03/2022	WASHINGTON TOWNSHIP	E-SUBROGATION E PENSE PR	\$5,849.44	2022-2022	E pense
<b>Check Amount:</b>					<b>\$5,849.44</b>		
<b>Check Number: 26597    Check Date: 05/12/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023298947	1ST PARTY COLL PD	03/14/2023	MONROE TOWNSHIP TRI IF	M-MISC MED WC & PD NON-WC PR COLL	\$10,256.38	2023-2023	Loss
<b>Check Amount:</b>					<b>\$10,256.38</b>		
<b>Check Number: 26598    Check Date: 05/12/2023    Payee Name: WASHINGTON TOWNSHIP</b>							
2023303251	1ST PARTY COLL PD	04/30/2023	WASHINGTON TOWNSHIP	M-MISC MED WC & PD NON-WC PR COLL	\$4,357.48	2023-2023	Loss
<b>Check Amount:</b>					<b>\$4,357.48</b>		
<b>Check Number: 26599    Check Date: 05/12/2023    Payee Name: GLASSBORO BOROUGH</b>							
2023295506	1ST PARTY COLL PD	02/02/2023	GLASSBORO BOROUGH	M-MISC MED WC & PD NON-WC PR COLL	\$1,000.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,000.00</b>		
<b>Check Number: 26600    Check Date: 05/12/2023    Payee Name: WASHINGTON TOWNSHIP</b>							
2023280002	1ST PARTY COLL PD	08/03/2022	WASHINGTON TOWNSHIP	M-MISC MED WC & PD NON-WC PR COLL	\$1,000.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,000.00</b>		



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 26601    Check Date: 05/12/2023    Payee Name: PENNSVILLE TOWNSHIP</b>							
2023303774	1ST PARTY COLL PD	05/08/2023	PENNSVILLE TOWNSHIP	M-MISC MED WC & PD NON-WC PR COLL	\$741.80	2023-2023	Loss
<b>Check Amount:</b>					<b>\$741.80</b>		
<b>Check Number: 26602    Check Date: 05/12/2023    Payee Name: QUAL-LYNX</b>							
2023297943	INDEMNITY	03/01/2023	WASHINGTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023298210	MEDICAL ONLY	03/03/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023298238	MEDICAL ONLY	03/06/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
<b>Check Amount:</b>					<b>\$21.25</b>		
<b>Check Number: 26603    Check Date: 05/12/2023    Payee Name: COASTAL SPINE, PC.</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$83.27	2022-2022	Loss
<b>Check Amount:</b>					<b>\$83.27</b>		
<b>Check Number: 26604    Check Date: 05/12/2023    Payee Name: EMERGENCY CARE SERVICES OF NJ</b>							
2023298238	MEDICAL ONLY	03/06/2023	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$1,073.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,073.00</b>		
<b>Check Number: 26605    Check Date: 05/12/2023    Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY</b>							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$103.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$103.00</b>		
<b>Check Number: 26606    Check Date: 05/12/2023    Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA</b>							
2021214081	INDEMNITY	09/03/2020	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$25.66	2020-2020	Loss
<b>Check Amount:</b>					<b>\$25.66</b>		
<b>Check Number: 26607    Check Date: 05/12/2023    Payee Name: VIRTUA OUR LADY OF LOURDES HOSPITAL, INC.</b>							
2022276871	MEDICAL ONLY	06/12/2022	PENNSVILLE TOWNSHIP	M-ACUTE CARE HOSPITAL	\$450.75	2022-2022	Loss
<b>Check Amount:</b>					<b>\$450.75</b>		
<b>Check Number: 26608    Check Date: 05/12/2023    Payee Name: CAPE REGIONAL MEDICAL CENTER</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,464.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$2,464.00</b>		
<b>Check Number: 26609    Check Date: 05/12/2023    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$560.00	2022-2022	Loss
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$320.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$880.00</b>		
<b>Check Number: 26610    Check Date: 05/12/2023    Payee Name: DIRK E. SKINNER MD</b>							
2020208391	INDEMNITY	06/24/2020	MONROE TOWNSHIP TRI IF	M-ORTHO/NEURO FEES	\$120.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$120.00</b>		
<b>Check Number: 26611    Check Date: 05/12/2023    Payee Name: ONE CALL CARE DIAGNOSTICS</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-MRI	\$150.00	2022-2022	Loss
2023294529	INDEMNITY	01/25/2023	LOGAN TOWNSHIP	M-MRI	\$750.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$900.00</b>		
<b>Check Number: 26612    Check Date: 05/12/2023    Payee Name: NovaCare Rehabilitation</b>							
2023291825	INDEMNITY	12/20/2022	LOWER ALLOWAYS CREEK TOWNSHIP	M-PHYSICIAN FEES	\$302.82	2022-2022	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$403.76	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$504.70	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,211.28</b>		
<b>Check Number: 26613    Check Date: 05/12/2023    Payee Name: ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION, LLC</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-PHYSICIAN FEES	\$59.04	2022-2022	Loss
<b>Check Amount:</b>					<b>\$59.04</b>		
<b>Check Number: 26614    Check Date: 05/12/2023    Payee Name: VIRTUA MEDICAL GROUP, PA</b>							
2022276871	MEDICAL ONLY	06/12/2022	PENNSVILLE TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$21.13	2022-2022	Loss
<b>Check Amount:</b>					<b>\$21.13</b>		
<b>Check Number: 26615    Check Date: 05/12/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							
2021236459	INDEMNITY	04/30/2021	GLASSBORO BOROUGH	M-ORTHO/NEURO FEES	\$88.09	2021-2021	Loss
2023293464	MEDICAL ONLY	01/11/2023	MANTUA TOWNSHIP	M-ORTHO/NEURO FEES	\$265.73	2023-2023	Loss
<b>Check Amount:</b>					<b>\$353.82</b>		
<b>Check Number: 26616    Check Date: 05/12/2023    Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC</b>							
2023301318	INDEMNITY	04/12/2023	GLASSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$111.48	2023-2023	Loss
<b>Check Amount:</b>					<b>\$111.48</b>		
<b>Check Number: 26617    Check Date: 05/12/2023    Payee Name: COOPER UNIVERSITY RADIOLOGY, PC</b>							



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$22.10	2023-2023	Loss
<b>Check Amount:</b>					<b>\$22.10</b>		
<b>Check Number: 26618    Check Date: 05/12/2023    Payee Name: KENNEDY HEALTH</b>							
2023301165	MEDICAL ONLY	04/07/2023	MONROE TOWNSHIP TRI IF	M-ACUTE CARE HOSPITAL	\$2,411.75	2023-2023	Loss
2023301335	MEDICAL ONLY	04/12/2023	MONROE TOWNSHIP TRI IF	M-ACUTE CARE HOSPITAL	\$833.30	2023-2023	Loss
<b>Check Amount:</b>					<b>\$3,245.05</b>		
<b>Check Number: 26619    Check Date: 05/12/2023    Payee Name: COMP X MEDICAL MANAGEMENT</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-OTHER PROVIDER FEES	\$487.50	2022-2022	Loss
<b>Check Amount:</b>					<b>\$487.50</b>		
<b>Check Number: 26620    Check Date: 05/12/2023    Payee Name: AFC URGENT CARE</b>							
2023293328	INDEMNITY	01/10/2023	MONROE TOWNSHIP TRI IF	M-URGENT CARE CENTER	\$160.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$160.00</b>		
<b>Check Number: 26621    Check Date: 05/12/2023    Payee Name: WORKERS COMP PSYCH NET</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	M-BEHAVIORAL HEALTH	\$179.12	2022-2022	Loss
<b>Check Amount:</b>					<b>\$179.12</b>		
<b>Check Number: 26622    Check Date: 05/12/2023    Payee Name: myMATRIX</b>							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	M-PHARMACY	\$74.99	2021-2021	Loss
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP TRI IF	M-PHARMACY	\$26.54	2023-2023	Loss
<b>Check Amount:</b>					<b>\$101.53</b>		
<b>Check Number: 26623    Check Date: 05/12/2023    Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC</b>							
2021214081	INDEMNITY	09/03/2020	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2020-2020	Loss
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$480.00	2022-2022	Loss
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023298998	MEDICAL ONLY	03/14/2023	PAULSBORO BOROUGH	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,120.00</b>		
<b>Check Number: 26624    Check Date: 05/12/2023    Payee Name: ISO SERVICES INC</b>							
2020192438	INDEMNITY	12/13/2019	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2019-2019	E pense
2020208056	INDEMNITY	06/20/2020	PENNS GROVE BOROUGH	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2021223495	INDEMNITY	12/11/2020	WESTVILLE BOROUGH	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021229863	INDEMNITY	02/13/2021	FRANKLIN TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2021238262	INDEMNITY	05/19/2021	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2021238864	INDEMNITY	05/10/2021	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2021240594	INDEMNITY	06/11/2021	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022251631	INDEMNITY	10/13/2021	MANTUA TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022255129	MEDICAL ONLY	11/21/2021	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2022-2022	E pense
2023281686	MEDICAL ONLY	08/10/2022	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2022-2022	E pense
2023281707	MEDICAL ONLY	08/10/2022	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2022-2022	E pense
2023281736	MEDICAL ONLY	08/10/2022	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2022-2022	E pense
2023281738	MEDICAL ONLY	08/10/2022	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2022-2022	E pense
2023281848	MEDICAL ONLY	08/17/2022	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2022-2022	E pense
2023282341	MEDICAL ONLY	08/11/2022	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2022-2022	E pense
2023297943	INDEMNITY	03/01/2023	WASHINGTON TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023298210	MEDICAL ONLY	03/03/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023298238	MEDICAL ONLY	03/06/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023298360	MEDICAL ONLY	03/08/2023	PENNSVILLE TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023298517	MEDICAL ONLY	02/22/2023	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023298603	BODILY IN URY	01/29/2023	WOODBURY CITY	E-MISC ALL OTHER GL	\$12.75	2023-2023	E pense
2023298807	MEDICAL ONLY	03/01/2023	HOPEWELL TOWNSHIP Cumberland Count	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023298820	MEDICAL ONLY	03/09/2023	WOODBURY CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023298834	MEDICAL ONLY	03/11/2023	FRANKLIN TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023298987	BODILY IN URY	01/23/2023	CARNEYS POINT TOWNSHIP	E-MISC ALL OTHER GL	\$12.75	2023-2023	E pense
2023298998	MEDICAL ONLY	03/14/2023	PAULSBORO BOROUGH	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023299301	MEDICAL ONLY	03/14/2023	PENNSVILLE TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023299640	MEDICAL ONLY	03/21/2023	PENNSVILLE TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023299844	MEDICAL ONLY	03/21/2023	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023299848	MEDICAL ONLY	03/14/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023299928	MEDICAL ONLY	03/20/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
<b>Check Amount:</b>					<b>\$433.50</b>		
<b>Check Number: 26625    Check Date: 05/12/2023    Payee Name: QUALCARE INC</b>							
2023294048	MEDICAL ONLY	01/11/2023	GLASSBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023303452	MEDICAL ONLY	05/05/2023	PENNSVILLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023303510	MEDICAL ONLY	04/02/2023	MONROE TOWNSHIP TRI IF	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023303586	INDEMNITY	05/06/2023	MONROE TOWNSHIP TRI IF	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023303752	INDEMNITY	05/10/2023	GLASSBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$3,330.00</b>		
<b>Check Number: 26626    Check Date: 05/12/2023    Payee Name: QUAL-LYNX</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$21.67	2021-2021	E pense
2022259937	INDEMNITY	03/24/2020	GLASSBORO BOROUGH	E-MISC ALL OTHER WC	\$3.25	2020-2020	E pense
2022274651	INDEMNITY	09/23/2021	PITMAN BOROUGH	E-MISC ALL OTHER WC	\$7.58	2021-2021	E pense
<b>Check Amount:</b>					<b>\$32.50</b>		
<b>Check Number: 26627    Check Date: 05/19/2023    Payee Name: CAPEHART &amp; SCATCHARD PA</b>							
2020185973	INDEMNITY	10/03/2019	WASHINGTON TOWNSHIP	L-LEGAL WC	\$148.50	2019-2019	Le al
2022261747	INDEMNITY	01/21/2022	GLASSBORO BOROUGH	L-LEGAL WC	\$247.00	2022-2022	Le al
2022271117	INDEMNITY	04/16/2022	PENNSVILLE TOWNSHIP	L-LEGAL WC	\$378.00	2022-2022	Le al
2023286231	INDEMNITY	10/17/2022	WASHINGTON TOWNSHIP	L-LEGAL WC	\$270.00	2022-2022	Le al
<b>Check Amount:</b>					<b>\$1,043.50</b>		
<b>Check Number: 26628    Check Date: 05/19/2023    Payee Name: BIRCHMEIER &amp; POWELL LLC</b>							
2021219481	BODILY IN URY	08/22/2020	FRANKLIN TOWNSHIP	L-LEGAL GL	\$1,139.14	2020-2020	Le al
2022247965	BODILY IN URY	07/30/2021	GLASSBORO BOROUGH	L-LEGAL GL	\$1,389.00	2021-2021	Le al
<b>Check Amount:</b>					<b>\$2,528.14</b>		
<b>Check Number: 26629    Check Date: 05/19/2023    Payee Name: GARY NEIL GOLDSTEIN MD PC</b>							
2020199803	BODILY IN URY	12/19/2019	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER AL	\$6,000.00	2019-2019	E pense
<b>Check Amount:</b>					<b>\$6,000.00</b>		
<b>Check Number: 26630    Check Date: 05/19/2023    Payee Name: State of New Jersey - Div of Worker's Comp</b>							





## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022245499	INDEMNITY	08/16/2021	WASHINGTON TOWNSHIP	E-MISC ALL OTHER WC	\$3.43	2021-2021	E pense
<b>Check Amount:</b>					<b>\$3.43</b>		
<b>Check Number: 26631    Check Date: 05/19/2023    Payee Name: JENNIFER KELLY PHD LLC</b>							
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	M-PHYSICIAN FEES	\$1,600.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,600.00</b>		
<b>Check Number: 26632    Check Date: 05/19/2023    Payee Name: DAVID S DEWEESE</b>							
2023300983	PUB OFF PI	03/15/2023	HARRISON TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Le al
2023301448	EPL PI	03/17/2023	FRANKLIN TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Le al
<b>Check Amount:</b>					<b>\$1,500.00</b>		
<b>Check Number: 26633    Check Date: 05/19/2023    Payee Name: AFFANATO MARUT LLC</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$162.50	2021-2021	Le al
2021234018	INDEMNITY	09/24/2019	PENNS GROVE BOROUGH	L-LEGAL WC	\$243.00	2019-2019	Le al
<b>Check Amount:</b>					<b>\$405.50</b>		
<b>Check Number: 26634    Check Date: 05/19/2023    Payee Name: HOWARD HAMMER PSY D LLC</b>							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$165.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$165.00</b>		
<b>Check Number: 26635    Check Date: 05/19/2023    Payee Name: ISO SERVICES INC</b>							
2023301700	BODILY IN URY	12/22/2021	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER GL	\$12.75	2021-2021	E pense
2023301700	BODILY IN URY	12/22/2021	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER GL	\$12.75	2021-2021	E pense
2023301821	BODILY IN URY	12/22/2021	CLAYTON BOROUGH	E-MISC ALL OTHER GL	\$12.75	2021-2021	E pense
2023301821	BODILY IN URY	12/22/2021	CLAYTON BOROUGH	E-MISC ALL OTHER GL	\$12.75	2021-2021	E pense
2023301832	BODILY IN URY	12/22/2021	GLASSBORO BOROUGH	E-MISC ALL OTHER GL	\$12.75	2021-2021	E pense
2023301832	BODILY IN URY	12/22/2021	GLASSBORO BOROUGH	E-MISC ALL OTHER GL	\$12.75	2021-2021	E pense
<b>Check Amount:</b>					<b>\$76.50</b>		
<b>Check Number: 26636    Check Date: 05/19/2023    Payee Name: PIETRAS SARACINO SMITH &amp; MEEK LLP</b>							
2022245370	INDEMNITY	10/10/2019	WOODBURY CITY	L-LEGAL WC	\$242.00	2019-2019	Le al
<b>Check Amount:</b>					<b>\$242.00</b>		
<b>Check Number: 26637    Check Date: 05/19/2023    Payee Name: MANTUA TOWNSHIP</b>							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
					<b>Check Amount:</b>	<b>\$1,938.00</b>	
<b>Check Number: 26638    Check Date: 05/19/2023    Payee Name: WEST DEPTFORD TOWNSHIP</b>							
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$2,130.00</b>	
<b>Check Number: 26639    Check Date: 05/19/2023    Payee Name: LOGAN TOWNSHIP</b>							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$2,198.00</b>	
<b>Check Number: 26640    Check Date: 05/19/2023    Payee Name: WOODBURY CITY</b>							
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$2,198.00</b>	
<b>Check Number: 26641    Check Date: 05/19/2023    Payee Name: Angela Foote</b>							
2023303818	GL PROPERTY DAMAGE	05/09/2023	PENNSVILLE TOWNSHIP	M-MISC MED WC & PD NON-WC GL PD	\$50.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$50.00</b>	
<b>Check Number: 26642    Check Date: 05/19/2023    Payee Name: NEW JERSEY IME ASSOCIATES LLC</b>							
2020208056	INDEMNITY	06/20/2020	PENNS GROVE BOROUGH	E-ALLOCATED MED E AM WC	\$800.00	2020-2020	E pense
2021234366	INDEMNITY	04/05/2021	FRANKLIN TOWNSHIP	E-ALLOCATED MED E AM WC	\$800.00	2021-2021	E pense
					<b>Check Amount:</b>	<b>\$1,600.00</b>	
<b>Check Number: 26643    Check Date: 05/19/2023    Payee Name: Kevin Cabanas</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-PHARMACY	\$19.48	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$19.48</b>	
<b>Check Number: 26644    Check Date: 05/19/2023    Payee Name: James Graham</b>							
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,938.00</b>	
<b>Check Number: 26645    Check Date: 05/19/2023    Payee Name: Stephen Seder</b>							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,392.14	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,392.14</b>	
<b>Check Number: 26646    Check Date: 05/19/2023    Payee Name: Katie Snyder</b>							
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$937.82	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$937.82</b>	



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 26647    Check Date: 05/19/2023    Payee Name: Mark Ramos</b>							
2019165329	INDEMNITY	02/07/2019	GLASSBORO BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,720.00	2019-2019	Loss
<b>Check Amount:</b>					<b>\$1,720.00</b>		
<b>Check Number: 26648    Check Date: 05/19/2023    Payee Name: Charles Simmons</b>							
2020185074	INDEMNITY	09/25/2019	FRANKLIN TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,160.36	2019-2019	Loss
<b>Check Amount:</b>					<b>\$1,160.36</b>		
<b>Check Number: 26649    Check Date: 05/19/2023    Payee Name: Bruce Martell</b>							
2021227877	INDEMNITY	01/25/2021	PAULSBORO BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,087.24	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,087.24</b>		
<b>Check Number: 26650    Check Date: 05/19/2023    Payee Name: Eric Petroski</b>							
2022257423	INDEMNITY	12/16/2021	WOOLWICH TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,084.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,084.00</b>		
<b>Check Number: 26651    Check Date: 05/19/2023    Payee Name: Amanda Myers</b>							
2020198258	INDEMNITY	02/26/2020	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,150.08</b>		
<b>Check Number: 26652    Check Date: 05/19/2023    Payee Name: WASHINGTON TOWNSHIP</b>							
2023304412	1ST PARTY COLL PD	05/09/2023	WASHINGTON TOWNSHIP	M-MISC MED WC & PD NON-WC PR COLL	\$1,794.26	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,794.26</b>		
<b>Check Number: 26653    Check Date: 05/19/2023    Payee Name: QUAL-LYNX</b>							
2023281686	MEDICAL ONLY	08/10/2022	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2022-2022	E pense
2023281707	MEDICAL ONLY	08/10/2022	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2022-2022	E pense
2023281736	MEDICAL ONLY	08/10/2022	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2022-2022	E pense
2023281738	MEDICAL ONLY	08/10/2022	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2022-2022	E pense
2023281848	MEDICAL ONLY	08/17/2022	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2022-2022	E pense
2023282341	MEDICAL ONLY	08/11/2022	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2022-2022	E pense
2023292286	MEDICAL ONLY	12/25/2022	HARRISON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2022-2022	E pense
2023297335	MEDICAL ONLY	08/10/2022	HARRISON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2022-2022	E pense
2023297439	MEDICAL ONLY	02/24/2023	WOODBURY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023298360	MEDICAL ONLY	03/08/2023	PENNSVILLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023298517	MEDICAL ONLY	02/22/2023	EAST GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023298807	MEDICAL ONLY	03/01/2023	HOPEWELL TOWNSHIP Cumberland Count	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023298820	MEDICAL ONLY	03/09/2023	WOODBURY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023298834	MEDICAL ONLY	03/11/2023	FRANKLIN TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023298998	MEDICAL ONLY	03/14/2023	PAULSBORO BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023299301	MEDICAL ONLY	03/14/2023	PENNSVILLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023299640	MEDICAL ONLY	03/21/2023	PENNSVILLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023299844	MEDICAL ONLY	03/21/2023	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023299848	MEDICAL ONLY	03/14/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023299928	MEDICAL ONLY	03/20/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023300371	MEDICAL ONLY	03/26/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023300479	MEDICAL ONLY	03/31/2023	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023300646	MEDICAL ONLY	03/31/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023301165	MEDICAL ONLY	04/07/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023301216	MEDICAL ONLY	04/11/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023301318	INDEMNITY	04/12/2023	GLASSBORO BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023301335	MEDICAL ONLY	04/12/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023301401	MEDICAL ONLY	04/13/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023301407	MEDICAL ONLY	04/13/2023	FRANKLIN TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023301537	MEDICAL ONLY	04/14/2023	WASHINGTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023301793	MEDICAL ONLY	04/17/2023	GLASSBORO BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023302555	INDEMNITY	04/25/2023	GLASSBORO BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense

**Check Amount: \$136.00**

<b>Check Number: 26654</b>	<b>Check Date: 05/19/2023</b>	<b>Payee Name: EMERGENCY CARE SERVICES OF NJ</b>
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2023294352	MEDICAL ONLY	01/22/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$667.00	2023-2023	Loss
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**Check Amount: \$667.00**

<b>Check Number: 26655</b>	<b>Check Date: 05/19/2023</b>	<b>Payee Name: INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.</b>
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2023301318	INDEMNITY	04/12/2023	GLASSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$123.34	2023-2023	Loss
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**Check Amount: \$123.34**

<b>Check Number: 26656</b>	<b>Check Date: 05/19/2023</b>	<b>Payee Name: INSPIRA MEDICAL CENTERS INC</b>
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Processed Date: May 1, 2023 through May 31, 2023  
 Date Of Loss: All  
 Insured Name s : All  
 Bank Account s : 1000399354

Insurance Types : All  
 Claimant Types : All  
 Co eras : **128**

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 Run Date: 6/2/2023 15:15:06  
 Co nos Version 1.0



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023298834	MEDICAL ONLY	03/11/2023	FRANKLIN TOWNSHIP	M-ACUTE CARE HOSPITAL	\$712.96	2023-2023	Loss
<b>Check Amount:</b>					<b>\$712.96</b>		
<b>Check Number: 26657    Check Date: 05/19/2023    Payee Name: INSPIRA MEDICAL CENTER VINELAND</b>							
2023298238	MEDICAL ONLY	03/06/2023	MONROE TOWNSHIP TRI IF	M-ACUTE CARE HOSPITAL	\$1,354.04	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,354.04</b>		
<b>Check Number: 26658    Check Date: 05/19/2023    Payee Name: MID-ATLANTIC ANESTHESIA ASSOCIATES PA</b>							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$720.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$720.00</b>		
<b>Check Number: 26659    Check Date: 05/19/2023    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$320.00</b>		
<b>Check Number: 26660    Check Date: 05/19/2023    Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC</b>							
2022258700	INDEMNITY	12/27/2021	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$766.16	2021-2021	Loss
<b>Check Amount:</b>					<b>\$766.16</b>		
<b>Check Number: 26661    Check Date: 05/19/2023    Payee Name: EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC</b>							
2023301537	MEDICAL ONLY	04/14/2023	WASHINGTON TOWNSHIP	M-PHYSICIAN FEES	\$1,122.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,122.00</b>		
<b>Check Number: 26662    Check Date: 05/19/2023    Payee Name: SOUTH JERSEY HS EMG PHYS SV, PA</b>							
2022270445	MEDICAL ONLY	04/11/2022	FRANKLIN TOWNSHIP	M-PHYSICIAN FEES	\$793.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$793.00</b>		
<b>Check Number: 26663    Check Date: 05/19/2023    Payee Name: NovaCare Rehabilitation</b>							
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
<b>Check Amount:</b>					<b>\$504.70</b>		
<b>Check Number: 26664    Check Date: 05/19/2023    Payee Name: AMERICAN WORKCARE, PC</b>							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-OCCUPATIONAL MEDICINE	\$252.54	2022-2022	Loss
<b>Check Amount:</b>					<b>\$252.54</b>		
<b>Check Number: 26665    Check Date: 05/19/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-ORTHO/NEURO FEES	\$6,176.34	2022-2022	Loss
<b>Check Amount:</b>					<b>\$6,176.34</b>		
<b>Check Number: 26666    Check Date: 05/19/2023    Payee Name: BREG, INC.</b>							
2023281439	INDEMNITY	08/26/2022	MONROE TOWNSHIP TRI IF	M-DME/PROSTHETICS	\$58.53	2022-2022	Loss
<b>Check Amount:</b>					<b>\$58.53</b>		
<b>Check Number: 26667    Check Date: 05/19/2023    Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC</b>							
2023280614	MEDICAL ONLY	08/15/2022	WEST DEPTFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$169.38	2022-2022	Loss
<b>Check Amount:</b>					<b>\$169.38</b>		
<b>Check Number: 26668    Check Date: 05/19/2023    Payee Name: OPTUM URGENT CARE</b>							
2023287467	INDEMNITY	10/28/2022	WOODBURY CITY	M-URGENT CARE CENTER	\$329.60	2022-2022	Loss
<b>Check Amount:</b>					<b>\$329.60</b>		
<b>Check Number: 26669    Check Date: 05/19/2023    Payee Name: ELECTROSTIM MEDICAL SERVICES, INC</b>							
2022271117	INDEMNITY	04/16/2022	PENNSVILLE TOWNSHIP	M-DME/PROSTHETICS	\$289.94	2022-2022	Loss
<b>Check Amount:</b>					<b>\$289.94</b>		
<b>Check Number: 26670    Check Date: 05/19/2023    Payee Name: GLOUCESTER COUNTY EMS</b>							
2023297464	MEDICAL ONLY	02/25/2023	DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$150.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$150.00</b>		
<b>Check Number: 26671    Check Date: 05/19/2023    Payee Name: HOME CARE CONNECT LLC</b>							
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-DME/PROSTHETICS	\$4,571.43	2023-2023	Loss
<b>Check Amount:</b>					<b>\$4,571.43</b>		
<b>Check Number: 26672    Check Date: 05/19/2023    Payee Name: WORKERS COMP PSYCH NET</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	M-BEHAVIORAL HEALTH	\$179.12	2022-2022	Loss
<b>Check Amount:</b>					<b>\$179.12</b>		
<b>Check Number: 26673    Check Date: 05/19/2023    Payee Name: NEUROSURGICAL AND SPINE SPECIALIST LLC</b>							
2022258700	INDEMNITY	12/27/2021	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$144.35	2021-2021	Loss
<b>Check Amount:</b>					<b>\$144.35</b>		
<b>Check Number: 26674    Check Date: 05/19/2023    Payee Name: myMATRIX</b>							
2023303452	MEDICAL ONLY	05/05/2023	PENNSVILLE TOWNSHIP	M-PHARMACY	\$71.99	2023-2023	Loss
<b>Check Amount:</b>					<b>\$71.99</b>		



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 26675    Check Date: 05/19/2023    Payee Name: INSPIRA MEDICAL CENTER MULLICA HILL</b>							
2023296119	MEDICAL ONLY	02/08/2023	WOODBURY CITY	M-ACUTE CARE HOSPITAL	\$872.35	2023-2023	Loss
<b>Check Amount:</b>					<b>\$872.35</b>		
<b>Check Number: 26676    Check Date: 05/19/2023    Payee Name: INSPIRA HEALTH CENTER WOODBURY</b>							
2023299640	MEDICAL ONLY	03/21/2023	PENNSVILLE TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$139.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$139.00</b>		
<b>Check Number: 26677    Check Date: 05/19/2023    Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC</b>							
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023298998	MEDICAL ONLY	03/14/2023	PAULSBORO BOROUGH	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$480.00</b>		
<b>Check Number: 26678    Check Date: 05/19/2023    Payee Name: FOOT AND ANKLE SPECIALISTS OF SJ</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-PHYSICIAN FEES	\$140.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$140.00</b>		
<b>Check Number: 26679    Check Date: 05/19/2023    Payee Name: ISO SERVICES INC</b>							
2020182523	INDEMNITY	07/01/2019	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2019-2019	E pense
2020187206	INDEMNITY	09/28/2019	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2019-2019	E pense
2020198258	INDEMNITY	02/26/2020	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2020200690	INDEMNITY	03/27/2020	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2021216126	INDEMNITY	07/01/2020	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2021217307	INDEMNITY	10/05/2020	WOODBURY CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2021220915	INDEMNITY	11/18/2020	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2021226800	INDEMNITY	12/27/2020	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2021229388	INDEMNITY	02/08/2021	WOODBURY CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2021234366	INDEMNITY	04/05/2021	FRANKLIN TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2021234379	INDEMNITY	04/05/2021	FRANKLIN TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2021236232	INDEMNITY	04/14/2021	WESTVILLE BOROUGH	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022243970	INDEMNITY	07/17/2021	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022245370	INDEMNITY	10/10/2019	WOODBURY CITY	E-MISC ALL OTHER WC	\$12.75	2019-2019	E pense
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022247895	INDEMNITY	09/07/2021	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022247919	MEDICAL ONLY	08/23/2021	WOODBURY CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022247971	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022250738	INDEMNITY	10/05/2021	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022250746	MEDICAL ONLY	10/04/2021	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022257762	INDEMNITY	12/18/2021	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022258301	INDEMNITY	12/23/2021	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022258700	INDEMNITY	12/27/2021	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022261737	INDEMNITY	01/20/2022	CLAYTON BOROUGH	E-MISC ALL OTHER WC	\$12.75	2022-2022	E pense
2023297439	MEDICAL ONLY	02/24/2023	WOODBURY CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023299074	BODILY IN URY	01/07/2023	PITMAN BOROUGH	E-MISC ALL OTHER GL	\$12.75	2023-2023	E pense
2023299603	BODILY IN URY	12/23/2022	OLDMANS TOWNSHIP	E-MISC ALL OTHER GL	\$12.75	2022-2022	E pense
2023300371	MEDICAL ONLY	03/26/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023300479	MEDICAL ONLY	03/31/2023	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023300646	MEDICAL ONLY	03/31/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023301165	MEDICAL ONLY	04/07/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023301216	MEDICAL ONLY	04/11/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023301318	INDEMNITY	04/12/2023	GLASSBORO BOROUGH	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023301335	MEDICAL ONLY	04/12/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023301401	MEDICAL ONLY	04/13/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023301537	MEDICAL ONLY	04/14/2023	WASHINGTON TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023301710	BODILY IN URY	04/17/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER GL	\$12.75	2023-2023	E pense
2023301793	MEDICAL ONLY	04/17/2023	GLASSBORO BOROUGH	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023301854	BODILY IN URY	01/21/2023	CARNEYS POINT TOWNSHIP	E-MISC ALL OTHER GL	\$12.75	2023-2023	E pense

**Check Amount: \$535.50**

**Check Number: 26680      Check Date: 05/19/2023      Payee Name: QUALCARE INC**

Processed Date: Ma 1, 2023 thru h Ma 31, 2023  
 Date Of Loss: All  
 Insured Name s : All  
 Bank Account s : 1000399354

Insurance T pe s : All  
 Claimant T pe s : All  
 Co era s : **132**

Pa e 24 of 31  
 Run Date: 6/2/2023 15:15:06  
 Co nos Version 1.0





## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023288091	INDEMNITY	11/03/2022	WOODBURY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$550.00	2022-2022	Loss
2023288399	MEDICAL ONLY	11/07/2022	MANTUA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$550.00	2022-2022	Loss
2023288571	MEDICAL ONLY	11/07/2022	GLASSBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$550.00	2022-2022	Loss
2023288667	MEDICAL ONLY	11/10/2022	WEST DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$550.00	2022-2022	Loss
2023288741	INDEMNITY	11/10/2022	WASHINGTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$550.00	2022-2022	Loss
2023288779	MEDICAL ONLY	11/13/2022	SWEDESBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$550.00	2022-2022	Loss
2023288838	MEDICAL ONLY	11/14/2022	EAST GREENWICH TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$550.00	2022-2022	Loss
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$550.00	2022-2022	Loss
2023303962	MEDICAL ONLY	05/08/2023	PENNSVILLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023304079	MEDICAL ONLY	05/11/2023	WEST DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss

**Check Amount: \$5,510.00**

**Check Number: 26681    Check Date: 05/26/2023    Payee Name: CAPEHART & SCATCHARD PA**

2019172878	INDEMNITY	05/03/2019	WASHINGTON TOWNSHIP	L-LEGAL WC	\$468.00	2019-2019	Legal
2021225591	INDEMNITY	01/07/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$453.00	2021-2021	Legal

**Check Amount: \$921.00**

**Check Number: 26682    Check Date: 05/26/2023    Payee Name: I C U INVESTIGATIONS INC**

2023302555	INDEMNITY	04/25/2023	GLASSBORO BOROUGH	E-INDEP AD USTOR WC	\$475.00	2023-2023	Expense
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**Check Amount: \$475.00**

**Check Number: 26683    Check Date: 05/26/2023    Payee Name: EXAMWORKS INC**

2022255148	INDEMNITY	11/21/2021	DEPTFORD TOWNSHIP	E-ALLOCATED MED E AM WC	\$1,245.00	2021-2021	Expense
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**Check Amount: \$1,245.00**

**Check Number: 26684    Check Date: 05/26/2023    Payee Name: LEO PETETTI LLC**

2023304412	1ST PARTY COLL PD	05/09/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	Expense
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**Check Amount: \$135.00**

**Check Number: 26685    Check Date: 05/26/2023    Payee Name: DAVID S DEWEESE**

2023288329	INLAND MARINE	09/30/2022	DEPTFORD TOWNSHIP	L-LEGAL PR	\$1,312.50	2022-2022	Legal
2023297003	EPL PI	05/31/2022	FRANKLIN TOWNSHIP	L-LEGAL GL	\$750.00	2022-2022	Legal
2023302393	PUB OFF PI	01/27/2023	MONROE TOWNSHIP TRI IF	L-LEGAL GL	\$750.00	2023-2023	Legal
2023304032	PUB OFF PI	12/14/2021	ELK TOWNSHIP	L-LEGAL GL	\$750.00	2021-2021	Legal



**Check Register**  
 Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023304709	PUB OFF PI	10/26/2022	LOGAN TOWNSHIP	L-LEGAL GL	\$750.00	2022-2022	Legal
					<b>Check Amount:</b>	<b>\$4,312.50</b>	
<b>Check Number: 26686    Check Date: 05/26/2023    Payee Name: THE DEWEESE LAW FIRM</b>							
2022270978	INDEMNITY	04/20/2022	MANTUA TOWNSHIP	E-SUBROGATION E PENSE WC	\$3,074.55	2022-2022	Expense
					<b>Check Amount:</b>	<b>\$3,074.55</b>	
<b>Check Number: 26687    Check Date: 05/26/2023    Payee Name: HOWARD HAMMER PSY D LLC</b>							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$165.00	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$165.00</b>	
<b>Check Number: 26688    Check Date: 05/26/2023    Payee Name: LOGAN TOWNSHIP</b>							
2023294529	INDEMNITY	01/25/2023	LOGAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,911.78	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,911.78</b>	
<b>Check Number: 26689    Check Date: 05/26/2023    Payee Name: WEST DEPTFORD TOWNSHIP</b>							
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$2,198.00</b>	
<b>Check Number: 26690    Check Date: 05/26/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	I-TEMPORARY TOTAL DISABILITY	\$1,632.62	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$1,632.62</b>	
<b>Check Number: 26691    Check Date: 05/26/2023    Payee Name: QUAL-LYNX</b>							
2023301781	1ST PARTY COLL PD	04/18/2023	GLASSBORO BOROUGH	E-SUBROGATION E PENSE PR	\$434.13	2023-2023	Expense
					<b>Check Amount:</b>	<b>\$434.13</b>	
<b>Check Number: 26692    Check Date: 05/26/2023    Payee Name: QUAL-LYNX</b>							
2022257521	INLAND MARINE	12/11/2021	DEPTFORD TOWNSHIP	E-SUBROGATION E PENSE PR	\$808.85	2021-2021	Expense
					<b>Check Amount:</b>	<b>\$808.85</b>	
<b>Check Number: 26693    Check Date: 05/26/2023    Payee Name: Mahon, Linda M.</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,462.42	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,462.42</b>	
<b>Check Number: 26694    Check Date: 05/26/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP TRI IF	I-TEMPORARY TOTAL DISABILITY	\$3,297.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$3,297.00</b>	



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 26695    Check Date: 05/26/2023    Payee Name: PAULSBORO BOROUGH</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$972.94	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$972.94</b>	
<b>Check Number: 26696    Check Date: 05/26/2023    Payee Name: GLASSBORO BOROUGH</b>							
2023302555	INDEMNITY	04/25/2023	GLASSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,849.06	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,849.06</b>	
<b>Check Number: 26697    Check Date: 05/26/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023303586	INDEMNITY	05/06/2023	MONROE TOWNSHIP TRI IF	I-TEMPORARY TOTAL DISABILITY	\$775.97	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$775.97</b>	
<b>Check Number: 26698    Check Date: 05/26/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023303586	INDEMNITY	05/06/2023	MONROE TOWNSHIP TRI IF	I-TEMPORARY TOTAL DISABILITY	\$2,017.53	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$2,017.53</b>	
<b>Check Number: 26699    Check Date: 05/26/2023    Payee Name: Kevin Cabanas</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-PHARMACY	\$62.95	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$62.95</b>	
<b>Check Number: 26700    Check Date: 05/26/2023    Payee Name: Ronald Nye</b>							
2020202846	INDEMNITY	04/17/2020	MONROE TOWNSHIP TRI IF	I-PERMANENT PARTIAL DISABILITY	\$1,764.00	2020-2020	Loss
					<b>Check Amount:</b>	<b>\$1,764.00</b>	
<b>Check Number: 26701    Check Date: 05/26/2023    Payee Name: PAUL BUNN</b>							
2021229388	INDEMNITY	02/08/2021	WOODBURY CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,177.44</b>	
<b>Check Number: 26702    Check Date: 05/26/2023    Payee Name: Steve DeFelice</b>							
2021238864	INDEMNITY	05/10/2021	MONROE TOWNSHIP TRI IF	I-PERMANENT PARTIAL DISABILITY	\$1,140.64	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,140.64</b>	
<b>Check Number: 26703    Check Date: 05/26/2023    Payee Name: Scott Pitzo</b>							
2021238082	INDEMNITY	05/17/2021	WOODBURY CITY	I-PERMANENT PARTIAL DISABILITY	\$1,091.68	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,091.68</b>	
<b>Check Number: 26704    Check Date: 05/26/2023    Payee Name: CLAYTON BOROUGH</b>							
2023301842	1ST PARTY COLL PD	04/13/2023	CLAYTON BOROUGH	M-MISC MED WC & PD NON-WC PR COLL	\$20,458.66	2023-2023	Loss



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
					<b>Check Amount:</b>	<b>\$20,458.66</b>	
<b>Check Number: 26705    Check Date: 05/26/2023    Payee Name: GLASSBORO BOROUGH</b>							
2023301781	1ST PARTY COLL PD	04/18/2023	GLASSBORO BOROUGH	M-MISC MED WC & PD NON-WC PR COLL	\$1,000.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,000.00</b>	
<b>Check Number: 26706    Check Date: 05/26/2023    Payee Name: DEPTFORD TOWNSHIP</b>							
2022257521	INLAND MARINE	12/11/2021	DEPTFORD TOWNSHIP	M-MISC MED WC & PD NON-WC OTR LOSS PR	\$1,000.00	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,000.00</b>	
<b>Check Number: 26707    Check Date: 05/26/2023    Payee Name: PENNS GROVE BOROUGH</b>							
2023304844	1ST PARTY COLL PD	05/21/2023	PENNS GROVE BOROUGH	M-MISC MED WC & PD NON-WC PR COLL	\$2,666.46	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$2,666.46</b>	
<b>Check Number: 26708    Check Date: 05/26/2023    Payee Name: WOODBURY CITY</b>							
2023297467	1ST PARTY COLL PD	02/24/2023	WOODBURY CITY	M-MISC MED WC & PD NON-WC PR COLL	\$1,000.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,000.00</b>	
<b>Check Number: 26709    Check Date: 05/26/2023    Payee Name: RANCOCAS ANESTHESIOLOGY PA</b>							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$824.00	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$824.00</b>	
<b>Check Number: 26710    Check Date: 05/26/2023    Payee Name: EMERGENCY CARE SERVICES OF NJ</b>							
2023282697	MEDICAL ONLY	09/09/2022	GLASSBORO BOROUGH	M-PHYSICIAN FEES	\$667.00	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$667.00</b>	
<b>Check Number: 26711    Check Date: 05/26/2023    Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY</b>							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$103.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$103.00</b>	
<b>Check Number: 26712    Check Date: 05/26/2023    Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA</b>							
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	M-PHYSICIAN FEES	\$24.68	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$24.68</b>	
<b>Check Number: 26713    Check Date: 05/26/2023    Payee Name: ADVANCED SURGICAL INSTITUTE</b>							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-AMBULATORY SURGERY CENTER	\$4,659.00	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$4,659.00</b>	
<b>Check Number: 26714    Check Date: 05/26/2023    Payee Name: INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.</b>							



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023302555	INDEMNITY	04/25/2023	GLASSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$431.50	2023-2023	Loss
<b>Check Amount:</b>					<b>\$431.50</b>		
<b>Check Number: 26715    Check Date: 05/26/2023    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$400.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$640.00</b>		
<b>Check Number: 26716    Check Date: 05/26/2023    Payee Name: EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC</b>							
2023299848	MEDICAL ONLY	03/14/2023	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$1,073.00	2023-2023	Loss
2023300371	MEDICAL ONLY	03/26/2023	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$611.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,684.00</b>		
<b>Check Number: 26717    Check Date: 05/26/2023    Payee Name: ROTHMAN ORTHOPAEDICS</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-ORTHO/NEURO FEES	\$730.74	2022-2022	Loss
<b>Check Amount:</b>					<b>\$730.74</b>		
<b>Check Number: 26718    Check Date: 05/26/2023    Payee Name: NovaCare Rehabilitation</b>							
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
<b>Check Amount:</b>					<b>\$605.64</b>		
<b>Check Number: 26719    Check Date: 05/26/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							
2022270730	INDEMNITY	03/09/2022	GLASSBORO BOROUGH	M-ORTHO/NEURO FEES	\$176.18	2022-2022	Loss
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$88.09	2022-2022	Loss
2023292720	INDEMNITY	01/02/2023	CLAYTON BOROUGH	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$132.13	2023-2023	Loss
2023299844	MEDICAL ONLY	03/21/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$678.62	2023-2023	Loss
2023301318	INDEMNITY	04/12/2023	GLASSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$176.18	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,339.29</b>		
<b>Check Number: 26720    Check Date: 05/26/2023    Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC</b>							
2023303752	INDEMNITY	05/10/2023	GLASSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$166.94	2023-2023	Loss
<b>Check Amount:</b>					<b>\$166.94</b>		
<b>Check Number: 26721    Check Date: 05/26/2023    Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023303452	MEDICAL ONLY	05/05/2023	PENNSVILLE TOWNSHIP	M-URGENT CARE CENTER	\$193.88	2023-2023	Loss
<b>Check Amount:</b>					<b>\$193.88</b>		
<b>Check Number: 26722    Check Date: 05/26/2023    Payee Name: KENNEDY HEALTH</b>							
2022267509	INDEMNITY	03/12/2022	DEPTFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,971.71	2022-2022	Loss
<b>Check Amount:</b>					<b>\$2,971.71</b>		
<b>Check Number: 26723    Check Date: 05/26/2023    Payee Name: COMP X MEDICAL MANAGEMENT</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-OTHER PROVIDER FEES	\$968.50	2022-2022	Loss
<b>Check Amount:</b>					<b>\$968.50</b>		
<b>Check Number: 26724    Check Date: 05/26/2023    Payee Name: HOME CARE CONNECT LLC</b>							
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	M-DME/PROSTHETICS	\$1,826.72	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,826.72</b>		
<b>Check Number: 26725    Check Date: 05/26/2023    Payee Name: NEW JERSEY IMAGING NETWORK, LLC</b>							
2023298998	MEDICAL ONLY	03/14/2023	PAULSBORO BOROUGH	M-PHYSICIAN FEES	\$132.70	2023-2023	Loss
<b>Check Amount:</b>					<b>\$132.70</b>		
<b>Check Number: 26726    Check Date: 05/26/2023    Payee Name: JAG-ONE PHYSICAL THERAPY LLC</b>							
2023302555	INDEMNITY	04/25/2023	GLASSBORO BOROUGH	M-PHYSICIAN FEES	\$265.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$265.00</b>		
<b>Check Number: 26727    Check Date: 05/26/2023    Payee Name: myMATRIXX</b>							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	M-PHARMACY	\$93.41	2021-2021	Loss
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHARMACY	\$9.21	2022-2022	Loss
<b>Check Amount:</b>					<b>\$102.62</b>		
<b>Check Number: 26728    Check Date: 05/26/2023    Payee Name: INSPIRA MEDICAL CENTER MULLICA HILL</b>							
2023298238	MEDICAL ONLY	03/06/2023	MONROE TOWNSHIP TRI IF	M-ACUTE CARE HOSPITAL	\$873.02	2023-2023	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,423.86	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,296.88</b>		
<b>Check Number: 26729    Check Date: 05/26/2023    Payee Name: INSPIRA HEALTH CENTER WOODBURY</b>							
2023298820	MEDICAL ONLY	03/09/2023	WOODBURY CITY	M-OCCUPATIONAL MEDICINE	\$733.35	2023-2023	Loss
2023299928	MEDICAL ONLY	03/20/2023	WEST DEPTFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$733.35	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,466.70</b>		



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 26730      Check Date: 05/26/2023      Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC</b>							
2021214081	INDEMNITY	09/03/2020	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$580.00	2020-2020	Loss
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$350.00	2022-2022	Loss
2023288838	MEDICAL ONLY	11/14/2022	EAST GREENWICH TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$510.00	2023-2023	Loss
2023297508	MEDICAL ONLY	02/24/2023	PENNS GROVE BOROUGH	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2023298998	MEDICAL ONLY	03/14/2023	PAULSBORO BOROUGH	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2023303586	INDEMNITY	05/06/2023	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,130.00</b>		

<b>Check Number: 26731      Check Date: 05/26/2023      Payee Name: QUALCARE INC</b>							
2023304291	MEDICAL ONLY	04/26/2023	GLASSBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023304975	MEDICAL ONLY	05/23/2023	CLAYTON BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023305123	MEDICAL ONLY	05/19/2023	DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,665.00</b>		

### Total of TRI CTY MUN JIF IV Account

Number of Checks:	218	Total Payments:	\$404,993.11
Number of Payments:	547	First Check Number:	26514
Expense Payments:	\$30,506.91	Last Check Number:	26731
Legal Payments:	\$27,484.32		
Loss Payments:	\$347,001.88		

### Grand Total

Number of Checks:	218	Total Payments:	\$404,993.11
Number of Payments:	547	First Check Number:	26514
Expense Payments:	\$30,506.91	Last Check Number:	26731
Legal Payments:	\$27,484.32		
Loss Payments:	\$347,001.88		

FY 2023 Dividend  
AELCF Member Allocation

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

	FY 2023 April Interest	FY 2023 30-Apr-23 Balance	FY 2023 May Interest	FY 2023 May 31,2023 Balance
<b>Alloway Township</b>	11.03	<b>4,897.30</b>	9.10	<b>4,906.41</b>
<b>Carneys Point Township</b>	25.42	<b>11,279.71</b>	20.96	<b>11,300.67</b>
<b>Clayton Borough</b>	0.00	<b>0.32</b>	0.00	<b>0.32</b>
<b>Deptford Township</b>	88.51	<b>39,281.03</b>	73.00	<b>39,354.03</b>
<b>East Greenwich Township</b>	17.95	<b>7,968.25</b>	14.81	<b>7,983.06</b>
<b>Elk Township</b>	0.05	<b>21.56</b>	0.04	<b>21.60</b>
<b>Elsinboro Township</b>	0.18	<b>81.77</b>	0.15	<b>81.93</b>
<b>Fairfield Township</b>	20.78	<b>9,222.55</b>	17.14	<b>9,239.69</b>
<b>Franklin Township</b>	0.21	<b>93.96</b>	0.17	<b>94.13</b>
<b>Glassboro Borough</b>	0.26	<b>116.10</b>	0.22	<b>116.31</b>
<b>Greenwich Township</b>	16.15	<b>7,166.52</b>	13.32	<b>7,179.83</b>
<b>Harrison Township</b>	29.06	<b>12,897.71</b>	23.97	<b>12,921.68</b>
<b>Logan Township</b>	19.95	<b>8,852.67</b>	16.45	<b>8,869.12</b>
<b>Lower Alloways Creek Township</b>	1.90	<b>842.62</b>	1.57	<b>844.19</b>
<b>Mannington Township</b>	0.01	<b>3.14</b>	0.01	<b>3.14</b>
<b>Mantua Township</b>	47.02	<b>20,867.01</b>	38.78	<b>20,905.79</b>
<b>Monroe Township</b>	95.79	<b>42,514.01</b>	79.01	<b>42,593.01</b>
<b>Oldmans Township</b>	5.95	<b>2,638.90</b>	4.90	<b>2,643.81</b>
<b>Paulsboro Borough</b>	0.08	<b>36.93</b>	0.07	<b>36.99</b>
<b>Penns Grove Borough</b>	16.16	<b>7,170.60</b>	13.33	<b>7,183.92</b>
<b>Pennsville Township</b>	43.64	<b>19,366.75</b>	35.99	<b>19,402.74</b>
<b>Pilesgrove Township</b>	12.98	<b>5,759.19</b>	10.70	<b>5,769.89</b>
<b>Pitman Borough</b>	0.13	<b>56.93</b>	0.11	<b>57.04</b>
<b>Pittsgrove</b>	270.51	<b>120,054.45</b>	223.10	<b>120,277.55</b>
<b>Quinton Township</b>	12.46	<b>5,531.15</b>	10.28	<b>5,541.43</b>
<b>Shiloh Borough</b>	1.76	<b>782.15</b>	1.45	<b>783.60</b>
<b>South Harrison Township</b>	7.99	<b>3,548.13</b>	6.59	<b>3,554.72</b>
<b>Stow Creek</b>	19.75	<b>8,766.15</b>	16.29	<b>8,782.44</b>
<b>Swedesboro Borough</b>	6.79	<b>3,013.92</b>	5.60	<b>3,019.52</b>
<b>Upper Pittsgrove Township</b>	11.47	<b>5,090.71</b>	9.46	<b>5,100.17</b>
<b>Washington Township</b>	340.23	<b>150,996.73</b>	280.60	<b>151,277.34</b>
<b>Wenonah Borough</b>	7.66	<b>3,400.29</b>	6.32	<b>3,406.61</b>
<b>Westville Borough</b>	14.88	<b>6,603.35</b>	12.27	<b>6,615.62</b>
<b>Woodbury City</b>	38.37	<b>17,027.28</b>	31.64	<b>17,058.92</b>
<b>Woodbury Heights Borough</b>	9.89	<b>4,388.14</b>	8.15	<b>4,396.30</b>
<b>Woodstown Borough</b>	12.23	<b>5,428.37</b>	10.09	<b>5,438.46</b>
<b>Woolwich Township</b>	10.03	<b>4,451.16</b>	8.27	<b>4,459.43</b>
	1,217.24	<b>540,217.52</b>	1,219.99	<b>541,437.51</b>

Former Members



**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	1,353.00		Prof Services/Actuary	May fees
2	Arthur J. Gallagher Risk Mgmt Services LLC	66,010.00		Prof Services/Administration	June 2023 Fees
3	Arthur J. Gallagher Risk Mgmt Services LLC	189.42		Misc/Postage/Copies/Faxes	May 2023 Fees
4	Arthur J. Gallagher Risk Mgmt Services LLC	47.50		Misc/Office Supplies	Member renewal supplies (split-pymt DP amex)
5	David DeWeese	9,961.00		Prof Services/Attorney	June 2023 Fees
6	Bowman & Company LLP		12,108.50	Prof Services/Auditor	#110338 final bill for 12/31/2022 audit
7	Bowman & Company LLP	10,270.00		Prof Services/Payroll Auditor	#110339 final bill for WC payroll audit
8	Qual-Lynx	46,103.00		Prof Services/Claims Admin	June 2023 Fees
9	Joyce Media	390.00		Misc/JIF Website	June 2023 Fees
10	Christopher J. Winter Sr.	2,080.00		Training/Police Risk Services	Law Enforcement Consultant-June 2023 Fee
11	Kris Kristie	438.00		Misc/Recording Secretary	June 2023 Fees
12	J.A. Montgomery Consulting	19,131.00		Prof Services/Safety Director	June 2023 Fees
13	Wintsec Consulting LLC	4,525.00		Prof Services/Technology Risk Ser	June 2023 Fees
14	Tom Tontarski	1,245.00		Prof Services/Treasurer	June 2023 Fees
15	Tom Tontarski	28.75		Misc/Postage/Copies/Faxes	Checks for June virtual mtg - sent to RPA
16	Conner Strong & Buckelew	1,022.00		Prof Services/Underwriting Manager	June 2023 Fees
17	Debby Schiffer	4,966.00		Wellness	June 2023 Fees
18	Will Stoms	40.00		Misc/Meeting Expense	Tables set up/break down
19	NJ Environmental JIF	193,921.00		EJIF	2023 2nd installment of E-JIF
20	Appliedinfo Partners Inc	62,570.00		EPL/CYBER/Cyber Risk Services	Final contractual pymt for penetration testing; dba D2
21	ARC Reprographics	584.50		Misc/Printing	Police Command Staff training handouts 6/6/23
22	Connel Consulting LLC	100.00		Training/Training	Proactive Polic Supervision; 4/20/23 Inv#4659-23 (1 vineland)
23	Courier Post	117.51		Misc/Legal Notice	#5723066 July claims; #5722981 July EC
24	Iron Mountain	133.67		Misc/Records Retention Service	"Inv#HNXH790; Storage 6/1-30/23; Service 4/26-5/23/23
25	Marco's	1,551.00		Training/Training	Police command staff training 6/12; split
26	Merighi's	2,688.00		Training/Training	Police command staff training 6/8; split
27	NJ Advance Media	64.68		Misc/Legal Notice	#10659688 July claims; #10669779 July EC
28	Origami Risk LLC	700.00		Contingency	Annual service fee for LR uploads; \$2,000 split
29	Mannington Township	750.00		Optional Safety Budget	safety gear
30	Mannington Township	500.00		Wellness	farm market GCs
31	Borough of Pitman	2,033.00		Optional Safety Budget	AED machine
32	Borough of Woodbury Heights	2,500.00		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 designated 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  
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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: ¾ 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**

	Propert	General Liabilit	Automobile	Workers Comp.	Deductible	LFC	E- IF	E cess / Standalone Policies	E pense & 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 Pro ram										\$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 Subro ation	55,732	1,500	973	626,700						684,905
E cess Reco eries										-
E cess Insurance Premiums Paid							191,007	2,705,044		2,896,051
Operatin E penses Paid									976,445	976,445
Total Pa ments	55,732	1,500	973	626,700	-	-	191,007	2,705,044	976,445	4,557,401
Position After E penses	161,006	298,849	89,383	504,060	306,742	3,870	94,776	1,293,032	57,192	81,090
In estment Income	3,390	5,142	1,547	19,025	5,273	67			14,631	49,075
Transfers										-
Return of Surplus										-
Closed MEL Surplus Transfer - Re ular Cont	-	-	-	-	-	-	-		-	-
Closed MEL Surplus Transfer - E cess 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 Reser es	127,382	77,250	17,827	228,121						450,580
IBNR Reser es	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 Chan e	30	22	8	60						120

Compiled b Arthur .Galla her Risk Mana ement Ser ices, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports alued 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**

	Propert	General Liabilit	Automobile	Workers Comp.	Deductible	E- IF	E cess / Standalone Policies	E pense & 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 Pro ram								\$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 Subro ation	959,350	40,041	11,196	1,455,502					2,466,089
E cess Reco eries									-
E cess Insurance Premiums Paid						387,983	5,128,774		5,516,757
Operatin E penses Paid								3,143,012	3,143,012
Total Pa ments	959,350	40,041	11,196	1,455,502	-	387,983	5,128,774	3,143,012	11,125,858
Position After E penses	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 Contr	-	-	-	-	-	-	300,000	-	300,000
Closed MEL Surplus Transfer - E cess 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 Reser es	\$210,874	\$133,904	\$18,672	\$1,115,135	-	-	-	-	1,478,585
IBNR Reser es	\$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>	<i>300,000</i>				<i>(300,000)</i>				<i>-</i>
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 Chan e	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**

	Propert	General Liabilit	Automobile	Workers Comp.	Deductible	E- IF	E ccess / Standalone Policies	E pense & 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 Pro ram					\$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 Subro ation	691,270	172,421	57,655	2,971,998					3,893,344
E ccess Reco eries									-
E ccess Insurance Premiums Paid						384,067	4,932,649		5,316,716
Operatin E penses Paid								2,979,986	2,979,986
Total Pa ments	691,270	172,421	57,655	2,971,998	-	384,067	4,932,649	2,979,986	12,190,046
Position After E penses	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 - E ccess 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 Reser es	8,615	424,572	3,000	1,522,882	-	-	-	-	1,959,069
IBNR Reser es	-	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>
<b>RECOMMENDED TRANSFERS</b>									-
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 Chan e	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**

	Propert	General Liabilit	Automobile	Workers Comp.	Deductible	Loss Fund Contin enc	E IF	E cess / Standalone Policies	E pense & 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 Pro ram					\$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 Subro ation	694,862	232,145	589,876	3,400,801						4,917,684
E cess Reco eries										-
E cess Insurance Premiums Paid							(\$388,040)	(\$4,745,697)		5,133,737
Operatin E penses Paid	-	-	-	-	-	-			(\$2,960,631)	2,960,631
Total Pa ents	694,862	232,145	589,876	3,400,801	-	-	388,040	4,745,697	2,960,631	13,012,052
Position After E penses	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 - E cess 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 Reser es	35	319,539	28,958	713,711			-	-	-	1,062,243
IBNR Reser es	-	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 Chan e	0	0	0	1						1

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 2019**  
**For the Period Ended March 31, 2023**

	Propert	General Liabilit	Automobile	Workers Comp.	Deductible	Loss Fund Contin enc	E IF	E cess / Standalone Policies	E pense & 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 Pro ram									\$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 Subro ation	1,255,507	509,535	212,315	3,321,099						5,298,456
E cess Reco eries										-
E cess Insurance Premiums Paid							391,594	4,594,381		4,985,975
Operatin E penses Paid									2,867,514	2,867,514
Total Pa ments	1,255,507	509,535	212,315	3,321,099	-	-	391,594	4,594,381	2,867,514	13,151,945
Position After E penses	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 - E cess 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 Reser es	4	823,745	391,696	1,146,993						2,362,438
IBNR Reser es	-	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 Chan e	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 dated 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**

FUND YEAR 2023	Propert	GL	Automobile	WC	Deductible	LFC	E IF	MEL & EPL/POL	Operatin	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
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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

FUND YEAR 2022	Propert	GL	Automobile	WC	Deductible	LFC	E IF	MEL & EPL/POL	Operatin	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
RECOMMENDED TRANSFERS	\$ 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

FUND YEAR 2021	Propert	GL	Automobile	WC	Deductible	LFC	E IF	MEL & EPL/POL	Operatin	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
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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

FUND YEAR 2020	Propert	GL	Automobile	WC	Deductible	LFC	E IF	MEL & EPL/POL	Operatin	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
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ 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

FUND YEAR 2019	Propert	GL	Automobile	WC	Deductible	LFC	E IF	MEL & EPL/POL	Operatin	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
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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 Propert

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 affordin them thirt (30) days in which to object to the aforementioned transfer. If no objection is received in writing within said thirt (30) day period, the Administrator and Treasurer shall effect said transfer. The Executive Committee shall, prior to making a said transfer, complete the certification below.

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Chairperson

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Secretar

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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  
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Tel (201) 881-7632

DATE: June 2, 2023  
TO: Gloucester, Salem & Cumberland Counties Municipal  
FROM: JIF Commissioner Razze  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**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  
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**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 Stanzielle, Government Solutions, and Brian Lau, D2, offered public comment