



AGENDA PACKET



Tuesday, July 25, 2023 at 4:00 pm

Auletto Caterers
1849 Cooper St, Deptford, NJ

WWW.TRICOJIF.ORG

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

**July 25, 2023 – 4:00 PM
Auletto's Catering, Deptford, NJ**

AGENDA

- I. Meeting called to order by Chairman
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *South Jersey News*, Mullica Hill, New Jersey and the *Courier Post*, Cherry Hill, NJ
 - 2. Filing advance written notice of this meeting with the Clerks/ Administrators of all member municipalities of the TRICO JIF; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the TRICOJIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*) Motion to move up _____, _____ and _____ in the absence of _____, _____ and _____ to the Executive Committee for voting purposes – **Motion – All in Favor**
- V. Approval of Minutes
 - A. Motion to adopt the **June 26, 2023** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-4
 - B. Motion to adopt the **June 26, 2023** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
 - C. Motion to adopt the **June 26, 2023** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 5-19

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VI. Executive Claims Committee Meeting Report – July 24, 2023.....Verbal
- VII. Executive Director’s Report..... Pages 20-62
 - A. Lost Time Accident Frequency.....Pages 24-25
 - B. Certificates of Insurance.....Pages 26-31
 - C. Financial Fast Track Report.....Page 32
 - D. Regulatory Filing Checklists.....Pages 33-34
 - E. 2022 Safety Incentive Program Awards.....Page 35
 - F. 2023 Optional Safety Budget.....Page 36
 - G. 2023 Wellness Incentive.....Page 37
 - H. 2023 EPL/Cyber Risk Management Budget.....Page 38
 - I. EPL Compliance Status Report.....Page 39
 - J. Statutory Bond Status.....Pages 40-42
 - K. Skateboard Park Approval Status.....Page 43
 - L. Capehart & Scatchard Updates.....Pages 44-48
 - M. Land Use Training Certification.....Page 49
 - N. 2024-2025 MEL EPL Risk Mgmt Program.....Pages 50-60
 - O. Managerial & Supervisory Training
 - P. Anti-Harassment Training Announcement.....Page 61
 - Q. Renewing Members

R.	Membership Renewal Visits	
S.	2024 Exposure Renewal Process	
T.	2023 Property Appraisal Reports	
U.	2023 Coverage Documents	
V.	Quarterly Attendance.....	Page 62
W.	Website	
X.	New Member Activity	
VIII.	Solicitor’s Report	
A.	MEL Helpline and Contact List.....	Pages 63-64
B.	Motion to rescind prior authorization to the Fund Solicitor to prepare, advertise and receive Request For Qualifications (RFQ) for Fund Administrator, due to an existing proposal for Fund Administrator for Fund Years 2022, 2023 and 2024. – Motion – All in Favor	
IX.	Safety Director’s Report	
A.	Activity Report	Pages 65-67
X.	Claims Administrator’s Report	
A.	Lessons Learned from Losses	Page 68
XI.	Law Enforcement Risk Management Report	
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B.	Training Notice.....	Pages 71-72
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B.	Wellness Visits Report.....	Page 74
XIII.	Managed Care Report	
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D.	Nurse Case Management Reports.....	Page 78
E.	Transitional Duty Report/Examples.....	Pages 79-80
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G.	Top 10 Providers & Paid Provider by Specialty.....	Page 83
H.	Prescription Benefits Report.....	Page 84
I.	Quick Notes.....	Page 85
XIV.	Technology Risk Services	
A.	Reports.....	Pages 86-95
XV.	Treasurer’s Report as of June 30, 2023	Pages 96-143
A.	Investment Report	
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C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	July Bill List.....	Page 144
G.	RMC Bill List.....	Page 145
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XVI.	Committee Reports	
A.	EPL/Technology Liability Committee Meeting Minutes – June 26, 2023.....	Pages 146-151
B.	Finance Committee Report	

1. 2023 Budget Amendment
 - a. Public Hearing
 1. Budget Amendment Public Hearing – **Motion to Open – All in Favor**
 2. Budget Amendment Public Hearing – **Motion to Close – All in Favor**
 - b. 2023 Amended Budget Adoption – **Motion to Adopt – Roll Call**.....Page 152
 - c. 2023 Amended Assessment Certification Adoption – **Motion to Adopt – Roll Call**.Page 153

- XVII. MEL/RCF/EJIF Reports
- A. NJ Cyber JIF Report – June 20, 2023.....Page 154

- XVIII. Miscellaneous Business
- A. Authorization to Process and Pay Fund Vendors in August 2023 – **Motion – Roll Call**

**The next meeting of the TRICO JIF will be held on Monday, September 25, 2023 at
5:00 PM @ via Zoom
There is NO meeting in August, enjoy!**

- XIX. Public Comment
- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**

- XX. **Closed Session** (*if necessary*) – Resolution 2023- _____ A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion – Roll Call**

- A. Professionals’ Reports
 1. Claims Administrator’s Report
 2. Executive Director’s Report
 3. Safety Director’s Report
 4. Solicitor’s Report
- B. Reopen Public Portion of Meeting (*if necessary*) – **Motion – All in Favor**

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

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

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

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

June 26, 2023 – 3:30 PM

Gloucester County Library, Mullica Hill
EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Gloucester County Library, Mullica Hill, NJ on June 26, 2023 at 3:30 PM, prevailing time. Karen Sweeney, Chair, Wenonah 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:

Karen Sweeney, *Chair, Wenonah Borough*
Bob Diaz, **South Harrison Township**
Doug Hogate, **Elsinboro Township**
Marjorie Sperry, **Quinton Township**
Jeff Celebre, **City of Vineland**
Colette Bachich, **Washington Township**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*
Kris Kristie, Sr. Account Rep, *RPA – A Division of Gallagher*
David DeWeese, Fund Attorney, *The DeWeese Law Firm, P.C.*
Keith Hummel, Safety Director, *J.A. Montgomery*
Rob Garish, Asst. Director of Public Sector, *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:

Mark Gravinese, **Harrison Township**
Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director, *RPA – A Division of Gallagher*

EXECUTIVE SESSION PORTION OF MEETING

Ms. Sweeney entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on June 26, 2023 at 5:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by 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;

Mr. DeWeese referenced a Resolution included in the agenda to confirm and accept the resignation of Cooper Levenson as an Assigned Defense Counsel member of the TRICOJIF. Mr. DeWeese explained they have requested to be removed from the panel as they handle a large amount of Planning and Zoning cases and feel there are too many conflicts with members of the Fund. He noted the attached Resolution confirms that request and if this Committee approves their request, he will recommend the Resolution for approval at tonight's Executive Committee meeting. The Committee approved.

Next Mr. DeWeese referenced a handout regarding a subrogation settlement matter: City of Vineland/Ivelis Bermudez; File #: 2022265672. This matter seeks to recover Workers Compensation benefits paid on behalf of Ivelis Bermudez who is an EMT employed by the City of Vineland.

Ms. Bermudez sustained injuries to her head, neck, shoulders and legs as a result of a motor vehicle accident in which the Defendant, the driver of the other vehicle failed to stop at a stop sign and stuck the Claimants vehicle of which Ms. Bermudez was a passenger.

Mr. DeWeese discussed the total lien amount, as well as the considerable negotiations between the Tortfeasor's insurance carrier and the settlement offered, as well as his recommendation. A discussion ensued and the committee agreed, as Ms. Bermudez's injuries will not pierce the verbal threshold, and there would likely be no recovery, to accept the offer as recommended by Mr. DeWeese.

Lastly, Mr. DeWeese noted that last week the Supreme Court ruled prevailing litigants in Common Law Right of Access cases are not entitled to recover counsel fees. He noted this is a huge win for Governmental agencies. Mr. DeWeese noted in OPRA cases there is a Counsel Fee provision as OPRA Requests are pretty clear cut and if they request a public document that does not fall into any of the exceptions, you will need to provide, however, under the Common Law Right of Access, it does require a balancing as to whether the person requesting certain documents has a genuine need to obtain the documents they are requesting and whether they are subject to the rules under the Common Law Right of Access. Mr. DeWeese then discussed some examples, including IA reports, etc.

EXECUTIVE DIRECTOR'S MONITORING REPORTS;

Supervisors Incident Report

Mr. Forlenza referenced the current report included in the agenda noting there were two (2) claim(s) where a Supervisor Investigation Report was not completed out of fourteen (14) claims. All of the incidents for Vineland had an Incident Report completed for all seven (7) claims for May.

Mr. Forlenza 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 and reiterated the importance of completing the Accident Investigation Reports.

Mr. Forlenza 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 the Committee. In addition, Mr. Roselli noted at this time Qual-Lynx is not fully staffed.

He noted that in the last month, a medical only adjuster in the WC unit had resigned and one of the newly hired liability adjusters had resigned their position. Mr. Roselli stated that Ms. Langsdorf has already begun to interview replacements for the medical only adjuster and that unit is currently receiving assistance from the Schools WC Unit as they are slower this time of year.

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

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. He expressed concerns regarding the adjuster workloads, especially that of Bill Kissane, and the importance of filling the recent vacancies, which were reported to the Committee earlier in the meeting, in a timely manner. Mr. Spaventa noted they are monitoring Mr. Kissane's work load. In addition, Mr. Forlenza raised a concern regarding the transition of all property claims for the ACM, BURLCO, & TRICO JIFs to one adjuster and Mr. Spaventa discussed the game plan going forward, as well as acknowledged Mr. Forlenza's concern should that adjuster leave Qual Lynx. Mr. Roselli stated that all of the property subrogation matters have now been moved to one adjuster thereby freeing up the remaining property adjusters to adjudicate pending claims. Mr. Forlenza emphasized his office will be closely monitoring this situation going forward.

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

CLAIMS AUDIT

Mr. Forlenza advised the Committee that the Claims Audit is ongoing. He stated that the file review portion of the Audit is mostly complete. Mr. Forlenza stated that Mr. Lynch is in the process of scheduling a review of Qual Lynx's adjuster training program. He stated that he expects a draft report sometime in early July from Mr. Lynch.

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

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, July 24, 2023** at **3:30 PM** via Zoom.

MOTION TO ADJOURN

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

The meeting was adjourned at 4: 40 PM.

Kris Kristie, Recording Secretary for

Robert Diaz, Secretary

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

June 26, 2023 @ 5:00 pm

Gloucester County Library, Mullica Hill, NJ

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) was held at the Gloucester County Library, Mullica Hill on Monday, June 26, 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

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.**
Lisa Jeffers, **Greenwich Twp.**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Jennica Bileci, **Mantua 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.**
Sandy McCafferty, *Alternate*, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz, **South Harrison Twp.**
Jeffre Celebre, **Vineland City**
Colette Bachich, **Washington Twp.**
Karen Sweeney, *Fund Chair*, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, **Westville Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners/Professionals were:

Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Mark Gravinese, **Harrison Twp.**
Hopewell Twp.
Luke Patrick, **Mannington Twp.**

Brad Campbell, **Shiloh Borough**
Jena Dolbow, **Swedesboro Borough**
Jack Cimprich, **Upper Pittsgrove Twp.**
Cassidy Swanson, **Woodbury City**
Shannon Elton, **Woodbury Heights Borough**
Kamini Patel, MBA, CIC, CPCU, Deputy Executive Director, *RPA, A Division of Gallagher*

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA, A Division of Gallagher*
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Keith Hummel, Safety Director, *J.A. Montgomery Risk Control*
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*
Linda Gomez, *Alternate, Vineland*

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

Barclay Insurance
Conner Strong & Buckelew
E. H Sloan Insurance
Len Eckman Insurance

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

Recording Secretary Kristie asked for a motion to move up Ken Brown, Carneys Point, in the absence of Mark Gravinese to the Executive Committee for voting purposes.

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

Election of a New Executive Committee Member to Replace Leo Selb for the remainder of the 2023 Fund Year

Chair Sweeney ask for 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 by Mr. Diaz, seconded by Ms. Sperry to nominate Jeffre Celebre as presented

ROLL CALL **Yeas:** Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk Twp.**
Linda Gonzalez, **Fairfield Twp.**
Doug Hogate, **Elsinboro Twp.**

Lisa Jeffers, **Greenwich Twp.**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Jennica Bileci, **Mantua 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.**
Sandy McCafferty, *Alternate*, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz, **South Harrison Twp.**
Jeffre Celebre, **Vineland City**
Colette Bachich, **Washington Twp.**
Karen Sweeney, *Fund Chair*, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, **Westville Borough**
Jane DiBella, **Woolwich Twp.**

Nays: None

Abstain: None

Resolution 2023-27 Electing a Member of the Executive Committee

Chair Sweeney entertained a motion to adopt Resolution 2023-27, Electing a Member of the Executive Committee.

Motion by Mr. Diaz, seconded by Ms. Sperry to approve Resolution 2023-27 as presented

ROLL CALL

Yeas: Majorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Bob Diaz, *Fund Secretary*, **South Harrison Township**
Karen Sweeney, *Fund Chair*, **Wenonah Township**
Ken Brown, **Carneys Point**

Nays: None

Abstain: Jeff Celebre, **City of Vineland**

All in favor. Motion carried by majority vote.

Resolution 2023-28 Confirming an Executive Committee for the Remainder of the 2023 Fund Year

Chair Sweeney entertained a motion to adopt Resolution 2023-28, Confirming an Executive Committee for the Remainder of the 2023 Fund Year

Motion by Mr. Diaz, seconded by Ms. Sperry to approve Resolution 2023-28 as presented

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – June 26, 2023

Chair Sweeney reported that an Executive Claims Committee Meeting was held earlier today, in-person at 3:30 pm

The Committee reviewed thirteen (13) claims. Of the claims reviewed, there were eight (8) Workers' Compensation, one (1) General Liability, zero (0) Auto, and four (4) Property PARs recommended for approval of settlement or continuing defense.

There were two (2) claim(s) reviewed this month that had previously been approved by Vineland.

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

MLT-2021234379 (01-05)

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 referenced a report showing the Certificates of Insurance issued for May 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 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 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 to all members 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. 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 is offered as 12 separate sessions over the course of the next few months via Zoom and presented by Armando Riccio, Esq. Also included in that invite was the Police Command Staff Training Invitation, which were held in person during June, with the last session being June 22, 2023 at Auletto's Caterers, Deptford. Lastly, the training module that is to be made available to all employees is not yet available. It is anticipated to be available on the MEL MSI Website soon. Once that is available, his office will send out memorandum on how to access that training directly for your employees. Even though the employees are not required to take this training, it is important you document the process in how you made this training available to your employees.

Mr. Forlenza referenced the Statutory Bond listing in the agenda, stating that many towns will see retirements June 30th. If you wish to secure their replacement's statutory Bond through the MEL Program,

please submit the application as soon as possible as there is an Underwriting process that needs to be completed 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 Underwriter's 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. The year a town is up for Renewal, the MEL will re-underwrite the Statutory Bonds positions, so please watch for a notice coming directly from the Fund Underwriter regarding this process.

Mr. Forlenza noted as a reminder, 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 to assist members. Please submit the Fireworks *Checklist*, along with all required documents as outlined in the checklist and Bulletin to the MEL Underwriter. Submissions must be received one week prior to the event.

Mr. Forlenza stated the Annual Planning Retreat has been scheduled for Tuesday and Wednesday, July 25th & 26th, 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 25th at 4:00 PM following that days Retreat sessions.

Lastly, Mr. Forlenza noted that 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, and are currently underway. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. 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 three (3) new case(s) assigned since the last meeting:

*Roberts (Peter C DiPietro Foreign Trust) v. Township of Elk
Garlic v. Township of Monroe
Dowe v. Keating v. Township of Oldmans (Pedricktown Day Committee*

General Liability Files

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

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$2,320,599.12 of potential recoveries on **71** 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 reported that so far for 2023 he has received 26 Helpline phone calls regarding EPL issues, and has completed 26 memos in regards to those calls.

Mr. DeWeese referenced a Resolution included in the agenda packet that he has prepared for consideration this evening. It confirms and accepts the resignation of Defense Panel member Cooper Levenson. They have requested to be removed from the panel based upon our Conflict of Interest policy and the prohibitions against them handling land use matters, as they have a large section of their firm that handle Land Use matters and they have determined it is not financially feasible for them to continue on the panel.

Resolution 2023-29 Confirming and Accepting the Resignation of Cooper Levenson as Assigned Defense Counsel

Chair Sweeney entertained a motion to approve Resolution 2023-29 as presented

Motion by Mr. Diaz seconded by Ms. Sperry to approve Resolution 2023-29 as presented.

ROLL CALL

Yeas:

Majorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **City of Vineland**
Bob Diaz, *Fund Secretary*, **South Harrison Township**
Karen Sweeney, *Fund Chair*, **Wenonah Township**
Ken Brown, **Carneys Point**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated his report is included in the agenda packet and is self-explanatory, and then highlighted the following:

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. He encouraged all members to download the MEL mobile app. Mr. Garish noted each member town should have held two (2) Safety Committee meetings by this point.

Mr. Garish noted in regards to fireworks, parades and other July 4th activities, please utilize his office to do a Safety Inspection of the areas to be used for any of these activities.

Mr. Garish noted the new LMS (Learning Management System) has been updated as of May 1 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 and are registered. If that has not been done yet, please make sure to complete that. If you have any questions, please reach out to his office. If you experience any issues, please contact J.A. Montgomery or BIS helpline directly.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli reviewed the Lessons from Losses this month, which focuses on Hurricane Preparedness. He referenced the importance of having a flood policy in place for any property that is situated in the Special Flood Hazard Areas A or V. In addition, he stressed the importance of submitting a flood claim to both Qual-Lynx and FEMA at the same time as FEMA will request a copy of the claim denial letter from the JIF before processing the claim on their end. He noted that it is important to appoint one person at your municipality to be the point person for a catastrophic event. Mr. Roselli also directed the Committee to the Hurricane Season Preparedness bulletin, which is available through 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 reviewed his report for May that was included in the agenda noting it is mostly self-explanatory, and highlighted the following.

Mr. Winter noted that Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guidelines and L/E Accreditation requirements.

Mr. Winter noted that a training has been outlined for a Report Writing Class and was scheduled for July 6 at the Burlington County Emergency Training Center. The seminar provided report writing guidelines for officers to write a more clear/concise report. Topics included a review of the basic report writing principles; Common pitfalls of report writing; advance writing techniques; BWC Recording; Police investigation report critiques; and overviews of the NJ AG Guidelines pertaining to note taking and video recordings, review and reporting.

Mr. Winter noted visits are being scheduled at this time with agencies that have experienced the recent retirement of their Chief. He noted these visits being a priority to provide JIF information.

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 reported she has met with 25 towns so far this year, at least once, and is still setting up meetings with her Wellness Coordinators, as well as attending members Safety Meetings. Ms. Schiffer then referenced a Visits Report included in the agenda that 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 funds 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 were approved at the June 1 Safety Committee Meeting and are included in the agenda for your review. She noted two main areas addressed at the meeting were sharing revisions to the Wellness Program and the plans for distributing a new Employee survey that has been completed and distributed.

Ms. Schiffer reviewed some wellness ideas and initiatives in hopes that towns will consider some of these ideas to utilize their funds.

Other resources/ideas available: Reiki, chair yoga, meditation, nutrition, hypnotherapy, therapy for joint pain, walking challenge healthy potluck exchange and healthy snack day are some other ideas.

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 focuses 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 May 2023 and YTD.

	<i>May</i>	<i>YTD</i>
<i>Lost Time</i>	4	23
<i>Medical Only</i>	19	105
<i>Report Only</i>	16	92
<i># of New Claims Reported</i>	39	221
<i>Average Days Reported to QL</i>	3.3	7.2

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: 7.2 days
COVID Claims: 5.6 days
All Claims: 11.7 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	1,844
<i>Transitional Duty Days Worked</i>	1,105
<i>% of Transitional Duty Days Worked</i>	60%
<i>Transitional Duty Days Not Accommodated</i>	739
<i>% of Transitional Duty Days Not Accommodated</i>	40%
<i>\$ Saved by Accommodating</i>	\$112,775
<i>\$ Lost by NOT Accommodating</i>	\$95,210

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 May 2023.

PPO Penetration Rate	May
<i>Bill Count</i>	234
<i>Original Provider Charges</i>	\$164,563
<i>Re-priced Bill Amount</i>	\$72,527
<i>Savings</i>	\$92,035
<i>% of Savings</i>	56%

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 May 2023.

Managed Care Quick Notes: Ms. Beatty reviewed a claim that showed a delay in treatment potentially lead to symptoms worsening. Ms. Beatty referenced that the claimant rolled his ankle while directing traffic. The claimant and supervisor completed an accident report on the date of loss. The claimant declined treatment at that time. The claimant was experiencing swelling, tightness, and pain shortly afterward and then received medical treatment. Ms. Beatty stated that because of a delay in medical treatment the probability of symptoms might have worsened. Ms. Beatty mentioned that employees should be aware if symptoms such as swelling and pain occur that a medical evaluation is recommended as Qual-Lynx’s nurse case managers are available to review symptoms and make recommendations.

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, including the WIZER testing and phishing report. He noted there were no employees who fell for the phishing emails and the clicking rate was very low, except for one town that had 29 clicks, but again, not actually opened.

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

Mr. Caruso reported the Wizer Training for the first half of 2023 is winding down and he is reviewing the next training videos with the developers, which should prove to be as informative as they are entertaining. Exact dates of the rollout are to be announced shortly. He noted now would also be a good time to review your rosters and if you have less than five changes you can just send to him via email, but if you have over five he would prefer a spreadsheet, which he can use to do mass imports.

Mr. Caruso stated that now that he has all of the confirmations of receipt of the Tier documentation, he will turn his 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 him. In addition, an FAQ page can be reached from the 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. He encouraged everyone to read it as; AI can be a game changer if it is deployed properly.

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 May 2023, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski’s reports are valued as of May 31, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022, and 2023.

Investment Interest

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.

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 \$24,650,461.88

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$73,399.52	\$265,927.91
Salvage	\$0.00	
Overpayment Reimbursement	\$2,062.89	

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

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 months end.

Loss Run Payment Register for the Period – May 31, 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 \$404,993.11. The claims detail shows 547 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 \$31,118,326.20 to a closing balance of \$28,544,413.94 showing a decrease in the fund of \$2,573,912.26

Bill List – June 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the June 2023 Bill List in the amount of \$448,121.53, which was included in the agenda packet for approval.

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

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

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

ROLL CALL

Yeas:

Majorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **City of Vineland**
Bob Diaz, *Fund Secretary*, **South Harrison Township**
Karen Sweeney, *Fund Chair*, **Wenonah Township**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Meeting Minutes – June 1, 2023

Mr. Celebre stated the minutes of June 1, 2023 were included in the agenda and are self-explanatory, noting the following:

Mr. Celebre thanked both Mr. Garish and Ms. Schiffer for their continued Wellness and Safety knowledge provided during these meetings and there were a lot of good topics and discussions during the meeting.

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

Finance Committee Meeting Minutes – June 14, 2023

Mr. Hogate reported the Finance Committee met in person on June 14th to review the 12/31/2022 Financials and the detailed minutes were a handout at today’s meeting and are self-explanatory.

Mr. Hogate stated that in regards to the Audit, there were no findings or recommendations, which is good, and a nice testament to our Fund and the interworking's of our organization. He noted the TRICOJIF is in good financial position; however, there was an increase in liability and assets, but an overall decrease in operating expenses. He stated issues affecting this budget are Workers Comp claims and reopeners; PTSD claims; Compensability; and increases in Cyber and Property market.

Mr. Hogate noted there were several Resolutions on the agenda for this evening for approval. With that said, Chair Sweeney entertained a motion to approve the following Resolutions:

Resolution 2023-30 Accepting the Annual Audit Report for the Period Ending December 31, 2022

Resolution 2023-31 Authorizing an Intrafund Transfer 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 the 2020 Deductible line to the 2020 WC line.

Resolution 2023-32 Authorizing the Creation of the Residual Claims Fund Supplemental Assessment Account

Motion by Ms. Sperry, seconded by Mr. Hogate, to approve ***Resolutions 2023-30; Resolution 2023-31, and Resolution 2023-32 as presented***

ROLL CALL

Yeas:

Majorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **City of Vineland**
Bob Diaz, *Fund Secretary*, **South Harrison Township**
Karen Sweeney, *Fund Chair*, **Wenonah Township**
Ken Brown, **Carneys Point**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

Strategic Planning Committee Meeting Minutes – June 15, 2023

Ms. Miller stated the minutes of June 15, 2023 were a handout at today's meeting and are self-explanatory, and highlighted the following:

Ms. Miller noted in regards to renewing towns, there are 14 members up for renewal this year in the TRICOJIF, with 39 across all three JIFs.

In regards to the Elected Officials training, the training seemed to go well with approximately 300 participants in total, with approximately 47 survey results received.

Ms. Miller noted the focus was on the Annual Retreat, which will be held this year on Tuesday-Wednesday July 25-26th, with the Executive Committee Meeting being held on Tuesday at 4pm at Auletto's Caterers.

Ms. Miller advised the members to watch for Fund Professional evaluations as the advertisements for RFQ's for Auditor, Actuary, Administrative Consult and Wellness Director will be release early July with responses due back in August. If you have any questions on which Committee is responsible for which Fund Professional, please don't hesitate to contact herself or the Executive Directors office.

In regards to the December Dinner Meeting, the Executive Committee meeting will again be held at the Pitman Municipal Building at 4pm, with a reception following at An Italian Affair.

Lastly, Ms. Miller noted there was a short discussion on adding a "Members Only" section to the website, but more discussion will be had on that later in the year.

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

MEL/RCF/EJIF/CYBER JIF Reports

In Mr. Razze’s absence, Mr. Forlenza noted the MEL/RCF/EJIF met on June 2, 2023 and those detailed reports were included in the agenda packet and were self-explanatory, noting the main action items for each of those meetings was the adoption of the 12/31/22 Audits

Mr. Forlenza also noted included in the agenda were the May 9, 2023 and the June 22, 2023 NJ Cyber JIF Reports for your reference. He stated the May 9 meeting was a special meeting held to reject all of the proposals received for the Cyber Hygiene Training, Phishing, and Network Scanning and the June 22 meeting was held to authorize the reissuance of the Cyber RFQ’s.

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

MISCELLANEOUS BUSINESS

NEXT MEETING

Chair Sweeney noted that the next meeting of the TRICO JIF will take place on **Tuesday, July 25, 2023 at 4:00 PM** at Auletto’s Caterers, Deptford, NJ following that days Retreat session.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

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

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

APPROVE CLAIMS PAYMENTS

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

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>
2022251631	2022255534	2023298919
2021220915		2023289669
2023297307		2022255794
2021220530		2023301842

2019176786		
2020193983		
2023302555		
2023298255		

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

ROLL CALL

Yeas:

Majorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **City of Vineland**
Bob Diaz, *Fund Secretary*, **South Harrison Township**
Karen Sweeny, *Fund Chair*, **Wenonah Township**
Ken Brown, **Carneys Point**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

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

MLT-2021234379 (01-05)

MOTION TO ADJOURN

There being no further business, Chair Sweeney entertained a *Motion to Adjourn* the June 26, 2023 Executive Committee Meeting of the TRICO JIF.

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

The meeting was adjourned at 5:43 PM.

Kris Kristie, Recording Secretary for

Robert Diaz, Fund Secretary



To: Fund Commissioners
From: Paul Forlenza, MGA, RMC, Executive Director
Date: July 25, 2023
Re: **Executive Director's Report**

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

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

B. Certificates of Insurance (pgs.26-31)

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

C. Financial Fast Track (pg. 32)

The Financial Fast Track Report as of May 31, 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 May 31, 2023 was **\$14,046,621**

D. Regulatory Filing Checklists (pgs. 33-34)

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.35)

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. 36)

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. 37)

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. 38)

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. 39)

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. 40-42)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Please note that these bonds are written for the individual NOT the position to be bond. All applicants for a bond must complete an underwriting application and submit it to the Fund Underwriter for approval. Any questions on the status of an application or a bond listed on the report should be directed to Jonathon Tavares at 856-614-4493 or jtavares@connerstrong.com.

K. Skateboard Park Approval Status (pg. 43)

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. 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 BURLCO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

L. Capehart & Scatchard Blog (pgs. 44-48)

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.

N. 2024-2025 MEL EPL Risk Mgmt Program (pgs. 50-60)

On or about May 17, 2023, a memorandum outlining the required steps necessary to remain, or come into compliance with, the MEL's EPL Risk Management Program was emailed to all Municipal Clerk's, Fund Commissioners, and Risk Management Consultants. Information pertaining to the availability of the updated policies and procedures, handbooks, required Police Command Staff and Managers and Supervisor's Training was included in the memorandum. Anyone that has questions pertaining to this Program should contact the Executive Director's

Office for assistance. All members are reminded to complete the necessary steps and submit their compliance checklist by November 1, 2023.

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. Anti-Harassment Training Announcement (pg. 61)

As a follow up to the May 17, 2023 MEL EPL Risk Management Program Memorandum, on July 10, 2023, an announcement on how to access Anti-Harassment Training was emailed to all Municipal Clerks, Fund Commissioners, and Risk Management Consultants. This announcement should be provided to all non-supervisory personnel (including police) and volunteers. Notifying these personnel of the availability of this training is a required element for compliance with the 2024-2025 MEL EPL Risk Management Program. Members are reminded that as employers they are required to notify all non-supervisory personnel (including police) and volunteers of the availability of this training; however, these personnel are not required to complete this training. All members should document and retain the process by which this notification process occurred. Anyone that has questions pertaining to this Program should contact the Executive Director's Office for assistance.

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**. To date we have received Renewal paperwork from: Greenwich Twp., and South Harrison Twp.

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. 2024 Exposure Renewal Process

On or about July 20, 2023, all members and their risk managers received a notification that the 2024 Exposure Renewal Process will begin on or about July 25, 2023. As occurred last year, members will receive an email from Origami containing a link to the Origami renewal site. Included in the correspondence was important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the correspondence included important information regarding coverage exclusions and limits. All members and risk managers are urged to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact Jodi Palmeri (Jodi_Palmeri@RPAdmin.com) or Tracy Forlenza (Tracy_Forlenza@RPAdmin). Members are asked to complete the 2024 exposure renewal process no later than Thursday, August 31, 2023.

T. 2023 Property Appraisal Reports

In the next week or so, members that received a physical appraisal this year will receive a copy of their appraisal report via email. The reports will be emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at Melvin.ngayan@assetworks.com or 215-354-1078

U. 2023 Coverage Documents

On July 11, 2023, an email was sent to all members notifying them of the availability of the 2023 Coverage Documents in Origami. The email also included instructions on how to access the Coverage Documents in Origami. It is strongly recommended that the Coverage Documents be downloaded and/or printed and kept as a long term record by each member municipality. If you have any questions, please contact Kamini_Patel@rpadmin.com or Tracy_Forlenza@rpadmin.com

V. Quarterly Attendance (pg. 62)

A report detailing attendance records through the second quarter of the 2023 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Kris Kristie at Kristi_Kristie@RPAdmin.com with any questions or concerns.

W. Website (www.tricojif.org)

Please take a moment to explore the website, which contains a plethora of information in an easy to read format and navigate site. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan_Matro@rpadmin.com.

X. New Member Activity

Nothing to report



To: Member Municipality Fund Commissioners, Municipal Clerks, & Risk Managers

From: Paul A. Forlenza, MGA, RMC, Executive Director

Date: May 17, 2023

Re: 2024-2025 Employment Practices Liability (EPL) Risk Management Program

As you are aware, once every two (2) years, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) requires all members to update their compliance with the MEL's Employment Practices Liability (EPL) Risk Management Program. Compliance with this program requires all members to complete various steps including the adoption of updated personnel policies and procedures and attendance at, or completion of, various training events.

To assist you in this endeavor, attached, you will find information pertaining to compliance with the EPL Risk Management Program. Below, you will also find additional information regarding the compliance steps and important deadlines.

- 1. Personnel Policies and Procedures:** Attached is a May 10, 2023 memorandum from the MEL that provides an outline of the changes made to the model policies and procedures, hyperlinks to access the revised documents, and compliance checklist. **All checklists must be submitted to the MEL at the address on the bottom of the checklist by November 1, 2023.**
- 2. Managers and Supervisors Training:** Attached is the invitation to the Managers & Supervisor's training which is being held via Zoom. Please note if you serve in multiple municipalities, you only need to attend this course once on behalf of all municipalities where you work. **All Managers and Supervisors need to complete this training by November 1, 2023.**
- 3. Police Command Officer Training:** Attached is the invitation to the Police Command Staff training. Officers with the rank of Chief, Deputy Chief, Captain, Lieutenant, and any officer that is eligible to sit for a Chiefs exam should attend this training. **Police Command staff need to complete this training by November 1, 2023.**
- 4. Employee and Volunteer Training (Other than Managers, Supervisors and Police Command Officers):**
 - **Employment Practices:** A new on-line program is in production and will be available in the MEL Learning Management System shortly. When the program is available on-line, you will receive a notice to send to employees and volunteers. **All non-supervisory employees and volunteers including police (other than Command Officers) must be offered this training by November 1, 2023.**

File: ACM/BURLCO/TRICO/GEN/EPL Plan of Risk Management Tab: 2024-2025
ACM/BURLCO/TRICO/GEN/SAM Plan of Risk Management Tab: 2024-2025



Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Utility Authorities)

From: David N. Grubb, Executive Director

Date: May 10, 2023

Re: **2024 - 2025 Employment Practices Liability (EPL) Program**

Please allow this memorandum to serve as official notice that the 2024-2025 Employment Practices Liability Program has begun.

Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. For information, we are attaching a memorandum that outlines the changes made to the current model documents.

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible.

Please visit the MEL webpage – www.njmel.org - for downloadable copies of the revised model documents.
OR

Click this link to the program: <https://njmel.org/insurance/public-officials/risk-management-program/>

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one-page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054. (copy attached)

Members submitting the required form by **November 1, 2023** will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

Members with adverse EPL claims experience: Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

Required Elements for the Incentive

1. **Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
2. **Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Revised Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
3. **Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
4. **Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion which can be found on the MEL webpage – njmel.org.
5. **Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution which can be found on the MEL webpage – njmel.org.
6. **Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters.
 - a. The MEL has developed a Model Managers & Supervisors training program that will be available be offered as a Live Webinar through the MEL Safety Institute. You will receive directions on how to access this program from you JIF's Executive Director.
7. **Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into consideration the Attorney General's guidelines for police operations.
 - a. J.A. Montgomery's Law Enforcement Unit has already been conducting this training program & will be scheduling more throughout the state.
8. **Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees.
 - a. The non-supervisory training video is in the final stages. Once available, instructions to access the program will be distributed by your JIF's Executive Director.
9. **MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. For information, we are including a copy of the helpline.

For assistance, please contact the MEL office or the office of your local JIF Executive Director.

Attachments:

- **Synopsis of Changes**
- **Checklist**
- **MEL Helpline**

MATTHEW J. GIACOBBE, Partner
mgiacobbe@cgajlaw.com

Reply to: Oakland Office

To: Member Entities
 From: Matthew J. Giacobbe, Esq.
 Nicholas DelGaudio, Esq.
 Fred Semrau, Esq.

Date: March 13, 2023

Re: Changes to Employee Handbook and Personnel Policies and Procedures Manual

The Municipal Excess Liability Joint Insurance Fund (“MEL”) has made suggested modifications to the Model Employee Handbook and Personnel Policies and Procedures Manual (“PPPM”) for our members’ consideration. Several of the changes made were to make the related policies in the Employee Handbook and PPPM more uniform, while other revisions were made due to changes in law. Below is a brief explanation of the changes that have been made.

- Sick Leave Policy

In accordance with COVID-19-related updates to the Earned Sick Leave Law, an additional reason for which sick leave may be used was added in both the PPPM and Employee Handbook. In addition, a note was added in both the PPPM and Employee Handbook to clarify that employers may choose to require up to seven (7) days’ notice for foreseeable sick leave usage under the Earned Sick Leave Law.

- Alcohol and Drug-Free Workplace

Changes were made in the PPPM to account for the legalization of recreational cannabis, including the addition of language relating to the requirement that there be documentation of physical signs of impairment in addition to a positive drug test in order to subject an employee to adverse action. Language was also added to provide that applicants cannot be denied employment based solely on a pre-employment positive drug test for cannabis, with some listed exceptions. In the Policy Prohibitions section, cannabis was added to the portion discussing alcohol, as it would no longer fit under the illegal drugs portion that precedes it.

Language that is no longer applicable due to the legalization of cannabis was also removed throughout the policy. On the Pre-Employment Consent and Release Form, the language “for certain employment positions” was added after “Cannabinoids” because employers will no longer need to test for cannabis in pre-employment panels for most positions. In the Employee Handbook, the word “unlawful” was removed before “drugs” in order to make clear that the use of cannabis in the workplace is still prohibited.

Oakland Office: 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436 Tel 973 845-6700 Fax 201 644-7601
 Somerville Office: 50 Division Street, Suite 501, Somerville, NJ 08876 Tel 732 583-7474 Fax 201 644-7601
 Matawan Office: 955 State Route 34, Suite 200, Matawan, NJ 07747 Tel 732 583-7474 Fax 732 290-0753

- Domestic Violence Policy

Letter (E) under the Domestic Violence Reporting Procedures in the PPPM was removed due to it only being applicable to issues between State employees.

- Personal Day Policy

More details were added to the Personal Day Policy in the PPPM in order to match the language included in the same policy found in the Employee Handbook.

- Equal Employment Opportunity Policy and Americans with Disabilities Policy

The protected categories of pregnancy, breastfeeding and childbirth were added to make the policy uniform with the Employee Handbook policy. An additional paragraph regarding breastfeeding accommodations was also added to the Americans with Disabilities Policy to further explain necessary accommodations.

- Family and Medical Leave Policy

Language was added in the PPPM to clarify that the employer may choose to include in their policy that employees are either required to use accrued paid leave during an FMLA-covered leave or may choose to use accrued paid leave. A “utilization of paid leave” section was added to the Employee Handbook to mirror the PPPM. In addition, the Family Temporary Disability section was updated to remove the “six weeks” and “effective July 2020” language.

- New Jersey Family Leave

An additional reason that NJFLA leave may be taken was added in both the PPPM and Employee Handbook, in accordance with COVID-19 related updates to the law. Changes were also made in the PPPM Policy to reinforce and clarify that NJFLA leave may be taken consecutively, intermittently or on a reduced schedule with little restriction, and to clarify the notice requirements for intermittent leave.

- Policy for Use of Employer Vehicles (Non-Law Enforcement)

A provision regarding employees driving their own vehicles for employer business providing the employer with a copy of their current certificate of insurance was added in the PPPM in order to make this policy uniform with the Employee Handbook policy.

- Overtime

The highly-compensated employee overtime exemption was updated from \$100,000 to \$107,432 to reflect current law. In addition, language was added to clarify that the employer may choose to include in its policy that only time actually worked is considered for purposes of determining overtime compensation.

- Hours of Work

In the Employee Handbook’s Attendance and Tardiness section, a change was made to make the suggested time by which an employee must call out match the time found in the PPPM Absenteeism and Tardiness policy.

- Personnel Records

Some additions were made to the Employee Handbook policy in order to mirror the PPPM version of the policy.

The Ethical Conduct Policy and Resignation Policy found in the Employee Handbook were added to the PPPM in order to ensure every policy in the more streamlined Employee Handbook is also contained in the larger manual.

We urge you to consult with your entity's General or Labor Counsel regarding these recommended changes.

EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: _____

SECTION ONE:

- Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual:

Required Policies to be included in Manual:

1. Equal Employment Opportunity Policy
2. Americans with Disabilities Act Policy
3. Contagious or Life Threatening Illnesses Policy
4. Safety Policy
5. Alcohol and Drug-Free Workplace
6. Workplace Violence Policy
7. Policy Against Harassment
8. Whistle Blower Policy
9. Overtime
10. Confidentiality of Personnel Files
11. Political Activity Policy
12. Performance Evaluation Policy
13. Discipline and Termination Policy
14. Use of Employer Vehicles Policy (Non-Law Enforcement)
15. Computer Use, Electronic Mail, and Internet Policy
16. Family and Medical Leave Act Policy
17. New Jersey Family Leave
18. Military Leave Policy
19. Domestic Violence Abuse Leave Policy
20. Employment Reference
21. Protection and Safe Treatment of Minors

SECTION TWO:

- Distribute a notice concerning the Conscientious Employee Protection Act to all personnel
- Adopt and distribute the Employee Handbook:
- Adopt the model civil rights resolution (municipalities only).
- Train managerial and supervisory personnel:
- Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course (municipalities only)
- Offer Anti-Harassment training to all other personnel:
- Review NJ MEL Helpline for Employment Practices.

I, _____, the (check __General Counsel or __Employment Attorney) of (member name)_____ hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability standard policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 or scantwell@permainc.com as soon as possible. Members submitting this form by November 1, 2023 will qualify or continue to qualify for the deductible. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.



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.





To: Fund Commissioners, Municipal Clerks, & Risk Management Consultants
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: May 17, 2023
Subject: Managers & Supervisors – Employment Practices Liability Training

Beginning in June, the Atlantic County, Burlington County, and Gloucester, Salem Cumberland Counties Municipal Joint Insurance Funds are sponsoring Employment Practices Liability Training for all member Managers & Supervisors. For many years, State & Federal Courts have determined that training of Managers & Supervisors is an essential part of an affirmative defense in an employment related claim. Completion of this training is mandatory for a member municipality to be in compliance with the MEL's Employment Practices Liability Risk Management Program. Member municipalities in compliance with the Risk Management Plan are eligible for lower claim deductibles and coinsurance.

This training is being conducted virtually using Zoom by Armando Riccio, Esq. Among other subjects, this year's training will focus on harassment and discrimination in the workplace, workplace diversity issues, addressing employee complaints and discipline, workplace accommodations, your role and obligations as a supervisor or manager, and the enforcement of municipal policies and procedures.

Attached, please find a listing of the available training dates and times with a hyperlink that can be used to register for the session you wish to attend as well as instructions on how to register. Please note that each session will be the same in the materials covered and each session is limited to 100 participants. An application will be made to the Department of Community Affairs for Continuing Education Units.

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.

Thank you for your attention to this important matter.

File: ACM/BURLCO/TRICO/GEN/EPL Plan of Risk Management Tab: 2024-2025

Date	Course Topic - Registration Link	Time
7/13/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
7/13/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm
7/27/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
7/27/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm
9/11/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
9/11/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm
9/27/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
9/27/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm
10/11/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
10/11/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm

2023 Police Command Staff Training Invitation

The 2023 Atlantic County Municipal Joint Insurance Fund, Burlington County Municipal Joint Insurance Fund, Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund Police Command Staff Training will be offered in person on (3) different dates with (2) sessions each day.*

Details:

As part of their continuing commitment to Police Command Staff Training, the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds jointly sponsor a seminar on Police Risk Management. The seminar is intended for all Command Staff who manage or supervise other officers within your municipality. This includes but is not limited to Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants, and Corporals. Attendance at bi-annual employment practices training is mandatory for Police Command Staff to comply with the MEL's 2024-2025 Employment Practices Liability (EPL) Plan of Risk Management. Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL.

Please forward this e-mail to your Police Department for their review and action. If you do not have a Police Department, you can disregard this invitation. Advanced registration is required for these in-person sessions. Each of the three (3) training dates will include AM & PM sessions. Each session is identical in the materials to be covered.

*If multiple sessions are offered for any specific training, members only need to attend (1) session.

DATE: Thursday, June 8, 2023
TIME: 9:00 AM – 11:45 AM (8:15 AM Sign-In; then Breakfast)
LOCATION: Merighi's Savoy Inn, 4940 Landis Ave, Vineland, NJ 08360

RSVP

DATE: Thursday, June 8, 2023
TIME: 1:00 PM – 3:30 PM (12:00 PM Sign-in, then Lunch)
LOCATION: Merighi's Savoy Inn, 4940 Landis Ave, Vineland, NJ 08360

RSVP

DATE: Monday, June 12, 2023
TIME: 9:00 AM – 11:45 AM (8:15 AM Sign-In; then Breakfast)
LOCATION: Indian Spring Country Club, 115 S Elmwood Rd, Marlton, NJ 08053

RSVP

DATE: Monday, June 12, 2023
TIME: 1:00 PM – 3:30 PM (12:00 PM Sign-In; then Lunch)
LOCATION: Indian Spring Country Club, 115 S Elmwood Rd, Marlton, NJ 08053

RSVP

DATE: Thursday, June 22, 2023
TIME: 9:00 AM – 11:45 AM (8:15 AM Sign-In; then Breakfast)
LOCATION: Auletto Caterers, 1849 Cooper St, Deptford, NJ 08096

RSVP

DATE: Thursday, June 22, 2023
TIME: 1:00 PM – 3:30 PM (12:00 PM Sign-In; then Lunch)
LOCATION: Auletto Caterers, 1849 Cooper St, Deptford, NJ 08096

RSVP

QUESTIONS? Melissa Meccariello at 856-470-2070
mmeccariello@jamontgomery.com

J.A. Montgomery
CONSULTING

WORKPLACE DISCRIMINATION & HARASSMENT



MEL



This online course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

As part of the Employment Risk Management Program, this course should be offered to members' non-supervisory personnel.

Click the button to access this online training through the MEL Safety Institute Learning Management System (LMS)

MSI LMS System

- 1. Log into the MSI LMS System.**
 - If you have previously taken MSI classes, enter your username and password.
 - If you do not know your username/password, ask your Training Administrator to send an LMS activation email or call Andrea Felip at (856) 552-4740.
2. Once logged into the LMS, go to the Request Training button for a list of online courses and videos.
3. Select the course or video you wish to complete and submit it at the bottom of the screen.
4. Your course will now show in the Assigned section of your dashboard. Click the title to launch the course or video.
5. Learning Transcripts are automatically updated in the MEL Safety Institute's Learning Management System and show in the Completed section of your homepage.

Questions? Contact Andrea Felip at 856-552-4740.

For additional MSI information and resources go to the **MEL Safety Institute.**

2023 TRICO Meeting Attendance

Municipality	Name	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y									6			
Carneys Point	Brown/Bomba	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Clayton	Miller/Vondran	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Deptford	Emmons/Zawadski	FC	FC	FC	N/A	FC	FC							5	0	6	83%	0%	83%
East Greenwich	McCaffery/Rossett	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Elk	King-Sammons/Pine	FC	Alt	FC	FC	FC	FC							5	1	6	83%	17%	100%
Elsinboro	Hogate/McAllister	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Fairfield	Gonzalez/Burden	FC	FC	FC	N/A	FC	FC							5	0	6	83%	0%	83%
Franklin	Freijomil/Hegarty	FC	N/A	FC	FC	FC	N/A							4	0	6	67%	0%	67%
Glassboro	Pierpont/Villano	FC	FC	FC	N/A	Alt	N/A							3	1	6	50%	17%	67%
Greenwich	Jeffers/Giovannitti	FC	FC	N/A	FC	N/A	N/A							3	0	6	50%	0%	50%
Harrison	Gravinese/Chambers	FC	FC	FC	N/A	N/A	FC							4	0	6	67%	0%	67%
Hopewell	Hitchner	N/A	FC	FC	FC	FC	N/A							4	0	6	67%	0%	67%
Logan	Pine/Jackson	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Lower Alloways Ck	Clour/Campbell	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Mannington	Patrick/Mitchell	FC	FC	FC	FC	FC	N/A							5	0	6	83%	0%	83%
Mantua	Bileci/LeVine	N/A	N/A	N/A	FC	N/A	FC							2	0	6	33%	0%	33%
Monroe	Mason/DeHart	Alt	FC	FC	FC	FC	FC							5	1	6	83%	17%	100%
National Park	Gunn/	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Oldmans	Moore/Bradford	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Paulsboro	Jacobucci/Schoch	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Penns Grove	Scott/	N/A	N/A	FC	FC	FC	FC							4	0	6	67%	0%	67%
Pennsville	Neu/McDade	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Pilesgrove	Fackler/Bonowski	FC	FC	FC	N/A	FC	FC							5	0	6	83%	0%	83%
Pitman	Razze/McCafferty	FC	FC	FC	Alt	FC	Alt							4	2	6	67%	33%	100%
Quinton	Sperry/Uzdanovics	FC	FC	FC	N/A	N/A	FC							4	0	6	67%	0%	67%
Shiloh	Campbell/Bruso	N/A	N/A	N/A	N/A	N/A	N/A							0	0	6	0%	0%	0%
South Harrison	Diaz/Richardson	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Swedesboro	Dolbow/Fromm	FC	FC	FC	FC	FC	N/A							5	0	6	83%	0%	83%
Upper Pittsgrove	Cimprich/Seery	FC	FC	FC	FC	Alt	N/A							4	1	6	67%	17%	83%
Vineland	Celebre/Gomez	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
Washington	Bachich/Riiff	FC	N/A	Alt	FC	FC	FC							4	1	6	67%	17%	83%
Wenonah	Sweeney/Newman	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
West Deptford	DeHart/Sedberry	FC	FC	FC	N/A	FC	FC							5	0	6	83%	0%	83%
Westville	O'Hara/Giles	Alt	Alt	FC	N/A	FC	FC							3	2	6	50%	33%	83%
Woodbury	Swanson/Pennypacker	Alt	N/A	FC	FC	FC	FC							4	1	6	67%	17%	83%
Woodbury Heights	Elton/Gambale	FC	FC	FC	N/A	FC	N/A							4	0	6	67%	0%	67%
Woolwich	DiBella/Bertino	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
37		33	31	34	27	30	28	37	37	37	37	37	37	173	10	222	78%	5%	82%
		89%	84%	92%	73%	81%	76%	100%	100%	100%	100%	100%	100%						

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

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: July 6, 2023

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

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

LOSS CONTROL SURVEYS

- City of Vineland on June 1, 2023
- Township of Washington on June 2, 2023
- Township of West Deptford on June 5, 2023
- Borough of Westville Safety Committee Meeting on June 6, 2023
- Township of Monroe Renewal Survey on June 12, 2023
- Township of Oldmans on June 13, 2023
- Township of South Harrison on June 13, 2023
- Township of Washington Safety Committee Meeting on June 13, 2023
- Township of Logan on June 14, 2023
- Township of Deptford on June 15, 2023
- Township of Upper Pittsgrove on June 15, 2023
- Township of Carneys Point Safety Committee Meeting on June 20, 2023
- Township of South Harrison on June 20, 2023
- Borough of Pitman Safety Committee Meeting on June 21, 2023
- Borough of Clayton Safety Committee Meeting on June 27, 2023
- Township of Upper Pittsgrove Safety Committee Meeting on June 29, 2023

MEETINGS ATTENDED

- Executive Safety Committee Meeting on June 1, 2023
- Summer Seasonal Employees Regional Training at Ocean City Library on June 5, 2023
- Police Command Staff Training at Merighi's on June 8, 2023
- Police Command Staff Training at Indian Springs Country Club on June 12, 2023
- Police Command Staff Training at Auletto's on June 22, 2023
- Claims Committee Meeting on June 26, 2023
- EPL/Technology Meeting on June 26, 2023
- Executive Fund Committee Meeting on June 26, 2023

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification "subscriptions." Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

- How to Receive Push Notifications on the NJ MEL Mobile App?
- MSI Leadership Academy
- Hurricane Preparedness Best Practices
- Spray Park Best Practices
- Cathy's Law – Social Media Best Practices
- New Jersey Child Labor Laws
- Domestic Violence Program For New Jersey Public Employers
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

- Understanding Cannabis – MSI LE Training Announcement
- Reminder – Understanding Cannabis – MSI Law Enforcement Training
- Poor Air Quality – MSI SD Message – MSI LE Bulletin
- Parade Risk Mitigation 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.

MSI NOW	
Municipality	Number of Videos
West Deptford	1

MSI LIVE

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

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

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

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

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

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

LESSONS LEARNED FROM LOSSES

LIABILITY CLAIMS REMINDER Monthly Newsletter - July 2023



This is a reminder that when a General or Auto Liability loss occurs, please report this to our office as soon as possible and let us handle the claim for you.

INITIALLY,

- Please promptly notify us of an occurrence, or an offense, which may result in a claim.
- We need to know how, when, and where the occurrence or offense took place.
- Provide names and contact information for any injured person or witnesses.
- The nature and location of any injury or damage arising out of the occurrence or offense.

SUBSEQUENTLY,

- Immediately send copies of any demands, notices, summonses or legal papers received.
- Authorize us to obtain records and other information.
- Cooperate with us in the investigation, settlement or defense of the claim or suit at our request.

LASTLY,

- **No insured will, except at that insured's own expense, voluntarily make any payment, assume any obligation, or incur any expense, other than for first aid, without first obtaining our consent.**



DATE: July 08, 2023

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

FROM: Christopher Winter L/E Risk Management Consultant

RE: TRICO Activities (June)

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:

Clayton PD
Mantua PD

- Consultative Visits were provided to identify and discuss agency concerns, training, policy and procedures, trends and requests. L/E RMC services were outlined and provided to Chiefs and Command members present. Police agency's with Command changes will be a priority and visited as well. Agency visits are ongoing with an additional 10 scheduled at this time to continue to build relationships with the Law Enforcement agencies within the TRICO JIF. Activity Reports will be forwarded to the FUND Commissioners upon completion.

3. Training:

(1) Report Writing (Scheduled for 08/01/23, (Vineland Police Department)
Training Notices were provided to all agencies and FUND Commissioners.(See Attached).

(2) Advanced Skills and Strategies for Resiliency Officers.

- A class is being developed with Dr. Jennifer Kelly, Ph.D., ABPP and anticipated for the month of October. Training Notices will be posted to police agencies and FUND Comm. when finalized.



4. Law Enforcement Bulletins / Newsletters: No Bulletins in June posted.

5. Trico JIF Law Enforcement Committee: A L/E Committee is being formulated with three (3) Police Chiefs from each county to represent (JIF) police agencies in Gloucester, Cumberland and Salem County. . I will meet with them on a quarterly basis virtually to discuss trends, concerns, training, policy and procedure assistance, L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Association, to identify areas as previously mentioned and to reduce potential risks. The concept has been well received when discussed with Chiefs to date. The Chiefs from Clayton PD and Mantua PD have agreed to be representative's to date. Additional Chiefs will be selected based on future agency visits.

6. Meetings Attended:

L/E Consultant Meeting	06/16/2023
TRICO Executive Claim Meeting	06/26/2023
TRICO Executive Meeting	06/26/2023

Christopher J. Winter, L/E RMC



TRAINING NOTICE

Report Writing

DATE: August 1, 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 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: July 25, 2023 Auletto's Catering Deptford, NJ
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

JULY- ACTIVITIES AND PLANNED EVENTS

Member Municipality Visits:

Seven (7) towns visited in the month of June.

- Westville (SCM)
- West Deptford (SCM)
- Penns Grove (SCM)
- Pitman (SCM)
- Woolwich (Wellness)
- Clayton (Wellness/SCM)
- Deptford (Wellness)

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 (Franklin, Elk, Hopewell, Paulsboro, South Harrison).

Some wellness ideas/initiatives to consider:

A few of the towns I have been speaking with are planning either a wellness day or a wellness week in the Fall.

- Stress Release through chair massage, Reiki, Meditation, Yoga
- Challenges – Stretching Breaks, 21-day healthy tasks, hydration, sleep hygiene
- Presentations: Nutrition Awareness, Exercise and Movement, Mental Fitness and Stress Management, Diabetes, Sitting Disease, and more!
- Understanding Addictions Presentation (available thru Cooper \$ based)
- Employee/Co-worker Appreciation Day – expressions of gratitude and build morale
- Healthy Weight Loss Challenge – contact me for details on possible ideas to offer
- Healthy Vegetarian Potluck or Spotlight a seasonal veggie or fruit
- Outside resources: Food Bank of South Jersey presentation and cooking demo, Cooper EAP free presentations, Reiki demo, Chair yoga demo, MED sharing services
- Team Building Activities: paintball, bowling, axe throwing, paint classes, challenges with a buddy for support and accountability, 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!)

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

Obesity – August

Inflammation – September

Reminder on some summer wellness tips: stay hydrated, get your vitamin D but be smart about it, eat more fresh fruits and veggies, develop an exercise routine (try something new maybe while on vacation)...and take that vacation!!!



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

	June-23	June-22	YTD June 23	YTD June 22
# of New Claims Reported	39	40	261	245
# of Report Only	18	14	110	78
% Report Only	46%	35%	42%	32%
# of Medical Only	17	24	117	124
# of Lost Time	4	1	33	40
Medical Only to Lost Time Ratio	81:19	96:04	78:22	76:24
Claim Petition	0	1	1	3
COVID-19	1	1	8	28
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	2.6	4.9	6.5	13.0
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.3	3.0	2.3	2.4

Nurse Case Management	June-23	June-22	
# of Cases Assigned to Case Management	46	43	
# of Cases >90 days	36	35	

Savings	June-23	June-22	YTD June 23	YTD June 22
Bill Count	238	190	1355	1652
Provider Charges	\$354,288	\$192,610	\$1,926,417	\$2,572,386
Repriced Amount	\$117,277	\$77,961	\$713,468	\$868,764
Savings \$	\$237,011	\$114,648	\$1,212,948	\$1,703,622
% Savings	67%	60%	63%	66%

QualCare Network Provider Penetration Rate	June-23	June-22	YTD June 23	YTD June 22
Bill Count	87%	97%	90%	93%
Provider Charges	94%	97%	93%	95%

Exclusive Provider Panel Penetration Rate	June-23	June-22	YTD June 23	YTD June 22
Bill Count	97%	96%	92%	95%
Provider Charges	99%	97%	95%	97%

Transitional Duty Summary		YTD June 23	YTD June 22
% of Transitional Duty Days Worked		62%	69%
\$ Saved By Accommodating		\$163,583	\$171,159
% of Transitional Duty Days Not Accommodated		38%	31%
Cost Of Days Not Accommodated		\$119,005	\$103,150

Technical Risks Services Director

Monthly Executive Report

July 7, 2023



Summary

This month's efforts were devoted to fielding questions concerning the CyberJif Framework tracking application. To that end we have posted a FAQ page which handles the questions that we have received to date. It is important to note that the answers to most of these questions are directly from the Fund Underwriter. We encourage you to visit the site early and often. A link can be found on your JIF page.

We are obligated to turn all questionnaires that we receive over to the Fund Underwriter so please do NOT turn in incomplete forms or forms with NO answers as they will be immediately rejected. I am eager to work with all of the members and their IT representatives in an effort to get these completed as quickly and most importantly as accurately as possible. To that end your eligibility for reduced deductible will be determined at the time of a loss NOT when you turn in the form. So, your due diligence in adhering to the requirements even after completion is paramount.

July re-starts the Wizer Cyber Hygiene training which must be completed twice per year to meet the MEL Cyber guidelines. The second half of training is as new and exciting as the first half. The first half cannot be made up so please encourage your users to complete the training as soon as they get the invitation. ALL users will get a new invite. Reminder if you need a roster update please let me know as soon as possible

We made significant progress last month with D2 form completion. The participation rate jumped from 53% to 84%. A few stragglers left, will hopefully we will have by August. The Vulnerability and Pen testing is proceeding and the results are posted here.

Finally, this month's bulletin is a plain English analysis of how Artificial Intelligence can cause problems for 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

Cyber Hygiene Training

Municipality	Total Users	Completed Training	Percentage Complete
Carneys Point Township	0	0	0
Clayton Borough	0	0	0
Deerfield Township	0	0	0
Deptford Township	0	0	0
Elk Township	0	0	0
Elsinboro Township	0	0	0
Fairfield Township	0	0	0
Franklin Township	0	0	0
Greenwich Township	0	0	0
Harrison Township	0	0	0
Hopewell Township	0	0	0
Logan Township	0	0	0
Lower Alloways Creek Township	0	0	0
Mannington Township	0	0	0
Mantua Township	0	0	0
Monroe Township	0	0	0
Oldmans Township	0	0	0
Paulsboro Borough	0	0	0
Pennsville Township	0	0	0
Pilesgrove Township	0	0	0
Quinton Township	0	0	0
Swedesboro Borough	0	0	0
Upper Pittsgrove Township	0	0	0
Vineland City	0	0	0
Washington Township	0	0	0
Wenonah Borough	0	0	0
West Deptford Township	0	0	0
Westville Borough	0	0	0
Woodbury City	0	0	0
Woolwich Township	0	0	0

Vulnerability and Penetration Testing

Member	KYC&VSA Received	Vulnerability	Pentest
Carneys Point Township	X	X	
Clayton Borough	X	X	
Deptford Township	X		
East Greenwich Township	X	X	X
Elk Township	X	X	
Elsinboro Township	X	X	
Fairfield Township	X	X	
Franklin Township	X	X	X
Glassboro Borough	X	X	X
Greenwich Township	X	X	
Harrison Township	X	X	X
Hopewell Township	X	X	
Logan Township			
Lower Alloways Creek Township	X	X	X
Mannington Township	X	X	X
Mantua Township	X	X	
Monroe Township	X	X	
National Park	X	X	
Oldmans Township	NOT PARTICIPATING		
Paulsboro Borough	X		
Penns Grove Borough	X	X	
Pennsville Township	X	X	
Pilesgrove Township		X	
Pitman Borough			
Quinton Township	X	X	
Shiloh Borough			
South Harrison Township	X	X	X
Swedesboro Borough	X	X	
Upper Pittsgrove Township			
Vineland City	X	X	X
Washington Township	X	X	
Wenonah Borough	X	X	
West Deptford Township	X	X	X
Westville Borough	X	X	
Woodbury City	X	X	X
Woodbury Heights Borough	X	X	X
Woolwich Township	X	X	X
Percentage Completed	84%	81%	32%

MEL Cyber JIF Framework Status

Member	Approval Status - Minimum	Approval Status - Advanced
Carneys Point Township	Not Received	Not Received
Clayton Borough	Not Received	Not Received
Deptford Township	Not Received	Not Received
East Greenwich Township	Not Received	Not Received
Elk Township	Not Received	Not Received
Elsinboro Township	Not Received	Not Received
Fairfield Township	Not Received	Not Received
Franklin Township	Approved	Not Received
Glassboro Borough	Not Received	Not Received
Greenwich Township	Not Received	Not Received
Harrison Township	Not Received	Not Received
Hopewell Township	Not Received	Not Received
Logan Township	Not Received	Not Received
Lower Alloways Creek Township	Not Received	Not Received
Mannington Township	Not Received	Not Received
Mantua Township	Not Received	Not Received
Monroe Township	Not Received	Not Received
National Park Borough	Not Received	Not Received
Oldmans Township	Not Received	Not Received
Paulsboro Borough	Not Received	Not Received
Penns Grove Borough	Not Received	Not Received
Pennsville Township	Not Received	Not Received
Pilesgrove Township	Not Received	Not Received
Pitman Borough	Not Received	Not Received
Quinton Township	Not Received	Not Received
Shiloh Borough	Not Received	Not Received
South Harrison Township	Not Received	Not Received
Swedesboro Borough	Not Received	Not Received
Upper Pittsgrove Township	Not Received	Not Received
Vineland City	Not Received	Not Received
Washington Township	Not Received	Not Received
Wenonah Borough	Not Received	Not Received
West Deptford Township	Not Received	Not Received
Westville Borough	Not Received	Not Received
Woodbury City	Not Received	Not Received
Woodbury Heights Borough	Not Received	Not Received
Woolwich Township	Not Received	Not Received



Cyber Security Bulletin July 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. The June Bulletin extolled the promise of AI. In this Bulletin, we will explore the problems with AI and how they can adversely affect local government operations.

Cyber Attacks and Data Breaches

Most AI systems today rely on large amounts of data to learn, predict, and improve themselves over time. This data can also be a lucrative target for cyber attackers who seek to steal or manipulate sensitive information. This is especially true when it comes to sensitive personal data that may be captured during an AI chatbot conversation or during AI processing of sensitive criminal justice documents. As they do with all forms of technology, local government agencies must ensure that their AI solutions, AI-enabled enterprise systems and AI-enabled third party applications are secured by design, regularly tested for vulnerabilities, and backed up in case of a breach

Bias and Discrimination

AI systems are trained on historical data which often contain biased or discriminatory information. As a result, AI can perpetuate and amplify existing biases and discrimination, especially in areas such as criminal justice, housing, and employment. To mitigate this risk, local government agencies must ensure that their AI systems are transparent, auditable, and accountable, and that they measure and address any potential biases or disparities.

Skills and Talent Gap

AI is a complex interdisciplinary field that requires a diverse set of skills and talents, including data science, machine learning, and human-centered design. Unfortunately, many local government agencies lack the resources or expertise to effectively implement and manage AI systems themselves. To mitigate the skills gap issue, local government agencies must invest in upskilling their workforce, fostering partnerships with academic institutions and industry leaders, and attracting and retaining top AI talent.

Lack of Standards

AI is a rapidly-evolving field, and there are no universal standards or comprehensive regulations governing its use in local government today. The lack of guidance can lead to fragmentation, inconsistency, and uncertainty in terms of ethical, legal, and social implications. There is of course no quick silver bullet to writing good regulations and standards.

Implementing AI Effectively

It's very clear today that AI is an enormously powerful new technology poised to transform society and government agencies in many ways; in addition, it poses significant risks and challenges to government agencies and the public if AI's risks are not properly addressed. Due to ChatGPT's popularity, the public has quickly moved from being mostly unaware of AI risks to being keenly aware of this two-sided truth. For this reason, local government agencies and elected officers must become vigilant, proactive, and responsible stewards of AI – by addressing security concerns, regulatory concerns, and public safety concerns in a holistic way. Local government vendors must likewise rise to this challenge.

By addressing the promise and problems of AI, local government officials & their vendors can ensure that applications of AI to local government are safe, ethical, effective, and sustainable for the long term.

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>

<https://www.nist.gov/itl/ai-risk-management-framework>

Stay Cybersafe

July 17, 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 June 30, 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 \$ 65,639.86. This generated an average annual yield of 2.80%. However, after including an unrealized net loss of \$ 60,704.90 in the asset portfolio, the yield is adjusted to-.21% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,145,578.97 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 \$24,630,815.56.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 11,560.81 YTD \$ 277,488.72 (detailed in my report)

Salvage Receipts \$ 0.00

Overpayment Reimbursement \$ 0.00

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

All Member Balances are now combined in one report and shows that \$ 1,262.85 in interest has been applied to the existing balances as shown in the attached report totaling \$542,700.36 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 \$466,711.49. The claims detail shows 545 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 \$ 28,544,413.94 to a closing balance of \$ 27,641,577.99 showing a decrease in the fund of \$ 902,835.95 A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

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

	Payable To:	FY 2023	FY 2022	Appropriation	Description
1	Actuarial Advantage	908.00		Prof Services/Actuary	June fees
2	Arthur J. Gallagher Risk Mgmt Services LLC	66,010.00		Prof Services/Administration	July 2023 Fees
3	Arthur J. Gallagher Risk Mgmt Services LLC	339.17		Misc/Postage/Copies/Faxes	June 2023 Fees
4	Arthur J. Gallagher Risk Mgmt Services LLC	140.00		Misc/JIF Website	Flipsnack Website renewal document viewing (split-pymt MM amex)
5	David DeWeese	9,961.00		Prof Services/Attorney	July 2023 Fees
6	Qual-Lynx	46,103.00		Prof Services/Claims Admin	July 2023 Fees
7	Joyce Media	390.00		Misc/JIF Website	July 2023 Fees
8	Christopher J. Winter Sr.	2,080.00		Training/Police Risk Services	Law Enforcement Consultant-July 2023 Fee
9	Kris Kristie	438.00		Misc/Recording Secretary	July 2023 Fees
10	J.A. Montgomery Consulting	19,131.00		Prof Services/Safety Director	July 2023 Fees
11	Wintsec Consulting LLC	4,525.00		Prof Services/Technology Risk Ser	July 2023 Fees
12	Tom Tontarski	1,245.00		Prof Services/Treasurer	July 2023 Fees
13	Conner Strong & Buckelew	1,022.00		Prof Services/Underwriting Manager	July 2023 Fees
14	Debby Schiffer	4,966.00		Wellness	July 2023 Fees
15	ARC Reprographics	1,019.52		Misc/Printing	Inv#281810 Greenwich, #281834 E Greenwich, #281896 S Harrison, #281946 Envs, #281857 Police Hos 6/16
16	AssetWorks Risk Management Inc	34,002.00		Prof Services/Prop. Appraiser	Property appraisals; 33 Additional properties
17	Auletto Catering	915.00		Training/Training	Police command staff training 6/22; split
18	Courier Post	216.20		Misc/Legal Notice	#GCI1080975 budget amdmt; #5760717 RFQ Auditor, Act, Admin Con & wellness
19	Iron Mountain	99.02		Misc/Records Retention Service	"Inv#HPXT558; Storage 7/1-31/23; Service 5/24-6/27/23
20	NJ Advance Media	205.84		Misc/Legal Notice	#10693729 July budget amdmt; #10695553 RFQ Auditor, Actuary, Ad Con, Wellness
21	ODP Business Solutions LLC	283.93		Misc/Annual Planning Retreat	#322370897 binders and tabs
22	Armando Riccio LLC	510.00		Training/Training	Supervisors & Mgrs training AM & PM 6/29/23
23	Township of East Greenwich	2,000.00		Contingency	Police accreditation June 2023
24	Hopewell Township	721.71		EPL/CYBER/EPL/Cyber Incentive Pro	Upgrade computer equipment for security
25	Hopewell Township	299.00		Wellness	Water cooler for senior center
26	Pennsville Township	868.39		Optional Safety Budget	Safety protection for employees
27	Woolwich Township		4,200.00	Safety Incentive Program	Submission accepted late for wrong email purposes
28	Woolwich Township	320.00		Wellness	chair massages
	Subtotals	198,718.78	4,200.00		
	JIF BILL LIST TOTAL		202,918.78		
	RMC BILL LIST TOTAL		398,077.00		
	GRAND TOTAL		600,995.78		

Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund

RMCs BILL LIST -July (2nd Installment)

	Vendor	FY 2023	Appropriation	Description	Check#	Perma G/L
1	Barclay Insurance Group	64,060.00	Risk Management Consultants	2nd installment - Carneys Point, East Greenwich, Franklin, Logan, LAC, Quinton, Woolwich		560-60-0000
2	Cettei & Connell	8,609.00	Risk Management Consultants	2nd installment -Elk, Pilesgrove, Wenonah		560-60-0000
3	J. Graham Chesney	1,846.00	Risk Management Consultants	2nd installment -South Harrison		560-60-0000
4	Conner Strong & Buckelew	16,644.00	Risk Management Consultants	2nd installment -Oldmans, Penns Grove		560-60-0000
5	Len Eckman Insurance	17,120.00	Risk Management Consultants	2nd installment -Pitman		560-60-0000
6	Hardenbergh Insurance Group	286,828.00	Risk Management Consultants	2nd installment -Clayton, Deptford, Fairfield, Glassboro, Greenwich, Harrison, Hopewell, Mantua, Monroe, National Park, Paulsboro, Pennsville, Shiloh, Swedesboro, Vineland, West Deptford, Westville, Woodbury City, Woodbury Hgts		560-60-0000
7	Henry D. Young	2,970.00	Risk Management Consultants	2nd installment - Elsinboro, Mannington		560-60-0000
	RMCs BILL LIST TOTAL	398,077.00				



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

Monday, June 26, 2023

A meeting of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund Employment Practices & Technology Liability Committee was held on Monday, June 26, 2023 at 1:30 PM at the Gloucester County Library, Mullica Hill

Those in attendance were:

Fund Commissioners: Ken Brown, Carneys Point, ***Chair***
Doug Hogate, Elsinboro Township, ***Chair of Finance***
Jeff Celebre, Vineland City, ***Chair of Safety***

Fund Professionals: David DeWeese, ***Fund Solicitor, The DeWeese Law Firm, P.C***
Keith Hummel, ***Safety Director, J.A. Montgomery Consulting***
Chris Winter, CPM, Law Enforcement Risk Management Consultant
Paul Forlenza, MGA, ***Executive Director, RPA a Division of Gallagher***
Kamini Patel, MBA, CIC, CPCU, AIDA, Program Director, ***RPA a Division of Gallagher***
Kris Kristie, Sr. Account Rep., ***RPA a Division of Gallagher***

Those unable to attend: Susan Jacobucci, Paulsboro Borough
Sue Miller, Clayton Borough, ***Chair of Strategic Planning***
Clark Pierpont, Glassboro Borough
Michael Razze, Pitman Borough, ***MEL Representative***
Marjorie Sperry, Quinton Township, ***Chair of Coverage***
Jerry Caruso, ***Technology Director, Wintsec Consulting***

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

I. EPL/POL Loss Ratio Report- Valued as of 03/31/23

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2017-2022 valued as of March 31, 2023 that were included in the agenda packet. He noted the EPL/POL Five Year Average Loss Ratio for the TRICO JIF is 44.6% and the Six Year Average Loss Ratio is 47.3%. He reminded the Committee that the 5-year average is reviewed by the insurer to determine member performance while the six-year average is used by the JIF to determine a member's performance and allocation of a portion of member premium. Mr. Forlenza reminded the Committee that the carrier uses a 55% loss ratio as a "breakeven" point for determining the JIF's performance. Mr. Forlenza then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results over the same five and six-year period valued as of March 31, 2023 by member. He then briefly reviewed the individual performance in each of the Fund Years currently being tracked.

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

Mr. Forlenza stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL were uploaded into Origami for review as of May 3, 2023.

II. EPL/POL Claims Filed

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

A. Open QBE Files

Mr. DeWeese reviewed the open cases with QBE. Mr. DeWeese stated that there are currently nineteen (19) open claims; fifteen (15) are in Litigation; four (4) are pending coverage determination upon the filing of a formal complaint, and fifteen (15) have Defense Counsel assigned.

B. Open AIG Files

Mr. DeWeese reviewed the open cases with AIG. Mr. DeWeese stated that there is currently two (2) open claims and they are currently in Litigation with Defense Counsel Assigned.

C. Closed QBE Files – March 2023- June 2023

Mr. DeWeese reviewed the closed cases with QBE. Mr. DeWeese stated that from March 2023- June 2023: two (2) claims closed, with one (1) due to coverage denials and one (1) closed due to inactivity.

D. Closed AIG Files – March 2023- June 2023

Mr. DeWeese reviewed the closed cases with AIG. Mr. DeWeese stated that from March 2023- June 2023: one (1) claim closed due to coverage denial.

III. Members of Concern

Mr. Forlenza asked Mr. DeWeese if he felt there were any members of concern at this time. Mr. DeWeese stated he was monitoring claim trends for Franklin Township; however, they seem to be doing well and should be removed from future discussions. He noted there are no other member towns of concern at this time.

IV. MEL EPL Plan of Risk Management Program

Mr. Forlenza referred the Committee to the current compliance status report included in the agenda, which depicted members' status as of June 5, 2023 for the 2022- 2023 EPL Risk Management Program. He stated that members would need to complete the necessary steps to stay or come into compliance with the new program effective January 1, 2024. He stated that this compliance spreadsheet is included in the monthly agenda packet. Mr. Forlenza noted that one member is carrying a higher deductible due to specific loss trends in a specific department (i.e. police), two (2) members are not in compliance at all, but overall, most members have the standard deductible or have had the ability to buy down their deductible and coinsurance.

Mr. Forlenza stated that on May 17, 2023 his office issued an all-inclusive memorandum to the members outlining the compliance process for the 2024-2025 EPL Risk Management Program. One of the key components of compliance with the 2024-2025 Program is participation in the Managerial and Supervisory Training. As in the past, Mr. Riccio will be presenting the Training. The training is being held via Zoom and consists of an AM and PM session each day, with 12 sessions currently planned. The expenses are being split with the BURLCO & ACM JIFs. Mr. Forlenza noted the Managerial & Supervisory Training RSVP email, with hyperlinks included to register for each session, was sent out on May 17, 2023 to all members, with dates running from late June to Mid-October. He also noted there is a 100 per person limit on each session, so please register for the session you want early.

Mr. Forlenza noted that in 2021, his office stopped uploading the sign-in sheets for completed sessions to the JIF website due to a concern that the facsimile of their signature could be stolen. This concern remains and applies to all sign in sheets. He then asked the committee if they should simply include a message that sign-in sheets can be provided if his office receives an inquiry. The Committee agreed to keep this practice.

In regards to Police Command Staff Training, these sessions were held in person and presented by Keith Hummel and Harry Earle. Trainings were conducted on June 8, 12, and 22, 2023 with an AM and PM session per day. Mr. Forlenza noted that approximately 500 Officers attended. Mr. Forlenza noted these expenses would be split with the BURLCO & ACM JIFs. Mr. Hummel noted there were a lot of new topics covered in these sessions and there were a lot of questions, comments and good discussion took place. These sign-in sheets will be available upon request and not uploaded to the website.

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

V. EPL/POL Policy

Mr. Forlenza reminded the Committee that the MEL instituted a five-year phase in process in how the members' EPL premium is calculated moving to a process based on member exposures and loss history. He noted that 2023 is year 4 of the 5-year phase in process, though he noted the members pricing appears to be in line now, so there may not be a reason to continue into Year 5 of the process. He reminded the Committee that this process was implemented as it became apparent that some good performing members in poor performing JIFs were paying too much premium while poor performing members in good performing JIFs were not paying enough premium.

Mr. Forlenza reminded the Committee that in November 2022 the Fund Underwriter, Ed Cooney, advised him that QBE had decided to no longer offer coverage to pools and that he was working with AIG to secure coverage effective January 1, 2023. In regards to the premium for 2023, there was a statewide increase of 5%; however, the TRICO JIF increase was approximately 3.1%, which does not include the impact of change in membership, but is partially due to the premium revaluation process discussed earlier. He noted the TRICOJIF's current 5 year Loss Ratio is 44.6%.

VI. MEL EPL Claims Committee

Mr. DeWeese noted that Ms. Steinmiller helped organize a MEL EPL Committee that includes Mr. Semura, Mr. Hrubash, Mr. Pevner, as well as the MEL Helpline Attorneys from around the State.

The purpose of this Committee is to facilitate the sharing of defense strategies and other ideas across the State, as there is currently no forum for the exchange of information or ideas throughout the MEL System. The belief is that everyone will benefit with the ability to share defense strategies and ideas and ascertain the common source of claims.

Mr. DeWeese noted another reason for the creation of the Committee is to continue to monitor Summit Risk in making sure they are sending out acknowledgment letters, coverage letters, and to be sure they are

providing appropriate claims service to our members. He believes the meetings will be held quarterly, with the first meeting being held in May. He stated this was a very good first meeting with deadlines for Summit Risk to take certain actions reinforced.

VII. MEL EPL Helpline

Mr. Forlenza referred the Committee to a report in the agenda noting this report is the most up to date list of Helpline Contacts. Mr. Forlenza noted there are contact persons listed that are no longer with the municipality, as well as a few towns with no one assigned. He also noted Mr. DeWeese does a great job of referring to the report and asking members to review it each month.

Mr. DeWeese reported that Members are still using the Helpline and he has personally received twenty-six (26) calls so far in 2023, with last year's total number of calls at 48, so it seems the number of calls will be inline this year with 2022. He noted 269 calls since the inception of the program in March 2019. Mr. DeWeese indicated that members are more comfortable utilizing the Helpline as they are familiar with him.

Mr. DeWeese stated in regards to the additional Helpline resources including the creation of Webinars, Lessons Learned memorandums, etc. there was discussion at the MEL EPL Committee meeting in regards to their status. He was advised that the webinars are being worked on; however, there is nothing finished to date, but he will keep the Committee updated on the progress. In regards to the Lessons Learned memos, he has provided all of the memos that he has prepared to Ms. Steinmiller who will then generalized the most pertinent ones and make them available to the members for educational purposes. He stated he would be following up with Ms. Steinmiller on the status of the memos.

VIII. Elected Officials Training

Mr. Forlenza informed the Committee that this year, the Elected Officials Training was conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute allowed all Elected Officials to complete this training at their convenience. The training was approximately 30 minutes long. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2023. This credit was also extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2023 MEL Assessment. An email including instructions on how to access this training was emailed to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants by Megan Matro on or about February 24, 2023.

Mr. Forlenza noted that his office received a download every week or so of those that have completed the training. A follow-up email was then sent from his office to those that completed that training with links they could use to access additional information on the topics covered during the training. Also, included in that email was a short questionnaire to see how the participants liked the training being available through the MSI system. He stated his office received 47 responses from approximately 300 participants. He will use the feedback received to discuss training content with Mr. Grubb for the 2024-2025 Trainings. Mr. Forlenza noted there was some good feedback as this was the first time offering the trainings this way, and almost everyone preferred using the MSI System. Mr. Forlenza voiced; however, he does feel there is an advantage to holding the training in person and will review the possibility of offering the training in various formats over the next few years.

Mr. Forlenza stated that the participation reports have been posted to the websites so the members can see who has taken the training.

Mr. Forlenza noted the credits for completion of the trainings would be posted to the Members' second Assessment Billing.

IX. Land Use Liability Risk Management Program

Mr. Forlenza referred the Committee to a report included in the agenda that depicts those member municipalities that have had at least some of their land use board's members complete the enhanced training program. This report is also included in the monthly agenda packet. Mr. Forlenza reminded the Committee that only those land use board members that complete the training process are eligible for enhanced coverage, should they be named personally in a Land Use claim and stated the certification is for the individual, not the position. Mr. Forlenza noted that should anyone need additional training materials to contact his office, or you may obtain them from the TRICO JIF website. He also noted that updates to the program are currently pending.

X. Technology Liability

Mr. Forlenza reviewed the Cyber Training and Phishing Report included in the agenda packet and explained the MEL Cyber Risk Management program requires one hour of cyber hygiene training each year, which is being provided by Wizer in two (2) 30-minute sessions. He informed the Committee that Wizer does change up the phishing emails to the employees on a monthly basis. He stated this report depicts the results so far for the training that was released on February 27, 2023. The report indicates that 81% of the member employees have completed the training, or out of 2,100 users, 1,700 have completed it. He noted the second training program will be released July 10, 2023, so please be sure your employees are up to date on completing the training. He then reviewed the report with the Committee. Mr. Forlenza stated that his office will be working with Wizer to make the 2024 training more engaging and interactive and test the members on what they have learned so far.

Mr. Forlenza then explained that in regards to D2, the report in the agenda packet depicts those towns who have confirmed their IP addresses to D2, and once a member confirms their IP address, the scanning/penetration testing could begin. Mr. Forlenza noted Mr. Caruso is currently working with the towns in obtaining these as some of the larger towns have multiple IP addresses that might not have been provided during last year's activities. The TRICO JIF is currently at 73% completion in providing the IP addresses. The Scanning and Penetration testing cannot begin until a member confirms their IP addresses.

XI. Cyber JIF

Mr. Forlenza reviewed the coverage limits provided by the Cyber JIF effective January 1, 2023, which is \$3,000,000 each claim/ \$6,000,000 aggregate per JIF with no umbrella.

Mr. Forlenza reminder the members that their individual deductibles and coinsurance requirements for 2023 are determined based upon their compliance with each of the Tiers in the 2021-2022 Cyber Risk Management Program as of 12/31/2022. Members should be actively working on meeting the new cyber security standards which includes a two tier system; minimum and advanced. Mr. Forlenza then reviewed the deductibles and co-insurance for the Cyber JIF noting non-compliant members have a \$50,000 deductible and 20% coinsurance of the next \$300,000 of a loss; minimum security has a \$25,000 deductible and no coinsurance; and advanced security compliance has a \$0 deductible. He noted that a member's ultimate share of the cost of a cyber-related claim would be based upon their compliance at the time of the loss. Mr. Forlenza also explained that as far as Member Compliance goes, the MEL Cyber JIF is reworking the report show it will depict a member's "grandfathered" Tier compliance as of 12/31/2022 and their status of complying with the new standards by 12/31/2023. He stated that members

are having a difficult time transitioning from the three Tier program to the new two Tier program as a very small percentage have met the new program standards. He further stated that while there are some new cyber security standards being implemented, many of the standards have been around for several years so members should be able to meet them, as the only difference is the Tier in which they reside.

Lastly, Mr. Forlenza noted he is still working with the Cyber JIF on determining the reimbursement due the JIF for training costs that are currently being provided by the JIF that are built into the Cyber JIF assessment. He explained that the Cyber JIF had built into their budget funding to provide cyber hygiene training, phishing exercises, and network scanning. As the TRICO JIF has been providing this service to its members for a few years, and he anticipated that the Cyber JIF program would have a tough time getting started, Mr. Forlenza requested a reimbursement of the costs associated with those programs for the TRICO JIF. Mr. Forlenza noted that once the Cyber JIF has contracts with vendors for these services, which looks as if should be late August, he will have a better idea of the total amount of the reimbursement and how it will be received. Mr. Forlenza stated he will keep this Committee updated and noted he will need to discuss with the Finance Committee how to recognize the reimbursement/payment.

XII. Nominating Committee Representative

Mr. Forlenza referred the Committee to the Nominating Committee Charter included in the agenda. Mr. Forlenza stated a representative from this Committee is required to partake in the Nominating Committee and reviewed the criteria for the representative. Following a brief discussion, Mr. Brown volunteered to represent this Committee at the Nominating Committee meeting. The Committee thanked Mr. Brown.

XIII. 2023 Remaining Meetings

The next meeting will be November 27, 2023 @ 1:30pm, which will be virtual and held prior to the Executive Claims Committee meeting.

File: TRICO/2023/EPL/Technology Liability Committee Meeting Tab: 06/26/2023



BUDGET HEARING NOTICE

Notice is hereby given that the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) will conduct a public hearing on its **proposed 2023 Amended Budget**. The hearing will be held directly following TRICO JIF's Annual Retreat at the July Executive Committee meeting. The meeting will be held on July 25, 2023 at 4:00 PM at Auletto's Catering, 1849 Cooper Street, Deptford, NJ. The *proposed* Amendment of the **2023 Budget** is as follows:

	Amended Budget 4/24/23	Elk Lawns Vol Fire 6/30/23	Woodbury City Police 7/8/23	Woodbury Heights Police 7/8/23	Operating Expense Adjustmt	Cyber Commission Adjustmt	EPL/POL Adjustmt	Proposed Amendment 7/25/23
Property	866,952	(333)		(482)				866,137
General Liability	1,201,394	(45)		(2,248)				1,199,101
Auto Liability	361,425	(180)		(693)				360,552
Workers' Compensation	4,523,041	(476)	7,794	(7,794)				4,522,565
Deductible Fund	1,226,966	(182)	1,374	(1,979)				1,226,179
Loss Fund Contingency	15,479							15,479
TOTAL LOSS FUNDS	8,195,257	(1,216)	9,168	(13,196)				8,190,013
Operating Budget/Member Benefits	2,877,373				(38,528)			2,838,845
SUBTOTAL	11,072,630	(1,216)	9,168	(13,196)	(38,528)	0	0	11,028,858
MEL Excess WC/Liability	2,218,243	(87)	1,121	(1,133)	38,528		(37,705)	2,218,967
MEL Excess Property	1,432,282	(435)		(116)				1,431,731
Cyber JIF Premium	422,917					(6,574)		416,343
Cyber JIF Commission RPA	0					3,287		3,287
Cyber JIF Commission CSB	0					3,287		3,287
EPL/POL Premium	1,477,088		2,973	(2,973)			35,663	1,512,751
EPL/POL Commission – RPA	48,760		105	(105)			1,021	49,781
EPL/POL Commission – CSB	48,760		105	(105)			1,021	49,781
Environmental JIF	384,925							384,925
Risk Mmgt Consultants	799,640	(111)	710	(831)				799,408
TOTAL JIF BUDGET	17,905,245	(1,849)	14,182	(18,459)	0	0	0	17,899,119

Minutes shall be kept and provided as required by statute and shall be available to the public pursuant to the requirements of said law.

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

Arthur J. Gallagher Risk Management Services, LLC, Executive Director/Administrator

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

Carneys Point Township	324,205
Clayton Borough	431,263
Deptford Township	1,201,089
East Greenwich Township	395,144
Elk Township	191,497
Elsinboro Township	45,983
Fairfield Township	144,459
Franklin Township	802,979
Glassboro Borough	1,201,275
Greenwich Township	386,442
Harrison Township	423,608
Hopewell Township	118,649
Logan Township	324,239
Lower Alloways Creek Township	209,298
Mannington Township	53,030
Mantua Township	771,032
Monroe Township	1,663,579
National Park Borough	118,390
Oldmans Township	84,588
Paulsboro Borough	388,754
Penns Grove Borough	470,245
Pennsville Township	560,329
Pilesgrove Township	73,558
Pitman Borough	570,661
Quinton Township	98,431
Shiloh Borough	36,206
South Harrison Township	73,828
Swedesboro Borough	204,324
Upper Pittsgrove Township	75,147
Vineland City	1,380,383
Washington Township	1,818,252
Wenonah Borough	108,115
West Deptford Township	1,254,881
Westville Borough	347,474
Woodbury City	780,641
Woodbury Heights Borough	291,680
Woolwich Township	475,461
37	17,899,119



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Thursday, June 22, 2023

To: Board of Fund Commissioners
_____ Joint Insurance Fund

From: _____

Risk Control Committee: The Risk Control Committee submitted their revisions to the Competitive Contracting RFPs to the Board for approval. The RFP was separated into Phishing and Training Vendor and External Scanning Vendor. Pricing was restructured for both RFPs to provide clearer cost analysis. Additional details concerning implementation processes were requested and clarifications were made in the scoring sheets. A motion was passed to accept the RFQs as proposed.

Technology Stack Questionnaire: The technology stack questionnaire developed by the Chertoff Group was launched using Origami on June 7. The deadline for responses is June 30, 2023. The survey will allow the Fund to better tailor the cybersecurity framework and provide broadscale advice to the members.

Executive Director Transition: Mr. Dave Grubb announced that he would be stepping down as Executive Director for the NJ Cyber JIF and Joseph Hrubash will be assuming the duties of Executive Director for the JIF.

Next Meeting: Due to the timing required for Competitive Contracts to be advertised and evaluated, the next meeting date is moved from July 20, 2023 to August 3, 2023 at 2:00 pm, to be held as a video / audio Zoom conference call.