

AGENDA PACKET



*"Some of it's Magic, some of it's tragic, but I had
a good life all the way" - JB 1946-2023*

Monday, September 25, 2023 at 5:00 pm

Via Zoom Conferencing

<https://us06web.zoom.us/j/84579480435>

Meeting ID: 845 7948 0435

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

WWW.TRICOJIF.ORG

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

**September 25, 2023 – 5:00 PM
Via Zoom Conferencing**

AGENDA

- I. Meeting called to order by Chairman
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *South Jersey News*, Mullica Hill, New Jersey and the *Courier Post*, Cherry Hill, NJ
 - 2. Filing advance written notice of this meeting with the Clerks/ Administrators of all member municipalities of the TRICO JIF; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the TRICOJIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*) Motion to move up _____, _____ and _____ in the absence of _____, _____ and _____ to the Executive Committee for voting purposes – **Motion – All in Favor**
- V. Approval of Minutes
 - A. Motion to adopt the **July 24, 2023** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**Pages 1-4
 - B. Motion to adopt the **July 24, 2023** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
 - C. Motion to adopt the **July 25, 2023** - Executive Committee Meeting Minutes – **Motion – All in Favor**Pages 5-18

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – September 25, 2023.....Verbal
- VII. Executive Director’s Report..... Pages 19-64
 - A. Lost Time Accident Frequency.....Pages 23-26
 - B. Certificates of Insurance.....Pages 27-30
 - C. Financial Fast Track Report.....Pages 31-32
 - 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.....Pages 39-40
 - J. Statutory Bond Status.....Pages 41-46
 - K. Skateboard Park Approval Status.....Page 47
 - L. Capehart & Scatchard Updates.....Pages 48-51
 - M. Land Use Training Certification.....Page 52
 - N. 2024-2025 MEL EPL Risk Mgmt Program.....Pages 53-63
 - O. Managerial & Supervisory Training
 - P. Anti-Harassment Training Announcement.....Page 64
 - Q. Renewing Members

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S.	Website	
T.	New Member Activity	
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- XVII. MEL/RCF/EJIF Reports
 - A. NJ Cyber JIF Report – August 25, 2023.....Page 198
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 - C. RCF Meeting Report – September 15, 2023 Verbal
 - D. EJIF Meeting Report – September 15, 2023 Verbal

XVIII. Miscellaneous Business

The next meeting of the TRICO JIF will be held on Monday, October 23, 2023 at 5:00 PM @ the Gloucester County Library, Mullica Hill

- 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**

July 24, 2023 – 3:30 PM

Via Zoom Conferencing
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 via Zoom on July 24, 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**
Marjorie Sperry, **Quinton Township**
Jeff Celebre, **City of Vineland**
Colette Bachich, **Washington Township**

Also present were:

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

Those unable to attend:

Doug Hogate, **Elsinboro Township**
Mark Gravinese, **Harrison Township**
Paul A. Forlenza, MGA, Executive 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 July 25, 2023 at 4:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

EXECUTIVE DIRECTOR's MONITORING REPORTS;

Supervisor Investigation Report: Ms. Patel referenced the report included in the agenda noting there were three (3) cases where a Supervisor's Investigation Reports was not completed out of eleven (11) incidents. Vineland had Supervisor's Investigation Reports completed on all eight (8) of their incidents.

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

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

1. ***Occupation Claims:*** Total number of claims is 302 for all years of which ten (10) are still open. The total incurred for these claims is \$739,435.72. This figure does not include \$71,949.11 in recoveries. For Vineland, the total number of claims is ten (10) for all years of which eight (8) are still open. The total incurred for these claims is \$317,520.78, with zero recoveries.
2. ***Cancer Presumption Claims:*** Total number of claims is five (5) for all years of which two (2) are still open. The total incurred for this claim is \$103,926.05, with zero recoveries. There are no Cancer Presumption Claims for Vineland.
3. ***Sexual Abuse and Molestation Claims:*** Total number of claims is zero (0) for all years, including Vineland.
4. ***PTSD Claims:*** Total number of claims is 18 for all years of which 12 are still open. The total incurred for these claims is \$1,123,422.08 with zero recoveries. Ms. Patel mentioned Mr. Winters and Dr. Kelly are collaborating to develop an Advanced Resiliency Program. The purpose of this program is to provide the newly trained Resiliency police officers with valuable resources. For Vineland the total number of claims is 7 for all years of which 4 are still open. The total incurred for these claims is \$155,982.52 with zero recoveries
5. ***Police-Motor Vehicle Claims:*** Total number of claims is 33 for all years of which twelve (12) are still open. The total incurred for these claims is \$1,991,104.49. This figure does not include \$205,609.70 in recoveries. Ms. Patel noted this is another area the Executive Director's office will be watching these types of claims for a trend to see if training is needed. For Vineland, the total number of claims is six (6) for all years of which one (1) is still open. The total incurred for these claims is \$70,060.85 with zero recoveries.

6. **MISC/NOC Department Listing Analysis:** Ms. Patel reported this report was created to help identify if claims were being categorized as NOC (Not Otherwise Classified). She noted, it was important to have claims properly classified to identify trends and areas of focus for loss control. She indicated that in 2023 there were zero (0) claims classified under the NOC category for both the TRICO JIF and Vineland.
7. **Accidental Disability Pension Claims:** Ms. Patel stated this is a new report which depicts ADP Claims which were closed prior to and after the legislative changes. The net incurred for all 3 JIFs is \$11,692,054.11, with the TRICO JIF share being \$4,854,860.41. She indicated the Executive Director's office as well as the Municipal Excess Liability Joint Insurance Fund (MEL) will be monitoring the impact of the regulatory change.
8. **Subrogation Reports:**
Ms. Patel referenced a subrogation report which depicted \$129,595.52 in recoveries for the second quarter in 2023 for the TRICO JIF.
9. **Litigation Re-Openers Report:**
Ms. Patel referenced the Litigation Re-Openers report stating that this is a new report tracking the number of re-openers for Workers Compensation claims. She noted that there are 38 total claims from January 01, 2016 to 03/31/2023 with a total incurred of \$5,906,082.32. Ms. Patel noted that since this is a new report, her office is currently working with Ms. Christian at Qual-Lynx to determine if the total incurred value is inclusive of the amounts paid during the initial and re-opener claims or if it represents just the amounts paid during the re-openers. Ms. Patel noted that additional information on this report will be provided during the September meeting.

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

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.

In the Liability Unit one Adjuster resigned in June and a search is underway for her replacement, though the unit continues to take advantage of Ms. Sultzer's part-time services.

In the Property Unit Ms. Johnson is fully dedicated to only handling ACM/BURLCO/TRICO Claims, and a temp is currently handling only the Subrogation claims.

Mr. Roselli advised the Committee that an offer was extended to a potential candidate for the Medical Only Adjuster position and is awaiting their response.

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

QUAL-LYNX STAFFING CONCERNS

Ms. Patel indicated that Mr. Roselli's staffing update provided earlier in the meeting depiction is accurate of the current staffing situation at Qual-Lynx. Ms. Patel mentioned the Executive Director's office has concerns over the turn-over at Qual-Lynx but she is happy to hear Qual-Lynx has hired a temporary staff member to assist the Property Unit and emphasized the Executive Director's office will be closely monitoring this situation going forward.

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

CLAIMS AUDIT

Ms. Patel mentioned that the Executive Director's office has received the draft audit report and are in the process of reviewing the report. She mentioned the draft report should be available for review during the September meeting as this committee does not meet in August. She noted the final report will be shared with Qual-Lynx to provide feedback on any areas of improvement or suggestions noted by the Claims Auditor.

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

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, September 25, 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. Diaz 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**

July 25, 2023 @ 4:00 pm

Auletto's Catering, Deptford, 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 Tuesday, July 25, 2023 at 4:00 PM, prevailing time. Acting Chair Robert Diaz, **Township of South Harrison**, presiding. The meeting was called to order at 4:00 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

Patrick Bomba, *Alternate*, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Clark Pierpont, **Glassboro Borough**
Lisa Jeffers, **Greenwich Twp.**
William Pine, **Logan Twp.**
Luke Patrick, **Mannington Twp.**
Jennica Bileci, **Mantua Twp.**
Joy Gunn, **National Park Borough**
Harry Moore, **Oldmans Twp.**
Anjanette Scott, **Penns Grove Borough**
Melissa Flacker, **Pilesgrove Twp.**
Michael Razzo, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz, **South Harrison Twp.**
Jena Dolbow, **Swedesboro Borough**
Linda Gomez, *Alternate*, **Vineland City**
Colette Bachich, **Washington Twp.**
Carol Newman, *Alternate*, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Cassidy Swanson, **Woodbury City**
Shannon Elton, **Woodbury Heights Borough**
Anthony Bertino, *Alternate*, **Woolwich Twp.**

Absent Fund Commissioners/Professionals were:

Doug Hogate, **Elsinboro Twp.**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Mark Gravinese, **Harrison Twp.**
Hopewell Twp.
Kevin Clour, **Lower Alloways Creek Twp.**

Pat Mason, **Monroe Twp.**
Dan Neu, **Pennsville Twp.**
Susan Jacabucci, **Paulsboro Borough**
Brad Campbell, **Shiloh Borough**
Jack Cimprich, **Upper Pittsgrove Twp.**
Nicole O'Hara, **Westville Borough**

Also present were:

Paul A. Forlenza, MGA, Executive Director, **RPA, A Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA[®], Program 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*
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*
Dan Griffiths, South Harrison Twp.
Tracy Marinaro, Penns Grove

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

Barclay Insurance
Cetti & Connell
Chesney Staton Insurance
Conner Strong & Buckelew
E. H Sloan Insurance
Len Eckman Insurance
Hardenbergh 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 Robert Diaz, South Harrison Township, to Acting Chair in the absence of Karen Sweeny, Wenonah; Marjorie Sperry, Quinton Township, to Acting Secretary, Stephanie McCaffrey, East Greenwich, and Carolyn King Sammons, Elk Township, to the Executive Committee for voting purposes.

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

APPROVAL OF THE MINUTES – Executive Committee Meeting

Acting Chair Diaz presented the meeting minutes of the June 26, 2023 Executive Committee meeting for approval.

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

Acting Chair Diaz entertained a motion to approve the minutes of the June 26, 2023 Executive Committee meeting.

Motion by Ms. Sperry, seconded by Ms. McCaffrey, to approve the minutes of the June 26, 2023 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Acting Chair Diaz presented the meeting minutes of the June 26, 2023 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Ms. Sperry, seconded by Ms. McCaffrey to approve the meeting minutes of the June 26, 2023 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Acting Chair Diaz presented the Executive Claims Review Committee Closed Session meeting minutes of June 26, 2023 for approval.

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

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

Motion by Ms. Sperry seconded by Ms. Bachich to approve the Executive Claims Review Committee Closed Session meeting minutes of June 26, 2023 as presented.

The Executive Claims Review Committee Closed Session minutes of June 26, 2023 shall not be released to the public until the reason(s) for their remaining closed is no longer applicable, the Fund Solicitor has had the opportunity to review them, and their release has been approved by the Executive Committee. All in Favor. Motion carried.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – July 24, 2023

Acting Chair Diaz reported that an Executive Claims Committee Meeting was held on Monday, July 24 via Zoom at 3:30pm

The Committee reviewed fifteen (15) claims. Of the claims reviewed, there were nine (9) Workers' Compensation, two (2) General Liability, two (2) Auto, and two (2) 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.

2023303032
2023307177

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

001025146
000894720
2022275953

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 June 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 referenced the Statutory Bond listing in the agenda, stating that some towns may have seen retirements as of 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 stated 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.

Also, as a follow up to the May 17, 2023 MEL EPL Risk Management Program Memorandum email, Mr. Forlenza stated that 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. He noted 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. Mr. Forlenza emphasized to all members 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.

In regards to the Renewal visits, Mr. Forlenza noted either himself, Ms. Patel or Mr. Miola have been out presenting a JIF presentation to the Governing Bodies of those fourteen (14) towns up for renewal and they have been going very well. To date, Renewal paperwork has been received in his office from Greenwich Township and South Harrison Township. Mr. Forlenza noted 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**.

In regards to the 2024 Exposure Renewal Process, Mr. Forlenza noted 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 is important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the correspondence includes 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 or Tracy Forlenza. Members are asked to complete the 2024 exposure renewal process no later than Thursday, August 31, 2023.

In regards to the 2023 Property Appraisals, Mr. Forlenza stated that last week, members that received a physical appraisal this year were emailed a copy of their appraisal report. The reports were 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.

Mr. Forlenza noted on or about 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 or Tracy Forlenza.

Lastly, Mr. Forlenza noted that included in the agenda was a report detailing attendance records through the second quarter of the 2023 Fund Year. The attendance is taken directly from the minutes, so if you have any questions, please contact Kris Kristie.

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 zero (0) new case(s) assigned since the last meeting:

General Liability Files

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

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$2,045,990.31 of potential recoveries on **72** files.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and that members can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only individuals permitted to access this service, so

Mr. Garish noted that group registrations are available for those with limited internet capabilities, and PEOSH considers any training more than three years old outdated.

Lastly, Mr. Garish noted the new learning management system is up and running, so if you need any assistance, please contact his office.

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 Learned from Losses that focused on the importance of reporting General Liability and Automobile claims to Qual-Lynx as soon as possible. He reminded the Committee that if a Member voluntarily makes payment to a claimant, they do so at their own expense. Mr. Roselli explained that under Title 59 Immunities, the Municipality is responsible to reimburse the claimant for their deductible only and that the claimant must submit a claim to their respective insurance carrier for all damages.

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 June 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 he had recent agency visits with Clayton and Mantua PD. These visits were provided to discuss agency concerns, trends and requests. L/E RM 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. Mr. Winter stated Activity Reports would be forwarded to the FUND Commissioners upon completion.

Mr. Winter noted that a Report Writing Class is currently scheduled for August 1 at the Vineland Police Department. The seminar will provide report-writing guidelines for officers to write a more clear/concise report. Topics will include 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. Also in the works is an Advanced Skills and Strategies training for Resiliency Officers, as well as a class being developed with Dr. Kelly, Ph. D, ABPP and is anticipated for October. Training notices will be sent to police agencies and Fund Commissioners when finalized.

Mr. Winter noted in regards to the TRICOJIF Law Enforcement Committee, a L/E Committee is being formulated with three (3) Police Chiefs to represent (JIF) police agencies in Gloucester, Salem and Cumberland counties. He will meet with them on a quarterly basis virtually to discuss loss trend 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. Chiefs from Clayton and Mantua PD have agreed to be a representative to date. A third will be selected based on future agency visits.

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

WELLNESS DIRECTOR'S REPORT

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

Ms. Schiffer met with seven (7) municipalities in June, and has had ongoing communications via either phone or email reviewing and planning wellness ideas for the second half of the year, noting visits will pick up in the Fall. Ms. Schiffer referenced a Visits Report she provides to the Executive Directors office each month. She noted her objective is to work with each town 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. To date, there are only five (5) towns she has been unable to meet with: Franklin, Elk, Hopewell, Paulsboro, and South Harrison.

Ms. Schiffer noted that some of the towns have formed a Wellness Committee and she has found that those towns find it opens up for more wellness ideas and wellness sharing. If your town may be interested and would like assistance in organizing a Wellness Committee, please reach out to Ms. Schiffer and she will be happy to assist.

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

Ms. Schiffer noted the next Wellness Advisory Committee is on September 19, 2023 and she will be sharing survey responses from that meeting at a future Executive Committee meeting.

Lastly, Ms. Schiffer noted this quarter's 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 with August touching on Obesity, and September focusing on Inflammation.

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 June 2023 and YTD.

	<i>June</i>	<i>YTD</i>
<i>Lost Time</i>	4	33
<i>Medical Only</i>	17	117
<i>Report Only</i>	18	110
<i># of New Claims Reported</i>	39	261
<i>Average Days Reported to QL</i>	2.6	6.5

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.

All Claims: 10.3 days
 Non-COVID Claims: 6.5 days
 COVID Claims: 5.4 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2,435
<i>Transitional Duty Days Worked</i>	1,505
<i>% of Transitional Duty Days Worked</i>	62%
<i>Transitional Duty Days Not Accommodated</i>	930
<i>% of Transitional Duty Days Not Accommodated</i>	38%
<i>\$ Saved by Accommodating</i>	\$163,583
<i>\$ Lost by NOT Accommodating</i>	\$119,005

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 June 2023.

PPO Penetration Rate	June
<i>Bill Count</i>	238
<i>Original Provider Charges</i>	\$354,288
<i>Re-priced Bill Amount</i>	\$117,277
<i>Savings</i>	\$237,011
<i>% of Savings</i>	67%

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

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

Managed Care Quick Notes: Ms. Beatty reviewed and highlighted that virtual technology has proven to be extremely valuable in providing high-quality medical care to patients. She spoke about how virtual healthcare has evolved to incorporate specialized areas such as pulmonary, behavioral health, neurology, and concussion management. Ms. Beatty also mentioned Nurse Case Managers and adjusters work together to coordinate care for the claimants.

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. He noted there were 6,609 phishing emails sent with 1,993 opened and 233 clicked, for a 3.53% click rate that is ok, but he noted it is best to try and keep the rate at 2.0% or under.

In regards to the vulnerability and penetration testing, the TRICO JIF is at 82.68%. 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. He noted there has also been posted a FAQ page, which handles the questions most received to date, and the answers to most of these questions come directly from the Fund Underwriter. A link has been set up on the www.burlcojif.com website for our reference.

Mr. Caruso reported the Wizer Training for the first half of 2023 is completed and the new training began earlier this month. This training must be completed 2x per year to meet the MEL Cyber guidelines requirements. The first half of the training cannot be made up. All users received a new invite, so please encourage your users to complete the training as soon as they receive the invite. He noted that now would also be a good time to review your rosters and if you have less than five (5) changes you can just send them to him via email, but if you have over five (5) he would prefer a spreadsheet that 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 would 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. He also noted that your eligibility for reduced deductibles would be determined at the time of a loss, not when you turn in your form.

Finally, this month's bulletin reviews and discusses Artificial Intelligence for Local Government including how it relates to Cyber Attacks and Data Breaches; Bias and Discrimination; Skills and Talent Gap; Lack of Standards; and Implementing AI Effectively.

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 June 2023, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of June 30, 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 \$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.

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 \$24,630,815.56

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$11,560.81	\$277,488.72
Salvage	\$0.00	
Overpayment Reimbursement	\$0.00	

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

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 months end.

Loss Run Payment Register for the Period – June 30, 2023

Mr. Tontarski stated the net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end is \$466,711.49. The claims detail shows 545 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 \$28,544,413.94 to a closing balance of \$27,641,577.99 showing a decrease in the fund of \$902,835.95

Bill List – July 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the July 2023 Bill List in the amount of \$202,918.78, which was included in the agenda packet for approval.

RMC Bill List – 2nd Installment 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the 2nd Installment 2023 RMC Bill List in the amount of \$398,077.00 which was included in the agenda packet.

Acting Chair Diaz entertained a motion to approve the June 2023 Loss Run Payment Register, the July 2023 Bill List in the amount of 202,918.78, and the 2nd Installment RMC Bill List in the amount of 398,077.00, as presented.

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

Motion by Ms. Sperry, seconded by Ms. Bachich to approve the *June 2023 Loss Run Payment Register, the July 2023 Bill List, and the 2nd Installment RMC Bill List* as presented.

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
 Colette Bachich, **Washington Township**
 Bob Diaz, South **Harrison Township**
 Stephanie McCaffrey, **East Greenwich**
 Carolyn King Sammons, **Elk Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

EPL/Technology Liability Committee Meeting Minutes – June 26, 2023

In the absence of Mr. Brown, Mr. Forlenza stated the minutes of June 26, 2023 were included in the agenda and are self-explanatory. If you have any questions once reviewing the minutes, please do not hesitate to reach out to him.

Finance Committee Report

Finance Committee Report

2023 Budget Amendment Hearing – Motion to Open

Acting Chair Diaz entertained a motion to open the *2023 Budget Amendment Public Hearing*.

Motion by Ms. Sperry, seconded by Ms. Bachich, to open the *2023 Budget Amendment Public Hearing*. All in favor. Motion carried.

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

2023 Budget Amendment Hearing – Motion to Close

Acting Chair Diaz entertained a motion to close the *2023 Budget Amendment Public Hearing*.

Motion by Ms. Sperry, seconded by Ms. King Sammons, to close the *2023 Budget Amendment Public Hearing*. All in favor. Motion carried.

2023 Amended Budget Adoption

Acting Chair Diaz entertained a motion to adopt the *2023 Amended Budget* as presented.

Motion by Ms. Sperry, seconded by Ms. Bachich, to adopt the *2023 Amended* as presented.

ROLL CALL	Yeas:	Marjorie Sperry, Quinton Township Colette Bachich, Washington Township Bob Diaz, South Harrison Township Stephanie McCaffrey, East Greenwich Carolyn King Sammons, Elk Township
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Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

2023 Amended Assessment Certification Adoption

Acting Chair Diaz entertained a motion to adopt the *2023 Amended Assessment Certification* as presented.

Motion by Ms. Sperry, seconded by Ms. Bachich, to adopt the *2023 Amended Assessment Certification* as presented.

ROLL CALL	Yeas:	Marjorie Sperry, Quinton Township Colette Bachich, Washington Township Bob Diaz, South Harrison Township Stephanie McCaffrey, East Greenwich Carolyn King Sammons, Elk Township
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Nays: None

Abstain: None

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Auto</i>	<i>Property</i>
2023303586	2021232225	2021209621	2023302552
2023305748	2022272123	2023284505	2023290852
2023303421			
2023296112			
2021236232			
MLT-202327329 (01-04)			
2023297329			
2023297332			
2023297334			
2023297335			

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

ROLL CALL

Yeas:

Marjorie Sperry, **Quinton Township**
 Colette Bachich, **Washington Township**
 Bob Diaz, South **Harrison Township**
 Stephanie McCaffrey, **East Greenwich**
 Carolyn King Sammons, **Elk Township**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

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

001025146
 000894720
 2022275953

MOTION TO ADJOURN

There being no further business, Acting Chair Diaz entertained a *Motion to Adjourn* the July 25, 2023 Executive Committee Meeting of the TRICO JIF.

Motion by Ms. Sperry, seconded by Ms. Bachich. All in Favor. Motion carries.

The meeting was adjourned at 4:39 PM.



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

A. Lost Time Accident Frequency Report – (pgs. 23-26)

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

B. Certificates of Insurance (pgs. 27-30)

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

C. Financial Fast Track (pgs. 31-32)

The Financial Fast Track Report for June 30 and July 31, 2023 are attached for your review. This report is generated by the Administrative Consultant and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of June 30, 2023 was **\$14,266,437** and the JIF’s surplus position as of July 31, 2023 was **\$14,499,726**.

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 (pgs. 39-40)

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. 41-46)

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. 47)

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. 48-51)

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. 52)

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. 53-63)

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. The attendance sheets from any past sessions are on the JIF website for your reference, and CEU certificates were emailed to those that were eligible on August 7, 2023 for sessions attended through July 27, 2023.

P. Anti-Harassment Training Announcement (pg. 64)

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 all Renewing towns with the exception of: East Greenwich, Swedesboro, and Woolwich.

R. Membership Renewal Visits

Beginning in May, a Representative from the Executive Director's office contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner 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. At this time, all Renewal Visits have been completed.

S. 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.

T. New Member Activity

Nothing to report

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

Member Municipality	Size	Opening Balance	Additional* SIF Funds	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	October 2023	Nov. 2023	Dec. 2023	Paid 2024	Total Paid	Ending Balance	Date Encumber
Carneys Point Township	M	3,200.00	1,000.00					4,200.00									4,200.00	0.00	
Clayton Borough	M	3,200.00	1,000.00				4,200.00										4,200.00	0.00	
Deptford Township	XL	4,500.00	1,000.00				5,500.00										5,500.00	0.00	
East Greenwich Townshi	M	3,200.00	1,000.00					4,200.00									4,200.00	0.00	
Elk Township	S	2,500.00	750.00				3,250.00										3,250.00	0.00	
Elsinboro Township	XS	2,000.00	750.00					2,750.00									2,750.00	0.00	
Fairfield Township	S	2,500.00	0.00					2,500.00									2,500.00	0.00	
Franklin Township	L	3,800.00	500.00				4,300.00										4,300.00	0.00	
Glassboro Borough	XL	4,500.00	750.00				5,250.00										5,250.00	0.00	
Greenwich Township	M	3,200.00	500.00				3,700.00										3,700.00	0.00	
Harrison Township	M	3,200.00	750.00				3,950.00										3,950.00	0.00	
Hopewell Township	S	2,500.00	750.00					3,250.00									3,250.00	0.00	
Logan Township	M	3,200.00	750.00					3,950.00									3,950.00	0.00	
Lower Alloways Creek T	S	2,500.00	250.00				2,500.00	250.00									2,750.00	0.00	
Mannington Township	XS	2,000.00	500.00				2,500.00										2,500.00	0.00	
Mantua Township	L	3,800.00	250.00				4,050.00										4,050.00	0.00	
Monroe Township	XL	4,500.00	750.00				5,250.00										5,250.00	0.00	
National Park Borough	XS	0.00	0.00														0.00	0.00	
Oldmans Township	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	
Paulsboro Borough	M	3,200.00	750.00					3,950.00									3,950.00	0.00	
Penns Grove Borough	M	3,200.00	0.00					3,200.00									3,200.00	0.00	
Pennsville Township	L	3,800.00	500.00				4,300.00										4,300.00	0.00	
Pilesgrove Township	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	
Pitman Borough	L	3,800.00	1,000.00				4,800.00										4,800.00	0.00	
Quinton Township	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	
Shiloh Borough	XS	0.00	0.00														0.00	0.00	
South Harrison Townshij	XS	2,000.00	750.00				2,750.00										2,750.00	0.00	
Swedesboro Borough	S	2,500.00	1,000.00					3,500.00									3,500.00	0.00	
Upper Pittsgrove Townshi	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	
Vineland City	XL	4,500.00	1,000.00				5,500.00										5,500.00	0.00	
Washington Township	XL	4,500.00	750.00				5,250.00										5,250.00	0.00	
Wenonah Borough	XS	2,000.00	750.00				2,750.00										2,750.00	0.00	
West Deptford Township	XL	4,500.00	500.00				5,000.00										5,000.00	0.00	
Westville Borough	M	3,200.00	250.00				3,450.00										3,450.00	0.00	
Woodbury City	L	3,800.00	1,000.00				4,800.00										4,800.00	0.00	
Woodbury Heights Boros	M	3,200.00	250.00				3,450.00										3,450.00	0.00	
Woolwich Township	M	3,200.00	1,000.00							4,200.00							4,200.00	0.00	
Total By Line		109,700.00	24,750.00	0.00	0.00	0.00	98,500.00	31,750.00	0.00	4,200.00	0.00	0.00	0.00	0.00	0.00	0.00	134,450.00	0.00	

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

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

Member Municipality	Opening Balance	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	Oct. 2023	Nov. 2023	Dec. 2023	Paid 2024	Total YTD Expenses	Remaining Balance	Date Encumbered
Carneys Point Township	2,500.00														0.00	2,500.00	
Clayton Borough	2,500.00									891.19					891.19	1,608.81	
Deptford Township	4,500.00														0.00	4,500.00	
East Greenwich Township	2,500.00					385.79									385.79	2,114.21	
Elk Township	1,500.00														0.00	1,500.00	
Elsinboro Township	750.00														0.00	750.00	06/01/23
Fairfield Township	1,500.00					1,500.00									1,500.00	0.00	
Franklin Township	3,500.00														0.00	3,500.00	
Glassboro Borough	4,500.00														0.00	4,500.00	
Greenwich Township	3,500.00														0.00	3,500.00	
Harrison Township	2,500.00														0.00	2,500.00	
Hopewell Township	1,500.00														0.00	1,500.00	
Logan Township	2,500.00														0.00	2,500.00	
Lower Alloways Creek Townsh	2,500.00														0.00	2,500.00	
Mannington Township	750.00						750.00								750.00	0.00	
Mantua Township	3,500.00														0.00	3,500.00	
Monroe Township	4,500.00														0.00	4,500.00	
National Park Borough	1,500.00														0.00	1,500.00	
Oldmans Township	750.00														0.00	750.00	
Paulsboro Borough	3,500.00														0.00	3,500.00	
Penns Grove Borough	3,500.00														0.00	3,500.00	
Pennsville Township	3,500.00							868.39							868.39	2,631.61	
Pilesgrove Township	750.00														0.00	750.00	
Pitman Borough	3,500.00						2,033.00	1,120.00							3,153.00	347.00	
Quinton Township	750.00														0.00	750.00	06/01/23
Shiloh Borough	750.00														0.00	750.00	
South Harrison Township	750.00														0.00	750.00	
Swedesboro Borough	1,500.00														0.00	1,500.00	
Upper Pittsgrove Township	750.00														0.00	750.00	
Vineland City	2,500.00														0.00	2,500.00	
Washington Township	4,500.00														0.00	4,500.00	
Wenonah Borough	1,500.00														0.00	1,500.00	
West Deptford Township	4,500.00														0.00	4,500.00	
Westville Borough	2,500.00														0.00	2,500.00	
Woodbury City	3,500.00									1,447.13					1,447.13	2,052.87	
Woodbury Heights Borough	2,500.00						2,500.00								2,500.00	0.00	
Woolwich Township	1,500.00														0.00	1,500.00	
Total By Line	\$89,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,885.79	\$5,283.00	\$868.39	\$1,120.00	\$2,338.32	\$0.00	\$0.00	\$0.00	\$0.00	\$11,495.50	\$78,004.50	

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

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

Member Municipality	Opening Balance	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	Oct. 2023	Nov. 2023	Dec. 2023	Paid 2024	Total YTD Expenses	Ending Balance	Date Encumbered
Carneys Point Township	1,000.00														0.00	1,000.00	
Clayton Borough	1,000.00								988.97						988.97	11.03	
Deptford Township	1,500.00														0.00	1,500.00	
East Greenwich Township	1,000.00					360.00									360.00	640.00	
Elk Township	750.00														0.00	750.00	
Elsinboro Township	500.00														0.00	500.00	06/01/23
Fairfield Township	750.00														0.00	750.00	
Franklin Township	1,250.00														0.00	1,250.00	
Glassboro Borough	1,500.00														0.00	1,500.00	
Greenwich Township	1,000.00														0.00	1,000.00	
Harrison Township	1,000.00														0.00	1,000.00	
Hopewell Township	750.00							299.00							299.00	451.00	
Logan Township	1,000.00														0.00	1,000.00	
Lower Alloways Creek To	1,000.00														0.00	1,000.00	
Mannington Township	500.00						500.00								500.00	0.00	
Mantua Township	1,250.00														0.00	1,250.00	
Monroe Township	1,500.00														0.00	1,500.00	
National Park Borough	500.00														0.00	500.00	
Oldmans Township	500.00														0.00	500.00	
Paulsboro Borough	1,000.00														0.00	1,000.00	
Penns Grove Borough	1,250.00														0.00	1,250.00	
Pennsville Township	1,250.00														0.00	1,250.00	
Pilesgrove Township	500.00			46.74					70.09						116.83	383.17	
Pitman Borough	1,250.00														0.00	1,250.00	
Quinton Township	500.00														0.00	500.00	06/01/23
Shiloh Borough	500.00														0.00	500.00	
South Harrison Township	500.00														0.00	500.00	
Swedesboro Borough	750.00														0.00	750.00	
Upper Pittsgrove Township	500.00														0.00	500.00	
Vineland City	1,500.00														0.00	1,500.00	
Washington Township	1,500.00														0.00	1,500.00	
Wenonah Borough	750.00														0.00	750.00	
West Deptford Township	1,500.00				309.90				563.75						873.65	626.35	
Westville Borough	1,000.00														0.00	1,000.00	
Woodbury City	1,250.00									625.00					625.00	625.00	
Woodbury Heights Boroug	1,000.00								1,000.00						1,000.00	0.00	
Woolwich Township	1,000.00							320.00							320.00	680.00	
Total By Line	\$35,750.00	\$0.00	\$0.00	\$46.74	\$309.90	\$360.00	\$500.00	\$619.00	\$2,622.81	\$625.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,083.45	\$30,666.55	

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

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

2023 EPL/Cyber Risk Management Budget

Member Municipality	Opening Balance	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid in 2024	Total YTD Expenses	Ending Balance	Date Encumbered
Carneys Point Township	2,000.00														0.00	2,000.00	
Clayton Borough	2,000.00		245.00												245.00	1,755.00	
Deptford Township	3,000.00														0.00	3,000.00	
East Greenwich Township	2,000.00					2,000.00									2,000.00	0.00	
Elk Township	1,500.00														0.00	1,500.00	
Elsinboro Township	1,000.00														0.00	1,000.00	
Fairfield Township	1,500.00		1,500.00												1,500.00	0.00	
Franklin Township	2,500.00		2,500.00												2,500.00	0.00	
Glassboro Borough	3,000.00														0.00	3,000.00	
Greenwich Township	2,000.00														0.00	2,000.00	
Harrison Township	2,000.00														0.00	2,000.00	
Hopewell Township	1,500.00							721.71							721.71	778.29	
Logan Township	2,000.00														0.00	2,000.00	
Lower Alloways Creek Township	2,000.00														0.00	2,000.00	
Mannington Township	1,000.00									549.12					549.12	450.88	
Mantua Township	2,500.00														0.00	2,500.00	
Monroe Township	3,000.00														0.00	3,000.00	
National Park Borough	1,500.00														0.00	1,500.00	
Oldmans Township	1,000.00														0.00	1,000.00	
Paulsboro Borough	2,000.00														0.00	2,000.00	
Penns Grove Borough	2,500.00														0.00	2,500.00	
Pennsville Township	2,500.00														0.00	2,500.00	
Pilesgrove Township	1,000.00								1,000.00						1,000.00	0.00	
Pitman Borough	2,500.00				2,500.00										2,500.00	0.00	
Quinton Township	1,000.00														0.00	1,000.00	
Shiloh Borough	500.00														0.00	500.00	
South Harrison Township	1,000.00														0.00	1,000.00	
Swedesboro Borough	1,500.00														0.00	1,500.00	
Upper Pittsgrove Township	1,000.00														0.00	1,000.00	
Vineland City	3,000.00														0.00	3,000.00	
Washington Township	3,000.00														0.00	3,000.00	
Wenonah Borough	1,500.00														0.00	1,500.00	
West Deptford Township	3,000.00														0.00	3,000.00	
Westville Borough	2,000.00														0.00	2,000.00	
Woodbury City	2,500.00									2,500.00					2,500.00	0.00	
Woodbury Heights Borough	2,000.00			2,000.00											2,000.00	0.00	
Woolwich Township	2,000.00														0.00	2,000.00	
Total By Line	71,500.00	0.00	4,245.00	2,000.00	2,500.00	2,000.00	0.00	721.71	1,000.00	3,049.12	0.00	0.00	0.00	0.00	15,515.83	55,984.17	

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



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.**

GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

AUGUST & SEPTEMBER 2023

CLOSED CASES

1.) **Kowalik v. Township of Harrison-** This matter involved the Plaintiffs' allegations in a Superior Court of New Jersey, Gloucester County Complaint arising from allegations asserted against the Township of Harrison and its employees, Mayor Lou Manzo, Deputy Mayor Don Heim, Township Committeewoman Julie DeLaurentis, Code Enforcement Officer Suzanne Champion, and Historic Preservation Chairman/Volunteer Paul Showers. The Plaintiffs in this matter, Nancy L. Kowalik, NK Main Street, LLC, Nancy Kowalik Real Estate Group, and NLT Real Estate Group, LLC, were asserting various allegations regarding the adoption of unconstitutional zoning/land use ordinances with respect to a dispute over land use in the historic zone, leading to claims of gender discrimination, various civil right violations, and discriminatory and harassing conduct by various public officials. The Plaintiffs were seeking a declaration pursuant to the New Jersey Declaratory Judgment Act (*N.J.S.A. 2A: 16-50*) that the Defendants have engaged in discriminatory conduct against the Plaintiffs, in addition to an award of damages and attorney's fees. The case was assigned to John C. Grady, Esquire of *Craig, Annin & Baxter, LLP*, on December 17, 2021. In addition, a division of coverage was established for this matter with the POL carrier, QBE. Defense Counsel accepted the Assignment under a division of coverage with the POL carrier, QBE. On February 2, 2022, Judge Telsey entered an Order Transferring Venue from the Superior Court of New Jersey, Gloucester County, to the Superior Court of New Jersey, Camden County. Defense Counsel proceeded with the filing of an Answer to the Complaint on behalf of the insured with the Court on February 15, 2022. On August 23, 2022, Defense Counsel filed a Motion to Dismiss Counts II, V, VI, and VII based upon Plaintiff's Failure to Service Tort Claims Act Notices, and on September 29, 2022, Judge Charny entered an Order dismissing Counts VI, VII, and VIII of the Plaintiff's Complaint against the insured with prejudice. The parties proceeded to Mediation before the Honorable Raymond Batten (ret.) on May 24, 2023 and May 25, 2023 and a global settlement was reached for a payment to the Plaintiff in the amount of \$160,000.00 (\$125,000.00 from the Township / \$35,000.00 from the Solicitor Duffield) pending JIF and Township approval. The Township's contribution toward the settlement is being equally split between the TRICOJIF & QBE, and the Township paid their deductible and copay obligations under the QBE policy (\$15,000.00 Deductible and 20% Copay of \$15,010.88). On August 7, 2023, the settlement was approved by the governing body of the Township of Harrison. As of September 18, 2023, all parties have executed the Mutual Release and Confidentiality Agreement, and Defense Counsel is working to finalize the settlement.

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: September 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

July

- City of Woodbury on July 5, 2023
- Township of West Deptford on July 11, 2023
- Township of West Deptford Renewal on July 13, 2023
- Borough of Glassboro Renewal on July 21, 2023
- Borough of Woodbury Heights on July 27, 2023

August

- Township of Harrison on August 2, 2023
- Township of Monroe on August 7, 2023
- Township of Fairfield Renewal on August 8, 2023
- Borough of Glassboro on August 11, 2023
- Borough of Swedesboro Renewal on August 21, 2023
- Township of Mantua Renewal on August 22, 2023
- Township of Harrison Renewal on August 24, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

July

- Township of Pennsville on July 24, 2023

August

- Township of East Greenwich on August 15, 2023
- Township of Carney's Point on August 17, 2023
- Borough of Glassboro on August 29, 2023

MEETINGS ATTENDED

July

- Claims Committee Meeting on July 25, 2023
- Executive Fund Committee Meeting on July 25, 2023
- TRICO Retreat on July 25-26, 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

July

- How to Receive Push Notifications on the NJ MEL Mobile App?
- Bleachers & Grandstands Best Practices
- Fire Hydrant Opening Best Practices
- Service Animals in Public Settings Best Practices
- Training Announcement: Workplace Discrimination & Harassment
- Persons with Communication Disabilities in Public Settings Best Practices
- Gaga Ball Best Practices
- Passenger Bus & Van Operations Best Practices
- New LMS
- MSI LIVE Schedule

August

- Safety Director Message: MSA Issues User Safety Notice for Altair 5X PID Gas Detector

- Training Announcement: Special Events Management on August 23, 2023
- Beach & Swimming Site Closures Best Practices
- Road, Signs & Walkway Program Best Practices
- Lifeguard Operations Bulletin
- Animal Carcass Disposal Best Practices
- Safety Recall Alert: Gree Recalls 1.56 million Dehumidifiers Due to Fire and Burn Hazards
- Training Announcement: Indoor Air Quality Designated Person on September 15, 2023
- Low-Speed Vehicles Best Practices
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

July

- Training Opportunity - Train-The-Trainer Crossing Guard Supervisor Program

August

- Crossing Guard Safety Program Resources – MSI LE Bulletin
- 2023 Risk Management for Police Command Staff

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.

July

MSI NOW	
Municipality	Number of Videos
Clayton	4
Deptford	4
Greenwich	3
Oldmans	1
Pennsville	25
Pitman	3
Quinton	4
Washington Township	1
West Deptford	8

August

MSI NOW	
Municipality	Number of Videos
Carneys Point	1
Clayton	1

Deptford	2
Fairfield	1
Greenwich	4
Lower Alloways Creek	2
Monroe	1
Pennsville	15
Quinton	8
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.



DATE: September 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 (July / August)

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:

- Mantua PD
 - East Greenwich PD
 - Westville PD
 - Glassboro PD
 - West Deptford PD
- Consultative Visits were provided to identify and discuss agency concerns, training, policy and procedures, trends, Accreditation assistance and other requests. L/E RMC services were outlined and provided to Chiefs and Command members present. Police agency's with Command changes were a priority and visited as well. Additional agency visits are being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the Trico JIF. Activity Reports are being completed for distribution to the FUND Commissioners.

3. Training: The Report Writing Class has been scheduled for **10/04/2023** at the Vineland Police Department (830-12). The Training Bulletin was distributed and officer registration commenced at this time. See attached.

4. Law Enforcement Bulletins / Newsletters: No Bulletins distributed during July and August.



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, Salem and Cumberland counties. I plan to meet with them on a quarterly basis virtually to discuss trends, concerns, training, policy and procedure assistance, potential risk and liability issues and L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Associations, to identify areas as previously mentioned and to reduce potential risks. Chiefs selected for this committee are Mantua PD, Clayton PD and East Greenwich PD for Gloucester County with additional Chiefs pending.

6. Meetings Attended:

TRICO Executive Claim Meeting	07/24/2023
TRICO Executive Meeting	07/25/2023
TRICO Annual Retreat	07/25 - 07/26/2023
<u>No Meetings (August)</u>	

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



TRAINING NOTICE

Report Writing

DATE: October 04 , 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.

NOTE: This is not a required JIF training course. The course is being provided based on Police Chiefs requests and JIF attorney input based on officer cases and litigation.

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: September 25, 2023 Virtual via Zoom Conference
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

AUGUST/SEPTEMBER - ACTIVITIES AND PLANNED EVENTS

I am very pleased to say that many municipalities remained very active during the summer months! I had conversations or met in-person with several towns to discuss wellness initiatives for the coming months. All are aware of the dead line to encumber any remaining funds.

All JIF member towns were contacted inquiring about possible usage for remaining Wellness Funds. Many municipalities responded with requests or ideas for interested wellness initiatives! Great job everyone!

Member Municipality Wellness Activities:

- **Carneys Point** - planning a Wellness Day in September.
- **Clayton** – using part of funds for installation of a refilling water station
- **Deptford** – planning a Wellness Week in October. Several vendors to participate. I will be doing a presentation.
- **East Greenwich** – Food Bank of SJ to present in September. Plant-based lunch offered to all employees.
- **Franklin Twp** – planning to use part of wellness funds for approved protein bars
- **Glassboro** – hosting a Safety Day in September for all employees. Offering chair massages for appreciation and stress management.
- **Monroe** – accompanied Wellness Coordinators on Augusts' Wellness Wednesday as they distributed aromatherapy samples for stress release, better sleep, focus, breathe and calmness. Self-care is the theme for September.
- **National Park and Woodbury Heights** – planning a joint event in October with the Food Bank of SJ
- **Pennsville** – planning to have the Salem County Health Dept in the 4th quarter for biometrics and flu shots
- **Pilesgrove** – offering a stress management presentation during their Sept Safety Committee Meeting
- **Pitman** – recruited a newly formed Wellness Committee. Working on vendors for an October Wellness Day.
- **Upper Pittsgrove** – offering a "surviving the holidays" presentation during their Sept Safety Committee Meeting
- **Vineland** – planning to have the Medical Essential Diagnostics mobile unit set up for their employees on-site
- **Washington Twp** – planning a mini health fair in October
- **Woolwich** - offering CPR training and cooking demo sponsored by their health insurer (AmeriHealth)

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!)

A few member towns have not yet responded or contacted me regarding any wellness initiatives for this year.

Targeting Wellness Newsletter:

This quarter's theme will be focusing on Sleep. The newsletter was distributed in July. August I sent information on how Obesity and Sleep are connected. September I will focus on Sleep and Inflammation of the body. Please be sure to print or distribute all handouts 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

Next Wellness Advisory Committee (WAC) Meeting scheduled for September 19th at 9:30am.

Dr. Elias' Program –Leadership Group Coaching: Crisis Response and Transformational Leadership – verbal update during meeting.

Well-being is not seasonal...it's YEAR ROUND!



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

	July-23	July-22	August-23	August-22	YTD August 23	YTD August 22
# of New Claims Reported	41	32		83		362
# of Report Only	20	14		55		144
% Report Only	49%	44%		66%		40%
# of Medical Only	17	16		26		162
# of Lost Time	4	2		2		53
Medical Only to Lost Time Ratio	81:19	89:11		93:07		75:25
Claim Petition	0	0		0		3
COVID-19	0	5		0		38
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	2.1	9.6		11.0		12.1
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.8	0.6		0.2		2.0

Nurse Case Management	July-23	July-22	August-23	August-22
# of Cases Assigned to Case Management	30	41		
# of Cases >90 days	25	36		

Savings	July-23	July-22	August-23	August-22	YTD August 23	YTD August 22
Bill Count	198	220	240	182	1793	2054
Provider Charges	\$312,636	\$354,957	\$538,223	\$297,564	\$2,777,275	\$3,224,907
Repriced Amount	\$121,441	\$134,793	\$123,884	\$103,361	\$958,794	\$1,106,917
Savings \$	\$191,194	\$220,165	\$414,339	\$194,203	\$1,818,482	\$2,117,990
% Savings	61%	62%	77%	65%	65%	66%

QualCare Network Provider Penetration Rate	July-23	July-22	August-23	August-22	YTD August 23	YTD August 22
Bill Count	89%	88%	92%	90%	90%	92%
Provider Charges	76%	95%	85%	97%	89%	95%

Exclusive Provider Panel Penetration Rate	July-23	July-22	August-23	August-22	YTD August 23	YTD August 22
Bill Count	93%	93%	97%	93%	93%	94%
Provider Charges	96%	97%	93%	98%	95%	97%

Transitional Duty Summary		YTD August 23	YTD August 22
% of Transitional Duty Days Worked		68%	70%
\$ Saved By Accommodating		\$255,207	\$235,818
% of Transitional Duty Days Not Accommodated		32%	30%
Cost Of Days Not Accommodated		\$142,349	\$129,030

Technical Risks Services Director

Monthly Executive Report

September 7, 2023



Summary

July's activities were devoted to cleaning up the final stragglers for vulnerability and pentesting. We are pleased to report that we are 100% on board with the members who have expressed a desire to participate. This means all of the VSA and KYC forms have been completed and associated IP addresses recorded. Most members have static IP addresses which means they are assigned to you permanently. Some municipalities have dynamic addresses which means they can change after a reboot of the connection. Ordinarily this is not an issue as it does not affect the ability to use the internet, however for D2 to do proper vulnerability and penetration testing they need to know where to "find" you. Hence they are setting up a tickler system to have those members with dynamics verify addresses periodically. More to follow on that, and you will plenty of warning from the JIF, as this is sensitive information which should not be indiscriminately disseminated.

Also started in July was the new Wizer Hygiene training sessions. We are pleased to see that some of the members have already 100% completion of training. Much of August was spent handling roster changes to assure we have cooperation from all of the users. We would like to see all members completely trained by 9/30/23 so that we can turn our focus on the CyberFramework documentation. Also there are some members who are not getting probing emails due to failure to confirm whitelisting. Our mission this month is to clear that up so that all of this training can be put to the test.

Some of you have already submitted Minimum and Advanced CyberFramework paperwork. These have been forwarded to the Fund Underwriter for final approval. Rejected submittals are usually due to insufficient answers to some of the questions. VERY IMPORTANT "No" answers are immediately rejected. If a particular question does not apply to your municipality such "remote access" then mark it as "N/A we do not have remote access".

We have an up-to-date FAQ page which you can reach from your JIF website. More clarifications are due from the MEL, which we will publish as soon as we get the proper clearance. I have several appointments to meet with some of you and your IT techs to go over any issues and misunderstandings which I welcome.

Please call me or have your techs call me, I am always available to answer questions.

This month's bulletin addresses the handling of Personal Identification Information (PII). Some of you have indicated that you have indicated on your CyberFramework paperwork that you do not retain this information electronically, which is great. However things as simple as a PDF attachment in an email may contain PII so please pay close attention to what you collect, who collects it, where is it kept and what have you done to protect it.

Stay CyberSafe

Jerry Caruso

Cyber Hygiene Training

07 September 2023



1

Active Trainings

2,144

Invited Users

1,629

Started Training

1,611

Completed Training

75.14%

4.32

Rating

2023 Cyber Awareness Training - Part 2

Department	Invited Users	Started Training	Completed Training	%	Rating
Borough of National Park	8	4	4	50.00%	4.50
Carneys Point Township	52	52	52	100.00%	4.15
Clayton Borough	39	32	32	82.05%	4.50
Deptford Township	114	76	71	62.28%	4.34
East Greenwich Township	49	41	41	83.67%	4.48
Elk Township	11	11	11	100.00%	4.34
Elsinboro Township	7	3	3	42.86%	4.54
Fairfield Township	8	4	4	50.00%	4.67
Franklin Township	53	44	44	83.02%	4.39
Greenwich Township	55	55	55	100.00%	4.34
Harrison Township	20	20	20	100.00%	4.39
Hopewell Township	15	11	11	73.33%	4.62
Logan Township	46	26	25	54.35%	4.35
Lower Alloways Creek Township	26	21	21	80.77%	4.00
Mannington Township	11	11	11	100.00%	4.24
Mantua Township	57	34	34	59.65%	4.31
Monroe Township	200	105	104	52.00%	4.25
Oldmans Township	8	6	6	75.00%	4.23
Paulsboro Borough	12	10	10	83.33%	4.55
Penns Grove Borough	20	10	9	45.00%	4.69
Pennsville Township	70	63	63	90.00%	4.38
Pilesgrove Township	13	11	11	84.62%	4.11
Pitman Borough	47	30	29	61.70%	4.36
Quinton Township	14	9	9	64.29%	4.29
Shiloh Borough	6	2	2	33.33%	4.71
South Harrison Township	10	8	8	80.00%	4.56
Swedesboro Borough	9	9	9	100.00%	4.77
Upper Pittsgrove Township	7	3	3	42.86%	4.22
Vineland City	716	540	533	74.44%	4.27
Washington Township	154	150	149	96.75%	4.44
Wenonah Borough	12	8	8	66.67%	4.64
West Deptford Township	111	106	106	95.50%	4.29
Westville Borough	32	31	31	96.88%	4.36
Woodbury City	92	72	72	78.26%	4.23
Woodbury Heights Borough	14	9	8	57.14%	4.85
Woolwich Township	51	27	27	52.94%	4.29

Comments

Messages	Rating	Created_at
I think the situation's and dad a present it a good reminder of all the dangers out there on the Internet and a good reminder to us to be vigilant with every email we receive	5	05 September 2023
Easy to use and understand!	5	23 August 2023
This training makes one more aware of the enemy in our midst.	5	22 August 2023
Training was informative and clearly presented.	5	22 August 2023
interesting, helpful	4	18 August 2023
Starting to get repetitive	4	17 August 2023
Enlightening and eye opening	5	04 August 2023
exelents topicks info and knoledg to aplicate in the day by day life	5	27 July 2023
Hard to believe the extent a hacker will go!	5	26 July 2023
Scary. This was eye opening.	5	26 July 2023
Awesome information!	5	26 July 2023
very well explained. made it easier to retain what was learned.	5	25 July 2023
Great information to know being in the work force.	5	25 July 2023
Interesting concepts, many that I had never heard of.	5	25 July 2023
helpful information that most employees are not aware of.	5	21 July 2023
great and easy to learn	4	21 July 2023
It was too long. The course assumes everybody understands all the terms used such as keyloggers or browser extensions.	4	20 July 2023
Information was very helpful.	5	19 July 2023
Very good and informative.	5	18 July 2023
Well done and thank you.	5	18 July 2023
very simple and infor	5	18 July 2023
I feel so educated!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!	5	18 July 2023
Really enjoy and certainly keeps me updated on the latest scams.	5	18 July 2023
A lot of these trainings I was already aware of, but it was nice to learn new valuable information and techniques. I want to keep my data safe.	5	13 July 2023
This course was very informative. Thank you	5	13 July 2023

10

Active Campaigns

10,090

Sent

3,166

Opened

326

Clicked

3.23%

Clicked Rate

Active Phishing Campaigns Stats

**Blue Companies are Not Whitelisted for Phishing Simulation

Department	Sent	Opened	Clicked	Clicked Rate	Last Sent
Borough of National Park		2			30 August 2023
Carneys Point Township	365	98	7	1.92%	06 October 2023
Clayton Borough	260	104	10	3.85%	06 October 2023
Deptford Township	765	345	35	4.58%	06 October 2023
Elk Township	73	13	1	1.37%	22 September 2023
Elsinboro Township	10	2			06 October 2023
Fairfield Township	60	13			03 October 2023
Franklin Township	340	52	5	1.47%	06 October 2023
Greenwich Township	378	86	3	0.79%	06 October 2023
Harrison Township	9				04 October 2023
Hopewell Township	107	37	4	3.74%	06 October 2023
Logan Township	15	5			05 October 2023
Lower Alloways Creek Township	12				03 October 2023
Mannington Township	82	18	1	1.22%	06 October 2023
Mantua Township	383	76	10	2.61%	06 October 2023
Monroe Township	7	2			04 October 2023
Oldmans Township	11				04 October 2023
Paulsboro Borough	81	15	2	2.47%	04 October 2023
Pennsville Township	284	173	12	4.23%	06 October 2023
Pilesgrove Township	9				04 October 2023
Pitman Borough	3	1	1	33.33%	06 October 2023
Quinton Township	83	16	3	3.61%	06 October 2023
South Harrison Township	1				10 August 2023
Swedesboro Borough	62	6			27 September 2023
Upper Pittsgrove Township	7				12 September 2023
Vineland City	4,298	1,240	149	3.47%	06 October 2023
Washington Township	993	340	34	3.42%	06 October 2023
Wenonah Borough	62	23	3	4.84%	06 October 2023
West Deptford Township	717	306	26	3.63%	06 October 2023
Westville Borough	212	76	5	2.36%	06 October 2023
Woodbury City	574	156	16	2.79%	06 October 2023
Woodbury Heights Borough	1	1			02 May 2023
Woolwich Township	6	1			07 September 2023

Vulnerability and Penetration Testing

Member	KYC&VSA Received	Vulnerability	Pentest
Carneys Point Township	X	X	X
Clayton Borough	X	X	
Deptford Township	X	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	X
Harrison Township	X	X	X
Hopewell Township	X	X	X
Logan Township	X	X	
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	X	X
Penns Grove Borough	X	X	
Pennsville Township	X	X	
Pilesgrove Township	X	X	
Pitman Borough	X	X	
Quinton Township	X	X	
Shiloh Borough	X	X	
South Harrison Township	X	X	X
Swedesboro Borough	X	X	X
Upper Pittsgrove Township	X	X	
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	100%	100%	47%

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	Approved	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	Approved	Approved
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 September 2023

Proper Handling of PII for Local Government

Personal Identifiable Information (PII) refers to any data that can be used to identify a specific individual, including, but not limited to, name, social security number, address, and phone number. For local governments, safeguarding the privacy of its citizens and maintaining trust is paramount. Ensuring that PII is correctly managed is not just a matter of trust, but also of regulatory and legal compliance.

1. Understanding PII in the context of Local Government

Local governments possess vast amounts of PII due to their need to serve and communicate with citizens, manage public services, and maintain records. This data can range from birth certificates, land ownership documents, voting records, to data collected from public service applications.

2. Best Practices for Handling PII

- Data Minimization: Collect only the PII necessary to fulfill specific operational needs. Once the data is no longer required, it should be securely destroyed or anonymized.
- Access Control: Ensure that only authorized personnel can access PII. Implement robust user authentication methods, such as multi-factor authentication, to add an extra layer of security.
- Encryption: Always store PII in encrypted form. This makes the data unreadable to anyone who might gain unauthorized access.
- Regular Audits: Schedule periodic reviews of data storage systems and practices to identify any vulnerabilities. This also helps to ensure that old data that's no longer needed gets appropriately destroyed.
- Training: All employees should receive training on the importance of PII protection, as well as the tools and practices in place to protect it.
- Data Sharing Protocols: If PII needs to be shared with another entity, make sure there are protocols in place that dictate how the data is transferred and how the receiving party will protect it.

3. Incident Response Plan

Despite all precautions, data breaches can still happen. Local governments must have an incident response plan in place to act quickly if PII is compromised. This plan should include steps for identifying the breach, containing the impact, notifying affected individuals, and preventing future occurrences.

4. Legal and Regulatory Compliance

PII protection is not only about trust but also about compliance. There are various laws and regulations in place, which may differ depending on the jurisdiction, that dictate how PII should be handled and protected. Local governments should be familiar with these laws and ensure all practices are in compliance.

5. Transparency with the Public

Local governments should be transparent about how they collect, store, and use PII. This can be achieved through clear privacy policies and regular communication with the public. Citizens have the right to know how their data is being used and what measures are in place to protect it.

For Further Information:

1. [National Institute of Standards and Technology (NIST) - Guidelines for Protecting PII]

(<https://nvlpubs.nist.gov/nistpubs/Legacy/SP/nistspecialpublication800-122.pdf>): This guide provides in-depth information on defining and handling PII, based on best practices and standards set by NIST.

2. [International Association of Privacy Professionals (IAPP) - Resources on Data Protection data]

(<https://iapp.org/resources/>): A comprehensive resource for professionals to understand privacy regulations, handling techniques, and best practices

Stay Cybersafe

September 15, 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 two month period ending August 31, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 123,631.01. This generated an average annual yield of 2.39%. However, after including an unrealized net gain of \$ 2,899.60 in the asset portfolio, the yield is adjusted to 2.43% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,221,123.96 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 \$24,708,308.66.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 66,873.04 YTD \$ 344,361.76 (detailed in my report)

Salvage Receipts \$ 0.00

Overpayment Reimbursement \$ 1,500.00

FY 2023 2nd Installment Premium Receipts \$ 8,731,723.00

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

All Member Balances are now combined in one report and shows that \$ 2,163.04 in interest has been applied to the existing balances as shown in the attached report totaling \$544,863.40 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 \$ 683,619.27. The claims detail shows 781 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 \$ 27,641,577.99 to a closing balance of \$ 35,068,257.60 showing an increase in the fund of \$ 7,426,679.61 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 -August 2023**

	Payable To:	FY 2023	Appropriation	Description
1	The Actuarial Advantage	5,990.00	Prof Services/Actuary	July fees
2	Arthur J. Gallagher Risk Mgmt Services LLC	66,010.00	Prof Services/Administration	Aug 2023 Fees
3	Risk Program Administrators LLC	56.98	Misc/Postage/Copies/Faxes	July 2023 Fees
4	David DeWeese	9,961.00	Prof Services/Attorney	Aug 2023 Fees
5	Qual-Lynx	46,103.00	Prof Services/Claims Admin	Aug 2023 Fees
6	Joyce Media	390.00	Misc/JIF Website	Aug 2023 Fees
7	Christopher J. Winter Sr.	2,080.00	Training/Police Risk Services	Law Enforcement Consultant-Aug 2023 Fee
8	Kris Kristie	438.00	Misc/Recording Secretary	Aug 2023 Fees
9	J.A. Montgomery Consulting	19,131.00	Prof Services/Safety Director	Aug 2023 Fees
10	Wintsec Consulting LLC	4,525.00	Prof Services/Technology Risk Ser	Aug 2023 Fees
11	Tom Tontarski	1,245.00	Prof Services/Treasurer	Aug 2023 Fees
12	Conner Strong & Buckelew	1,022.00	Prof Services/Underwriting Manager	Aug 2023 Fees
13	Debby Schiffer	4,966.00	Wellness	Aug 2023 Fees
14	Conner Strong & Buckelew	38,544.77	Property Claims and Premium	P#EC78618874 Builders Risk for Vineland
15	ARC Reprographics	1,312.69	Misc/Annual Planning Retreat	Inv#281987 retreat binders
16	Auletto Catering	5,454.90	Misc/Annual Planning Retreat	F/B/G 7/25 am and pm event; 7/26 am
17	Courier Post	153.84	Misc/Legal Notice	#GCI1085482 Audit synopsis
18	Iron Mountain	99.02	Misc/Records Retention Service	"Inv#HPXT558; Storage 7/1-31/23; Service 5/24-6/27/23
19	NJ Advance Media	171.93	Misc/Legal Notice	#10699003 Audit Synopsis
20	Armando Riccio LLC	1,050.00	Training/Training	7/13&7/27/23 Mgrs & Sup training AM/PM sessions (split)
21	Borough of Clayton	988.97	Wellness	Water bottle refill station
22	Pilesgrove Township	1,000.00	EPL/CYBER/EPL/Cyber Incentive Pr	Upgraded server
23	Pilesgrove Township	70.09	Wellness	Water/healthy items
24	Borough of Pitman	1,120.00	Optional Safety Budget	CPR/AED training
25	West Deptford Township	563.75	Wellness	Healthy smoothie bowls
26	Borough of Woodbury Heights	1,000.00	Wellness	Wellness challenge prizes
	Subtotals	213,447.94		
	JIF BILL LIST TOTAL	213,447.94		

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

Payable To:	FY 2023	FY 2022	FY 2021	FY 2020	Appropriation	Description
1 Arthur J. Gallagher Risk Mgmt Services LLC	66,010.00				Prof Services/Administration	Sept 2023 Fees
2 Risk Program Administrators LLC	295.32				Misc/Postage/Copies/Faxes	Aug 2023 Fees
3 Risk Program Administrators LLC	490.00				Misc/JIF Website	AccessiBe for website; split; pd on MM amex
4 David DeWeese	9,961.00				Prof Services/Attorney	Sept 2023 Fees
5 Qual-Lynx	46,103.00				Prof Services/Claims Admin	Sept 2023 Fees
6 Joyce Media	390.00				Misc/JIF Website	Sept 2023 Fees
7 Christopher J. Winter Sr.	2,080.00				Training/Police Risk Services	Law Enforcement Consultant-Sept 2023 Fee
8 Kris Kristie	438.00				Misc/Recording Secretary	Sept 2023 Fees
9 J.A. Montgomery Consulting	19,131.00				Prof Services/Safety Director	Sept 2023 Fees
10 Wintsec Consulting LLC	4,525.00				Prof Services/Technology Risk Se	Sept 2023 Fees
11 Tom Tontarski	1,245.00				Prof Services/Treasurer	Sept 2023 Fees
12 Tom Tontarski	14.37				Misc/Postage/Copies/Faxes	Mailing of August checks (split with Burlco)
13 Conner Strong & Buckelew	1,022.00				Prof Services/Underwriting Manager	Sept 2023 Fees
14 Debby Schiffer	4,966.00				Wellness	Sept 2023 Fees
15 North Shore Risk Consulting, LLC		7,680.00	7,680.00	7,680.00	Prof Services/Claims Auditor	Claims Audit NJ-JIF 2023-3 154 claims
16 ARC Reprographics	1,252.59				Misc/Printing	Inv#281804 Police Hos; #282111 non renewing; #282063 Deptford; #282124 Deptford
17 Iron Mountain	99.02				Misc/Records Retention Service	Inv#HTYS846; Storage 9/1-30/23; Service 7/26-8/22/23
18 ODP Business Solutions	20.00				Misc/Office Supplies	Inv#327509622 Binders for finance
19 Borough of Clayton	891.19				Optional Safety Budget	Stop paddles for guards
20 Mannington Township	549.12				EPL/CYBER/EPL/Cyber Incentive Pr	cyber security software
21 Woodbury City	2,500.00				EPL/CYBER/EPL/Cyber Incentive Pr	new firewall
22 Woodbury City	1,447.13				Optional Safety Budget	MVC online access
23 Woodbury City	625.00				Wellness	water
24 Sloan Insurance Agency	3,006.00				Risk Management Consultants	First and second pymts for Upper Pittsgrove
Subtotals	167,060.74	7,680.00	7,680.00	7,680.00		
JIF BILL LIST TOTAL	190,100.74					



*Finance Committee Meeting Minutes
September 6, 2023*

Woodbury Council Chambers, Woodbury City Hall, Woodbury, NJ

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Finance Committee was held on September 6, 2023 at Woodbury Council Chambers, Woodbury City Hall, Woodbury, NJ.

Those in attendance were:

Doug Hogate, *Committee Chair, Elsinboro Township*
Will Pine, **Logan Township**
Colette Bachich, **Washington Township**
Nicole O'Hara, **Westville Borough**
Cassidy Swanson, **Woodbury City**
Shannon Elton, **Woodbury Heights**
Paul A. Forlenza, MGA, Executive Director, *RPA a Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, Deputy Ex. Director, *RPA a Division of Gallagher*
Jodi Palmeri, Sr. Financial Analyst, *RPA a Division of Gallagher*
Tracy Forlenza, Financial Analyst, *RPA a Division of Gallagher*

Those unable to attend were:

Stephanie McCaffrey, *Co-Chair, East Greenwich Township*
Jennica Bileci, **Mantua Township**

These minutes do not necessarily reflect the order in which these matters were discussed.

Interim Financial Summary June 30, 2023

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of June 30, 2023. She reviewed each line of coverage for Fund Years 2019 through 2022 and made the following observations:

All Fund Years –Ms. Palmeri noted that as of 06/30/23 there was a total of \$297,584,400 in contributions. The Fund has paid \$257,172,433 in Claims and Payments, including excess insurance. Investment income totals \$11,399,999 with a return surplus of \$24,631,321, leaving the JIF with a Cash Position of \$29,660,416. The unrealized investment income is (\$2,278,727). Mr. Tontarski is currently working with the auditor to determine if this is accurate so these figures might be adjusted. Ms. Palmeri stated that the accrual for the MEL Supplemental Assessment is \$891,500 and RCF Supplemental Assessment is \$53,530 for the 2018 Fund Year and \$481,773 for future years. The Fund currently maintains \$8,075,817 in Case Reserves in the open years with \$5,387,141 in IBNR resulting in a Net Current Surplus of \$12,491,928 which improved by \$541,463 since 3/31/23.

Fund Year 2023 – Ms. Palmeri noted there was \$8,949,560 in total contributions which represents 50% of the total anticipated contributions for the year and \$6,875,630 in Claims and Payments, including excess insurance. Investment income is \$48,750. This leaves the Fund Year with a Cash Position of \$2,122,680. There are Case Reserves of \$1,028,413 and \$2,004,157 in IBNR, resulting in deficit position of (\$909,891). Ms. Palmeri reminded the Committee that

the deficit in the newly renamed MEL, EPL/POL, CYBER and EJIF, now Excess/Standalone Policies, is due to only recognizing 50% of contributions, but paying 100% of the premium for EPL/POL, CYBER, and EJIF. She stated this improved by \$642,353 since the last review. There are 252 claims for the period. She stated that at 06/30 in 2022, there was a deficit of \$696,000 and 271 claims; 2021, there was a deficit of \$447,000 and 314 claims. She noted that although claims counts are dropping, the severity and cost is increasing.

Fund Year 2022 – Ms. Palmeri noted there was \$16,138,810 in total contributions and \$11,497,857 in Claims and Payments, including excess insurance. Investment income is (\$142,884). She noted the transfer of \$300,000 to the Closed MEL Surplus account. This leaves the Fund Year with a Cash Position of \$4,498,069. There are Case Reserves of \$1,609,555 and \$2,254,550 in IBNR, resulting in surplus position of \$633,964 which improved by \$118,429 since last review. Ms. Palmeri noted the Intra-Fund Transfer of \$300,000 from the Deductible line to the Property line. She stated that the improvement in the Excess/Standalone Policies line is due to the transfer of the unrealized loss in investment income to Expense & Cont. She also noted that the deterioration in the Operating Expense line is coupled with the unrealized loss and payments to the auditor and reimbursement of Safety Program items. There are 594 claims for the period.

Fund Year 2021 – Ms. Palmeri noted there is a total of \$15,335,162 in contributions to date including retrospective payments; \$12,322,309 in Claims and Payments, including excess insurance. Investment income is (\$184,815) due to an unrealized loss in investments, resulting in a Cash Position of \$2,828,037. She noted the transfer of \$121,737 to the Closed MEL Surplus account. The Fund currently maintains \$2,398,242 in Case Reserves and \$690,230 in IBNR for a Net Current deficit position of (\$260,435), which has deteriorated by \$381,485 since the last review. This is being driven by two Deptford Township WC claims. There are eight new GL claims on which Ms. Palmeri provided details.

Fund Year 2020 – Ms. Palmeri noted there was a total of \$14,964,638 in contributions to date inclusive of retrospective payments. The Fund has paid out \$13,129,074 in Claims and Payments, including excess insurance. Investment income (unrealized loss) totals (\$91,271), resulting in a Cash Position of \$1,744,293. Ms. Palmeri noted the Intra-Fund Transfer of \$420,000 from the Deductible line to the Auto line and \$300,000 from Deductible to WC. She noted the transfer of \$319,208 to the Closed MEL Surplus account. The Fund currently maintains \$888,972 in Case Reserves and \$349,147 in IBNR for a Net Current Surplus position of \$506,174, which has improved by \$129,993 since last review. She stated that the deterioration in the Excess/Standalone Policies line is again due to the transfer of the investment income to Expense & Cont. Ms. Palmeri reminded the Committee that the deficit in the Excess/Standalone Policies is due to budget amendments where members removed exposures which reduced their EPL/POL premiums, but the carrier did not recognize it. She noted that later in the meeting we will discuss the proposed change to the *Budget Amendment Policy* to prevent this from happening in the future. There is one additional GL claim from Monroe since the last review.

Fund Year 2019 – Ms. Palmeri noted there is a total of \$14,658,596 in contributions to date \$13,329,130 in Claims and Payments, including excess insurance. Investment income totals \$87,885, resulting in a Cash Position of \$1,417,351. She noted the transfer of \$403,178 to the Closed MEL Surplus account. She stated that an intra-fund transfer was done moving \$750,000 from the deductible line to the property line. The Fund currently maintains \$2,150,384 in Case Reserves and \$89,057 in IBNR for a Net Current Deficit position of (\$822,090), which has improved by \$36,063 since last review. There are three new GL claims, which are from one claimant, against Washington Township. Ms. Swanson interjected that her municipality has some older claims being filed indicating a possible backlog due to COVID. Mr. Forlenza is going to look into these because the timelines outlined in Title 59 would still apply. Ms. Palmeri noted that this is the next fund year to be transferred to the RCF and Closed Years account. Ms.

Palmeri reminded the Committee that asks Qual-Lynx to complete a thorough review of all reserves for all open claims within the Fund Year being transferred to the RCF.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2018), there were \$227,537,634 in Total Contributions, \$198,993,336 in Total Payments, and \$9,409,643 in Investment Income. She stated that \$24,631,321 has been returned in surplus. She noted the transfer of surplus from fund years to the Closed MEL Surplus is \$1,335,648 resulting in a cash position of \$13,322,620. She stated that the Case Reserves is from a 2017 property claim and will be updated once the next audit is complete. She noted the 10% accrual for the 12/31/22 RCF Supplemental Assessment is \$53,530 leaving a total surplus is \$13,268,839 in the Closed Years Fund.

Closed MEL JIF Unencumbered Surplus Contingency Fund– Ms. Palmeri stated that attached is the Closed MEL JIF Unencumbered Surplus summary. She noted that the money transferred into this account for potential MEL liability for Fund Years 2016 through 2022 is \$2,479,771. She noted the MEL Supplemental Assessment paid is \$1,025,097. Investment income (unrealized loss) of (\$6,035) resulting in a cash position of \$1,448,639. The accrual for the MEL Supplemental Assessment payment of \$891,500 which will be re-evaluated at 12/31/23 prior to invoicing, leaving a surplus of \$557,139. The deterioration of \$335 is from the unrealized loss in investment income.

A copy of the 06/30/23 Historical Operating Results are attached and incorporated herein.

Investment Updates-JCMI

Ms. Palmeri stated that there is a handout with a JCMI Investment Update for the second quarter of 2023. Mr. Forlenza noted that the JCMI is in a holding pattern right now as there is a lot of volatility in the market as the Federal Reserve Board continues to raise short-term interest rates. He noted that unrealized losses are improving slowly. He reminded the members that the MEL sold off some longer term investments earlier this year prior to them maturing and, while recognizing a short-term loss, used the proceeds from the sale to purchase short-term notes with higher interest rates. This transaction brought the unrealized losses to fruition; however, the loss will be made up by the interest gains through purchasing short-term notes.

Return of Surplus

TRICO Dividend Release Scenarios

Ms. Palmeri then directed the Committee to surplus release scenarios of \$1,600,000, \$1,800,000 and \$2,000,000 noting that last year the Fund authorized two (2) releases totaling \$2,200,000. She reminded the Committee that the Actuary recommends the percentage of remaining unencumbered JIF surplus to the current budget should not be less than 50% thus the scaled back scenarios versus last year's release. She then highlighted that each scenario has an accompanying per Member allocation for the Committee to see the overall impact of each release scenario. She directed the members to the Fund Year 2019 and 2021 which have current deficits. She commented that although 2021 is still developing, she wanted the Committee to be aware of it. She did note that if the 2019 Fund Year has a deficit at the 12/31/23 valuation, surplus would be liquidated from Fund Years with like membership to offset that deficit.

After reviewing the 2024 draft budget and discussing outside factors, a brief discussion ensued regarding the amount of surplus to release. The Committee decided to recommend the release of \$1,600,000 (Option 1) which leaves 66% of unencumbered JIF surplus to the current budget. The Committee further noted that they will revisit the surplus release in November and decide if an additional release is warranted. The Committee asked the Executive Director to prepare a

resolution authorizing a surplus release of \$1,600,000 for the September Executive Committee meeting.

Revised Surplus Release Policy

Ms. Palmeri directed the members to page 18-20 of the agenda to review a revised *Surplus Release Policy*. She reminded the members that at their last meeting, they discussed the MEL and RCF Supplemental Assessments and moneys that might be due the Fund from former members. Based upon these discussions, the Committee elected to modify the *Policy* in regards to releasing surplus to former members. She noted that page 18 begins the proposed revised policy with the highlighted changes. She stated the changes were to essentially remove the *Thomas P. Canzanella Act* reference and the Sexual and Molestation Act language and replace it with general language regarding supplemental assessments being triggered by the performance of the MEL and RCF. Should a former member request a release of surplus, an analysis would be done to determine the likelihood of the member owing additional funds to the JIF in the future. Ms. Palmeri interjected that currently no former members owe the MEL money due to how the MEL calculated the valuation as only open years were assessed; however, the two former members owe the JIF money as a result of the RCF supplemental assessments. Ms. Palmeri directed the members to page 41 of the agenda, which outlines member balances resulting from the RCF Supplement assessments. She stated that the invoicing would be from the *Total Paid* column, not the *Total Liability* column as that may fluctuate.

Ms. Palmeri asked if the Committee was comfortable presenting the revised *Surplus Release Policy* to the Executive Committee at their September meeting going into effect for the 2023 Surplus release. The Committee agreed.

Retrospective Candidate Analysis

Ms. Palmeri provided the Committee with an update as to the performance of the members participating in the Retrospective Program valued as of 06/30/23. She highlighted that the 2023 Minimum Loss Funding represents 50% of the Loss Funding as it is valued as of 06/30/23. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments.

Franklin Township

Ms. Palmeri reviewed Franklin Township noting their participation in the Program in 2021. She explained that although their loss ratio is 126.1%, their claims paid is below the minimum loss funding, as a result, they will not yet receive an invoice, only their potential liability for that fund year. This will continue to be monitored.

Harrison Township

Ms. Palmeri reviewed Harrison Township noting their participation in the Program in 2019, 2020, 2022, and 2023. She explained that he has no concern with the performance in 2019 with a loss ratio of 13.6%. She noted that for 2020 their loss ratio is 599.3% and they have exceed their minimum loss funding. They were invoiced for \$18,571 and it has been paid; noting the additional \$412,766 will be absorbed by the JIF. Their loss ratio for 2022 is 122.9% and 2023 is 73.9%. For Fund Year 2022, the claims paid is below the minimum loss funding, as a result, they will not yet be invoiced. They will continue to be monitored.

Monroe Township

Ms. Palmeri reviewed Monroe Township noting their participation in the Program in 2022. She explained that their loss ratio is 135%, but the claims paid is below the minimum loss funding, as a result, they will not yet be invoiced. They will continue to be monitored.

Woolwich Township

Ms. Palmeri reviewed Woolwich Township noting their participation in the Program in 2019. She explained that she has no concern with the performance of this Fund Year at this time since their loss ratio is 9.1%.

Finance Committee Workbook – Fund Year 2024***Calendar of Events***

Ms. Palmeri stated that all processes are on target outlined on pages 22-24.

Loss Funding and Draft Budget

Ms. Palmeri then directed the Committee to Tab 1, page 1, of the Finance workbook that includes the 2024 Loss Funding Projections from the Fund Actuary. She reminded the Committee that the Actuary provides a low, central, and high loss funding recommendation based upon various confidence levels on each line of coverage. She reminded the Committee that historically, the Committee budgeted at the “central” loss funding confidence level, which is a 2.6% increase over last year. The Committee agreed to continue utilizing the “central” loss funding recommendations. Ms. Palmeri noted that the Fund Actuary breaks out the “additional perils” funding at the bottom of the page, which are already included in the figures. She stated that on page 2 of Tab 1, the “low”, “central” and “high” loss funding recommendations are broken out with 85% into each line item and the remaining 15% placed into the deductible line. She reminded members that this is done so that money can be easily transferred into any line from the deductible if a deficit develops. In 2023, there were additional loss fund contingency dollars (\$15,479) due to two members that did not renew where they contributed more loss fund dollars than what the actuary removed.

Ms. Palmeri then reviewed the 2024 Draft Budget using the Central Loss Funding Option on page 3. She noted the proposed loss funding increase of 2.46%, a .15% increase in the operating expenses and .28% increase in the member benefits. She stated that all Fund Professional fees would be reviewed during the Vendor Review process. She stated that she recommends increasing the Claims Auditor to \$15,000 noting that the claims audit was just completed costing \$23,040, which was paid out of three Fund Years because a year was skipped for COVID. The Committee agreed with the increase in the Claims Auditor line.

Budget - Excess Premiums

Ms. Palmeri then directed the Committee to the Excess Premium section of the draft budget to discuss 2024 excess premiums. She directed the Committee to page 25 of the agenda, which is an email from the Underwriter forecasting excess premium increases of 25% for Property; 5% for Liability; 2% for WC; 9% for EPL/POL/LU; and 5% MEL wide for Cyber. She noted that EPL/POL/LU is 10.56% increase for TRICO JIF due to the loss ratio of 46.5% even though it is slightly below the 55% break even mark. She commented that the MEL Excess WC & Liability line is budgeted at a 5% increase. Ms. Palmeri noted that the Excess Property line item is budgeted at 25% increase MEL wide and overall Excess/Standalone increase is 10.91%.

Ms. Palmeri then noted that the TRICO JIF’s MEL 10 year average loss ratio is 70.4%. She reminded the members that they will be negatively experience rated due to this loss ratio which

it has been for several years. The negative rating will be 5.4% on WC and Liability loss fund dollars within the MEL level. The overall budget increase is 5.09%.

Ms. Palmeri then commented that the MEL Underwriter received push back from the EPL/POL carrier in regards to the premium allocation method currently being used. She stated that the carrier is recommending utilizing (3) or less claims over the preceding five (5) years as a factor in determining a member's premium. She stated that the carrier wanted to address members with loss ratios exceeding 100% for three or more years. The carrier feels that these poor performing members should have a larger experience rating vs. a member with one fund year with a loss ratio over 100%. Ms. Palmeri reminded the committee that 55% is considered break even in this line of coverage. She noted that this change in methodology has not been complete as of yet.

Mr. Hogate noted that it seems there is always an increase in the Excess Premiums even when we budget higher every year. Mr. Forlenza agreed and noted that we are in much better financial shape than other JIFs around the state. Mr. Hogate remarked that is because this Finance Committee remains conservative. Ms. Palmeri reminded the members that they budgeted a portion for additional perils even when it was "optional" and now it is included in the overall budget so the TRICO JIF is ahead of the game.

EPL/POL Non-Compliant Members

Ms. Palmeri stated that two (2) members were non-compliant for the 2022-2023 Fund Year which were National Park and Upper Pittsgrove Township as outlined on page 26 of the agenda. She noted that National Park is a new member and has six months to become compliant. She noted that no members have submitted a completed EPL/POL checklist for 2024-2025 Compliance. Mr. Forlenza noted that is not unusual and they should begin coming in.

Cyber JIF

Ms. Palmeri noted that recently the Cyber JIF Loss Control Committee discussed the reimbursement of costs to local JIFs associated with providing Cyber risk management services to their members. She stated Cyber JIF Loss Control Committee is considering reimbursing these JIFs a prorated amount from September 1, 2023 through December 31, 2023, with proof of payment, with the amount not to exceed total paid by the local JIF for these services. Mr. Forlenza noted that the JIF will also be able to utilize year 3 (2024) of Cyber services through D2 and Wizer. Beginning January 1, 2025, all JIFs will need to utilize services through the Cyber JIF. He noted the proposed rate for cyber hygiene training and phishing recently secured via RFP by the Cyber JIF is significantly higher than the \$3.40 per employee we are currently paying; however, we will only be reimbursed for what we paid. Ms. Patel added that our JIF will be expected to join the training through the Cyber JIF once our independent contract runs out.

Budget Paid Reports

Ms. Palmeri directed the Committee to three spreadsheets included in the binder, Tab 2 depicting the Fund's Budget Expenditures for Fund Years 2021, 2022 and 2023 through 06/30/23. She explained this is a simple overview showing expenditures per line item. She added that these sheets are a good indicator of the expenditure of the Fund's operating budget and are utilized during development of the operating budget for the upcoming year.

Service Provider Comparison and 2024 Fee Request Letters

Ms. Palmeri then directed the Committee to a spreadsheet included in the workbook depicting the fee history of each Fund Professional from 2019 up to and including their fee requests for

2024. She stated that behind Tab 4 is a letter from each professional explaining their 2024 fee request if any and Tab 7 includes 2023 Scope of Services per professional. Ms. Palmeri reviewed each vendor's request in more detail. The Committee decisions regarding the fee requests for 2024 are noted below.

RFQ Responses – Actuary and Auditor

Ms. Palmeri noted that RFQs were released for the Actuary and Auditor positions. Ms. Patel noted that she is currently collecting evaluations.

Performance Evaluations

Ms. Palmeri noted that the memo requesting feedback on the performance of the Fund Professional could be found on pages 29-30 of the agenda. No comments, suggestions or complaints were received to date.

Vendor Review

Ms. Palmeri stated the Actuary requested a 2.0% increase. She commented that although this position was out for RFQ, we request a fee proposal to be used for budgeting purposes. *(The Committee approved the 2.0% increase for the Actuary.)*

Ms. Palmeri noted that the Administration/Executive Director requested a 2.5% increase. She noted an official name change to Risk Program Administrators LLC is being requested *(The Committee approved the 2.5% increase and the name change for the Administration/ Executive Director.)*

Ms. Palmeri noted that the Administrative Consultant is requesting 2.0% increase. *(The Committee approved the increase of 2.0% for the Administrative Consultant.)*

Ms. Palmeri noted that the Attorney is requesting a 2.0% increase. *(The Committee approved the 2% increase for the Attorney.)*

Ms. Palmeri noted that the Conflict Attorney is not requesting any change in his rate structure.

Ms. Palmeri noted that the Subrogation Attorney is not requesting any change in his rate structure.

Ms. Palmeri noted that the Auditor is requesting a 2.0% increase. She commented that although this position was out for RFQ, we request a fee proposal to be used for budgeting purposes. *(The Committee approved the 2% increase for the Auditor.)*

Ms. Palmeri noted that the Claims Administrator is in year 2 of an approved two year phase in process. The 2023 request included moving to a flat fee and a 5% increase for 2024. She noted that there was still extra money in this line so she is reducing the 2023 budget amount in this line by -5.71% for 2024. She stated the EPL/POL Claims Advocacy remains at \$10,000 max and \$100 per claim which is now an approved allocated file expense. There is an additional claims rate, re-opener rate, transfer rate, etc., but there are no changes in these fees each of which are allocated file expenses.

Ms. Palmeri directed the members to page 4 of Tab 3 that depicts the claim count history for the TRICO JIF. She explained that to project the 2023 claims, the development factor of the 2022 claims from 6/30/22 to 6/30/23 is applied to the 6/30/23 2023 claims. The average of the 2017-2023 claims represents 2024 claim count. Cost per claim is determined by dividing the total fee paid by the number of claims. *(The Committee approved the increase for the Claims Administrator.)*

Ms. Palmeri noted that the JIF Website Administrator is requesting no increase. *(The Committee approved no increase for the Website Administrator.)*

Ms. Palmeri noted that the Law Enforcement Risk Management Consultant is requesting no increase. *(The Committee approved no increase for the Law Enforcement Risk Management Consultant.)*

Ms. Palmeri noted that the Managed Care fee is an allocated file expense (1.8% increase) and the outcome of the 3/1/23-12/31/26 RFQ response.

Ms. Palmeri reported that the Payroll Auditor has requested a 1.95% increase. *(The Committee approved a 1.95% increase for the Payroll Auditor.)*

Ms. Palmeri noted that the Property Appraiser is not requesting increases in their rate, however, she suggested the Property Appraiser re-allocate the physical appraisal of some towns in each year in order to better balance the cost of physical appraisals done each year. She directed the members to page 27 of the agenda which is a proposed re-allocation from AssetWorks; essentially switching Harrison Township and Lower Alloways Creek. *(The Committee approved the Property Appraiser suggested changes.)*

Ms. Palmeri stated that the Recording Secretary is requesting a 2.0% increase. *(The Committee authorized a 2.0% increase for the Recording Secretary.)*

Ms. Palmeri stated the Right to Know Director is requesting a 3.51% increase, a name change request, which was missed on our end last year, and to have two installment payments instead of one; 50% when half of the work is completed and the final 50% when remaining members are complete. *(The Committee approved the 3.51% increase, the name change request, the two installment payments and language for the reimbursement of training expenses for the Right to Know Director.)*

Ms. Palmeri stated the Safety Director is requesting a 3.5% increase, a name change request which was missed on our end last year, and a reimbursement for expenses associated with training sessions. She stated that they already receive reimbursement for these costs when they have inquired in the past, however, they will now be adding this language to their contract. *(The Committee approved the 3.5% increase, the name change request and language for the reimbursement of training expenses for the Safety Director.)*

Ms. Palmeri stated that the Technology Risk Management Services did not request an increase for year 2 in the RFQ response of the three year contract. She noted that the approved annual fee is \$54,300 (noting the fee was pro-rated for 2023). The \$75,000 budgeted leaves money for any JIF wide technology needs. *(The Committee approved.)*

Ms. Palmeri stated the Treasurer is requesting a 2.0% increase. *(The Committee authorized a 2.0% fee increase for the Treasurer.)*

Ms. Palmeri stated the Underwriting Manager is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Underwriting Manager.)*

Ms. Palmeri stated the Wellness Director is requesting a 3.0% increase; however, is holding the Budget line flat as the additional funding for JIF wellness items can be reduced to absorb the fee increase. *(The Committee approved the 3.0% increase for the Wellness Director.)*

Six Year Loss Ratio Summary as of June 30, 2023

Ms. Palmeri directed the Committee to the Loss Ratio Summary spreadsheets in Tab 5 of the workbook. She indicated that these reports are for Fund Years 2017-2022 valued as of 06/30/23. She noted that the JIF Six Year Average Loss Ratio is 91.7%, which is what TRICO JIF utilizes in developing assessment strategies. She then reviewed the individual years, by line of coverage with the Committee noting that about half of the years deteriorated.

Ms. Palmeri then presented the MEL Loss Ratio Reports valued as of 06/30/23 for Fund Years 2017-2022. She noted that the Six Year Average Loss Ratio for the MEL is at 99.6% (12/31/22 loss ratio 106.7%). She stated that the Auto Liability claims information is rolled in the General Liability coverage so we are only looking at three lines of coverage. She noted that the MEL 10 year average is 70.4% (12/31/22 was 66%) so the experience rating will remain for 2024.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 06/30/23 for Fund Years 2017-2022. She noted the Six Year Average Loss Ratio is 48.8%; 53.9% at 12/31/22 (five year average loss ratio 46.6%; 47.7% at 12/31/22). She noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc. She reiterated that the carrier is more concerned with the number of years the member's loss ratio is above 100%. Mr. Forlenza interjected that the formula is still being discussed. She reminded the Committee that the carrier utilizes the 5 year average loss ratio for premium experience rating. Ms. Palmeri noted that they still calculate a base utilizing exposure unit's times a rate per employee/population. Once the base premium is calculated, it is then adjusted based on individual performance where in past years, the TRICO JIF overall performance determined premium increases JIF wide.

Assessment Strategy Scenario

Actuarial Valuation

Ms. Palmeri directed the members to Tab 6. Ms. Palmeri noted that each year the Actuary prepares a spreadsheet that outlines the allocation of the loss funding budget based upon a member's losses; allocating the change in the loss funding budget to each member equally; their loss funding assessment if they were a new member (credibility); and a mixture of loss experience (70%) and credibility (30%). Ms. Palmeri also stated that when members are renewing, we try to give them a decrease or hold their assessments flat depending on their loss ratio.

Ms. Palmeri explained that page 1, columns 1-3 details the budget increase as recommended; columns 4 & 5 utilizes the exposures and performance; columns 6 & 7 show the weighted assessments and columns 8 & 9 show the assessment change from prior year. She noted the Actuary uses 7 years, not 6 years, more heavily weights recent Fund Years over older Fund Years, and does not take anomaly losses into account (one claim which accounts for at least 50% of the overall net incurred over the six year period). Mr. Forlenza noted that taking anomaly losses into consideration is meant to help smaller members.

Impact of Renewing Members on Budget

Ms. Palmeri briefly reviewed the snapshot of the individual renewing members (beginning on page 3) with the Committee detailing the loss ratio, the claims incurred and differential between them. She noted this process provides the Fund with an opportunity to adjust a member's loss funding premium so that all members are accurately priced. She further reviewed what the impact would be if the good performing members did not renew for 2024 and the amount of loss funding that the remaining members would need to absorb. She pointed out that the members are more accurately assessed compared to years ago. She noted that in this report, 100% is breakeven, compared to the EPL/POL report in which 55% is breakeven.

Ms. Palmeri then reviewed the Renewing Member Snapshot with the Committee starting on page 4, tab 6. She noted that each member is broken out by loss funds, claims incurred, and loss ratio per Fund Year. She noted the exposure section of the Snapshot details changes in the members' exposure data over time as this sometimes drives deterioration.

Mr. Forlenza used East Greenwich on page 4 as an example. He noted that the for 2018 when we were developing the budget their average loss ratio for assessment strategy purposes was 115% due to poor performance in prior years. As a result of increased premium and improved loss experience, their average loss ratio is 22.4%.

2024 Retrospective Program Candidate Analysis

Ms. Palmeri then directed the Committee to page 18 of Tab 6 of the workbook. Ms. Palmeri reminded the Committee that the Fund has utilized the same criteria over the past several years to determine if a member is a candidate for the *Retrospective Program*. This criterion includes a negative impact on the Fund's surplus of \$200,000 or more over the preceding three (3) year period (Deptford, Monroe, Logan, Harrison, Glassboro and Woodbury City), the member is 15% or more underpriced (Glassboro, Harrison, Logan) according to the Actuary, and does not have an anomaly loss. Based upon these factors, two of the members (Harrison and Logan) over the actuarial valuation are removed from being a candidate due to having anomaly losses. When developing assessment strategies, Retrospective members' loss funding increase has historically been at least the top tier percentage increase. Based on the current assessment strategies, the loss funding increase would be either be 8% or 9%. The Actuary valued Glassboro as being 15.5% under assessed; therefore would have a retrospective max of 10%. Discussion ensued as to whether it made sense to put Glassboro on the program. The Committee discussed the candidates and based upon this criterion, agreed Deptford, Monroe, Logan, Harrison, Glassboro and Woodbury City should not be placed on the *Retrospective Program* for 2024. The Committee did, however, agree that the Executive Director's office needs to meet with these poor performing members to address their claims. Mr. Forlenza agreed to meet with Glassboro, Deptford and Monroe along with the Safety Director and the Claims Administrator as necessary.

Ms. Palmeri reminded the Committee that sometimes a member's exposures grow extremely fast. At that point rather than punish the member, they need to have a phase in program to increase their loss funding to a level more commiserate with their exposures. Mr. Forlenza noted

that this was done with Woolwich years ago and its intent is to help the member improve their loss ratios.

Assessment Strategy Scenario

Ms. Palmeri then directed the Committee to proposed assessment allocation scenarios on pages 27-31 of Tab 6. She then briefly reviewed the options regarding the proposed reductions for the renewing members and various increases for all members. She further noted that anomaly losses were also identified. She noted that if a member has an anomaly loss, they drop down one tier in the strategy. Ms. Palmeri asked if the Committee would like to continue the practice of considering anomaly losses. The Committee agreed to continue considering anomaly losses.

Ms. O'Hara inquired about the differences in the tiers. Ms. Palmeri explained that the end goal is getting to the Actuarial loss funding recommendation; therefore, several different percentages are available in the different strategies to reward the good performers and increase the poor performers. Ms. Palmeri noted that the members who are close to breakeven (100%) should ideally be close to the loss funding increase. It is the decision of the Committee as to how much they want to increase poor performers and how much they want to reward good performers. She noted there is no "correct" figure. Any extra money generated is left in the loss funding budget.

After a brief discussion, the Committee indicated that they would utilize Option 3 Assessment Strategy with anomalies. Option 3 includes, renewing members with loss ratios below 20% a 8% loss funding reduction; renewing members with loss ratios between 20%-40% a 6% loss funding reduction; renewing members with loss ratios between 40%-60% a 3% loss funding reduction; non-renewing members with loss ratios below 20% a 2% loss funding reduction; non-renewing members with loss ratios between 20%-40% a 1% loss funding reduction; non-renewing members with loss ratios between 40%-60% loss funding held flat; non-renewing members with loss ratios between 60%-90% a 2% loss funding increase; new members of less than 3 yrs. a 2.46% loss funding increase; non-renewing members with loss ratios between 90%-110% a 3.5% loss funding increase; non-renewing members with loss ratios between 110%-150% a 5.0% loss funding increase; non-renewing members with loss ratios between 150%-200% a 7.0% loss funding increase; and non-renewing members with loss ratios above 200% a 8.0% loss funding increase. She noted that no members were recommended for the Retrospective Program for 2024.

Deptford Township/East Greenwich Township – SIR and Premium Indications

Ms. Palmeri noted that her office received a request from the Risk Manager's from Deptford Township and East Greenwich Township's for a 2024 assessment indication. She also explained that Mr. Forlenza met with the Risk Manager earlier this month and discussed the possibility of Deptford taking on a self-insured retention as a way of potentially saving money and getting a better handle on their claims. Ms. Palmeri then directed the Committee to pages 31-34 detailing the SIR options for Deptford. Ms. Palmeri explained that Vineland has always had a \$200k SIR on WC and Liability and no shared retention on their property losses.

Deptford Township – Ms. Palmeri noted that she used the worst case scenario for 2024. She used a 7.5% loss funding increase and applied the overall draft MEL budget estimates for the MEL premium, creating an 8.37% JIF budget increase. She stated the projections show 2023 vs 2024 with no SIR and the options of \$50k, \$100k, \$150k SIR and the corresponding impact on their assessment. Ms. Palmeri explained the claim/SIR breakout to the Committee. She noted that these figures do not include RMC fees and assumes flat exposure as footnoted. Ms. Palmeri noted that it is feasible for them to implement a SIR on any or all of the coverage lines offered by the JIF. She also stated that 85% is allocated to the individual line of coverages and 15%

deductible as we do for all members. She noted that the losses by layer for Fund Years 2017 through 2022 for Deptford are also included. These losses are broken out by year and by line of coverage in \$50,000 stratifications. This gives the member the ability to analyze the type of claims (frequency or severity) as well as what the potential payments would be with and without different SIRs.

East Greenwich – Mr. Forlenza is looking for authority to release their 2024 premium indications. He met with their Mayor and a member of Council and discussed their good recent performance in the JIF, noting that they are “shopping” the market. They feel that they improved their performance and asked if the JIF would consider taking that into consideration for their 2024 premium.

After review, the Committee authorized release of Deptford Township and East Greenwich Township’s 2024 premium indications and/or the SIR options.

Miscellaneous

MEL Fiduciary Disclosure

Ms. Palmeri reviewed a memo with the Committee, which will be attached to the minutes of today’s meeting, explaining that the MEL, like the TRICO JIF, is a self-insurance fund and is not an insurance entity subject to financial rating by A.M. Best’s & Co. Furthermore, like the TRICO JIF, should the MEL become insolvent, the Fund membership is subject to additional assessments to make up any shortfalls. In addition, the Executive Director’s office also monitor’s the MEL’s financial performance and will advise the Fund of any concerns it may have regarding the MEL’s financial performance. *(A copy of the MEL Fiduciary Disclosure is attached and incorporated herein by reference.)*

Nominating Committee Representative

Ms. Palmeri explained that per the Nominating Committee Charter, each Standing Committee must select a Committee member to sit on the Nominating Committee to create a 2023 Nomination slate for the 2024 Executive Committee. She then asked for a volunteer to be on the Nominating Committee noting only those individuals on the Finance Committee who are not a current Executive Committee member or alternate can participate. Will Pine, Logan Township, volunteered to serve on the Nominating Committee.

Approved July 2023 Budget Amendment

Ms. Palmeri noted that the 2023 budget amendment was presented and approved in July at the Executive Committee Meeting. She noted that the amendment included adjustments for Elk Lawn’s Vol Fire, Woodbury City Police, Woodbury Heights Police, EPL/POL, EPL buy downs; Cyber; Optional Safety Budget; MEL and RMC adjustments.

Draft Budget Amendment Policy

Ms. Palmeri presented the revised *Budget Amendment Policy* on page 39. She reminded members that this is a result of discussions at the June meeting recognizing that Excess Carriers and the MEL do not recognize the JIF Budget amendments. The only proposed change is to bullet #2 on page 39 stating that members will no longer receive a mid-year premium adjustment in the MEL and EPL/POL lines. Members will be provided an estimated impact on their renewal premium utilizing current year rates. The Committee authorized the revised *Budget Amendment Policy* to be presented at the September Executive Committee meeting with an effective date of January 1, 2024.

MEL and RCF Supplemental Assessments

Ms. Palmeri directed members to page 41 of the agenda where the RCF Supplemental Assessments are broken out by valuation date (12/31/19 through 12/31/22). She explained that the RCF supplemental assessments for the first two valuation dates (2019 & 2020) were based on all Fund Years within the RCF as a whole. The 2021 valuation date was based upon a deficit in the 2003 Fund Year only. She stated that the total supplemental assessment breakout by member is based upon the members' individual Fund Year assessment. She noted that the JIF has made these payments to the RCF and there is one (1) former member that owes money to the JIF because of these payments.

In regards to the 12/31/2022 valuation, Ms. Palmeri noted that the JIF has not been billed for this supplemental assessment and any potential monies due will be based upon a revaluation of the impacted Fund Years (2003, 2004, 2007, 2008, & 2009) at 12/31/2023.

Ms. Palmeri stated that no former members are impacted by the MEL Supplemental Assessments because the membership in the Fund Years driving the performance has not changed.

Mr. Forlenza noted that the process to invoice former members is laborious as outlined in the JIF Bylaws. He noted that the JIF must advertise and hold a public hearing on the need for the supplemental assessment. All former members must be notified in writing 30 days prior to the hearing, of the opportunity to appear at a public hearing. A report has to be sent to the State, outlining why a supplemental assessment is being issued. Once the supplemental assessment is approved, the JIF will bill the member and they must pay within 30 days.

Mr. Pine inquired when the JIF be notified of the revised valuation. Ms. Palmeri noted that we should know when the MEL gets their audit around March 2024. The Committee discussed and realized that the one (1) former member will still be receiving a dividend this year of more than the estimated Total Paid so decided to table this issue until needed. Ms. Palmeri reminded the Committee that the two members who left effective 12/31/23 could potentially be impacted in future supplemental assessments.

Next Meeting Date – November 1, 2023 at 2PM

Ms. Palmeri noted the next meeting would consist of the final assessment allocation strategies, revised draft Budget with approved vendor fees and MEL & EPL assessments.

Seeing no other business, the meeting was adjourned at 4:20 pm.

File: TRICO/2023/Finance Committee Tab: 09/06/23

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

**Interim Financial Statement Summary
For the Period Ended June 30, 2023**

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

**Gloucester, Salem, Cumberland Counties Municipal JIF
Historical Operating Results Summary
All Fund Years
For the Period Ended June 30, 2023**

	Total
Earned Contributions & MEL / RCF Dividends	\$297,584,400
Closed MEL Surplus Transfer Balances	2,479,771
Claims Paid (Net of Subrogation)	(99,347,582)
Excess Recoveries	211,230
Excess Insurance Premiums Paid	(86,091,300)
Operating Expenses Paid	(54,898,903)
MEL Supplemental Assessments - Paid	(1,025,097)
Residual Claims Fund Premiums Paid	(15,640,821)
Residual Claims Fund Supplemental Assessments - Paid	(379,960)
Total Payments	(257,172,433)
Position After Expenses	42,891,738
Investment Income (realized)	11,399,999
Transfers	-
Return of Surplus	(24,631,321)
CASH POSITION	29,660,416
Investment Income (unrealized)	(2,278,727)
Case Reserves	(8,075,817)
IBNR Reserves	(5,387,141)
MEL Supplemental Assessments - Not Paid	(891,500)
Residual Claims Fund Supplemental Assessments - Not Paid	(53,530)
Residual Claims Fund Supplemental Assessments - Future FY	(481,773)
Net Current Surplus/(Deficit)	12,491,928
Valued as of 03/31/23	\$11,950,465
NET CHANGE	\$541,463

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports
valued as of June 30, 2023

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Cash Position Summary
Fund Year 2023
For the Period Ended June 30, 2023

	Property	General Liability	Automobile	Workers' Comp.	Deductible	LFC	E-JIF	Excess / Standalone Policies	Expense & Cont.	Total
Earned Membership Contributions	433,069	599,551	180,276	2,261,283	613,090	7,740	192,463	\$2,842,964	\$1,819,127	\$8,949,560
Other Income/Retro Program										\$0
Total Income	\$433,069	\$599,551	\$180,276	\$2,261,283	\$613,090	\$7,740	\$192,463	\$2,842,964	\$1,819,127	\$8,949,560
Claims Paid (Net of Subrogation)	(190,608)	(5,915)	(8,990)	(901,102)						(1,106,615)
Excess Recoveries										-
Excess Insurance Premiums Paid							(384,928)	(3,807,771)		(4,192,699)
Operating Expenses Paid									(1,576,316)	(1,576,316)
Total Payments	(190,608)	(5,915)	(8,990)	(901,102)	-	-	(384,928)	(3,807,771)	(1,576,316)	(6,875,630)
Position After Expenses	242,461	593,636	171,286	1,360,181	613,090	7,740	(192,466)	(964,807)	242,811	2,073,930
Investment Income	3,406	5,019	1,513	18,929	5,145	65			14,671	48,750
Transfers										-
Return of Surplus										-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	-	-	-	-
CASH POSITION	\$245,867	\$598,654	\$172,799	\$1,379,110	\$618,235	\$7,805	(\$192,466)	(\$964,807)	\$257,482	\$2,122,680
Case Reserves	(344,576)	(126,661)	(48,775)	(508,401)						(1,028,413)
IBNR Reserves	(1,000)	(561,425)	(152,236)	(1,289,496)						(2,004,157)
Net Current Surplus/(Deficit)	(\$99,709)	(\$89,432)	(\$28,212)	(\$418,787)	\$618,235	\$7,805	(\$192,466)	(\$964,807)	\$257,482	(\$909,891)
RECOMMENDED TRANSFERS										-
Valued as of 03/31/23	\$36,014	(\$41,509)	(\$13,096)	(\$419,234)	\$312,014	\$3,937	(\$94,776)	(\$1,293,032)	(\$42,560)	(\$1,552,243)
NET CHANGE	(135,723)	(47,923)	(15,115)	447	306,220	3,868	(97,690)	328,225	300,043	642,353
Claim Count for Open Fund Years 6/30/23	70	52	29	101						252
Claim Count for Open Fund Years 03/31/23	30	22	8	60						120
Net Change	40	30	21	41						132

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Cash Position Summary
Fund Year 2022
For the Period Ended June 30, 2023

	Property	General Liability	Automobile	Workers' Comp.	Deductible	E-JIF	Excess / Standalone Policies	Expense & Cont.	Total
Earned Membership Contributions	805,632	1,111,595	339,696	3,747,630	1,059,628	387,984	5,128,775	3,556,473	\$16,137,413
Other Income/Retro Program								\$1,397	\$1,397
Total Income	\$805,632	\$1,111,595	\$339,696	\$3,747,630	\$1,059,628	\$387,984	\$5,128,775	\$3,557,870	\$16,138,810
Claims Paid (Net of Subrogation)	(972,752)	(43,684)	(11,209)	(1,654,776)					(2,682,421)
Excess Recoveries									-
Excess Insurance Premiums Paid						(387,983)	(5,128,774)		(5,516,757)
Operating Expenses Paid								(3,298,679)	(3,298,679)
Total Payments	(972,752)	(43,684)	(11,209)	(1,654,776)	-	(387,983)	(5,128,774)	(3,298,679)	(11,497,857)
Position After Expenses	(167,120)	1,067,911	328,487	2,092,854	1,059,628	1	1	259,191	4,640,953
Investment Income	(12,431)	(10,117)	(3,076)	(43,496)	(9,119)		-	(64,644)	(142,884)
Transfers	300,000				(300,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Cor	-	-	-	-	-	-	(300,000)	-	(300,000)
Closed MEL Surplus Transfer - Excess Prer	-	-	-	-	-	-	300,000	-	300,000
CASH POSITION	\$120,449	\$1,057,794	\$325,411	\$2,049,358	\$750,509	\$1	\$1	\$194,547	\$4,498,069
Case Reserves	(\$60,839)	(\$126,128)	(\$8,972)	(\$1,413,616)	-	-	-	-	(1,609,555)
IBNR Reserves	\$0	(\$958,072)	(\$245,216)	(\$1,051,262)	-	-	-	-	(2,254,550)
Net Current Surplus/(Deficit)	\$59,610	(\$26,406)	\$71,223	(\$415,520)	\$750,509	\$1	\$1	\$194,547	\$633,964
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 03/31/23	(\$377,023)	(\$94,298)	\$673	(\$414,828)	\$1,050,749	\$1	(\$24,570)	\$374,830	515,535
NET CHANGE	436,633	67,892	70,550	(693)	(300,240)	-	24,571	(180,283)	118,429
Claim Count for Open Fund Years 6/30/23	146	175	50	223					594
Claim Count for Open Fund Years 03/31/23	146	169	50	223					588
Net Change	0	6	0	0					6

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Cash Position Summary
Fund Year 2021
For the Period Ended June 30, 2023

	Property	General Liability	Automobile	Workers' Comp.	Deductible	E-JIF	Excess / Standalone Policies	Expense & Cont.	Total
Earned Membership Contributions	\$741,042	\$1,033,258	\$303,573	\$3,602,408	\$1,002,402	\$384,067	\$4,937,248	\$3,280,192	\$15,284,190
Other Income/Retro Program					\$50,972				\$50,972
Total Income	\$741,042	\$1,033,258	\$303,573	\$3,602,408	\$1,053,374	\$384,067	\$4,937,248	\$3,280,192	\$15,335,162
Claims Paid (Net of Subrogation)	(678,267)	(198,736)	(57,655)	(3,090,949)					(4,025,607)
Excess Recoveries									-
Excess Insurance Premiums Paid						(384,067)	(4,932,649)		(5,316,716)
Operating Expenses Paid								(2,979,986)	(2,979,986)
Total Payments	(678,267)	(198,736)	(57,655)	(3,090,949)	-	(384,067)	(4,932,649)	(2,979,986)	(12,322,309)
Position After Expenses	62,775	834,522	245,918	511,459	1,053,374	-	4,599	300,206	3,012,853
Investment Income	(2,787)	(38,013)	(10,322)	(76,861)	(38,479)	-	-	(18,353)	(184,815)
Transfers									-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Cor	-	-	-	-			(121,737)	-	(121,737)
Closed MEL Surplus Transfer - Excess Pre	-	-	-	-			121,737	-	121,737
CASH POSITION	\$59,988	\$796,509	\$235,596	\$434,598	\$1,014,895	\$0	\$4,599	\$281,852	\$2,828,037
Case Reserves	(8,211)	(557,473)	(3,000)	(1,829,558)	-	-	-	-	(2,398,242)
IBNR Reserves	-	(507,103)	(42,966)	(140,161)	-	-	-	-	(690,230)
Net Current Surplus/(Deficit)	\$51,777	(\$268,067)	\$189,630	(\$1,535,121)	\$1,014,895	\$0	\$4,599	\$281,852	(\$260,435)
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 03/31/23	\$38,413	(\$263,899)	\$177,028	(\$1,132,152)	\$1,015,137	(\$17)	\$1,609	\$284,931	\$121,050
NET CHANGE	13,363	(4,168)	12,602	(402,969)	(242)	17	2,990	(3,078)	(381,485)
Claim Count for Open Fund Years 6/30/23	126	231	74	326					757
Claim Count for Open Fund Years 03/31/23	126	223	74	326					749
Net Change	0	8	0	0					8

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Cash Position Summary
Fund Year 2020
For the Period Ended June 30, 2023

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	EJIF	Excess / Standalone Policies	Expense & Cont.	Total
Earned Membership Contributions	\$697,632	\$1,008,615	\$321,106	\$3,455,901	\$967,632	\$142,751	\$388,040	\$4,745,482	\$3,218,908	\$14,946,067
Other Income/Retro Program					\$18,571					\$18,571
Total Income	\$697,632	\$1,008,615	\$321,106	\$3,455,901	\$986,203	\$142,751	\$388,040	\$4,745,482	\$3,218,908	\$14,964,638
Claims Paid (Net of Subrogation)	(694,637)	(236,721)	(590,616)	(3,512,732)						(5,034,706)
Excess Recoveries										-
Excess Insurance Premiums Paid							(\$388,040)	(\$4,745,697)		(5,133,737)
Operating Expenses Paid	-	-	-	-	-	-			(\$2,960,631)	(2,960,631)
Total Payments	(694,637)	(236,721)	(590,616)	(3,512,732)	-	-	(388,040)	(4,745,697)	(2,960,631)	(13,129,074)
Position After Expenses	2,995	771,894	(269,510)	(56,831)	986,203	142,751	-	(215)	258,277	1,835,564
Investment Income	1,068	(29,723)	(6,344)	1,012	(28,497)	(4,412)		-	(24,375)	(91,271)
Transfers	150,000		420,000	300,000	(870,000)					-
Return of Surplus										-
Closed MEL Surplus Transfer - Regular Con	-	-	-	-	-	-	-	(319,208)		(319,208)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	-	319,208		319,208
CASH POSITION	\$154,063	\$742,171	\$144,146	\$244,181	\$87,706	\$138,339	\$0	(\$215)	\$233,902	\$1,744,293
Case Reserves	(32)	(166,995)	(40,766)	(681,179)			-	-	-	(888,972)
IBNR Reserves	-	(191,925)	(77,484)	(79,738)	-	-	-	-	-	(349,147)
Net Current Surplus/(Deficit)	\$154,031	\$383,251	\$25,896	(\$516,736)	\$87,706	\$138,339	\$0	(\$215)	\$233,902	\$506,174
RECOMMENDED TRANSFERS										-
Valued as of 03/31/23	\$153,845	\$206,663	(\$419,366)	(\$744,984)	\$807,908	\$138,373	\$0	\$5,298	\$228,443	\$376,181
NET CHANGE	185	176,588	445,262	228,248	(720,203)	(35)	-	(5,513)	5,460	129,993
Claim Count for Open Fund Years 6/30/23	162	189	71	336						758
Claim Count for Open Fund Years 03/31/23	162	188	71	336						757
Net Change	0	1	0	0						1

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2023

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Cash Position Summary
Fund Year 2019
For the Period Ended June 30, 2023

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	EJIF	Excess / Standalone Policies	Expense & Cont.	Total
Earned Membership Contributions	\$674,041	\$1,026,237	\$348,053	\$3,467,887	\$976,322	\$100,000	\$391,592	\$4,594,381	\$3,079,336	\$14,657,849
Other Income/Retro Program									\$747	\$747
Total Income	\$674,041	\$1,026,237	\$348,053	\$3,467,887	\$976,322	\$100,000	\$391,592	\$4,594,381	\$3,080,083	\$14,658,596
Claims Paid (Net of Subrogation)	(1,256,122)	(542,780)	(237,309)	(3,439,430)						(5,475,641)
Excess Recoveries										-
Excess Insurance Premiums Paid							(391,594)	(4,594,381)		(4,985,975)
Operating Expenses Paid									(2,867,514)	(2,867,514)
Total Payments	(1,256,122)	(542,780)	(237,309)	(3,439,430)	-	-	(391,594)	(4,594,381)	(2,867,514)	(13,329,130)
Position After Expenses	(582,081)	483,457	110,744	28,457	976,322	100,000	(2)	-	212,569	1,329,466
Investment Income	(4,799)	(5,046)	(2,841)	39,993	19,318	(3,256)	-	-	44,515	87,885
Transfers	750,000				(750,000)					-
Return of Surplus										-
Closed MEL Surplus Transfer - Regular Con	-	-	-	-	-	-	-	(403,178)	-	(403,178)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	-	403,178	-	403,178
CASH POSITION	\$163,120	\$478,411	\$107,903	\$68,450	\$245,640	\$96,744	(\$2)	\$0	\$257,084	\$1,417,351
Case Reserves	(4)	(771,725)	(342,785)	(1,035,870)						(2,150,384)
IBNR Reserves	-	(36,740)	(605)	(51,712)						(89,057)
Net Current Surplus/(Deficit)	\$163,116	(\$330,054)	(\$235,487)	(\$1,019,132)	\$245,640	\$96,744	(\$2)	\$0	\$257,084	(\$822,090)
RECOMMENDED TRANSFERS										-
Valued as of 03/31/23	\$163,770	(\$349,593)	(\$260,034)	(\$1,011,907)	\$245,702	\$96,391	\$163	\$17,474	\$239,882	(\$858,153)
NET CHANGE	(654)	19,539	24,548	(7,225)	(62)	354	(165)	(17,474)	17,202	36,063
Claim Count for Open Fund Years 6/30/23	153	238	75	291						757
Claim Count for Open Fund Years 03/31/23	153	235	75	291						754
Net Change	0	3	0	0						3

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2023

Gloucester, Salem, Cumberland Counties Municipal JIF
Historical Operating Results Summary
Closed Years Contingency Fund
For the Period Ended June 30, 2023

	1991-2017	2018	1991-2018
Earned Contributions & MEL / RCF Dividends	\$213,033,263	\$14,504,371	\$227,537,634
Claims Paid (Net of Subrogation)	(75,817,170)	(5,205,422)	(81,022,592)
Excess Recoveries	211,230		211,230
Excess Insurance Premiums Paid	(56,238,068)	(4,707,348)	(60,945,416)
Operating Expenses Paid	(38,425,124)	(2,790,653)	(41,215,777)
Residual Claims Fund Premiums Paid	(14,791,217)	(849,604)	(15,640,821)
Residual Claims Fund Supplemental Assessments - Paid	(379,960)	-	(379,960)
Total Payments	(185,440,309)	(13,553,027)	(198,993,336)
Position After Expenses	27,592,954	951,344	28,544,298
Investment Income	8,992,429	417,214	9,409,643
Return of Surplus	(24,631,321)	-	(24,631,321)
Closed MEL Surplus Transfer - Regular Contributions	(1,006,231)	(329,417)	(\$1,335,648)
Closed MEL Surplus Transfer - Excess Premiums Paid	1,006,231	329,417	\$1,335,648
CASH POSITION	11,954,062	1,368,558	\$13,322,620
Case Reserves - Property	(251)		(251)
IBNR Reserves - Property	-		-
Residual Claims Fund Supplemental Assessments - Not Paid		(53,530)	(53,530)
Current Surplus/(Deficit)	\$11,953,811	\$1,315,028	\$13,268,839
Open Property Claim Count: 06/30/23			8
Open Property Claim Count: 03/31/23			8
Net Change			0

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2023

**Gloucester, Salem, Cumberland Counties Municipal JIF
Historical Operating Results Summary
Closed MEL Unencumbered Surplus Contingency Fund
For the Period Ended June 30, 2023**

Fund Year(s) 2016-2021

Total Surplus Transferred	2,479,771
MEL Supplemental Assessments - Paid	(1,025,097)
Position After Expenses	1,454,674
Investment Income	(6,035)
Return of Surplus	-
CASH POSITION	\$1,448,639
MEL Supplemental Assessments - Not Paid	(891,500)
Current Surplus/(Deficit)	\$557,139
Valued as of 03/31/23	\$557,475
NET CHANGE	(\$335)

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial,
Claims Administrator & Treasurer reports valued as of June 30, 2023

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
For the Period Ended June 30, 2023

FUND YEAR 2023	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	\$ 245,867	\$ 598,654	\$ 172,799	\$ 1,379,110	\$ 618,235	\$ 7,805	\$ (192,466)	\$ (964,807)	\$ 257,482	\$ 2,122,680
Net Current Surplus/(Deficit)	\$ (99,709)	\$ (89,432)	\$ (28,212)	\$ (418,787)	\$ 618,235	\$ 7,805	\$ (192,466)	\$ (964,807)	\$ 257,482	\$ (909,891)
<i>RECOMMENDED TRANSFERS</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/23	\$ 36,014	\$ (41,509)	\$ (13,096)	\$ (419,234)	\$ 312,014	\$ 3,937	\$ (94,776)	\$ (1,293,032)	\$ (42,560)	\$ (1,552,243)
CHANGE	\$ (135,723)	\$ (47,923)	\$ (15,115)	\$ 447	\$ 306,220	\$ 3,868	\$ (97,690)	\$ 328,225	\$ 300,043	\$ 642,353

FUND YEAR 2022	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	\$ 120,449	\$ 1,057,794	\$ 325,411	\$ 2,049,358	\$ 750,509	\$ -	\$ 1	\$ 1	\$ 194,547	\$ 4,498,069
Net Current Surplus/(Deficit)	\$ 59,610	\$ (26,406)	\$ 71,223	\$ (415,520)	\$ 750,509	\$ -	\$ 1	\$ 1	\$ 194,547	\$ 633,964
<i>RECOMMENDED TRANSFERS</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/23	\$ (377,023)	\$ (94,298)	\$ 673	\$ (414,828)	\$ 1,050,749	\$ -	\$ 1	\$ (24,570)	\$ 374,830	\$ 515,535
CHANGE	\$ 436,633	\$ 67,892	\$ 70,550	\$ (693)	\$ (300,240)	\$ -	\$ -	\$ 24,571	\$ (180,283)	\$ 118,429

FUND YEAR 2021	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	\$ 59,988	\$ 796,509	\$ 235,596	\$ 434,598	\$ 1,014,895	\$ -	\$ -	\$ 4,599	\$ 281,852	\$ 2,828,037
Net Current Surplus/(Deficit)	\$ 51,777	\$ (268,067)	\$ 189,630	\$ (1,535,121)	\$ 1,014,895	\$ -	\$ -	\$ 4,599	\$ 281,852	\$ (260,435)
<i>RECOMMENDED TRANSFERS</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/23	\$ 38,413	\$ (263,899)	\$ 177,028	\$ (1,132,152)	\$ 1,015,137	\$ -	\$ (17)	\$ 1,609	\$ 284,931	\$ 121,050
CHANGE	\$ 13,363	\$ (4,168)	\$ 12,602	\$ (402,969)	\$ (242)	\$ -	\$ 17	\$ 2,990	\$ (3,078)	\$ (381,485)

FUND YEAR 2020	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	\$ 154,063	\$ 742,171	\$ 144,146	\$ 244,181	\$ 87,706	\$ 138,339	\$ -	\$ (215)	\$ 233,902	\$ 1,744,293
Net Current Surplus/(Deficit)	\$ 154,031	\$ 383,251	\$ 25,896	\$ (516,736)	\$ 87,706	\$ 138,339	\$ -	\$ (215)	\$ 233,902	\$ 506,174
<i>RECOMMENDED TRANSFERS</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/23	\$ 153,845	\$ 206,663	\$ (419,366)	\$ (744,984)	\$ 807,908	\$ 138,373	\$ -	\$ 5,298	\$ 228,443	\$ 376,181
CHANGE	\$ 185	\$ 176,588	\$ 445,262	\$ 228,248	\$ (720,203)	\$ (35)	\$ -	\$ (5,513)	\$ 5,460	\$ 129,993

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	LFC	EJIF	MEL & EPL/POL	Operating	Total
CASH POSITION	\$ 163,120	\$ 478,411	\$ 107,903	\$ 68,450	\$ 245,640	\$ 96,744	\$ (2)	\$ -	\$ 257,084	\$ 1,417,351
Net Current Surplus/(Deficit)	\$ 163,116	\$ (330,054)	\$ (235,487)	\$ (1,019,132)	\$ 245,640	\$ 96,744	\$ (2)	\$ -	\$ 257,084	\$ (822,090)
<i>RECOMMENDED TRANSFERS</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/23	\$ 163,770	\$ (349,593)	\$ (260,034)	\$ (1,011,907)	\$ 245,702	\$ 96,391	\$ 163	\$ 17,474	\$ 239,882	\$ (858,153)
CHANGE	\$ (654)	\$ 19,539	\$ 24,548	\$ (7,225)	\$ (62)	\$ 354	\$ (165)	\$ (17,474)	\$ 17,202	\$ 36,063



TO: TRICO JIF Finance Committee
FROM: Paul Forlenza, MGA, RMC, Executive Director
DATE: September 6, 2023
SUBJECT: Fiduciary Disclosure

The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Risk Program Administrators evaluates the financial strength of insurers used by Risk Program Administrator clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Robert Law. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund**, these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of the potential for an additional assessment should it be determined necessary by the Actuary for **Municipal Excess Liability Joint Insurance Fund**.

CC: Fund Commissioners *via 09/06/23 Finance Committee Minutes*
Risk Management Consultants *via 09/06/23 Finance Committee Minutes*

RESOLUTION NO. 2023 -33

**RESOLUTION OF THE EXECUTIVE COMMITTEE
OF THE GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2009 - 2018) SURPLUS**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

WHEREAS, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2009 - 2018**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$1,600,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of **December 31, 2022**. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

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

Karen Sweeney, Chair

ATTEST:

Robert Diaz, Secretary

September 25, 2023



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Friday, August 25, 2023

To: Board of Fund Commissioners

From: Commissioner Razze

Membership Request: The New Jersey Counties Excess Liability JIF is requesting membership in the NJ Cyber JIF. The options for coverage will be researched by the fund professionals and discussed with the Risk Control Committee.

Cyber Risk Control Services: The Board adopted the Risk Control Committee's recommendation to award Competitive Contract RFP #23-01 Training/Phishing and RFP #23-02 for External Scanning to D2 Cybersecurity. Work to begin implementation will start immediately. The Committee will continue to discuss how JIFs with current cyber service(s) contracted will be managed and possible options for reimbursement.

Cybersecurity Loss Control Program: Underwriting Manager proposed adding an additional lower level of compliance to the 2023 Cyber Check list to make deductible relief accessible to more members and provide more time for members to put cyber security controls in place. Fund professionals will work with the Risk Control Committee to fine tune the program. The current 'grandfathered' deductible levels will carry over to July 1, 2024.

Risk Management Plan Amendment: Payment Authority: The Board passed a motion to amend the Risk Management Plan to establish a Claims Review Committee to enable the fund to respond in a timely manner to certain types of cyber claims. Claims requiring immediate response can be approved, with the condition that the excess carrier has confirmed coverage and reimbursement to the JIF.

NJ Cyber Website: The Board passed a motion to approve monies to Princeton Strategic Communications Group to implement a 'members only' log in to the Fund website, thereby preventing anyone acting with malicious intent from accessing information concerning our cyber controls.

Technology Stack Questionnaire: The Underwriting Manager has received a report from Chertoff Group on the results of the technology stack survey. This information will be reviewed and shared with members.

Next Meeting: The next Fund meeting is scheduled for Thursday, September 21, 2023 at 2:00 PM. to be held as a video / audio Zoom conference call.