

## 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](http://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*The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.*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

R.	Membership Renewal Visits	
S.	Website	
T.	New Member Activity	
VIII.	Solicitor's Report	
A.	MEL Helpline and Contact List.....	Pages 65-66
B.	Closed Cases Report.....	Page 67
IX.	Safety Director's Report	
A.	Activity Report .....	Pages 68-71
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses .....	Page 72
XI.	Law Enforcement Risk Management Report	
A.	Report.....	Pages 73-74
B.	Training Notice.....	Page 75
XII.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 76
XIII.	Managed Care Report	
A.	TRICOJIF Summary.....	Page 77
B.	Average Days to Report.....	Page 78
C.	Claims Reported by Type.....	Page 79
D.	Nurse Case Management Reports.....	Page 80
E.	PPO Savings and Penetration Reports.....	Pages 81-82
F.	Top 10 Providers & Paid Provider by Specialty.....	Page 83
G.	Transitional Duty Report.....	Page 84
H.	Prescription Benefit Program.....	Page 85
I.	Quick Notes.....	Page 86
XIV.	Technology Risk Services	
A.	Reports.....	Pages 87-95
XV.	Treasurer's Report as of July 30/August 31, 2023.....	Pages 96-169
A.	Investment Report	
B.	Investment JCM I	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	Ratification of August Bill List.....	Page 170
G.	September Bill List.....	Page 171
	Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	
XVI.	Committee Reports	
A.	Finance Committee Meeting Minutes – September 6, 2023.....	Pages 172-184
1.	Interim Financials 6/30/23.....	Pages 185-194
2.	MEL Fiduciary Disclosure.....	Page 195
3.	Resolution 2023-_____ Authorizing Refund of Closed Year Accounts (2009-2018) Surplus as a Release of Surplus – <b>Motion – Roll Call</b> .....	Pages 196-197

- XVII. MEL/RCF/EJIF Reports
  - A. NJ Cyber JIF Report – August 25, 2023.....Page 198
  - B. MEL Meeting Report – September 15, 2023 ..... Verbal
  - 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<sup>®</sup>, 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<sup>®</sup>, 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 30<sup>th</sup>. 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

please review the list and be sure who you would like appointed as the contacts is actually appointed. He also noted when adding a person, please indicate, if any, current member you wish to have removed as well. Mr. DeWeese noted he is one of the attorneys on the panel so please reach out to him with any Employment Practices questions or issues. Mr. DeWeese reported that so far for 2023 he has received 26 Helpline phone calls regarding EPL issues, and has completed 26 memos in regards to those calls.

Mr. DeWeese asked for a Motion to rescind prior authorization to the Fund Solicitor to prepare, advertise, and receive Request for Qualifications (RFQ) for Fund Administrator, due to an existing proposal for Fund Administrator for Fund Years 2022, 2023, and 2024. Mr. DeWeese noted a new RFQ for Fund Years 2025, 2026, and 2027 will be released in August of 2024.

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

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

All in favor. Motion carried by unanimous vote.

Lastly, Mr. DeWeese reported that on June 30, 2023 Michelle DeWeese retired from her position as 1<sup>st</sup> Assistant Prosecutor at the Cape May County Prosecutor's office and has joined The DeWeese Law Firm as of July 01, 2023. He noted that Mrs. DeWeese is well versed in OPRA and subrogation matters and she will be handling these matters and other projects on behalf of the Fund.

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

### **SAFETY DIRECTOR'S REPORT**

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

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

As MSI Training continues to be presented through Zoom a limited number of in-person trainings is offered as part of the training expos being conducted this year. In addition to the MSI Expos, the ELDT Train the Trainer program has been offered in various locations throughout the state. These trainings are in response to the federal mandate that requires anyone seeking a new CDL, upgrading their existing CDL, or adding endorsements must attend basic orientation before testing at the motor vehicle station. Invitations have already been sent out, so if you have employees that need a CDL, please take advantage of this program as it can save you thousands of dollars per employee.

Mr. Garish noted as always, it is recommended you review the hierarchy reports for your town in the learning management system to be sure your training is up to date.

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.

	<b><i>June</i></b>	<b><i>YTD</i></b>
<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:

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<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.

<b>PPO Penetration Rate</b>	<b>June</b>
<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](http://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**

	<b>Month</b>	<b>YTD</b>
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 – 2<sup>nd</sup> Installment 2023***

For the Executive Committee’s consideration, Mr. Tontarski presented the 2<sup>nd</sup> 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 2<sup>nd</sup> 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 2<sup>nd</sup> 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.

<b>ROLL CALL</b>	<b>Yeas:</b>	Marjorie Sperry, <b>Quinton Township</b> Colette Bachich, <b>Washington Township</b> Bob Diaz, South <b>Harrison Township</b> Stephanie McCaffrey, <b>East Greenwich</b> Carolyn King Sammons, <b>Elk Township</b>
------------------	--------------	--

**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.

<b>ROLL CALL</b>	<b>Yeas:</b>	Marjorie Sperry, <b>Quinton Township</b> Colette Bachich, <b>Washington Township</b> Bob Diaz, South <b>Harrison Township</b> Stephanie McCaffrey, <b>East Greenwich</b> Carolyn King Sammons, <b>Elk Township</b>
------------------	--------------	--

**Nays:** None

**Abstain:** None

All in favor. Motion carried by unanimous vote.

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

*NJ Cyber JIF Meeting Report – June 22, 2023*

Mr. Forlenza reported the NJ Cyber JIF met on June 22, 2023 and those minutes were included in the agenda packet, and another meeting is set for August 3, 2023 as the responses will be in from the RFP's issued for Cyber Security service.

**MISCELLANEOUS BUSINESS**

Acting Chair Diaz asked for authorization to process and pay Fund Vendors in August 2023.

Motion by Ms. Sperry, seconded by Ms. Bachich to process and pay Fund Vendors in August 2023

<b>ROLL CALL</b>	<i>Yeas:</i>	Marjorie Sperry, <b>Quinton Township</b> Colette Bachich, <b>Washington Township</b> Bob Diaz, South <b>Harrison Township</b> Stephanie McCaffrey, <b>East Greenwich</b> Carolyn King Sammons, <b>Elk Township</b>
------------------	--------------	--

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

***NEXT MEETING***

Acting Chair Diaz noted that the next meeting of the TRICO JIF will take place on **Tuesday, September 25, 2023 at 5:00 PM** via Zoom conferencing

***PUBLIC COMMENT***

***Open Public Comment***

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

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

***Close Public Comment***

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

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

***APPROVE CLAIMS PAYMENTS***

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





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](mailto: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](mailto: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](http://www.tricojif.org))**

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

**T. New Member Activity**

Nothing to report

**Gloucester, Salem, Cumberland Counties Municipal JIF JOINT INSURANCE FUND**  
**2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

DATA VALUED AS OF **June 30, 2023**

MEM_ID	MEMBER	# CLAIMS ** FOR * 6/30/2023	Y.T.D. LOST TIME ACCIDENTS	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2023 - 2021
346	Carneys Point Township	0	0	0.00	0.00	0.00	1 Carneys Point Township	0.00
348	East Greenwich Township	0	0	0.00	0.00	0.00	2 East Greenwich Township	0.00
349	Elk Township	0	0	0.00	0.00	0.00	3 Elk Township	0.00
350	Fairfield Township	0	0	0.00	0.00	0.00	4 Fairfield Township	0.00
352	Greenwich Township	0	0	0.00	1.14	1.10	5 Greenwich Township	0.90
353	Harrison Township	0	0	0.00	0.00	0.00	6 Harrison Township	0.00
356	Mantua Township	0	0	0.00	0.82	3.28	7 Mantua Township	1.64
358	Paulsboro Borough	0	0	0.00	1.23	2.42	8 Paulsboro Borough	1.48
361	Pilesgrove Township	0	0	0.00	0.00	0.00	9 Pilesgrove Township	0.00
362	Pitman Borough	0	0	0.00	0.74	0.00	10 Pitman Borough	0.28
364	South Harrison Township	0	0	0.00	0.00	0.00	11 South Harrison Township	0.00
365	Swedesboro Borough	0	0	0.00	0.00	0.00	12 Swedesboro Borough	0.00
366	Upper Pittsgrove Township	0	0	0.00	2.20	0.00	13 Upper Pittsgrove Township	0.92
367	Wenonah Borough	0	0	0.00	0.00	2.53	14 Wenonah Borough	1.02
369	Woodbury Heights Borough	0	0	0.00	1.96	0.00	15 Woodbury Heights Borough	0.78
370	Woodstown Borough	0	0	0.00	0.00	0.00	16 Woodstown Borough	0.00
371	Woolwich Township	0	0	0.00	0.00	1.27	17 Woolwich Township	0.50
480	Oldmans Township	0	0	0.00	0.00	0.00	18 Oldmans Township	0.00
528	Franklin Township	0	0	0.00	0.82	4.05	19 Franklin Township	2.12
529	Shiloh Borough	0	0	0.00	0.00	0.00	20 Shiloh Borough	0.00
603	Mannington Township	0	0	0.00	0.00	0.00	21 Mannington Township	0.00
640	Lower Alloways Creek Townsh	0	0	0.00	1.74	3.36	22 Lower Alloways Creek Townsh	2.10
645	Elsinboro Township	0	0	0.00	0.00	0.00	23 Elsinboro Township	0.00
702	Hopewell Township	0	0	0.00	0.00	0.00	24 Hopewell Township	0.00
730	National Park Borough	0	0	0.00	***	***	25 National Park Borough	0.00
688	West Deptford Township	0	1	0.61	1.18	0.86	26 West Deptford Township	0.94
374	Washington Township	0	1	0.91	1.78	2.95	27 Washington Township	2.10
360	Pennsville Township	1	1	1.28	0.63	1.20	28 Pennsville Township	0.99
357	Monroe Township	0	3	1.79	2.40	2.20	29 Monroe Township	2.20
368	Westville Borough	1	1	2.70	0.00	1.22	30 Westville Borough	1.01
463	Deptford Township	0	3	3.31	2.86	4.55	31 Deptford Township	3.67
381	Woodbury City	1	2	3.38	4.86	4.71	32 Woodbury City	4.51
351	Glassboro Borough	2	4	3.77	3.38	7.67	33 Glassboro Borough	5.24
359	Penns Grove Borough	1	1	4.00	1.96	0.00	34 Penns Grove Borough	1.59
355	Logan Township	0	2	4.08	0.00	1.18	35 Logan Township	1.32
464	Quinton Township	1	1	5.13	2.27	0.00	36 Quinton Township	1.84
347	Clayton Borough	2	3	6.78	2.37	0.00	37 Clayton Borough	2.38
660	Vineland City	**	0				38 Vineland City	0.00
Totals:		9	23	1.38	1.39	1.99		1.64

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

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

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

\*\*\* MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR

2022 Loss Time Accident

June 30, 2022

1.35

Frequency as of

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

June 30, 2023

FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Monmouth County	0.36	1.00	0.99	0.87
Ocean County	0.74	1.41	1.81	1.44
Camden County	0.86	1.88	1.44	1.50
Bergen County	0.93	1.61	1.59	1.47
Suburban Metro	1.08	1.66	1.51	1.48
Atlantic County Municipal JIF	1.32	2.38	2.04	2.03
Burlington County Municipal JI	1.35	1.47	1.33	1.39
Professional Municipal Manage	1.38	1.39	1.54	1.45
Gloucester, Salem, Cumberland	1.38	1.60	1.99	1.72
Morris County	1.42	1.38	1.56	1.46
Suburban Municipal	1.52	1.37	1.85	1.60
NJ Public Housing Authority	1.63	1.85	1.53	1.68
Central New Jersey	1.64	2.61	1.54	1.99
NJ Utility Authorities	1.73	1.40	2.08	1.73
South Bergen County	2.09	2.54	2.08	2.26
<b>AVERAGE</b>	<b>1.30</b>	<b>1.70</b>	<b>1.66</b>	<b>1.60</b>

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

**Gloucester, Salem, Cumberland Counties Municipal JIF JOINT INSURANCE FUND**  
**2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

DATA VALUED AS OF July 31, 2023

MEMBER_ID	MEMBER	# CLAIMS	Y.T.D.	2023	2022	2021	MEMBER	TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
		* 7/31/2023	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2023 - 2021
1	345 Alloway Township	0	0	0.00	0.00	2.78	1 Alloway Township	1.46
2	346 Carneys Point Township	0	0	0.00	0.00	0.00	2 Carneys Point Township	0.00
3	348 East Greenwich Township	0	0	0.00	0.00	0.00	3 East Greenwich Township	0.00
4	349 Elk Township	0	0	0.00	0.00	0.00	4 Elk Township	0.00
5	350 Fairfield Township	0	0	0.00	0.00	0.00	5 Fairfield Township	0.00
6	352 Greenwich Township	0	0	0.00	1.14	1.10	6 Greenwich Township	0.87
7	353 Harrison Township	0	0	0.00	0.00	0.00	7 Harrison Township	0.00
8	356 Mantua Township	0	0	0.00	0.82	3.28	8 Mantua Township	1.59
9	358 Paulsboro Borough	0	0	0.00	1.23	2.42	9 Paulsboro Borough	1.43
10	361 Pilesgrove Township	0	0	0.00	0.00	0.00	10 Pilesgrove Township	0.00
11	362 Pitman Borough	0	0	0.00	0.74	0.00	11 Pitman Borough	0.27
12	364 South Harrison Township	0	0	0.00	0.00	0.00	12 South Harrison Township	0.00
13	365 Swedesboro Borough	0	0	0.00	0.00	0.00	13 Swedesboro Borough	0.00
14	366 Upper Pittsgrove Township	0	0	0.00	2.20	0.00	14 Upper Pittsgrove Township	0.89
15	367 Wenonah Borough	0	0	0.00	0.00	2.53	15 Wenonah Borough	0.99
16	369 Woodbury Heights Borough	0	0	0.00	1.96	0.00	16 Woodbury Heights Borough	0.76
17	370 Woodstown Borough	0	0	0.00	0.00	0.00	17 Woodstown Borough	0.00
18	371 Woolwich Township	0	0	0.00	0.00	1.27	18 Woolwich Township	0.49
19	480 Oldmans Township	0	0	0.00	0.00	0.00	19 Oldmans Township	0.00
20	529 Shiloh Borough	0	0	0.00	0.00	0.00	20 Shiloh Borough	0.00
21	603 Mannington Township	0	0	0.00	0.00	0.00	21 Mannington Township	0.00
22	640 Lower Alloways Creek Townshi	0	0	0.00	1.74	3.36	22 Lower Alloways Creek Township	2.04
23	645 Elsinboro Township	0	0	0.00	0.00	0.00	23 Elsinboro Township	0.00
24	702 Hopewell Township	0	0	0.00	0.00	0.00	24 Hopewell Township	0.00
25	730 National Park Borough	0	0	0.00	***	***	25 National Park Borough	0.00
26	688 West Deptford Township	0	1	0.52	1.18	0.86	26 West Deptford Township	0.91
27	374 Washington Township	0	1	0.78	1.78	2.95	27 Washington Township	2.03
28	528 Franklin Township	1	1	1.43	0.82	4.05	28 Franklin Township	2.36
29	357 Monroe Township	0	3	1.54	2.40	2.20	29 Monroe Township	2.13
30	360 Pennsville Township	1	2	2.20	0.63	1.20	30 Pennsville Township	1.20
31	368 Westville Borough	0	1	2.32	0.00	1.22	31 Westville Borough	0.98
32	463 Deptford Township	0	3	2.83	2.86	4.55	32 Deptford Township	3.55
33	381 Woodbury City	0	2	2.89	4.86	4.71	33 Woodbury City	4.37
34	359 Penns Grove Borough	0	1	3.43	1.96	0.00	34 Penns Grove Borough	1.54
35	355 Logan Township	0	2	3.50	0.00	1.18	35 Logan Township	1.28
36	351 Glassboro Borough	1	5	4.04	3.38	7.67	36 Glassboro Borough	5.25
37	464 Quinton Township	0	1	4.40	2.27	0.00	37 Quinton Township	1.79
38	347 Clayton Borough	0	3	5.81	2.37	0.00	38 Clayton Borough	2.30
39	660 Vineland City	**	0	0			39 Vineland City	0.00
<b>Totals:</b>		3	26	1.34	1.38	2.00		1.62

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

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

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

\*\*\* MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR

2022 Loss Time Accident Frequency as of July 31, 2022 1.36

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

July 31, 2023

FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Monmouth County	0.44	0.96	0.99	0.86
Camden County	0.69	1.52	1.44	1.31
Ocean County	0.90	1.25	1.82	1.40
Suburban Metro	1.05	1.63	1.55	1.46
Bergen County	1.07	1.53	1.59	1.45
Burlington County Municipal JI	1.16	1.38	1.37	1.33
Gloucester, Salem, Cumberland	1.34	1.38	2.00	1.62
Professional Municipal Manage	1.38	1.39	1.54	1.45
Suburban Municipal	1.41	1.26	1.85	1.53
Morris County	1.44	1.22	1.56	1.40
NJ Utility Authorities	1.49	1.40	2.08	1.67
Atlantic County Municipal JIF	1.49	2.22	2.04	1.99
Central New Jersey	1.59	2.12	1.54	1.77
NJ Public Housing Authority	1.59	1.85	1.53	1.67
South Bergen County	2.20	2.35	2.08	2.21
<b>AVERAGE</b>	<b>1.28</b>	<b>1.56</b>	<b>1.67</b>	<b>1.54</b>

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

**Conner Strong - Report by Insured**

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
4LBVP	Gloucester, Salem, Cumberland JIF	Borough of Glassboro	RE: Junior Police Academy GraduationRowan University, The State of New Jersey and the New Jersey Educational Facilities Authority are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by writ	Rowan University	201 Mullica Hill Road		Glassboro	NJ	08028	06/26/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
4LCTO	Gloucester, Salem, Cumberland JIF	Township of Washington (T)	RE: Baseball TournamentThe Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Washington Township Parks and Recreation Baseball P	CYHAA	150 Delan Avenue		Cherry Hill	NJ	08034	07/11/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
FQK4Y	Gloucester, Salem, Cumberland JIF	Township of West Deptford	RE: 2022 Truck VIN# ending in 95338The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of a 2022 Truck VIN# ending in 95338, u	Gloucester County Improvement Authority	109 Budd Blvd.		Woodbury	NJ	08096	07/13/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
G2J8U	Gloucester, Salem, Cumberland JIF	Borough of Penns Grove	RE: Mister Softee EventEvidence of Insurance with respects to the use of property at 12 State Street, Penns Grove, NJ 08069 (parking lot)	Charles Shoemaker	12 State Street		Penns Grove	NJ	08069	07/05/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability



COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
G2JTJ	Gloucester, Salem, Cumberland JIF	Township of Monroe	RE: Contract # 401-1858410-001Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Contract # 40	Marlin Leasing Corporation	C/O Insurance Service Center	PO Box 367	Marlton	NJ	08053	07/17/2023	Commercial General Liability Excess Liability Property
XW0BC	Gloucester, Salem, Cumberland JIF	Borough of Pitman	RE: 2022 Peterbuilt 348 VIN# 2NP3LJ0X2NM7681 19, Value \$258,092Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contr	Big Truck Rental, LLC	4221 Boy Scout Road	Suite 400	Tampa	FL	33607	06/29/2023	Automobile Liability Commercial General Liability Excess Liability Property Workers Compensation and Employers' Liability
XW0B M	Gloucester, Salem, Cumberland JIF	Township of Washington (T)	Evidence of insurance	Deltcorp Security	311 N. Spring Street		Sparta	TN	38583	06/30/2023	Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
XW008	Gloucester, Salem, Cumberland JIF	Borough of Glassboro	RE: Lease #573357-1 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to lease # 573357-1 for 1(one) B&W copier, valued at \$9,958.00	Canon Financial Services, Inc.	PO Box 3547		Bellevue	WA	98009	07/17/2023	Commercial General Liability
											Excess Liability
											Property
Y80NL	Gloucester, Salem, Cumberland JIF	Township of Washington (T)	Re: Backbreaker Tournament For Team: Washington Twp 8U Allstar Recreational team The Certificate Holder is an Additional Insured on the above - referenced Commercial General Liability and Excess Liability Policies if required by written contract as resp	HGSA Complex	Christine Ave		Mercerville	NJ	08619	07/14/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability

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

**AS OF June 30, 2023**

	<b>THIS MONTH</b>	<b>YTD</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>1. UNDERWRITING INCOME</b>	<b>1,491,593</b>	<b>8,949,350</b>	<b>289,746,194</b>	<b>298,695,545</b>
<b>2. CLAIM EXPENSES</b>				
Paid Claims	439,766	2,932,870	110,539,721	113,472,591
Case Reserves	75,010	(92,996)	9,570,039	9,477,043
IBNR	(111,351)	344,737	5,135,819	5,480,556
Recoveries	(514)	(1,678)	(193,094)	(194,772)
<b>TOTAL CLAIMS</b>	<b>402,911</b>	<b>3,182,933</b>	<b>125,052,485</b>	<b>128,235,418</b>
<b>3. EXPENSES</b>				
Excess Premiums	555,222	2,141,120	81,734,889	83,876,009
Administrative	308,709	1,573,892	53,552,167	55,126,059
<b>TOTAL EXPENSES</b>	<b>863,931</b>	<b>3,715,011</b>	<b>135,287,057</b>	<b>139,002,068</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>224,751</b>	<b>2,051,406</b>	<b>29,406,653</b>	<b>31,458,058</b>
<b>5. INVESTMENT INCOME</b>	<b>(4,935)</b>	<b>497,118</b>	<b>8,536,663</b>	<b>9,033,781</b>
<b>6. DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>1,166,706</b>	<b>1,166,706</b>
<b>7. STATUTORY PROFIT (4+5+6)</b>	<b>219,816</b>	<b>2,548,524</b>	<b>39,110,021</b>	<b>41,658,545</b>
<b>8. DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>24,560,248</b>	<b>24,560,248</b>
<b>9. RCF &amp; MEL Additional Assessments</b>	<b>0</b>	<b>0</b>	<b>2,831,860</b>	<b>2,831,860</b>
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>219,816</b>	<b>2,548,524</b>	<b>11,717,913</b>	<b>14,266,437</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	(2,056)	238,650	12,548,247	12,786,897
MEL Unencumbered Surplus Account	(229)	17,112	540,026	557,138
<b>2019</b>	<b>36,148</b>	<b>310,540</b>	<b>(1,122,360)</b>	<b>(811,819)</b>
<b>2020</b>	<b>130,187</b>	<b>428,230</b>	<b>71,232</b>	<b>499,462</b>
<b>2021</b>	<b>(381,370)</b>	<b>(244,254)</b>	<b>(133,422)</b>	<b>(377,676)</b>
<b>2022</b>	<b>274,110</b>	<b>654,912</b>	<b>(185,812)</b>	<b>469,100</b>
<b>2023</b>	<b>163,025</b>	<b>1,143,334</b>		<b>1,143,334</b>
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>219,816</b>	<b>2,548,524</b>	<b>11,717,912</b>	<b>14,266,436</b>
<b>TOTAL CASH</b>				<b>27,641,578</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>(131)</b>	<b>(29)</b>	<b>96,454,183</b>	<b>96,454,153</b>
<b>FUND YEAR 2019</b>				
Paid Claims	35,726	392,263	5,073,105	5,465,369
Case Reserves	(48,902)	(674,182)	2,824,565	2,150,383
IBNR	(23,199)	(2,749)	91,806	89,057
Recoveries	-	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>(36,375)</b>	<b>(284,668)</b>	<b>7,989,477</b>	<b>7,704,809</b>
<b>FUND YEAR 2020</b>				
Paid Claims	60,393	242,465	4,985,660	5,228,125
Case Reserves	(60,390)	(494,423)	1,383,394	888,971
IBNR	(130,004)	(143,556)	492,703	349,147
Recoveries	(514)	(1,678)	(193,094)	(194,772)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(130,514)</b>	<b>(397,192)</b>	<b>6,668,664</b>	<b>6,271,472</b>
<b>FUND YEAR 2021</b>				
Paid Claims	45,621	299,376	3,728,080	4,027,455
Case Reserves	90,882	333,753	2,064,489	2,398,242
IBNR	244,422	(343,770)	1,034,000	690,230
Recoveries	-	0	0	0
<b>TOTAL FY 2021 CLAIMS</b>	<b>380,925</b>	<b>289,358</b>	<b>6,826,569</b>	<b>7,115,927</b>
<b>FUND YEAR 2022</b>				
Paid Claims	101,638	892,180	1,793,587	2,685,767
Case Reserves	(106,159)	(286,559)	1,896,115	1,609,556
IBNR	(270,433)	(1,169,342)	3,423,892	2,254,550
Recoveries	-	0	0	0
<b>TOTAL FY 2022 CLAIMS</b>	<b>(274,954)</b>	<b>(563,720)</b>	<b>7,113,594</b>	<b>6,549,873</b>
<b>FUND YEAR 2023</b>				
Paid Claims	196,518	1,106,615		1,106,615
Case Reserves	199,580	1,028,415		1,028,415
IBNR	67,862	2,004,154		2,004,154
Recoveries	-	0		0
<b>TOTAL FY 2023 CLAIMS</b>	<b>463,961</b>	<b>4,139,184</b>		<b>4,139,184</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>402,911</b>	<b>3,182,933</b>	<b>125,052,485</b>	<b>128,235,418</b>

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

Fund Year 2020 Claims reflect anticipated recoverable amounts from the MEL of \$253,338 (Paid: \$194,258, Reserves: \$59,080)

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

**AS OF July 31, 2023**

	<b>THIS MONTH</b>	<b>YTD</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>1. UNDERWRITING INCOME</b>	<b>1,491,593</b>	<b>10,440,943</b>	<b>289,746,194</b>	<b>300,187,138</b>
<b>2. CLAIM EXPENSES</b>				
Paid Claims	386,443	3,319,313	110,539,721	113,859,034
Case Reserves	(153,294)	(246,290)	9,570,039	9,323,749
IBNR	455,467	800,204	5,135,819	5,936,023
Recoveries	(268)	(1,946)	(193,094)	(195,040)
<b>TOTAL CLAIMS</b>	<b>688,348</b>	<b>3,871,281</b>	<b>125,052,485</b>	<b>128,923,766</b>
<b>3. EXPENSES</b>				
Excess Premiums	352,395	2,493,514	81,734,889	84,228,404
Administrative	265,336	1,839,228	53,552,167	55,391,395
<b>TOTAL EXPENSES</b>	<b>617,731</b>	<b>4,332,743</b>	<b>135,287,057</b>	<b>139,619,799</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>185,515</b>	<b>2,236,920</b>	<b>29,406,653</b>	<b>31,643,573</b>
<b>5. INVESTMENT INCOME</b>	<b>47,775</b>	<b>544,893</b>	<b>8,536,663</b>	<b>9,081,556</b>
<b>6. DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>1,166,706</b>	<b>1,166,706</b>
<b>7. STATUTORY PROFIT (4+5+6)</b>	<b>233,289</b>	<b>2,781,813</b>	<b>39,110,021</b>	<b>41,891,835</b>
<b>8. DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>24,560,248</b>	<b>24,560,248</b>
<b>9. RCF &amp; MEL Additional Assessments</b>	<b>0</b>	<b>0</b>	<b>2,831,860</b>	<b>2,831,860</b>
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>233,289</b>	<b>2,781,813</b>	<b>11,717,913</b>	<b>14,499,726</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	23,668	262,317	12,548,247	12,810,565
MEL Unencumbered Surplus Account	2,315	19,427	540,026	559,453
<b>2019</b>	<b>2,265</b>	<b>312,805</b>	<b>(1,122,360)</b>	<b>(809,554)</b>
<b>2020</b>	<b>2,477</b>	<b>430,707</b>	<b>71,232</b>	<b>501,939</b>
<b>2021</b>	<b>4,424</b>	<b>(239,830)</b>	<b>(133,422)</b>	<b>(373,252)</b>
<b>2022</b>	<b>7,951</b>	<b>662,864</b>	<b>(185,812)</b>	<b>477,051</b>
<b>2023</b>	<b>190,189</b>	<b>1,333,523</b>		<b>1,333,523</b>
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>233,289</b>	<b>2,781,813</b>	<b>11,717,912</b>	<b>14,499,725</b>
<b>TOTAL CASH</b>				<b>30,595,856</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>(1,516)</b>	<b>(1,546)</b>	<b>96,454,183</b>	<b>96,452,637</b>
<b>FUND YEAR 2019</b>				
Paid Claims	25,187	417,450	5,073,105	5,490,556
Case Reserves	(20,012)	(694,194)	2,824,565	2,130,371
IBNR	(5,175)	(7,924)	91,806	83,882
Recoveries	-	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(284,668)</b>	<b>7,989,477</b>	<b>7,704,809</b>
<b>FUND YEAR 2020</b>				
Paid Claims	51,011	293,476	4,985,660	5,279,137
Case Reserves	(65,788)	(560,211)	1,383,394	823,183
IBNR	15,045	(128,511)	492,703	364,192
Recoveries	(268)	(1,946)	(193,094)	(195,040)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(397,192)</b>	<b>6,668,664</b>	<b>6,271,472</b>
<b>FUND YEAR 2021</b>				
Paid Claims	61,486	360,862	3,728,080	4,088,941
Case Reserves	(297,037)	36,716	2,064,489	2,101,205
IBNR	235,551	(108,219)	1,034,000	925,781
Recoveries	-	0	0	0
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>289,358</b>	<b>6,826,569</b>	<b>7,115,927</b>
<b>FUND YEAR 2022</b>				
Paid Claims	87,947	980,127	1,793,587	2,773,714
Case Reserves	(35,137)	(321,696)	1,896,115	1,574,419
IBNR	(52,810)	(1,222,152)	3,423,892	2,201,740
Recoveries	-	0	0	0
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>(563,720)</b>	<b>7,113,594</b>	<b>6,549,873</b>
<b>FUND YEAR 2023</b>				
Paid Claims	162,328	1,268,943		1,268,943
Case Reserves	264,680	1,293,095		1,293,095
IBNR	262,856	2,267,010		2,267,010
Recoveries	-	0		0
<b>TOTAL FY 2023 CLAIMS</b>	<b>689,864</b>	<b>4,829,048</b>		<b>4,829,048</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>688,348</b>	<b>3,871,281</b>	<b>125,052,485</b>	<b>128,923,766</b>

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

Fund Year 2020 Claims reflect anticipated recoverable amounts from the MEL of \$253,338 (Paid: \$195,040, Reserves: \$58,298)

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

**Monthly Regulatory Filing Check List**

**Fund Year 2023 for the Month of July/August**

<b><u>ITEM</u></b>	<b><u>FILING STATUS</u></b>
Meeting Minutes	9/26/23
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	8/17/23
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

**Annual Regulatory Filing Check List**

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

ITEM	FILING STATUS
Ethics Filings ( <i>Notification to FG's and Prof's</i> )	4/26/23
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	12/29/22
Annual Assessments/Contributions	12/29/22
Supplemental Assessments/Contributions	
Risk Management Program	1/24/23
Annual Certified Audit	7/11/23
List of Fund Commissioners & Executive Committee	1/24/23
Identity of Administrator	1/24/23
Identity of Treasurer	1/24/23
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/24/23
Member Withdrawals	N/A
Exhibit A - Certification of JIF Fund Professionals	1/24/23
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	1/24/23
Annual Reorganization Resolutions, including Cash Management Plan	1/24/23

Professionals	Contract	Gen Ins	Fidelity	E&O	Surety
<b>Actuary</b> – Actuarial Advantage	X	7/16/24	N/A	7/16/24	N/A
<b>Administrative Consultant</b> PERMA	X	12/10/23	N/A	12/10/23	N/A
<b>Administrator</b> - AJG	X	10/1/23	5/1/20	10/1/23	N/A
<b>Attorney</b> (including Subro.) - DeWeese	X	9/1/23	N/A	9/1/23	N/A
<b>Asset Manager</b> – Wilmington Trust	X	5/1/23	JIF	5/1/23	N/A
<b>Auditor</b> - Bowman	X	1/1/24	N/A	1/1/24	N/A
<b>Claims Administrator</b> Qual-Lynx	X	4/29/24	4/30/22	4/29/24	12/31/18
<b>Managed Care</b> - QualCare	X	4/29/24	N/A	4/29/24	N/A
<b>Payroll Auditor</b> - Bowman	X	1/1/24	N/A	N/A	N/A
<b>Property Appraiser</b> - Assetworks	X	9/27/23	N/A	9/27/23	N/A
<b>Safety Director</b> – JA Montgomery	X	12/10/23	N/A	12/10/23	N/A
<b>Underwriting Manager</b> - Conner Strong	X	12/10/23	N/A	12/10/23	N/A
<b>Technology Risk Svcs</b> – Wintsec	X	4/11/24	N/A	4/11/24	N/A
<b>Website</b> – Joyce Media	X	NA	NA	NA	NA
<b>Wellness Director</b> - Schiffer	X	N/A	N/A	N/A	N/A
<b>Treasurer</b> - Tontarski	X	N/A	5/1/18	N/A	JIF
<b>Recording Secretary</b> - Kristie	X	N/A	N/A	N/A	N/A
<b>Law Enforcement RMC</b> Chris Winter	X	3/31/24	N/A	N/A	N/A

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

Member Municipality	Size	Opening Balance	Additional* 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 Township	XS	2,000.00	750.00				2,750.00										2,750.00	0.00	
Swedesboro Borough	S	2,500.00	1,000.00					3,500.00									3,500.00	0.00	
Upper Pittsgrove 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	
<b>Total By Line</b>	<b>\$89,500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,885.79</b>	<b>\$5,283.00</b>	<b>\$868.39</b>	<b>\$1,120.00</b>	<b>\$2,338.32</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$11,495.50</b>	<b>\$78,004.50</b>	

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



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

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

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Trico JIF						
Data Valued As of :		August 8, 2023				
<b>Total Participating Members</b>		<b>37</b>				
Complaint		<b>35</b>				
Percent Compliant		94.59%				
				01/01/23	2023	
Member Name	* Checklist Submitted	Compliant	EPL Deductible		POL Deductible	Co-Insurance 01/01/23
CARNEYS POINT	Yes	Yes	\$ 20,000		\$ 20,000	0%
CLAYTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DEPTFORD	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
EAST GREENWICH	Yes	Yes	\$ 20,000		\$ 20,000	0%
ELK	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
ELSINBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FAIRFIELD TOWNSHIP T	Yes	Yes	\$ 2,500		\$ 2,500	0%
FRANKLIN TOWNSHIP T	Yes	Yes	\$ 75,000		\$ 75,000	20% of 1st 250K
GLASSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
GREENWICH	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HARRISON	Yes	Yes	\$ 15,000		\$ 15,000	0%
HOPEWELL TOWNSHIP	Yes	Yes	\$ 5,000		\$ 5,000	0%
LOGAN	Yes	Yes	\$ 20,000		\$ 20,000	0%
LOWER ALLOWAYS CREEK	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANNINGTON TOWNSHIP	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
MANTUA	Yes	Yes	\$ 20,000		\$ 20,000	0%
MONROE	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
NATIONAL PARK BOROUGH	No	No	\$ 20,000		\$ 20,000	20% of 1st 250K
OLDMANS	Yes	Yes	\$ 2,500		\$ 2,500	0%
PAULSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PENNS GROVE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PENNSVILLE	Yes	Yes	\$ 5,000		\$ 5,000	0%
PIESGROVE	Yes	Yes	\$ 15,000		\$ 15,000	0%
PITMAN	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
QUINTON	Yes	Yes	\$ 20,000		\$ 20,000	0%
SHILOH	Yes	Yes	\$ 2,500		\$ 2,500	0%
SOUTH HARRISON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SWEDESBORO BORO	Yes	Yes	\$ 2,500		\$ 2,500	0%
UPPER PITTSBORO	No	No	\$100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
VINELAND	Yes	Yes	\$ 75,000		\$ 75,000	20% of 1st 250K
WASHINGTON TOWNSHIP T	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
WENONAH	Yes	Yes	\$ 2,500		\$ 2,500	0%
WEST DEPTFORD	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WESTVILLE	Yes	Yes	\$ 5,000		\$ 5,000	0%
WOODBURY	Yes	Yes	\$ 20,000		\$ 20,000	0%
WOODBURY HEIGHTS	Yes	Yes	\$ 2,500		\$ 2,500	0%
WOOLWICH	Yes	Yes	\$ 20,000	\$50,000 Police Deductible	\$ 20,000	20% of 1st 250K
* Member does NOT participate in EPL coverage						

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Trico JIF						
Data Valued As of :		September 7, 2023				
Total Participating Members		37				
Complaint		35				
Percent Compliant		94.59%				
		01/01/23			2023	
Member Name	* Checklist Submitted	Compliant	EPL Deductible		POL Deductible	Co-Insurance 01/01/23
CARNEYS POINT	Yes	Yes	\$ 20,000		\$ 20,000	0%
CLAYTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DEPTFORD	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
EAST GREENWICH	Yes	Yes	\$ 20,000		\$ 20,000	0%
ELK	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
ELSINBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FAIRFIELD TOWNSHIP T	Yes	Yes	\$ 2,500		\$ 2,500	0%
FRANKLIN TOWNSHIP T	Yes	Yes	\$ 75,000		\$ 75,000	20% of 1st 250K
GLASSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
GREENWICH	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HARRISON	Yes	Yes	\$ 15,000		\$ 15,000	0%
HOPEWELL TOWNSHIP	Yes	Yes	\$ 5,000		\$ 5,000	0%
LOGAN	Yes	Yes	\$ 20,000		\$ 20,000	0%
LOWER ALLOWAYS CREEK	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANNINGTON TOWNSHIP	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
MANTUA	Yes	Yes	\$ 20,000		\$ 20,000	0%
MONROE	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
NATIONAL PARK BOROUGH	No	No	\$ 20,000		\$ 20,000	20% of 1st 250K
OLDMANS	Yes	Yes	\$ 2,500		\$ 2,500	0%
PAULSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PENNS GROVE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PENNSVILLE	Yes	Yes	\$ 5,000		\$ 5,000	0%
PILESGROVE	Yes	Yes	\$ 15,000		\$ 15,000	0%
PITMAN	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
QUINTON	Yes	Yes	\$ 20,000		\$ 20,000	0%
SHILOH	Yes	Yes	\$ 2,500		\$ 2,500	0%
SOUTH HARRISON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SWEDESBORO BORO	Yes	Yes	\$ 2,500		\$ 2,500	0%
UPPER PITTSBORO	No	No	\$ 100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
VINELAND	Yes	Yes	\$ 75,000		\$ 75,000	20% of 1st 250K
WASHINGTON TOWNSHIP T	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
WENONAH	Yes	Yes	\$ 2,500		\$ 2,500	0%
WEST DEPTFORD	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WESTVILLE	Yes	Yes	\$ 5,000		\$ 5,000	0%
WOODBURY	Yes	Yes	\$ 20,000		\$ 20,000	0%
WOODBURY HEIGHTS	Yes	Yes	\$ 2,500		\$ 2,500	0%
WOOLWICH	Yes	Yes	\$ 20,000	\$50,000 Police Deductible	\$ 20,000	20% of 1st 250K

\* Member does NOT participate in EPL coverage

# MEL Statutory Bonds as of 8/8/23

Name	Applicant	Active Statutor	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Effective Date Position 2	Approval Status Position 2	Status
Carneys Point Township	Linda S. Jones	No	Treasurer	01/01/2007	Approved	07/01/2021		Approved
Carneys Point Township	Marie Stout	No	Tax Collector	01/01/2017	Approved	01/01/2017		Approved
Carneys Point Township	Elizabeth A. Ruhl	No	Tax Collector	01/01/2014	Approved	01/01/2017		Approved
Carneys Point Township	Jennifer Koeturius	No	Tax Collector	01/01/2018	Approved	12/31/2022		Approved
Carneys Point Township	Autumn Davis	No	Treasurer	07/01/2021	Approved	06/15/2022		Approved
Carneys Point Township	Ashley Crist	Yes	Treasurer	06/12/2022	Approved			Approved
Carneys Point Township	Dawn Allen	Yes	Tax Collector	01/01/2023	Approved			Approved
Clayton Borough	Donna M. Nestore	Yes	Tax Collector	01/01/2008	Approved	Yes	Utility Clerk	01/01/2008 Approved
Deptford Township	Nina R. Lamb	No	Library Treasurer	01/01/2009	Approved	01/01/2021		Approved
Deptford Township	Kimberly Kwasizur	Yes	Treasurer	10/22/2012	Approved			Approved
Deptford Township	Diane Kusmanick	No	Tax Collector	01/01/2013	Approved	08/31/2018		Approved
Deptford Township	Christine Greenwood	No	CFO (Assuming Treasurer Duties)	01/01/2018	Pending	10/01/2018		Pending
Deptford Township	Fotini Iliadis	No	Tax Collector	08/31/2018	Approved	08/01/2022		Approved
Deptford Township	Desiree Laning	Yes	Library Treasurer	01/01/2021	Approved			Approved
Deptford Township	Christina Helder	No	Tax Collector	08/01/2022	Approved	09/12/2022		Approved
Deptford Township	Kathleen Diorio	Yes	Tax Collector	09/12/2022	Approved			Approved
East Greenwich Township	Christine Monaco	No	Utility Clerk	05/24/2016	Approved	05/19/2020		Approved
East Greenwich Township	Susan M. Costill	No	Treasurer	05/01/2019	Approved	08/31/2020		Approved
East Greenwich Township	Gail Capasso	No	Tax Collector	01/01/2007	Approved	02/09/2021		Approved
East Greenwich Township	Carole I. Riehl	No	Utility Clerk	01/01/2007	Approved	05/20/2016		Approved
East Greenwich Township	Elizabeth McGill	No		05/02/2019	Pending	12/16/2020		Pending
East Greenwich Township	Summer Keagan	No	Utility Clerk	05/01/2020	Pending	12/16/2020		Pending
East Greenwich Township	Christine Monaco	Yes	Tax Collector	01/01/2021	Approved			Approved
East Greenwich Township	Elizabeth McGill	Yes	Treasurer	01/01/2021	Approved			Approved
Elk Township	Stephen P. Considine	Yes	Treasurer	01/01/2009	Approved			Approved
Elk Township	Susan E. Defrancesco	Yes	Tax Collector	12/13/2007	Approved			Approved
Elsinboro Township	Joanne M. Eddy	No	Tax Collector	12/31/2014	Approved	04/01/2017		Approved
Elsinboro Township	Elizabeth Clark Wallender	Yes	Tax Collector	10/16/2017	Approved			Approved
Fairfield Township	Carla Smith	Yes	Tax Collector	01/01/2012	Approved			Approved
Fairfield Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	06/08/2017	Approved			Approved
Fairfield Township	Lois Buttner	No	Treasurer	01/01/2012	Approved	08/14/2015		Approved
Franklin Township	Elizabeth Ruhl	No	Tax Collector	01/01/2017	Approved	08/15/2019		Approved
Franklin Township	Charles Owens	No	CFO (Assuming Treasurer Duties)	06/22/2016	Approved	04/16/2018		Approved
Franklin Township	Karen Shover	No	Library Treasurer	01/01/2014	Approved	08/31/2020		Approved
Franklin Township	Debra Fourre Stacer	No	Treasurer	01/01/2015	Approved	07/22/2016		Approved
Franklin Township	Joanna Potopchuk	No	Tax Collector	01/01/2015	Approved	01/01/2017		Approved
Franklin Township	Katie B Coleman	No	CFO (Assuming Treasurer Duties)	04/16/2018	Approved	12/31/2019		Approved
Franklin Township	Patrick Hegarty	No	Tax Collector	09/25/2019	Approved	06/11/2022		Approved
Franklin Township	Cynthia LoGuidice	No	CFO (Assuming Treasurer Duties)	12/27/2019	Approved	04/30/2021		Approved
Franklin Township	David Emmons	Yes	Library Treasurer	09/01/2020	Approved			Approved
Franklin Township	Richard Wright	No	CFO (Assuming Treasurer Duties)	08/03/2021	Approved	10/31/2021		Approved
Franklin Township	Robin Sarlo	Yes	CFO (Assuming Treasurer Duties)	09/14/2021	Approved			Approved
Franklin Township	Gina Hayes	Yes	Tax Collector	06/11/2022	Approved			Approved
Glassboro Borough	Rosemary A. Turner	No	Tax Collector	01/01/2008	Approved	05/28/2021		Approved
Glassboro Borough	Karyn Paccione	Yes	CFO (Assuming Treasurer Duties)	07/01/2011	Approved			Approved
Glassboro Borough	Mark Godfrey	Yes	Tax Collector	05/28/2021	Approved			Approved
Greenwich Township	Merrie Schmidt	No	Treasurer	01/01/2007	Approved	10/01/2021		Approved
Greenwich Township	Suzanne D. Pierce	Yes	Tax Collector	03/02/2015	Approved			Approved
Greenwich Township	Michael Kwasizur	No	CFO (Assuming Treasurer Duties)	10/01/2021	Approved	02/18/2022		Approved
Greenwich Township	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	03/14/2022	Approved			Approved
Harrison Township	Maria Berrett	No	Tax Collector	07/17/2017	Approved	12/31/2019		Approved
Harrison Township	Dawn Michelle Allen	No	Tax Collector	09/10/2007	Approved	02/13/2023 Yes	Utility Clerk	09/10/2007 Approved
Harrison Township	Yvonne Bullock	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	02/23/2023		Approved
Harrison Township	Shawn Glynn	Yes	CFO (Assuming Treasurer Duties)	02/23/2023	Approved			Approved
Harrison Township	Patrick Hegarty	Yes	Tax Collector	02/13/2023	Approved			Approved
Hopewell Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved			Approved
Hopewell Township	Elizabeth Clark Wallender	Yes	Tax Collector	01/01/2020	Approved			Approved
Logan Township	Rosanne Pyle	Yes	Tax Collector	01/01/2011	Approved			Approved
Logan Township	Robert Best	No	CFO (Assuming Treasurer Duties)	12/31/2012	Approved	03/31/2017		Approved
Logan Township	William Pine	Yes	CFO (Assuming Treasurer Duties)	01/04/2017	Approved			Approved
Lower Alloways Creek Township	Dawn M. Allen	Yes	Tax Collector	01/01/2010	Approved			Approved
Lower Alloways Creek Township	Kevin S. Clour	Yes	Treasurer	01/01/2011	Approved			Approved
Mannington Township	Linda S. Jones	Yes	Treasurer	01/01/2011	Approved			Approved
Mannington Township	Suzanne Pierce	Yes	Tax Collector	01/01/2017	Approved			Approved
Mannington Township	Lynne H. Stiles	No	Tax Collector	01/01/2009	Approved	01/01/2017		Approved
Mantua Township	Alice M. Kellmyer	Yes	Tax Collector	01/01/2009	Approved			Approved
Mantua Township	Gayle L. Tschopp	No	Treasurer	01/01/2009	Approved	11/01/2021		Approved
Mantua Township	Candice Pennewell	No	CFO (Assuming Treasurer Duties)	11/01/2021	Approved	01/31/2023		Approved
Mantua Township	Merrie Schmidt	Yes	CFO (Assuming Treasurer Duties)	01/31/2023	Approved			Approved
Monroe Township	Karyn Paccione	No	CFO (Assuming Treasurer Duties)	09/08/2014	Approved	12/31/2018		Approved
Monroe Township	Joanna Potopchuk	Yes	Tax Collector	08/01/2015	Approved			Approved

# MEL Statutory Bonds as of 8/8/23

Name	Applicant	Active Statutor	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Date Position 1	Second Position?	Bond Position 2	Effective Date Position 2	Approval Status Position 2	Status
Monroe Township	Joan Rumpf	No	Tax Collector	01/01/2012	Approved	08/01/2015					Approved
Monroe Township	Lorraine M Boyer	Yes	CFO (Assuming Treasurer Duties)	01/01/2019	Approved						Approved
National Park Borough	Victoria Holstrom	Yes	Tax Collector	01/01/2023	Approved						Approved
National Park Borough	Kimberly Kwasizur	Yes	Treasurer	01/01/2023	Approved						Approved
Oldmans Township	Anne Deeck	No	Tax Collector	09/09/2015	Approved	02/28/2020					Approved
Oldmans Township	James R. Hackett	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	12/31/2018	Yes	Utility Clerk	01/01/2007	Approved	Approved
Oldmans Township	Margie Schieber	No	Tax Collector	01/01/2007	Approved	06/30/2015					Approved
Oldmans Township	Shawn Glynn	No	Utility Clerk	01/01/2019	Approved	07/12/2019					Approved
Oldmans Township	Pamela Lewis	No	Tax Collector	02/25/2020	Approved	07/07/2020					Approved
Oldmans Township	Diane Elwell	Yes	CFO (Assuming Treasurer Duties)	09/16/2019	Approved		Yes	Utility Clerk	09/16/2019	Approved	Approved
Oldmans Township	Susan DeFrancesco	No	Tax Collector	07/08/2020	Approved	02/15/2021					Approved
Oldmans Township	Kathleen Diorio	Yes	Tax Collector	02/15/2021	Approved						Approved
Paulsboro Borough	Rita M. Costenbader	No	Utility Clerk	01/01/2007	Approved	04/08/2019					Approved
Paulsboro Borough	Lorraine Boyer	No	CFO (Assuming Treasurer Duties)	04/08/2015	Approved	02/01/2019					Approved
Paulsboro Borough	Georjean Widener	Yes	Tax Collector	08/01/2014	Approved						Approved
Paulsboro Borough	Susan Jacobucci	No	CFO (Assuming Treasurer Duties)	02/01/2019	Approved	10/01/2019					Approved
Paulsboro Borough	Judson Moore Jr	No	CFO (Assuming Treasurer Duties)	10/01/2019	Approved	06/15/2022					Approved
Paulsboro Borough	Temple McBride	Yes	Utility Clerk	04/18/2019	Approved						Approved
Paulsboro Borough	Susan Jacobucci	Yes	CFO (Assuming Treasurer Duties)	02/01/2022	Approved						Approved
Penns Grove Borough	Marie Stout	No	Tax Collector	01/01/2017	Approved	01/01/2018					Approved
Penns Grove Borough	Anne McCarthy	No	Tax Collector	01/01/2013	Approved	01/01/2015					Approved
Penns Grove Borough	Elizabeth A. Ruhl	No	Tax Collector	01/01/2015	Approved	12/31/2016					Approved
Penns Grove Borough	Jennifer Koeturius	Yes	Tax Collector	01/01/2018	Approved						Approved
Pennsville Township	John F. Willadsen	Yes	CFO (Assuming Treasurer Duties)	01/01/2010	Approved						Approved
Pennsville Township	Lauren E. Schoonmaker	Yes	Tax Collector	01/01/2010	Approved						Approved
Pilesgrove Township	Kimberly Fleetwood	No	Treasurer	01/01/2007	Approved	05/31/2018					Approved
Pilesgrove Township	Donna L. Denham	No	Tax Collector	06/09/2009	Approved	05/31/2018					Approved
Pilesgrove Township	Jennifer Koeturius	No	Tax Collector	06/01/2018	Approved	03/30/2019					Approved
Pilesgrove Township	Marie Stout	No	CFO (Assuming Treasurer Duties)	04/01/2017	Approved	10/01/2020					Approved
Pilesgrove Township	Dawn M Allen	No	Tax Collector	04/01/2019	Approved	03/31/2021					Approved
Pilesgrove Township	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	10/01/2020	Approved		Yes	Library Treasurer	10/01/2020	Approved	Approved
Pilesgrove Township	Suzanne D. Pierce	Yes	Tax Collector	04/01/2021	Approved						Approved
Pitman Borough	Margaret Ware	No	Library Treasurer	03/07/2014	Approved	06/21/2022					Approved
Pitman Borough	Sheila Garrison	No	Tax Collector	11/13/2017	Approved	04/02/2019					Approved
Pitman Borough	Stephen P Considine	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved						Approved
Pitman Borough	Beth A. Walls	No	Tax Collector	01/01/2007	Approved	08/29/2018					Approved
Pitman Borough	Conchetta A. Anderson	No	Utility Clerk	08/28/2017	Approved	08/03/2021					Approved
Pitman Borough	Elizabeth Ruhl	Yes	Tax Collector	05/07/2019	Approved						Approved
Pitman Borough	Andrea Whilden	No	Utility Clerk	08/30/2021	Approved	07/13/2022					Approved
Pitman Borough	Carol Camacho	Yes	Library Treasurer	07/01/2022	Approved						Approved
Pitman Borough	Lynn Hoffman	Yes	Utility Clerk	09/07/2022	Approved						Approved
Quinton Township	Dawn Michelle Allen	Yes	Tax Collector	06/02/2008	Approved		Yes	Utility Clerk	06/02/2008	Approved	Approved
Quinton Township	Diane L. S. Elwell	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved						Approved
Shiloh Borough	Elizabeth Wallender	Yes	Tax Collector	01/01/2007	Approved						Approved
Shiloh Borough	Ronald L. Campbell Sr.	Yes	Treasurer	01/01/2007	Approved						Approved
South Harrison Township	Victoria Holmstrom	Yes	Tax Collector	08/26/2013	Approved						Approved
Swedesboro Borough	Lois M. Elder	No	Treasurer	01/01/2011	Approved	01/01/2019					Approved
Swedesboro Borough	Kimberly Fleetwood	No	Tax Collector	03/07/2011	Approved	12/01/2021					Approved
Swedesboro Borough	Lois Yarrington	No	Treasurer	01/01/2019	Approved	01/10/2022					Approved
Swedesboro Borough	Mark Godfrey	Yes	Tax Collector	12/01/2021	Approved						Approved
Swedesboro Borough	Jena Dolbow	Yes	Treasurer	01/10/2022	Approved						Approved
Upper Pittsgrove Township	Susan E. DeFrancesco	Yes	Tax Collector	01/01/2007	Approved		Yes	Treasurer	01/01/2007	Approved	Approved
Vineland City	Carmen DiGiorgio	Yes	Treasurer	01/01/2022	Approved		Yes	Tax Collector	01/01/2022		Approved
Washington Township	Colette Bachich	Yes	CFO (Assuming Treasurer Duties)	12/01/2017	Approved						Approved
Washington Township	James D'Auria	No	Treasurer	07/28/2014	Approved	11/30/2017					Approved
Washington Township	Robin D. Sarlo	No	Tax Collector	06/10/2015	Approved	04/01/2019					Approved
Washington Township	Anne Deeck	No	Tax Collector	07/01/2014	Approved	06/09/2015					Approved
Washington Township	Sheila Batten	Yes	Tax Collector	04/03/2019	Approved						Approved
Wenonah Borough	Karen Sweeney	Yes	Treasurer	07/01/2007	Approved						Approved
Wenonah Borough	Beth A. Walls	No	Tax Collector	09/29/2014	Approved	07/01/2018					Approved
Wenonah Borough	Lawrence J Nightlinger Jr.	No	Tax Collector	03/21/2011	Approved	09/22/2014					Approved
Wenonah Borough	Kim Jaworski	Yes	Tax Collector	07/01/2018	Approved						Approved
West Deptford Township	Michael Kwasizur	Yes	CFO (Assuming Treasurer Duties)	10/01/2018	Approved						Approved
West Deptford Township	Penny Sheehan	No	Tax Collector	01/01/2018	Approved	09/15/2021					Approved
West Deptford Township	Jennifer Dukelow	No	Tax Collector	09/15/2021	Approved	01/01/2023					Approved
West Deptford Township	Mary Beth Gill	Yes	Tax Collector	01/01/2023	Approved						Approved
Westville Borough	Nicole O'Hara	Yes	Tax Collector	08/01/2017	Approved						Approved
Westville Borough	Ryan Giles	No	Treasurer	04/05/2017	Approved	01/01/2018					Approved
Westville Borough	Friz H. Sims Jr	No	Treasurer	04/14/2009	Approved	06/23/2020					Approved
Westville Borough	Christine A. Helder	No	Tax Collector	01/01/2007	Approved	08/01/2017					Approved
Westville Borough	William Bittner	No	Treasurer	01/01/2015	Approved	05/01/2017					Approved

## MEL Statutory Bonds as of 8/8/23

Name	Applicant	Active Statutor	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Date Position 1	Second Position?	Bond Position 2	Effective Date Position 2	Approval Status Position 2	Status
Westville Borough	Kathleen Carroll	Yes	Treasurer	01/01/2018	Approved						Approved
Westville Borough	Joseph Bobiak	No	Treasurer	06/23/2020							
Woodbury City	Theresa Mulvenna	Yes	Tax Collector	08/01/2017	Approved	02/09/2022	Yes	Utility Clerk	08/01/2017	Approved	Approved
Woodbury City	Cheryl Slack	No	Library Treasurer	01/01/2007	Approved	12/27/2021					Approved
Woodbury City	Robert Law	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	04/24/2018					Approved
Woodbury City	Lorraine Roberts (married name)	No	Tax Collector	01/01/2007	Approved	08/01/2017	Yes	Utility Clerk	01/01/2007	Approved	Approved
Woodbury City	Richard E. Wright Jr	No	CFO (Assuming Treasurer Duties)	04/24/2018	Approved	07/18/2020					Approved
Woodbury City	Robert Law	Yes	CFO (Assuming Treasurer Duties)	07/18/2020	Approved						Approved
Woodbury City	Janet McMaster	Yes	Library Treasurer	01/01/2022	Approved						Approved
Woodbury Heights Borough	Victoria Holmstrom	Yes	Treasurer	01/06/2012	Approved		Yes	Tax Collector	01/06/2012	Approved	Approved
Woolwich Township	Kim Jaworski	Yes	Tax Collector	10/27/2011	Approved						Approved
Woolwich Township	William Pine	No	CFO (Assuming Treasurer Duties)	01/01/2011	Approved	01/01/2020					Approved
Woolwich Township	Julie Iacovelli	No	Treasurer	01/01/2020	Approved	03/23/2022					Approved
Woolwich Township	Britni Beecken	Yes	Treasurer	01/01/2022	Approved						Approved

# MEL STATUTORY BONDS as of 9/8/23

Name	Applicant	Active Statutory Bond Position 1	Effective Date Position 1	Approval Status Position 1	Effective Date Position 2	Approval Status Position 2	Status			
Carneys Point Township	Linda S. Jones	No	Treasurer	01/01/2007	Approved	07/01/2021	Approved			
Carneys Point Township	Marie Stout	No	Tax Collector	01/01/2017	Approved	01/01/2017	Approved			
Carneys Point Township	Elizabeth A. Ruhl	No	Tax Collector	01/01/2014	Approved	01/01/2017	Approved			
Carneys Point Township	Jennifer Koeturius	No	Tax Collector	01/01/2018	Approved	12/31/2022	Approved			
Carneys Point Township	Autumn Davis	No	Treasurer	07/01/2021	Approved	06/15/2022	Approved			
Carneys Point Township	Ashley Crist	No	Treasurer	06/12/2022	Approved	08/01/2023	Approved			
Carneys Point Township	Dawn Allen	Yes	Tax Collector	01/01/2023	Approved		Approved			
Clayton Borough	Donna M. Nestore	Yes	Tax Collector	01/01/2008	Approved	Yes	Utility Clerk	01/01/2008	Approved	
Deptford Township	Nina R. Lamb	No	Library Treasurer	01/01/2009	Approved	01/01/2021	Approved			
Deptford Township	Kimberly Kwasizur	Yes	Treasurer	10/22/2012	Approved		Approved			
Deptford Township	Diane Kusmanick	No	Tax Collector	01/01/2013	Approved	08/31/2018	Approved			
Deptford Township	Christine Greenwood	No	CFO (Assuming Treasurer Duties)	01/01/2018	Pending	10/01/2018	Pending			
Deptford Township	Fotini Iliadis	No	Tax Collector	08/31/2018	Approved	08/01/2022	Approved			
Deptford Township	Desiree Laning	Yes	Library Treasurer	01/01/2021	Approved		Approved			
Deptford Township	Christina Helder	No	Tax Collector	08/01/2022	Approved	09/12/2022	Approved			
Deptford Township	Kathleen Diorio	Yes	Tax Collector	09/12/2022	Approved		Approved			
East Greenwich Township	Christine Monaco	No	Utility Clerk	05/24/2016	Approved	05/19/2020	Approved			
East Greenwich Township	Susan M. Costill	No	Treasurer	05/01/2019	Approved	08/31/2020	Approved			
East Greenwich Township	Gail Capasso	No	Tax Collector	01/01/2007	Approved	02/09/2021	Approved			
East Greenwich Township	Carole I. Riehl	No	Utility Clerk	01/01/2007	Approved	05/20/2016	Approved			
East Greenwich Township	Elizabeth McGill	No		05/02/2019	Pending	12/16/2020	Pending			
East Greenwich Township	Summer Keagan	No	Utility Clerk	05/01/2020	Pending	12/16/2020	Pending			
East Greenwich Township	Christine Monaco	Yes	Tax Collector	01/01/2021	Approved		Approved			
East Greenwich Township	Elizabeth McGill	Yes	Treasurer	01/01/2021	Approved		Approved			
Elk Township	Stephen P. Considine	Yes	Treasurer	01/01/2009	Approved		Approved			
Elk Township	Susan E. DeFrancesco	Yes	Tax Collector	12/13/2007	Approved		Approved			
Elsinboro Township	Joanne M. Eddy	No	Tax Collector	12/31/2014	Approved	04/01/2017	Approved			
Elsinboro Township	Elizabeth Clark Wallender	Yes	Tax Collector	10/16/2017	Approved		Approved			
Fairfield Township	Carla Smith	Yes	Tax Collector	01/01/2012	Approved		Approved			
Fairfield Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	06/08/2017	Approved		Approved			
Fairfield Township	Lois Buttner	No	Treasurer	01/01/2012	Approved	08/14/2015	Approved			
Franklin Township	Elizabeth Ruhl	No	Tax Collector	01/01/2017	Approved	08/15/2019	Approved			
Franklin Township	Charles Owens	No	CFO (Assuming Treasurer Duties)	06/22/2016	Approved	04/16/2018	Approved			
Franklin Township	Karen Shower	No	Library Treasurer	01/01/2014	Approved	08/31/2020	Approved			
Franklin Township	Debra Fourre Stacer	No	Treasurer	01/01/2015	Approved	07/22/2016	Approved			
Franklin Township	Joanna Potopchuk	No	Tax Collector	01/01/2015	Approved	01/01/2017	Approved			
Franklin Township	Katie B Coleman	No	CFO (Assuming Treasurer Duties)	04/16/2018	Approved	12/31/2019	Approved			
Franklin Township	Patrick Hegarty	No	Tax Collector	09/25/2019	Approved	06/11/2022	Approved			
Franklin Township	Cynthia LoGuidice	No	CFO (Assuming Treasurer Duties)	12/27/2019	Approved	04/30/2021	Approved			
Franklin Township	David Emmons	Yes	Library Treasurer	09/01/2020	Approved		Approved			
Franklin Township	Richard Wright	No	CFO (Assuming Treasurer Duties)	08/03/2021	Approved	10/31/2021	Approved			
Franklin Township	Robin Sarlo	Yes	CFO (Assuming Treasurer Duties)	09/14/2021	Approved		Approved			
Franklin Township	Gina Hayes	Yes	Tax Collector	06/11/2022	Approved		Approved			
Glassboro Borough	Rosemary A. Turner	No	Tax Collector	01/01/2008	Approved	05/28/2021	Approved			
Glassboro Borough	Karyn Paccione	Yes	CFO (Assuming Treasurer Duties)	07/01/2011	Approved		Approved			
Glassboro Borough	Mark Godfrey	Yes	Tax Collector	05/28/2021	Approved		Approved			
Greenwich Township	Merrie Schmidt	No	Treasurer	01/01/2007	Approved	10/01/2021	Approved			
Greenwich Township	Suzanne D. Pierce	Yes	Tax Collector	03/02/2015	Approved		Approved			
Greenwich Township	Michael Kwasizur	No	CFO (Assuming Treasurer Duties)	10/01/2021	Approved	02/18/2022	Approved			
Greenwich Township	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	03/14/2022	Approved		Approved			
Harrison Township	Maria Berkett	No	Tax Collector	07/17/2017	Approved	12/31/2019	Approved			
Harrison Township	Dawn Michelle Allen	No	Tax Collector	09/10/2007	Approved	02/13/2023	Yes	Utility Clerk	09/10/2007	Approved
Harrison Township	Yvonne Bullock	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	02/23/2023	Approved			
Harrison Township	Shawn Glynn	Yes	CFO (Assuming Treasurer Duties)	02/23/2023	Approved		Approved			
Harrison Township	Patrick Hegarty	Yes	Tax Collector	02/13/2023	Approved		Approved			
Hopewell Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved		Approved			
Hopewell Township	Elizabeth Clark Wallender	Yes	Tax Collector	01/01/2020	Approved		Approved			
Logan Township	Rosanne Pyle	Yes	Tax Collector	01/01/2011	Approved		Approved			
Logan Township	Robert Best	No	CFO (Assuming Treasurer Duties)	12/31/2012	Approved	03/31/2017	Approved			
Logan Township	William Pine	Yes	CFO (Assuming Treasurer Duties)	01/04/2017	Approved		Approved			
Lower Alloways Creek Township	Dawn M. Allen	Yes	Tax Collector	01/01/2010	Approved		Approved			
Lower Alloways Creek Township	Kevin S. Clour	Yes	Treasurer	01/01/2011	Approved		Approved			
Mannington Township	Linda S. Jones	No	Treasurer	01/01/2011	Approved	08/10/2023	Approved			
Mannington Township	Suzanne Pierce	Yes	Tax Collector	01/01/2017	Approved		Approved			
Mannington Township	Lynne H. Stiles	No	Tax Collector	01/01/2009	Approved	01/01/2017	Approved			
Mannington Township	Diane Elwell	Yes	CFO (Assuming Treasurer Duties)	01/01/2023	Approved		Approved			
Mantua Township	Alice M. Kellmyer	Yes	Tax Collector	01/01/2009	Approved		Approved			
Mantua Township	Gayle L. Tschopp	No	Treasurer	01/01/2009	Approved	11/01/2021	Approved			
Mantua Township	Candice Pennewell	No	CFO (Assuming Treasurer Duties)	11/01/2021	Approved	01/31/2023	Approved			
Mantua Township	Merrie Schmidt	No	CFO (Assuming Treasurer Duties)	01/31/2023	Approved	08/24/2023	Approved			
Mantua Township	Karyn Paccione	Yes	CFO (Assuming Treasurer Duties)	04/11/2023	Approved		Approved			
Monroe Township	Karyn Paccione	No	CFO (Assuming Treasurer Duties)	09/08/2014	Approved	12/31/2018	Approved			
Monroe Township	Joanna Potopchuk	Yes	Tax Collector	08/01/2015	Approved		Approved			



# MEL STATUTORY BONDS as of 9/8/23

Monroe Township	Joan Rumpf	No	Tax Collector	01/01/2012	Approved	08/01/2015			Approved
Monroe Township	Lorraine M Boyer	Yes	CFO (Assuming Treasurer Duties)	01/01/2019	Approved				Approved
National Park Borough	Victoria Holstrom	Yes	Tax Collector	01/01/2023	Approved				Approved
National Park Borough	Kimberly Kwasizur	Yes	Treasurer	01/01/2023	Approved				Approved
Oldmans Township	Anne Deeck	No	Tax Collector	09/09/2015	Approved		02/28/2020		Approved
Oldmans Township	James R. Hackett	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved		12/31/2018	Yes	Utility Clerk
Oldmans Township	Margie Schieber	No	Tax Collector	01/01/2007	Approved		06/30/2015		Approved
Oldmans Township	Shawn Glynn	No	Utility Clerk	01/01/2019	Approved		07/12/2019		Approved
Oldmans Township	Pamela Lewis	No	Tax Collector	02/25/2020	Approved		07/07/2020		Approved
Oldmans Township	Diane Elwell	Yes	CFO (Assuming Treasurer Duties)	09/16/2019	Approved			Yes	Utility Clerk
Oldmans Township	Susan DeFrancesco	No	Tax Collector	07/08/2020	Approved		02/15/2021		Approved
Oldmans Township	Kathleen Diorio	Yes	Tax Collector	02/15/2021	Approved				Approved
Paulsboro Borough	Rita M. Costenbader	No	Utility Clerk	01/01/2007	Approved		04/08/2019		Approved
Paulsboro Borough	Lorraine Boyer	Yes	CFO (Assuming Treasurer Duties)	04/08/2015	Approved		02/01/2019		Approved
Paulsboro Borough	Georjean Widener	No	Tax Collector	08/01/2014	Approved				Approved
Paulsboro Borough	Susan Jacobucci	No	CFO (Assuming Treasurer Duties)	02/01/2019	Approved		10/01/2019		Approved
Paulsboro Borough	Judson Moore Jr	No	CFO (Assuming Treasurer Duties)	10/01/2019	Approved		06/15/2022		Approved
Paulsboro Borough	Temple McBride	Yes	Utility Clerk	04/18/2019	Approved				Approved
Paulsboro Borough	Susan Jacobucci	Yes	CFO (Assuming Treasurer Duties)	02/01/2022	Approved				Approved
Penns Grove Borough	Marie Stout	No	Tax Collector	01/01/2017	Approved		01/01/2018		Approved
Penns Grove Borough	Anne McCarthy	No	Tax Collector	01/01/2013	Approved		01/01/2015		Approved
Penns Grove Borough	Elizabeth A. Ruhl	No	Tax Collector	01/01/2015	Approved		12/31/2016		Approved
Penns Grove Borough	Jennifer Koeturius	Yes	Tax Collector	01/01/2018	Approved				Approved
Pennsville Township	John F. Willadsen	Yes	CFO (Assuming Treasurer Duties)	01/01/2010	Approved				Approved
Pennsville Township	Lauren E. Schoonmaker	Yes	Tax Collector	01/01/2010	Approved				Approved
Pilesgrove Township	Kimberly Fleetwood	No	Treasurer	01/01/2007	Approved		05/31/2018		Approved
Pilesgrove Township	Donna L. Denham	No	Tax Collector	06/09/2009	Approved		05/31/2018		Approved
Pilesgrove Township	Jennifer Koeturius	No	Tax Collector	06/01/2018	Approved		03/30/2019		Approved
Pilesgrove Township	Marie Stout	No	CFO (Assuming Treasurer Duties)	04/01/2017	Approved		10/01/2020		Approved
Pilesgrove Township	Dawn M Allen	No	Tax Collector	04/01/2019	Approved		03/31/2021		Approved
Pilesgrove Township	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	10/01/2020	Approved			Yes	Library Treasurer
Pilesgrove Township	Suzanne D. Pierce	Yes	Tax Collector	04/01/2021	Approved				Approved
Pitman Borough	Margaret Ware	No	Library Treasurer	03/07/2014	Approved		06/21/2022		Approved
Pitman Borough	Sheila Garrison	No	Tax Collector	11/13/2017	Approved		04/02/2019		Approved
Pitman Borough	Stephen P Considine	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved				Approved
Pitman Borough	Beth A. Walls	No	Tax Collector	01/01/2007	Approved		08/29/2018		Approved
Pitman Borough	Conchetta A. Anderson	No	Utility Clerk	08/28/2017	Approved		08/03/2021		Approved
Pitman Borough	Elizabeth Ruhl	Yes	Tax Collector	05/07/2019	Approved				Approved
Pitman Borough	Andrea Whilden	No	Utility Clerk	08/30/2021	Approved		07/13/2022		Approved
Pitman Borough	Carol Camacho	No	Library Treasurer	07/01/2022	Approved		07/24/2023		Approved
Pitman Borough	Lynn Hoffman	Yes	Utility Clerk	09/07/2022	Approved				Approved
Pitman Borough	Dolores Novin	Yes	Library Treasurer	07/24/2023	Pending				Pending
Quinton Township	Dawn Michelle Allen	Yes	Tax Collector	06/02/2008	Approved			Yes	Utility Clerk
Quinton Township	Diane L. S. Elwell	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved				Approved
Shiloh Borough	Elizabeth Wallender	Yes	Tax Collector	01/01/2007	Approved				Approved
Shiloh Borough	Ronald L. Campbell Sr.	Yes	Treasurer	01/01/2007	Approved				Approved
South Harrison Township	Victoria Holmstrom	Yes	Tax Collector	08/26/2013	Approved				Approved
Swedesboro Borough	Lois M. Elder	No	Treasurer	01/01/2011	Approved		01/01/2019		Approved
Swedesboro Borough	Kimberly Fleetwood	No	Tax Collector	03/07/2011	Approved		12/01/2021		Approved
Swedesboro Borough	Lois Yarrington	No	Treasurer	01/01/2019	Approved		01/10/2022		Approved
Swedesboro Borough	Mark Godfrey	Yes	Tax Collector	12/01/2021	Approved				Approved
Swedesboro Borough	Jena Dolbow	Yes	Treasurer	01/10/2022	Approved				Approved
Upper Pittsgrove Township	Susan E. DeFrancesco	Yes	Tax Collector	01/01/2007	Approved			Yes	Treasurer
Vineland City	Carmen DiGiorgio	Yes	Treasurer	01/01/2022	Approved			Yes	Tax Collector
Washington Township	Colette Bachich	Yes	CFO (Assuming Treasurer Duties)	12/01/2017	Approved				Approved
Washington Township	James D'Auria	No	Treasurer	07/28/2014	Approved		11/30/2017		Approved
Washington Township	Robin D. Sarlo	No	Tax Collector	06/10/2015	Approved		04/01/2019		Approved
Washington Township	Anne Deeck	No	Tax Collector	07/01/2014	Approved		06/09/2015		Approved
Washington Township	Sheila Batten	Yes	Tax Collector	04/03/2019	Approved				Approved
Wenonah Borough	Karen Sweeney	Yes	Treasurer	07/01/2007	Approved				Approved
Wenonah Borough	Beth A. Walls	No	Tax Collector	09/29/2014	Approved		07/01/2018		Approved
Wenonah Borough	Lawrence J Nightlinger Jr.	No	Tax Collector	03/21/2011	Approved		09/22/2014		Approved
Wenonah Borough	Kim Jaworski	Yes	Tax Collector	07/01/2018	Approved				Approved
West Deptford Township	Michael Kwasizur	Yes	CFO (Assuming Treasurer Duties)	10/01/2018	Approved				Approved
West Deptford Township	Penny Sheehan	No	Tax Collector	01/01/2018	Approved		09/15/2021		Approved
West Deptford Township	Jennifer Dukelow	No	Tax Collector	09/15/2021	Approved		01/01/2023		Approved
West Deptford Township	Mary Beth Gill	Yes	Tax Collector	01/01/2023	Approved				Approved
Westville Borough	Nicole O'Hara	Yes	Tax Collector	08/01/2017	Approved				Approved
Westville Borough	Ryan Giles	No	Treasurer	04/05/2017	Approved		01/01/2018		Approved
Westville Borough	Friz H. Sims Jr	No		04/14/2009	Approved		06/23/2020		Approved
Westville Borough	Christine A. Helder	No	Tax Collector	01/01/2007	Approved		08/01/2017		Approved
Westville Borough	William Bittner	No	Treasurer	01/01/2015	Approved		05/01/2017		Approved
Westville Borough	Kathleen Carroll	Yes	Treasurer	01/01/2018	Approved				Approved
Westville Borough	Joseph Bobiak	No	Treasurer	06/23/2020			02/09/2022		Approved

# MEL STATUTORY BONDS as of 9/8/23

Woodbury City	Theresa Mulvenna	Yes	Tax Collector	08/01/2017	Approved		Yes	Utility Clerk	08/01/2017	Approved	Approved
Woodbury City	Cheryl Slack	No	Library Treasurer	01/01/2007	Approved		12/27/2021				Approved
Woodbury City	Robert Law	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved		04/24/2018				Approved
Woodbury City	Lorraine Roberts (married name)	No	Tax Collector	01/01/2007	Approved		08/01/2017	Yes	Utility Clerk	01/01/2007	Approved
Woodbury City	Richard E. Wright Jr	No	CFO (Assuming Treasurer Duties)	04/24/2018	Approved		07/18/2020				Approved
Woodbury City	Robert Law	Yes	CFO (Assuming Treasurer Duties)	07/18/2020	Approved						Approved
Woodbury City	Janet McMaster	Yes	Library Treasurer	01/01/2022	Approved						Approved
Woodbury Heights Borough	Victoria Holmstrom	Yes	Treasurer	01/06/2012	Approved			Yes	Tax Collector	01/06/2012	Approved
Woolwich Township	Kim Jaworski	Yes	Tax Collector	10/27/2011	Approved						Approved
Woolwich Township	William Pine	No	CFO (Assuming Treasurer Duties)	01/01/2011	Approved		01/01/2020				Approved
Woolwich Township	Julie Iacovelli	No	Treasurer	01/01/2020	Approved		03/23/2022				Approved
Woolwich Township	Britni Beecken	Yes	Treasurer	01/01/2022	Approved						Approved

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

Member Municipality	Stage	Status	Notes
Alloway			
Carney's Pt.			
Clayton		Approved	
Deptford			
E. Greenwich			
Elk			
Elsinboro			
Fairfield			
Franklin			
Glassboro			
Greenwich			
Harrison			
Logan		Removed	Skateboard park removed as of 11/17/09
Lower Alloways Creek			
Mannington			
Mantua			
Monroe		Approved	
Oldmans			
Paulsboro			
Penns Grove			
Pennsville		Approved	
Pilesgrove			
Pitman			
Quinton			
Shiloh			
S. Harrison			
Swedesboro			
U. Pittsgrove			
Vineland			
Washington Twp		Removed	Skateboard park removed as of 12/31/2014
Wenonah			
West Deptford		Removed	8/21/18 torn down
Westville			
Woodbury	Inquiry	Active	Letter explaining program sent to RMC on 2/22/05. Per MEL Underwriter - Not a Skatepark - No Approval Required.
Woodbury Heights			
Woodstown			
Woolwich			

## Should Employers Pay for Both Lawyers in the Workers' Compensation Case?

John H. Geaney July 20, 2023

When a workers' compensation case settles in the New Jersey Division of Workers' Compensation for a percentage of disability, the employer pays for its own lawyer and most of the fee of the injured worker's lawyer. New Jersey may be the only state that has this practice. Judges generally assess 60% of the legal fee of the claimant against respondent and 40% against the lawyer with the bizarre result that injured workers pay a paltry 8% of the total award for their own lawyer. Practitioners are often astonished to learn that there is no legal basis for an employer to pay for the attorney for the claimant. No statute requires this outcome and no regulation requires this.

Given that there is no legal requirement for this practice, when did this peculiar financial burden on employers begin? Attorney Richard Rubenstein of Livingston, NJ has done a great deal of research into the history of the New Jersey Workers' Compensation Act and was kind enough to share some of his research on this issue. He found cases in the 1920s in which the entire counsel fee for the petitioner was paid by the employer, provided that the case was accepted at the outset by the employer. Employers used to have a way of avoiding counsel fees, however. For many years after the New Jersey Act was passed, employers could make a settlement offer immediately prior to a hearing to defeat the entire counsel fee. That practice was successfully challenged in a 1950 decision based on due process arguments. Attorney Rubenstein first found a reference to a 60/40 split around the year 1950.

Based on Attorney Rubenstein's research, we know that judges began using discretion to assess 60% percent of the employee's counsel fee against employers as far back as 1950. The next question is why did this happen in the first place? My own guess is that this practice reflected the reality that workers' compensation rates prior to 1979 were abjectly low. Even in 1979, an award of 50% permanent partial disability amounted to only \$11,000! The major change in rates began with the 1979 Amendments. In 1980 an award of 50% permanent partial disability trebled to \$36,900. In 2023 an award of 50% permanent partial disability, by contrast, amounts to \$220,000. That is 20 times more than in 1979. Needless to say, inflation has not risen 2,000 percent in the past 43 years.

The 60/40 split is an anachronism and makes no sense today with workers' compensation rates having risen so much over the past 40 years. In 2022 alone, workers' compensation rates rose 10% in just one year! An award of 50% was \$193,800 in 2021 but one year later the same award was valued at \$213,000. One can see from the sharp rise in workers' compensation rates that the 60/40 split is no longer warranted. Furthermore, it costs employers millions of dollars every year. Injured workers can afford to pay their own counsel fees on orders approving settlement with a percentage of disability just as they already do on Section 20 settlements. There remains no legal basis for the employer to pay any portion of the petitioner's counsel fee.

This topic is highly relevant today because there is currently a bill that would raise counsel fees for workers' attorneys to 25% from 20%. If the 60/40 split remains unaddressed in New Jersey, then employers will be paying 25% more in counsel fees for the injured workers' attorney. For example, an award on a percentage basis amounting to \$50,000 will mean the counsel fee rises

from \$10,000 to \$12,500. Using a 60/40 split, the Judge of Compensation would require respondent to pay 60% of \$12,500 or \$7,500. That amounts to 25% more than \$6,000 if the counsel fee remains at 20%.

The rationale for the increase in counsel fees is that petitioner's attorneys in workers' compensation are much like their counterparts in civil litigation. Their fee is contingent on success. If there is no recovery, there is no fee. That is true. But here is where the argument falls apart. Attorneys who practice in civil litigation are permitted to charge their clients one third of the first \$750,000. Meanwhile, injured workers only pay 8% of the award on an order approving settlement in workers' compensation cases! Consider this anomaly: sometimes an injured worker has both a workers' compensation case as well as a civil third-party case. What sense does it make that the same individual pays 8% for his or her attorney in the comp case but pays one third in the civil case? In many situations, the workers' compensation case has more settlement value than the civil case. Workers are benefiting from dramatically higher rates but still paying an absurdly low percentage to their own attorneys. Workers get the benefit of the skills of their lawyers and higher awards almost every year, but employers end up footing most of the legal bill. Passage of the proposed bill raising attorneys' fees to 25% should be conditioned on petitioners paying for their own attorneys in all cases, not just Section 20 settlements. This is not 1950 or 1979. Rates have skyrocketed, and there is no compelling argument that employers need to continue to subsidize injured workers by reducing their obligations to their own lawyers.

Judges have the power to decide what portion of the petitioner's counsel fee is paid by the employer, if any, or by the injured worker. The 60/40 split is an archaic convention and nothing more. The Division should address this issue not just because employees can afford to pay their attorneys considering much higher permanency awards but also because the State needs employers. New Jersey has the highest net outmigration of residents of any state in the nation. In 2022, 64,000 more residents left New Jersey than entered New Jersey. They leave for many of the same reasons employers leave the state. Among the reasons is that Florida and a few other states (Texas and Tennessee among them) have more friendly economic environments with no state income tax. Requiring injured workers to pay most or all of the fee of their own attorneys will save employers millions of dollars every year. That may actually help the State retain employers.

## The “Silk City”

John H. Geaney July 24, 2023

It is a city conceived and created by one of the most famous Americans in history. He is perhaps even more well known today than ever following the success of the eponymous Broadway show “Hamilton” created by Lin-Manuel Miranda. Yet it is a city that surprisingly few New Jersey residents know much about. The city is Paterson, located in Passaic County and founded by none other than the great Alexander Hamilton, who decided to make Paterson the first industrial planned community in the United States. The city was named after the second Governor of the State of New Jersey, William Paterson, a lawyer and a jurist who was a signer of the US Constitution.

Many of the cities that have workers’ compensation courts have experienced tremendous economic growth in the last two decades, including Jersey City, Newark, Camden, New Brunswick and others. Paterson is a poor city. Families have half the state average annual income, but the city may be on the verge of its own renaissance. The third largest city in the state, Paterson was founded in 1792 by Alexander Hamilton. He could foresee what the Paterson Great Falls and its hydroelectric power could mean in developing much needed manufacturing in the United States. Hamilton was a visionary. He and others who founded the “Society for Establishing Useful Manufactures” (S.U.M.) were in fact prophetic. With the help of the S.U.M., Paterson did become a manufacturing powerhouse in the 19<sup>th</sup> century, manufacturing silk, locomotives, paper and firearms. It was known for decades as the leading manufacturing center in the United States for silk: hence the moniker, the “Silk City.” It fell on harder times in the mid-20<sup>th</sup> century.

As far as workers’ compensation courts go, Paterson is the only New Jersey comp court which is a few blocks from a National Park. The Paterson Great Falls is part of the National Park System, and the Falls are the second largest by volume of water east of the Mississippi. The waterfall views are simply spectacular. More and more visitors come to see the Falls, and they visit the nearby Paterson Museum which displays the industrial history of the city, Garret Mountain Reservation, Lambert Castle and the recently renovated Hinchliffe Stadium. All of these sites are close to workers’ compensation court. On one visit I made to the Falls in 2017, a bus from a private school in Lakewood, N.J. brought high school students to the Falls. I spoke with some of the students, and they were astounded that such a beautiful national park and falls were located in the center of North Jersey.

One of the strengths of the city is that it has great diversity with a large Latino community, black community, white community, and the largest Middle Eastern community in New Jersey, which is centered in South Paterson. In fact, the Mayor of Paterson is of Middle Eastern heritage. Each generation of immigrants that has settled in Paterson has left its mark over the centuries. More residents of New Jersey and visitors to the state need to know about the unique history of Paterson. They need to know about the many great Americans who lived or worked in the city, including Lou Costello, the famous comedian; Allen Ginsberg, a highly acclaimed poet raised in Paterson; Larry Dobe, who grew up in Paterson where he played high school baseball and along

with Jackie Robinson helped break the color barrier in baseball while playing in the American League; Michael Jace, a very talented actor, and William Carlos Williams, an immensely talented writer and poet who wrote the poem "Paterson," which consists of five books published between 1946 and 1958. There are many, many more famous Patersonians.

From a personal standpoint, I am rooting for the Paterson renaissance, as my mother and her family lived in the city, my sisters were all born at St. Joseph's Hospital, my father worked there for 40 years, in fact co-founding what was then the largest law firm in Passaic County located in 100 Hamilton Plaza, site of the present workers' compensation court, and my grandfather was a Superior Court Judge in Paterson.

If you have read this far, at this point you have undoubtedly begun to wonder, "*John, what does this blog have to do with workers' compensation anyway?*" Well, at first glance perhaps not much but maybe more than you might think. There are only 15 venues where workers' compensation cases are heard, and each court is located in a city or municipality with its own interesting and developing history. The Division judges, court personnel, security professionals, thousands of lawyers around the state, adjusters, translators, stenographers, petitioners, respondents and many doctors regularly work in or visit the 15 workers' compensation courts. They park their cars there, buy coffee there, make friends there, shop there, and dine in restaurants there. They may become in time part of the fabric of the communities that host the 15 workers' compensation courts in the state.

One could say that we in the world of workers' compensation play a small role individually but a larger role collectively in contributing to each of the cities and municipalities where the Division carries out its vital business. As for the City of Paterson, don't forget to put it on your bucket list.

## *Land Use Training Certification*

### **Member**

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





**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](http://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](mailto: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

[www.cgajlaw.com](http://www.cgajlaw.com)

- 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](mailto: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	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
7/13/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	1:00 - 3:30 pm
7/27/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
7/27/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	1:00 - 3:30 pm
9/11/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
9/11/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	1:00 - 3:30 pm
9/27/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
9/27/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	1:00 - 3:30 pm
10/11/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
10/11/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	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](mailto: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**.



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## EPL Helpline Checklist Authorized Contact Person(s)

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

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

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

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

**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

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

### *LOSS CONTROL SURVEYS*

#### 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](mailto:afelip@jamontgomery.com).

# LESSONS LEARNED FROM LOSSES MONTHLY NEWSLETTER – SEPTEMBER 2023

# INDEMNITY AGREEMENTS



TO PROTECT AGAINST FUTURE LIABILITIES, PLEASE KEEP THE FOLLOWING IN MIND:

- Consult with your town's Solicitor.
- Consult with your RMC as they have an excellent understanding of identifying exposures and the transferring of risk.
- Check current indemnification agreements and contracts to ensure that they clearly indicate where responsibilities lies and that they have been signed by all parties.
- If your town was to be named as an additional insured in a Certificate of Insurance or Contract, confirm that the Insurer has your town named as an additional insured. Do not assume the other party carried through with the promise.
- Confirm receipt of Certificates of Insurance and keep them where they can be easily located.

Example: a private citizen tripped and fell on a wooden plank sticking out from under jersey block placed by the town as a barrier during a political rally. The claimant sustained 3 fractures and had 2 surgeries from the fall. The Hold Harmless Agreement the Member had with the event planner was not signed and the Certificates of Insurance, which would indicate what insurance coverage was in force and what dates and times the event would occur, could not be located. The claim has settled at \$380,000 and has a total footprint with expense and legal at \$435,000



**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](mailto: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](mailto:Chriswinter1429@gmail.com) as follows:

Rank, Name, Police Department.

**GLOUCESTER, SALEM AND CUMBERLAND COUNTIES  
MUNICIPAL JOINT INSURANCE FUND  
WELLNESS DIRECTOR'S REPORT**

**TO:** Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Debby Schiffer, JIF Wellness Director  
**DATE:** September 25, 2023 Virtual via Zoom Conference  
**Contact Information:** [debby\\_schiffer@targetingwellness.com](mailto: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 4<sup>th</sup> 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 19<sup>th</sup> 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

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

<b>Savings</b>	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%

<b>QualCare Network Provider Penetration Rate</b>	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%

<b>Exclusive Provider Panel Penetration Rate</b>	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%

<b>Transitional Duty Summary</b>		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



**Gloucester, Salem, Cumberland Counties Municipal JIF  
Average Days To Report By JIF Member  
(Indemnity, Medical Only, Report Only)  
1/1/2023 - 8/31/2023**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
CLAYTON BOROUGH	7	0.3	0.0
DEPTFORD TOWNSHIP	38	2.5	1.5
EAST GREENWICH TOWNSHIP	4	5.0	3.5
ELK TOWNSHIP	2	3.5	0.0
FRANKLIN TOWNSHIP	8	1.1	0.0
GLASSBORO BOROUGH	21	3.0	0.3
GREENWICH TOWNSHIP	4	2.0	1.0
HARRISON TOWNSHIP	7	116.3	0.0
HOPEWELL TOWNSHIP	1	12.0	8.0
LOGAN TOWNSHIP	6	9.2	5.2
MANTUA TOWNSHIP	3	3.0	0.3
MONROE TOWNSHIP	38	3.5	0.3
OLDMANS TOWNSHIP	1	21.0	0.0
PAULSBORO BOROUGH	3	1.7	1.7
PENNS GROVE BOROUGH	2	2.0	1.5
PENNSVILLE TOWNSHIP	14	2.4	0.1
PILESGROVE TOWNSHIP	1	0.0	0.0
PITMAN BOROUGH	2	0.0	0.0
QUINTON TOWNSHIP	1	0.0	0.0
SOUTH HARRISON TOWNSHIP	1	14.0	7.0
VINELAND CITY	99	3.0	1.0
WASHINGTON TOWNSHIP	32	1.6	0.2
WEST DEPTFORD TOWNSHIP	24	4.6	13.5
WESTVILLE BOROUGH	2	0.5	0.0
WOODBURY CITY	16	3.7	0.9
WOODBURY HEIGHTS BOROUGH	2	2.0	0.5
WOOLWICH TOWNSHIP	1	0.0	0.0
<b>Grand Total</b>	<b>340</b>	<b>5.4</b>	<b>1.7</b>



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

**August 2023**

<b>All Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
Claim Petition	1	618.0	0.0
INDEMNITY	1	1.0	0.0
MEDICAL ONLY	26	2.6	0.8
REPORT ONLY	10	1.0	0.0
<b>Grand Total</b>	<b>38</b>	<b>18.3</b>	<b>0.5</b>

**01/01/2023 - 8/31/2023**

<b>All Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
Claim Petition	2	812.5	0.0
INDEMNITY	38	2.1	8.7
MEDICAL ONLY	163	8.4	1.0
REPORT ONLY	139	2.7	0.7
<b>Grand Total</b>	<b>342</b>	<b>10.1</b>	<b>1.7</b>

**Claims Reported - Not Covid-19**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	1	1.0	0.0
MEDICAL ONLY	26	2.6	0.8
REPORT ONLY	10	1.0	0.0
<b>Grand Total</b>	<b>37</b>	<b>2.1</b>	<b>0.5</b>

**Claims Reported - Not Covid-19**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	38	2.1	8.7
MEDICAL ONLY	158	8.5	1.0
REPORT ONLY	136	2.7	0.7
<b>Grand Total</b>	<b>332</b>	<b>5.4</b>	<b>1.8</b>

**Covid-19 Claims Reported**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
Claim Petition	1	618.0	0.0
<b>Grand Total</b>	<b>1</b>	<b>618.0</b>	<b>0.0</b>

**Covid-19 Claims Reported**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
Claim Petition	1	618.0	0.0
MEDICAL ONLY	5	7.2	0.8
REPORT ONLY	3	2.3	0.0
<b>Grand Total</b>	<b>9</b>	<b>73.4</b>	<b>0.4</b>



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

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

	Open		Re-Open		GRAND TOTAL
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	
DEPTFORD TOWNSHIP	6	0	1	0	7
FRANKLIN TOWNSHIP	1	0	0	0	1
GLASSBORO BOROUGH	1	0	0	0	1
GREENWICH TOWNSHIP	0	1	0	0	1
LOGAN TOWNSHIP	1	0	0	0	1
MANTUA TOWNSHIP	1	1	0	0	2
MONROE TOWNSHIP	5	0	1	0	6
PAULSBORO BOROUGH	1	0	0	0	1
PENNS GROVE BOROUGH	1	0	0	0	1
QUINTON TOWNSHIP	1	0	0	0	1
VINELAND CITY	9	8	1	0	18
WEST DEPTFORD TOWNSHIP	3	0	0	0	3
WESTVILLE BOROUGH	1	0	0	0	1
WOODBURY CITY	2	0	1	0	3
WOOLWICH TOWNSHIP	1	0	0	0	1
<b>Grand Total</b>	<b>35</b>	<b>10</b>	<b>4</b>	<b>0</b>	<b>49</b>



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	220	\$456,673	\$79,073	\$377,600	83%
Negotiated	7	\$34,663	\$24,064	\$10,599	31%
Out Of Network	13	\$46,887	\$20,747	\$26,140	56%
<b>Grand Total</b>	<b>240</b>	<b>\$538,223</b>	<b>\$123,884</b>	<b>\$414,339</b>	<b>77%</b>

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	0	1	0	1	2	\$8,663
Anesthesiology	0	2	0	0	2	\$302
Behavioral Health	2	0	5	0	7	\$1,827
Durable Medical Equipment	2	0	0	1	3	\$360
Emergency Medicine	0	0	0	5	5	\$347
Hospital	0	5	0	0	5	\$8,188
Internal Medicine	2	0	0	0	2	\$188
Laboratory Services	1	0	0	0	1	\$222
Medical Transportation	5	0	0	0	5	\$1,112
MRI/Radiology	8	1	0	1	10	\$8,113
Neurology	0	0	2	0	2	\$9,349
Occupational Medicine	6	0	0	0	6	\$1,086
Orthopedic Surgery	39	0	0	0	39	\$298,692
Other	0	0	0	3	3	\$25,715
Pain Management	2	0	0	0	2	\$274
Physical Medicine & Rehab	3	0	0	0	3	\$3,859
Physical therapy	119	0	0	0	119	\$42,283
Physicians Fees	0	4	0	0	4	\$246
Sports Medicine	11	0	0	0	11	\$2,602
Urgent Care Center	7	0	0	2	9	\$912
<b>Grand Total</b>	<b>207</b>	<b>13</b>	<b>7</b>	<b>13</b>	<b>240</b>	<b>\$414,339</b>



**Gloucester, Salem, Cumberland Counties Municipal JIF  
PPO Savings Report  
1/1/2023 - 8/31/2023**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	1613	\$2,480,360	\$741,006	\$1,739,354	70%
Negotiated	21	\$58,179	\$42,226	\$15,953	27%
Out Of Network	159	\$238,736	\$175,562	\$63,174	26%
<b>Grand Total</b>	<b>1793</b>	<b>\$2,777,275</b>	<b>\$958,794</b>	<b>\$1,818,482</b>	<b>65%</b>

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	0	17	0	1	18	\$247,467
Anesthesiology	0	21	0	4	25	\$20,620
Behavioral Health	37	0	17	15	69	\$8,474
Durable Medical Equipment	16	6	1	10	33	\$8,274
Emergency Medicine	0	3	0	60	63	\$3,998
Hospital	0	84	0	12	96	\$242,242
Laboratory Services	8	0	0	16	24	\$1,033
Medical Transportation	29	0	0	0	29	\$8,386
MRI/Radiology	49	38	0	2	89	\$42,652
Neurology	0	0	3	1	4	\$13,221
Neurosurgery	46	1	0	0	47	\$128,489
Occupational Medicine	75	0	0	0	75	\$80,217
Orthopedic Surgery	195	2	0	0	197	\$671,157
Other	0	0	0	24	24	\$55,867
Pain Management	22	1	0	0	23	\$22,040
Physical Medicine & Rehab	16	0	0	0	16	\$7,365
Physical therapy	795	0	0	0	795	\$229,475
Physicians Fees	0	35	0	2	37	\$6,619
Podiatry	0	0	0	4	4	\$70
Sports Medicine	24	0	0	0	24	\$6,485
Urgent Care Center	91	0	0	8	99	\$14,143
Internal Medicine	2	0	0	0	2	\$188
<b>Grand Total</b>	<b>1405</b>	<b>208</b>	<b>21</b>	<b>159</b>	<b>1793</b>	<b>\$1,818,482</b>

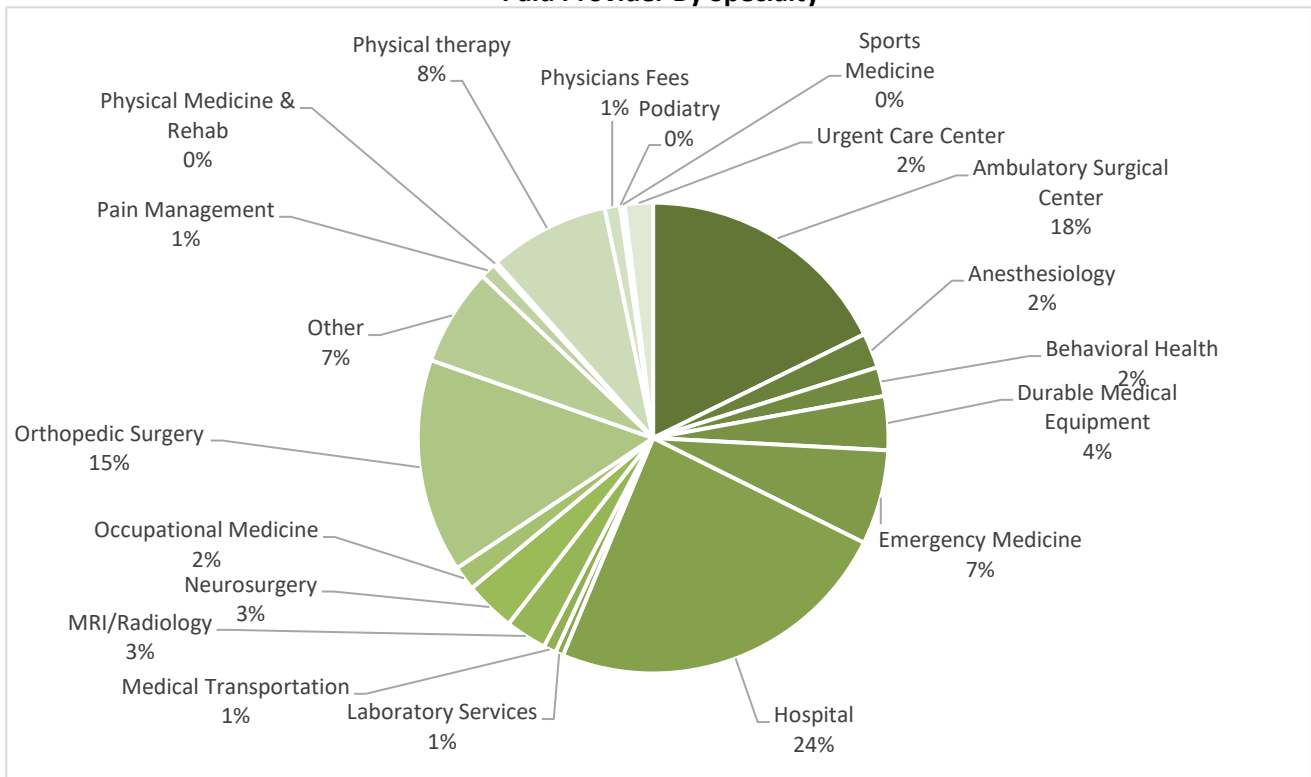


**Gloucester, Salem, Cumberland Counties Municipal JIF  
Top 10 Providers And Paid Provider By Specialty  
1/1/2023 - 8/31/2023**

**Top 10 Providers**

	<b>Repriced Amount</b>
PREMIER ORTHOPAEDIC & SPORTS MED ASSOC OF SNJ	\$92,853
FELLOWSHIP SURGICAL CENTER, LLC	\$71,865
PREMIER ORTHO ASSOC SURG CENTER	\$62,119
COOPER HEALTH SYSTEMS	\$52,744
KENNEDY HEALTH	\$41,687
EMERGENCY CARE SERVICES OF NJ	\$37,547
INSPIRA MEDICAL CENTER MULLICA HILL	\$35,804
NEUROPHYSIOLOGIC INTERPRETIVE	\$34,828
ACCURATE MONITORING, LLC	\$30,848
PRINCETON BRAIN AND SPINE CARE LLC	\$30,213
<b>Grand Total</b>	<b>\$490,508</b>

**Paid Provider By Specialty**





**Gloucester, Salem, Cumberland Counties Municipal JIF  
Transitional Duty Summary Report  
1/1/2023 - 8/31/2023**

	% Of				% Of Transitional		
	Transitional Duty Days Available	Transitional Duty Days Worked	Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	Duty Days Not Accommodated	Cost Of Days Not Accommodated
CLAYTON BOROUGH	27	0	0%	\$0	27	100%	\$3,191
DEPTFORD TOWNSHIP	806	585	73%	\$70,699	221	27%	\$20,613
EAST GREENWICH TOWNSHIP	20	18	90%	\$730	2	10%	\$84
GLASSBORO BOROUGH	296	0	0%	\$0	296	100%	\$38,323
HARRISON TOWNSHIP	39	39	100%	\$1,582	0	0%	\$0
LOGAN TOWNSHIP	449	301	67%	\$37,550	148	33%	\$20,079
MANTUA TOWNSHIP	8	8	100%	\$335	0	0%	\$0
MONROE TOWNSHIP	384	306	80%	\$39,328	78	20%	\$12,223
PAULSBORO BOROUGH	93	56	60%	\$2,344	37	40%	\$2,571
PENNS GROVE BOROUGH	36	36	100%	\$1,507	0	0%	\$0
PENNSVILLE TOWNSHIP	22	0	0%	\$0	22	100%	\$1,807
VINELAND CITY	827	803	97%	\$73,501	24	3%	\$3,729
WASHINGTON TOWNSHIP	51	0	0%	\$0	51	100%	\$7,777
WEST DEPTFORD TOWNSHIP	305	160	52%	\$21,882	145	48%	\$22,119
WOODBURY CITY	153	68	44%	\$5,749	85	56%	\$9,835
<b>Grand Total</b>	<b>3516</b>	<b>2380</b>	<b>68%</b>	<b>\$255,207</b>	<b>1136</b>	<b>32%</b>	<b>\$142,349</b>





**Gloucester, Salem, Cumberland Counties Municipal JIF  
Prescription Benefit Program Summary  
1/1/2023 - 6/30/2023**

	January	February	March	April	May	June	Grand Total
<b>Script Count</b>	12	16	14	15	14	19	90
<b>Utilizing Patients Count</b>	5	9	6	9	7	10	16
<b>Billed Amount</b>	\$1,666	\$4,937	\$3,338	\$3,054	\$4,910	\$5,188	\$23,093
<b>Paid Amount</b>	\$901	\$3,009	\$1,613	\$1,509	\$2,958	\$2,922	\$12,912
<b>Total Savings Amount</b>	\$765	\$1,928	\$1,725	\$1,545	\$1,952	\$2,266	\$10,181
<b>% Savings</b>	45.9%	39.1%	51.7%	50.6%	39.8%	43.7%	44.1%
<b>Opioid Cost %</b>	1.0%	0.3%	0.6%	1.0%	0.5%	0.9%	0.5%
<b>Opioid Script %</b>	8.3%	6.3%	7.1%	13.3%	14.3%	15.8%	11.1%
<b>Generic Utilization %</b>	83.3%	87.5%	92.9%	93.3%	85.7%	94.7%	90.0%
<b>Cost per Patient</b>	\$180	\$334	\$269	\$168	\$423	\$292	\$807
<b>Cost per Script</b>	\$75	\$188	\$115	\$101	\$211	\$154	\$143



### Managed Care Quick Notes

50 Year Old EMT with multiple comorbidities (obesity, high blood pressure, high cholesterol)  
Injured January 2023

While lifting a patient the claimant felt a pop in his left upper arm. At his initial evaluation he was diagnosed with a labral tear of long head left biceps tendon. An MR arthrogram was ordered resulting in assignment of NCM. The MRA confirmed the initial diagnosis and a corticosteroid injection was done at the follow up visit and physical therapy was ordered. It was noted that this is an acute aggravation of a pre-existing chronic shoulder injury. The claimant remained working transitional duty since the date of the injury. At the next follow up visit more aggressive physical therapy was ordered. The NCM sent the new instructions to the physical therapy provider. The treating doctor noted that it is difficult to assess the new damage from the old and recommended a surgical consult. He noted that his outcome from surgical intervention may not significantly improve his range of motion, strength or discomfort. He will be at risk for repeat injuries due to his work.

The surgical consult cleared him for full duty and indicated the issue with the shoulder is chronic. However, he was referred for treatment of the cervical spine. The NCM contacted the doctor to address causality since there was no complaints of cervical spine since the DOL. The NCM and adjuster reviewed the notes and denied treatment of the spine. The claim was discussed at a large loss meeting and with our defense panel. After further review and discussion, treatment of the spine was authorized. However, due to the diagnostic testing of the cervical spine, an EMG of the upper extremities was ordered which did not show evidence of cervical radiculopathy or brachial plexopathy. The claimant returned to the orthopedic doctor who recommended surgery on the shoulder. The quickest available surgery date was at an out of network surgery center. We were able to negotiate with the surgery center to accept our in network rates. The surgery took place on 8/3/23. Post op physical therapy was arranged by the NCM prior to the surgery. The claimant is progressing well post-surgery and transitional duty is anticipated at the next visit.

# 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
<b>Percentage Completed</b>	<b>100%</b>	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**

# TRICO JIF Cyber Compliance



Level 1: Minimum Security

Level 2: Advanced Security

MEL Cyber Page: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

JIF	Minimum			Advanced		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Bergen County	5%	18%	76%	3%	21%	76%
Camden County	11%	21%	68%	11%	21%	68%
NJ Utility Authorities	11%	22%	68%	5%	27%	68%
Suburban Metro	0%	38%	62%	0%	38%	62%
Burlington County Municipal JIF	4%	4%	93%	4%	4%	93%
Atlantic County Municipal JIF	5%	24%	71%	2%	27%	71%
Suburban Municipal	0%	30%	70%	0%	30%	70%
Professional Municipal Management	0%	60%	40%	0%	60%	40%
NJ Self Insurers	0%	60%	40%	0%	60%	40%
Morris County	13%	29%	58%	4%	38%	58%
Monmouth County	0%	15%	85%	0%	15%	85%
South Bergen County	4%	22%	74%	4%	22%	74%
Mid Jersey JIF	0%	46%	54%	0%	46%	54%
Gloucester, Salem, Cumberland Counties N	5%	3%	92%	5%	3%	92%
NJ Public Housing Authority	10%	44%	46%	8%	45%	47%
Public Alliance Insurance Coverage Fund	0%	29%	71%	0%	29%	71%
Ocean County	6%	0%	94%	3%	3%	94%
Central New Jersey	0%	25%	75%	0%	25%	75%
First Responders	0%	12%	88%	0%	12%	88%
<b>Total #</b>	<b>36</b>	<b>135</b>	<b>421</b>	<b>23</b>	<b>147</b>	<b>422</b>
<b>Total %</b>	<b>6.1%</b>	<b>22.8%</b>	<b>71%</b>	<b>3.9%</b>	<b>24.8%</b>	<b>71%</b>

## Analytics

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

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



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



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 2<sup>nd</sup> 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

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

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/3	WASHINGTON TWP.	2023279796	TYLER KELLY	WC	2022	2,267.12	
1/3	MONROE TOWNSHIP	2022274180	JEREMY BURTON	WC	2022	320.00	
1/3	GREENWICH TWP.	2012226276	ROBERT BECKER	WC	2021	198.00	
1/13	FRANKLIN TWP.	2021232692	FRANKLIN TWP.	PR	2021	1,549.93	
1/19	WASHINGTON TWP.	2020204569	TOBIAS HALEY	WC	2020	833.33	
TOTAL JAN.						5,168.38	
TOTAL YTD							5,168.38
2/1	DEPTFORD TWP.	2022253010	TIMOTHY PARKS	WC	2021	25,856.34	
2/15	LOGAN TOWNSHIP	2021235399	LOGAN TOWNSHIP	PR	2021	2,165.32	
TOTAL FEB.						28,021.66	
TOTAL YTD							33,190.04
3/1	WASHINGTON TWP.	2020204569	TOBIAS HALEY	WC	2020	830.00	
3/1	HARRISON TWP	1172192	HARRISON TWP	PR	2013	40.00	
3/1	CLAYTON BOROUGH	2022251841	CLAYTON BOROUGH	PR	2021	5,000.00	
3/1	LOWER ALLOWAYS CREEK	2021224362	LOWER ALLOWAYS CREEK	PR	2020	6,495.00	
3/1	GLASSBORO BOROUGH	2020204723	GLASSBORO BOROUGH	PR	2020	1,440.10	
3/1	WASHINGTON TWP.	2021217223	WASHINGTON TWP.	PR	2020	9,600.00	
3/1	WASHINGTON TWP.	2021216908	ANDREW PSILLAKIS	WC	2020	70,400.00	
3/3	WEST DEPTFORD TWP	2021232195	WEST DEPTFORD TWP	PR	2021	592.20	
3/14	WASHINGTON TWP.	2023280952	WASHINGTON TWP.	PR	2022	6,755.51	
3/14	WASHINGTON TWP.	2023280952	WASHINGTON TWP.	PR	2022	160.00	
3/20	MANTUA TOWNSHIP	2023283875	MANTUA TOWNSHIP	PR	2022	6,332.78	
3/22	GLASSBORO BOROUGH	2017106238	GLASSBORO BOROUGH	PR	2017	48.34	
3/22	MONROE TOWNSHIP	2023290307	MONROE TOWNSHIP	PR	2022	1,549.98	
3/22	WASHINGTON TWP.	2022258006	WASHINGTON TWP.	PR	2021	2,370.76	
3/22	WASHINGTON TWP.	2022256448	WASHINGTON TWP.	PR	2021	656.00	
3/22	MANTUA TOWNSHIP	2021212486	MANTUA TOWNSHIP	PR	2020	1,992.88	
3/22	WASHINGTON TWP.	2022269684	WASHINGTON TWP.	PR	2022	1,641.22	
TOTAL MAR.						115,904.77	
TOTAL YTD							149,094.81
4/1	WASHINGTON TWP.	2023280952	WASHINGTON TWP.	PR	2022	907.32	
4/1	WASHINGTON TWP.	2023280952	WASHINGTON TWP.	PR	2022	1,284.00	
4/1	WASHINGTON TWP.	2023296165	WASHINGTON TWP.	PR	2023	1,500.00	
4/1	CLAYTON BOROUGH	2023280087	CLAYTON BOROUGH	PR	2022	4,046.01	
4/1	WASHINGTON TWP.	2020204569	TOBIAS HALEY	WC	2020	837.01	
4/1	WASHINGTON TWP.	2022269684	WASHINGTON TWP.	PR	2022	983.00	
4/4	MANTUA TOWNSHIP	2022252995	MANTUA TOWNSHIP	PR	2021	11,081.62	
4/4	CLAYTON BOROUGH	2022261737	CAROL LANGLEY	WC	2022	8,000.00	
4/4	WESTVILLE BOROUGH	2023292273	WESTVILLE BOROUGH	PR	2022	209.14	
4/11	WENONAH BOROUGH	2023294978	WENONAH BOROUGH	PR	2023	3,036.98	
4/14	WASHINGTON TWP.	2023296165	WASHINGTON TWP.	PR	2023	11,468.50	
4/21	HARRISON TWP	1172192	HARRISON TWP	PR	2013	80.00	
TOTAL APR.						43,433.58	
TOTAL YTD							192,528.39
5/3	GREENWICH TWP.	2012226276	ROBERT BECKER	WC	2021	198.00	
5/10	GLASSBORO BOROUGH	2023298919	GLASSBORO BOROUGH	PR	2023	1,875.00	
5/11	GLASSBORO BOROUGH	2023295506	GLASSBORO BOROUGH	PR	2023	10,590.13	
5/15	WASHINGTON TWP.	202380002	WASHINGTON TWP.	PR	2022	38,996.33	
5/23	DEPTFORD TWP.	2023288329	DEPTFORD TWP.	PR	2022	5,250.00	
5/23	WOODBURY CITY	2023297467	WOODBURY CITY	PR	2023	4,191.88	
5/23	MANTUA TOWNSHIP	2022270978	JASON LIPSETT	WC	2022	12,298.18	
TOTAL MAY						73,399.52	
TOTAL YTD							265,927.91
6/1	DEPTFORD TWP.	2022257521	DEPTFORD TWP.	PR	2021	5,392.35	
6/2	GLASSBORO BOROUGH	2023301781	GLASSBORO BOROUGH	PR	2023	2,894.22	
6/20	GLASSBORO BOROUGH	2017106238	GLASSBORO BOROUGH	PR	2017	51.24	
6/21	CLAYTON BOROUGH	2023279308	CLAYTON BOROUGH	PR	2022	3,143.00	
6/22	HARRISON TWP	1172192	HARRISON TWP	PR	2013	80.00	
TOTAL JUNE						11,560.81	
TOTAL YTD							277,488.72
7/19	HARRISON TWP	2021210139	HARRISON TWP	PR	2020	6,943.47	
7/19	WASHINGTON TWP.	2022255794	WASHINGTON TWP.	PR	2021	4,170.88	
7/20	HARRISON TWP	1172192	HARRISON TWP	PR	2013	1,784.00	
TOTAL JULY						12,898.35	
TOTAL YTD							290,387.07
8/1	MONROE TOWNSHIP	2020208469	MONROE TOWNSHIP	PR	2020	29,168.18	

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

8/2	GREENWICH TWP.	2012226276	ROBERT BECKER	WC	2021	1,385.18	
8/17	CLAYTON BOROUGH	2023288655	CLAYTON BOROUGH	PR	2022	1,236.33	
8/18	WESTVILLE BOROUGH	2021223495	JOHNATHAN COFFIN	W/C	2020	22,185.00	
TOTAL AUG.						53,974.69	
TOTAL YTD							344,361.76

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

	<u>June</u>	<u>July</u>	<u>August</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	28,544,413.96	27,641,577.99	30,597,723.91	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	-14,948.66	57,942.14	64,003.06	578,081.85
Premium Assessment Receipts	0.00	3,888,775.00	4,847,948.00	15,994,693.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:	0.00	0.00	0.00	
Fund Year 2023	2,894.22	0.00	0.00	35,556.71
Fund Year 2022	3,143.00	0.00	1,236.33	96,351.66
Fund Year 2021	5,392.35	4,170.88	1,385.18	62,563.92
Fund Year 2020	0.00	6,943.47	52,853.18	152,811.72
Fund Year 2019	0.00	0.00	0.00	33.74
Closed Fund Year	131.24	1,784.00	0.00	2,083.58
Total Subrogation, Salvage & Reimb.Receipts	11,560.81	12,898.35	55,474.69	349,401.33
FY 2023 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2022 Appropriation Refunds	0.00	0.00	0.00	1,980.00
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Closed Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	7,993.42
<b>TOTAL RECEIPTS:</b>	<b>-3,387.85</b>	<b>3,959,615.49</b>	<b>4,967,425.75</b>	<b>16,932,149.60</b>

**DISBURSEMENTS:**

Net Claim Payments:				
Fund Year 2023	199,412.46	162,328.16	117,983.74	1,422,483.56
Fund Year 2022	104,781.10	87,946.71	63,585.40	1,138,827.61
Fund Year 2021	51,013.46	65,656.93	44,835.44	466,875.82
Fund Year 2020	60,393.39	57,954.86	29,679.28	423,114.19
Fund Year 2019	35,726.28	25,187.18	27,360.26	444,844.47
Closed Fund Year	0.00	267.60	0.00	528.00
Total Net Claim Payments	451,326.69	399,341.44	283,444.12	3,896,673.65
Exp. & Admin Bill List Payments:				
Exp. & Cont. Charges FY 2023	242,091.93	596,795.78	213,447.94	2,190,707.01
E-JIF Premium FY 2023	193,921.00	0.00	0.00	386,750.59
Property Fund Charges FY 2023	0.00	0.00	0.00	0.00
POL/EPL Policy Premium FY 2023	0.00	0.00	0.00	1,612,313.00
M.E.L. Premium FY 2023	0.00	0.00	0.00	1,762,874.00
Cyber Risk Premium FY 2023	0.00	0.00	0.00	432,584.00
Exp. & Cont. Charges FY 2022	12,108.50	4,200.00	0.00	278,396.31
Exp. & Cont. Charges FY 2021	0.00	0.00	0.00	5,965.14
Exp. & Cont. Charges FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	853,791.81
Total Bill List Payments	448,121.43	600,995.78	213,447.94	7,523,381.86
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	-1,867.65	0.00	-1,867.65
<b>TOTAL DISBURSEMENTS:</b>	<b>899,448.12</b>	<b>998,469.57</b>	<b>496,892.06</b>	<b>11,418,187.86</b>

<b>Closing Balance for the Period:</b>	27,641,577.99	30,602,723.91	35,068,257.60	
--	---------------	---------------	---------------	--

Account Net Cash Change During the Period:				
Operating Account	-881,511.57	2,903,620.02	4,430,383.39	5,011,387.72
JCMI Investment Program	-19,646.32	33,026.93	44,466.17	483,366.37
Investment Account	0.00	1,254,683.81	-1,237,723.68	-2,498,238.94
Asset Management Account	0.00	-1,235,633.11	1,233,685.00	2,512,806.30
Claims Imprest Account	-4.45	238.14	-167.59	-47.28
Expense & Contingency Account	-1,673.63	5,210.13	-109.60	4,687.57
<b>Total Change in Account Net Cash:</b>	<b>-902,835.97</b>	<b>2,961,145.92</b>	<b>4,470,533.69</b>	<b>5,513,961.74</b>

**Proof:                    0.00                    0.00                    0.00**



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

CURRENT MONTH July  
 CURRENT FUND YEAR 2023

	Description:	INVEST ACCT	ASSET MGR	OPERATING ACCOUNT	CLAIMS ACCOUNT	ADMIN EXPENSE	UnNamed #6	JCMI
	ID Number:							
	Maturity (Yrs)							
	Purchase Yield:							
	TOTAL for All Accts & instruments							
<b>Opening Cash &amp; Investment Balance</b>	<b>\$27,641,577.99</b>	<b>921.68</b>	<b>2,514,763.41</b>	<b>381,447.15</b>	<b>100,190.53</b>	<b>3,131.75</b>	<b>10,307.91</b>	<b>24,630,815.56</b>
<b>Opening Interest Accrual Balance</b>	<b>\$31,206.54</b>	<b>-</b>	<b>31,206.54</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1 Interest Accrued and/or Interest Cost	\$9,198.59	\$0.00	\$9,198.59	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$740.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$740.14
5 Interest Paid - Cash Instr.s	\$45,106.88	-\$316.19	\$0.00	\$4,186.40	\$1,203.86	\$474.24	\$0.00	\$39,558.57
6 Interest Paid - Term Instr.s	\$19,366.89	\$0.00	\$19,366.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$7,271.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$7,271.78
8 Net Investment Income	\$47,773.83	-\$316.19	\$9,198.59	\$4,186.40	\$1,203.86	\$474.24	\$0.00	\$33,026.93
9 Deposits - Purchases	\$6,155,108.05	\$1,255,000.00	\$0.00	\$3,899,770.83	\$399,341.44	\$600,995.78	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$3,256,904.27	\$0.00	-\$1,255,000.00	-\$1,000,337.22	-\$400,307.16	-\$601,259.89	\$0.00	\$0.00
Ending Cash & Investment Balance	\$30,597,723.90	\$1,255,605.49	\$1,279,130.30	\$3,285,067.16	\$100,428.67	\$3,341.88	\$10,307.91	\$24,663,842.49
Ending Interest Accrual Balance	\$21,038.24	\$0.00	\$21,038.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$417,588.43	\$0.00	\$0.00	\$0.00	\$278,601.61	\$138,986.82	\$0.00	\$0.00
(Less Deposits in Transit)	-\$1,988.21	\$0.00	\$0.00	-\$120.56	\$0.00	-\$1,867.65	\$0.00	\$0.00
Balance per Bank	\$31,013,324.12	\$1,255,605.49	\$1,279,130.30	\$3,284,946.60	\$379,030.28	\$140,461.05	\$10,307.91	\$24,663,842.49

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

**CURRENT MONTH August**

**CURRENT FUND YEAR 2023**

	Description:	INVEST ACCT	ASSET MGR	OPERATING ACCOUNT	CLAIMS ACCOUNT	ADMIN EXPENSE	UnNamed #6	JCMI
	ID Number:							
	Maturity (Yrs)							
	Purchase Yield:							
	<b>TOTAL for All Accts &amp; instruments</b>							
<b>Opening Cash &amp; Investment I</b>	<b>\$30,597,723.90</b>	<b>1,255,605.49</b>	<b>1,279,130.30</b>	<b>3,285,067.16</b>	<b>100,428.67</b>	<b>3,341.88</b>	<b>10,307.91</b>	<b>24,663,842.49</b>
<b>Opening Interest Accrual Bal:</b>	<b>\$21,038.24</b>	<b>-</b>	<b>21,038.24</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1 Interest Accrued and/or Inte	\$9,373.76	\$0.00	\$9,373.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$1,059.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,059.73
5 Interest Paid - Cash Instr.s	\$58,151.91	\$0.00	\$0.00	\$22,174.70	\$1,036.27	\$364.64	\$0.00	\$34,576.30
6 Interest Paid - Term Instr.s	-\$5,379.93	\$0.00	-\$5,379.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$10,171.38	\$0.00	\$1,341.24	\$0.00	\$0.00	\$0.00	\$0.00	\$8,830.14
8 Net Investment Income	\$78,756.78	\$0.00	\$10,715.00	\$22,174.70	\$1,036.27	\$364.64	\$0.00	\$44,466.17
9 Deposits - Purchases	\$6,639,716.54	\$0.00	\$1,237,723.69	\$4,905,100.79	\$283,444.12	\$213,447.94	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,233,185.90	-\$1,237,723.68	\$0.00	-\$496,892.06	-\$284,647.98	-\$213,922.18	\$0.00	\$0.00
Ending Cash & Investment Bal:	\$35,068,257.63	\$17,881.81	\$2,512,815.30	\$7,715,450.59	\$100,261.08	\$3,232.28	\$10,307.91	\$24,708,308.66
Ending Interest Accrual Balance	\$35,791.93	\$0.00	\$35,791.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$197,610.74	\$0.00	\$0.00	\$0.00	\$142,824.83	\$54,785.91	\$0.00	\$0.00
(Less Deposits in Transit)	-\$1,988.21	\$0.00	\$0.00	-\$120.56	\$0.00	-\$1,867.65	\$0.00	\$0.00
Balance per Bank	\$35,263,880.16	\$17,881.81	\$2,512,815.30	\$7,715,330.03	\$243,085.91	\$56,150.54	\$10,307.91	\$24,708,308.66

Investment Income Allocation													
ETE Interest Allocation Flag 1=Yes		1	1	1	1	1	0	0	0	0	1	1	
		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2023	Opening Cash & Investment Balance	165,409.54	489,262.56	139,952.19	974,639.58	507,424.48	(965,083.30)	(24,020.98)	(262,683.98)	(269,015.85)	(146,618.25)	6,435.34	\$615,701.32
	Opening Interest Accrual Balance	259.16	479.41	143.21	1,158.12	493.53	0.00	0.00	0.00	0.00	271.34	6.26	\$2,811.03
	1 Interest Accrued and/or Interest Cost	\$49.94	\$147.72	\$42.25	\$294.27	\$153.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.94	\$689.33
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$4.02	\$11.89	\$3.40	\$23.68	\$12.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.16	\$55.46
	5 Interest Paid - Cash Instr.s	\$244.89	\$724.37	\$207.20	\$1,442.99	\$751.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9.53	\$3,380.24
	6 Interest Paid - Term Instr.s	\$160.75	\$297.36	\$88.83	\$718.34	\$306.12	\$0.00	\$0.00	\$0.00	\$0.00	\$168.30	\$3.88	\$1,743.58
	7 Realized Gain (Loss)	-\$39.48	-\$116.78	-\$33.40	-\$232.63	-\$121.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1.54	-\$544.94
	8 Net Investment Income	\$259.37	\$767.20	\$219.45	\$1,528.30	\$795.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10.09	\$3,580.10
	9 Interest Accrued - Net Change	-\$110.80	-\$149.64	-\$46.57	-\$424.08	-\$152.92	\$0.00	\$0.00	\$0.00	\$0.00	-\$168.30	-\$1.94	-\$1,054.26
	Ending Cash & Investment Balance	\$291,665.20	\$751,067.52	\$218,185.79	\$1,874,087.65	\$777,413.68	-\$618,747.55	\$66,893.35	-\$171,769.65	\$530,354.91	\$15,976.41	\$9,859.43	\$3,744,986.75
	Ending Interest Accrual Balance	\$148.35	\$329.77	\$96.64	\$734.05	\$340.61	\$0.00	\$0.00	\$0.00	\$0.00	\$103.04	\$4.32	\$1,756.78

Investment Income Allocation													
ETE Interest Allocation Flag 1=Yes		1	1	1	1	1	0	0	0	0	1	1	
		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2022	Opening Cash & Investment Balance	(253,324.44)	959,683.52	295,427.79	1,719,939.70	956,947.85	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,317,776.36	0.00	\$4,593,706.35
	Opening Interest Accrual Balance	(7.12)	933.86	286.44	1,793.45	928.13	(0.37)	0.00	0.00	(5.73)	1,332.31	0.00	\$5,260.98
	1 Interest Accrued and/or Interest Cost	\$0.00	\$289.75	\$89.20	\$519.29	\$288.92	\$0.00	\$0.00	\$0.00	\$0.00	\$397.87	\$0.00	\$1,585.03
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$23.31	\$7.18	\$41.78	\$23.25	\$0.00	\$0.00	\$0.00	\$0.00	\$32.01	\$0.00	\$127.54
	5 Interest Paid - Cash Instr.s	\$0.00	\$1,420.84	\$437.39	\$2,546.43	\$1,416.79	\$0.00	\$0.00	\$0.00	\$0.00	\$1,951.01	\$0.00	\$7,772.47
	6 Interest Paid - Term Instr.s	\$0.00	\$579.24	\$177.67	\$1,112.41	\$575.69	\$0.00	\$0.00	\$0.00	\$0.00	\$826.39	\$0.00	\$3,271.40
	7 Realized Gain (Loss)	\$0.00	-\$229.06	-\$70.51	-\$410.52	-\$228.40	\$0.00	\$0.00	\$0.00	\$0.00	-\$314.53	\$0.00	-\$1,253.02
	8 Net Investment Income	\$0.00	\$1,504.85	\$463.25	\$2,696.99	\$1,500.56	\$0.00	\$0.00	\$0.00	\$0.00	\$2,066.37	\$0.00	\$8,232.02
	9 Interest Accrued - Net Change	\$0.00	-\$289.49	-\$88.47	-\$593.12	-\$286.76	\$0.00	\$0.00	\$0.00	\$0.00	-\$428.52	\$0.00	-\$1,686.37
	Ending Cash & Investment Balance	-\$255,606.54	\$956,418.86	\$295,979.52	\$1,642,624.20	\$958,735.18	-\$166,248.80	-\$224,922.80	\$0.00	-\$11,572.83	\$1,317,938.89	\$0.00	\$4,513,345.68
	Ending Interest Accrual Balance	-\$7.12	\$644.37	\$197.97	\$1,200.33	\$641.37	-\$0.37	\$0.00	\$0.00	-\$5.73	\$903.79	\$0.00	\$3,574.61

<u>Investment Income Allocation</u>													
ETE	Interest Allocation Flag 1=	1	1	1	1	1	0	0	0	0	1	1	
		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2023	Opening Cash & Investment	291,665.20	751,067.52	218,185.79	1,874,087.65	777,413.68	(618,747.55)	66,893.35	(171,769.65)	530,354.91	15,976.41	9,859.43	\$3,744,986.75
	Opening Interest Accrual Balance	148.35	329.77	96.64	734.05	340.61	0.00	0.00	0.00	0.00	103.04	4.32	\$1,756.78
	1 Interest Accrued and/or Interest	\$85.46	\$220.07	\$63.93	\$549.12	\$227.79	\$0.00	\$0.00	\$0.00	\$0.00	\$4.68	\$2.89	\$1,153.93
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 Amortization and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$9.66	\$24.88	\$7.23	\$62.08	\$25.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.53	\$0.33	\$130.45
	5 Interest Paid - Cash Instr.s	\$530.16	\$1,365.22	\$396.60	\$3,406.55	\$1,413.11	\$0.00	\$0.00	\$0.00	\$0.00	\$29.04	\$17.92	\$7,158.61
	6 Interest Paid - Term Instr.s	-\$37.91	-\$84.26	-\$24.69	-\$187.56	-\$87.03	\$0.00	\$0.00	\$0.00	\$0.00	-\$26.33	-\$1.10	-\$448.88
	7 Realized Gain (Loss)	\$92.73	\$238.79	\$69.37	\$595.84	\$247.17	\$0.00	\$0.00	\$0.00	\$0.00	\$5.08	\$3.13	\$1,252.12
	8 Net Investment Income	\$718.01	\$1,848.96	\$537.12	\$4,613.59	\$1,913.82	\$0.00	\$0.00	\$0.00	\$0.00	\$39.33	\$24.27	\$9,695.11
	9 Interest Accrued - Net Change	\$123.37	\$304.33	\$88.62	\$736.68	\$314.82	\$0.00	\$0.00	\$0.00	\$0.00	\$31.01	\$3.99	\$1,602.81
	Ending Cash & Investment	\$493,667.18	\$1,079,588.34	\$315,956.10	\$3,037,323.96	\$1,114,844.40	-\$186,431.64	\$180,377.76	-\$58,285.24	\$1,528,174.77	\$750,240.89	\$14,138.85	\$8,269,595.37
	Ending Interest Accrual Balance	\$271.72	\$634.10	\$185.26	\$1,470.72	\$655.43	\$0.00	\$0.00	\$0.00	\$0.00	\$134.05	\$8.31	\$3,359.59

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2022	Opening Cash & Investment	(255,606.54)	956,418.86	295,979.52	1,642,624.20	958,735.18	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,317,938.89	0.00	\$4,513,345.68
	Opening Interest Accrual Balance	(7.12)	644.37	197.97	1,200.33	641.37	(0.37)	0.00	0.00	(5.73)	903.79	0.00	\$3,574.61
	1 Interest Accrued and/or Interest	\$0.00	\$280.24	\$86.72	\$481.30	\$280.91	\$0.00	\$0.00	\$0.00	\$0.00	\$386.16	\$0.00	\$1,515.33
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 Amortization and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$31.68	\$9.80	\$54.41	\$31.76	\$0.00	\$0.00	\$0.00	\$0.00	\$43.66	\$0.00	\$171.31
	5 Interest Paid - Cash Instr.s	\$0.00	\$1,738.49	\$538.01	\$2,985.82	\$1,742.70	\$0.00	\$0.00	\$0.00	\$0.00	\$2,395.63	\$0.00	\$9,400.65
	6 Interest Paid - Term Instr.s	\$0.00	-\$164.65	-\$50.58	-\$306.70	-\$163.88	\$0.00	\$0.00	\$0.00	\$0.00	-\$230.93	\$0.00	-\$916.74
	7 Realized Gain (Loss)	\$0.00	\$304.08	\$94.10	\$522.25	\$304.82	\$0.00	\$0.00	\$0.00	\$0.00	\$419.02	\$0.00	\$1,644.27
	8 Net Investment Income	\$0.00	\$2,354.49	\$728.64	\$4,043.77	\$2,360.19	\$0.00	\$0.00	\$0.00	\$0.00	\$3,244.47	\$0.00	\$12,731.56
	9 Interest Accrued - Net Change	\$0.00	\$444.88	\$137.31	\$788.00	\$444.79	\$0.00	\$0.00	\$0.00	\$0.00	\$617.09	\$0.00	\$2,432.07
	Ending Cash & Investment	-\$261,561.66	\$956,107.42	\$284,198.83	\$1,604,079.09	\$960,650.58	-\$166,248.80	-\$224,922.80	\$0.00	-\$11,572.83	\$1,320,566.27	\$0.00	\$4,461,296.10
	Ending Interest Accrual Balance	-\$7.12	\$1,089.25	\$335.28	\$1,988.32	\$1,086.16	-\$0.37	\$0.00	\$0.00	-\$5.73	\$1,520.89	\$0.00	\$6,006.68

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2021</b>												
Opening Cash & Investment Balance	59,934.71	795,720.93	235,367.18	430,756.79	962,987.05	(36,099.58)	(17.14)	0.00	36,713.88	284,581.31	0.00	\$2,769,945.13
Opening Interest Accrual Balance	52.21	790.33	229.45	492.46	938.64	0.00	0.00	0.00	0.27	277.52	0.00	\$2,780.88
1 Interest Accrued and/or Interest Cost	\$18.10	\$240.25	\$71.06	\$130.06	\$290.75	\$0.00	\$0.00	\$0.00	\$0.00	\$85.92	\$0.00	\$836.13
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$1.46	\$19.33	\$5.72	\$10.46	\$23.39	\$0.00	\$0.00	\$0.00	\$0.00	\$6.91	\$0.00	\$67.28
5 Interest Paid - Cash Instr.s	\$88.74	\$1,178.09	\$348.47	\$637.75	\$1,425.74	\$0.00	\$0.00	\$0.00	\$0.00	\$421.33	\$0.00	\$4,100.11
6 Interest Paid - Term Instr.s	\$32.38	\$490.21	\$142.32	\$305.46	\$582.21	\$0.00	\$0.00	\$0.00	\$0.00	\$172.14	\$0.00	\$1,724.71
7 Realized Gain (Loss)	-\$14.31	-\$189.92	-\$56.18	-\$102.81	-\$229.85	\$0.00	\$0.00	\$0.00	\$0.00	-\$67.92	\$0.00	-\$660.99
8 Net Investment Income	\$93.98	\$1,247.75	\$369.07	\$675.46	\$1,510.03	\$0.00	\$0.00	\$0.00	\$0.00	\$446.24	\$0.00	\$4,342.53
9 Interest Accrued - Net Change	-\$14.29	-\$249.97	-\$71.26	-\$175.40	-\$291.46	\$0.00	\$0.00	\$0.00	\$0.00	-\$86.21	\$0.00	-\$888.58
Ending Cash & Investment Balance	\$62,588.23	\$788,368.46	\$235,807.51	\$376,426.52	\$964,788.54	-\$36,099.58	-\$17.14	\$0.00	\$36,713.88	\$285,113.76	\$0.00	\$2,713,690.18
Ending Interest Accrual Balance	\$37.92	\$540.36	\$158.19	\$317.06	\$647.18	\$0.00	\$0.00	\$0.00	\$0.27	\$191.31	\$0.00	\$1,892.30

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2020</b>												
Opening Cash & Investment Balance	172,563.36	741,447.47	(275,854.21)	(249,238.55)	788,297.48	954.51	0.00	0.00	4,342.55	227,756.21	138,204.25	\$1,548,473.07
Opening Interest Accrual Balance	167.28	726.79	(5.08)	0.11	768.84	0.00	0.00	0.00	0.22	224.90	134.71	\$2,017.79
1 Interest Accrued and/or Interest Cost	\$52.10	\$223.86	\$0.00	\$0.00	\$238.01	\$0.00	\$0.00	\$0.00	\$0.00	\$68.76	\$41.73	\$624.46
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$4.19	\$18.01	\$0.00	\$0.00	\$19.15	\$0.00	\$0.00	\$0.00	\$0.00	\$5.53	\$3.36	\$50.25
5 Interest Paid - Cash Instr.s	\$255.49	\$1,097.74	\$0.00	\$0.00	\$1,167.10	\$0.00	\$0.00	\$0.00	\$0.00	\$337.20	\$204.62	\$3,062.14
6 Interest Paid - Term Instr.s	\$103.76	\$450.80	\$0.00	\$0.07	\$476.89	\$0.00	\$0.00	\$0.00	\$0.00	\$139.50	\$83.56	\$1,254.58
7 Realized Gain (Loss)	-\$41.19	-\$176.97	\$0.00	\$0.00	-\$188.15	\$0.00	\$0.00	\$0.00	\$0.00	-\$54.36	-\$32.99	-\$493.65
8 Net Investment Income	\$270.59	\$1,162.64	\$0.00	\$0.00	\$1,236.11	\$0.00	\$0.00	\$0.00	\$0.00	\$357.14	\$216.71	\$3,243.19
9 Interest Accrued - Net Change	-\$51.66	-\$226.94	\$0.00	-\$0.07	-\$238.88	\$0.00	\$0.00	\$0.00	\$0.00	-\$70.74	-\$41.83	-\$630.12
Ending Cash & Investment Balance	\$171,813.04	\$733,831.80	-\$275,854.21	-\$290,172.05	\$789,772.47	\$954.51	\$0.00	\$0.00	\$4,342.55	\$228,184.08	\$138,462.80	\$1,501,334.99
Ending Interest Accrual Balance	\$115.62	\$499.85	-\$5.08	\$0.04	\$529.96	\$0.00	\$0.00	\$0.00	\$0.22	\$154.17	\$92.88	\$1,387.67

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2021</b>	Opening Cash & Investment	62,588.23	788,368.46	235,807.51	376,426.52	964,788.54	(36,099.58)	(17.14)	0.00	36,713.88	285,113.76	0.00	\$2,713,690.18
	Opening Interest Accrual Balance	37.92	540.36	158.19	317.06	647.18	0.00	0.00	0.00	0.27	191.31	0.00	\$1,892.30
	1 Interest Accrued and/or Interest	\$18.34	\$231.00	\$69.09	\$110.29	\$282.69	\$0.00	\$0.00	\$0.00	\$0.00	\$83.54	\$0.00	\$794.95
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$2.07	\$26.11	\$7.81	\$12.47	\$31.96	\$0.00	\$0.00	\$0.00	\$0.00	\$9.44	\$0.00	\$89.87
	5 Interest Paid - Cash Instr.s	\$113.77	\$1,433.03	\$428.63	\$684.23	\$1,753.71	\$0.00	\$0.00	\$0.00	\$0.00	\$518.25	\$0.00	\$4,931.62
	6 Interest Paid - Term Instr.s	-\$9.69	-\$138.07	-\$40.42	-\$81.01	-\$165.36	\$0.00	\$0.00	\$0.00	\$0.00	-\$48.88	\$0.00	-\$483.44
	7 Realized Gain (Loss)	\$19.90	\$250.65	\$74.97	\$119.68	\$306.74	\$0.00	\$0.00	\$0.00	\$0.00	\$90.65	\$0.00	\$862.59
	8 Net Investment Income	\$154.08	\$1,940.79	\$580.51	\$926.68	\$2,375.09	\$0.00	\$0.00	\$0.00	\$0.00	\$701.89	\$0.00	\$6,679.04
	9 Interest Accrued - Net Change	\$28.03	\$369.07	\$109.51	\$191.31	\$448.05	\$0.00	\$0.00	\$0.00	\$0.00	\$132.42	\$0.00	\$1,278.39
	Ending Cash & Investment	\$62,714.28	\$775,295.93	\$236,278.50	\$348,355.88	\$966,715.58	-\$36,099.58	-\$17.14	\$0.00	\$36,713.88	\$285,683.22	\$0.00	\$2,675,640.55
	Ending Interest Accrual Balance	\$65.95	\$909.43	\$267.71	\$508.37	\$1,095.24	\$0.00	\$0.00	\$0.00	\$0.27	\$323.73	\$0.00	\$3,170.69

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2020</b>	Opening Cash & Investment	171,813.04	733,831.80	(275,854.21)	(290,172.05)	789,772.47	954.51	0.00	0.00	4,342.55	228,184.08	138,462.80	\$1,501,334.99
	Opening Interest Accrual Balance	115.62	499.85	(5.08)	0.04	529.96	0.00	0.00	0.00	0.22	154.17	92.88	\$1,387.67
	1 Interest Accrued and/or Interest	\$50.34	\$215.02	\$0.00	\$0.00	\$231.41	\$0.00	\$0.00	\$0.00	\$0.00	\$66.86	\$40.57	\$604.19
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$5.69	\$24.31	\$0.00	\$0.00	\$26.16	\$0.00	\$0.00	\$0.00	\$0.00	\$7.56	\$4.59	\$68.31
	5 Interest Paid - Cash Instr.s	\$312.31	\$1,333.89	\$0.00	\$0.00	\$1,435.58	\$0.00	\$0.00	\$0.00	\$0.00	\$414.77	\$251.69	\$3,748.24
	6 Interest Paid - Term Instr.s	-\$29.54	-\$127.72	\$0.00	-\$0.01	-\$135.41	\$0.00	\$0.00	\$0.00	\$0.00	-\$39.39	-\$23.73	-\$355.81
	7 Realized Gain (Loss)	\$54.63	\$233.31	\$0.00	\$0.00	\$251.10	\$0.00	\$0.00	\$0.00	\$0.00	\$72.55	\$44.02	\$655.61
	8 Net Investment Income	\$422.97	\$1,806.53	\$0.00	\$0.00	\$1,944.24	\$0.00	\$0.00	\$0.00	\$0.00	\$561.74	\$340.86	\$5,076.34
	9 Interest Accrued - Net Change	\$79.89	\$342.73	\$0.00	\$0.01	\$366.82	\$0.00	\$0.00	\$0.00	\$0.00	\$106.25	\$64.30	\$960.01
	Ending Cash & Investment	\$201,445.73	\$730,936.60	-\$278,381.71	-\$289,401.27	\$791,349.89	\$954.51	\$0.00	\$0.00	\$4,342.55	\$228,639.57	\$138,739.36	\$1,528,625.23
	Ending Interest Accrual Balance	\$195.51	\$842.58	-\$5.08	\$0.05	\$896.78	\$0.00	\$0.00	\$0.00	\$0.22	\$260.42	\$157.19	\$2,347.68

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2019</b>												
Opening Cash & Investment Balance	162,961.78	477,923.33	107,780.28	68,302.75	245,401.99	546.15	163.28	0.00	16,928.01	239,586.97	96,272.85	\$1,415,867.39
Opening Interest Accrual Balance	159.07	490.21	122.97	146.88	239.28	0.00	0.00	0.00	0.03	233.61	93.87	\$1,485.91
1 Interest Accrued and/or Interest Cost	\$49.20	\$144.30	\$32.54	\$20.62	\$74.09	\$0.00	\$0.00	\$0.00	\$0.00	\$72.34	\$29.07	\$422.16
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$3.96	\$11.61	\$2.62	\$1.66	\$5.96	\$0.00	\$0.00	\$0.00	\$0.00	\$5.82	\$2.34	\$33.97
5 Interest Paid - Cash Instr.s	\$241.27	\$707.58	\$159.57	\$101.12	\$363.33	\$0.00	\$0.00	\$0.00	\$0.00	\$354.72	\$142.54	\$2,070.13
6 Interest Paid - Term Instr.s	\$98.66	\$304.06	\$76.27	\$91.11	\$148.41	\$0.00	\$0.00	\$0.00	\$0.00	\$144.90	\$58.22	\$921.64
7 Realized Gain (Loss)	-\$38.90	-\$114.07	-\$25.73	-\$16.30	-\$58.57	\$0.00	\$0.00	\$0.00	\$0.00	-\$57.18	-\$22.98	-\$333.73
8 Net Investment Income	\$255.54	\$749.42	\$169.01	\$107.10	\$384.81	\$0.00	\$0.00	\$0.00	\$0.00	\$375.69	\$150.96	\$2,192.53
9 Interest Accrued - Net Change	-\$49.46	-\$159.76	-\$43.73	-\$70.48	-\$74.32	\$0.00	\$0.00	\$0.00	\$0.00	-\$72.56	-\$29.16	-\$499.48
Ending Cash & Investment Balance	\$162,991.78	\$468,573.69	\$102,006.52	\$59,813.48	\$245,861.12	\$546.15	\$163.28	\$0.00	\$16,928.01	\$240,035.22	\$96,452.97	\$1,393,372.22
Ending Interest Accrual Balance	\$109.60	\$330.45	\$79.24	\$76.40	\$164.95	\$0.00	\$0.00	\$0.00	\$0.03	\$161.05	\$64.71	\$986.43

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>Closed FY</b>												
Opening Cash & Investment Balance	39.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,550,274.81	0.00	\$15,550,313.99
Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,729.38	0.00	\$15,729.38
1 Interest Accrued and/or Interest Cost	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,694.99	\$0.00	\$4,695.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$377.77	\$0.00	\$377.77
5 Interest Paid - Cash Instr.s	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$23,022.71	\$0.00	\$23,022.77
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,756.38	\$0.00	\$9,756.38
7 Realized Gain (Loss)	-\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,711.54	\$0.00	-\$3,711.55
8 Net Investment Income	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24,383.93	\$0.00	\$24,383.99
9 Interest Accrued - Net Change	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5,061.39	\$0.00	-\$5,061.37
Ending Cash & Investment Balance	\$1,555.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,579,720.13	\$0.00	\$15,581,275.76
Ending Interest Accrual Balance	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,667.99	\$0.00	\$10,668.00

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2019</b>												
Opening Cash & Investment	162,991.78	468,573.69	102,006.52	59,813.48	245,861.12	546.15	163.28	0.00	16,928.01	240,035.22	96,452.97	\$1,393,372.22
Opening Interest Accrual Balance	109.60	330.45	79.24	76.40	164.95	0.00	0.00	0.00	0.03	161.05	64.71	\$986.43
1 Interest Accrued and/or Interest	\$47.76	\$137.29	\$29.89	\$17.53	\$72.04	\$0.00	\$0.00	\$0.00	\$0.00	\$70.33	\$28.26	\$403.10
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$5.40	\$15.52	\$3.38	\$1.98	\$8.14	\$0.00	\$0.00	\$0.00	\$0.00	\$7.95	\$3.20	\$45.57
5 Interest Paid - Cash Instr.s	\$296.27	\$851.73	\$185.42	\$108.72	\$446.90	\$0.00	\$0.00	\$0.00	\$0.00	\$436.31	\$175.32	\$2,500.69
6 Interest Paid - Term Instr.s	-\$28.01	-\$84.43	-\$20.25	-\$19.52	-\$42.15	\$0.00	\$0.00	\$0.00	\$0.00	-\$41.15	-\$16.54	-\$252.04
7 Realized Gain (Loss)	\$51.82	\$148.98	\$32.43	\$19.02	\$78.17	\$0.00	\$0.00	\$0.00	\$0.00	\$76.32	\$30.67	\$437.40
8 Net Investment Income	\$401.25	\$1,153.52	\$251.12	\$147.25	\$605.26	\$0.00	\$0.00	\$0.00	\$0.00	\$590.91	\$237.45	\$3,386.76
9 Interest Accrued - Net Change	\$75.76	\$221.73	\$50.13	\$37.05	\$114.19	\$0.00	\$0.00	\$0.00	\$0.00	\$111.48	\$44.80	\$655.14
Ending Cash & Investment	\$163,317.27	\$458,645.98	\$97,596.15	\$48,034.27	\$246,352.18	\$546.15	\$163.28	\$0.00	\$16,928.01	\$240,514.65	\$96,645.62	\$1,368,743.56
Ending Interest Accrual Balance	\$185.37	\$552.18	\$129.37	\$113.45	\$279.14	\$0.00	\$0.00	\$0.00	\$0.03	\$272.53	\$109.51	\$1,641.57

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>Closed FY</b>												
Opening Cash & Investment	1,555.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,579,720.13	0.00	\$15,581,275.76
Opening Interest Accrual Balance	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,667.99	0.00	\$10,668.00
1 Interest Accrued and/or Interest	\$0.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,564.93	\$0.00	\$4,565.39
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$516.08	\$0.00	\$516.13
5 Interest Paid - Cash Instr.s	\$2.83	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$28,319.43	\$0.00	\$28,322.25
6 Interest Paid - Term Instr.s	-\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,725.83	\$0.00	-\$2,725.83
7 Realized Gain (Loss)	\$0.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,953.37	\$0.00	\$4,953.86
8 Net Investment Income	\$3.83	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$38,353.80	\$0.00	\$38,357.63
9 Interest Accrued - Net Change	\$0.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,290.76	\$0.00	\$7,291.22
Ending Cash & Investment	\$1,559.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,610,783.17	\$0.00	\$15,612,342.17
Ending Interest Accrual Balance	\$0.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$17,958.75	\$0.00	\$17,959.22



Statement of Change in Net Assets

Report ID: IGLS0002

BNY MELLON

Market Value

Base Currency: USD

MX6F96594002 - GLOCSTR SLM CMBRLD

08/31/2023

Status: FINAL

	Current Period		Fiscal Year To Date	
	08/01/2023	08/31/2023	01/01/2023	08/31/2023
NET ASSETS - BEGINNING OF PERIOD		24,663,842.49		24,224,942.29
		<u>24,663,842.49</u>		<u>24,224,942.29</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	45,819.77		336,051.28	
REALIZED GAIN/LOSS	0.00		-234,507.71	
UNREALIZED GAIN/LOSS-INVESTMENT	8,830.14		407,448.62	
ACCRETION/AMORTIZATION	1,059.73		-27.55	
TOTAL INVESTMENT INCOME		<u>55,709.64</u>		<u>508,964.64</u>
TOTAL RECEIPTS		<u>55,709.64</u>		<u>508,964.64</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	617.78		5,815.86	
INVESTMENT ADVISORY FEES	10,007.91		15,473.28	
CONSULTING	617.78		4,309.13	
TOTAL ADMINISTRATIVE EXPENSES		<u>11,243.47</u>		<u>25,598.27</u>
TOTAL DISBURSEMENTS		<u>11,243.47</u>		<u>25,598.27</u>
NET ASSETS - END OF PERIOD		<u><u>24,708,308.66</u></u>		<u><u>24,708,308.66</u></u>

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

Current Fund Year: 2023 Month Ending: July	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	307,584.13	3,464,037.81	502,673.23	2,944,400.27	3,461,058.85	(1,165,931.02)	(248,797.64)	(262,683.98)	(222,604.24)	17,473,357.41	1,388,483.18	27,641,577.99
<b>RECEIPTS</b>												
Assessments	188,825.83	262,547.11	78,967.57	994,224.51	269,040.60	346,335.75	90,914.33	90,914.33	799,370.75	759,222.14	3,412.07	3,883,775.00
Refunds	12,898.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,898.35
Invest Pymnts	1,092.12	6,423.51	1,451.91	6,193.42	6,387.46	0.00	0.00	0.00	0.00	33,089.03	2,564.55	57,202.00
Invest Adj	13.63	84.15	18.92	77.58	84.08	0.00	0.00	0.00	0.00	428.04	33.74	740.14
Subtotal Invest	1,105.75	6,507.66	1,470.83	6,271.00	6,471.54	0.00	0.00	0.00	0.00	33,517.07	2,598.29	57,942.14
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>202,829.93</b>	<b>269,054.77</b>	<b>80,438.40</b>	<b>1,000,495.51</b>	<b>275,512.14</b>	<b>346,335.75</b>	<b>90,914.33</b>	<b>90,914.33</b>	<b>799,370.75</b>	<b>792,739.21</b>	<b>6,010.36</b>	<b>3,954,615.49</b>
<b>EXPENSES</b>												
Claims Transfers	75,406.71	34,832.25	6,986.50	282,115.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	399,341.44
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	599,128.13	0.00	599,128.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>75,406.71</b>	<b>34,832.25</b>	<b>6,986.50</b>	<b>282,115.98</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>599,128.13</b>	<b>0.00</b>	<b>998,469.57</b>
<b>END BALANCE</b>	<b>435,007.34</b>	<b>3,698,260.33</b>	<b>576,125.13</b>	<b>3,662,779.80</b>	<b>3,736,570.99</b>	<b>(819,595.27)</b>	<b>(157,883.31)</b>	<b>(171,769.65)</b>	<b>576,766.52</b>	<b>17,666,968.49</b>	<b>1,394,493.53</b>	<b>30,597,723.91</b>

0.01

**REPORT STATUS SECTION**

<b>Report Month: July</b>		Balance Differences
Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00
 Claims Transaction Status:		
Allocation variance 1:	Daily xactions add to monthly totals	0.00
Allocation variance 2:	Monthly transactions and allocation totals are equal	0.00
Allocation variance 3:	Treasurer/TPA net / Max/Min	0.00 (0.00)
Pre-existing variance:	No prior unreconcil / Max/Min	0.00 0.00

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

Current Fund Year: 2023 Month Ending: August	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	435,007.34	3,698,260.33	576,125.13	3,662,779.80	3,736,570.99	(819,595.27)	(157,883.31)	(171,769.65)	576,766.52	17,666,968.49	1,394,493.53	30,597,723.91
<b>RECEIPTS</b>												
Assessments	235,703.09	327,726.18	98,571.80	1,241,047.37	335,831.72	432,315.91	113,484.41	113,484.41	997,819.86	947,704.10	4,259.14	4,847,948.00
Refunds	31,904.51	0.00	0.00	23,570.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55,474.69
Invest Pymnts	1,369.77	7,299.05	1,683.58	7,847.31	7,386.15	0.00	0.00	0.00	0.00	34,617.90	2,739.58	62,943.34
Invest Adj	22.87	122.50	28.22	130.94	123.77	0.00	0.00	0.00	0.00	585.22	46.20	1,059.72
Subtotal Invest	1,392.64	7,421.55	1,711.80	7,978.25	7,509.92	0.00	0.00	0.00	0.00	35,203.12	2,785.78	64,003.06
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>269,000.24</b>	<b>335,147.73</b>	<b>100,283.60</b>	<b>1,272,595.80</b>	<b>343,341.64</b>	<b>432,315.91</b>	<b>113,484.41</b>	<b>113,484.41</b>	<b>997,819.86</b>	<b>982,907.22</b>	<b>7,044.92</b>	<b>4,967,425.75</b>
<b>EXPENSES</b>												
Claims Transfers	42,865.79	32,833.80	20,760.86	186,983.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	283,444.12
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213,447.94	0.00	213,447.94
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>42,865.79</b>	<b>32,833.80</b>	<b>20,760.86</b>	<b>186,983.67</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>213,447.94</b>	<b>0.00</b>	<b>496,892.06</b>
<b>END BALANCE</b>	<b>661,141.80</b>	<b>4,000,574.27</b>	<b>655,647.87</b>	<b>4,748,391.93</b>	<b>4,079,912.63</b>	<b>(387,279.36)</b>	<b>(44,398.90)</b>	<b>(58,285.24)</b>	<b>1,574,586.38</b>	<b>18,436,427.77</b>	<b>1,401,538.45</b>	<b>35,068,257.60</b>

(0.03)

**REPORT STATUS SECTION**

XXX

- 0.03

<b>Report Month: August</b>		Balance Differences
Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00
 Claims Transaction Status:		
Allocation variance 1:	Daily xactions add to monthly totals	0.00
Allocation variance 2:	Monthly transactions and allocation totals are equal	0.00
Allocation variance 3:	Treasurer/TPA net / Max/Min	0.00 (0.00)
Pre-existing variance:	No prior unreconci / Max/Min	0.00 0.00

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2023											
Month Ending:	July											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	165,409.54	489,262.56	139,952.19	974,639.58	507,424.48	(965,083.30)	(24,020.98)	(262,683.98)	(269,015.85)	(146,618.25)	6,435.34	615,701.32
RECEIPTS												
Assessments	188,825.83	262,547.11	78,967.57	994,224.51	269,040.60	346,335.75	90,914.33	90,914.33	799,370.75	759,222.14	3,412.07	3,883,775.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	366.16	904.96	262.63	1,928.70	936.27	0.00	0.00	0.00	0.00	168.30	11.87	4,578.89
Invest Adj	4.02	11.89	3.40	23.68	12.33	0.00	0.00	0.00	0.00	0.00	0.16	55.48
Subtotal Invest	370.18	916.85	266.03	1,952.38	948.60	0.00	0.00	0.00	0.00	168.30	12.03	4,634.37
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	189,196.01	263,463.96	79,233.60	996,176.89	269,989.20	346,335.75	90,914.33	90,914.33	799,370.75	759,390.44	3,424.10	3,888,409.37
EXPENSES												0.00
Claims Transfers	62,940.34	1,659.00	1,000.00	96,728.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	162,328.16
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	596,795.78	0.00	596,795.78
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	62,940.34	1,659.00	1,000.00	96,728.82	0.00	0.00	0.00	0.00	0.00	596,795.78	0.00	759,123.94
END BALANCE	291,665.20	751,067.52	218,185.79	1,874,087.65	777,413.68	(618,747.55)	66,893.35	(171,769.65)	530,354.91	15,976.41	9,859.43	3,744,986.75

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2022											
Month Ending:	July											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(253,324.44)	959,683.52	295,427.79	1,719,939.70	956,947.85	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,317,776.36	0.00	4,593,706.35
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	1,771.03	544.55	3,248.33	1,764.08	0.00	0.00	0.00	0.00	2,462.87	0.00	9,790.86
Invest Adj	0.00	23.31	7.18	41.78	23.25	0.00	0.00	0.00	0.00	32.01	0.00	127.53
Subtotal Invest	0.00	1,794.34	551.73	3,290.11	1,787.33	0.00	0.00	0.00	0.00	2,494.88	0.00	9,918.39
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,794.34	551.73	3,290.11	1,787.33	0.00	0.00	0.00	0.00	2,494.88	0.00	9,918.39
EXPENSES												
Claims Transfers	2,282.10	5,059.00	0.00	80,605.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87,946.71
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,332.35	0.00	2,332.35
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,282.10	5,059.00	0.00	80,605.61	0.00	0.00	0.00	0.00	0.00	2,332.35	0.00	90,279.06
END BALANCE	(255,606.54)	956,418.86	295,979.52	1,642,624.20	958,735.18	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,317,938.89	0.00	4,513,345.68

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2023											
Month Ending:	August											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	291,665.20	751,067.52	218,185.79	1,874,087.65	777,413.68	(618,747.55)	66,893.35	(171,769.65)	530,354.91	15,976.41	9,859.43	3,744,986.75
RECEIPTS												
Assessments	235,703.09	327,726.18	98,571.80	1,241,047.37	335,831.72	432,315.91	113,484.41	113,484.41	997,819.86	947,704.10	4,259.14	4,847,948.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	584.99	1,519.75	441.28	3,814.83	1,573.25	0.00	0.00	0.00	0.00	7.79	19.95	7,961.84
Invest Adj	9.66	24.88	7.23	62.08	25.75	0.00	0.00	0.00	0.00	0.53	0.33	130.46
Subtotal Invest	594.65	1,544.63	448.51	3,876.91	1,599.00	0.00	0.00	0.00	0.00	8.32	20.28	8,092.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	236,297.74	329,270.81	99,020.31	1,244,924.28	337,430.72	432,315.91	113,484.41	113,484.41	997,819.86	947,712.42	4,279.42	4,856,040.30
EXPENSES												0.00
Claims Transfers	34,295.77	750.00	1,250.00	81,687.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117,983.74
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213,447.94	0.00	213,447.94
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	34,295.77	750.00	1,250.00	81,687.97	0.00	0.00	0.00	0.00	0.00	213,447.94	0.00	331,431.68
END BALANCE	493,667.18	1,079,588.34	315,956.10	3,037,323.96	1,114,844.40	(186,431.64)	180,377.76	(58,285.24)	1,528,174.77	750,240.89	14,138.85	8,269,595.37

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2022											
Month Ending:	August											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(255,606.54)	956,418.86	295,979.52	1,642,624.20	958,735.18	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,317,938.89	0.00	4,513,345.68
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	1,236.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,236.33
Invest Pymnts	0.00	1,877.93	581.52	3,201.37	1,883.64	0.00	0.00	0.00	0.00	2,583.72	0.00	10,128.18
Invest Adj	0.00	31.68	9.80	54.41	31.76	0.00	0.00	0.00	0.00	43.66	0.00	171.31
Subtotal Invest	0.00	1,909.61	591.32	3,255.78	1,915.40	0.00	0.00	0.00	0.00	2,627.38	0.00	10,299.49
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,236.33	1,909.61	591.32	3,255.78	1,915.40	0.00	0.00	0.00	0.00	2,627.38	0.00	11,535.82
EXPENSES												
Claims Transfers	7,191.45	2,221.05	12,372.01	41,800.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63,585.40
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,191.45	2,221.05	12,372.01	41,800.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63,585.40
END BALANCE	(261,561.66)	956,107.42	284,198.83	1,604,079.09	960,650.58	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,320,566.27	0.00	4,461,296.10

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2021											
Month Ending:	July											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	59,934.71	795,720.93	235,367.18	430,756.79	962,987.05	(36,099.58)	(17.14)	0.00	36,713.88	284,581.31	0.00	2,769,945.13
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	4,170.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,170.88
Invest Pymnts	106.81	1,478.38	434.61	840.39	1,778.10	0.00	0.00	0.00	0.00	525.54	0.00	5,163.83
Invest Adj	1.46	19.33	5.72	10.46	23.39	0.00	0.00	0.00	0.00	6.91	0.00	67.27
Subtotal Invest	108.27	1,497.71	440.33	850.85	1,801.49	0.00	0.00	0.00	0.00	532.45	0.00	5,231.10
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,279.15	1,497.71	440.33	850.85	1,801.49	0.00	0.00	0.00	0.00	532.45	0.00	9,401.98
EXPENSES												
Claims Transfers	1,625.63	8,850.18	0.00	55,181.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65,656.93
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,625.63	8,850.18	0.00	55,181.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65,656.93
END BALANCE	<b>62,588.23</b>	<b>788,368.46</b>	<b>235,807.51</b>	<b>376,426.52</b>	<b>964,788.54</b>	<b>(36,099.58)</b>	<b>(17.14)</b>	<b>0.00</b>	<b>36,713.88</b>	<b>285,113.76</b>	<b>0.00</b>	<b>2,713,690.18</b>

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2020											
Month Ending:	July											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	172,563.36	741,447.47	(275,854.21)	(249,238.55)	788,297.48	954.51	0.00	0.00	4,342.55	227,756.21	138,204.25	1,548,473.07
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	6,943.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,943.47
Invest Pymnts	318.06	1,371.57	0.00	0.07	1,455.84	0.00	0.00	0.00	0.00	422.34	255.19	3,823.07
Invest Adj	4.19	18.01	0.00	0.00	19.15	0.00	0.00	0.00	0.00	5.53	3.36	50.24
Subtotal Invest	322.25	1,389.58	0.00	0.07	1,474.99	0.00	0.00	0.00	0.00	427.87	258.55	3,873.31
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,265.72	1,389.58	0.00	0.07	1,474.99	0.00	0.00	0.00	0.00	427.87	258.55	10,816.78
EXPENSES												
Claims Transfers	8,016.04	9,005.25	0.00	40,933.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,954.86
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,016.04	9,005.25	0.00	40,933.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,954.86
END BALANCE	<b>171,813.04</b>	<b>733,831.80</b>	<b>(275,854.21)</b>	<b>(290,172.05)</b>	<b>789,772.47</b>	<b>954.51</b>	<b>0.00</b>	<b>0.00</b>	<b>4,342.55</b>	<b>228,184.08</b>	<b>138,462.80</b>	<b>1,501,334.99</b>

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	2021												
Month Ending:	August												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	62,588.23	788,368.46	235,807.51	376,426.52	964,788.54	(36,099.58)	(17.14)	0.00	36,713.88	285,113.76	0.00	2,713,690.18	
RECEIPTS													
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	0.00	1,385.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,385.18	
Invest Pymnts	123.98	1,545.61	463.18	722.90	1,895.08	0.00	0.00	0.00	0.00	560.02	0.00	5,310.77	
Invest Adj	2.07	26.11	7.81	12.47	31.96	0.00	0.00	0.00	0.00	9.44	0.00	89.86	
Subtotal Invest	126.05	1,571.72	470.99	735.37	1,927.04	0.00	0.00	0.00	0.00	569.46	0.00	5,400.63	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	126.05	1,571.72	470.99	2,120.55	1,927.04	0.00	0.00	0.00	0.00	569.46	0.00	6,785.81	
EXPENSES													
Claims Transfers	0.00	14,644.25	0.00	30,191.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44,835.44	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	14,644.25	0.00	30,191.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44,835.44	
END BALANCE	<b>62,714.28</b>	<b>775,295.93</b>	<b>236,278.50</b>	<b>348,355.88</b>	<b>966,715.58</b>	<b>(36,099.58)</b>	<b>(17.14)</b>	<b>0.00</b>	<b>36,713.88</b>	<b>285,683.22</b>	<b>0.00</b>	<b>2,675,640.55</b>	

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	2020												
Month Ending:	August												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	171,813.04	733,831.80	(275,854.21)	(290,172.05)	789,772.47	954.51	0.00	0.00	4,342.55	228,184.08	138,462.80	1,501,334.99	
RECEIPTS													
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	30,668.18	0.00	0.00	22,185.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,853.18	
Invest Pymnts	337.39	1,439.49	0.00	(0.01)	1,551.26	0.00	0.00	0.00	0.00	447.93	271.97	4,048.03	
Invest Adj	5.69	24.31	0.00	0.00	26.16	0.00	0.00	0.00	0.00	7.56	4.59	68.31	
Subtotal Invest	343.08	1,463.80	0.00	(0.01)	1,577.42	0.00	0.00	0.00	0.00	455.49	276.56	4,116.34	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	31,011.26	1,463.80	0.00	22,184.99	1,577.42	0.00	0.00	0.00	0.00	455.49	276.56	56,969.52	
EXPENSES													
Claims Transfers	1,378.57	4,359.00	2,527.50	21,414.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,679.28	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	1,378.57	4,359.00	2,527.50	21,414.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,679.28	
END BALANCE	<b>201,445.73</b>	<b>730,936.60</b>	<b>(278,381.71)</b>	<b>(289,401.27)</b>	<b>791,349.89</b>	<b>954.51</b>	<b>0.00</b>	<b>0.00</b>	<b>4,342.55</b>	<b>228,639.57</b>	<b>138,739.36</b>	<b>1,528,625.23</b>	

FUND YEAR 2019													
Month Ending: July													
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	162,961.78	477,923.33	107,780.28	68,302.75	245,401.99	546.15	163.28	0.00	16,928.01	239,586.97	96,272.85	1,415,867.39	
RECEIPTS													
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	301.04	897.57	210.12	175.93	453.17	0.00	0.00	0.00	0.00	442.43	177.78	2,658.04	
Invest Adj	3.96	11.61	2.62	1.66	5.96	0.00	0.00	0.00	0.00	5.82	2.34	33.97	
Subtotal Invest	305.00	909.18	212.74	177.59	459.13	0.00	0.00	0.00	0.00	448.25	180.12	2,692.01	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	305.00	909.18	212.74	177.59	459.13	0.00	0.00	0.00	0.00	448.25	180.12	2,692.01	
EXPENSES													
Claims Transfers	275.00	10,258.82	5,986.50	8,666.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,187.18	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	275.00	10,258.82	5,986.50	8,666.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,187.18	
END BALANCE	162,991.78	468,573.69	102,006.52	59,813.48	245,861.12	546.15	163.28	0.00	16,928.01	240,035.22	96,452.97	1,393,372.22	

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR Closed FY													
Month Ending: July													
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	39.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,550,274.81	0.00	15,550,313.99	
RECEIPTS													
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	1,784.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,784.00	
Invest Pymnts	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,067.55	0.00	29,067.60	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	377.77	0.00	377.77	
Subtotal Invest	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,445.32	0.00	29,445.37	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	1,784.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,445.32	0.00	31,229.37	
EXPENSES													
Claims Transfers	267.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267.60	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	267.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267.60	
END BALANCE	1,555.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,579,720.13	0.00	15,581,275.76	



SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	2019												
Month Ending:	August												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	162,991.78	468,573.69	102,006.52	59,813.48	245,861.12	546.15	163.28	0.00	16,928.01	240,035.22	96,452.97	1,393,372.22	
RECEIPTS													
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	320.09	916.27	197.60	108.22	482.92	0.00	0.00	0.00	0.00	471.48	189.45	2,686.03	
Invest Adj	5.40	15.52	3.38	1.98	8.14	0.00	0.00	0.00	0.00	7.95	3.20	45.57	
Subtotal Invest	325.49	931.79	200.98	110.20	491.06	0.00	0.00	0.00	0.00	479.43	192.65	2,731.60	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	325.49	931.79	200.98	110.20	491.06	0.00	0.00	0.00	0.00	479.43	192.65	2,731.60	
EXPENSES													
Claims Transfers	0.00	10,859.50	4,611.35	11,889.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,360.26	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	10,859.50	4,611.35	11,889.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,360.26	
END BALANCE	163,317.27	458,645.98	97,596.15	48,034.27	246,352.18	546.15	163.28	0.00	16,928.01	240,514.65	96,645.62	1,368,743.56	

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	Closed FY												
Month Ending:	August												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	1,555.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,579,720.13	0.00	15,581,275.76	
RECEIPTS													
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	3.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30,546.96	0.00	30,550.28	
Invest Adj	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	516.08	0.00	516.13	
Subtotal Invest	3.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,063.04	0.00	31,066.41	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	3.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,063.04	0.00	31,066.41	
EXPENSES													
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
END BALANCE	1,559.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,610,783.17	0.00	15,612,342.17	

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

Month **July**  
Current Fund Year **2023**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	190,608.33	62,940.34	0.00	253,548.67	253,548.67	(0.00)	0.00	(0.00)
	Liability	5,914.75	1,659.00	0.00	7,573.75	7,573.75	0.00	0.00	0.00
	Auto	8,989.71	1,000.00	0.00	9,989.71	9,989.71	0.00	0.00	0.00
	Workers Comp	901,102.16	96,728.82	0.00	997,830.98	997,830.98	0.00	0.00	0.00
	<b>Total</b>	<b>1,106,614.95</b>	<b>162,328.16</b>	<b>0.00</b>	<b>1,268,943.11</b>	<b>1,268,943.11</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2022	Property	972,751.93	2,282.10	0.00	975,034.03	975,034.03	(0.00)	(0.00)	0.00
	Liability	43,684.35	5,059.00	0.00	48,743.35	48,743.35	0.00	0.00	0.00
	Auto	11,208.85	0.00	0.00	11,208.85	11,208.85	0.00	0.00	0.00
	Workers Comp	1,654,775.61	80,605.61	0.00	1,735,381.22	1,735,381.22	0.00	(0.00)	0.00
	<b>Total</b>	<b>2,682,420.74</b>	<b>87,946.71</b>	<b>0.00</b>	<b>2,770,367.45</b>	<b>2,770,367.45</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2021	Property	678,267.41	1,625.63	4,170.88	675,722.16	675,722.16	(0.00)	(0.00)	0.00
	Liability	198,736.37	8,850.18	0.00	207,586.55	207,586.55	0.00	0.00	0.00
	Auto	57,655.03	0.00	0.00	57,655.03	57,655.03	0.00	0.00	0.00
	Workers Comp	3,092,796.45	55,181.12	0.00	3,147,977.57	3,147,977.57	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>4,027,455.26</b>	<b>65,656.93</b>	<b>4,170.88</b>	<b>4,088,941.31</b>	<b>4,088,941.31</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2020	Property	694,636.85	8,016.04	6,943.47	695,709.42	695,709.42	0.00	0.00	0.00
	Liability	236,720.92	9,005.25	0.00	245,726.17	245,726.17	0.00	0.00	0.00
	Auto	590,615.94	0.00	0.00	590,615.94	590,615.94	0.00	0.00	0.00
	Workers Comp	3,706,471.51	40,933.57	0.00	3,747,405.08	3,747,405.08	(0.00)	0.00	(0.00)
	<b>Total</b>	<b>5,228,445.22</b>	<b>57,954.86</b>	<b>6,943.47</b>	<b>5,279,456.61</b>	<b>5,279,456.61</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2019	Property	1,256,121.63	275.00	0.00	1,256,396.63	1,256,396.63	0.00	0.00	0.00
	Liability	542,780.32	10,258.82	0.00	553,039.14	553,039.14	0.00	0.00	(0.00)
	Auto	237,309.19	5,986.50	0.00	243,295.69	243,295.69	0.00	0.00	0.00
	Workers Comp	3,439,430.48	8,666.86	0.00	3,448,097.34	3,448,097.34	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>5,475,641.62</b>	<b>25,187.18</b>	<b>0.00</b>	<b>5,500,828.80</b>	<b>5,500,828.80</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>
Closed FY	Property	(39.18)	267.60	1,784.00	(1,555.58)	(1,555.58)	0.00	(0.00)	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>(39.18)</b>	<b>267.60</b>	<b>1,784.00</b>	<b>(1,555.58)</b>	<b>(1,555.58)</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>
<b>TOTAL</b>		<b>18,520,538.61</b>	<b>399,341.44</b>	<b>12,898.35</b>	<b>18,906,981.70</b>	<b>18,906,981.70</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>

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

Month **August**  
Current Fund Year **2023**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	253,548.67	34,295.77	0.00	287,844.44	287,844.44	0.00	(0.00)	0.00
	Liability	7,573.75	750.00	0.00	8,323.75	8,323.75	0.00	0.00	0.00
	Auto	9,989.71	1,250.00	0.00	11,239.71	11,239.71	0.00	0.00	0.00
	Workers Comp	997,830.98	81,687.97	0.00	1,079,518.95	1,079,518.95	0.00	0.00	0.00
	<b>Total</b>	<b>1,268,943.11</b>	<b>117,983.74</b>	<b>0.00</b>	<b>1,386,926.85</b>	<b>1,386,926.85</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>
2022	Property	975,034.03	7,191.45	1,236.33	980,989.15	980,989.15	(0.00)	(0.00)	0.00
	Liability	48,743.35	2,221.05	0.00	50,964.40	50,964.40	0.00	0.00	0.00
	Auto	11,208.85	12,372.01	0.00	23,580.86	23,580.86	0.00	0.00	0.00
	Workers Comp	1,735,381.22	41,800.89	0.00	1,777,182.11	1,777,182.11	(0.00)	0.00	(0.00)
	<b>Total</b>	<b>2,770,367.45</b>	<b>63,585.40</b>	<b>1,236.33</b>	<b>2,832,716.52</b>	<b>2,832,716.52</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>
2021	Property	675,722.16	0.00	0.00	675,722.16	675,722.16	(0.00)	(0.00)	0.00
	Liability	207,586.55	14,644.25	0.00	222,230.80	222,230.80	0.00	0.00	0.00
	Auto	57,655.03	0.00	0.00	57,655.03	57,655.03	0.00	0.00	0.00
	Workers Comp	3,147,977.57	30,191.19	1,385.18	3,176,783.58	3,176,783.58	(0.00)	(0.00)	(0.00)
	<b>Total</b>	<b>4,088,941.31</b>	<b>44,835.44</b>	<b>1,385.18</b>	<b>4,132,391.57</b>	<b>4,132,391.57</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>
2020	Property	695,709.42	1,378.57	30,668.18	666,419.81	666,419.81	(0.00)	0.00	(0.00)
	Liability	245,726.17	4,359.00	0.00	250,085.17	250,085.17	0.00	0.00	0.00
	Auto	590,615.94	2,527.50	0.00	593,143.44	593,143.44	0.00	0.00	0.00
	Workers Comp	3,747,405.08	21,414.21	22,185.00	3,746,634.29	3,746,634.29	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>5,279,456.61</b>	<b>29,679.28</b>	<b>52,853.18</b>	<b>5,256,282.71</b>	<b>5,256,282.71</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>
2019	Property	1,256,396.63	0.00	0.00	1,256,396.63	1,256,396.63	0.00	0.00	0.00
	Liability	553,039.14	10,859.50	0.00	563,898.64	563,898.64	0.00	0.00	0.00
	Auto	243,295.69	4,611.35	0.00	247,907.04	247,907.04	0.00	0.00	0.00
	Workers Comp	3,448,097.34	11,889.41	0.00	3,459,986.75	3,459,986.75	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>5,500,828.80</b>	<b>27,360.26</b>	<b>0.00</b>	<b>5,528,189.06</b>	<b>5,528,189.06</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
Closed FY	Property	(1,555.58)	0.00	0.00	(1,555.58)	(1,555.58)	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>(1,555.58)</b>	<b>0.00</b>	<b>0.00</b>	<b>(1,555.58)</b>	<b>(1,555.58)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>18,906,981.70</b>	<b>283,444.12</b>	<b>55,474.69</b>	<b>19,134,951.13</b>	<b>19,134,951.13</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Bank Account: TRI CTY MUN JIF IV

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 26993    Check Date: 07/07/2023    Payee Name: BIRCHMEIER &amp; POWELL LLC</b>							
202329531	POLICE PROF BI	01/27/2021	WOODBURY CITY	L-LEGAL GL	\$3,978.00	2021-2021	Legal
					<b>Check Amount:</b>	<b>\$3,978.00</b>	
<b>Check Number: 26994    Check Date: 07/07/2023    Payee Name: LEO PETETTI LLC</b>							
2023306016	1ST PARTY COLL PD	06/01/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$55.00	2023-2023	Expense
					<b>Check Amount:</b>	<b>\$55.00</b>	
<b>Check Number: 26995    Check Date: 07/07/2023    Payee Name: JOEBOY INC T/A ACTION AUTO BODY</b>							
2023306016	1ST PARTY COLL PD	06/01/2023	WASHINGTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,984.23	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,984.23</b>	
<b>Check Number: 26996    Check Date: 07/07/2023    Payee Name: COCKERILL CRAIG &amp; MOORE LLC</b>							
2022255534	PERSONAL INJURY	09/23/2021	HARRISON TOWNSHIP	L-LEGAL GL	\$3,102.50	2021-2021	Legal
2023297952	PERSONAL INJURY	10/14/2022	PAULSBORO BOROUGH	L-LEGAL GL	\$4,267.00	2022-2022	Legal
2023299197	PERSONAL INJURY	02/28/2023	FAIRFIELD TOWNSHIP	L-LEGAL GL	\$1,659.00	2023-2023	Legal
2023301685	POLICE PROF PI	09/12/2020	MONROE TOWNSHIP(TRIJIF)	L-LEGAL GL	\$5,746.00	2020-2020	Legal
					<b>Check Amount:</b>	<b>\$14,774.50</b>	
<b>Check Number: 26997    Check Date: 07/07/2023    Payee Name: Mahon, Linda M.</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,462.42	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,462.42</b>	
<b>Check Number: 26998    Check Date: 07/07/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$1,632.62	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$1,632.62</b>	
<b>Check Number: 26999    Check Date: 07/07/2023    Payee Name: QUINTON TOWNSHIP</b>							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$586.00</b>	
<b>Check Number: 27000    Check Date: 07/07/2023    Payee Name: GLASSBORO BOROUGH</b>							
2023307402	INDEMNITY	06/20/2023	GLASSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,218.40	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,218.40</b>	
<b>Check Number: 27001    Check Date: 07/07/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023303586	INDEMNITY	05/06/2023	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$353.08	2023-2023	Loss
<b>Check Amount:</b>					<b>\$353.08</b>		
<b>Check Number: 27002    Check Date: 07/07/2023    Payee Name: PAULSBORO BOROUGH</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$972.94	2022-2022	Loss
<b>Check Amount:</b>					<b>\$972.94</b>		
<b>Check Number: 27003    Check Date: 07/07/2023    Payee Name: LOGAN TOWNSHIP</b>							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,045.36	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,045.36</b>		
<b>Check Number: 27004    Check Date: 07/07/2023    Payee Name: Kevin Cabanas</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-PHARMACY	\$136.65	2022-2022	Loss
<b>Check Amount:</b>					<b>\$136.65</b>		
<b>Check Number: 27005    Check Date: 07/07/2023    Payee Name: EMERGENCY CARE SERVICES OF NJ</b>							
2023306135	MEDICAL ONLY	06/02/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$1,121.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,121.00</b>		
<b>Check Number: 27006    Check Date: 07/07/2023    Payee Name: ARMC ANESTHESIOLOGISTS</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-PHYSICIAN FEES	\$1,980.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,980.00</b>		
<b>Check Number: 27007    Check Date: 07/07/2023    Payee Name: CAPE REGIONAL MEDICAL CENTER</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,688.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$2,688.00</b>		
<b>Check Number: 27008    Check Date: 07/07/2023    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$80.00</b>		
<b>Check Number: 27009    Check Date: 07/07/2023    Payee Name: NovaCare Rehabilitation</b>							
2020200690	INDEMNITY	03/27/2020	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$201.88	2020-2020	Loss
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
<b>Check Amount:</b>					<b>\$605.64</b>		
<b>Check Number: 27010    Check Date: 07/07/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$208.62	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023302555	INDEMNITY	04/25/2023	GLASSBORO BOROUGH	M-ORTHO/NEURO FEES	\$193.79	2023-2023	Loss
<b>Check Amount:</b>					<b>\$490.50</b>		
<b>Check Number: 27011    Check Date: 07/07/2023    Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC</b>							
2023306576	INDEMNITY	06/09/2023	WOODBURY CITY	M-OCCUPATIONAL MEDICINE	\$225.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$225.00</b>		
<b>Check Number: 27012    Check Date: 07/07/2023    Payee Name: GLOUCESTER COUNTY EMS</b>							
2022275658	MEDICAL ONLY	06/10/2022	WOODBURY HEIGHTS BOROUGH	M-OTHER PROVIDER FEES	\$939.40	2022-2022	Loss
<b>Check Amount:</b>					<b>\$939.40</b>		
<b>Check Number: 27013    Check Date: 07/07/2023    Payee Name: PREMIER ORTHO ASSOCSURG</b>							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$2,900.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,900.00</b>		
<b>Check Number: 27014    Check Date: 07/07/2023    Payee Name: PRINCETON BRAIN AND SPINE CARE LLC</b>							
2021214081	INDEMNITY	09/03/2020	LOGAN TOWNSHIP	M-ORTHO/NEURO FEES	\$97.31	2020-2020	Loss
<b>Check Amount:</b>					<b>\$97.31</b>		
<b>Check Number: 27015    Check Date: 07/07/2023    Payee Name: COMP X MEDICAL MANAGEMENT</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-OTHER PROVIDER FEES	\$484.25	2022-2022	Loss
<b>Check Amount:</b>					<b>\$484.25</b>		
<b>Check Number: 27016    Check Date: 07/07/2023    Payee Name: HOME CARE CONNECT LLC</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-DME/PROSTHETICS	\$198.54	2022-2022	Loss
<b>Check Amount:</b>					<b>\$198.54</b>		
<b>Check Number: 27017    Check Date: 07/07/2023    Payee Name: FUSION HEALTHCARE SOLUTIONS</b>							
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	M-DME/PROSTHETICS	\$1,928.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,928.00</b>		
<b>Check Number: 27018    Check Date: 07/07/2023    Payee Name: SALEM MEDICAL CENTER</b>							
2023303962	MEDICAL ONLY	05/08/2023	PENNSVILLE TOWNSHIP	M-ACUTE CARE HOSPITAL	\$3,242.88	2023-2023	Loss
<b>Check Amount:</b>					<b>\$3,242.88</b>		
<b>Check Number: 27019    Check Date: 07/07/2023    Payee Name: JAG-ONE PHYSICAL THERAPY LLC</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023302555	INDEMNITY	04/25/2023	GLASSBORO BOROUGH	M-PHYSICIAN FEES	\$125.00	2023-2023	Loss
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-PHYSICIAN FEES	\$125.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$250.00</b>		
<b>Check Number: 27020    Check Date: 07/07/2023    Payee Name: myMATRIXX</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHARMACY	\$11.98	2022-2022	Loss
<b>Check Amount:</b>					<b>\$11.98</b>		
<b>Check Number: 27021    Check Date: 07/07/2023    Payee Name: INSPIRA MEDICAL CENTER MULLICA HILL</b>							
2023280614	MEDICAL ONLY	08/15/2022	WEST DEPTFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,333.89	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,333.89</b>		
<b>Check Number: 27022    Check Date: 07/07/2023    Payee Name: INSPIRA HEALTH CENTER WOODBURY</b>							
2023302555	INDEMNITY	04/25/2023	GLASSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$139.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$139.00</b>		
<b>Check Number: 27023    Check Date: 07/07/2023    Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC</b>							
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
2023303586	INDEMNITY	05/06/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2023305237	MEDICAL ONLY	05/24/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$540.00</b>		
<b>Check Number: 27024    Check Date: 07/14/2023    Payee Name: CAPEHART &amp; SCATCHARD PA</b>							
2021227877	INDEMNITY	01/25/2021	PAULSBORO BOROUGH	L-LEGAL WC	\$280.00	2021-2021	Legal
2022261737	INDEMNITY	01/20/2022	CLAYTON BOROUGH	L-LEGAL WC	\$464.00	2022-2022	Legal
<b>Check Amount:</b>					<b>\$744.00</b>		
<b>Check Number: 27025    Check Date: 07/14/2023    Payee Name: MADDEN &amp; MADDEN PA</b>							
2020191041	BODILY INJURY	09/21/2019	CARNEYS POINT TOWNSHIP	L-LEGAL AL	\$2,403.00	2019-2019	Legal
2020199803	BODILY INJURY	12/19/2019	MONROE TOWNSHIP(TRIJIF)	L-LEGAL AL	\$3,583.50	2019-2019	Legal
2020203263	BODILY INJURY	10/12/2019	OLDMANS TOWNSHIP	L-LEGAL GL	\$2,391.00	2019-2019	Legal
2021225198	BODILY INJURY	11/12/2020	GLASSBORO BOROUGH	L-LEGAL GL	\$429.00	2020-2020	Legal
2021226176	BODILY INJURY	11/06/2020	MONROE TOWNSHIP(TRIJIF)	L-LEGAL GL	\$462.00	2020-2020	Legal
2022254973	BODILY INJURY	10/29/2021	PENNSVILLE TOWNSHIP	L-LEGAL GL	\$577.50	2021-2021	Legal
2022275538	POLICE PROF BI	05/29/2022	MONROE TOWNSHIP(TRIJIF)	L-LEGAL GL	\$792.00	2022-2022	Legal



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$10,638.00</b>		
<b>Check Number: 27026    Check Date: 07/14/2023    Payee Name: STATE SHORTHAND REPORTING SERVICE</b>							
2022261737	INDEMNITY	01/20/2022	CLAYTON BOROUGH	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense
2022270978	INDEMNITY	04/20/2022	MANTUA TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense
<b>Check Amount:</b>					<b>\$150.00</b>		
<b>Check Number: 27027    Check Date: 07/14/2023    Payee Name: KENNETH A. DIMUZIO, PA</b>							
2022261737	INDEMNITY	01/20/2022	CLAYTON BOROUGH	I-ASSESSMENT-W.C. IND	\$3,600.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$3,600.00</b>		
<b>Check Number: 27028    Check Date: 07/14/2023    Payee Name: FRAN CONVERY &amp; SON AUTO BODY</b>							
2023306424	1ST PARTY COLL PD	06/06/2023	SWEDESBORO BOROUGH	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$4,587.35	2023-2023	Loss
<b>Check Amount:</b>					<b>\$4,587.35</b>		
<b>Check Number: 27029    Check Date: 07/14/2023    Payee Name: ROTHMAN ORTHOPAEDIC INSTITUTE</b>							
2023293464	MEDICAL ONLY	01/11/2023	MANTUA TOWNSHIP	M-IND MED EXAMS WC	\$750.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$750.00</b>		
<b>Check Number: 27030    Check Date: 07/14/2023    Payee Name: MILTON W BROWN</b>							
2022270978	INDEMNITY	04/20/2022	MANTUA TOWNSHIP	I-CLAIMANT LEGAL EXP IND	\$600.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$600.00</b>		
<b>Check Number: 27031    Check Date: 07/14/2023    Payee Name: State of New Jersey - Div of Worker's Comp</b>							
2021238864	INDEMNITY	05/10/2021	MONROE TOWNSHIP(TRIJIF)	E-MISC ALL OTHER WC	\$9.25	2021-2021	Expense
<b>Check Amount:</b>					<b>\$9.25</b>		
<b>Check Number: 27032    Check Date: 07/14/2023    Payee Name: EXAMWORKS INC</b>							
2022257762	INDEMNITY	12/18/2021	WEST DEPTFORD TOWNSHIP	E-ALLOCATED MED EXAM WC	\$1,345.00	2021-2021	Expense
<b>Check Amount:</b>					<b>\$1,345.00</b>		
<b>Check Number: 27033    Check Date: 07/14/2023    Payee Name: LEO PETETTI LLC</b>							
2023301199	COMPREHENSIVE	04/06/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$55.00	2023-2023	Expense
2023306424	1ST PARTY COLL PD	06/06/2023	SWEDESBORO BOROUGH	E-APPRAISERS PR	\$560.00	2023-2023	Expense
2024308381	COMPREHENSIVE	07/02/2023	WEST DEPTFORD TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$750.00</b>		
<b>Check Number: 27034    Check Date: 07/14/2023    Payee Name: AFFANATO MARUT LLC</b>							





## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
202200690	INDEMNITY	03/27/2020	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$190.50	2020-2020	Legal
202208056	INDEMNITY	06/20/2020	PENNS GROVE BOROUGH	L-LEGAL WC	\$218.50	2020-2020	Legal
2021217307	INDEMNITY	10/05/2020	WOODBURY CITY	L-LEGAL WC	\$238.00	2020-2020	Legal
2021220530	INDEMNITY	11/15/2020	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$336.00	2020-2020	Legal
2021223164	INDEMNITY	12/10/2020	DEPTFORD TOWNSHIP	L-LEGAL WC	\$130.00	2020-2020	Legal
2021241733	INDEMNITY	06/16/2021	WASHINGTON TOWNSHIP	L-LEGAL WC	\$224.00	2021-2021	Legal
2022251631	INDEMNITY	10/13/2021	MANTUA TOWNSHIP	L-LEGAL WC	\$266.00	2021-2021	Legal
2022259937	INDEMNITY	03/24/2020	GLASSBORO BOROUGH	L-LEGAL WC	\$252.00	2020-2020	Legal
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$205.50	2022-2022	Legal
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$301.00	2023-2023	Legal
<b>Check Amount:</b>					<b>\$2,361.50</b>		
<b>Check Number: 27035    Check Date: 07/14/2023    Payee Name: EMERGENCY ACCESSORIES &amp; INSTALLATIONS</b>							
2023303251	1ST PARTY COLL PD	04/30/2023	WASHINGTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,646.74	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,646.74</b>		
<b>Check Number: 27036    Check Date: 07/14/2023    Payee Name: COCKERILL CRAIG &amp; MOORE LLC</b>							
2023304027	PERSONAL INJURY	12/14/2021	ELK TOWNSHIP	L-LEGAL GL	\$204.00	2021-2021	Legal
<b>Check Amount:</b>					<b>\$204.00</b>		
<b>Check Number: 27037    Check Date: 07/14/2023    Payee Name: PIETRAS SARACINO SMITH &amp; MEEK LLP</b>							
2021236459	INDEMNITY	04/30/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$555.00	2021-2021	Legal
2022243970	INDEMNITY	07/17/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$187.50	2021-2021	Legal
2022251833	INDEMNITY	10/15/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$555.00	2021-2021	Legal
2022255148	INDEMNITY	11/21/2021	DEPTFORD TOWNSHIP	L-LEGAL WC	\$742.00	2021-2021	Legal
2022257762	INDEMNITY	12/18/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$673.00	2021-2021	Legal
2022274136	INDEMNITY	05/24/2022	GLASSBORO BOROUGH	L-LEGAL WC	\$737.00	2022-2022	Legal
<b>Check Amount:</b>					<b>\$3,449.50</b>		
<b>Check Number: 27038    Check Date: 07/14/2023    Payee Name: Bezark, Lerner and DeVirgilis, P.C. and William Stone and Wendy Piorkowski Stone</b>							
2020184117	GL PROPERTY DAMAGE	06/20/2019	WEST DEPTFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) GL PD	\$5,000.00	2019-2019	Loss
<b>Check Amount:</b>					<b>\$5,000.00</b>		
<b>Check Number: 27039    Check Date: 07/14/2023    Payee Name: WOODBURY CITY</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,198.00</b>		
<b>Check Number: 27040    Check Date: 07/14/2023    Payee Name: WESTVILLE BOROUGH</b>							
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,198.00</b>		
<b>Check Number: 27041    Check Date: 07/14/2023    Payee Name: Graham, James</b>							
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,938.00</b>		
<b>Check Number: 27042    Check Date: 07/14/2023    Payee Name: Carol Langley</b>							
2022261737	INDEMNITY	01/20/2022	CLAYTON BOROUGH	I-LUMP SUM SETTLEMENT	\$11,400.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$11,400.00</b>		
<b>Check Number: 27043    Check Date: 07/14/2023    Payee Name: Jason Lipsett</b>							
2022270978	INDEMNITY	04/20/2022	MANTUA TOWNSHIP	I-LUMP SUM SETTLEMENT	\$2,400.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$2,400.00</b>		
<b>Check Number: 27044    Check Date: 07/14/2023    Payee Name: Mark Ramos</b>							
2019165329	INDEMNITY	02/07/2019	GLASSBORO BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,720.00	2019-2019	Loss
<b>Check Amount:</b>					<b>\$1,720.00</b>		
<b>Check Number: 27045    Check Date: 07/14/2023    Payee Name: Charles Simmons</b>							
2020185074	INDEMNITY	09/25/2019	FRANKLIN TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,160.36	2019-2019	Loss
<b>Check Amount:</b>					<b>\$1,160.36</b>		
<b>Check Number: 27046    Check Date: 07/14/2023    Payee Name: Bruce Martell</b>							
2021227877	INDEMNITY	01/25/2021	PAULSBORO BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,087.24	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,087.24</b>		
<b>Check Number: 27047    Check Date: 07/14/2023    Payee Name: Eric Petroski</b>							
2022257423	INDEMNITY	12/16/2021	WOOLWICH TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,084.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,084.00</b>		
<b>Check Number: 27048    Check Date: 07/14/2023    Payee Name: Amanda Myers</b>							
2020198258	INDEMNITY	02/26/2020	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,150.08</b>		



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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27049    Check Date: 07/14/2023    Payee Name: WEST DEPTFORD TOWNSHIP</b>							
2024308381	COMPREHENSIVE	07/02/2023	WEST DEPTFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$5,759.25	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$5,759.25</b>	
<b>Check Number: 27050    Check Date: 07/14/2023    Payee Name: SWEDESBORO BOROUGH</b>							
2023306424	1ST PARTY COLL PD	06/06/2023	SWEDESBORO BOROUGH	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,411.35	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,411.35</b>	
<b>Check Number: 27051    Check Date: 07/14/2023    Payee Name: GLASSBORO BOROUGH</b>							
2022274666	1ST PARTY COLL PD	05/24/2022	GLASSBORO BOROUGH	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$907.10	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$907.10</b>	
<b>Check Number: 27052    Check Date: 07/14/2023    Payee Name: WASHINGTON TOWNSHIP</b>							
2023301199	COMPREHENSIVE	04/06/2023	WASHINGTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$325.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$325.00</b>	
<b>Check Number: 27053    Check Date: 07/14/2023    Payee Name: WASHINGTON TOWNSHIP</b>							
2023300075	1ST PARTY COLL PD	03/15/2023	WASHINGTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$75.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$75.00</b>	
<b>Check Number: 27054    Check Date: 07/14/2023    Payee Name: IVYREHAB NETWORK INC</b>							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$260.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$260.00</b>	
<b>Check Number: 27055    Check Date: 07/14/2023    Payee Name: RANOCAS ANESTHESIOLOGY PA</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$1,854.00	2022-2022	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$1,030.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$2,884.00</b>	
<b>Check Number: 27056    Check Date: 07/14/2023    Payee Name: EMERGENCY CARE SERVICES OF NJ</b>							
2023304485	MEDICAL ONLY	05/17/2023	PENNSVILLE TOWNSHIP	M-PHYSICIAN FEES	\$1,073.00	2023-2023	Loss
2023306725	MEDICAL ONLY	06/08/2023	WOODBURY CITY	M-PHYSICIAN FEES	\$1,073.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$2,146.00</b>	
<b>Check Number: 27057    Check Date: 07/14/2023    Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY</b>							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$108.15	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$108.15</b>	



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27058    Check Date: 07/14/2023    Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA</b>							
2023301407	MEDICAL ONLY	04/13/2023	FRANKLIN TOWNSHIP	M-PHYSICIAN FEES	\$149.42	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$149.42</b>
<b>Check Number: 27059    Check Date: 07/14/2023    Payee Name: RECONSTRUCTIVE ORTHOPEDICS P A</b>							
2021223164	INDEMNITY	12/10/2020	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$414.95	2020-2020	Loss
					<b>Check Amount:</b>		<b>\$414.95</b>
<b>Check Number: 27060    Check Date: 07/14/2023    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$625.00	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$785.00</b>
<b>Check Number: 27061    Check Date: 07/14/2023    Payee Name: TARIQ S. SIDDIQI, MD</b>							
2022244117	MEDICAL ONLY	07/26/2021	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$177.76	2021-2021	Loss
					<b>Check Amount:</b>		<b>\$177.76</b>
<b>Check Number: 27062    Check Date: 07/14/2023    Payee Name: EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC</b>							
2023305495	MEDICAL ONLY	05/27/2023	WASHINGTON TOWNSHIP	M-PHYSICIAN FEES	\$660.00	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$660.00</b>
<b>Check Number: 27063    Check Date: 07/14/2023    Payee Name: ATLANTIC PHYSICAL THERAPY CENTER</b>							
2021214081	INDEMNITY	09/03/2020	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$800.00	2020-2020	Loss
					<b>Check Amount:</b>		<b>\$800.00</b>
<b>Check Number: 27064    Check Date: 07/14/2023    Payee Name: NovaCare Rehabilitation</b>							
2020200690	INDEMNITY	03/27/2020	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$302.82	2020-2020	Loss
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$403.76	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$1,211.28</b>
<b>Check Number: 27065    Check Date: 07/14/2023    Payee Name: CLINICAL HEALTH CARE ASSOCIATES OF NEW JERSEY, PC</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$536.32	2021-2021	Loss
					<b>Check Amount:</b>		<b>\$536.32</b>
<b>Check Number: 27066    Check Date: 07/14/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$2,501.07	2023-2023	Loss
2023297508	INDEMNITY	02/24/2023	PENNS GROVE BOROUGH	M-ORTHO/NEURO FEES	\$220.22	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-ORTHO/NEURO FEES	\$132.13	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,941.51</b>		
<b>Check Number: 27067    Check Date: 07/14/2023    Payee Name: GLOUCESTER COUNTY EMS</b>							
2022276327	MEDICAL ONLY	06/17/2022	WEST DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$950.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$950.00</b>		
<b>Check Number: 27068    Check Date: 07/14/2023    Payee Name: KENNEDY HEALTH</b>							
2023280090	MEDICAL ONLY	08/08/2022	WASHINGTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$974.67	2022-2022	Loss
<b>Check Amount:</b>					<b>\$974.67</b>		
<b>Check Number: 27069    Check Date: 07/14/2023    Payee Name: COMP X MEDICAL MANAGEMENT</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-OTHER PROVIDER FEES	\$506.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$506.00</b>		
<b>Check Number: 27070    Check Date: 07/14/2023    Payee Name: WORKERS COMP PSYCH NET</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-BEHAVIORAL HEALTH	\$200.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$200.00</b>		
<b>Check Number: 27071    Check Date: 07/14/2023    Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC</b>							
2023306980	MEDICAL ONLY	06/12/2023	MANTUA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$133.34	2023-2023	Loss
<b>Check Amount:</b>					<b>\$133.34</b>		
<b>Check Number: 27072    Check Date: 07/14/2023    Payee Name: JAG-ONE PHYSICAL THERAPY LLC</b>							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-PHYSICIAN FEES	\$125.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$125.00</b>		
<b>Check Number: 27073    Check Date: 07/14/2023    Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC</b>							
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$90.00</b>		
<b>Check Number: 27074    Check Date: 07/14/2023    Payee Name: QUALCARE INC</b>							
2024308561	INDEMNITY	07/10/2023	GLASSBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$555.00</b>		



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27075      Check Date: 07/14/2023      Payee Name: QUAL-LYNX</b>							
2021226800	INDEMNITY	12/27/2020	MONROE TOWNSHIP(TRIJIF)	E-MISC ALL OTHER WC	\$9.75	2020-2020	Expense
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$19.50	2021-2021	Expense
2022253367	INDEMNITY	10/09/2021	GLASSBORO BOROUGH	E-MISC ALL OTHER WC	\$6.50	2021-2021	Expense
2022259937	INDEMNITY	03/24/2020	GLASSBORO BOROUGH	E-MISC ALL OTHER WC	\$6.50	2020-2020	Expense
2023294048	MEDICAL ONLY	01/11/2023	GLASSBORO BOROUGH	E-MISC ALL OTHER WC	\$30.34	2023-2023	Expense
2023304291	MEDICAL ONLY	04/24/2023	GLASSBORO BOROUGH	E-MISC ALL OTHER WC	\$32.50	2023-2023	Expense
<b>Check Amount:</b>					<b>\$105.09</b>		
<b>Check Number: 27076      Check Date: 07/21/2023      Payee Name: ISO CLAIMS PARTNERS</b>							
2020188400	INDEMNITY	10/25/2019	MONROE TOWNSHIP(TRIJIF)	E-INDEP ADJUSTOR WC	\$2,250.00	2019-2019	Expense
<b>Check Amount:</b>					<b>\$2,250.00</b>		
<b>Check Number: 27077      Check Date: 07/21/2023      Payee Name: CAPEHART &amp; SCATCHARD PA</b>							
2022266802	INDEMNITY	03/05/2022	UPPER PITTSBORO TOWNSHIP	L-LEGAL WC	\$379.50	2022-2022	Legal
2022270730	INDEMNITY	03/09/2022	GLASSBORO BOROUGH	L-LEGAL WC	\$414.00	2022-2022	Legal
2022270978	INDEMNITY	04/20/2022	MANTUA TOWNSHIP	L-LEGAL WC	\$482.50	2022-2022	Legal
2023286231	INDEMNITY	10/17/2022	WASHINGTON TOWNSHIP	L-LEGAL WC	\$196.00	2022-2022	Legal
<b>Check Amount:</b>					<b>\$1,472.00</b>		
<b>Check Number: 27078      Check Date: 07/21/2023      Payee Name: STATE SHORTHAND REPORTING SERVICE</b>							
2021220530	INDEMNITY	11/15/2020	MONROE TOWNSHIP(TRIJIF)	E-MISC LEGAL EXPENSE WC	\$150.00	2020-2020	Expense
2022251631	INDEMNITY	10/13/2021	MANTUA TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
<b>Check Amount:</b>					<b>\$225.00</b>		
<b>Check Number: 27079      Check Date: 07/21/2023      Payee Name: KENNETH A. DIMUZIO, PA</b>							
2021220530	INDEMNITY	11/15/2020	MONROE TOWNSHIP(TRIJIF)	I-ASSESSMENT-W.C. IND	\$4,170.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$4,170.00</b>		
<b>Check Number: 27080      Check Date: 07/21/2023      Payee Name: BEST MED CONSULTANTS, PA</b>							
2023286231	INDEMNITY	10/17/2022	WASHINGTON TOWNSHIP	E-ALLOCATED MED EXAM WC	\$1,100.00	2022-2022	Expense
<b>Check Amount:</b>					<b>\$1,100.00</b>		
<b>Check Number: 27081      Check Date: 07/21/2023      Payee Name: I C U INVESTIGATIONS INC</b>							
2020181859	INLAND MARINE	08/03/2019	WEST DEPTFORD TOWNSHIP	E-SUBROGATION EXPENSE PR	\$275.00	2019-2019	Expense



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	E-INDEP ADJUSTOR WC	\$2,100.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$2,375.00</b>		
<b>Check Number: 27082    Check Date: 07/21/2023    Payee Name: MILTON W BROWN</b>							
2022251631	INDEMNITY	10/13/2021	MANTUA TOWNSHIP	I-ASSESSMENT-W.C. IND	\$9,430.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$9,430.00</b>		
<b>Check Number: 27083    Check Date: 07/21/2023    Payee Name: BIRCHMEIER &amp; POWELL LLC</b>							
2021224925	BODILY INJURY	10/04/2020	EAST GREENWICH TOWNSHIP	L-LEGAL GL	\$2,368.25	2020-2020	Legal
<b>Check Amount:</b>					<b>\$2,368.25</b>		
<b>Check Number: 27084    Check Date: 07/21/2023    Payee Name: ATLANTIC SECURITY INT'L</b>							
2023277794	MEDICAL ONLY	07/01/2022	WOODBURY CITY	E-SUBROGATION EXPENSE WC	\$151.50	2022-2022	Expense
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	E-MISC ALL OTHER WC	\$375.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$526.50</b>		
<b>Check Number: 27085    Check Date: 07/21/2023    Payee Name: CLIFF GRAY APPRAISAL SERVICE</b>							
2023308007	1ST PARTY COLL PD	06/21/2023	HARRISON TOWNSHIP	E-APPRAISERS PR	\$110.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$110.00</b>		
<b>Check Number: 27086    Check Date: 07/21/2023    Payee Name: THE DEWEESE LAW FIRM</b>							
2021219391	1ST PARTY COLL PD	11/01/2020	DEPTFORD TOWNSHIP	L-LEGAL PR	\$174.30	2020-2020	Legal
<b>Check Amount:</b>					<b>\$174.30</b>		
<b>Check Number: 27087    Check Date: 07/21/2023    Payee Name: AFFANATO MARUT LLC</b>							
2021220530	INDEMNITY	11/15/2020	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$266.00	2020-2020	Legal
2022251631	INDEMNITY	10/13/2021	MANTUA TOWNSHIP	L-LEGAL WC	\$350.00	2021-2021	Legal
2022256214	INDEMNITY	12/06/2021	WASHINGTON TOWNSHIP	L-LEGAL WC	\$168.00	2021-2021	Legal
2023292119	INDEMNITY	12/25/2022	WASHINGTON TOWNSHIP	L-LEGAL WC	\$154.00	2022-2022	Legal
<b>Check Amount:</b>					<b>\$938.00</b>		
<b>Check Number: 27088    Check Date: 07/21/2023    Payee Name: PIETRAS SARACINO SMITH &amp; MEEK LLP</b>							
2021230606	INDEMNITY	01/23/2021	PENNSVILLE TOWNSHIP	L-LEGAL WC	\$1,003.00	2021-2021	Legal
2022258700	INDEMNITY	12/27/2021	DEPTFORD TOWNSHIP	L-LEGAL WC	\$725.50	2021-2021	Legal
<b>Check Amount:</b>					<b>\$1,728.50</b>		
<b>Check Number: 27089    Check Date: 07/21/2023    Payee Name: QUAL-LYNX</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021210139	1ST PARTY COLL PD	07/16/2020	HARRISON TOWNSHIP	E-SUBROGATION EXPENSE PR	\$1,041.52	2020-2020	Expense
<b>Check Amount:</b>					<b>\$1,041.52</b>		
<b>Check Number: 27090    Check Date: 07/21/2023    Payee Name: QUAL-LYNX</b>							
2022255794	INLAND MARINE	11/28/2021	WASHINGTON TOWNSHIP	E-SUBROGATION EXPENSE PR	\$625.63	2021-2021	Expense
<b>Check Amount:</b>					<b>\$625.63</b>		
<b>Check Number: 27091    Check Date: 07/21/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$3,297.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$3,297.00</b>		
<b>Check Number: 27092    Check Date: 07/21/2023    Payee Name: CENTER FOR FORENSIC ECONOMIC</b>							
2020179463	BODILY INJURY	07/07/2019	FRANKLIN TOWNSHIP	L-LEGAL GL	\$1,209.07	2019-2019	Legal
<b>Check Amount:</b>					<b>\$1,209.07</b>		
<b>Check Number: 27093    Check Date: 07/21/2023    Payee Name: Mahon, Linda M.</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,462.42	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,462.42</b>		
<b>Check Number: 27094    Check Date: 07/21/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$1,632.62	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,632.62</b>		
<b>Check Number: 27095    Check Date: 07/21/2023    Payee Name: PAULSBORO BOROUGH</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$972.94	2022-2022	Loss
<b>Check Amount:</b>					<b>\$972.94</b>		
<b>Check Number: 27096    Check Date: 07/21/2023    Payee Name: QUINTON TOWNSHIP</b>							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$586.00</b>		
<b>Check Number: 27097    Check Date: 07/21/2023    Payee Name: LOGAN TOWNSHIP</b>							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,758.72	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,758.72</b>		
<b>Check Number: 27098    Check Date: 07/21/2023    Payee Name: QUAL-LYNX</b>							
001172192	MONEY/SEC INSIDE	04/19/2013	HARRISON TOWNSHIP	E-SUBROGATION EXPENSE PR	\$267.60	2013-2013	Expense
<b>Check Amount:</b>					<b>\$267.60</b>		





## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27099    Check Date: 07/21/2023    Payee Name: Stephen Seder</b>							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,392.14	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,392.14</b>	
<b>Check Number: 27100    Check Date: 07/21/2023    Payee Name: Salvatore Oldrati</b>							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,938.00</b>	
<b>Check Number: 27101    Check Date: 07/21/2023    Payee Name: Salvatore Oldrati</b>							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,938.00</b>	
<b>Check Number: 27102    Check Date: 07/21/2023    Payee Name: Salvatore Oldrati</b>							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,938.00</b>	
<b>Check Number: 27103    Check Date: 07/21/2023    Payee Name: Mark Burton</b>							
2021220530	INDEMNITY	11/15/2020	MONROE TOWNSHIP(TRIJIF)	I-LUMP SUM SETTLEMENT	\$10,000.00	2020-2020	Loss
					<b>Check Amount:</b>	<b>\$10,000.00</b>	
<b>Check Number: 27104    Check Date: 07/21/2023    Payee Name: Mark Burton</b>							
2021220530	INDEMNITY	11/15/2020	MONROE TOWNSHIP(TRIJIF)	I-PERMANENT PARTIAL DISABILITY	\$16,130.50	2020-2020	Loss
					<b>Check Amount:</b>	<b>\$16,130.50</b>	
<b>Check Number: 27105    Check Date: 07/21/2023    Payee Name: Keosha Coleman-Mayhue</b>							
2023294456	3RD PARTY PD	01/11/2023	MONROE TOWNSHIP(TRIJIF)	M-MISC MED(WC) & PD (NON-WC) AL PD	\$1,000.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,000.00</b>	
<b>Check Number: 27106    Check Date: 07/21/2023    Payee Name: KYLE RIEPEN</b>							
2022251631	INDEMNITY	10/13/2021	MANTUA TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$13,240.88	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$13,240.88</b>	
<b>Check Number: 27107    Check Date: 07/21/2023    Payee Name: PAUL BUNN</b>							
2021229388	INDEMNITY	02/08/2021	WOODBURY CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,177.44</b>	
<b>Check Number: 27108    Check Date: 07/21/2023    Payee Name: Ronald Nye</b>							
2020202846	INDEMNITY	04/17/2020	MONROE TOWNSHIP(TRIJIF)	I-PERMANENT PARTIAL DISABILITY	\$1,764.00	2020-2020	Loss



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$1,764.00</b>		
<b>Check Number: 27109    Check Date: 07/21/2023    Payee Name: Steve DeFelice</b>							
2021238864	INDEMNITY	05/10/2021	MONROE TOWNSHIP(TRIJIF)	I-PERMANENT PARTIAL DISABILITY	\$1,140.64	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,140.64</b>		
<b>Check Number: 27110    Check Date: 07/21/2023    Payee Name: Scott Pitzo</b>							
2021238082	INDEMNITY	05/17/2021	WOODBURY CITY	I-PERMANENT PARTIAL DISABILITY	\$1,091.68	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,091.68</b>		
<b>Check Number: 27111    Check Date: 07/21/2023    Payee Name: WASHINGTON TOWNSHIP</b>							
2022255794	INLAND MARINE	11/28/2021	WASHINGTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,000.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,000.00</b>		
<b>Check Number: 27112    Check Date: 07/21/2023    Payee Name: HARRISON TOWNSHIP</b>							
2021210139	1ST PARTY COLL PD	07/16/2020	HARRISON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,000.00</b>		
<b>Check Number: 27113    Check Date: 07/21/2023    Payee Name: HARRISON TOWNSHIP</b>							
2023308007	1ST PARTY COLL PD	06/21/2023	HARRISON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,839.62	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,839.62</b>		
<b>Check Number: 27114    Check Date: 07/21/2023    Payee Name: COASTAL SPINE, PC.</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$83.27	2022-2022	Loss
<b>Check Amount:</b>					<b>\$83.27</b>		
<b>Check Number: 27115    Check Date: 07/21/2023    Payee Name: IVYREHAB NETWORK INC</b>							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$574.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$574.00</b>		
<b>Check Number: 27116    Check Date: 07/21/2023    Payee Name: EMERGENCY CARE SERVICES OF NJ</b>							
2023294529	INDEMNITY	01/25/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$1,073.00	2023-2023	Loss
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-PHYSICIAN FEES	\$1,073.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,146.00</b>		
<b>Check Number: 27117    Check Date: 07/21/2023    Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA</b>							
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-PHYSICIAN FEES	\$23.18	2023-2023	Loss
<b>Check Amount:</b>					<b>\$23.18</b>		



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27118    Check Date: 07/21/2023    Payee Name: COOPER SURGICAL ASSOCIATES PA</b>							
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$65.65	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$65.65</b>
<b>Check Number: 27119    Check Date: 07/21/2023    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
					<b>Check Amount:</b>		<b>\$240.00</b>
<b>Check Number: 27120    Check Date: 07/21/2023    Payee Name: GALMAN &amp; FRIEDBERG ASSOCIATES</b>							
2023307118	MEDICAL ONLY	06/10/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$204.33	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$204.33</b>
<b>Check Number: 27121    Check Date: 07/21/2023    Payee Name: ONE CALL CARE DIAGNOSTICS</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-MRI	\$300.00	2022-2022	Loss
2023293464	MEDICAL ONLY	01/11/2023	MANTUA TOWNSHIP	M-MRI	\$485.00	2023-2023	Loss
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-MRI	\$485.00	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$1,270.00</b>
<b>Check Number: 27122    Check Date: 07/21/2023    Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC</b>							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP(TRIJIF)	M-PAIN MANAGEMENT	\$276.44	2022-2022	Loss
					<b>Check Amount:</b>		<b>\$276.44</b>
<b>Check Number: 27123    Check Date: 07/21/2023    Payee Name: NovaCare Rehabilitation</b>							
2020200690	INDEMNITY	03/27/2020	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$201.88	2020-2020	Loss
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$403.76	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$1,110.34</b>
<b>Check Number: 27124    Check Date: 07/21/2023    Payee Name: CLINICAL HEALTH CARE ASSOCIATES OF NEW JERSEY, PC</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$248.21	2021-2021	Loss
					<b>Check Amount:</b>		<b>\$248.21</b>
<b>Check Number: 27125    Check Date: 07/21/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$493.30	2022-2022	Loss
2023304975	INDEMNITY	05/23/2023	CLAYTON BOROUGH	M-ORTHO/NEURO FEES	\$220.22	2023-2023	Loss



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023306725	MEDICAL ONLY	06/08/2023	WOODBURY CITY	M-ORTHO/NEURO FEES	\$762.84	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,476.36</b>		
<b>Check Number: 27126    Check Date: 07/21/2023    Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC</b>							
2023307402	INDEMNITY	06/20/2023	GLASSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$193.88	2023-2023	Loss
<b>Check Amount:</b>					<b>\$193.88</b>		
<b>Check Number: 27127    Check Date: 07/21/2023    Payee Name: OPTUM URGENT CARE</b>							
2023306135	MEDICAL ONLY	06/02/2023	WEST DEPTFORD TOWNSHIP	M-URGENT CARE CENTER	\$164.80	2023-2023	Loss
<b>Check Amount:</b>					<b>\$164.80</b>		
<b>Check Number: 27128    Check Date: 07/21/2023    Payee Name: ELECTROSTIM MEDICAL SERVICES, INC</b>							
2022271117	INDEMNITY	04/16/2022	PENNSVILLE TOWNSHIP	M-DME/PROSTHETICS	\$401.32	2022-2022	Loss
<b>Check Amount:</b>					<b>\$401.32</b>		
<b>Check Number: 27129    Check Date: 07/21/2023    Payee Name: GLOUCESTER COUNTY EMS</b>							
2022275656	MEDICAL ONLY	06/10/2022	WOODBURY HEIGHTS BOROUGH	M-OTHER PROVIDER FEES	\$939.40	2022-2022	Loss
2023297439	MEDICAL ONLY	02/24/2023	WOODBURY CITY	M-OTHER PROVIDER FEES	\$150.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,089.40</b>		
<b>Check Number: 27130    Check Date: 07/21/2023    Payee Name: KENNEDY HEALTH</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-ACUTE CARE HOSPITAL	\$17,068.50	2022-2022	Loss
2023300371	MEDICAL ONLY	03/26/2023	MONROE TOWNSHIP(TRIJIF)	M-ACUTE CARE HOSPITAL	\$989.09	2023-2023	Loss
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-ACUTE CARE HOSPITAL	\$2,715.19	2023-2023	Loss
<b>Check Amount:</b>					<b>\$20,772.78</b>		
<b>Check Number: 27131    Check Date: 07/21/2023    Payee Name: QUEST</b>							
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$1,478.73	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,478.73</b>		
<b>Check Number: 27132    Check Date: 07/21/2023    Payee Name: JAG-ONE PHYSICAL THERAPY LLC</b>							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-PHYSICIAN FEES	\$375.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$375.00</b>		
<b>Check Number: 27133    Check Date: 07/21/2023    Payee Name: myMATRIXX</b>							
2021234379	INDEMNITY	04/05/2021	FRANKLIN TOWNSHIP	M-PHARMACY	\$54.99	2021-2021	Loss
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	M-PHARMACY	\$128.58	2021-2021	Loss



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHARMACY	\$172.79	2022-2022	Loss
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHARMACY	\$176.66	2023-2023	Loss
<b>Check Amount:</b>					<b>\$533.02</b>		
<b>Check Number: 27134    Check Date: 07/21/2023    Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC</b>							
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2022-2022	Loss
2023303586	INDEMNITY	05/06/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$540.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$720.00</b>		
<b>Check Number: 27135    Check Date: 07/21/2023    Payee Name: QUALCARE INC</b>							
2023308051	MEDICAL ONLY	06/28/2023	WEST DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024308767	INDEMNITY	07/11/2023	FRANKLIN TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024308944	INDEMNITY	07/13/2023	PENNSVILLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024309042	MEDICAL ONLY	07/14/2023	DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024309177	MEDICAL ONLY	07/12/2023	ELK TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024309228	MEDICAL ONLY	07/18/2023	MONROE TOWNSHIP(TRIJIF)	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024309233	MEDICAL ONLY	07/07/2023	PENNSVILLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$3,885.00</b>		
<b>Check Number: 27136    Check Date: 07/28/2023    Payee Name: MADDEN &amp; MADDEN PA</b>							
2020184117	GL PROPERTY DAMAGE	06/20/2019	WEST DEPTFORD TOWNSHIP	L-LEGAL GL	\$40.50	2019-2019	Legal
2020197239	BODILY INJURY	12/03/2019	CLAYTON BOROUGH	L-LEGAL GL	\$132.00	2019-2019	Legal
2021231237	GL PROPERTY DAMAGE	06/20/2019	WOODBURY CITY	L-LEGAL GL	\$1,087.50	2019-2019	Legal
2022251866	PERSONAL INJURY	03/31/2021	MANNINGTON TOWNSHIP	L-LEGAL GL	\$340.48	2021-2021	Legal
<b>Check Amount:</b>					<b>\$1,600.48</b>		
<b>Check Number: 27137    Check Date: 07/28/2023    Payee Name: SOUTH JERSEY PHYSICIAN ASSOCS</b>							
2021225591	INDEMNITY	01/07/2021	GLASSBORO BOROUGH	E-ALLOCATED MED EXAM WC	\$800.00	2021-2021	Expense
<b>Check Amount:</b>					<b>\$800.00</b>		
<b>Check Number: 27138    Check Date: 07/28/2023    Payee Name: BEST MED CONSULTANTS, PA</b>							
2022257379	INDEMNITY	12/15/2021	GLASSBORO BOROUGH	E-ALLOCATED MED EXAM WC	\$1,600.00	2021-2021	Expense
<b>Check Amount:</b>					<b>\$1,600.00</b>		
<b>Check Number: 27139    Check Date: 07/28/2023    Payee Name: I C U INVESTIGATIONS INC</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021218257	1ST PARTY COLL PD	10/22/2020	WOOLWICH TOWNSHIP	E-APPRAISERS PR	\$425.00	2020-2020	Expense
<b>Check Amount:</b>					<b>\$425.00</b>		
<b>Check Number: 27140    Check Date: 07/28/2023    Payee Name: State of New Jersey - Div of Worker's Comp</b>							
2023297508	INDEMNITY	02/24/2023	PENNS GROVE BOROUGH	E-MISC ALL OTHER WC	\$1.71	2023-2023	Expense
2023306576	INDEMNITY	06/09/2023	WOODBURY CITY	E-MISC ALL OTHER WC	\$1.33	2023-2023	Expense
<b>Check Amount:</b>					<b>\$3.04</b>		
<b>Check Number: 27141    Check Date: 07/28/2023    Payee Name: LEO PETETTI LLC</b>							
2023290852	1ST PARTY COLL PD	07/02/2022	WOODBURY CITY	E-APPRAISERS PR	\$375.00	2022-2022	Expense
2024308897	1ST PARTY COLL PD	07/12/2023	WEST DEPTFORD TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$510.00</b>		
<b>Check Number: 27142    Check Date: 07/28/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOC OF SNJ LLC</b>							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-IND MED EXAMS WC	\$900.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$900.00</b>		
<b>Check Number: 27143    Check Date: 07/28/2023    Payee Name: THE DEWEESE LAW FIRM</b>							
2021218345	MEDICAL ONLY	10/22/2020	MONROE TOWNSHIP(TRIJIF)	E-SUBROGATION EXPENSE WC	\$217.00	2020-2020	Expense
2022273416	MEDICAL ONLY	05/17/2022	WASHINGTON TOWNSHIP	E-SUBROGATION EXPENSE WC	\$150.00	2022-2022	Expense
<b>Check Amount:</b>					<b>\$367.00</b>		
<b>Check Number: 27144    Check Date: 07/28/2023    Payee Name: HOWARD HAMMER PSY D LLC</b>							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$165.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$165.00</b>		
<b>Check Number: 27145    Check Date: 07/28/2023    Payee Name: US LEGAL SUPPORT INC</b>							
2023281454	BODILY INJURY	02/13/2021	GLASSBORO BOROUGH	E-MISC ALL OTHER GL	\$647.70	2021-2021	Expense
<b>Check Amount:</b>					<b>\$647.70</b>		
<b>Check Number: 27146    Check Date: 07/28/2023    Payee Name: PIETRAS SARACINO SMITH &amp; MEEK LLP</b>							
2020188400	INDEMNITY	10/25/2019	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$277.50	2019-2019	Legal
2022270847	INDEMNITY	04/19/2022	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$630.50	2022-2022	Legal
<b>Check Amount:</b>					<b>\$908.00</b>		
<b>Check Number: 27147    Check Date: 07/28/2023    Payee Name: IMX MEDICAL MGMT SERVICES</b>							
2022242339	INDEMNITY	07/06/2021	DEPTFORD TOWNSHIP	E-ALLOCATED MED EXAM WC	\$1,565.00	2021-2021	Expense



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
					<b>Check Amount:</b>	<b>\$1,565.00</b>	
<b>Check Number: 27148    Check Date: 07/28/2023    Payee Name: ROBSON FORENSIC INCORPORATED</b>							
2020179463	BODILY INJURY	07/07/2019	FRANKLIN TOWNSHIP	E-MISC ALL OTHER GL	\$398.75	2019-2019	Expense
					<b>Check Amount:</b>	<b>\$398.75</b>	
<b>Check Number: 27149    Check Date: 07/28/2023    Payee Name: WOODBURY CITY</b>							
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	I-TEMPORARY TOTAL DISABILITY	\$785.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$785.00</b>	
<b>Check Number: 27150    Check Date: 07/28/2023    Payee Name: WESTVILLE BOROUGH</b>							
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$2,198.00</b>	
<b>Check Number: 27151    Check Date: 07/28/2023    Payee Name: QUAL-LYNX</b>							
2020208469	1ST PARTY COLL PD	06/24/2020	MONROE TOWNSHIP(TRIJIF)	E-SUBROGATION EXPENSE PR	\$4,375.22	2020-2020	Expense
					<b>Check Amount:</b>	<b>\$4,375.22</b>	
<b>Check Number: 27152    Check Date: 07/28/2023    Payee Name: GLASSBORO BOROUGH</b>							
2024308561	INDEMNITY	07/10/2023	GLASSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,457.68	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,457.68</b>	
<b>Check Number: 27153    Check Date: 07/28/2023    Payee Name: GLASSBORO BOROUGH</b>							
2024308561	INDEMNITY	07/10/2023	GLASSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$104.12	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$104.12</b>	
<b>Check Number: 27154    Check Date: 07/28/2023    Payee Name: Stephen Seder</b>							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,392.14	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,392.14</b>	
<b>Check Number: 27155    Check Date: 07/28/2023    Payee Name: Ryan Gallagher</b>							
2024308767	INDEMNITY	07/11/2023	FRANKLIN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,277.14	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,277.14</b>	
<b>Check Number: 27156    Check Date: 07/28/2023    Payee Name: James Graham</b>							
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,938.00</b>	
<b>Check Number: 27157    Check Date: 07/28/2023    Payee Name: Jessie Osuna</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021220915	INDEMNITY	11/18/2020	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,224.36	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,224.36</b>		
<b>Check Number: 27158    Check Date: 07/28/2023    Payee Name: Anthony Minguez</b>							
2022271801	INDEMNITY	05/01/2022	PENNS GROVE BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,136.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,136.00</b>		
<b>Check Number: 27159    Check Date: 07/28/2023    Payee Name: Elwood Wrigley</b>							
2021216786	INDEMNITY	10/05/2020	MONROE TOWNSHIP(TRIJIF)	I-PERMANENT PARTIAL DISABILITY	\$1,764.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,764.00</b>		
<b>Check Number: 27160    Check Date: 07/28/2023    Payee Name: Matthew D'Alton</b>							
2020192438	INDEMNITY	12/13/2019	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$2,704.00	2019-2019	Loss
<b>Check Amount:</b>					<b>\$2,704.00</b>		
<b>Check Number: 27161    Check Date: 07/28/2023    Payee Name: Edward McGuire</b>							
2022262384	INDEMNITY	01/26/2022	WASHINGTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,337.12	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,337.12</b>		
<b>Check Number: 27162    Check Date: 07/28/2023    Payee Name: WASHINGTON TOWNSHIP</b>							
2023280952	1ST PARTY COLL PD	08/13/2022	WASHINGTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,000.00</b>		
<b>Check Number: 27163    Check Date: 07/28/2023    Payee Name: WEST DEPTFORD TOWNSHIP</b>							
2024308897	1ST PARTY COLL PD	07/12/2023	WEST DEPTFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$9,463.16	2023-2023	Loss
<b>Check Amount:</b>					<b>\$9,463.16</b>		
<b>Check Number: 27164    Check Date: 07/28/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2020208469	1ST PARTY COLL PD	06/24/2020	MONROE TOWNSHIP(TRIJIF)	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,000.00</b>		
<b>Check Number: 27165    Check Date: 07/28/2023    Payee Name: MANTUA TOWNSHIP</b>							
2023302552	1ST PARTY COLL PD	04/26/2023	MANTUA TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$33,798.64	2023-2023	Loss
<b>Check Amount:</b>					<b>\$33,798.64</b>		
<b>Check Number: 27166    Check Date: 07/28/2023    Payee Name: COASTAL SPINE, PC.</b>							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$166.54	2022-2022	Loss
<b>Check Amount:</b>					<b>\$166.54</b>		





## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27167    Check Date: 07/28/2023    Payee Name: IVYREHAB NETWORK INC</b>							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$170.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$170.00</b>		
<b>Check Number: 27168    Check Date: 07/28/2023    Payee Name: EMERGENCY CARE SERVICES OF NJ</b>							
2023297329	MEDICAL ONLY	08/10/2022	HARRISON TOWNSHIP	M-PHYSICIAN FEES	\$1,119.00	2022-2022	Loss
2023297332	MEDICAL ONLY	08/10/2022	HARRISON TOWNSHIP	M-PHYSICIAN FEES	\$1,119.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$2,238.00</b>		
<b>Check Number: 27169    Check Date: 07/28/2023    Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA</b>							
2023306725	MEDICAL ONLY	06/08/2023	WOODBURY CITY	M-PHYSICIAN FEES	\$11.86	2023-2023	Loss
<b>Check Amount:</b>					<b>\$11.86</b>		
<b>Check Number: 27170    Check Date: 07/28/2023    Payee Name: INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.</b>							
2023305237	MEDICAL ONLY	05/24/2023	DEPTFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$246.68	2023-2023	Loss
2023307402	INDEMNITY	06/20/2023	GLASSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$431.50	2023-2023	Loss
<b>Check Amount:</b>					<b>\$678.18</b>		
<b>Check Number: 27171    Check Date: 07/28/2023    Payee Name: MID-ATLANTIC ANESTHESIA ASSOCIATES PA</b>							
2023294529	INDEMNITY	01/25/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$720.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$720.00</b>		
<b>Check Number: 27172    Check Date: 07/28/2023    Payee Name: RECONSTRUCTIVE ORTHOPEDICS P A</b>							
2021223164	INDEMNITY	12/10/2020	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$109.30	2020-2020	Loss
<b>Check Amount:</b>					<b>\$109.30</b>		
<b>Check Number: 27173    Check Date: 07/28/2023    Payee Name: COOPER SURGICAL ASSOCIATES PA</b>							
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$200.20	2023-2023	Loss
<b>Check Amount:</b>					<b>\$200.20</b>		
<b>Check Number: 27174    Check Date: 07/28/2023    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$405.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$645.00</b>		
<b>Check Number: 27175    Check Date: 07/28/2023    Payee Name: EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC</b>							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$1,073.00	2023-2023	Loss



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$1,073.00</b>		
<b>Check Number: 27176    Check Date: 07/28/2023    Payee Name: ROTHMAN ORTHOPAEDICS</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-ORTHO/NEURO FEES	\$289.63	2022-2022	Loss
<b>Check Amount:</b>					<b>\$289.63</b>		
<b>Check Number: 27177    Check Date: 07/28/2023    Payee Name: NovaCare Rehabilitation</b>							
2020200690	INDEMNITY	03/27/2020	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$403.76	2020-2020	Loss
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,009.40</b>		
<b>Check Number: 27178    Check Date: 07/28/2023    Payee Name: VIRTUA MEDICAL GROUP, PA</b>							
2020200690	INDEMNITY	03/27/2020	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$184.48	2020-2020	Loss
<b>Check Amount:</b>					<b>\$184.48</b>		
<b>Check Number: 27179    Check Date: 07/28/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							
2023293464	MEDICAL ONLY	01/11/2023	MANTUA TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023296749	MEDICAL ONLY	02/15/2023	PENNS GROVE BOROUGH	M-ORTHO/NEURO FEES	\$132.13	2023-2023	Loss
2023297508	INDEMNITY	02/24/2023	PENNS GROVE BOROUGH	M-ORTHO/NEURO FEES	\$113.09	2023-2023	Loss
<b>Check Amount:</b>					<b>\$333.31</b>		
<b>Check Number: 27180    Check Date: 07/28/2023    Payee Name: CHRISTIANA CARE</b>							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$23,355.28	2023-2023	Loss
<b>Check Amount:</b>					<b>\$23,355.28</b>		
<b>Check Number: 27181    Check Date: 07/28/2023    Payee Name: SOUTH JERSEY ANESTHESIA &amp; PAIN PHYSIAN</b>							
2023297508	INDEMNITY	02/24/2023	PENNS GROVE BOROUGH	M-PHYSICIAN FEES	\$890.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$890.00</b>		
<b>Check Number: 27182    Check Date: 07/28/2023    Payee Name: NASPAC1 LLC</b>							
2023294529	INDEMNITY	01/25/2023	LOGAN TOWNSHIP	M-PAIN MANAGEMENT	\$103.75	2023-2023	Loss
<b>Check Amount:</b>					<b>\$103.75</b>		
<b>Check Number: 27183    Check Date: 07/28/2023    Payee Name: COMP X MEDICAL MANAGEMENT</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-OTHER PROVIDER FEES	\$377.00	2022-2022	Loss
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-OTHER PROVIDER FEES	\$481.00	2022-2022	Loss



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$858.00</b>		
<b>Check Number: 27184    Check Date: 07/28/2023    Payee Name: HOME CARE CONNECT LLC</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-DME/PROSTHETICS	\$182.30	2022-2022	Loss
<b>Check Amount:</b>					<b>\$182.30</b>		
<b>Check Number: 27185    Check Date: 07/28/2023    Payee Name: JEFFERSON COMMUNITY PHYSICIANS OF NJ</b>							
2023301537	MEDICAL ONLY	04/14/2023	WASHINGTON TOWNSHIP	M-PHYSICIAN FEES	\$181.86	2023-2023	Loss
<b>Check Amount:</b>					<b>\$181.86</b>		
<b>Check Number: 27186    Check Date: 07/28/2023    Payee Name: JAG-ONE PHYSICAL THERAPY LLC</b>							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-PHYSICIAN FEES	\$500.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$500.00</b>		
<b>Check Number: 27187    Check Date: 07/28/2023    Payee Name: NEUROPHYSIOLOGIC INTERPRETIVE SPECIALISTS, LLC</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-BEHAVIORAL HEALTH	\$15,138.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$15,138.00</b>		
<b>Check Number: 27188    Check Date: 07/28/2023    Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$270.00</b>		
<b>Check Number: 27189    Check Date: 07/28/2023    Payee Name: SOUTH JERSEY REHAB &amp; SPINE INC</b>							
2023294529	INDEMNITY	01/25/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$232.03	2023-2023	Loss
<b>Check Amount:</b>					<b>\$232.03</b>		
<b>Check Number: 27190    Check Date: 07/28/2023    Payee Name: QUALCARE INC</b>							
2020309316	INDEMNITY	09/09/2019	VINELAND CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2019-2019	Loss
2024309460	MEDICAL ONLY	07/20/2023	WOODBURY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024309463	MEDICAL ONLY	07/20/2023	PENNSVILLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024309633	MEDICAL ONLY	07/22/2023	ELK TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024309635	MEDICAL ONLY	07/22/2023	EAST GREENWICH TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024309842	MEDICAL ONLY	07/25/2023	CLAYTON BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$3,330.00</b>		



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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Total of TRI CTY MUN JIF IV Account</b>							
<b>Number of Checks:</b>		<b>198</b>		<b>Total Payments:</b>	<b>\$400,175.15</b>		
<b>Number of Payments:</b>		<b>388</b>		<b>First Check Number:</b>	<b>26993</b>		
<b>Expense Payments:</b>		<b>\$21,627.30</b>		<b>Last Check Number:</b>	<b>27190</b>		
<b>Legal Payments:</b>		<b>\$46,548.10</b>					
<b>Loss Payments:</b>		<b>\$331,999.75</b>					
<b>Grand Total</b>							
<b>Number of Checks:</b>		<b>198</b>		<b>Total Payments:</b>	<b>\$400,175.15</b>		
<b>Number of Payments:</b>		<b>388</b>		<b>First Check Number:</b>	<b>26993</b>		
<b>Expense Payments:</b>		<b>\$21,627.30</b>		<b>Last Check Number:</b>	<b>27190</b>		
<b>Legal Payments:</b>		<b>\$46,548.10</b>					
<b>Loss Payments:</b>		<b>\$331,999.75</b>					



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Bank Account: TRI CTY MUN JIF IV

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27191    Check Date: 08/04/2023    Payee Name: MADDEN &amp; MADDEN PA</b>							
2019167321	BODILY INJURY	02/10/2019	WEST DEPTFORD TOWNSHIP	L-LEGAL GL	\$3,634.50	2019-2019	Legal
2021209621	BODILY INJURY	06/30/2020	WASHINGTON TOWNSHIP	L-LEGAL AL	\$2,527.50	2020-2020	Legal
2021226176	BODILY INJURY	11/06/2020	MONROE TOWNSHIP(TRIJIF)	L-LEGAL GL	\$248.00	2020-2020	Legal
2021230100	BODILY INJURY	02/14/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL GL	\$6,893.00	2021-2021	Legal
<b>Check Amount:</b>					<b>\$13,303.00</b>		
<b>Check Number: 27192    Check Date: 08/04/2023    Payee Name: I C U INVESTIGATIONS INC</b>							
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2021-2021	Expense
<b>Check Amount:</b>					<b>\$475.00</b>		
<b>Check Number: 27193    Check Date: 08/04/2023    Payee Name: BIRCHMEIER &amp; POWELL LLC</b>							
2019169803	BODILY INJURY	01/10/2019	FRANKLIN TOWNSHIP	L-LEGAL GL	\$2,448.00	2019-2019	Legal
2021224925	BODILY INJURY	10/04/2020	EAST GREENWICH TOWNSHIP	L-LEGAL GL	\$1,598.00	2020-2020	Legal
<b>Check Amount:</b>					<b>\$4,046.00</b>		
<b>Check Number: 27194    Check Date: 08/04/2023    Payee Name: ATLANTIC SECURITY INT'L</b>							
2023279056	INDEMNITY	07/21/2022	WOODBURY CITY	E-SUBROGATION EXPENSE WC	\$151.50	2022-2022	Expense
<b>Check Amount:</b>					<b>\$151.50</b>		
<b>Check Number: 27195    Check Date: 08/04/2023    Payee Name: EXAMWORKS INC</b>							
2019167594	INDEMNITY	03/01/2019	MONROE TOWNSHIP(TRIJIF)	E-ALLOCATED MED EXAM WC	\$2,550.00	2019-2019	Expense
<b>Check Amount:</b>					<b>\$2,550.00</b>		
<b>Check Number: 27196    Check Date: 08/04/2023    Payee Name: LEO PETETTI LLC</b>							
2024309393	1ST PARTY COLL PD	07/18/2023	MONROE TOWNSHIP(TRIJIF)	E-APPRAISERS PR	\$375.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$375.00</b>		
<b>Check Number: 27197    Check Date: 08/04/2023    Payee Name: DAVID S DEWEESE</b>							
2024309474	PUB OFF PI	07/13/2023	MANTUA TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Legal
<b>Check Amount:</b>					<b>\$750.00</b>		
<b>Check Number: 27198    Check Date: 08/04/2023    Payee Name: THE DEWEESE LAW FIRM</b>							
2020192438	INDEMNITY	12/13/2019	DEPTFORD TOWNSHIP	E-SUBROGATION EXPENSE WC	\$65.55	2019-2019	Expense
2022263457	1ST PARTY COLL PD	02/01/2022	CARNEYS POINT TOWNSHIP	L-LEGAL PR	\$150.00	2022-2022	Legal

Processed Date: Aug 1, 2023 through Aug 31, 2023  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000399354

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): 145



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$215.55</b>		
<b>Check Number: 27199      Check Date: 08/04/2023      Payee Name: AFFANATO MARUT LLC</b>							
2020182523	INDEMNITY	07/01/2019	DEPTFORD TOWNSHIP	L-LEGAL WC	\$168.00	2019-2019	Legal
2020199828	INDEMNITY	03/06/2020	SWEDESBORO BOROUGH	L-LEGAL WC	\$168.00	2020-2020	Legal
2020200690	INDEMNITY	03/27/2020	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$126.00	2020-2020	Legal
2021223495	INDEMNITY	12/11/2020	WESTVILLE BOROUGH	L-LEGAL WC	\$266.00	2020-2020	Legal
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$138.50	2021-2021	Legal
2021236232	INDEMNITY	04/14/2021	WESTVILLE BOROUGH	L-LEGAL WC	\$140.00	2021-2021	Legal
2023292119	INDEMNITY	12/25/2022	WASHINGTON TOWNSHIP	L-LEGAL WC	\$168.00	2022-2022	Legal
2023306576	INDEMNITY	06/09/2023	WOODBURY CITY	L-LEGAL WC	\$356.00	2023-2023	Legal
<b>Check Amount:</b>					<b>\$1,530.50</b>		
<b>Check Number: 27200      Check Date: 08/04/2023      Payee Name: COCKERILL CRAIG &amp; MOORE LLC</b>							
2022255534	PERSONAL INJURY	09/23/2021	HARRISON TOWNSHIP	L-LEGAL GL	\$1,840.25	2021-2021	Legal
<b>Check Amount:</b>					<b>\$1,840.25</b>		
<b>Check Number: 27201      Check Date: 08/04/2023      Payee Name: HOWARD HAMMER PSY D LLC</b>							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$330.00	2021-2021	Loss
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$165.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$495.00</b>		
<b>Check Number: 27202      Check Date: 08/04/2023      Payee Name: PIETRAS SARACINO SMITH &amp; MEEK LLP</b>							
2020193983	INDEMNITY	01/08/2020	WOODBURY HEIGHTS BOROUGH	L-LEGAL WC	\$965.00	2020-2020	Legal
2020208391	INDEMNITY	06/24/2020	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$697.00	2020-2020	Legal
2021214081	INDEMNITY	09/03/2020	LOGAN TOWNSHIP	L-LEGAL WC	\$314.00	2020-2020	Legal
2021216908	INDEMNITY	10/08/2020	WASHINGTON TOWNSHIP	L-LEGAL WC	\$672.00	2020-2020	Legal
2021231819	INDEMNITY	02/14/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$833.50	2021-2021	Legal
2022242339	INDEMNITY	07/06/2021	DEPTFORD TOWNSHIP	L-LEGAL WC	\$363.50	2021-2021	Legal
2022262718	INDEMNITY	01/07/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$1,465.00	2021-2021	Legal
2022265167	INDEMNITY	02/16/2022	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$1,167.50	2022-2022	Legal
2022268052	INDEMNITY	03/04/2022	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$570.00	2022-2022	Legal
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	L-LEGAL WC	\$309.50	2022-2022	Legal
2023283452	INDEMNITY	09/16/2022	GLASSBORO BOROUGH	L-LEGAL WC	\$150.00	2022-2022	Legal

Processed Date: Aug 1, 2023 through Aug 31, 2023  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000399354

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): **146**



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023287467	INDEMNITY	10/28/2022	WOODBURY CITY	L-LEGAL WC	\$1,353.60	2022-2022	Legal
<b>Check Amount:</b>					<b>\$8,860.60</b>		
<b>Check Number: 27203    Check Date: 08/04/2023    Payee Name: PENNSVILLE TOWNSHIP</b>							
2024308944	INDEMNITY	07/13/2023	PENNSVILLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$586.00</b>		
<b>Check Number: 27204    Check Date: 08/04/2023    Payee Name: Mahon, Linda M.</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,775.80	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,775.80</b>		
<b>Check Number: 27205    Check Date: 08/04/2023    Payee Name: Helene Horocofsky</b>							
2023307750	3RD PARTY PD	06/16/2023	WEST DEPTFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) AL PD	\$500.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$500.00</b>		
<b>Check Number: 27206    Check Date: 08/04/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$1,632.62	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,632.62</b>		
<b>Check Number: 27207    Check Date: 08/04/2023    Payee Name: QUINTON TOWNSHIP</b>							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$586.00</b>		
<b>Check Number: 27208    Check Date: 08/04/2023    Payee Name: PAULSBORO BOROUGH</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$972.94	2022-2022	Loss
<b>Check Amount:</b>					<b>\$972.94</b>		
<b>Check Number: 27209    Check Date: 08/04/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,198.00</b>		
<b>Check Number: 27210    Check Date: 08/04/2023    Payee Name: Benjamin Slagan</b>							
2023284505	3RD PARTY PD	09/21/2022	LOGAN TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) AL PD	\$12,372.01	2022-2022	Loss
<b>Check Amount:</b>					<b>\$12,372.01</b>		
<b>Check Number: 27211    Check Date: 08/04/2023    Payee Name: Salvatore Oldrati</b>							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,938.00</b>		



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27212    Check Date: 08/04/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2024309393	1ST PARTY COLL PD	07/18/2023	MONROE TOWNSHIP(TRIJIF)	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$4,647.41	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$4,647.41</b>	
<b>Check Number: 27213    Check Date: 08/04/2023    Payee Name: GLASSBORO BOROUGH</b>							
2024310074	1ST PARTY COLL PD	07/26/2023	GLASSBORO BOROUGH	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,884.85	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$2,884.85</b>	
<b>Check Number: 27214    Check Date: 08/04/2023    Payee Name: WOOLWICH TOWNSHIP</b>							
2024310282	COMPREHENSIVE	07/30/2023	WOOLWICH TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$3,047.99	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$3,047.99</b>	
<b>Check Number: 27215    Check Date: 08/04/2023    Payee Name: IVYREHAB NETWORK INC</b>							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$319.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$319.00</b>	
<b>Check Number: 27216    Check Date: 08/04/2023    Payee Name: RANOCAS ANESTHESIOLOGY PA</b>							
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-PHYSICIAN FEES	\$721.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$721.00</b>	
<b>Check Number: 27217    Check Date: 08/04/2023    Payee Name: EMERGENCY CARE SERVICES OF NJ</b>							
2023305123	MEDICAL ONLY	05/19/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$504.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$504.00</b>	
<b>Check Number: 27218    Check Date: 08/04/2023    Payee Name: COOPER SURGICAL ASSOCIATES PA</b>							
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$260.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$260.00</b>	
<b>Check Number: 27219    Check Date: 08/04/2023    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$220.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$460.00</b>	
<b>Check Number: 27220    Check Date: 08/04/2023    Payee Name: MATTHEW J PITERA MD PA</b>							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	M-BEHAVIORAL HEALTH	\$450.00	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$450.00</b>	
<b>Check Number: 27221    Check Date: 08/04/2023    Payee Name: ROTHMAN ORTHOPAEDICS</b>							





## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-ORTHO/NEURO FEES	\$281.76	2022-2022	Loss
2024308944	INDEMNITY	07/13/2023	PENNSVILLE TOWNSHIP	M-ORTHO/NEURO FEES	\$2,168.87	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,450.63</b>		
<b>Check Number: 27222    Check Date: 08/04/2023    Payee Name: NovaCare Rehabilitation</b>							
2020200690	INDEMNITY	03/27/2020	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$302.82	2020-2020	Loss
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$584.01	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,391.53</b>		
<b>Check Number: 27223    Check Date: 08/04/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							
2021232522	MEDICAL ONLY	03/11/2021	MANTUA TOWNSHIP	M-ORTHO/NEURO FEES	\$259.04	2021-2021	Loss
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$88.09	2022-2022	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-ORTHO/NEURO FEES	\$144.33	2023-2023	Loss
<b>Check Amount:</b>					<b>\$579.55</b>		
<b>Check Number: 27224    Check Date: 08/04/2023    Payee Name: PREMIER ORTHO ASSOCSURG</b>							
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-AMBULATORY SURGERY CENTER	\$5,365.30	2023-2023	Loss
<b>Check Amount:</b>					<b>\$5,365.30</b>		
<b>Check Number: 27225    Check Date: 08/04/2023    Payee Name: WASHINGTON TWSP. AMBULANCE</b>							
2023300646	MEDICAL ONLY	03/31/2023	MONROE TOWNSHIP(TRIJIF)	M-OTHER PROVIDER FEES	\$835.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$835.00</b>		
<b>Check Number: 27226    Check Date: 08/04/2023    Payee Name: BTD RADIOLOGY AT SALEM PA</b>							
2023303962	MEDICAL ONLY	05/08/2023	PENNSVILLE TOWNSHIP	M-PHYSICIAN FEES	\$44.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$44.00</b>		
<b>Check Number: 27227    Check Date: 08/04/2023    Payee Name: COMP X MEDICAL MANAGEMENT</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-OTHER PROVIDER FEES	\$182.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$182.00</b>		
<b>Check Number: 27228    Check Date: 08/04/2023    Payee Name: HOME CARE CONNECT LLC</b>							
2024308944	INDEMNITY	07/13/2023	PENNSVILLE TOWNSHIP	M-DME/PROSTHETICS	\$527.00	2023-2023	Loss



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$527.00</b>		
<b>Check Number: 27229    Check Date: 08/04/2023    Payee Name: AFC URGENT CARE</b>							
2023293328	INDEMNITY	01/10/2023	MONROE TOWNSHIP(TRIJIF)	M-URGENT CARE CENTER	\$480.00	2023-2023	Loss
2023305474	MEDICAL ONLY	05/29/2023	WASHINGTON TOWNSHIP	M-URGENT CARE CENTER	\$160.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$640.00</b>		
<b>Check Number: 27230    Check Date: 08/04/2023    Payee Name: NEW JERSEY IMAGING NETWORK, LLC</b>							
2023306725	MEDICAL ONLY	06/08/2023	WOODBURY CITY	M-PHYSICIAN FEES	\$50.73	2023-2023	Loss
<b>Check Amount:</b>					<b>\$50.73</b>		
<b>Check Number: 27231    Check Date: 08/04/2023    Payee Name: JAG-ONE PHYSICAL THERAPY LLC</b>							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-PHYSICIAN FEES	\$250.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$250.00</b>		
<b>Check Number: 27232    Check Date: 08/04/2023    Payee Name: myMATRIXX</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHARMACY	\$11.98	2022-2022	Loss
<b>Check Amount:</b>					<b>\$11.98</b>		
<b>Check Number: 27233    Check Date: 08/04/2023    Payee Name: SURGICAL STUDIOS LLC</b>							
2023297508	INDEMNITY	02/24/2023	PENNS GROVE BOROUGH	M-AMBULATORY SURGERY CENTER	\$1,500.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,500.00</b>		
<b>Check Number: 27234    Check Date: 08/04/2023    Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$270.00</b>		
<b>Check Number: 27235    Check Date: 08/04/2023    Payee Name: QUALCARE INC</b>							
2024310460	MEDICAL ONLY	08/02/2023	GLASSBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$555.00</b>		
<b>Check Number: 27236    Check Date: 08/11/2023    Payee Name: PETE CLARK &amp; SONS AUTO BODY</b>							
2024310560	1ST PARTY COLL PD	08/01/2023	MONROE TOWNSHIP(TRIJIF)	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$855.35	2023-2023	Loss
2024310705	1ST PARTY COLL PD	07/31/2023	MONROE TOWNSHIP(TRIJIF)	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$3,377.58	2023-2023	Loss
<b>Check Amount:</b>					<b>\$4,232.93</b>		
<b>Check Number: 27237    Check Date: 08/11/2023    Payee Name: I C U INVESTIGATIONS INC</b>							
2023282733	1ST PARTY COLL PD	08/31/2022	MONROE TOWNSHIP(TRIJIF)	E-APPRAISERS PR	\$425.00	2022-2022	Expense



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$425.00</b>		
<b>Check Number: 27238    Check Date: 08/11/2023    Payee Name: BARKER GELFAND JAMES &amp; SERVAS A PROFESSIONAL CORPORATION</b>							
2020201645	POLICE PROF BI	01/04/2020	GLASSBORO BOROUGH	L-LEGAL GL	\$409.00	2020-2020	Legal
<b>Check Amount:</b>					<b>\$409.00</b>		
<b>Check Number: 27239    Check Date: 08/11/2023    Payee Name: BIRCHMEIER &amp; POWELL LLC</b>							
2021238515	BODILY INJURY	04/07/2021	PILESGROVE TOWNSHIP	L-LEGAL GL	\$5,860.00	2021-2021	Legal
<b>Check Amount:</b>					<b>\$5,860.00</b>		
<b>Check Number: 27240    Check Date: 08/11/2023    Payee Name: EXAMWORKS INC</b>							
2019172878	INDEMNITY	05/03/2019	WASHINGTON TOWNSHIP	E-ALLOCATED MED EXAM WC	\$2,125.00	2019-2019	Expense
<b>Check Amount:</b>					<b>\$2,125.00</b>		
<b>Check Number: 27241    Check Date: 08/11/2023    Payee Name: JENNIFER KELLY PHD LLC</b>							
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	M-PHYSICIAN FEES	\$1,600.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,600.00</b>		
<b>Check Number: 27242    Check Date: 08/11/2023    Payee Name: LEO PETETTI LLC</b>							
2024310884	1ST PARTY COLL PD	07/25/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$135.00</b>		
<b>Check Number: 27243    Check Date: 08/11/2023    Payee Name: CHARTSWAP LLC</b>							
2022271117	INDEMNITY	04/16/2022	PENNSVILLE TOWNSHIP	E-MISC ALL OTHER WC	\$113.00	2022-2022	Expense
<b>Check Amount:</b>					<b>\$113.00</b>		
<b>Check Number: 27244    Check Date: 08/11/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOC OF SNJ LLC</b>							
2022271117	INDEMNITY	04/16/2022	PENNSVILLE TOWNSHIP	E-MISC ALL OTHER WC	\$6.50	2022-2022	Expense
<b>Check Amount:</b>					<b>\$6.50</b>		
<b>Check Number: 27245    Check Date: 08/11/2023    Payee Name: AFFANATO MARUT LLC</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$266.00	2021-2021	Legal
2022259433	INDEMNITY	05/06/2021	CARNEYS POINT TOWNSHIP	L-LEGAL WC	\$151.50	2021-2021	Legal
2022266307	INDEMNITY	02/14/2022	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$224.00	2022-2022	Legal
2022270737	INDEMNITY	12/03/2020	GLASSBORO BOROUGH	L-LEGAL WC	\$164.00	2020-2020	Legal
2022275653	INDEMNITY	02/17/2022	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$154.00	2022-2022	Legal
<b>Check Amount:</b>					<b>\$959.50</b>		

Processed Date: Aug 1, 2023 through Aug 31, 2023  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000399354

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): 151



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27246    Check Date: 08/11/2023    Payee Name: CIOX HEALTH LLC</b>							
2022271117	INDEMNITY	04/16/2022	PENNSVILLE TOWNSHIP	E-MISC ALL OTHER WC	\$65.00	2022-2022	Expense
					<b>Check Amount:</b>		<b>\$65.00</b>
<b>Check Number: 27247    Check Date: 08/11/2023    Payee Name: AMERICAN WORKCARE</b>							
2022253367	INDEMNITY	10/09/2021	GLASSBORO BOROUGH	E-MISC LEGAL EXPENSE WC	\$151.25	2021-2021	Expense
					<b>Check Amount:</b>		<b>\$151.25</b>
<b>Check Number: 27248    Check Date: 08/11/2023    Payee Name: JOEBOY INC T/A ACTION AUTO BODY</b>							
2024310884	1ST PARTY COLL PD	07/25/2023	WASHINGTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$4,121.78	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$4,121.78</b>
<b>Check Number: 27249    Check Date: 08/11/2023    Payee Name: HOWARD HAMMER PSY D LLC</b>							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$165.00	2021-2021	Loss
					<b>Check Amount:</b>		<b>\$165.00</b>
<b>Check Number: 27250    Check Date: 08/11/2023    Payee Name: PIETRAS SARACINO SMITH &amp; MEEK LLP</b>							
2022245370	INDEMNITY	10/10/2019	WOODBURY CITY	L-LEGAL WC	\$874.50	2019-2019	Legal
2022249302	INDEMNITY	09/22/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$1,297.00	2021-2021	Legal
					<b>Check Amount:</b>		<b>\$2,171.50</b>
<b>Check Number: 27251    Check Date: 08/11/2023    Payee Name: LOGAN TOWNSHIP</b>							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$2,198.00</b>
<b>Check Number: 27252    Check Date: 08/11/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2024309228	INDEMNITY	07/18/2023	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$911.81	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$911.81</b>
<b>Check Number: 27253    Check Date: 08/11/2023    Payee Name: PENNSVILLE TOWNSHIP</b>							
2024308944	INDEMNITY	07/13/2023	PENNSVILLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$586.00</b>
<b>Check Number: 27254    Check Date: 08/11/2023    Payee Name: WESTVILLE BOROUGH</b>							
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$2,198.00</b>
<b>Check Number: 27255    Check Date: 08/11/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023303586	INDEMNITY	05/06/2023	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$896.28	2023-2023	Loss
<b>Check Amount:</b>					<b>\$896.28</b>		
<b>Check Number: 27256    Check Date: 08/11/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023303586	INDEMNITY	05/06/2023	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$2,172.72	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,172.72</b>		
<b>Check Number: 27257    Check Date: 08/11/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023303586	INDEMNITY	05/06/2023	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$310.39	2023-2023	Loss
<b>Check Amount:</b>					<b>\$310.39</b>		
<b>Check Number: 27258    Check Date: 08/11/2023    Payee Name: James Graham</b>							
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,938.00</b>		
<b>Check Number: 27259    Check Date: 08/11/2023    Payee Name: Stephen Seder</b>							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,392.14	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,392.14</b>		
<b>Check Number: 27260    Check Date: 08/11/2023    Payee Name: Harold Wales</b>							
2024308446	3RD PARTY PD	07/05/2023	WOODBURY CITY	M-MISC MED(WC) & PD (NON-WC) AL PD	\$750.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$750.00</b>		
<b>Check Number: 27261    Check Date: 08/11/2023    Payee Name: Mark Ramos</b>							
2019165329	INDEMNITY	02/07/2019	GLASSBORO BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,720.00	2019-2019	Loss
<b>Check Amount:</b>					<b>\$1,720.00</b>		
<b>Check Number: 27262    Check Date: 08/11/2023    Payee Name: Charles Simmons</b>							
2020185074	INDEMNITY	09/25/2019	FRANKLIN TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,160.36	2019-2019	Loss
<b>Check Amount:</b>					<b>\$1,160.36</b>		
<b>Check Number: 27263    Check Date: 08/11/2023    Payee Name: Bruce Martell</b>							
2021227877	INDEMNITY	01/25/2021	PAULSBORO BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,087.24	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,087.24</b>		
<b>Check Number: 27264    Check Date: 08/11/2023    Payee Name: Eric Petroski</b>							
2022257423	INDEMNITY	12/16/2021	WOOLWICH TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,084.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,084.00</b>		



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27265    Check Date: 08/11/2023    Payee Name: Amanda Myers</b>							
2020198258	INDEMNITY	02/26/2020	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
					<b>Check Amount:</b>	<b>\$1,150.08</b>	
<b>Check Number: 27266    Check Date: 08/11/2023    Payee Name: COASTAL SPINE, PC.</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$54.13	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$54.13</b>	
<b>Check Number: 27267    Check Date: 08/11/2023    Payee Name: IVYREHAB NETWORK INC</b>							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$1,153.00	2023-2023	Loss
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$425.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,578.00</b>	
<b>Check Number: 27268    Check Date: 08/11/2023    Payee Name: EMERGENCY CARE SERVICES OF NJ</b>							
2024309177	MEDICAL ONLY	07/12/2023	ELK TOWNSHIP	M-PHYSICIAN FEES	\$657.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$657.00</b>	
<b>Check Number: 27269    Check Date: 08/11/2023    Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY</b>							
2023303586	INDEMNITY	05/06/2023	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$258.39	2023-2023	Loss
2024308561	INDEMNITY	07/10/2023	GLASSBORO BOROUGH	M-ORTHO/NEURO FEES	\$205.80	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$464.19</b>	
<b>Check Number: 27270    Check Date: 08/11/2023    Payee Name: ACCURATE MONITORING, LLC</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$10,080.00	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$10,080.00</b>	
<b>Check Number: 27271    Check Date: 08/11/2023    Payee Name: COOPER SURGICAL ASSOCIATES PA</b>							
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$65.65	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$65.65</b>	
<b>Check Number: 27272    Check Date: 08/11/2023    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$185.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$345.00</b>	
<b>Check Number: 27273    Check Date: 08/11/2023    Payee Name: ONE CALL CARE DIAGNOSTICS</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-MRI	\$75.00	2022-2022	Loss



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-MRI	\$950.00	2023-2023	Loss
2023307454	MEDICAL ONLY	06/12/2023	MONROE TOWNSHIP(TRIJIF)	M-MRI	\$485.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,510.00</b>		
<b>Check Number: 27274    Check Date: 08/11/2023    Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC</b>							
2023294529	INDEMNITY	01/25/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$90.68	2023-2023	Loss
<b>Check Amount:</b>					<b>\$90.68</b>		
<b>Check Number: 27275    Check Date: 08/11/2023    Payee Name: MATTHEW J PITERA MD PA</b>							
2021234379	INDEMNITY	04/05/2021	FRANKLIN TOWNSHIP	M-BEHAVIORAL HEALTH	\$450.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$450.00</b>		
<b>Check Number: 27276    Check Date: 08/11/2023    Payee Name: EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC</b>							
2023305479	MEDICAL ONLY	05/27/2023	WASHINGTON TOWNSHIP	M-PHYSICIAN FEES	\$660.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$660.00</b>		
<b>Check Number: 27277    Check Date: 08/11/2023    Payee Name: NovaCare Rehabilitation</b>							
2020200690	INDEMNITY	03/27/2020	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$403.76	2020-2020	Loss
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-PHYSICIAN FEES	\$403.76	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,110.34</b>		
<b>Check Number: 27278    Check Date: 08/11/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$88.09	2022-2022	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023302555	INDEMNITY	04/25/2023	GLASSBORO BOROUGH	M-ORTHO/NEURO FEES	\$123.32	2023-2023	Loss
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-ORTHO/NEURO FEES	\$176.18	2023-2023	Loss
2023303752	INDEMNITY	05/10/2023	GLASSBORO BOROUGH	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-ORTHO/NEURO FEES	\$281.88	2023-2023	Loss
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-ORTHO/NEURO FEES	\$3,874.09	2023-2023	Loss
2023305862	MEDICAL ONLY	05/10/2023	LOGAN TOWNSHIP	M-ORTHO/NEURO FEES	\$132.13	2023-2023	Loss
<b>Check Amount:</b>					<b>\$4,851.87</b>		
<b>Check Number: 27279    Check Date: 08/11/2023    Payee Name: JEFFERSON UNIVERSITY PHYSICIANS OF NEW JERSEY</b>							
2022258700	INDEMNITY	12/27/2021	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$19.41	2021-2021	Loss



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$19.41</b>		
<b>Check Number: 27280    Check Date: 08/11/2023    Payee Name: COMP X MEDICAL MANAGEMENT</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-OTHER PROVIDER FEES	\$484.25	2022-2022	Loss
<b>Check Amount:</b>					<b>\$484.25</b>		
<b>Check Number: 27281    Check Date: 08/11/2023    Payee Name: JAG-ONE PHYSICAL THERAPY LLC</b>							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-PHYSICIAN FEES	\$125.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$125.00</b>		
<b>Check Number: 27282    Check Date: 08/11/2023    Payee Name: myMATRIX</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHARMACY	\$9.30	2022-2022	Loss
<b>Check Amount:</b>					<b>\$9.30</b>		
<b>Check Number: 27283    Check Date: 08/11/2023    Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$270.00</b>		
<b>Check Number: 27284    Check Date: 08/11/2023    Payee Name: SOUTH JERSEY REHAB &amp; SPINE INC</b>							
2023294529	INDEMNITY	01/25/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$1,200.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,200.00</b>		
<b>Check Number: 27285    Check Date: 08/11/2023    Payee Name: QUALCARE INC</b>							
2024310545	INDEMNITY	08/02/2023	PENNSVILLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024311026	MEDICAL ONLY	08/09/2023	GREENWICH TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,110.00</b>		
<b>Check Number: 27286    Check Date: 08/11/2023    Payee Name: QUAL-LYNX</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$26.00	2021-2021	Expense
2022259937	INDEMNITY	03/24/2020	GLASSBORO BOROUGH	E-MISC ALL OTHER WC	\$3.25	2020-2020	Expense
<b>Check Amount:</b>					<b>\$29.25</b>		
<b>Check Number: 27287    Check Date: 08/18/2023    Payee Name: CAPEHART &amp; SCATCHARD PA</b>							
2019172878	INDEMNITY	05/03/2019	WASHINGTON TOWNSHIP	L-LEGAL WC	\$304.00	2019-2019	Legal
2022247312	INDEMNITY	09/07/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$310.50	2021-2021	Legal
2022253367	INDEMNITY	10/09/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$255.00	2021-2021	Legal
<b>Check Amount:</b>					<b>\$869.50</b>		

Processed Date: Aug 1, 2023 through Aug 31, 2023  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000399354

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): **156**





## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27288    Check Date: 08/18/2023    Payee Name: PETE CLARK &amp; SONS AUTO BODY</b>							
2024310702	1ST PARTY COLL PD	08/02/2023	MONROE TOWNSHIP(TRIJIF)	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$529.71	2023-2023	Loss
<b>Check Amount:</b>					<b>\$529.71</b>		
<b>Check Number: 27289    Check Date: 08/18/2023    Payee Name: MADDEN &amp; MADDEN PA</b>							
2020199803	BODILY INJURY	12/19/2019	MONROE TOWNSHIP(TRIJIF)	L-LEGAL AL	\$1,935.35	2019-2019	Legal
2020203263	BODILY INJURY	10/12/2019	OLDMANS TOWNSHIP	L-LEGAL GL	\$3,028.50	2019-2019	Legal
2021226176	BODILY INJURY	11/06/2020	MONROE TOWNSHIP(TRIJIF)	L-LEGAL GL	\$168.00	2020-2020	Legal
2022275538	POLICE PROF BI	05/29/2022	MONROE TOWNSHIP(TRIJIF)	L-LEGAL GL	\$2,221.05	2022-2022	Legal
<b>Check Amount:</b>					<b>\$7,352.90</b>		
<b>Check Number: 27290    Check Date: 08/18/2023    Payee Name: TARIQ S SIDDIQI MD</b>							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-OTHER PROVIDER FEES	\$500.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$500.00</b>		
<b>Check Number: 27291    Check Date: 08/18/2023    Payee Name: BELLMAWR COLLISION CENTER INC</b>							
2023293697	1ST PARTY COLL PD	01/13/2023	WEST DEPTFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,468.78	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,468.78</b>		
<b>Check Number: 27292    Check Date: 08/18/2023    Payee Name: I C U INVESTIGATIONS INC</b>							
2024308561	INDEMNITY	07/10/2023	GLASSBORO BOROUGH	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$475.00</b>		
<b>Check Number: 27293    Check Date: 08/18/2023    Payee Name: GARY NEIL GOLDSTEIN MD PC</b>							
2020199803	BODILY INJURY	12/19/2019	MONROE TOWNSHIP(TRIJIF)	E-MISC ALL OTHER AL	\$1,500.00	2019-2019	Expense
<b>Check Amount:</b>					<b>\$1,500.00</b>		
<b>Check Number: 27294    Check Date: 08/18/2023    Payee Name: State of New Jersey - Div of Worker's Comp</b>							
2023294529	INDEMNITY	01/25/2023	LOGAN TOWNSHIP	E-MISC ALL OTHER WC	\$0.59	2023-2023	Expense
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	E-MISC ALL OTHER WC	\$0.69	2023-2023	Expense
<b>Check Amount:</b>					<b>\$1.28</b>		
<b>Check Number: 27295    Check Date: 08/18/2023    Payee Name: LEO PETETTI LLC</b>							
2023293697	1ST PARTY COLL PD	01/13/2023	WEST DEPTFORD TOWNSHIP	E-APPRAISERS PR	\$55.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$55.00</b>		
<b>Check Number: 27296    Check Date: 08/18/2023    Payee Name: CLIFF GRAY APPRAISAL SERVICE</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024310895	1ST PARTY COLL PD	08/07/2023	MANTUA TOWNSHIP	E-APPRAISERS PR	\$110.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$110.00</b>		
<b>Check Number: 27297    Check Date: 08/18/2023    Payee Name: AFFANATO MARUT LLC</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$302.50	2021-2021	Legal
2021231461	INDEMNITY	05/28/2020	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$140.00	2020-2020	Legal
2021234018	INDEMNITY	09/24/2019	PENNS GROVE BOROUGH	L-LEGAL WC	\$218.00	2019-2019	Legal
2022259433	INDEMNITY	05/06/2021	CARNEYS POINT TOWNSHIP	L-LEGAL WC	\$168.00	2021-2021	Legal
2022266307	INDEMNITY	02/14/2022	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$196.00	2022-2022	Legal
2022270737	INDEMNITY	12/03/2020	GLASSBORO BOROUGH	L-LEGAL WC	\$168.00	2020-2020	Legal
2022275653	INDEMNITY	02/17/2022	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$168.00	2022-2022	Legal
<b>Check Amount:</b>					<b>\$1,360.50</b>		
<b>Check Number: 27298    Check Date: 08/18/2023    Payee Name: HOWARD HAMMER PSY D LLC</b>							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$165.00	2021-2021	Loss
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$165.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$330.00</b>		
<b>Check Number: 27299    Check Date: 08/18/2023    Payee Name: Mahon, Linda M.</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,462.42	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,462.42</b>		
<b>Check Number: 27300    Check Date: 08/18/2023    Payee Name: PENNSVILLE TOWNSHIP</b>							
2024310545	INDEMNITY	08/02/2023	PENNSVILLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$586.00</b>		
<b>Check Number: 27301    Check Date: 08/18/2023    Payee Name: PAULSBORO BOROUGH</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$972.94	2022-2022	Loss
<b>Check Amount:</b>					<b>\$972.94</b>		
<b>Check Number: 27302    Check Date: 08/18/2023    Payee Name: QUINTON TOWNSHIP</b>							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$586.00</b>		
<b>Check Number: 27303    Check Date: 08/18/2023    Payee Name: QUAL-LYNX</b>							
2023288655	INLAND MARINE	09/16/2022	CLAYTON BOROUGH	E-SUBROGATION EXPENSE PR	\$185.44	2022-2022	Expense



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$185.44</b>		
<b>Check Number: 27304    Check Date: 08/18/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,198.00</b>		
<b>Check Number: 27305    Check Date: 08/18/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$1,632.62	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,632.62</b>		
<b>Check Number: 27306    Check Date: 08/18/2023    Payee Name: Salvatore Oldrati</b>							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,938.00</b>		
<b>Check Number: 27307    Check Date: 08/18/2023    Payee Name: Steve DeFelice</b>							
2021238864	INDEMNITY	05/10/2021	MONROE TOWNSHIP(TRIJIF)	I-PERMANENT PARTIAL DISABILITY	\$1,140.64	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,140.64</b>		
<b>Check Number: 27308    Check Date: 08/18/2023    Payee Name: KYLE RIEPEN</b>							
2022251631	INDEMNITY	10/13/2021	MANTUA TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,177.44</b>		
<b>Check Number: 27309    Check Date: 08/18/2023    Payee Name: Ronald Nye</b>							
2020202846	INDEMNITY	04/17/2020	MONROE TOWNSHIP(TRIJIF)	I-PERMANENT PARTIAL DISABILITY	\$1,764.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,764.00</b>		
<b>Check Number: 27310    Check Date: 08/18/2023    Payee Name: PAUL BUNN</b>							
2021229388	INDEMNITY	02/08/2021	WOODBURY CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,177.44</b>		
<b>Check Number: 27311    Check Date: 08/18/2023    Payee Name: Scott Pitzo</b>							
2021238082	INDEMNITY	05/17/2021	WOODBURY CITY	I-PERMANENT PARTIAL DISABILITY	\$1,091.68	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,091.68</b>		
<b>Check Number: 27312    Check Date: 08/18/2023    Payee Name: CLAYTON BOROUGH</b>							
2023288655	INLAND MARINE	09/16/2022	CLAYTON BOROUGH	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,000.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,000.00</b>		
<b>Check Number: 27313    Check Date: 08/18/2023    Payee Name: IVYREHAB NETWORK INC</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$170.00	2023-2023	Loss
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$404.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$574.00</b>		
<b>Check Number: 27314    Check Date: 08/18/2023    Payee Name: EMERGENCY CARE SERVICES OF NJ</b>							
2024309192	MEDICAL ONLY	07/18/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$1,119.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,119.00</b>		
<b>Check Number: 27315    Check Date: 08/18/2023    Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY</b>							
2024308561	INDEMNITY	07/10/2023	GLASSBORO BOROUGH	M-ORTHO/NEURO FEES	\$108.15	2023-2023	Loss
<b>Check Amount:</b>					<b>\$108.15</b>		
<b>Check Number: 27316    Check Date: 08/18/2023    Payee Name: COOPER HEALTH SYSTEMS</b>							
2024308767	INDEMNITY	07/11/2023	FRANKLIN TOWNSHIP	M-ACUTE CARE HOSPITAL	\$8,008.51	2023-2023	Loss
<b>Check Amount:</b>					<b>\$8,008.51</b>		
<b>Check Number: 27317    Check Date: 08/18/2023    Payee Name: INSPIRA MEDICAL CENTER ELMER</b>							
2023306709	MEDICAL ONLY	06/12/2023	FRANKLIN TOWNSHIP	M-ACUTE CARE HOSPITAL	\$755.75	2023-2023	Loss
<b>Check Amount:</b>					<b>\$755.75</b>		
<b>Check Number: 27318    Check Date: 08/18/2023    Payee Name: CAPE REGIONAL MEDICAL CENTER</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,912.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$2,912.00</b>		
<b>Check Number: 27319    Check Date: 08/18/2023    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$560.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$800.00</b>		
<b>Check Number: 27320    Check Date: 08/18/2023    Payee Name: ONE CALL CARE DIAGNOSTICS</b>							
2020200690	INDEMNITY	03/27/2020	MONROE TOWNSHIP(TRIJIF)	M-MRI	\$1,000.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,000.00</b>		
<b>Check Number: 27321    Check Date: 08/18/2023    Payee Name: MATTHEW J PITERA MD PA</b>							
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	M-BEHAVIORAL HEALTH	\$450.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$450.00</b>		
<b>Check Number: 27322    Check Date: 08/18/2023    Payee Name: CONCENTRA MEDICAL CENTERS</b>							



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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023305862	MEDICAL ONLY	05/10/2023	LOGAN TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$235.61	2023-2023	Loss
<b>Check Amount:</b>					<b>\$235.61</b>		
<b>Check Number: 27323    Check Date: 08/18/2023    Payee Name: NovaCare Rehabilitation</b>							
202200690	INDEMNITY	03/27/2020	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$100.94	2020-2020	Loss
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$100.94	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$504.70	2023-2023	Loss
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,009.40</b>		
<b>Check Number: 27324    Check Date: 08/18/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2022-2022	Loss
2023303752	INDEMNITY	05/10/2023	GLASSBORO BOROUGH	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-ORTHO/NEURO FEES	\$696.24	2023-2023	Loss
2023307454	MEDICAL ONLY	06/12/2023	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
<b>Check Amount:</b>					<b>\$960.51</b>		
<b>Check Number: 27325    Check Date: 08/18/2023    Payee Name: WORKNET OCCUPATIONAL MEDICINE</b>							
2023290909	MEDICAL ONLY	01/20/2022	CARNEYS POINT TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$278.08	2022-2022	Loss
<b>Check Amount:</b>					<b>\$278.08</b>		
<b>Check Number: 27326    Check Date: 08/18/2023    Payee Name: KIRSHNER SPINE INSTITUTE LLC</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$2,000.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$2,000.00</b>		
<b>Check Number: 27327    Check Date: 08/18/2023    Payee Name: AFC URGENT CARE</b>							
2024309228	INDEMNITY	07/18/2023	MONROE TOWNSHIP(TRIJIF)	M-URGENT CARE CENTER	\$320.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$320.00</b>		
<b>Check Number: 27328    Check Date: 08/18/2023    Payee Name: WORKERS COMP PSYCH NET</b>							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$650.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$650.00</b>		
<b>Check Number: 27329    Check Date: 08/18/2023    Payee Name: JEFFERSON UNIVERSITY PHYSICIANS OF NEW JERSEY</b>							
2023303586	INDEMNITY	05/06/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$19.97	2023-2023	Loss
<b>Check Amount:</b>					<b>\$19.97</b>		



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27330    Check Date: 08/18/2023    Payee Name: JAG-ONE PHYSICAL THERAPY LLC</b>							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-PHYSICIAN FEES	\$125.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$125.00</b>		
<b>Check Number: 27331    Check Date: 08/18/2023    Payee Name: myMATRIXX</b>							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHARMACY	\$176.66	2023-2023	Loss
<b>Check Amount:</b>					<b>\$176.66</b>		
<b>Check Number: 27332    Check Date: 08/18/2023    Payee Name: INSPIRA HEALTH CENTER WOODBURY</b>							
2022269504	INDEMNITY	04/04/2022	GLASSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$215.99	2022-2022	Loss
2023306135	MEDICAL ONLY	06/02/2023	WEST DEPTFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$734.12	2023-2023	Loss
<b>Check Amount:</b>					<b>\$950.11</b>		
<b>Check Number: 27333    Check Date: 08/18/2023    Payee Name: KIRSHNER SPINE INSTITUTE</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$10,103.01	2022-2022	Loss
<b>Check Amount:</b>					<b>\$10,103.01</b>		
<b>Check Number: 27334    Check Date: 08/18/2023    Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC</b>							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$540.00</b>		
<b>Check Number: 27335    Check Date: 08/18/2023    Payee Name: QUALCARE INC</b>							
2024309192	MEDICAL ONLY	07/18/2023	DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024309193	MEDICAL ONLY	07/18/2023	DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024310289	MEDICAL ONLY	07/15/2023	DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024310885	MEDICAL ONLY	08/05/2023	GLASSBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024311160	MEDICAL ONLY	08/11/2023	CLAYTON BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024311249	MEDICAL ONLY	08/14/2023	DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024311328	MEDICAL ONLY	08/12/2023	PENNSVILLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024311392	MEDICAL ONLY	07/25/2023	OLDMANS TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$4,440.00</b>		
<b>Check Number: 27336    Check Date: 08/25/2023    Payee Name: CAPEHART &amp; SCATCHARD PA</b>							
2022261747	INDEMNITY	01/21/2022	GLASSBORO BOROUGH	L-LEGAL WC	\$323.50	2022-2022	Legal



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	L-LEGAL WC	\$269.50	2022-2022	Legal
<b>Check Amount:</b>					<b>\$593.00</b>		
<b>Check Number: 27337    Check Date: 08/25/2023    Payee Name: COOPER LEVENSON, PA</b>							
2023281539	GL PROPERTY DAMAGE	02/17/2020	MONROE TOWNSHIP(TRIJIF)	L-LEGAL GL	\$968.00	2020-2020	Legal
<b>Check Amount:</b>					<b>\$968.00</b>		
<b>Check Number: 27338    Check Date: 08/25/2023    Payee Name: MADDEN &amp; MADDEN PA</b>							
2020191041	BODILY INJURY	09/21/2019	CARNEYS POINT TOWNSHIP	L-LEGAL AL	\$1,176.00	2019-2019	Legal
<b>Check Amount:</b>					<b>\$1,176.00</b>		
<b>Check Number: 27339    Check Date: 08/25/2023    Payee Name: STATE SHORTHAND REPORTING SERVICE</b>							
2020208056	INDEMNITY	06/20/2020	PENNS GROVE BOROUGH	E-MISC LEGAL EXPENSE WC	\$75.00	2020-2020	Expense
<b>Check Amount:</b>					<b>\$75.00</b>		
<b>Check Number: 27340    Check Date: 08/25/2023    Payee Name: I C U INVESTIGATIONS INC</b>							
2023295040	MEDICAL ONLY	01/27/2023	WEST DEPTFORD TOWNSHIP	E-INDEP ADJUSTOR WC	\$200.00	2023-2023	Expense
2023301255	1ST PARTY COLL PD	03/15/2023	WASHINGTON TOWNSHIP	E-SUBROGATION EXPENSE PR	\$425.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$625.00</b>		
<b>Check Number: 27341    Check Date: 08/25/2023    Payee Name: BIRCHMEIER &amp; POWELL LLC</b>							
2022247627	BODILY INJURY	11/05/2020	MONROE TOWNSHIP(TRIJIF)	L-LEGAL GL	\$968.00	2020-2020	Legal
<b>Check Amount:</b>					<b>\$968.00</b>		
<b>Check Number: 27342    Check Date: 08/25/2023    Payee Name: ATLANTIC SECURITY INT'L</b>							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	E-INDEP ADJUSTOR WC	\$275.00	2021-2021	Expense
2023278493	MEDICAL ONLY	07/18/2022	PAULSBORO BOROUGH	E-INDEP ADJUSTOR WC	\$151.50	2022-2022	Expense
2023306725	MEDICAL ONLY	06/08/2023	WOODBURY CITY	E-INDEP ADJUSTOR WC	\$151.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$577.50</b>		
<b>Check Number: 27343    Check Date: 08/25/2023    Payee Name: LEO PETETTI LLC</b>							
2024311009	1ST PARTY COLL PD	08/06/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$270.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$270.00</b>		
<b>Check Number: 27344    Check Date: 08/25/2023    Payee Name: ARVIND BALIGA MD</b>							
2020208056	INDEMNITY	06/20/2020	PENNS GROVE BOROUGH	I-ASSESSMENT-W.C. IND	\$600.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$600.00</b>		



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27345    Check Date: 08/25/2023    Payee Name: THE DEWEESE LAW FIRM</b>							
2020205686	1ST PARTY COLL PD	05/16/2020	DEPTFORD TOWNSHIP	L-LEGAL PR	\$1,378.57	2020-2020	Legal
					<b>Check Amount:</b>		<b>\$1,378.57</b>
<b>Check Number: 27346    Check Date: 08/25/2023    Payee Name: AFFANATO MARUT LLC</b>							
2020208056	INDEMNITY	06/20/2020	PENNS GROVE BOROUGH	L-LEGAL WC	\$80.50	2020-2020	Legal
					<b>Check Amount:</b>		<b>\$80.50</b>
<b>Check Number: 27347    Check Date: 08/25/2023    Payee Name: DAVID B FOX ESQ</b>							
2020208056	INDEMNITY	06/20/2020	PENNS GROVE BOROUGH	I-CLAIMANT LEGAL EXP IND	\$1,638.00	2020-2020	Loss
					<b>Check Amount:</b>		<b>\$1,638.00</b>
<b>Check Number: 27348    Check Date: 08/25/2023    Payee Name: COCKERILL CRAIG &amp; MOORE LLC</b>							
2023304027	PERSONAL INJURY	12/14/2021	ELK TOWNSHIP	L-LEGAL GL	\$51.00	2021-2021	Legal
					<b>Check Amount:</b>		<b>\$51.00</b>
<b>Check Number: 27349    Check Date: 08/25/2023    Payee Name: HOWARD HAMMER PSY D LLC</b>							
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$165.00	2021-2021	Loss
					<b>Check Amount:</b>		<b>\$165.00</b>
<b>Check Number: 27350    Check Date: 08/25/2023    Payee Name: LOGAN TOWNSHIP</b>							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$2,198.00</b>
<b>Check Number: 27351    Check Date: 08/25/2023    Payee Name: QUAL-LYNX</b>							
2022267652	1ST PARTY COLL PD	03/14/2022	MONROE TOWNSHIP(TRIJIF)	E-SUBROGATION EXPENSE PR	\$4,431.01	2022-2022	Expense
					<b>Check Amount:</b>		<b>\$4,431.01</b>
<b>Check Number: 27352    Check Date: 08/25/2023    Payee Name: TREASURER-STATE NJ</b>							
2020179463	BODILY INJURY	07/07/2019	FRANKLIN TOWNSHIP	L-LEGAL GL	\$1,748.50	2019-2019	Legal
					<b>Check Amount:</b>		<b>\$1,748.50</b>
<b>Check Number: 27353    Check Date: 08/25/2023    Payee Name: WESTVILLE BOROUGH</b>							
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$2,198.00</b>
<b>Check Number: 27354    Check Date: 08/25/2023    Payee Name: Stephen Seder</b>							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,392.14	2023-2023	Loss





## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$1,392.14</b>		
<b>Check Number: 27355    Check Date: 08/25/2023    Payee Name: Jonathan McElroy</b>							
2020208056	INDEMNITY	06/20/2020	PENNS GROVE BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$7,235.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$7,235.00</b>		
<b>Check Number: 27356    Check Date: 08/25/2023    Payee Name: Jessie Osuna</b>							
2021220915	INDEMNITY	11/18/2020	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,224.36	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,224.36</b>		
<b>Check Number: 27357    Check Date: 08/25/2023    Payee Name: James Graham</b>							
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,938.00</b>		
<b>Check Number: 27358    Check Date: 08/25/2023    Payee Name: Edward McGuire</b>							
2022262384	INDEMNITY	01/26/2022	WASHINGTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,337.12	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,337.12</b>		
<b>Check Number: 27359    Check Date: 08/25/2023    Payee Name: Elwood Wrigley</b>							
2021216786	INDEMNITY	10/05/2020	MONROE TOWNSHIP(TRIJIF)	I-PERMANENT PARTIAL DISABILITY	\$1,764.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,764.00</b>		
<b>Check Number: 27360    Check Date: 08/25/2023    Payee Name: Anthony Miguez</b>							
2022271801	INDEMNITY	05/01/2022	PENNS GROVE BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,136.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,136.00</b>		
<b>Check Number: 27361    Check Date: 08/25/2023    Payee Name: Matthew D'Alton</b>							
2020192438	INDEMNITY	12/13/2019	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$2,704.00	2019-2019	Loss
<b>Check Amount:</b>					<b>\$2,704.00</b>		
<b>Check Number: 27362    Check Date: 08/25/2023    Payee Name: MANTUA TOWNSHIP</b>							
2024310895	1ST PARTY COLL PD	08/07/2023	MANTUA TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,047.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,047.00</b>		
<b>Check Number: 27363    Check Date: 08/25/2023    Payee Name: MONROE TOWNSHIP(TRIJIF)</b>							
2022267652	1ST PARTY COLL PD	03/14/2022	MONROE TOWNSHIP(TRIJIF)	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,000.00</b>		
<b>Check Number: 27364    Check Date: 08/25/2023    Payee Name: WOODBURY CITY</b>							



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024311873	COMPREHENSIVE	08/10/2023	WOODBURY CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$9,113.10	2023-2023	Loss
<b>Check Amount:</b>					<b>\$9,113.10</b>		
<b>Check Number: 27365    Check Date: 08/25/2023    Payee Name: WOODBURY HEIGHTS BOROUGH</b>							
2024311934	1ST PARTY COLL PD	08/22/2023	WOODBURY HEIGHTS BOROUGH	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$832.22	2023-2023	Loss
<b>Check Amount:</b>					<b>\$832.22</b>		
<b>Check Number: 27366    Check Date: 08/25/2023    Payee Name: COASTAL SPINE, PC.</b>							
2022258700	INDEMNITY	12/27/2021	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$128.83	2021-2021	Loss
<b>Check Amount:</b>					<b>\$128.83</b>		
<b>Check Number: 27367    Check Date: 08/25/2023    Payee Name: IVYREHAB NETWORK INC</b>							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$85.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$85.00</b>		
<b>Check Number: 27368    Check Date: 08/25/2023    Payee Name: EMERGENCY CARE SERVICES OF NJ</b>							
2024309193	MEDICAL ONLY	07/18/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$1,119.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,119.00</b>		
<b>Check Number: 27369    Check Date: 08/25/2023    Payee Name: ATLANTIC MEDICAL IMAGING LLC</b>							
2024310545	INDEMNITY	08/02/2023	PENNSVILLE TOWNSHIP	M-MRI	\$65.53	2023-2023	Loss
<b>Check Amount:</b>					<b>\$65.53</b>		
<b>Check Number: 27370    Check Date: 08/25/2023    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$875.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,115.00</b>		
<b>Check Number: 27371    Check Date: 08/25/2023    Payee Name: ONE CALL CARE DIAGNOSTICS</b>							
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-MRI	\$485.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$485.00</b>		
<b>Check Number: 27372    Check Date: 08/25/2023    Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC</b>							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP(TRIJIF)	M-PAIN MANAGEMENT	\$55.09	2022-2022	Loss
<b>Check Amount:</b>					<b>\$55.09</b>		
<b>Check Number: 27373    Check Date: 08/25/2023    Payee Name: CONCENTRA MEDICAL CENTERS</b>							
2023305862	MEDICAL ONLY	05/10/2023	LOGAN TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$100.10	2023-2023	Loss



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$100.10</b>		
<b>Check Number: 27374    Check Date: 08/25/2023    Payee Name: NovaCare Rehabilitation</b>							
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
<b>Check Amount:</b>					<b>\$908.46</b>		
<b>Check Number: 27375    Check Date: 08/25/2023    Payee Name: VIRTUA MEDICAL GROUP, PA</b>							
2020200690	INDEMNITY	03/27/2020	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$122.50	2020-2020	Loss
<b>Check Amount:</b>					<b>\$122.50</b>		
<b>Check Number: 27376    Check Date: 08/25/2023    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$57.26	2022-2022	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$259.04	2023-2023	Loss
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-ORTHO/NEURO FEES	\$176.18	2023-2023	Loss
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-ORTHO/NEURO FEES	\$279.79	2023-2023	Loss
2023307454	MEDICAL ONLY	06/12/2023	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$303.08	2023-2023	Loss
2024309228	INDEMNITY	07/18/2023	MONROE TOWNSHIP(TRIJIF)	M-OCCUPATIONAL MEDICINE	\$132.13	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,207.48</b>		
<b>Check Number: 27377    Check Date: 08/25/2023    Payee Name: WORKNET OCCUPATIONAL MEDICINE</b>							
2023290909	MEDICAL ONLY	01/20/2022	CARNEYS POINT TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$285.36	2022-2022	Loss
<b>Check Amount:</b>					<b>\$285.36</b>		
<b>Check Number: 27378    Check Date: 08/25/2023    Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC</b>							
2024309460	MEDICAL ONLY	07/20/2023	WOODBURY CITY	M-OCCUPATIONAL MEDICINE	\$133.34	2023-2023	Loss
<b>Check Amount:</b>					<b>\$133.34</b>		
<b>Check Number: 27379    Check Date: 08/25/2023    Payee Name: DOCTORS EXPRESS</b>							
2023287881	INDEMNITY	11/01/2022	MONROE TOWNSHIP(TRIJIF)	M-URGENT CARE CENTER	\$821.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$821.00</b>		
<b>Check Number: 27380    Check Date: 08/25/2023    Payee Name: GLOUCESTER COUNTY EMS</b>							
2023305123	MEDICAL ONLY	05/19/2023	DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$200.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$200.00</b>		



## Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 27381    Check Date: 08/25/2023    Payee Name: HOME CARE CONNECT LLC</b>							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-DME/PROSTHETICS	\$914.28	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$914.28</b>	
<b>Check Number: 27382    Check Date: 08/25/2023    Payee Name: JAG-ONE PHYSICAL THERAPY LLC</b>							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-PHYSICIAN FEES	\$250.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$250.00</b>	
<b>Check Number: 27383    Check Date: 08/25/2023    Payee Name: myMATRIXX</b>							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHARMACY	\$172.79	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$172.79</b>	
<b>Check Number: 27384    Check Date: 08/25/2023    Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC</b>							
2021223164	INDEMNITY	12/10/2020	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2020-2020	Loss
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$540.00</b>	
<b>Check Number: 27385    Check Date: 08/25/2023    Payee Name: PROFESSIONAL PULMONARY SERVICE</b>							
2023307454	MEDICAL ONLY	06/12/2023	MONROE TOWNSHIP(TRIJIF)	M-DME/PROSTHETICS	\$800.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$800.00</b>	
<b>Check Number: 27386    Check Date: 08/25/2023    Payee Name: QUALCARE INC</b>							
2024311629	MEDICAL ONLY	08/18/2023	DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024311738	MEDICAL ONLY	08/21/2023	MONROE TOWNSHIP(TRIJIF)	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,110.00</b>	

### Total of TRI CTY MUN JIF IV Account

Number of Checks:	196	Total Payments:	\$283,444.12
Number of Payments:	393	First Check Number:	27191
Expense Payments:	\$14,972.28	Last Check Number:	27386
Legal Payments:	\$56,426.82		
Loss Payments:	\$212,045.02		



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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Grand Total</b>							
<b>Number of Checks:</b>		<b>196</b>		<b>Total Payments:</b>	<b>\$283,444.12</b>		
<b>Number of Payments:</b>		<b>393</b>		<b>First Check Number:</b>	<b>27191</b>		
<b>Expense Payments:</b>		<b>\$14,972.28</b>		<b>Last Check Number:</b>	<b>27386</b>		
<b>Legal Payments:</b>		<b>\$56,426.82</b>					
<b>Loss Payments:</b>		<b>\$212,045.02</b>					

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

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

**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
<b>Subtotals</b>	<b>167,060.74</b>	<b>7,680.00</b>	<b>7,680.00</b>	<b>7,680.00</b>		
<b>JIF BILL LIST TOTAL</b>	<b>190,100.74</b>					



*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
<b>Earned Contributions &amp; MEL / RCF Dividends</b>	<b>\$297,584,400</b>
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)
<b>Total Payments</b>	<b>(257,172,433)</b>
<b>Position After Expenses</b>	<b>42,891,738</b>
Investment Income (realized)	11,399,999
Transfers	-
Return of Surplus	(24,631,321)
<b>CASH POSITION</b>	<b>29,660,416</b>
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)
<b>Net Current Surplus/(Deficit)</b>	<b>12,491,928</b>
Valued as of 03/31/23	\$11,950,465
<b>NET CHANGE</b>	<b>\$541,463</b>

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
<b>Total Income</b>	<b>\$433,069</b>	<b>\$599,551</b>	<b>\$180,276</b>	<b>\$2,261,283</b>	<b>\$613,090</b>	<b>\$7,740</b>	<b>\$192,463</b>	<b>\$2,842,964</b>	<b>\$1,819,127</b>	<b>\$8,949,560</b>
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)
<b>Total Payments</b>	<b>(190,608)</b>	<b>(5,915)</b>	<b>(8,990)</b>	<b>(901,102)</b>	<b>-</b>	<b>-</b>	<b>(384,928)</b>	<b>(3,807,771)</b>	<b>(1,576,316)</b>	<b>(6,875,630)</b>
<b>Position After Expenses</b>	<b>242,461</b>	<b>593,636</b>	<b>171,286</b>	<b>1,360,181</b>	<b>613,090</b>	<b>7,740</b>	<b>(192,466)</b>	<b>(964,807)</b>	<b>242,811</b>	<b>2,073,930</b>
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	-	-	-	-	-	-	-	-	-	-
<b>CASH POSITION</b>	<b>\$245,867</b>	<b>\$598,654</b>	<b>\$172,799</b>	<b>\$1,379,110</b>	<b>\$618,235</b>	<b>\$7,805</b>	<b>(\$192,466)</b>	<b>(\$964,807)</b>	<b>\$257,482</b>	<b>\$2,122,680</b>
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)
<b>Net Current Surplus/(Deficit)</b>	<b>(\$99,709)</b>	<b>(\$89,432)</b>	<b>(\$28,212)</b>	<b>(\$418,787)</b>	<b>\$618,235</b>	<b>\$7,805</b>	<b>(\$192,466)</b>	<b>(\$964,807)</b>	<b>\$257,482</b>	<b>(\$909,891)</b>
<b>RECOMMENDED TRANSFERS</b>										-
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)
<b>NET CHANGE</b>	<b>(135,723)</b>	<b>(47,923)</b>	<b>(15,115)</b>	<b>447</b>	<b>306,220</b>	<b>3,868</b>	<b>(97,690)</b>	<b>328,225</b>	<b>300,043</b>	<b>642,353</b>
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
<b>Net Change</b>	<b>40</b>	<b>30</b>	<b>21</b>	<b>41</b>						<b>132</b>

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 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
<b>Total Income</b>	<b>\$805,632</b>	<b>\$1,111,595</b>	<b>\$339,696</b>	<b>\$3,747,630</b>	<b>\$1,059,628</b>	<b>\$387,984</b>	<b>\$5,128,775</b>	<b>\$3,557,870</b>	<b>\$16,138,810</b>
Claims Paid (Net of Subrogation)	(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
<b>CASH POSITION</b>	<b>\$120,449</b>	<b>\$1,057,794</b>	<b>\$325,411</b>	<b>\$2,049,358</b>	<b>\$750,509</b>	<b>\$1</b>	<b>\$1</b>	<b>\$194,547</b>	<b>\$4,498,069</b>
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)
<b>Net Current Surplus/(Deficit)</b>	<b>\$59,610</b>	<b>(\$26,406)</b>	<b>\$71,223</b>	<b>(\$415,520)</b>	<b>\$750,509</b>	<b>\$1</b>	<b>\$1</b>	<b>\$194,547</b>	<b>\$633,964</b>
<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
<b>NET CHANGE</b>	<b>436,633</b>	<b>67,892</b>	<b>70,550</b>	<b>(693)</b>	<b>(300,240)</b>	<b>-</b>	<b>24,571</b>	<b>(180,283)</b>	<b>118,429</b>
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

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 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
<b>Total Income</b>	<b>\$741,042</b>	<b>\$1,033,258</b>	<b>\$303,573</b>	<b>\$3,602,408</b>	<b>\$1,053,374</b>	<b>\$384,067</b>	<b>\$4,937,248</b>	<b>\$3,280,192</b>	<b>\$15,335,162</b>
Claims Paid (Net of Subrogation)	(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
<b>CASH POSITION</b>	<b>\$59,988</b>	<b>\$796,509</b>	<b>\$235,596</b>	<b>\$434,598</b>	<b>\$1,014,895</b>	<b>\$0</b>	<b>\$4,599</b>	<b>\$281,852</b>	<b>\$2,828,037</b>
Case Reserves	(8,211)	(557,473)	(3,000)	(1,829,558)	-	-	-	-	(2,398,242)
IBNR Reserves	-	(507,103)	(42,966)	(140,161)	-	-	-	-	(690,230)
<b>Net Current Surplus/(Deficit)</b>	<b>\$51,777</b>	<b>(\$268,067)</b>	<b>\$189,630</b>	<b>(\$1,535,121)</b>	<b>\$1,014,895</b>	<b>\$0</b>	<b>\$4,599</b>	<b>\$281,852</b>	<b>(\$260,435)</b>
<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
<b>NET CHANGE</b>	<b>13,363</b>	<b>(4,168)</b>	<b>12,602</b>	<b>(402,969)</b>	<b>(242)</b>	<b>17</b>	<b>2,990</b>	<b>(3,078)</b>	<b>(381,485)</b>
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

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 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
<b>Total Income</b>	<b>\$697,632</b>	<b>\$1,008,615</b>	<b>\$321,106</b>	<b>\$3,455,901</b>	<b>\$986,203</b>	<b>\$142,751</b>	<b>\$388,040</b>	<b>\$4,745,482</b>	<b>\$3,218,908</b>	<b>\$14,964,638</b>
Claims Paid (Net of Subrogation)	(694,637)	(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
<b>CASH POSITION</b>	<b>\$154,063</b>	<b>\$742,171</b>	<b>\$144,146</b>	<b>\$244,181</b>	<b>\$87,706</b>	<b>\$138,339</b>	<b>\$0</b>	<b>(\$215)</b>	<b>\$233,902</b>	<b>\$1,744,293</b>
Case Reserves	(32)	(166,995)	(40,766)	(681,179)			-	-	-	(888,972)
IBNR Reserves	-	(191,925)	(77,484)	(79,738)	-	-	-	-	-	(349,147)
<b>Net Current Surplus/(Deficit)</b>	<b>\$154,031</b>	<b>\$383,251</b>	<b>\$25,896</b>	<b>(\$516,736)</b>	<b>\$87,706</b>	<b>\$138,339</b>	<b>\$0</b>	<b>(\$215)</b>	<b>\$233,902</b>	<b>\$506,174</b>
<b>RECOMMENDED TRANSFERS</b>										-
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
<b>NET CHANGE</b>	<b>185</b>	<b>176,588</b>	<b>445,262</b>	<b>228,248</b>	<b>(720,203)</b>	<b>(35)</b>	<b>-</b>	<b>(5,513)</b>	<b>5,460</b>	<b>129,993</b>
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
<b>Total Income</b>	<b>\$674,041</b>	<b>\$1,026,237</b>	<b>\$348,053</b>	<b>\$3,467,887</b>	<b>\$976,322</b>	<b>\$100,000</b>	<b>\$391,592</b>	<b>\$4,594,381</b>	<b>\$3,080,083</b>	<b>\$14,658,596</b>
Claims Paid (Net of Subrogation)	(1,256,122)	(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
<b>CASH POSITION</b>	<b>\$163,120</b>	<b>\$478,411</b>	<b>\$107,903</b>	<b>\$68,450</b>	<b>\$245,640</b>	<b>\$96,744</b>	<b>(\$2)</b>	<b>\$0</b>	<b>\$257,084</b>	<b>\$1,417,351</b>
Case Reserves	(4)	(771,725)	(342,785)	(1,035,870)						(2,150,384)
IBNR Reserves	-	(36,740)	(605)	(51,712)						(89,057)
<b>Net Current Surplus/(Deficit)</b>	<b>\$163,116</b>	<b>(\$330,054)</b>	<b>(\$235,487)</b>	<b>(\$1,019,132)</b>	<b>\$245,640</b>	<b>\$96,744</b>	<b>(\$2)</b>	<b>\$0</b>	<b>\$257,084</b>	<b>(\$822,090)</b>
<b>RECOMMENDED TRANSFERS</b>										-
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
<b>CASH POSITION</b>	<b>11,954,062</b>	<b>1,368,558</b>	<b>\$13,322,620</b>
Case Reserves - Property	(251)		(251)
IBNR Reserves - Property	-		-
Residual Claims Fund Supplemental Assessments - Not Paid		(53,530)	(53,530)
<b>Current Surplus/(Deficit)</b>	<b>\$11,953,811</b>	<b>\$1,315,028</b>	<b>\$13,268,839</b>
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

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

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**

<b>FUND YEAR 2023</b>	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

<b>FUND YEAR 2022</b>	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

<b>FUND YEAR 2021</b>	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)

<b>FUND YEAR 2020</b>	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

<b>FUND YEAR 2019</b>	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 - \_\_\_\_\_

**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.