

AGENDA PACKET



Monday, October 23, 2023 at 5:00 pm

Gloucester County Library, Mullica Hill

WWW.TRICOJIF.ORG

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

**October 23, 2023 – 5:00 PM
Gloucester County Library, Mullica Hill**

AGENDA

- I. Meeting called to order by Chairman
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *South Jersey News*, Mullica Hill, New Jersey and the *Courier Post*, Cherry Hill, NJ
 - 2. Filing advance written notice of this meeting with the Clerks/ Administrators of all member municipalities of the TRICO JIF; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the TRICOJIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Election of a New Executive Committee Member to Replace Mark Gravinese, Harrison Township for the remainder of the 2023 Fund Year
 - A. Motion to Nominate Ken Brown, Township of Carneys Point, as a member of the Executive Committee for the Remainder of the 2023 Fund Year - **Motion – Roll Call – All Fund Commissioners**
 - B. Resolution 2023-_____ Electing a Member of the Executive Committee - **Motion – Roll Call**.....Page 1-
 - C. Resolution 2023-_____ Confirming an Executive Committee for the Remainder of the 2023 Fund Year -**Motion – Roll Call**.....Pages 2-3
- VI. 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**
- VII. Approval of Minutes
 - A. Motion to adopt the **September 25, 2023** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 4-6
 - B. Motion to adopt the **September 25, 2023** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
 - C. Motion to adopt the **September 25, 2023** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 7-21

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Claims Committee Meeting Report – October 23, 2023.....Verbal
- IX. Executive Director’s Report..... Pages 22-63
 - A. Lost Time Accident Frequency.....Pages 26-27
 - B. Certificates of Insurance.....Pages 28-33
 - C. Financial Fast Track Report.....Page 34
 - D. Regulatory Filing Checklists.....Pages 35-36
 - E. 2022 Safety Incentive Program Awards.....Page 37
 - F. 2023 Optional Safety Budget.....Page 38
 - G. 2023 Wellness Incentive.....Page 39
 - H. 2023 EPL/Cyber Risk Management Budget.....Page 40

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- XVI. Committee Reports
 - A. Safety Committee Meeting Minutes – October 5, 2023.....Pages 149-178
- XVII. MEL/RCF/EJIF Reports
 - A. MEL Meeting Report – September 15, 2023Pages 179-181
 - 1. DOBI: Local Government Insurance Issues.....Pages 182-186
 - B. RCF Meeting Report – September 15, 2023Pages 187-189
 - C. EJIF Meeting Report – September 15, 2023Pages 190-191
- XVIII. Miscellaneous Business

**The next meeting of the TRICO JIF will be held on Monday, November 27, 2023 at
5:00 PM via Zoom Conferencing**

- XIX. Public Comment
 - A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**
- XX. **Closed Session** (*if necessary*) – Resolution 2023- _____ A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion – Roll Call**
 - A. Professionals’ Reports
 - 1. Claims Administrator’s Report
 - 2. Executive Director’s Report
 - 3. Safety Director’s Report
 - 4. Solicitor’s Report
 - B. Reopen Public Portion of Meeting (*if necessary*) – **Motion – All in Favor**
- XXI. Approval of Claims Payments - **Motion – Roll Call**
- XXII. Authorization to Abandon Subrogation (*if necessary*) - **Motion – Roll Call**
- XXIII. Motion to Adjourn Meeting **Motion – All in Favor**

RESOLUTION No. 2023 - _____

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

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

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

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

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

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund in a Public Session held October 23, 2023 that it does hereby elect Ken Brown, Township of Carneys Point, to the Executive Committee of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund for the remainder of Fund Year 2023 and until a successor shall be appointed and qualified.

This Resolution was duly adopted by the Gloucester, Salem & Cumberland Counties
Municipal Joint Insurance Fund at a public meeting held on October 23, 2023.

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

BY: _____ ATTEST: _____
CHAIRPERSON SECRETARY

DATE: _____

RESOLUTION No. 2023 - _____

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

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

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

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

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

WHEREAS, the Commissioners of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund in a Public Session held October 23, 2023 elected Ken Brown of Carneys Point Township, to the Executive Committee of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund for the remainder of Fund Year 2023 and until a successor shall be appointed and qualified;

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

EXECUTIVE COMMITTEE MEMBERS:

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

ALTERNATES

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

This resolution was duly adopted by the Gloucester, Salem & Cumberland Counties
Municipal Joint Insurance Fund at a public meeting held on October 23, 2023

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

BY: _____ ATTEST: _____
CHAIRPERSON SECRETARY

DATE: _____

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

September 25, 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 September 25, 2023 at 3:30 PM, prevailing time. Karen Sweeney, Chair, Wenonah Township, presiding.

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to *South Jersey News*, of Mullica Hill and the *Courier Post*, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

Those in attendance were:

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

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, AIDA[®], Program Director, *RPA – A Division of Gallagher*
Kris Kristie, Sr. Account Rep, *RPA – A Division of Gallagher*
David DeWeese, *The DeWeese Law Firm, P.C.*
Keith Hummel, Safety Director, *J.A. Montgomery*
Chris Roselli, Account Manager, *Qual-Lynx*
Dominic Spaventa, Liability Supervisor, *Qual-Lynx*
Karen Beatty, Client Services Manager, *Qual-Care*
Chris Winter, CPM, Law Enforcement Risk Management Consultant
Debby Schiffer, Wellness Director, *Targeting Wellness*

Those unable to attend:

Mark Gravinese, **Harrison Township**

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 September 25, 2023 at 5:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Hogate, seconded by Ms. Bachich 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 two (2) cases where a Supervisor's Investigation Reports was not completed out of twelve (12) incidents. Vineland had Supervisor's Investigation Reports completed on all twelve (12) 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 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 Workers Compensation unit, Ms. Langsdoerf continues to search for a replacement Medical Only adjuster and has hired a temp as of August.

In the Liability Unit, one Adjuster was hired in August, making this unit fully staffed, however, 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. A temp was also hired to begin assisting Ms. Johnson with subrogation files.

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

QUAL-LYNX STAFFING CONCERNS

Mr. Forlenza indicated that Mr. Roselli's staffing update provided earlier in the meeting is an accurate depiction of the current staffing situation at Qual-Lynx. He mentioned that his office still has concerns regarding the turn-over at Qual-Lynx, as well as the file count per Adjuster, but is happy to hear Qual-Lynx has hired a temporary staff to assist in the Units were needed. Mr. Forlenza stated the Executive Director's office will be closely monitoring this situation going forward and will be meeting with Qual-Lynx in the near future to discuss the ongoing concerns.

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

CLAIMS AUDIT

Mr. Forlenza stated that his office received the final Claims Audit reports from North Shore Risk Consulting and, per the direction of the Claims Review Chairs, sent them to Qual Lynx requesting a written response to the recommendations and suggestions outlined in the audit. A response was requested by October 13, 2023. Mr. Forlenza advised the Committee that they also requested a timeline be provided for implementing those recommend changes. Mr. Forlenza mentioned that once these reports from Qual-Lynx are received, they are planning to meet again with the Claims Committee Chairs to discuss the responses received and any further action required.

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

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, October 23, 2023 at 3:30 PM** at the Gloucester County Library, Mullica Hill

MOTION TO ADJOURN

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

The meeting was adjourned at 4: 50 PM.

Kris Kristie, Recording Secretary for

Robert Diaz, Secretary

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

September 25, 2023 @ 5:00 pm

Via Zoom Conferencing

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) was held at the Gloucester County Library, Mullica Hill on Monday, September 25, 2023 at 5:00 PM, prevailing time. Chair Karen Sweeney, **Township of Wenonah**, presiding. The meeting was called to order at 5:00 PM.

FLAG SALUTE

Mr. Forlenza took a moment to verify call in phone numbers and rename them to the appropriate member.

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to ***South Jersey News***, of Mullica Hill and the ***Courier Post***, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

ROLL CALL

Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Lisa Jeffers, **Greenwich Twp.**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Luke Patrick, **Mannington Twp.**
Jennica Bileci, **Mantua Twp.**
Pat Mason, **Monroe Twp.**
Joy Gunn, **National Park Borough**
Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro Borough**
Anjanette Scott, **Penns Grove Borough**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Michael Razze, **Pitman Borough**
Bob Diaz, **South Harrison Twp.**
Jena Dolbow, **Swedesboro Borough**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jeff Celebre **Vineland City**
Colette Bachich, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Nicole O'Hara, **Westville Borough**
Cassidy Swanson, **Woodbury City**
Shannon Elton, **Woodbury Heights Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners/Professionals were:

Mark Gravinese, **Harrison Twp.**
John Hitchner, **Hopewell Twp.**
Majorie Sperry, **Quinton Twp.**
Brad Campbell, **Shiloh Borough**
Lee Ann DeHart, **West Deptford**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA, A Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, AIDA[®], Program Director, *RPA – A Division of Gallagher*
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
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*

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

Barclay Insurance
Cetti & Connell
Chesney Staton Insurance
E. H Sloan 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 Ken Brown, Carneys Point, and Stephanie McCaffrey, East Greenwich, in the absence of Mark Gravinese, Harrison Township, and Marjorie Sperry, Quinton Township, to the Executive Committee for voting purposes.

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

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Sweeney presented the meeting minutes of the July 25, 2023 Executive Committee meeting for approval.

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

Chair Sweeney entertained a motion to approve the minutes of the July 25, 2023 Executive Committee meeting.

Motion by Mr. Hogate, seconded by Ms. Bachich, to approve the minutes of the July 25, 2023 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Sweeney presented the meeting minutes of the July 25, 2023 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Mr. Hogate, seconded by Mr. Celebre to approve the meeting minutes of the July 25, 2023 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Sweeney presented the Executive Claims Review Committee Closed Session meeting minutes of July 25, 2023 for approval.

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

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

Motion by Mr. Hogate seconded by Mr. Celebre to approve the Executive Claims Review Committee Closed Session meeting minutes of July 25, 2023 as presented.

The Executive Claims Review Committee Closed Session minutes of July 25, 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 – September 25, 2023

Acting Chair Diaz reported that an Executive Claims Committee Meeting was held on Monday, September 25, 2023 via Zoom at 3:30pm

The Committee reviewed twenty (20) claims. Of the claims reviewed, there were eleven (11) Workers' Compensation, four (4) General Liability, zero (0) Auto, and five (5) Property PARs recommended for approval of settlement or continuing defense.

There were thirteen (13) claim(s) reviewed for July and August that had previously been approved by Vineland.

2020184130
MLT-2020208137 (01-02)
2020208137
2020208139
2023307177
2023290386
2021231611
2023278503
MLT-2024308206 (01-02)
2024308206
2024308207
2023281308
2024310023

There were three (3) claim(s) reviewed for abandonment of subrogation attempt for July and August:

2022273416
2023278493
2023277794

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, which noted your balances and how to collect the funds. 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 must be claimed or encumbered by November 1, 2023, with encumbered funds needing to be claimed by February 1, 2024. He reminded everyone to please utilize your funds and submit your vouchers for reimbursement as soon as possible.

Mr. Forlenza referenced the Statutory Bond listing in the agenda, stating that some towns may have seen retirements as of June 30th. If you wish to secure their replacement's statutory Bond through the MEL Program, please submit the application as soon as possible as there is an Underwriting process that needs to be completed as the Bond is for the individual, not the position. He also reminded the members that those towns that are up for renewal effective January 1, 2024, should have received notice from the Fund Underwriter's office that the statutory position that the MEL provides a Bond for would 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 if you have not received one already.

Mr. Forlenza stated that on or about May 17, 2023, a memorandum outlining the 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.

Mr. Forlenza stated the Managerial & Supervisory trainings are coming to an end with only a few dates and sessions open with availability. 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.

Mr. Forlenza noted there are fourteen (14) towns up for Renewal effective January 2024, and those members were asked to return their Renewal paperwork that was mailed out on June 5, 2023 to the Executive Directors office by August 18, 2023. He noted all towns up for Renewal have submitted their paperwork, with the exception of East Greenwich, which he will be discussing with them this week. (*as of these minutes, East Greenwich has decided to not renew their membership with the TRICOJIF*)

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 six (6) new case(s) assigned since the last meeting:

Becker v. Twp. of Mantua
Sharp Estate v. Twp. of Mantua
Hahn a/k/a Marshall v. Twp. of Monroe
O'Brien v. Twp. of Pilesgrove
Hauger v. Twp. of Upper Pittsgrove
Carbone v. Twp. of Washington

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 \$2,089,191.18 of potential recoveries on **73** 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 be sure that who you want to have access to the Helpline are listed on this report, as calls can only be fielded from those on the list. He reminded the members that they could 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 whom you would like appointed as the contacts are actually appointed. Please remember appointments can only be made via

Resolution to the Executive Directors office. He noted that he is one of the attorneys on the panel so please reach out to him with any Employment Practices questions or issues.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report is included in the agenda and is self-explanatory, noting his report covers activities for both July and August. He then highlighted the following:

Mr. Garish noted his report included a list of the Safety Director Bulletins and Safety Announcements, including Law Enforcement messages issued during the month via the NJ MEL App and Loss Control Services, as well as the MSI Now, MSI Live, and DVD Services. 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 and they have incorporated the new changes and updates that were made to the FMCSA regulations as of July 10th of this year and the new links have already been sent out which contain the new information to anyone who has completed the Train the Trainor program.

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 this month and emphasized the importance of indemnity agreements. He suggested that Members should consult with their Municipal Solicitor and/or Risk Management Consultant, as they understand exposures and transferring of risk. Mr. Roselli emphasized the need to make sure that all parties involved sign any indemnification agreement or contracts to clearly establish responsibilities.

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, which included activities for both July and August, which 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 eight (8) member Police Departments. These visits were provided to discuss agency concerns, trends, Accreditation assistance and other 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 and being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the BURLCO 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 October 27, 2023 at the Burlington County Emergency Training Center and the Training Bulletin was distributed inclusive of registration information. He noted there were no other Bulletins or Newsletters distributed during July or August.

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 and includes activities and planned events for both August and September, highlighting the following items, and referenced some well-being initiatives and activities.

Ms. Schiffer was pleased to report that many municipalities remained very active during the summer months and she had met with or had conversations with several towns to discuss wellness initiatives for the upcoming months.

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 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 noted the Wellness Advisory Committee met on September 19, 2023 and she will be sharing the minutes from that meeting with the Safety Committee, and once approved, will present them at a future Executive Committee meeting.

Lastly, Ms. Schiffer noted this quarter's Newsletter theme focuses on sleep, which was sent out to all members in July. In August, she had distributed information on how sleep and obesity are connected. In

September, she will focus on Sleep and Inflammation in the body. She asked that everyone please print out and distribute her newsletter to all employees. She noted the 4th Quarter Newsletter will focus on Stress Management.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty noted she had included both July and August reports in the agenda, but would verbally be reporting on the month of August and YTD numbers.

Lost Time v. Medical Only Cases

Ms. Beatty presented the TRICO JIF *Lost Time v. Medical Only Cases (Intake Report)*.

	August	YTD
<i>Lost Time</i>	1	38
<i>Medical Only</i>	26	163
<i>Report Only</i>	10	139
<i># of New Claims Reported</i>	38	342
<i>Average Days Reported to QL</i>	2.4	6.3

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: 10.1 days
 Non-COVID Claims: 5.4 days
 COVID Claims: 73.4 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	3,516
<i>Transitional Duty Days Worked</i>	2,380
<i>% of Transitional Duty Days Worked</i>	68%
<i>Transitional Duty Days Not Accommodated</i>	1,136
<i>% of Transitional Duty Days Not Accommodated</i>	32%
<i>\$ Saved by Accommodating</i>	\$255,207
<i>\$ Lost by NOT Accommodating</i>	\$142,349

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 August 2023.

PPO Penetration Rate	August
<i>Bill Count</i>	240
<i>Original Provider Charges</i>	\$538,223
<i>Re-priced Bill Amount</i>	\$123,884
<i>Savings</i>	\$414,339
<i>% of Savings</i>	77%

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 August 2023.

Managed Care Quick Notes: Ms. Beatty discussed a claim involving a 50-year-old EMT with multiple comorbidities who injured their shoulder while lifting a patient. The claimant was advised to undergo surgery, but further studies were requested on claimant’s cervical spine. The Nurse Case Manager and adjuster assigned to the case denied additional testing. The case was discussed with defense panel members and diagnostic testing of the cervical spine was authorized, and showed no injury. The claimant was referred back to the orthopedic doctor, who recommended shoulder surgery. As the quickest date for surgery was with a surgery center out of network, they were not able to negotiate and secure contract rates. The shoulder surgery was successful, and the claimant is expected to return to transitional duty.

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 10,090 phishing emails sent with 3,166 opened and 326 clicked, for a 3.23% 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 100% for those towns participating. 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.tricojif.com website for our reference.

Mr. Caruso reported new Wizer Hygiene Training sessions were started in July and that some members already have a 100% completion rate. He noted of the 2,144 invited users, 1,629 have started the training, with 1,611 or 75.14% that have completed the training. He noted much of August was spent handling roster

changes to assure there is cooperation from all of the users, noting he would like to see all members completely trained by 9/30/23 so that the focus can turn to on the Cyber Framework documentation. He noted some members have already submitted Minimum and Advanced Cyber Framework 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 as “remote access” then mark it as “N/A we do not have remote access”. In addition, some members are not getting probing emails due to failure to confirm whitelisting. Mr. Caruso stated his mission this month is to clear that up so that all of this training can be put to the test.

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.

Mr. Caruso reminded the members there is an up-to-date FAQ page, which you can reach from your JIF website. More clarifications are due from the MEL, which he will publish as soon as he gets the proper clearance.

Lastly, Mr. Caruso reported this month’s bulletin addresses the handling of Personal Identification Information (PII). Some members have indicated on your Cyber Framework 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.

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 the two month period ending August 31, 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 \$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.

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

The JCFMI Portfolio has a current market value of \$24,708,308.66

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$66,873.04	\$344,361.76
Salvage	\$0.00	
Overpayment Reimbursement	\$1,500.00	
FY 2023 2 nd Installment Premium Receipts	\$8,731,723.00	

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

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 months end.

Loss Run Payment Register for the Period – August 31, 2023

Mr. Tontarski stated the net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end is \$683,619.27. The claims detail shows 781 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 \$27,641,577.99 to a closing balance of \$35,068,257.60 showing an increase in the fund of \$7,426,679.61

Bill List – Ratification of August 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the August 2023 Bill List in the amount of \$213,447.94, which was included in the agenda packet.

Bill List – September 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the September 2023 Bill List in the amount of \$190,100.74 which was included in the agenda packet.

Chair Sweeney entertained a motion to approve the July and August 2023 Loss Run Payment Register, the August 2023 Bill List in the amount of \$213,447.94, and the September Bill List in the amount of \$190,100.74, as presented.

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

Motion by Mr. Hogate, seconded by Ms. Bachich to approve the *July and August Loss Run Payment Register, the August 2023 Bill List, and the September 2023 Bill List* as presented.

ROLL CALL

Yeas: Doug Hogate, **Elsinboro Township**
 Colette Bachich, **Washington Township**
 Jeff Celebre, **Vineland City**
 Bob Diaz, **South Harrison Township**
 Karen Sweeney, **Wenonah Borough**
 Ken Brown, **Carneys Point**
 Stephanie McCaffrey, **East Greenwich**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Finance Committee Report-September 6, 2023

Mr. Hogate reported the Finance Committee met on September 6, 2023. The minutes are self-explanatory and were included in the agenda packet. He then highlighted the following from the meeting:

Mr. Hogate reported the Committee has been discussing the 2024 Budget and the Committee reviewed the Interim Financial Summary valued as of June 30, 2022 and referenced those reports included in the agenda as well, noting the Fund continues to be in good financial condition. He noted the committee reviewed the Vendor Review requested were all within 2%. Mr. Hogate also noted included in the agenda was the MEL Fiduciary Disclosure Statement memo put out each year for the members to review simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency.

Lastly Mr. Hogate stated after reviewing the 2024 Budget, the Committee decided to release \$1,600,000 in surplus this year to the members, and there was one (1) Resolutions presented for consideration authoring the release of Surplus in the amount of \$1,600,000 from the Closed Year Accounts 2009-2018. Mr. Hogate noted the Committee will be reviewing the budget again at their November meeting.

Resolution 2023-33 – Authorizing Refund of Closed Year Account (2009-2018) Surplus Release of Surplus

Chair Sweeney entertained a motion to approve Resolution 2023-33, *Authorizing Refund of Closed Year Accounts (2009-2018) Surplus Release as presented*

Motion by Mr. Brown, seconded by Ms. Bachich, to approve *Resolution 2023-33* as presented.

ROLL CALL

Yeas:
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Bob Diaz, **South Harrison Township**
Karen Sweeney, **Wenonah Borough**
Ken Brown, **Carneys Point**
Stephanie McCaffrey, **East Greenwich**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MEL/RCF/EJIF/CYBER JIF Reports

NJ Cyber JIF Meeting Report – August 25, 2023 Mr. Razze reported the NJ Cyber JIF met on August 25, 2023 and those minutes were included in the agenda packet and were self-explanatory. He noted there were discussions on how the Cyber JIF would handle contracts for those towns that already have their Cyber training in place. He also noted 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.

In regards to the MEL reports, Mr. Razze reported the MEL, RCF, and, EJIF all held their meetings on September 15, 2023, and the reports will be included in next month's agenda. He then stated Professionals Contracts were reviewed, as well as proposals from the Actuaries to have a secondary actuarial analysis performed, of which the Executive Director had recommended, and that professional appointment resolution will be on the October MEL agenda.

Mr. Razze noted there was a request by some of the School Board JIFs to be able to access our MSI Training, and it was agreed to open that access and training to them, however there would be a fee to do so, and roughly 2/3's of that fee would go to J.A. Montgomery as they handle the training.

Mr. Razze noted the RCF and EJIF reports would be included in the October agenda, and highlighted the following:

In regards to the RCF and EJIF, he stated that each committee presented their 2024 proposed budget, noting the RCF is proposing a 2% increase with a \$700,000 release in surplus, and EJIF is proposing a 1% increase for 2024. He also noted the EJIF discussed returning \$2.5 million dollars in dividends, which was adopted.

Mr. Diaz asked, in regards Cyber and the request from the New Jersey Counties Excess Liability JIF, how will that be handled, or effect our JIF? Mr. Diaz noted our JIF has some pretty stringent rules to follow, so how can we be assured this is in our best interest? Will we be opening ourselves up to more risk if that JIF does not have the same standards that we do? Mr. Razze noted that during the Risk Control meeting earlier today, those concerns were discussed, and they have a 1/1/24 renewal, and it was the consensus of the Commissioners of the Risk Control Committee that this would be possible to put this all together that quickly without performing a fair assessment of where they currently are and how they would work into the NJ Cyber JIF training, etc. If this was to move forward, and there is nothing currently definite on this, it would be more of a 1/1/25 renewal for them with the NJ Cyber JIF to allow us the time to evaluate that. Mr. Razze noted, that regardless of a start date with them, they will be held to the same high standards of which we all are in regards to the phishing, the testing, and the training.

Mr. Forlenza noted in regards to the RCF release of \$700,000 in surplus, that they will release surplus from an administrative account, which is not actually returned to the members, but used to offset their operating expenses for the next year. Specifically, the release of the \$700,000 will be used to pay their Professionals in the 2024 Fund Year.

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

MISCELLANEOUS BUSINESS

NEXT MEETING

Chair Sweeney noted that the next meeting of the TRICO JIF will take place on **Monday, October 23, 2023 at 5:00 PM** at the Gloucester County Library.

PUBLIC COMMENT

Open Public Comment

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

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

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

APPROVE CLAIMS PAYMENTS

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

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>MLT-2022246088 (01-03)</i>	<i>2023313293</i>	<i>2024309510</i>
<i>2022246208</i>	<i>2022251866</i>	<i>2024309910</i>
<i>2022246088</i>	<i>2021230100</i>	<i>2024308315</i>
<i>2023294529</i>	<i>2021232225</i>	<i>2024310295</i>
<i>2023266429</i>		<i>2022263457</i>
<i>2023298255</i>		
<i>202430944</i>		
<i>2023305312</i>		
<i>2022259937</i>		
<i>2024311026</i>		
<i>2022258301</i>		
<i>2022268052</i>		
<i>2024306767</i>		

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

ROLL CALL

Yeas: Doug Hogate, **Elsinboro Township**
 Colette Bachich, **Washington Township**
 Jeff Celebre, **Vineland City**
 Bob Diaz, South **Harrison Township**
 Karen Sweeney, **Wenonah Borough**
 Ken Brown, **Carneys Point**
 Stephanie McCaffrey, **East Greenwich**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

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

2022273416
2023278493
2023277794

MOTION TO ADJOURN

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

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

The meeting was adjourned at 5:52 PM.

Kris Kristie, Recording Secretary for

Robert Diaz, Fund Secretary



To: Fund Commissioners
From: Paul Forlenza, MGA, RMC, Executive Director
Date: October 23, 2023
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 26-27)

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

B. Certificates of Insurance (pgs. 28-33)

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

C. Financial Fast Track (pg. 34)

The Financial Fast Track Report for August 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 August 31, 2023 was \$14,787,397

D. Regulatory Filing Checklists (pgs. 35-36)

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. 37)

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. 38)

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. 39)

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. 40)

A consolidated announcement letter including instructions on how to collect your 2023 EPL/Cyber Risk Management monies was emailed to all members by the end of February. If you have any questions on how to collect your 2023 EPL/Cyber Risk Management allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 1, 2023. All encumbered funds have to be claimed by February 1, 2024.**

I. Employment Practices Liability Compliance Status (pg. 41)

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. 42-44)

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

K. Skateboard Park Approval Status (pg. 45)

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. 46-48)

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

M. Land Use Training Certification (pg. 49)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that at least some of their Board Members have completed the Optional Land Use Training Program. Land Use Board members that complete the training program will be eligible for enhanced coverage should they be personally named in a Land Use claim. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Jonathon Tavares at 856-614-4493 or jtavares@connerstrong.com.

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

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

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

O. Managerial & Supervisory Training

In 2023, the BURLCO JIF, in conjunction with the ACM and TRICO JIFs, are sponsoring Managers & Supervisor's Employment Liability Training sessions. These trainings are being 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 and October 3, 2023 for sessions attended through September 11, 2023.

P. Anti-Harassment Training Announcement (pg. 61)

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

Q. Elected Officials Training

Once again, this year, the Fund will be sponsoring Elected Officials training via the MEL Safety Institute website. The MEL will reduce each member's 2024 MEL Assessment by \$250 for each municipal elected official who completes the training. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) who completes the training. The total credit is limited to 5% of a member's 2024 MEL Assessment. Once information is available regarding the training, a notice will be sent to all members.

R. Memo: RFQ 2024 Risk Management Consultant (pg. 62)

On or about September 29, 2023, the model RFQ for Risk Management Services was sent to all Fund Commissioners, Municipal Clerks, and Risk Managers. This model RFQ was developed by the Strategic Planning Committee to assist members in prioritizing the securing of necessary risk management services from an insurance professional instead of the price for these services. Any members with questions regarding these documents can contact Tracy Forlenza at Tracy_Forlenza@rpadmin.com.

S. RMC Resolutions and Agreements

On or about October 10, 2023, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2024 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2024 fees at the February 2024 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. In addition, if they have not already done so, each RMC is required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive

Committee meetings. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143 or Tracy_Forlenza@rpadmin.com.

T. 3rd Quarter Attendance (pg. 63)

A report detailing attendance records through the 3rd quarter of the 2023 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Kris Kristie at Kristi_Kristie@rpadmin.com with any questions or concerns.

U. Surplus Release

On or about September 22, 2023, a request to distribute this year's surplus release of \$700,000 was submitted to the Department of Banking and Insurance for approval. Once approval is received, all members who are eligible to receive a share of this year's surplus release will receive a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the surplus. All members will be asked to respond to Tracy as to the disposition of their portion of the surplus by a date certain.

V. Website (www.tricojif.org)

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

W. New Member Activity

Nothing to report

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

Member Municipality	Size	Opening Balance	Additional* SIF Funds	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	October 2023	Nov. 2023	Dec. 2023	Paid 2024	Total Paid	Ending Balance	Date Encumber
Carneys Point Township	M	3,200.00	1,000.00					4,200.00									4,200.00	0.00	N/A
Clayton Borough	M	3,200.00	1,000.00				4,200.00										4,200.00	0.00	N/A
Deptford Township	XL	4,500.00	1,000.00				5,500.00										5,500.00	0.00	N/A
East Greenwich Townshi	M	3,200.00	1,000.00					4,200.00									4,200.00	0.00	N/A
Elk Township	S	2,500.00	750.00				3,250.00										3,250.00	0.00	N/A
Elsinboro Township	XS	2,000.00	750.00					2,750.00									2,750.00	0.00	N/A
Fairfield Township	S	2,500.00	0.00					2,500.00									2,500.00	0.00	N/A
Franklin Township	L	3,800.00	500.00				4,300.00										4,300.00	0.00	N/A
Glassboro Borough	XL	4,500.00	750.00				5,250.00										5,250.00	0.00	N/A
Greenwich Township	M	3,200.00	500.00				3,700.00										3,700.00	0.00	N/A
Harrison Township	M	3,200.00	750.00				3,950.00										3,950.00	0.00	N/A
Hopewell Township	S	2,500.00	750.00					3,250.00									3,250.00	0.00	N/A
Logan Township	M	3,200.00	750.00					3,950.00									3,950.00	0.00	N/A
Lower Alloways Creek T	S	2,500.00	250.00				2,500.00	250.00									2,750.00	0.00	N/A
Mannington Township	XS	2,000.00	500.00				2,500.00										2,500.00	0.00	N/A
Mantua Township	L	3,800.00	250.00				4,050.00										4,050.00	0.00	N/A
Monroe Township	XL	4,500.00	750.00				5,250.00										5,250.00	0.00	N/A
National Park Borough	XS	0.00	0.00														0.00	0.00	N/A
Oldmans Township	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	N/A
Paulsboro Borough	M	3,200.00	750.00					3,950.00									3,950.00	0.00	N/A
Penns Grove Borough	M	3,200.00	0.00					3,200.00									3,200.00	0.00	N/A
Pennsville Township	L	3,800.00	500.00				4,300.00										4,300.00	0.00	N/A
Pilesgrove Township	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	N/A
Pitman Borough	L	3,800.00	1,000.00				4,800.00										4,800.00	0.00	N/A
Quinton Township	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	N/A
Shiloh Borough	XS	0.00	0.00														0.00	0.00	N/A
South Harrison Townsh	XS	2,000.00	750.00				2,750.00										2,750.00	0.00	N/A
Swedesboro Borough	S	2,500.00	1,000.00					3,500.00									3,500.00	0.00	N/A
Upper Pittsgrove Townsh	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	N/A
Vineland City	XL	4,500.00	1,000.00				5,500.00										5,500.00	0.00	N/A
Washington Township	XL	4,500.00	750.00				5,250.00										5,250.00	0.00	N/A
Wenonah Borough	XS	2,000.00	750.00				2,750.00										2,750.00	0.00	N/A
West Deptford Township	XL	4,500.00	500.00				5,000.00										5,000.00	0.00	N/A
Westville Borough	M	3,200.00	250.00				3,450.00										3,450.00	0.00	N/A
Woodbury City	L	3,800.00	1,000.00				4,800.00										4,800.00	0.00	N/A
Woodbury Heights Boros	M	3,200.00	250.00				3,450.00										3,450.00	0.00	N/A
Woolwich Township	M	3,200.00	1,000.00							4,200.00							4,200.00	0.00	N/A
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	NONE
Clayton Borough	2,500.00									891.19	1,608.81				2,500.00	0.00	N/A
Deptford Township	4,500.00														0.00	4,500.00	NONE
East Greenwich Township	2,500.00					385.79									385.79	2,114.21	10/06/23
Elk Township	1,500.00										1,500.00				1,500.00	0.00	N/A
Elsinboro Township	750.00														0.00	750.00	06/01/23
Fairfield Township	1,500.00					1,500.00									1,500.00	0.00	N/A
Franklin Township	3,500.00										84.15				84.15	3,415.85	10/06/23
Glassboro Borough	4,500.00														0.00	4,500.00	NONE
Greenwich Township	3,500.00														0.00	3,500.00	10/11/23
Harrison Township	2,500.00														0.00	2,500.00	10/06/23
Hopewell Township	1,500.00														0.00	1,500.00	NONE
Logan Township	2,500.00														0.00	2,500.00	NONE
Lower Alloways Creek Townsh	2,500.00														0.00	2,500.00	NONE
Mannington Township	750.00						750.00								750.00	0.00	N/A
Mantua Township	3,500.00														0.00	3,500.00	NONE
Monroe Township	4,500.00														0.00	4,500.00	10/10/23
National Park Borough	1,500.00														0.00	1,500.00	NONE
Oldmans Township	750.00														0.00	750.00	NONE
Paulsboro Borough	3,500.00														0.00	3,500.00	NONE
Penns Grove Borough	3,500.00														0.00	3,500.00	NONE
Pennsville Township	3,500.00							868.39							868.39	2,631.61	NONE
Pilesgrove Township	750.00														0.00	750.00	NONE
Pitman Borough	3,500.00						2,033.00	1,120.00							3,153.00	347.00	NONE
Quinton Township	750.00														0.00	750.00	06/01/23
Shiloh Borough	750.00														0.00	750.00	NONE
South Harrison Township	750.00														0.00	750.00	10/11/23
Swedesboro Borough	1,500.00														0.00	1,500.00	NONE
Upper Pittsgrove Township	750.00														0.00	750.00	NONE
Vineland City	2,500.00														0.00	2,500.00	10/06/23
Washington Township	4,500.00														0.00	4,500.00	NONE
Wenonah Borough	1,500.00										1,500.00				1,500.00	0.00	N/A
West Deptford Township	4,500.00														0.00	4,500.00	10/06/23
Westville Borough	2,500.00														0.00	2,500.00	NONE
Woodbury City	3,500.00									1,447.13					1,447.13	2,052.87	NONE
Woodbury Heights Borough	2,500.00						2,500.00								2,500.00	0.00	N/A
Woolwich Township	1,500.00														0.00	1,500.00	10/11/23
Total By Line	\$89,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,885.79	\$5,283.00	\$868.39	\$1,120.00	\$2,338.32	\$4,692.96	\$0.00	\$0.00	\$0.00	\$16,188.46	\$73,311.54	

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	NONE
Clayton Borough	1,000.00								988.97						988.97	11.03	NONE
Deptford Township	1,500.00														0.00	1,500.00	NONE
East Greenwich Township	1,000.00					360.00									360.00	640.00	10/06/23
Elk Township	750.00														0.00	750.00	NONE
Elsinboro Township	500.00														0.00	500.00	06/01/23
Fairfield Township	750.00														0.00	750.00	NONE
Franklin Township	1,250.00										675.34				675.34	574.66	10/06/23
Glassboro Borough	1,500.00														0.00	1,500.00	NONE
Greenwich Township	1,000.00														0.00	1,000.00	10/11/23
Harrison Township	1,000.00														0.00	1,000.00	10/06/23
Hopewell Township	750.00							299.00							299.00	451.00	NONE
Logan Township	1,000.00														0.00	1,000.00	NONE
Lower Alloways Creek To	1,000.00										930.00				930.00	70.00	NONE
Mannington Township	500.00						500.00								500.00	0.00	N/A
Mantua Township	1,250.00														0.00	1,250.00	NONE
Monroe Township	1,500.00														0.00	1,500.00	10/10/23
National Park Borough	500.00														0.00	500.00	NONE
Oldmans Township	500.00														0.00	500.00	NONE
Paulsboro Borough	1,000.00														0.00	1,000.00	NONE
Penns Grove Borough	1,250.00														0.00	1,250.00	NONE
Pennsville Township	1,250.00														0.00	1,250.00	NONE
Pilesgrove Township	500.00			46.74					70.09		111.15				227.98	272.02	NONE
Pitman Borough	1,250.00														0.00	1,250.00	NONE
Quinton Township	500.00														0.00	500.00	06/01/23
Shiloh Borough	500.00														0.00	500.00	NONE
South Harrison Township	500.00														0.00	500.00	10/11/23
Swedesboro Borough	750.00														0.00	750.00	NONE
Upper Pittsgrove Township	500.00														0.00	500.00	NONE
Vineland City	1,500.00														0.00	1,500.00	10/06/23
Washington Township	1,500.00														0.00	1,500.00	NONE
Wenonah Borough	750.00										750.00				750.00	0.00	N/A
West Deptford Township	1,500.00				309.90				563.75						873.65	626.35	10/06/23
Westville Borough	1,000.00														0.00	1,000.00	NONE
Woodbury City	1,250.00									625.00					625.00	625.00	NONE
Woodbury Heights Boroug	1,000.00								1,000.00						1,000.00	0.00	N/A
Woolwich Township	1,000.00							320.00							320.00	680.00	10/11/23
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	\$2,466.49	\$0.00	\$0.00	\$0.00	\$7,549.94	\$28,200.06	

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										2,000.00				2,000.00	0.00	N/A
Clayton Borough	2,000.00		245.00								1,755.00				2,000.00	0.00	N/A
Deptford Township	3,000.00														0.00	3,000.00	NONE
East Greenwich Township	2,000.00					2,000.00									2,000.00	0.00	N/A
Elk Township	1,500.00										1,500.00				1,500.00	0.00	N/A
Elsinboro Township	1,000.00														0.00	1,000.00	6/1/2023
Fairfield Township	1,500.00		1,500.00												1,500.00	0.00	N/A
Franklin Township	2,500.00		2,500.00												2,500.00	0.00	N/A
Glassboro Borough	3,000.00														0.00	3,000.00	NONE
Greenwich Township	2,000.00														0.00	2,000.00	10/11/2023
Harrison Township	2,000.00														0.00	2,000.00	10/6/2023
Hopewell Township	1,500.00							721.71							721.71	778.29	NONE
Logan Township	2,000.00														0.00	2,000.00	NONE
Lower Alloways Creek To	2,000.00														0.00	2,000.00	NONE
Mannington Township	1,000.00									549.12					549.12	450.88	NONE
Mantua Township	2,500.00														0.00	2,500.00	NONE
Monroe Township	3,000.00														0.00	3,000.00	10/10/2023
National Park Borough	1,500.00														0.00	1,500.00	NONE
Oldmans Township	1,000.00														0.00	1,000.00	NONE
Paulsboro Borough	2,000.00														0.00	2,000.00	NONE
Penns Grove Borough	2,500.00														0.00	2,500.00	NONE
Pennsville Township	2,500.00										2,500.00				2,500.00	0.00	N/A
Pilesgrove Township	1,000.00								1,000.00						1,000.00	0.00	N/A
Pitman Borough	2,500.00				2,500.00										2,500.00	0.00	N/A
Quinton Township	1,000.00														0.00	1,000.00	6/1/2023
Shiloh Borough	500.00														0.00	500.00	NONE
South Harrison Township	1,000.00														0.00	1,000.00	10/11/2023
Swedesboro Borough	1,500.00														0.00	1,500.00	NONE
Upper Pittsgrove Township	1,000.00														0.00	1,000.00	NONE
Vineland City	3,000.00														0.00	3,000.00	10/6/2023
Washington Township	3,000.00														0.00	3,000.00	NONE
Wenonah Borough	1,500.00										1,500.00				1,500.00	0.00	N/A
West Deptford Township	3,000.00														0.00	3,000.00	10/6/2023
Westville Borough	2,000.00														0.00	2,000.00	NONE
Woodbury City	2,500.00									2,500.00					2,500.00	0.00	N/A
Woodbury Heights Boroug	2,000.00			2,000.00											2,000.00	0.00	N/A
Woolwich Township	2,000.00										2,000.00				2,000.00	0.00	N/A
Total By Line	71,500.00	0.00	4,245.00	2,000.00	2,500.00	2,000.00	0.00	721.71	1,000.00	3,049.12	11,255.00	0.00	0.00	0.00	26,770.83	44,729.17	

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



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

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

Date: May 17, 2023

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

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

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

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

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



Municipal Excess Liability Joint Insurance Fund

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

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

From: David N. Grubb, Executive Director

Date: May 10, 2023

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

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

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

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

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

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

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

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

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

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

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

Required Elements for the Incentive

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

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

Attachments:

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

MATTHEW J. GIACOBBE, Partner
mgiacobbe@cgajlaw.com

Reply to: Oakland Office

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

Date: March 13, 2023

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

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

- Sick Leave Policy

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

- Alcohol and Drug-Free Workplace

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

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

Oakland Office: 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436 Tel 973 845-6700 Fax 201 644-7601

Somerville Office: 50 Division Street, Suite 501, Somerville, NJ 08876 Tel 732 583-7474 Fax 201 644-7601

Matawan Office: 955 State Route 34, Suite 200, Matawan, NJ 07747 Tel 732 583-7474 Fax 732 290-0753

- Domestic Violence Policy

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

- Personal Day Policy

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

- Equal Employment Opportunity Policy and Americans with Disabilities Policy

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

- Family and Medical Leave Policy

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

- New Jersey Family Leave

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

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

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

- Overtime

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

- Hours of Work

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

- Personnel Records

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

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

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

EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: _____

SECTION ONE:

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

Required Policies to be included in Manual:

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

SECTION TWO:

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

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

Signature: _____

Date: _____ Telephone: _____

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



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

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

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

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

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

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

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

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

MEL EPL HELPLINE:

732-583-7474

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

MEL EPL HELPLINE:

609-522-5599

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

MEL EPL HELPLINE:

973-334-1900

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

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





To: Fund Commissioners, Municipal Clerks, & Risk Management Consultants

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

Date: May 17, 2023

Subject: Managers & Supervisors – Employment Practices Liability Training

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

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

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

About Zoom Training:

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

Thank you for your attention to this important matter.

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

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

2023 Police Command Staff Training Invitation

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

Details:

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

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

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

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

RSVP

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

RSVP

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

RSVP

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

RSVP

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

RSVP

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

RSVP

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

J.A. Montgomery
CONSULTING

WORKPLACE DISCRIMINATION & HARASSMENT



MEL



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

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

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

MSI LMS System

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

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

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



TO: Fund Commissioners
FROM: Tracy Forlenza, Financial Analyst
DATE: September 29, 2023
RE: **Risk Management Consulting Services**

This is the time of year that many our members begin the process of selecting a Risk Management Consultant for next year. To assist you in obtaining proposals for Risk Management Consulting Services, there is a Model Risk Management Consultant RFQ. This Model RFQ was originally developed in consultation with the JIF Strategic Planning Committee after it was determined that many members were using RFPs that were focused on pricing and did not require or outline the many services that members need from their RMC.

You will note that this Model RFQ focuses on the quality and extent of services rather than simply price. These services were recently reviewed and updated by the Strategic Planning Committee. Experience has demonstrated that your Risk Management Consultant can be an effective partner who can support your efforts to lower the Total Cost of Risk by helping you access the many JIF programs and services available to members. A good Risk Management Consultant can also lend their considerable experience, knowledge, and expertise to enhance your particular claims record and safety programs.

If you are inclined to undertake a competitive process to secure Risk Management Consulting services for next year, we hope you will consider using this Model RFQ.

The Model RFQ is attached and available on the TRICO JIF website at www.TRICOjif.org. (Under *Operating Documents, Appointment Documents*, select “*Sample Model RFQ for RMC*”)

If you have any questions, please do not hesitate to contact me.

Thank you.

Copy: Municipal Clerks
Risk Management Consultants
Risk Management Distribution (PF, KP, JP)

File: TRICO/2024/Risk Management Consultant Agreements Tab: Model RFQ Letter

2023 TRICO Meeting Attendance

Municipality	Name	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y						8			
Carneys Point	Brown/Bomba	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
Clayton	Miller/Vondran	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Deptford	Emmons/Zawadski	FC	FC	FC	N/A	FC	FC	FC		FC				7	0	8	88%	0%	88%
East Greenwich	McCaffery/Rossett	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Elk	King-Sammons/Pine	FC	Alt	FC	FC	FC	FC	FC		FC				7	1	8	88%	13%	100%
Elsinboro	Hogate/McAllister	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
Fairfield	Gonzalez/Burden	FC	FC	FC	N/A	FC	FC	N/A		FC				6	0	8	75%	0%	75%
Franklin	Freijomil/Hegarty	FC	N/A	FC	FC	FC	N/A	N/A		FC				5	0	8	63%	0%	63%
Glassboro	Pierpont/Villano	FC	FC	FC	N/A	Alt	N/A	FC		FC				5	1	8	63%	13%	75%
Greenwich	Jeffers/Giovannitti	FC	FC	N/A	FC	N/A	FC	FC		FC				6	0	8	75%	0%	75%
Harrison	Gravinese/Chambers	FC	FC	FC	N/A	N/A	FC	N/A		N/A				4	0	8	50%	0%	50%
Hopewell	Hitchner	N/A	FC	FC	FC	FC	N/A	FC		FC				6	0	8	75%	0%	75%
Logan	Pine/Jackson	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Lower Alloways Ck	Clour/Campbell	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
Mannington	Patrick/Mitchell	FC	FC	FC	FC	FC	N/A	FC		FC				7	0	8	88%	0%	88%
Mantua	Bileci/LeVine	N/A	N/A	N/A	FC	N/A	FC	FC		FC				4	0	8	50%	0%	50%
Monroe	Mason/DeHart	Alt	FC	FC	FC	FC	FC	N/A		FC				6	1	8	75%	13%	88%
National Park	Gunn/	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Oldmans	Moore/Bradford	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Paulsboro	Jacobucci/Schoch	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
Penns Grove	Scott/	N/A	N/A	FC	FC	FC	FC	FC		FC				6	0	8	75%	0%	75%
Pennsville	Neu/McDade	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
Pilesgrove	Fackler/Bonowski	FC	FC	FC	N/A	FC	FC	FC		FC				7	0	8	88%	0%	88%
Pitman	Razze/McCafferty	FC	FC	FC	Alt	FC	Alt	FC		FC				6	2	8	75%	25%	100%
Quinton	Sperry/Uzdanovics	FC	FC	FC	N/A	N/A	FC	FC		N/A				5	0	8	63%	0%	63%
Shiloh	Campbell/Bruso	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A				0	0	8	0%	0%	0%
South Harrison	Diaz/Richardson	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Swedesboro	Dolbow/Fromm	FC	FC	FC	FC	FC	N/A	FC		FC				7	0	8	88%	0%	88%
Upper Pittsgrove	Cimprich/Seery	FC	FC	FC	FC	Alt	N/A	N/A		FC				5	1	8	63%	13%	75%
Vineland	Celebre/Gomez	FC	FC	FC	FC	N/A	FC	Alt		FC				6	1	8	75%	13%	88%
Washington	Bachich/Riiff	FC	N/A	Alt	FC	FC	FC	FC		FC				6	1	8	75%	13%	88%
Wenonah	Sweeney/Newman	FC	FC	FC	FC	N/A	FC	FC		FC				7	0	8	88%	0%	88%
West Deptford	DeHart/Sedberry	FC	FC	FC	N/A	FC	FC	FC		N/A				6	0	8	75%	0%	75%
Westville	O'Hara/Giles	Alt	Alt	FC	N/A	FC	FC	N/A		FC				4	2	8	50%	25%	75%
Woodbury	Swanson/Pennypacker	Alt	N/A	FC	FC	FC	FC	FC		FC				6	1	8	75%	13%	88%
Woodbury Heights	Elton/Gambale	FC	FC	FC	N/A	FC	N/A	FC		FC				6	0	8	75%	0%	75%
Woolwich	DiBella/Bertino	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
37		33	31	34	27	30	29	26	37	33	37	37	37	230	13	296	78%	4%	82%
		89%	84%	92%	73%	81%	78%	70%	100%	89%	100%	100%	100%						

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

GLOUCESTER, SALEM, CUMBERLAND COUNTIES

MUNICIPAL JOINT INSURANCE FUND

OCTOBER 2023

CLOSED CASES

1.) Griess v. Township of Franklin-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Gloucester County Complaint arising from an incident which occurred on January 22, 2021. The Plaintiff, Brandan Griess, alleged that he was lawfully on the property known as *Landisville Auto Service*, located at 301 S. Harding Way, in the Borough of Buena, when he sustained injuries as a result of an alleged dangerous and/or hazardous condition, specifically, an alleged negligently placed and improperly maintained barb wire fence. The Plaintiff alleged that as a result of the incident, he sustained significant monetary damages, and that he has suffered serious and permanent injuries. The Plaintiff further alleged that the Township of Franklin was negligent in allowing the hazardous condition of the auto service center property to exist. The case was assigned to John C. Grady Esquire, of *Craig, Annin & Baxter, LLP*, on March 18, 2022 and he was instructed to provide notice to the Plaintiff's attorney to dismiss the Complaint in accordance with R. 1:4-8 based upon non-jurisdiction. Defense Counsel accepted the Assignment and he immediately provided notice to the Plaintiff's attorney to dismiss the Complaint in accordance with R. 1:4-8 based upon non-jurisdiction. Defense Counsel proceeded with the filing of a Motion to Dismiss the Complaint for Failure to State a Claim on March 25, 2022 which was denied on May 13, 2022. Defense Counsel subsequently filed an Answer to the Complaint on behalf of the insured on May 25, 2022. Defense Counsel proceeded with the exchange of Discovery; however, based upon the Plaintiff's failure to respond to Discovery Demands, a Motion to Dismiss the Complaint was filed on August 23, 2022. Defense Counsel's Motion was granted on September 9, 2022, dismissing the Plaintiff's Complaint against the insured without prejudice and requiring the filing of a formal Motion to restore the case to active status. On November 15, 2022, Defense Counsel filed a Motion to Dismiss the Plaintiff's Complaint with Prejudice. Plaintiff's Counsel filed Opposition to the Motion on November 22, 2022, and on December 2, 2022, an Order was entered denying Defense Counsel's Motion to Dismiss the Complaint with prejudice. Plaintiff's Counsel filed a Motion to Reinstate the Case on November 22, 2022. Defense Counsel filed Opposition to the Motion; however, on December 2, 2022, an Order was entered Reinstating the Plaintiff's Complaint. On January 17, 2023, Defense Counsel provided the following update: "The latest development in this matter is a positive one, I successfully served *Landisville Auto* and their insurer is Utica National who is assigning Larry Bennet to defend. I have been in touch with Mr. Rochman (Plaintiff's Counsel) who just recognized that his Complaint against *Landisville Auto* was never served and was administratively dismissed. He is rectifying that now. We have agreed to postpone Depositions to allow Bennet to come in and once Bennet is in and Rochman's pleadings perfected, Rochman says he will let all of the Franklin Township defendants out of the case". On February 17, 2023, an Order was entered consolidating this matter with the matter entitled *Griess v. Landisville Auto Service*, under Docket No.: GLO-L-055-23. Defense Counsel continued to monitor for the ultimate Dismissal of the insured. Depositions of the Plaintiff and a representative of *Landisville Auto* were conducted in August of 2023. Defense Counsel indicated that the Plaintiff came off better in his Deposition than expected. The Plaintiff was articulate and credible. The Plaintiff is currently working for *Anyzek Plumbing* as an Assistant for plumbing and HVAC work. The Plaintiff claimed no wage loss and no loss of earning capacity. The Plaintiff has a significant permanent disfiguring scar which is about three inches long and runs front to back across his scalp. The scar is allegedly irritated when the Plaintiff gets a haircut and is sensitive to the sun. The Plaintiff claimed that he uses sun block and hats to try to protect it, and that he often gets headaches that he relates to the scar and its sensitivity. The Plaintiff was scheduled to see a plastic surgeon for an evaluation. Following the completion of these Depositions, the parties engaged in settlement negotiations. Plaintiff's Counsel's initial demand was for a payment to the Plaintiff in the amount of \$50,000.00. Counsel for *Landisville Auto* approached Defense Counsel regarding a global settlement and advised of his client's willingness to contribute \$25,000.00 toward the settlement. Based upon the costs associated with continuing litigation, Defense Counsel recommended that the insured offer to contribute \$5,000.00 towards the settlement. Plaintiff's Counsel ultimately accepted the offer for a global settlement for payment in the amount of \$30,000.00 (\$25,000.00 contribution from *Landisville Auto* and \$5,000.00 contribution from the TRICOJIF), pending approval by the TRICOJIF. The settlement was ultimately approved and a Settlement Agreement and General Release was finalized between the parties. A Stipulation of Dismissal with Prejudice was filed with the Court on October 5, 2023.

2.) **Clerici v. Township of West Deptford**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Gloucester County Complaint arising from an incident which occurred on February 10, 2019. The Plaintiff, Janet Clerici, alleged that she was walking on the premises of the *Riverwinds Community Center & Grill* located at 1000 Riverwinds Drive, in the Township of West Deptford, when she was caused to trip and fall as a result of an alleged hazardous and/or defective condition, specifically, a raised lip at the front door threshold. The Plaintiff alleged that as a result of the fall, she sustained an acute/posttraumatic right shoulder fracture dislocation requiring closed reduction under anesthesia on February 11, 2019. Plaintiff's right shoulder was later diagnosed as a displaced fracture of the right greater tuberosity/trochanter with intraarticular loose body requiring surgery on February 13, 2019. This surgery was an open reduction internal fixation using transosseous sutures of the right greater tuberosity with right shoulder arthrotomy and removal of loose body. As a result of this injury, plaintiff was claiming a variety of conditions to her right shoulder. The Plaintiff also claimed injuries to her left leg, including sprain and strain/contusion and to her left knee, specifically, a posttraumatic sprain and strain/contusion, pre-patellar hematoma and tear of the posterior horn/body junction of the medial meniscus. The Plaintiff claims to continue to suffer from permanent, chronic, progressive residuals of the above injuries. The Plaintiff further alleged that the Township of West Deptford was negligent in allowing the dangerous and/or hazardous condition to exist. This matter was assigned to Timothy R. Bieg, Esquire of *Madden & Madden, P.A.*, on January 25, 2021. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint on behalf of the insured on March 10, 2021. Defense Counsel continued with the exchange of Discovery and the completion of Depositions. A Defense IME was conducted and Defense Counsel retained a liability expert. The Discovery End Date was November 1, 2022. The parties proceeded to Mediation before retired Judge McCaffrey on December 9, 2022 via Zoom which was unsuccessful in resolving the matter. The Plaintiff's initial demand for a payment in the amount of \$1,000,000.00 was ultimately reduced to a payment in the amount of \$500,000.00. Defense Counsel's last offer for settlement on behalf of the Township was in the amount of \$175,000.00. Defendants, *T&M Associates* and Edwin Steck offered to contribute \$7,500.00 towards the settlement. Judge McCaffrey's recommended settlement value was for a payment in the amount of \$340,000.00 to resolve all claims and to be apportioned as follows: \$325,000.00 to be paid by the insured and \$15,000.00 to be paid by *T&M Associates*. The Fund Solicitor opined that the Mediator's recommended settlement figure was high, and suggested that Defense Counsel issue a settlement offer in the amount of \$250,000.00. Defense Counsel filed a Motion for Summary Judgment on January 6, 2023 which was denied on February 17, 2023. A Case Management Conference was conducted on August 11, 2023, and a Case Management Order was subsequently entered on August 28, 2023 scheduling the matter for a Trial to commence on October 23, 2023, with a final Pre-Trial Conference to be conducted on October 19, 2023. Based upon the uncertainty of proceeding before a Jury at Trial, the TRICOJIF ultimately granted authority for settlement in the amount of \$320,000.00 which was accepted by Plaintiff's Counsel. A Settlement Agreement and Release is being circulated between the parties, and a Notice of Settlement was filed with the Court on October 3, 2023.

3.) **Hahn a/k/a Marshall v. Township of Monroe**-This matter involved the Plaintiff's allegations contained in Superior Court of New Jersey, Gloucester County *pro-se* Complaint arising from an incident which occurred on or about March 16, 2023. The Plaintiff, John Harold Hahn Junior a/k/a John Marshall, alleged that he was traveling on Tuckahoe Road, located in Williamstown, when members of the Township of Monroe Police Department effectuated an unlawful and unwarranted stop of his motor vehicle. The Plaintiff further alleged that he was subsequently placed under arrest and that his motor vehicle was impounded. The Plaintiff was seeking the return of his motor vehicle and substantial monetary damages. The case was assigned to Christopher J. Carlson, Esquire of *Capehart & Scatchard, P.A.*, on September 1, 2023, and she was advised that the Township of Monroe recently received a Notice of Motion to Enter Default Judgment which was filed with the Court on August 29, 2023. In addition, Mr. Carlson was advised that it was unclear as to whether the Plaintiff effectuated proper service of the Complaint upon the insured Defendants. Defense Counsel proceeded with the filing of Opposition to the Plaintiff's Motion to Enter Default Judgment and a Cross-Motion to Dismiss the Complaint on September 14, 2023. On September 22, 2023, Judge Ragonese entered an Order Dismissing the Plaintiff's Complaint against the insured Defendants for Failure to State a Claim pursuant to R. 4:6-2(e).

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: October 3, 2023

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

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

LOSS CONTROL SURVEYS

- Borough Woodbury Heights on September 1, 2023
- Township of Greenwich Renewal on September 7, 2023
- Township of Deptford on September 12, 2023
- Borough of Paulsboro on September 15, 2023
- Township of Carney's Point on September 19, 2023
- Township of Greenwich on September 19, 2023
- City of Vineland Public Works on September 22, 2023
- City of Vineland Playground on September 22, 2023
- Borough of Clayton on September 26, 2023
- Township of Deptford Renewal on September 28, 2023
- Township of Upper Pittsgrove on September 28, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Clayton on September 27, 2023
- Township of Mantua on September 29, 2023

MEETINGS ATTENDED

- Claims Committee Meeting on September 25, 2023
- Executive Fund Committee Meeting on September 25, 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

- MSI LMS - Recording Training Events
- Training Announcement: Power of Collaboration (JIF 101) Tuesday, October 10, 2023, from 9:00 AM-1:00 PM
- Arc Flash Best Practices
- MSI EXPO: Camden County Regional Emergency Training Center Wednesday, September 27, 2023
- NEW LMS
- MSI LIVE SCHEDULE

MSI FIRE & EMS

- Stress Management Strategies for The Fire Service

MSI LAW ENFORCEMENT

- Understanding Cannabis Course for Law Enforcement

MSI NOW

[MSI NOW](#) provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
Clayton	1
Deptford	1
Greenwich	1
Monroe	3
Penns Grove	7
Pennsville	5

Quinton	2
Vineland	9
Woodbury Heights	1

MSI LIVE

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

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

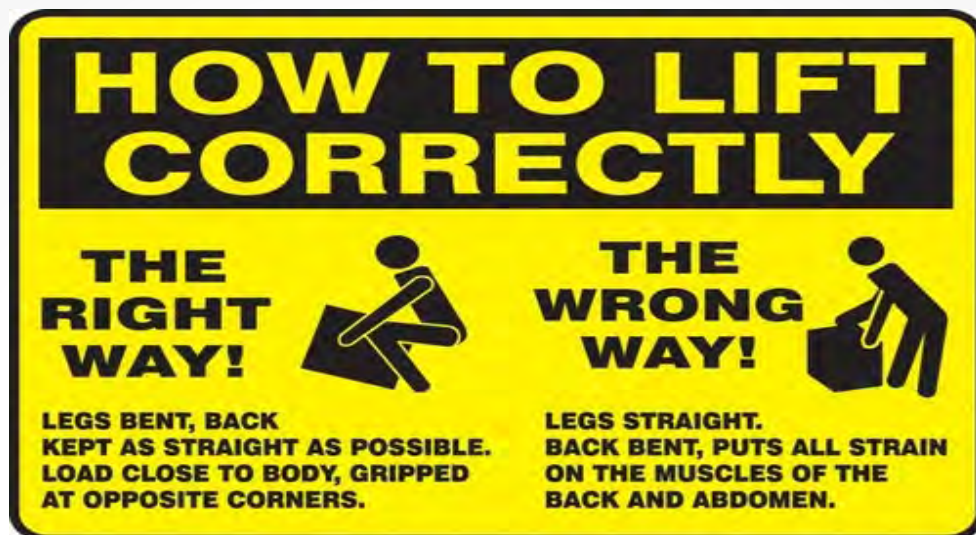
For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these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

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

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

LESSONS LEARNED FROM LOSSES

October 2023 - SAFE LIFTING



It is one of the most common causes of injuries to employees, but proper technique and taking a moment to determine the best way to lift or move something, or asking for help, will greatly reduce the numbers and severity of these claims. Employees should use “S.M.A.R.T.” lifting techniques.

Size up the load.

Move the load closer.

Always bend your knees

Raise the load with your legs

Turn your feet in the direction you want to move

Example 1: Employee lifting a heavy toolbox in the Public Works Building injured low back = \$152,000.

Example 2: Employee lifting heavy garbage can during pickup and injured shoulder and back = \$87,000.

Example 3: Employee lifting boxes of food and injured low back = \$79,000.

Example 4; Employee injured during emergency call lifting a patient = \$111,000



DATE: October 09, 2023

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

FROM: Christopher Winter L/E Risk Management Consultant

RE: TRICO Activities (September)

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:

➤ Carney's Point PD

Additional agencies are being scheduled for October.

- 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 canceled due to low registration for **10/04/2023** at the Vineland Police Department (830-12). Officers who did register have been included in the ACM training date of 10/25/23.

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, Carney's Point for Cumberland County to date.

6. Meetings Attended:

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

**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: October 23, 2023 Gloucester County Library, Mullica Hill, NJ
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

OCTOBER ACTIVITIES AND PLANNED EVENTS

Member Municipality Wellness Activities:

- Carneys Point - hosting a Wellness Day October 5th
- Clayton – using part of funds for installation of a refilling water station
- Deptford – hosting a Wellness Week in October. Several vendors to participate. I will be doing a presentation.
- Greenwich – presentation on Diabetes - they offered gift cert to Hello Fresh to those who participated.
- East Greenwich – Food Bank of SJ to present in September. Plant-based lunch offered to all employees. Chair massages rest of year.
- Franklin Twp – planning to use part of wellness funds for approved protein bars
- Glassboro – hosted a Safety Day in September for all employees. Offering chair massages for appreciation and stress management.
- Monroe – Self-care is the theme for September Wellness Wednesday and October is Breast Cancer Awareness.
- Pennsville – planning to have the Salem County Health Dept in the 4th quarter for biometrics and flu shots
- Pilesgrove – offering a stress management presentation during their Sept Safety Committee Meeting
- Pitman – recruited a 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 and “Hunt for Pink October” – door decorating challenge for Breast Cancer Awareness Month
- Washington Twp – planning a mini health fair in October
- West Deptford – doing their Walktober challenge and chair massages
- Woolwich - offering CPR training and cooking demo sponsored by their health insurer (AmeriHealth)

Other ideas for the Fall:

- Holiday cook offs (Soups, Chili, Healthy holiday desserts, themed dishes, etc.)
- Wellness Day offering BP screening and flu shots, various local vendors on well-being
- Fun Holiday Resiliency Challenge
- Maintain Don't Gain Challenge

I have been sharing ideas with all of my Wellness Coordinators of what different towns are doing to help with ideas for their own municipality. (i.e. “The Hunt for Pink October” Door Decorating Challenge and WALKtober Challenge)

Targeting Wellness Newsletter:

This quarter's theme will be all about reducing Stress. The newsletter will be distributed sometime in October followed by handouts in November and December on how Stress impacts specific conditions (TBD). Since stress can be at a heightened state as we progress towards the holidays, offering some type of Stress Management initiative at your municipality is highly recommended. Please reach out to me if you need ideas or if you would like me to present (or set up a speaker) on this subject. And 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 3 – Sleep
Quarter 2 – Physical Activity/Movement	Quarter 4 – Stress Management

Reminder: Any remaining Wellness Funds must be encumbered by November 1st and used by February 1st, 2024

Dr. Elias' Program –Leadership Group Coaching: Crisis Response and Transformational Leadership – Dr. Elias has reached out to 17 Chief's provided by Keith Hummel. It has been a challenge to get any to commit. Those who attended last year

would like to send more of their officers which is fine but we still have 9 paid spots to fill. The next Cohort starts at the end of October. Please encourage your Chief to reach out to me or Keith if he/she is interested in trying out this program.

Wellness Advisory Committee met on Sept 19th. Minutes were approved at the Oct 5th TRICO JIF Safety Committee Meeting. Final approval requested at the Executive Committee Meeting in October.

Why wait until Jan 1st to start your resolution... start today. 😊



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

	September-23	September-22	YTD September 23	YTD September 22
# of New Claims Reported	20	48	362	408
# of Report Only	8	17	147	159
% Report Only	40%	35%	41%	39%
# of Medical Only	12	29	173	187
# of Lost Time	0	2	40	59
Medical Only to Lost Time Ratio	100:00	94:06	81:19	76:24
Claim Petition	0	0	2	3
COVID-19	0	2	9	39
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	3.1	5.3	5.2	11.4
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.3	0.3	1.7	1.8

Nurse Case Management	September-23	September-22
# of Cases Assigned to Case Management	43	39
# of Cases >90 days	38	33

Savings	September-23	September-22	YTD September 23	YTD September 22
Bill Count	281	216	2074	2270
Provider Charges	\$405,403	\$514,776	\$3,182,678	\$3,739,683
Repriced Amount	\$163,266	\$225,441	\$1,122,060	\$1,332,358
Savings \$	\$242,137	\$289,335	\$2,060,618	\$2,407,325
% Savings	60%	56%	65%	64%

QualCare Network Provider Penetration Rate	September-23	September-22	YTD September 23	YTD September 22
Bill Count	92%	88%	90%	91%
Provider Charges	96%	83%	90%	93%

Exclusive Provider Panel Penetration Rate	September-23	September-22	YTD September 23	YTD September 22
Bill Count	94%	89%	93%	94%
Provider Charges	96%	83%	95%	96%

Transitional Duty Summary		YTD September 23	YTD September 22
% of Transitional Duty Days Worked		65%	71%
\$ Saved By Accommodating		\$242,174	\$292,680
% of Transitional Duty Days Not Accommodated		35%	29%
Cost Of Days Not Accommodated		\$158,606	\$149,118

Technical Risks Services Director

Monthly Executive Report

October 9, 2023



Summary

This month we focused on completion of the Wizer training for those who had not completed by the time of this report. All members are highly encouraged to drive their users to finish training as this affects your deductible in the event of a loss. Remind stragglers that even if they are not the root cause of a loss their failure to complete training will result in up to a \$110,000 loss for the town. Of all Cyber-related over 80% of them come from employee errors in the handling of emails. The most recent losses involving MGM and Caeser casinos were caused by Phished credentials from employees, most notable, apparently, was their IT staff! Additionally, we are adding more probes to ascertain that the training is indeed working.

On the vulnerability and penetration testing we are pleased to report that 100% of TRICOJIF members who have chosen to participate in the program have received vulnerability and 89% pen-testing scans. Pen testing is completed once per year. If you were breached by D2 you would have received separate notification besides your summary. We are pleased to note that not one member failed the Pen-testing portion. There are still some members with lingering critical vulnerabilities, however. Remember uncorrected critical vulnerabilities will cause deductible reduction even if the direct cause of the loss was not due to the vulnerability! We will be reaching out to those members with lingering failures. Most of the corrective actions required to remedy these vulnerabilities is simply a patch or a policy change costing very little.

On the Cyber-framework front, forms are starting to trickle in. I have met or corresponded with many of you regarding your trepidations about getting compliant. These concerns have been communicated to underwriting and have resulted in an FAQ page which can be reached from your TRICOJIF website. There is also a committee established to review these requirements at the MEL, expect some changes in the near future. In the meantime please complete them as best that you can. Remember there can be no NO answers on the forms and they must be signed by you and your IT person. Also these forms can be resubmitted as many times as needed until you are compliant.

Please review the Cyberframework page in the report. I have several forms from TRICO members that were rejected if they were correctly resubmitted later I do not have a copy.

Last month's Bulletin discussed PII and the importance of protecting this information from unauthorized access. This month's discussion is about how we use vulnerability and pen-testing to ensure this data is indeed protected.

Stay Cybersafe

Jerry

Cyber Hygiene Training

28 September 2023

1

Active Trainings

2,140

Invited Users

1,683

Started Training

1,666

Completed Training

77.85%

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	33	33	84.62%	4.50
Deptford Township	114	77	73	64.04%	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	33	32	69.57%	4.38
Lower Alloways Creek Township	26	21	21	80.77%	4.00
Mannington Township	11	11	11	100.00%	4.24
Mantua Township	57	37	37	64.91%	4.31
Monroe Township	200	112	109	54.50%	4.25
Oldmans Township	8	8	8	100.00%	4.00
Paulsboro Borough	12	12	12	100.00%	4.50
Penns Grove Borough	20	11	10	50.00%	4.69
Pennsville Township	70	68	68	97.14%	4.36
Pilesgrove Township	13	11	11	84.62%	4.11
Pitman Borough	47	30	30	63.83%	4.35
Quinton Township	14	9	9	64.29%	4.29
Shiloh Borough	6	2	2	33.33%	4.71
South Harrison Township	10	9	9	90.00%	4.42
Swedesboro Borough	9	9	9	100.00%	4.77
Upper Pittsgrove Township	7	3	3	42.86%	4.22
Vineland City	716	552	545	76.12%	4.27
Washington Township	154	153	153	99.35%	4.43
Wenonah Borough	12	8	8	66.67%	4.64
West Deptford Township	111	109	109	98.20%	4.30
Westville Borough	32	31	31	96.88%	4.36
Woodbury City	88	77	77	87.50%	4.24
Woodbury Heights Borough	14	9	8	57.14%	4.85
Woolwich Township	51	28	28	54.90%	4.28

Comments

Messages	Rating	Created_at
Great course. many good points.	5	25 September 2023
This is one of the best presentations I've seen in some time. I'm always tell my Office mates "if the email looks peculiar" then notify IS. If you get an email from someone you haven't heard from in some time, be suspicious. If you get an email from HR, remember we (the City) personnel department doesn't refer to itself as HR. Always be suspicious of new emails.	5	25 September 2023
Awesome learned a lot	5	20 September 2023
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
Information was very helpful.	5	12 July 2023



Cyber Security Bulletin October 2023

The Importance of Vulnerability and Penetration Testing to Local Government Networks

Local governments, by virtue of their responsibility for community management and public service delivery, handle a significant amount of sensitive and personal data. From land registry records to tax information, from licensing databases to election systems, these entities manage data critical to both the daily lives of citizens and the integrity of democratic processes. Given the increasing digitization of these data, it is imperative for local governments to ensure the security and integrity of their networks. This is where vulnerability and penetration testing become important.

1. Protection of Sensitive Data: Local governments hold a plethora of confidential data, including personal identification details, residential addresses, financial information, and more. If this information were to fall into the wrong hands due to a security breach, it could result in identity theft, financial fraud, or other harmful repercussions for citizens.

2. Ensuring Public Trust: Public trust is a cornerstone of effective governance. If a local government's network is compromised, it could erode citizens' confidence in their leaders and institutions. Regular vulnerability and penetration testing reassure the public that their data is safeguarded and that the government is proactively identifying and addressing potential security threats.

3. Compliance and Regulatory Requirements: There are numerous regulations at both the federal and state levels that mandate strict cybersecurity practices for government entities. Regular vulnerability and penetration testing help local governments adhere to these standards, avoid penalties, and demonstrate due diligence in their cybersecurity efforts.

4. Protecting Critical Infrastructure: Many local governments oversee and manage critical infrastructure, such as water treatment plants, power grids, and transportation networks. A cyberattack on these systems could have devastating physical consequences. Ensuring that these networks are secure from vulnerabilities is thus not only a matter of data protection but also of public safety.

5. Mitigating Financial Impact: Addressing a security breach after it has occurred can be an expensive ordeal. This includes costs related to fixing the security flaw, potential legal fees, public relations efforts to repair the government's image, and possible financial compensations to affected citizens. Vulnerability and penetration testing, while requiring an upfront investment, are cost-effective in the long run by preventing potential breaches.

6. Adapting to Evolving Threats: Cyber threats are not static. They evolve rapidly, with hackers constantly devising new methods to infiltrate networks. Regular testing ensures that local governments remain updated on the latest threat vectors and can adjust their defense strategies accordingly.

In conclusion, vulnerability and penetration testing are not mere optional exercises for local government networks; they are crucial undertakings. These tests offer a proactive approach to cybersecurity, ensuring that potential flaws are identified and rectified before they can be exploited. Given the high stakes involved in terms of public trust, safety, and financial implications, it's clear that local governments cannot afford to neglect these critical assessments.

For more in-depth information on vulnerability and penetration testing, the following external resources are recommended:

1. **[OWASP (Open Web Application Security Project)]**(<https://www.owasp.org/>)
2. **[NIST (National Institute of Standards and Technology) Special Publication 800-115]**(<https://csrc.nist.gov/publications/detail/sp/800-115/final>)

Stay Cybersafe

October 12, 2023

To the Members of the
Executive Board of the
Salem, Cumberland, Gloucester Counties
Municipal Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 83,093.17. This generated an average annual yield of 2.86%. However, after including an unrealized net loss of \$ 173,765.65 in the asset portfolio, the yield is adjusted to -3.12% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,112,390.38 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 \$24,580,987.75.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 71,621.54 YTD \$ 415,983.30 (detailed in my report)

Salvage Receipts \$ 0.00

Overpayment Reimbursement \$ 555.21

FY 2023 2nd Installment Premium Receipts \$ 227,307.77

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

All Member Balances are now combined in one report and shows that \$ 1,298.08 in interest has been applied to the existing balances as shown in the attached report totaling \$546,161.48 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 \$ 533,835.22. The claims detail shows 604 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 \$ 35,068,257.60 to a closing balance of \$ 34,574,710.02 showing a decrease in the fund of \$ 493,547.58 A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

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

	Payable To:	FY 2024	FY 2023	FY 2022	Clsd Yrs	Appropriation	Description
1	The Actuarial Advantage		1,502.00			Prof Services/Actuary	Sept 2023 Fees
2	PERMA		23,831.00			Prof Services/Admin. Consultant	July-Dec 2023 Fees
3	Arthur J. Gallagher Risk Mgmt Services LLC		66,010.00			Prof Services/Administration	Oct 2023 Fees
4	Risk Program Administrators LLC		102.43			Misc/Postage/Copies/Faxes	Sept 2023 Fees
5	Risk Program Administrators LLC	983.53				Wellness	Wellness Calendars, split with JIFs, PF Amex
6	Risk Program Administrators LLC	1,350.00				Safety Incentive Program	Safety Calendars, split with JIFs, PF Amex
7	David DeWeese		9,961.00			Prof Services/Attorney	Oct 2023 Fees
8	David DeWeese				100.00	Contingency	Expenses related to D=5123-26
9	Qual-Lynx		46,103.00			Prof Services/Claims Admin	Oct 2023 Fees
10	Qual-Lynx			2,200.00		Prof Services/Claims Admin	2022 EPL/POL Advocacy Fees
11	Joyce Media		390.00			Misc/JIF Website	Oct 2023 Fees
12	Christopher J. Winter Sr.		2,080.00			Training/Police Risk Services	Law Enforcement Consultant-Oct 2023 Fee
13	Kris Kristie		438.00			Misc/Recording Secretary	Oct 2023 Fees
14	J.A. Montgomery Consulting		19,131.00			Prof Services/Safety Director	Oct 2023 Fees
15	Wintsec Consulting LLC		4,525.00			Prof Services/Technology Risk Ser	Oct 2023 Fees
16	Tom Tontarski		1,245.00			Prof Services/Treasurer	Oct 2023 Fees
17	Tom Tontarski		28.75			Misc/Postage/Copies/Faxes	Mailing of checks
18	Conner Strong & Buckelew		1,022.00			Prof Services/Underwriting Manager	Oct 2023 Fees
19	Debby Schiffer		4,966.00			Wellness	Oct 2023 Fees
20	ARC Reprographics		149.92			Misc/Printing	Inv#281914 Woolwich bks
21	Iron Mountain		102.03			Misc/Records Retention Service	Inv#HWNB855; Storage 10/1-31/23; Service 8/23-9/26/23
22	Armando Riccio LLC		1,050.00			Training/Training	9/11 & 9/27/23 Mgrs & Sup training AM/PM sessions (split)
23	Carneys Point Township		2,000.00			EPL/CYBER/EPL/Cyber Incentive	Cyber protection/gateway replacement
24	Borough of Clayton		1,755.00			EPL/CYBER/EPL/Cyber Incentive	Cyber protection/gateway replacement
25	Borough of Clayton		1,608.81			Optional Safety Budget	safety glasses for FD; stop paddles
26	Elk Township		1,500.00			Optional Safety Budget	Roadwork signs and CPR training
27	Elk Township		1,500.00			EPL/CYBER/EPL/Cyber Incentive	Computer protection in all departments
28	Franklin Township		84.15			Optional Safety Budget	batteries for flashlights
29	Franklin Township		675.34			Wellness	protein bars
30	Lower Alloways Creek Township		930.00			Wellness	Weights and stand
31	Pennsville Township		2,500.00			EPL/CYBER/EPL/Cyber Incentive	Gateway security
32	Pilesgrove Township		111.15			Wellness	water and fruit
33	Borough of Swedesboro		1,500.00			EPL Credits	Did not take EO credits off 2nd installment
34	Borough of Wenonah		1,500.00			Optional Safety Budget	FIT and respiratory tests
35	Borough of Wenonah		750.00			Wellness	FIT and respiratory tests
36	Borough of Wenonah		1,500.00			EPL/CYBER/EPL/Cyber Incentive	cyber protection
37	Woolwich Township		2,000.00			EPL/CYBER/EPL/Cyber Incentive	IT services
	Subtotals	2,333.53	202,551.58	2,200.00	100.00		
	JIF BILL LIST TOTAL				207,185.11		



EXECUTIVE SAFETY COMMITTEE MEETING MINUTES

October 05, 2023 @ 9:00 AM

Via Zoom Conferencing

An Executive Safety Committee meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (“TRICOJIF”) was held via Zoom conferencing on Thursday, October 05, 2023. The meeting was called to order at 9:00 AM.

Those in attendance were:

Jeffre Celebre, *Chair*, **Vineland City**
Robert Diaz, *Vice Chair*, **South Harrison Township**
Linda Gonzalez, **Fairfield Township**
Lisa Jeffers, **Greenwich Township**
Pat Mason, **Monroe Township**
Joy Gunn, **National Park Borough**
Harry Moore, **Oldmans Township**
Anjanette Scott, **Penns Grove Borough**
Melissa Fackler, **Pilesgrove Township**
Jena Dolbow, **Swedesboro Borough**
Linda Gomaz, **Vineland City**
Joe Henry, **Hardenbergh Insurance J.A.**
Jaclyn Lindsey, **Conner Strong and Buckelew**
Rob Garish, *Assistant Director of Public Works*, **J.A. Montgomery Consulting**
Debby Schiffer, *Wellness Director*, **Targeting Wellness, LLC**
Christopher Winter, Sr., CPM, *Law Enforcement Risk Management Consultant*
Paul A. Forlenza, MGA, *Executive Director*, **RPA a Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director*, **RPA a Division of Gallagher**
Karla Allamby, *Account Representative*, **RPA a Division of Gallagher**

Those **not** in attendance were:

Michael Razze, **Pitman Borough**
Marty Uzdانovics, **Quinton Township**
Jack Cimprich, **Upper Pittsgrove Township**
Dave Strout, **Cettei & Connell**
Steve Eckman, **Len Eckman Insurance**
Keith Hummel, *Safety Director*, **J. A. Montgomery Consulting**

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

I. MEETING MINUTES – June 01, 2023 (E-mailed 09/21/2023)

Mr. Celebre indicated that a copy of the June 01, 2023, Safety Committee Meeting Minutes were e-mailed to all Committee members along with the notice for today's meeting.

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

II. 2nd QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT (emailed 10/04/23)

Mr. Garish referred the Committee to a copy of the 2nd Quarter Safety Director's Loss Control Report that was emailed to the Committee for their review. He then briefly reviewed an abridged version of the report with the Committee.

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

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

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

Mr. Garish mentioned the MEL Mobile app is currently down then informed the Committee that they distribute an MSI Newsletter twice a month, which provides a summary of all the information sent during that month. Mr. Garish noted that there have been significant changes in Training Administrators and mentioned they are actively working with member towns to update the designated Training Administrator.

Mr. Garish informed the Committee that the first Police Ad-Hoc meeting took place May 16, 2023. He mentioned they are planning to schedule another meeting before the year's end.

For details, please see the 2nd Quarter Safety Director's Loss Control Report attached.

III. SAFETY INTERVENTION / MONITORING

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

IV. MEMBERSHIP RENEWALS

Mr. Forlenza announced that fourteen (14) member municipalities are up for renewal effective January 1, 2024. He reported that all renewing members have submitted their renewal resolutions. Mr. Forlenza informed the Committee that East Greenwich has made the decision not to renew their membership in the TRICO JIF.

Mr. Forlenza asked Mr. Garish to provide the Committee with an update regarding renewal survey reports. Mr. Garish reported that out of the fourteen (14) renewing members, seven (7) of them have a six- year loss ratio over 100 percent. However, of those seven (7) three (3) member towns fall under the extra-large category. He explained that elevated loss ratios associated with these members can be traced back to specific claims and is not a result of any trends. Mr. Garish then informed the Committee that these member towns are engaging and embracing safety.

Mr. Garish noted that South Harrison's renewal survey is still outstanding. However, he will be meeting with them next Wednesday. Once all renewal surveys are complete, the Safety Director's office will provide a copy of the renewal surveys to the Committee for their review.

The Committee engaged in a thorough discussion regarding the loss of member towns over the past two years, requirements of the JIF, challenges faced by the membership and the scalability of the programs. Mr. Forlenza advised that the MEL has created a Small Municipalities Taskforce to help identify the specific challenges faced by smaller members and to develop a viable solution. In addition, Mr. Forlenza noted that he and Ms. Patel are discussing and reviewing the challenges expressed by members.

Mr. Forlenza informed the Committee, those members who are up for renewal, received their Annual Member Reports during the renewal presentation. For those members who are not up for renewal, hard copies of their Annual Member Reports were mailed out on August 20, 2023 with instructions to share the Annual Reports with their administrative staff and governing bodies.

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

V. JIF LOSS RATIO REPORTS – June 30, 2023

Mr. Forlenza directed the Committee to pages 1-8 of the agenda packet, which depicts the *JIF Six-Year Average Loss Ratio Reports* valued as of June 30, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the TRICO JIF is 91.7%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIF's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee. Mr. Forlenza also said these reports have been available through Origami since August 10, 2023 for members.

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

VI. MEL LOSS RATIO REPORTS – June 30, 2023

Mr. Forlenza directed the Committee to a copy of the *MEL Six Year Average Loss Ratio Reports* valued as of June 30, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the TRICO JIF is 99.6% as of June 30, 2023. He noted that this information pertains to member claims that exceed the Fund's Self Insured Retention (SIR) where the MEL picks up the claim cost after the local JIF exhausts its retention on a claim. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

Mr. Forlenza advised the Committee that Loss Ratio Snapshots were uploaded into Origami on August 10, 2023 and the Executive Director's office sent out a memorandum notifying the membership. He noted that all Members and Risk Management Consultants should review the information for accuracy and any discrepancies, questions and concerns, should be brought to the Executive Director's or Qual-Lynx's attention.

Mr. Forlenza directed the Committee to page 9 of the agenda packet, which reflects the MEL loss ratio summary report; he indicated the overall loss ratio for the TRICO JIF is 99.6%, which is higher than the average loss ratio of other JIFs in the MEL. Consequently, TRICO JIF will be subject to an experience rating, resulting in a 15% surcharge for the MEL loss funding portion of the 2024 assessment.

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

VII. EXECUTIVE DIRECTOR REPORTS

Supervisory Investigation Reports

Ms. Patel referred the Committee to page 17 of the agenda packet, which reflects TRICO JIF's Supervisor Investigation Report for August 2023. She reported that there were two (2) incidences out of twelve (12) where Supervisor Investigation Reports were not provided.

Ms. Patel referred the Committee to page 18 of the agenda packet, which reflects Vineland City's Supervisor Investigation Report for August 2023. She reported that there were zero (0) incidences out of twelve (12) where Supervisor Investigation Reports were not provided.

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.

Police MVA: Workers Compensation Claims

Ms. Patel directed the Committee's attention to pages 19-20 of the agenda, which provide an overview of Workers Compensation claims for Police Officers involved in automobile accidents. The reports include information for both the TRICO JIF and Vineland City. She briefly reviewed the reports highlighting that thirty-three (33) claims have a total incurred of \$1,991,104.49 for the TRICO JIF and that six (6) claims have a total incurred of \$70,068.85 for Vineland City.

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

VIII. REGIONAL TRAINING SCHEDULE

Mr. Garish directed the Committee to pages 21-36 of the agenda packet, which depicts the Regional Training Plan and survey results for the Safety, Claims, and Wellness Roundtable. He stated that participation in the Region Training is mandatory in order to remain eligible for the Safety Incentive Program. He reviewed the survey results from the Safety, Claims, and Wellness Roundtable, which was held on April 25, 2023 via Zoom. He concluded that the results were overall positive and members would like to keep the virtual format.

Mr. Garish noted the second regional training is on Back Safety Material Handling and the MEL is focusing on the WSL Model (Wide Stance, Set Back, Lift) as there are severe claims generated from improper lifting. The first session took place on April 19, 2023, the second session was held on July 11, 2023, and a final session is scheduled for October 19, 2023.

Mr. Garish noted the third regional training focused on Indoor Air Quality (IAQ) and the first session took place on September 15, 2023 and the second session will take place on December 11, 2023. He noted not every member will need this training as many members have already assigned an IAQ Designated Person who has completed the training previously. Mr. Garish mentioned while the training covers asbestos and asbestos tiles, it does not mean that the member is required to test those tiles. He encouraged members to reach out to Safety Director's office for assistance and guidance.

Additionally, Mr. Garish highlighted that air filter maintenance was a topic of discussion during the training. He pointed out that while some towns rely on third-party vendors for this task, there are member towns that handle it internally. Mr. Garish emphasized the significance of documenting the timing of air filter changes and the specific process employed by each member town.

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

IX. MSI NEWSLETTER / BULLETINS

Mr. Garish mentioned that the MEL distributes Safety Bulletins through a MSI Newsletter, published twice a month. He mentioned this newsletter provides a summary of the bulletins and messages issued by the Safety Director's office or the MEL through their Mobile App. Mr. Garish informed the committee that they have removed the dates from all bulletins to avoid being tied to a specific creation date, as these bulletins are regularly updated. He then directed the members to the list of Safety Bulletins included agenda.

- A. MSI Newsletter (2x Month) Recaps all Bulletins/Messages/Info sent out from the Safety Director's Office via the MEL Mobile App
- B. MSI Newsletter – June 1, 2023
 - 1. Training Announcement: Understanding Cannabis
 - 2. MSI Expo: Middlesex County Fire Academy

3. Transitional Duty Resources
 4. Risk Management Strategies for Lifeguard Operations
 5. Mark Out Best Practices
 6. Batting Cages Best Practices
 7. Heat-Related Illnesses Best Practices
 8. Bounce Houses & Inflatable Best Practices
 9. Safety Director Message
 10. New LMS
 11. MSI Live Schedule
- C. MSI Newsletter – June 15, 2023
1. How to Receive Push Notifications on the NJ MEL Mobile App?
 2. MSI Leadership Academy
 3. Hurricane Preparedness Best Practices
 4. Spray Parks Best Practices
 5. Cathy’s Law: Social Media Best Practices
 6. New Jersey Child Labor Laws
 7. Domestic Violence for New Jersey Public Employers
 8. New LMS
 9. MSI Live Schedule
- D. MSI Newsletter- July 5, 2023
1. How to Receive Push Notifications on the NJ MEL Mobile App?
 2. Training Announcement: MEL Risk Management for Managers & Supervisors
 3. Bleachers & Grandstands Best Practices
 4. Fire Hydrant Opening Best Practices
 5. Service Animals in Public Settings Best Practices
 6. New LMS
 7. MSI Live Schedule
- E. MSI Newsletter –July 17, 2023
1. How to Receive Push Notifications on the NJ MEL Mobile App?
 2. Training Announcement: Workplace Discrimination & Harassment
 3. Law Enforcement Message: Training Opportunity- Train –The –Trainer Crossing Guard Supervisor Program
 4. Persons with Communication Disabilities in Public Settings Best Practices
 5. Gaga Ball Best Practices
 6. Passenger Bus & Van Operations Best Practices
 7. New LMS
 8. MSI Live Schedule
- F. MSI Newsletter – August 01, 2023
1. How to Receive Push Notifications on the NJ MEL Mobile App?
 2. Safe and Sound at Work
 3. Law Enforcement Message: Training Opportunity- Train –The –Trainer Crossing Guard Supervisor Program
 4. Pickleball Best Practices
 5. Utility Terrain Vehicle (UTV) Beach Access Transportation Best Practices
 6. Automated External Defibrillator (AED) Program

7. Backflow Preventers Best Practices
 8. New LMS
 9. MSI Live Schedule
- G. MSI Newsletter – August 15, 2023
1. Safety Director Message: MSA Issues User Safety Notice for Altair 5X PID Gas Detector
 2. Training Announcement: Special Events Management
 3. Law Enforcement Bulletin: Crossing Guard Safety Program Resources
 4. Beach & Swimming Site Closures Best Practices
 5. Road, Signs, & Walkway Program Best Practices
 6. New LMS
 7. MSI Live Schedule
- H. MSI Newsletter – August 31, 2023
1. How to Receive Push Notifications on the NJ MEL Mobile App?
 2. Lifeguard Operations Bulletin
 3. Animal Carcass Disposal Best Practices
 4. Safety Recall Alert: Gree Dehumidifiers
 5. Training Announcement: Indoor Air Quality Designated Person
 6. Low Speed Vehicle Best Practices
 7. New LMS
 8. MSI Live Schedule
- I. MSI Newsletter – September 15, 2023
1. Training Announcement: Power of Collaboration (JIF 101)
 2. ARC Flash Best Practices
 3. Stress Management Strategies for the Fire Service
 4. Law Enforcement Training Announcement: Understanding Cannabis
 5. MSI Expo: Camden County Regional Emergency Training Center
 6. New LMS
 7. MSI Live Schedule

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

X. MEL SAFETY INSTITUTE

Mr. Garish provided a brief review of the activity within the MEL Safety Institute for 04/01/2023 thru 06/30/2023:

- MSI NOW
- MSI Streaming – 5
- MSI Online – 183
- MSI Live – via Zoom / In person – 137

Mr. Garish reminded the Committee that the new MSI Learning Management System (LMS) was updated in the 2nd quarter of 2023. He acknowledged that, like any new system, there is a learning curve and requested the Committee's patience during the transition period.

Mr. Garish also reported that while members are utilizing the MSI LMS for training, there has been a dip in usage. He indicated many members are completing training in a group setting and he has requested that list of attendees be provided to the Safety Director's office in order for individuals to receive credit for completing the training.

Mr. Garish informed the Committee that PEOSHA is conducting visits to member towns. He emphasized that during these visits, PEOSHA is specifically looking for evidence of training. Therefore, it is beneficial for towns to have documentation showing training has been completed.

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

XI. S: ERVE

Mr. Garish mentioned that S:ERVE Driver Safety Program is offered by the MEL's workers' compensation reinsurer Safety National. He noted that some of our more severe claims and injuries to our employees come from vehicle accidents. Mr. Garish advised the Committee that S:ERVE is available to Police, Fire, Public Works and, EMS personnel.

Mr. Garish stated that the *Attention and Distracted Driving* course geared toward employees that drive municipal vehicles and is approximately 30 minutes in length. He strongly recommends that all municipal employees take this course. Mr. Garish informed the Committee that they now have access to this program through the Learning Management System (LMS) using their individual user names for sign-in.

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

POLICE TOPICS

Police Ad Hoc Committee

Mr. Garish mentioned the BURLCO & TRICO JIFs Police Ad Hoc meeting on May 16, 2023, minutes are on pages 37-40 of the agenda packet. Mr. Garish reviewed the topics covered during that meeting which includes but not limited to Memorandums of Understanding (MOU), Personal Fire Arms, Threat Assessment Teams, Police Licensing and the Use of Cannabis by Police Officers. Mr. Garish informed the Committee the next meeting will be in early December.

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

XII. LAW ENFORCEMENT CONSULTANT

Mr. Winter informed the Committee that the Report Writing training scheduled for October 04, 2023, has been canceled due to low attendance. However, he extended an invitation to those who registered for the October 04, 2023 training to attend the training session at the Cape May County Police Academy on October 25, 2023. He mentioned that there are still a few seats available for this session.

Mr. Winter stated that Law Enforcement visits are ongoing. Mr. Winter advised the Committee that he is currently reviewing agency policies to ensure they meet the new state requirements for

police licensing. Additionally, he is collaborating with police agencies on the development of threat assessment policies. He emphasized the importance of all involved parties being familiar with the threat assessment policy and procedures.

Mr. Winter updated the Committee that the proposed Resiliency Officer training with Dr. Kelly exceeded the allocated budget. He mentioned that he had reached out to Dr. Kelly once again to explore the possibility of scheduling a four-hour training session that would cover the necessary tools and techniques for the Resiliency Officers within that timeframe. Mr. Winter stated that he is currently awaiting a response from Dr. Kelly.

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

XIII. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Garish directed the Committee's attention to pages 43-49 of the agenda packet, where they can find a copy of the PEOSHA Advisory Committee Meeting Notes. He noted that Mr. Saville from the Safety Director's office sits on the Advisory Committee.

Mr. Garish pointed out on page 45 of the agenda packet that the DOH Enforcement section indicates forty-five (45) complaints were received, with thirty-two (32) of them being related to IAQ/Sanitation complaints. Mr. Garish mentioned training Indoor Air Quality is scheduled for December 11, 2023.

Mr. Garish informed the Committee that there has been an increase in the number visits completed by PEOSHA. He mentioned that twelve (12) of our member towns received visits. He reported that most of these visits went smoothly, but encouraged the Committee to contact the Safety Director's office and/or PEOSHA for assistance.

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

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

XIV. MEL SAFETY & EDUCATION MEETING

Mr. Forlenza noted the MEL Safety & Education Committee meeting minutes from May 12, 2023 and August 11, 2023 are on pages 50-59 of the agenda packet. Mr. Forlenza stated we provide these meeting minutes to make the members aware of the activities and initiatives undertaken by the MEL around the State. The next meeting will be on October 27, 2023 at 10:30 AM.

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

XV. WELLNESS INITIATIVE

Ms. Schiffer informed the Committee that she has been collaborating with wellness coordinators to visit towns and assist them in allocating any remaining funds they may have. Ms. Schiffer

mentioned she has visited all but five (5) towns but some of those member towns are utilizing their wellness funds. She noted the other towns participation in wellness have been strong.

Ms. Schiffer shared that she had prepared a presentation for police officers, which focusses on the importance of nutrition and effective ways of managing shift work. She noted the program is MAPP (Multi Agency Peer Program), and is led by Dr. Kelly and Lt. Walsh. Ms. Schiffer also expressed she would like to open this event to member towns if it proves successful.

Wellness Advisory Committee Report

Ms. Schiffer mentioned that the Wellness Advisory Committee met on September 19, 2023. The minutes from that meeting are on pages 60-63 of the agenda packet. She then briefly reviewed the items discussed during the meeting. Ms. Schiffer requested approval of the minutes and mentioned that once approval is received, they will be shared with the Executive Committee. The Committee granted approval of the minutes.

Mr. Forlenza requested authorization to include the Wellness Advisory Committee Meeting Minutes to today's meeting minutes. The Committee granted the authorization.

For details, please see the Wellness Advisory Committee Meeting Minutes attached.

2023 Wellness Incentive Program Budget

Ms. Schiffer addressed the members' balances for the 2023 Wellness Incentive Program. She reminded everyone that many towns have not yet utilized their Wellness funds and emphasized that the deadline to claim or encumber these funds is November 01, 2023.

Lastly, Ms. Schiffer added that the newsletter going out next week focuses on stress management, mental health and mental fitness.

Mr. Forlenza brought attention to page 64 of the agenda packet, and spoke about the 2023 Wellness Incentive Program available balances and stated we continue to stress the February 01, 2023 deadline to claim or encumber these funds.

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

XVII. REVISED WELLNESS PROGRAM

Mr. Forlenza stated the Wellness Taskforce, which consists of Chairs of the Executive Safety and Claims Review Committees for the ACM, BURLCO and TRICO JIFs met approximately six (6) weeks ago and discussed the proposed draft revisions to the Wellness Program. He expressed that the Wellness Taskforce did not reach a consensus on the proposed revisions and requested that the Executive Director's office and the Wellness Directors collaborate on creating another draft that incorporates the feedback received from the Wellness Task Force.

Mr. Forlenza highlighted the challenges faced by members and the difficulties in measuring the success of the Wellness Program. A lengthy discussion ensued regarding making the program

more scalable, the lack of commitment by employees in member municipalities and potentially reformatting the newsletter.

He indicated that there is a proposed revision to the Wellness aspect of the Safety Incentive Program, which will be reviewed with Safety Director's office and the respective Executive Safety Committees in the near future.

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

XVIII. OPTIONAL SAFETY BUDGET

Mr. Forlenza directed the Committee to a copy of the 2023 Optional Safety Budget Balance spreadsheet in the agenda packet on page 65. He reminded the Committee that the deadline to claim or encumber these funds is November 01, 2023. Mr. Forlenza noted that all encumbered funds must be claimed by February 01, 2024. He asked if all members were in agreement with the February 01, 2023 deadline, all agreed.

Mr. Forlenza requested members to provide any other suggestion on this matter to the Executive Directors office.

XIX. SAFETY INCENTIVE PROGRAM

Mr. Forlenza directed the Committee to Page 66 of the agenda packet, which depicts the 2022 Safety Incentive Program member balances. He reminded the Committee that the deadline to claim or encumber these funds is November 01, 2023. Mr. Forlenza noted that all encumbered funds must be claimed by February 01, 2024. Mr. Forlenza indicated that the Executive Director's office will be sending a reminder letter out to the members in late November or early December, as they have done in the past.

Mr. Garish advised the Committee that one member will not qualify for the 2023 Safety Incentive Program award as there was no representation from this member at the Safety Breakfast and the Annual Planning Retreat. He indicated this member did not qualify for the 2022 Safety Incentive Program award as well. Mr. Garish asked if the Committee would like to take the same approach with this member as they have done in the past. A discussion ensued regarding the importance of active participation in the Safety Incentive Program, scalability of the program, and challenges faced by this member as well as potential solutions to their particular size and circumstances. Mr. Garish is scheduled to meet with this member next week.

Mr. Forlenza stated that the MEL has created a Small Municipalities Task Force to explore ways to alleviate the financial burden on small towns, especially during the challenging insurance market conditions. Mr. Forlenza stated this issue is ongoing and they will continue to work on this problem.

XX. 2023 SAFETY KICKOFF BREAKFAST

Mr. Forlenza inquired if the Committee would like to hold a Safety Kick-Off Breakfast in 2024. The Committee unanimously agreed that they should hold an in-person Safety Breakfast next

year. Mr. Forlenza then requested authorization to reserve Auletto's Catering in Deptford for the event. The Committee granted authorization to reserve the facility.

Mr. Forlenza mentioned that the survey results from the 2023 Safety Kick-Off Breakfast requested healthier food options. Following a discussion, it was decided to include healthier food options at the 2024 Safety Kick-Off Breakfast.

Mr. Forlenza asked to secure a guest speaker for the Safety Kick-Off Breakfast and the importance of having an engaging speaker. Mr. Forlenza advised the Committee, that a small stipend would be paid to the speaker as done in the past. The Committee agreed to secure a speaker. Mr. Forlenza indicated he will keep the Committee informed with respect to the speaker.

Mr. Forlenza requested authorization to hire an audio-visual specialist once again this year to provide assistance with the setup and breakdown of the audio-visual equipment. The Committee granted authorization to secure an audio-visual specialist. Suggestion were to add additional speakers and provide a headset for the presenter.

XXI. 2023 SAFETY, WELLNESS & CLAIMS COORDINATORS ROUNDTABLE

Mr. Forlenza asked if the Committee was in favor of holding the 2024 Safety, Wellness and Claims Coordinator Roundtable separately from the Safety Kick-Off Breakfast via Zoom, all were in favor.

XXII. 2023 MEETING DATES & FORMATS:

Mr. Forlenza noted that the next Committee meeting will be held via Zoom on December 7, 2023 at 9:00 AM.

There being no further business, the meeting adjourned at 10:40 AM



SECOND QUARTER SAFETY DIRECTOR'S REPORT

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

PREPARED BY

J. A. Montgomery Consulting

P.O. Box 99106

Camden, NJ 08101

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

**2023 SECOND QUARTER
SAFETY DIRECTOR'S REPORT**

A. GENERAL DUTIES – EXECUTIVE SUMMARY

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

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

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

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

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

1. Executive Safety Committee

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

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

2. Participation in Claims Process / Accident Investigation

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

3. Written Compliance Programs / Bulletin Updates

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

B. PROGRAMS

1. Safety Incentive Program (SIP)

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

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

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

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

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

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

2. Road, Sign, and Walkway Program

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

3. Law Enforcement Services

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

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

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

[MSI - Law Enforcement Resources](#)

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

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

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

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

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

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

4. S:ERVE & Attention and Distracted Driving

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

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

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

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

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

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

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

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

C. TRAINING

1. Regional Training Plan / Additional Training

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

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

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

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

Summer Seasonal for Managers/Supervisors was held on June 5, 2023 (In-Person) at the Ocean City Library

Managers and Supervisor Training:

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

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

Indoor Air Quality – will be made available to members via the MSI LIVE (Zoom) on three separate dates for 2023:

- June 7, 2023 @ 1:00 PM
- September 15, 2023 @11:00 AM
- December 11, 2023 @ 9:00 AM

Annual Retreat – July 25th & July 26th (In-Person) at Auletto Caterers.

2. MSI Training and Participation

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

Newer training courses include but are not limited to:

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

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

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

Each MSI class has YES/NO questions concerning the duties or exposures that should be considered for each employee. A YES answer to a question would indicate some level of training or education on the topic is needed for that employee. Employers should consider MSI LIVE classes as an option to provide the training identified from using the guide. [MSI Training Needs Assessment Guide](#)

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

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

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

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

How do I know what courses are available?

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

How do I register?

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

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

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

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

- To access the streaming videos, log in to the Learning Management System (L.M.S.), and select MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the streaming videos are on the page's right side, listed by ten categories.
- A drop-down menu of the available titles is shown when a category is selected. Online classes are still listed on the left side of the College.
- Individuals who log into the L.M.S. and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

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

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

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

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

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

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

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

Requirements:

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

Academy Open Enrollment:

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

Open Enrollment Dates:

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

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

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

- Defensive Driving
- MSI Videos

Member Participation:

TRICO JIF members participated in the following training courses from 4/1/2023 thru 6/30/2023:

- MSI LIVE: 137
- MSI NOW: 188
 - Online: 183
 - Streaming: 5

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

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

2. Monthly and Quarterly Reports Semi-Annual Loss Analysis

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



2023 Regional Training Plan

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

Date / Time: April 25 @ 9 AM

Location: Virtual (Zoom)

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

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

#2 Topic: Back Safety Material Handling

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

Location: Virtual (Zoom) [Back Safety/Material Handling](#)

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

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

#3 Topic: Indoor Air Quality

Date / Time: June 7 @ 1 PM, September 15 @ 11 AM, December 11, 2023 @ 9 AM

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

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

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

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

P.O. Box 490, Marlton, New Jersey 08053 · P:856-446-9100 · F:856-446-9149 · www.tricojif.org



The Wellness Advisory Committee meeting of the ACM, BURLCO, & TRICO Municipal Joint Insurance Funds was held via Zoom on Tuesday, September 19th, 2023 at 9:30am.

Those in attendance were:

Lauren Schoonmaker, Co-Chair, Pennsville Township
Deb Bender, Monroe Township
Doretha (Rita) Jackson, Palmyra Township
Tracy Kilmer, Palmyra Township
Sari Appelbaum, Ventnor City
Tiffany Carney, Monroe Township
Patrice Hansell, Borough of Fieldsboro
Jordan Simone, ACM JIF Wellness Director
Debby Schiffer, BURLCO & TRICO Wellness Director
Kamini Patel, Pooling Administrator, Arthur J. Gallagher
Paul Forlenza, Executive Director, Arthur J. Gallagher

Those not in attendance were:

Sue Miller, Chair, Borough of Clayton
Michele Brown, Pemberton Township
Christie Ostrander, Sea Isle City

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

I. MINDFULNESS MOMENT

A. Quotes shared by members of the committee:

1. Ms. Schoonmaker shared “A woman is like a tea bag. You’ll never know how strong it is until it’s in hot water.”
2. Ms. Bender shared “Stop using your energy to wonder. Use your energy to love, grow, glow, believe, create, manifest and heal.”

II. AGENDA TOPICS:

A. Proposed Revision to the Wellness Program

1. Ms. Schiffer shared that we (Paul Forlenza, Kamini Patel, Jordan Simone and Debby Schiffer) met to discuss the revisions to the wellness meeting. We will be revising the verbiage to the existing Safety Incentive Program (SIP). Debby shared that the first part of the SIP talks about “How the Program Works”. Currently it is directed to the Safety Coordinators who are encouraged to

maintain program records. We added a second part which points out that “JIF Wellness Directors are obligated to evaluate wellness initiatives offered by each municipality. A dedicated section on Wellness should be integrated into the aforementioned program records. This section can encompass notes, either typed or handwritten, by the assigned Wellness Coordinator (for that municipality)” The other addition being considered is under the “Safety and Wellness Best Practices” section. Here it is proposed to include the following: “Schedule quarterly interactions with the JIF Wellness Director through email, phone calls, Zoom meetings, or in-person meetings....” Debby adds that most of us are doing this already, so this is bare minimum. This is something that is good for us to do to stay on track and help everyone along the way - so we’re not scrambling at the end of the year to spend all of the money at one time. Kamini adds that we should get the feedback from wellness coordinators on what they feel is realistic. Paul Forlenza shares that wellness was born under the Safety Program - recognizing that the health of the employee has a direct correlation to workers compensation claims. Members have a lot on their plate - we’re struggling to get traction. Sometimes there’s great enthusiasm with wellness, but unfortunately we don’t have that consistently. We’re trying to take a step back, put the wellness program under the Safety Program, to recognize the impact that healthy employees have on the numbers.

2. Ms. Schiffer shares that this will help the Wellness Directors get a better understanding of what each municipality is doing as well as offer support through the open flow of communication between Wellness Director and municipality’s Wellness Coordinator.
3. Ms. Appelbaum wants to know if we should now be having another quarterly meeting with the Wellness Director, in addition to the meetings we already have. Debby responded that any quarterly communication counts so that we have up to date information on what is transpiring. Ms. Simone added that it’s just to keep towns accountable to check-in with us, because there are some towns that do not all year long.
4. Ms. Hansell asked if the Wellness Policy is something that the municipality is going to have adopted by council and added to the employee handbook. Debby said this is something that will be drafted by Debby and Jordan and provided to each town to formally adopt at their council meeting but not necessary for the employee handbook unless they deem appropriate.

B. *Employee Wellness Survey*

1. *Review Results from each JIF*

- a) Ms. Schiffer mentioned that we have shared results informally with the JIF Executive Committee. She went on to highlight some of the results from the survey. Every area of importance identified by the responders reflected a topic and theme that is being addressed in the 2023 newsletters. Ms. Schiffer asked if everyone would like a formal handout

to see where they might like to focus their interests for 2024. No response.

- b) Ms. Hansell mentioned that she was thinking about different challenges after listening to the survey results. Perhaps a healthy meal prep challenge - to help people be more organized and plan 2-3 healthy meals where they're not grabbing take out. Ms. Schiffer asked "how do you see something like that being received by employees?" Ms. Hansell said they have to be willing to put in the effort, but she would help them with recipes and a grocery list, etc. Starting with small steps first - pick one or two things that you're going to try this week.
- c) Ms. Schiffer said there's so much we can do to help our employees if they are open to change and doing a bit of work. Sometimes the challenge can be customized to reflect what the individual needs to work on at that moment.
- d) Ms. Bender said obviously stress is a big problem. What if we do group mediations on zoom facilitated by the Wellness Director for 5-10 minutes during the work day. Ms. Simone mentioned that anytime she has led group mediations in person, people have always left with a positive experience. Ms. Bender also suggested having therapy animals come in. Ms. Appelbaum suggested utilizing your (Employee Assistance Program) EAP to have seminars related to stress.
- e) Ms. Schoonmaker asked if we could have a "eat this not that" or "healthy swap" list of foods for those who need the help to make healthier food choices.
- f) Ms. Schiffer said that we could consider making a Wellness Directory containing wellness resources which the Wellness Coordinators can go to for ideas such as different challenges to offer. Ms. Bender mentioned that they are in the process of working on 2024's wellness schedule, so if anyone has any resources or ideas that they would like to share, that would be really helpful.

C. 2023 Newsletter Themes

1. Does everyone find the 2023 themes helpful with the additional information each month related to that theme? No questions or negative comments.
2. This year was One Lifestyle Change Can Change Your Life. Ms. Schiffer asked people to provide any suggestions for new themes for 2024 or if they want to continue with the same.

D. JIF Event Food Choices

1. Healthier food at JIF events - what do people consider healthier for those who are concerned? We typically always have fruit and oatmeal. Ms. Hansell mentioned that most people will have a difference of opinion and can universally agree on

eating different kinds of vegetables. Ms. Hansell suggested maybe egg bites with vegetables?

2. Ms. Schiffer also mentioned that maybe another resource is How to Order Healthier Options at a Restaurant. Ms. Hansell suggested taking a restaurant menu and going over it to see how much fat, sugar oil, and salt are hidden in those food items.

E. New Meeting Dates:

1. December 5th or 6th - does anyone have a preference? None shared.



Municipal Excess Liability Joint Insurance Fund

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Date: Friday September 15, 2023
To: Gloucester, Salem, & Cumberland Counties Municipal Joint Insurance Fund
From: Commissioner Razze
Subject: September MEL Report

Management Committee: Management Committee meet on September 12th and recommended the following:

2024 Budget: Committee considered three options for loss funds and loss fund contingency. Given the various factors impacting the JIF and MEL – such as, Covid 19, increased storm activity, change in permanency awards for employees receiving an accidental disability, the expanded time frame to file a claim arising out of sexual molestation and the firemens’ cancer presumption regulation, the Board accepted the Management Committee’s recommendation to introduce a budget in October selecting the highest actuarial confidence rate. Commissioner Tomasko said the Management Committee recognized that this is a substantial increase but added that it is important for the MEL to adequately fund for the changing landscape. Chairwoman Tozzi added that the committee was all in agreement.

Professional Contracts: Fund Professional contracts awarded in 2021 for a three-year period carried an option to extend for a 4th and 5th year. The Board accepted the recommendation of the Management Committee to extend contracts for 4th and 5th year. Regulations limit the allowable increase.

Property Claims Administrator: The MEL’s retention for property claims has increased significantly since Qual-lynx quoted. Board will consider amending the fee, effective for 2023.

Actuarial Proposal: Board accepted a proposal from Actuarial Advisors Inc. to provide a secondary actuarial analysis, not to exceed \$30,000. Actuary agreed that many organization periodically seek a second review. Executive Director said he is recommending this step in particular due to the uncertainty brought about by all the factors noted above. Professional Service appointment Resolution will be on the October agenda.

MSI Access by School Board Pools: During July, the Fund office sought approval to expand school board JIF access to the MSI. Board agreed to approve a modifications to J.A. Montgomery’s compensation to reflect all school board participation. School boards pay \$50,000 to access the training; J.A. Montgomery will be compensated in the amount of 2/3 of that fee

Safety & Education Committee: Committee met on August 11th; enclosed are the minutes for information.

Legislative Committee: Committee met on July 18th; enclosed are the minutes for information. Committee Chairman Cuccia said governor signed bills increasing the cost of Independent Medical Exams and legal fees. Chairman Cuccia said he hopes the MEL will have some input on the regulations.

Claims Committee: Committee met on June 2nd and July 12th; minutes of these meetings are sent to the full MEL Board separately from the agenda. The committee is scheduled to meet immediately following this meeting.

Audit Committee: Committee met on May 31st to review the year-end financial audit and internal audits, which were reviewed and approved at the June MEL meeting. The year-end financial audit was filed with the appropriate state agencies by the June 30th deadline. Committee's report was verbal in June. May 31st minutes now submitted for information.

RCF: A copy of Commissioner Clark's report on the RCF June 2, 2023 meeting submitted for information. RCF also met just prior to today's MEL meeting.

Cyber JIF: The Cyber JIF met on June 22nd and on August 25th; enclosed are reports on both meetings. The Cyber JIF Board approved the revisions to the Competitive Contracting RFPs for Training & Phishing and for External Scanning. The Cyber JIF awarded *D2 Cybersecurity* for Training & Phishing and for External Scanning services. Chairwoman Tozzi said Risk Control Committee put in a great effort in drafting RFP and reviewing responses, particularly Tom Merchel and Adam Brewer. Webinars have been scheduled to outline the implementation process for members.

The Cyber JIF will consider establishing a reimbursement process for local JIFs already engaged with vendors for these services. In addition,

Emergency Restoration Services: In 2020, the MEL QPA issued a bid for Emergency Restoration Services and confirmed it may serve as a "rolling" list where responders that comply with bid specification will be posted to the MEL website. Board approved the addition of *CSS Building Services*, whose response meets the bid specifications, to the list.

Suburban Metro Joint Insurance Fund: To provide a status update, Suburban Metro is now placing its excess program for its two BOE members through ~~in~~ the Schools Excess Liability Fund.

JIF Membership Renewals: The NJPHA JIF and First Responders JIFs are set to renew their 3-year membership on 1/1/2024. The other eighteen local JIFs renewed on 1/1/2022 or 7/1/2022.

2024 Pre-renewal webinar: Ed Cooney and Jonathon Taveras, MEL Underwriting Manager Team will be hosting an overview presentation of the 2024 pre-renewal via an interactive Webinar on Monday September 18, 2023 at 10:00AM. Underwriting Manager said he expects the property renewal to be the most difficult of the renewals for 2024. Underwriting Manager also introduced representatives from Munich Reinsurance (excess pol epl carrier).

Power of Collaboration: Copy of the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine distributed. The ad highlights the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges. The ad also discusses the purchase of over \$135 million in debt securities by the MEL that stabilized the bond market disrupted by COVID-19.

Attorney: Fund Attorney reported on a successful recovery on a matter involving a wire transfer for a member repaying a bond note.



Municipal Excess Liability Joint Insurance Fund

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Commissioner Justin Zimmerman,
NJ Department of Banking & Insurance
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Trenton, NJ 08625-0325

October 2, 2023

Re: Local Government Insurance Issues

Dear Commissioner:

Thank you for agreeing to meet with us. To save time at the meeting, the following is the background of the issues to be discussed.

History:

In 1985, soon after the first municipal JIF was formed, the international reinsurance insurance market crashed leaving local government without coverage for large liability claims. The New Jersey Governor's office and the New Jersey Department of Insurance (now DOBI) helped the early JIFs establish a special JIF to provide excess insurance. Today, the Municipal Excess Liability Joint Insurance Fund (MEL) includes 19 local JIFs that insure 393 municipalities and 206 authorities. The JIFs have also formed three special purpose programs: (1) The New Jersey Municipal Environmental Risk Management Fund (E-JIF) to provide pollution insurance, (2) the Municipal Excess Liability Residual Joint Insurance Fund (RCF) to run out older claims, and (3) the New Jersey Cyber Risk Management Fund to provide cyber insurance.

To date, the MEL and its affiliated JIFs have saved the taxpayers \$3.8 billion including \$2.2 billion from improved safety records and \$1.6 billion from lower non-claim costs. The MEL system's combined 2023 budget is \$268 million, and its combined surplus is \$110 million.

In 1992, many of the early JIF members also established special purpose JIFs to provide health insurance. There are now nine affiliated health JIFs (a.k.a. HIFs) that collectively insure 44,000 municipal and school employees from 308 member entities. These HIFs also formed an excess HIF known as MR – HIF (Municipal Reinsurance Health Insurance Fund) based on the MEL model. The taxpayer savings since inception are estimated at more than \$1 billion.

Another program is the New Jersey Counties Excess Joint Insurance Fund (CEL) that insures 10 of the state's 21 counties. This program includes 24 related county agencies. The CEL's estimated savings are \$103 million.

Current Insurance Crisis:

Local Government is facing the largest property/casualty budget increase since the mid-1980s. Premiums to the typical municipality have already experienced a 22% increase since 2021 and will experience another 12+% in 2024.

- **Workers' Compensation:** Employee accidents are the largest item in local property casualty insurance budgets. New Jersey now has the highest workers' compensation premium rates in the country based on data from the Bureau of Labor Statistics.

Reopened Cases: Costs have escalated because New Jersey judges are now reopening cases up to four and five times while in the past they rarely reopened a case more than once. This change has resulted in the need to substantially increase IBNR reserves for fund years going back as long as two decades.

Accidental Disability Claims: IBNR reserves are being substantially increased because of a 2021 Department of Labor decision that directed workers' compensation to pay many accidental disability claims that heretofore were paid by the pension plans.

Firefighters Presumption: Another recent law created a presumption that firefighters diagnosed with cancer are eligible for workers' compensation.

COVID: The same law also made COVID compensable. New Jersey's workers' compensation cost per employee for COVID is the second highest in the country.

- **Liability:** Premiums have increased because of the erosion of Title 59 in New Jersey's courts. Judges are now reluctant to grant summary judgement dismissing even frivolous claims because of the 2021 New Jersey Supreme Court decision in Gonzalez v. Jersey City. The recent amendment in the sexual molestation statute of limitations also increased Title 59 liability costs. In some cases, towns are being sued based on allegations going back to the 1970s.
- **Property:** Premiums are increasing rapidly because the world-wide frequency of large natural disasters has almost tripled since 2000. Here in New Jersey, the state was hit with Irene in 2011, Sandy in 2012 and Ida in 2021. Property insurance premiums are also indexed to replacement values that have jumped because of supply chain issues and the labor shortage.

- **Cyber Liability:** Premiums have more than doubled in recent years. Organizations without strong cyber risk controls are finding it difficult to purchase any coverage.

In addition to premium increase, these factors also resulted in a 50% drop of the MEL System's collective surplus from \$220 million (at 2020-year end) to \$110 million (at 2022-year end). We expect the surplus to drop further at the 2023-year end. Many non-MEL JIFs are already negative and have gone back to their members for supplementary assessments. Some MEL affiliated JIFs will also adopt supplemental assessments before closing their 2022 books.

Deficits are not per se a problem so long as JIFs immediately enact remedy plans including supplementary assessments and premium increases. However, as the Middlesex JIF situation demonstrated, these issues quickly escalate if ignored.

The Need for State Coordination:

At least five State departments are involved in regulating local government risk management issues. Unfortunately, there is little coordination between these agencies. Specifically:

- **Department of Banking and Insurance.** Under NJSA 40A:10-36 *et seq.*, DOBI is the primary regulator of joint insurance funds. From the mid-1980s through the late-2000s, DOBI was very active and closely coordinated with the Department of Community Affairs until the initial group of regulators retired.
- **Department of Community Affairs:** DCA regulates governmental operations for joint insurance funds including the NJ Public Contracts Law, the Local Fiscal Affairs Law, the Local Government Ethics Act, the Open Public Meetings Act, and the Open Public Records Act. DCA receives copies of all filings made to DOBI and has joint authority to approve JIF By-Laws and Plans of Risk Management.
- **Department of Labor and Workforce Development:** DOL is responsible for the NJ Division of Workers' Compensation and administers the Public Employees Occupational Safety and Health Act (PEOSHA).
- **Department of Environmental Protection:** The MEL affiliated New Jersey Environmental Risk Management Fund (E-JIF) works closely with DEP on both environmental compliance and educational programs for local officials.
- **Office of the State Comptroller:** JIFs are required to file any contract with the Controller that exceeds \$2 million and must seek prior approval for any contract that exceeds \$10 million. JIFs are also required to file all financial audit reports with the Controller's office.

Recommendations:

1. **DOBI – DCA Coordination:** For the first 25 years, DOBI and DCA worked closely to monitor and regulate JIFs. This coordination should be reestablished. Unfortunately, much institutional knowledge has been lost.
2. **Deficit Remedy Plans:** There will be a substantial increase in JIF deficits at 2023-year end because of the factors discussed earlier that are beyond JIF control. DOBI and DCA should urge JIFs to enact adequate supplemental assessments before submitting their annual reports (due June 30th each year). If early action is taken, the impact on individual members will be minimal, especially if the assessment is payable in ten annual installments.
3. **New Members:** Enforce NJAC 11:15-2.9(b). In the past, there has been a pattern of some JIFs substantially undercutting premiums to gain membership and then jumping the rates in later budget years. NJAC 11:15-2.9(b) requires JIFs to provide both DOBI and DCA with an actuarial certification on the adequacy of any new member's assessment. Unfortunately, this regulation has not been enforced for decades.
4. **Unrealized Capital Losses:** DOBI should reaffirm that it does not intend to include unrealized capital losses when considering the adequacy of deficit remedy plans. The Federal Reserve increase in interest rates will generate additional investment income going forward. However, all insurers, including JIFs, are required to book the unrealized investment loss caused by the interest rate increase. This adjustment is temporary since the MEL invests its assets in conservative short-term fixed securities including bonds issued by its members. The MEL holds securities to maturation unless the new higher rates create an opportunity to increase investment yield.
5. **Continuing Education:** Each year, the MEL conducts a six-hour continuing education program for insurance professionals and municipal officials on risk management issues. To minimize difficulties in securing DOBI approvals, the MEL is applying to become an Insurance Education Provider. Some of the courses do not fit neatly into the normal parameters. For example, recently the NJ Department of Labor requested to present on wage and hour laws. This impacts local risk management because contractors bidding on property reconstruction projects must comply with NJDOL regulations. We also just submitted an ethics course we jointly developed with the Acting DCA Commissioner.
6. **Banking Issues:** In May, one community suffered a \$6.3 million loss from funds fraudulently transferred from its accounts. There is only limited insurance coverage for events this nature and the community is currently facing a substantial uninsured loss. There needs to be a discussion involving both DOBI and DCA about ways to reduce the risk of similar events occurring in the future.

7. **Contracting Issues:** The state needs to clarify its rules under the Public Contracts Law. The nine HIFs planned to reduce costs by jointly contracting for medical discount networks, and selecting several networks so HIFs could choose the most cost-effective network for each member. This is a strategy that the State Plan is also pursuing. The QPA (Qualified Purchasing Agent) retained by the HIFs opined that the strategy is legal. The Office of the State Comptroller disagreed and the Department of Community Affairs (the agency responsible for enforcement of the Public Contracts Law) is attempting a resolution that will accomplish the objective of reducing costs to the taxpayers.
8. **Legislative Issues:** Legislation that will increase local government insurance costs is still being pushed in the legislature. For example, S-3818 will at least double plaintiff's attorney fees in workers' compensation cases that are already among the highest in the country. Further, local government needs both budget and levy cap relief.
9. **Captive:** The MEL would like to explore the feasibility of forming a group captive domiciled in New Jersey to reinsure a portion of the Public Official's/Employment Practices policy placed with a commercial insurer. We also believe that a captive might be a useful vehicle to share risk between local units of government, schools, and the State itself including its authorities. The existing JIF statutes are not broad enough to permit all forms of New Jersey government to come together in a single JIF.

Again, we look forward to discussing these issues at the upcoming meeting.

Sincerely,

David N. Grubb
Executive Director

Cc Joseph Hrubash, MEL Co-Executive Director



Municipal Excess Liability Residual Claims Fund

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September 15, 2023

Memo to: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund

From: Commissioner Razze

Re: RCF September 2023 Meeting

2022 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2022 Budget, which reflected the transfer of the Fund Year 2018 claims from the local JIFs as of 12/31/22. Enclosed as part of this report is the Amended 2022 Budget.

2024 Budget: The Board of Fund Commissioners reviewed the proposed 2024 Budget. Under the conditions of the Fund, the 2024 expenses cannot be directly charged to an expense line established in the 2023 budget.

Executive Director recommended the amount of \$700,000 be returned to the members from 2022 Fund Year Contingency Account and the Board adopted Resolution 21-23 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2024 Budget and to schedule the Public Hearing at the October 18, 2023, 10:30AM meeting to be held at Forsgate Country Club. Enclosed as part of this report is the Proposed 2024 Budget.

2022 Audit Filing. The RCF 2022 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 29, 2023.

Claims Committee: The Claims Review Committee met on June 2 and July 12, 2023 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 18, 2023 at 10:30AM at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 AMENDED BUDGET				
	2022	2022 Amendment	2022	\$
	PROPOSED	2018 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	315,330	13,211,400	13,526,730	13,211,400
BMEL	0	0	0	0
ATLANTIC	49,541	1,903,062	1,952,603	1,903,062
BERGEN	13,840	1,308,269	1,322,108	1,308,269
BURLCO	20,723	678,827	699,550	678,827
CAMDEN	23,828	903,413	927,241	903,413
MONMOUTH	27,328	1,539,271	1,566,599	1,539,271
MORRIS	20,794	1,964,504	1,985,298	1,964,504
NJUA	17,074	395,229	412,302	395,229
OCEAN	50,246	3,262,404	3,312,649	3,262,404
PMM	8,590	376,771	385,362	376,771
SOUTH BERGEN	22,222	1,269,488	1,291,710	1,269,488
SUBURBAN METRO	21,634	717,622	739,256	717,622
TRICO	31,031	849,602	880,633	849,602
SUBURBAN MUNICIPAL	3,504	353,830	357,334	353,830
CENTRAL JERSEY (incl.	43,824	967,219	1,011,042	967,219
NJPHA	16,492	677,498	693,990	677,498
TOTAL	686,000	30,378,409	31,064,409	30,378,409
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 AMENDED BUDGET				
	2022 PROPOSED	2022 Amendment	2022	
	BUDGET	2018 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	29,678,409	29,678,409	29,678,409
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENC	0	700,000	700,000	700,000
SUBTOTAL LOSS FUND	15,000	30,378,409	30,393,409	30,378,409
EXPENSES				
ADMINISTRATOR	214,158		214,158	0
DEPUTY ADMINISTRATOR	72,849		72,849	0
ATTORNEY	44,336		44,336	0
CLAIMS SUPERVISION &	64,092		64,092	0
TREASURER	41,626		41,626	0
AUDITOR	24,589		24,589	0
ACTUARY	43,899		43,899	0
MISCELLANEOUS	25,800		25,800	0
SUBTOTAL	531,349	0	531,349	0
EXPENSE CONTINGENCY	139,651		139,651	0
TOTAL BUDGET	671,000	30,378,409	31,049,409	30,378,409

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2024 PROPOSED BUDGET				
	2023 ANNUALIZED	2024 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	15,000	72,500	57,500	383%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	15,000	72,500	57,500	383%
EXPENSES				
ADMINISTRATOR	218,441	222,810	4,369	2%
DEPUTY ADMINISTRATOR	74,306	75,792	1,486	2%
ATTORNEY	45,223	46,127	904	2%
CLAIMS SUPERVISION & AUDIT	65,374	66,681	1,307	2%
TREASURER	42,459	43,308	849	2%
AUDITOR	25,081	25,583	502	2%
ACTUARY	44,777	45,673	896	2%
MISCELLANEOUS	26,316	26,842	526	2%
SUBTOTAL	541,977	552,816	10,839	2%
EXPENSE CONTINGENCY	142,523	147,184	4,661	3%
TOTAL BUDGET	684,500	700,000	15,500	2%



**New Jersey Municipal Environmental
Risk Management Fund**

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DATE: September 15, 2023
TO: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund
FROM: Commissioner Razze
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2024 BUDGET – Attached to this report, is the 2024 draft budget. The Finance Committee met on August 24, 2023 and recommended the 2024 budget as presented. The budget was introduced and approved by the Board and will be adopted at the Public Hearing scheduled for October 18, 2023 at Forsgate Country Club.

2023 DIVIDEND - The Finance Committee is recommending a 2023 dividend of \$2,500,000. Resolution #25-23 authorizing a total return dividend of \$2,500,000 was adopted by the Executive Board.

FUND QPA CONTRACT RENEWAL – The Executive Committee authorized the renewal of The Canning Group’s professional services contract, without competitive bidding, to serve as the Fund’s Qualified Purchasing Agent in 2024 for a fee not to exceed \$5,000.

REGULATORY AFFAIRS - PERMA filed the 2022 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund’s newspaper.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 18, 2023 at the Forsgate Country Club.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2024 PROPOSED BUDGET BASED ON 2010 CENSUS & 2/3rd Change to 2020 CENSUS					
	9/6/2023	2023	2024		
		TOTAL	TOTAL	CHANGE	
I. Claims and Excess Insurance				\$	
Claims				%	
1 Third Party (Non-Site Specific)		425,247	434,747	9,500	2.2%
2 On Site Cleanup (Site Specific)		233,201	235,679	2,478	1.1%
3 PO Pollution Liability		153,180	148,729	(4,451)	-2.9%
4 Tank Systems		221,769	219,662	(2,107)	-1.0%
5 DMA Waste Sites (Superfund Buyout)		1,252,879	1,249,325	(3,554)	-0.3%
6 LFC		21,239	21,739	500	2.4%
7 Total Loss Fund		2,307,515	2,309,881	2,366	0.1%
8					
9 II. Expenses, Fees & Contingency					
10 Professional Services					
11 Actuary		62,500	62,500	-	0.0%
12 Attorney		92,837	94,694	1,857	2.0%
13 Auditor		17,620	17,973	353	2.0%
14 Executive Director		343,026	349,886	6,860	2.0%
15 Treasurer		21,731	22,166	435	2.0%
16 Legislative Agent		45,000	45,000	-	0.0%
17 Underwriting Managers		271,691	277,125	5,434	2.0%
18 Environmental Services		485,524	495,234	9,710	2.0%
19 Claims Administration		32,086	32,727	641	2.0%
20					
21 Subtotal - Contracted Prof Svcs		1,372,015	1,397,305	25,290	1.8%
22					
23 Non-Contracted Services					
24 Expenses contingency		28,389	28,389	-	0.0%
25 Member Testing		8,326	8,326	-	0.0%
26					
27 Subtotal - Non-contracted svcs		36,715	36,715	-	0.0%
28					
29 Subtotal-Contracted/Non-contracted svcs		1,408,730	1,434,020	25,290	1.8%
30					
31 Excess Aggregate Insurance		548,464	564,918	16,454	3.0%
32					
33 General Contingency		180,222	180,222	-	0.0%
34					
35 Total Exp. Fees & Contingency		2,137,416	2,179,160	41,744	2.0%
36					
37 TOTAL JIF APPROPRIATIONS		4,444,931	4,489,041	44,110	1.0%
38					
39 *LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)					