

AGENDA PACKET



Monday, November 27, 2023 at 5:00 pm

Via Zoom Conferencing

<https://us06web.zoom.us/j/82021886055>

Meeting ID: 820 2188 6055

Dial In: +1 646-876-9923 US (New York)

WWW.TRICOJIF.ORG

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

**November 27, 2023 – 5:00 PM
Via Zoom Conferencing**

AGENDA

- I. Meeting called to order by Chairman
Identification of all call in phone numbers

- 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. 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**

- VI. Approval of Minutes
 - A. Motion to adopt the **October 23, 2023** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-3
 - B. Motion to adopt the **October 23, 2023** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
 - C. Motion to adopt the **October 23, 2023** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 4-15

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – November 27, 2023.....Verbal

- VIII. Executive Director’s Report..... Pages 16-53
 - A. Lost Time Accident Frequency.....Pages 19-20
 - B. Certificates of Insurance.....Pages 21-26
 - C. Financial Fast Track Report.....Page 27
 - D. Regulatory Filing Checklists.....Pages 28-29
 - E. 2022 Safety Incentive Program Awards.....Page 30
 - F. 2023 Optional Safety Budget.....Page 31
 - G. 2023 Wellness Incentive.....Page 32
 - H. 2023 EPL/Cyber Risk Management Budget.....Page 33
 - I. EPL Compliance Status Report.....Page 34
 - J. Statutory Bond Status.....Pages 35-37
 - K. Skateboard Park Approval Status.....Page 38
 - L. Capehart & Scatchard Updates.....Pages 39-40
 - M. Land Use Training Certification.....Page 41

N.	2024-2025 MEL EPL Risk Mgmt Program.....	Pages 42-53
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P.	Model RFQ 2024 Risk Management Services	
Q.	2024 RMC Resolutions & Agreements	
R.	Dividend Notices	
S.	Website	
T.	New Member Activity	
X.	Solicitor’s Report	
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D.	Fund Status	
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F.	November Bill List.....	Page 123
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XVI.	Committee Reports	
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B.	Nominating Committee Meeting Minutes – October 26, 2023.....	Pages 130-132
1.	Draft 2024 Nomination Slate.....	Page 133
C.	Finance Committee Meeting Minutes – October 25, 2023.....	Pages 134-137
1.	Motion to Reaffirm the Release of \$1,600,000 in Surplus from Fund Years 2010-2018 as Authorized by Resolution 2023 – 28. Motion – Roll Call	
D.	Finance Committee Meeting Minutes – November 1, 2023.....	Pages 138-144
1.	2024 Budget Message.....	Pages 145-149

2. 2024 Budget Introduction – **Motion to Introduce – Roll Call**.....Pages 150-155
3. 2024 Assessment Allocation Strategy Policy - **Motion to Introduce – Roll Call**....Pages 156-171
4. 2024 Assessment Certification - **Motion to Introduce – Roll Call**.....Page 172
5. Resolution 2023- _____ Authorizing a Transfer of the 2019 Fund Year to the MEL Residual Claims Fund – **Motion – Roll Call**.....Page 173
6. Resolution 2023- _____ Authorizing the Executive Director to Transfer the 2023 Dividends Received from the Environmental Risk Management Joint Insurance Fund Into the Member Aggregate Excess Loss Contingency Accounts – **Motion – Roll Call**..Page 174
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XVII. MEL/RCF/EJIF Reports

- A. NJ Cyber JIF Meeting Report – October 19, 2023.....Pages 177-179
- B. Resolution 2023- _____ Appointing Michael Razze, Borough of Pitman, as the Fund’s Representative to the MEL/RCF/EJIF/Cyber JIF for 2024 –**Motion – Roll Call**.....Pages 180-181
- C. EJIF Meeting Report – November 8, 2023.....Page 182

XVIII. Miscellaneous Business

<p>The next meeting of the TRICO JIF will be held on Monday, December 18, 2023 at 4:00 PM at Pitman Municipal Building</p>

XIX. Public Comment

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

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

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

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

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

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

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

October 23, 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 the Gloucester County Library, Mullica Hill on October 23, 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, *Secretary, 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*
Karla Allamby, Account Rep, *RPA – A Division of Gallagher*
David DeWeese, *The DeWeese Law Firm, P.C.*
Rob Garish, Asst. Director of Public Sector, *J.A. Montgomery*
Chris Roselli, Account Manager, *Qual-Lynx*
Dominic Spaventa, Liability Supervisor, *Qual-Lynx*
Chris Winter, CPM, Law Enforcement Risk Management Consultant
Debby Schiffer, Wellness Director, *Targeting Wellness*

Those unable to attend:

Mark Gravinese, *Harrison Township*
Karen Beatty, Client Services Manager, *Qual-Care*

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 October 23, 2023 at 5:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Ms. Sperry, seconded by Mr. Hogate 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 all seven (7) incidents reported had a Supervisor's Investigation Reports completed. Vineland had Supervisor's Investigation Reports completed on all three (3) of their incidents. Ms. Patel noted this was excellent.

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, but has noticed these reports seem to be completed more each month, which is great to report to this committee.

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 hired a Medical Adjuster, and she started on October 2nd.

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. 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 staffer to assist in the Units were needed, and is hopeful the turnover with Adjusters will be ending. 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.

Mr. 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 they were reviewed with the Claims Review Committee Chairs from ACM, BURLCO, TRICO JIFs. Following the meeting, they authorized the Executive Director's office to share the Claims Audit Report with Qual-Lynx and requested a written response from Qual-Lynx to the recommendations and suggestions with a deadline of October 13, 2023. Mr. Forlenza advised the Committee that the Chairs also requested a timeline be provided for implementing those recommend changes. Mr. Forlenza advised the Committee that a request was received from Qual-Lynx seeking an extension on the October 13, 2023 deadline. He indicated the deadline is now extended to October 31, 2023.

Mr. Forlenza mentioned that once a response from Qual-Lynx is received, a meeting will be scheduled to review the response with the Claims Review Committee Chairs of ACM, BURLCO and TRICO JIFs. Subsequently, the Claims Audit and Qual-Lynx's response will be reviewed with each respective Claims Review Committee.

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

CLAIMS WEBINAR

Mr. Forlenza informed the committee that he requested Mr. Roselli to organize a webinar which will serve as a refresher on how to report claims due to the significant turnover in claims coordinators and the increase in reporting times. Mr. Forlenza mentioned Mr. Roselli submitted a preliminary presentation yesterday, which he and Ms. Patel will review shortly. The objective is to ensure that claims coordinators are well informed about their roles and responsibilities, and to address any questions.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, November 27, 2023 at 3:30 PM** via Zoom Conferencing.

MOTION TO ADJOURN

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

The meeting was adjourned at 4:10 PM.

Kris Kristie, Recording Secretary for

Robert Diaz, Secretary

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

October 23, 2023 @ 5:00 pm

Gloucester County Library, Mullica Hill

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, October 23, 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

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.**
Debbie Pine, *Alternate*, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Lisa Jeffers, **Greenwich Twp.**
Dennis Chambers, **Harrison Township**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Jennica Bileci, **Mantua Twp.**
Harry Moore, **Oldmans Twp.**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Sandy McCafferty, *Alternate*, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz, **South Harrison Twp.**
Jena Dolbow, **Swedesboro Borough**
Jeff Celebre **Vineland City**
Colette Bachich, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, **Westville Borough**

Absent Fund Commissioners/Professionals were:

Stephanie McCaffrey, **East Greenwich Twp.**
Clark Pierpont, **Glassboro Borough**
John Hitchner, **Hopewell Twp.**
Luke Patrick, **Mannington Twp.**
Pat Mason, **Monroe Twp.**
Joy Gunn, **National Park Borough**
Susan Jacabucci, **Paulsboro Borough**
Anjanette Scott, **Penns Grove Borough**
Brad Campbell, **Shiloh Borough**
Jack Cimprich, **Upper Pittsgrove Twp.**

Cassidy Swanson, **Woodbury City**
Shannon Elton, **Woodbury Heights Borough**
Jane DiBella, **Woolwich Twp.**
Karen Beatty, Client Services Manager, *QualCare*

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*
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 and others:

Connor Strong & Buckelew
E. H Sloan Insurance
Kathy Schools, *Alternate*, Harrison Township

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

Election of a New Executive Committee Member to Replace Mark Gravinese for the remainder of the 2023 Fund Year

Chair Sweeney ask for a Motion to nominate Ken Brown, Carneys Point, as a member of the Executive Committee for the remainder of the 2023 Fund Year.

Motion by Mr. Hogate, seconded by Mr. Diaz to nominate Ken Brown as presented

ROLL CALL

Yeas: Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Debbie Pine, *Alternate*, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Lisa Jeffers, **Greenwich Twp.**
Dennis Chambers, **Harrison Township**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Jennica Bileci, **Mantua Twp.**
Harry Moore, **Oldmans Twp.**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Sandy McCafferty, *Alternate*, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz, **South Harrison Twp.**
Jena Dolbow, **Swedesboro Borough**
Jeff Celebre **Vineland City**
Colette Bachich, **Washington Twp.**
Karen Sweeney, **Wenonah Borough**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, **Westville Borough**

Nays: None

Abstain: None

Resolution 2023-34 Electing a Member of the Executive Committee

Chair Sweeney entertained a motion to adopt Resolution 2023-34, Electing a Member of the Executive Committee.

Motion by Mr. Hogate, seconded by Mr. Diaz to approve Resolution 2023-34 as presented

ROLL CALL

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

Nays: None

Abstain: None

All in favor. Motion carried by majority vote.

Resolution 2023-35 Confirming an Executive Committee for the Remainder of the 2023 Fund Year

Chair Sweeney entertained a motion to adopt Resolution 2023-35, Confirming an Executive Committee for the Remainder of the 2023 Fund Year

Motion by Mr. Hogate, seconded by Mr. Daiz to approve Resolution 2023-35 as presented

ROLL CALL

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Sweeney presented the meeting minutes of the September 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 September 25, 2023 Executive Committee meeting.

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

The Executive Claims Review Committee Closed Session minutes of September 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 – October 23, 2023

Chair Sweeney reported that an Executive Claims Committee Meeting was held on Monday, October 23, 2023 at the Gloucester County Library, Mullica Hill at 3:30pm

The Committee reviewed six (6) claims. Of the claims reviewed, there were two (2) Workers' Compensation, zero (0) General Liability, one (1) Auto, and three (3) Property PARs recommended for approval of settlement or continuing defense.

There were seven (7) Vineland claim(s) reviewed for September that had previously been approved by Vineland.

2022276831
2023303032
2024312207
2020189070
2023282121
2024311702
2021217342

There were zero (0) claim(s) reviewed for abandonment of subrogation attempts for September

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He then highlighted the following items from the report:

Mr. Forlenza noted that the certificates of insurance issued in the last month are included in the agenda. He asked members to review and please make sure that these were requested by your municipality and issued properly. Please reach out to Ed Cooney at the Underwriter's office if there are any questions.

Mr. Forlenza stated that SIP, OSB, Wellness and EPL/Cyber balances for 2023 are listed in the agenda. Please do not wait until the end of the year to submit reimbursement requests. Please submit documentation to claim or encumber the funds no later than November 1, 2023. All encumbered funds must be claimed by February 1, 2024.

Mr. Forlenza asked the members to review the list of statutory bonds included in the agenda packet. Please direct any changes to Jonathon Tavares/Rachel Perry at the Underwriter's office. He asked the members to review the checklists on pages 83-85.

Mr. Forlenza reminded members that the MEL's 2024-2025 EPL Risk Management Program was released on May 17, 2023 and is due November 1, 2023. Only a handful of members have submitted the required checklist. He noted that the Police Command Staff and Managers and Supervisor's Training has concluded for the year. All CEU certificates for the Managers and Supervisor's training have been issued with the exception of October 11, 2023, which will be out shortly. He stated that the list of employees that completed the training could be found on the JIF website; half way down on right hand side denoted as "sign in sheets". He also stated that some other JIFs are still holding some Managers and Supervisor's Training. If you have not completed this yet, please reach out to our office for more information.

Mr. Forlenza stated that once the Elected Officials training information is available, it would be sent to all members.

Mr. Forlenza reminded members that on or about September 29, 2023 the model RFQ for Risk Management Services was sent to all Fund Commissioners, Clerks and Risk Managers. If you have any questions, please contact Tracy Forlenza in our office.

Mr. Forlenza stated that on or about October 10, 2023, a memo, sample copies of the JIF Risk Manager Consultant Resolutions, and Agreements were sent to all Risk Managers. He noted that his office must receive executed agreements and resolutions before payments to the Risk Managers can be issued. Please contact our office with questions.

Mr. Forlenza stated that the 3rd quarter attendance is included in the agenda. He asked members to review and please reach out to his office if you feel there is an error.

Mr. Forlenza stated his office had a virtual meeting with DOBI, pursuant to their request, to discuss the Fund's request to release \$1.6 million in surplus. The Finance Committee has met, and believes that all the concerns highlighted by DOBI are addressed in the Fund's current process.

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

SOLICITOR'S REPORT

Assignment of New Cases

Mr. DeWeese reported that there has been one (1) new case(s) assigned since the last meeting:

Sanchez (a minor) v. City of Vineland

Assignment of Closed Cases

Mr. DeWeese reported that there have been three (3) closed case(s) assigned since the last meeting:

Griess v. Township of Franklin
Clerici v. Township of West Deptford

Hahn AKA Marshall v. Township of Monroe

General Liability Files

Mr. DeWeese noted that there are **42** active General Liability files, 14 of which are Police Civil Rights cases. He stated 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 \$2,097,671.71 of potential recoveries on **74** 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.

In regards to towns that utilize Crossing Guards, please be sure to reference the updated resources on the MEL website, and if you have any questions, please do not hesitate to reach out to his office.

Mr. Garish noted 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.

Lastly, Mr. Garish stated that there are quite a few festivals and special events going on this time of year, so please be sure to correspond with your RMC to acquire the necessary Certificate of Insurance as well as Facility Use Agreements. There are bulletins as well as a Special Events Handbook online, so please reference those, or reach out to his office with any questions or concerns

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 that emphasized one of the most common causes of employee injuries are attributed to improper lifting or moving something. She noted by utilizing proper techniques, such as taking a moment to assess the best approach or seeking assistance, the number and severity of these claims could be significantly reduced. She stated employees are encouraged to follow the "S.M.A.R.T." lifting techniques.

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 September, 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 one (1) member Police Department. 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 TRICO JIF. Mr. Winter stated Activity Reports would be forwarded to the FUND Commissioners upon completion.

Mr. Winter noted that a Report Writing Class had been cancelled due to low registrations; however, Officers that registered had been included in the ACM Training date of 10/25/23.

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, East Greenwich, and Mantua PD's have agreed to be a representative to date.

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 October, highlighting the following items, and referenced some well-being initiatives and activities that towns have currently done, or have planned to do.

Ms. Schiffer reviewed some wellness ideas and initiatives in hopes that towns will consider some of these ideas to utilize their funds which included ideas for Fall such as Holiday cook-offs, healthy holiday desserts, Wellness Day offerings including flu shots and Blood Pressure screenings; fun holiday resiliency challenges as well as Maintain Don't Gain challenges.

Ms. Schiffer noted this quarter's theme is all about reducing Stress. The newsletter will be distributed sometime in October followed by handouts in November and December on how stress affects 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 her if you need ideas or if you would like her to present (or set up a speaker) on this subject.

Ms. Schiffer reminded the members that any remaining Wellness Funds must be used or encumbered by November 1, 2023, so please reach out to her with any questions.

Ms. Schiffer noted the Wellness Advisory Committee met on September 19, 2023 and the minutes have been approved by the Safety Committee and are included in the agenda for your reference.

Lastly, in regards to 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 commitment. It was reported that those who attended last year would like to send more of their officers, which is great; however, we still have nine paid spots to fill as the next Cohort starts at the end of October. Please encourage your Chief to reach out to her or Keith if you have an officer interested in trying out this program.

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

MANAGED HEALTH CARE REPORT

Mr. Roselli noted he had included the September reports in the agenda and highlighted the following:

Lost Time v. Medical Only Cases

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

	<i>September</i>	<i>YTD</i>
<i>Lost Time</i>	<i>0</i>	<i>40</i>
<i>Medical Only</i>	<i>12</i>	<i>173</i>
<i>Report Only</i>	<i>8</i>	<i>147</i>
<i># of New Claims Reported</i>	<i>20</i>	<i>362</i>
<i>Average Days Reported to QL</i>	<i>3.1</i>	<i>5.2</i>

Claims Report by Type

This report depicts the number of claims and average number of days to report a claim to Qual-Lynx by individual members YTD 2023.

All Claims: 9.7 days
 Non-COVID Claims: 8.1 days
 COVID Claims: 73.4 days

Transitional Duty Report

Mr. Roselli presented the Transitional Duty Report that depicts Transitional Duty use by town. The highlights for September YTD are as follows:

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	<i>3,652</i>
<i>Transitional Duty Days Worked</i>	<i>2,388</i>
<i>% of Transitional Duty Days Worked</i>	<i>65%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>1,264</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>35%</i>
<i>\$ Saved by Accommodating</i>	<i>\$242,714</i>
<i>\$ Lost by NOT Accommodating</i>	<i>\$158,606</i>

Mr. Roselli also presented a report that depicts examples of transitional duty assignments that can be utilized for injured employees who are released by the attending physician to return to work in a limited capacity.

PPO Penetration Report:

Mr. Roselli presented the PPO Penetration Report that depicts the top provider services along with the number and amount of re-priced bills for September 2023.

PPO Penetration Rate	September
<i>Bill Count</i>	281
<i>Original Provider Charges</i>	\$405,403
<i>Re-priced Bill Amount</i>	\$163,266
<i>Savings</i>	\$242,137
<i>% of Savings</i>	60%

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 the month, along with how many cases were re-opened for the current month. The attached report depicts the information for September 2023.

Managed Care Quick Notes: This month's report depicted a claim scenario where the entire Qual-Lynx team worked together to obtain the best possible outcome for the Claimant and JIF. In this particular scenario, the claimant refused an urgent surgery despite being recommended by two neurosurgeons. Qual-Lynx has requested that the neurosurgeons provide a written document outlining the warning disclosed to the claimant and any potential work restrictions should the claimant continue to refuse surgery.

Mr. Roselli asked if there were any questions at this time. No questions were entertained.

TECHNOLOGY RISK SERVICES REPORT

Mr. Caruso referenced his reports included in the agenda, noting that the vulnerability and penetration statuses would be removed from the agenda and the website so bad actors cannot use this to find any potential vulnerable members. Mr. Caruso stated he will bring these reports to meetings and anyone can email him for status.

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 2,140 invited users, 1,683 have started the training, with 1,666 or 77.85% that have completed the training.

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.

Lastly, Mr. Caruso reported this month's bulletin addresses the importance of vulnerability and penetration testing to local government networks. He encouraged members to read this information.

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

TREASURER’S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for the period ending September 30, 2023, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski’s reports are valued as of September 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 \$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.

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

The JCMI Portfolio has a current market value of \$24,580,987.75

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$71,621.54	\$415,983.30
Salvage	\$0.00	
Overpayment Reimbursement	\$555.21	
FY 2023 2 nd Installment Premium Receipts	\$227,307.77	

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

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 months end.

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

Mr. Tontarski stated the net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end is \$533,835.22. The claims detail shows 604 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 \$35,068,257.60 to a closing balance of \$34,574,710.02 showing a decrease in the fund of \$493,547.58

Bill List – October 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the October 2023 Bill List in the amount of \$207,185.11, which was included in the agenda packet.

Chair Sweeney entertained a motion to approve September 2023 Loss Run Payment Register and the October Bill List in the amount of \$207,185.11, as presented.

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

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

ROLL CALL

Yeas:

- Marjorie Sperry, **Quinton Township**
- 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**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Report-September 6, 2023

Mr. Celebre reported the Finance Committee met on October 5, 2023 via Zoom conferencing. The minutes are self-explanatory and were included in the agenda packet. He then highlighted the following from the meeting noting discussion took place in regards to a revised Wellness program; easier ways to get towns to utilize their Safety Incentive monies, and holding the Safety Breakfast at Auletto Caterers with the roundtables held again via Zoom.

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

MEL/RCF/EJIF/CYBER JIF Reports – September 15, 2023

Mr. Forlenza stated the MEL, RCF and EJIF reports were included in the agenda packet, were self-explanatory, and asked the members to review the letter to DOBI that was also included in the agenda. He noted the letter was from David Grubb, Executive Director of the MEL, to the Department of Banking and Insurance, outlines quite a few issues that the MEL is facing, as well as the JIFs, in regards to local government insurance issues.

Mr. Forlenza 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, November 27, 2023 at 5:00 PM** via Zoom conferencing.

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

APPROVE CLAIMS PAYMENTS

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



To: Fund Commissioners
From: Paul Forlenza, MGA, RMC, Executive Director
Date: November 27, 2023
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 19-20)

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

B. Certificates of Insurance (pgs. 21-26)

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

C. Financial Fast Track (pg. 27)

The Financial Fast Track Report for September 30, 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 September 30, 2023 was \$14,788,176.

D. Regulatory Filing Checklists (pgs. 28-29)

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. 30)

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 was November 1, 2023. All encumbered funds had to be claimed by February 1, 2024.**

F. 2023 Optional Safety Budget (pg. 31)

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 was November 1, 2023. All encumbered funds have to be claimed by February 1, 2024.**

G. 2023 Wellness Incentive (pg. 32)

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 was November 1, 2023. All encumbered funds have to be claimed by February 1, 2024.**

H. 2023 EPL/Cyber Risk Management Budget (pg. 33)

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 was November 1, 2023. All encumbered funds have to be claimed by February 1, 2024.**

I. Employment Practices Liability Compliance Status (pg. 34)

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. 35-37)

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. 38)

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. 39-40)

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. 41)

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. 42-53)

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 the **117** 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. A status report valued as of November 13, 2023 is included in the agenda for your review. Any questions regarding the status of your compliance with the Program can be directed to Sandra Cantwell at scantwell@permainc.com.

O. 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.

P. Model RFQ 2024 Risk Management Consultant

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.

Q. 2024 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.

R. Dividend Release

On or about September 22, 2023, a request to distribute this year's surplus release of \$1,600,000 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.

S. Website (www.tricojif.org)

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

T. New Member Activity

Nothing to report

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

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

Mem ID	MEMBER	# CLAIMS FOR		Y.T.D.	2023	2022	2021	MEMBER	TOTAL RATE
		* 9/30/2023	ACCIDENTS	LOST TIME	LOST TIME	LOST TIME	LOST TIME		
		*			FREQUENCY	FREQUENCY	FREQUENCY		2023 - 2021
1	345 Alloway Township		0	0	0.00	0.00	2.78	1 Alloway Township	1.46
2	346 Carneys Point Township	**	0	0	0.00	0.00	0.00	2 Carneys Point Township	0.00
3	348 East Greenwich Township		0	0	0.00	0.00	0.00	3 East Greenwich Township	0.00
4	349 Elk Township		0	0	0.00	0.00	0.00	4 Elk Township	0.00
5	350 Fairfield Township		0	0	0.00	0.00	0.00	5 Fairfield Township	0.00
6	353 Harrison Township		0	0	0.00	0.00	0.00	6 Harrison Township	0.00
7	356 Mantua Township		0	0	0.00	0.82	3.28	7 Mantua Township	1.50
8	358 Paulsboro Borough		0	0	0.00	1.23	2.42	8 Paulsboro Borough	1.35
9	361 Pilesgrove Township		0	0	0.00	0.00	0.00	9 Pilesgrove Township	0.00
10	362 Pitman Borough		0	0	0.00	0.74	0.00	10 Pitman Borough	0.26
11	364 South Harrison Township		0	0	0.00	0.00	0.00	11 South Harrison Township	0.00
12	365 Swedesboro Borough		0	0	0.00	0.00	0.00	12 Swedesboro Borough	0.00
13	366 Upper Pittsgrove Township		0	0	0.00	2.20	0.00	13 Upper Pittsgrove Township	0.85
14	367 Wenonah Borough		0	0	0.00	0.00	2.53	14 Wenonah Borough	0.94
15	369 Woodbury Heights Borough		0	0	0.00	1.96	0.00	15 Woodbury Heights Borough	0.71
16	370 Woodstown Borough		0	0	0.00	0.00	0.00	16 Woodstown Borough	0.00
17	371 Woolwich Township		0	0	0.00	0.00	1.27	17 Woolwich Township	0.46
18	480 Oldmans Township		0	0	0.00	0.00	0.00	18 Oldmans Township	0.00
19	529 Shiloh Borough		0	0	0.00	0.00	0.00	19 Shiloh Borough	0.00
20	603 Mannington Township		0	0	0.00	0.00	0.00	20 Mannington Township	0.00
21	640 Lower Alloways Creek Township		0	0	0.00	1.74	3.36	21 Lower Alloways Creek Townsh	1.92
22	645 Elsinboro Township		0	0	0.00	0.00	0.00	22 Elsinboro Township	0.00
23	702 Hopewell Township		0	0	0.00	0.00	0.00	23 Hopewell Township	0.00
24	730 National Park Borough		0	0	0.00	***	***	24 National Park Borough	0.00
25	688 West Deptford Township		0	1	0.41	1.18	0.86	25 West Deptford Township	0.86
26	374 Washington Township		0	1	0.61	1.78	2.95	26 Washington Township	1.92
27	528 Franklin Township		0	1	1.11	0.82	4.05	27 Franklin Township	2.23
28	352 Greenwich Township		1	1	1.54	1.14	1.10	28 Greenwich Township	1.23
29	357 Monroe Township		0	4	1.59	2.40	2.20	29 Monroe Township	2.11
30	368 Westville Borough		0	1	1.80	0.00	1.22	30 Westville Borough	0.92
31	381 Woodbury City		0	2	2.25	5.67	4.71	31 Woodbury City	4.41
32	360 Pennsville Township		0	3	2.56	0.63	1.20	32 Pennsville Township	1.36
33	359 Penns Grove Borough		0	1	2.67	1.96	0.00	33 Penns Grove Borough	1.44
34	355 Logan Township		0	2	2.72	0.00	1.18	34 Logan Township	1.19
35	463 Deptford Township		0	4	2.94	2.86	4.55	35 Deptford Township	3.54
36	351 Glassboro Borough		0	5	3.14	3.38	7.67	36 Glassboro Borough	4.94
37	464 Quinton Township		0	1	3.42	2.27	0.00	37 Quinton Township	1.69
38	347 Clayton Borough		0	3	4.52	2.37	0.00	38 Clayton Borough	2.16
39	660 Vineland City	**	0	0				39 Vineland City	0.00
Totals:			1	30	1.20	1.41	2.00		1.58

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

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

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

*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR

2022 Loss Time Accident

September 30, 2022

1.32

Frequency as of

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

September 30, 2023

FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Monmouth County	0.48	0.98	1.01	0.85
Camden County	0.95	1.52	1.44	1.34
Ocean County	0.99	1.24	1.82	1.39
Suburban Metro	1.01	1.66	1.55	1.44
Bergen County	1.11	1.53	1.59	1.44
Gloucester, Salem, Cumberland	1.20	1.41	2.00	1.58
Burlington County Municipal JI	1.29	1.38	1.37	1.35
Suburban Municipal	1.33	1.26	1.85	1.50
Morris County	1.41	1.24	1.59	1.41
Professional Municipal Manage	1.53	1.62	1.54	1.56
NJ Utility Authorities	1.58	1.40	2.08	1.69
Atlantic County Municipal JIF	1.84	2.20	2.04	2.05
NJ Public Housing Authority	1.89	1.90	1.53	1.76
Central New Jersey	1.89	2.12	1.56	1.85
South Bergen County	2.14	2.37	2.08	2.20
AVERAGE	1.38	1.59	1.67	1.56

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

Conner Strong - Report by Insured

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
4LQ5A	Gloucester, Salem, Cumberland JIF	Borough of Westville	RE: Use for Parking Lot for Fall Festival The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot for amusement rides during the Fall Festival.	Kasper Performance	326 Broadway		Westville	NJ	08093	09/27/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
4LQDF	Gloucester, Salem, Cumberland JIF	Borough of National Park	RE: Water Line Installation The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to work being performed on Columbia BLVD to install a water line.	County of Gloucester	Board of County Commissioners	2 S. Broad Street, PO Box 337	Woodbury	NJ	08096	09/25/2023	Automobile Liability
											Commercial General Liability
											Commercial General Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
											Excess Liability
											Workers Compensation and Employers' Liability
4M1TA	Gloucester, Salem, Cumberland JIF	Borough of Westville	<p>RE: Use for Parking Lot for Fall Festival</p> <p>The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot for amusement rides during the Fall Festival.</p>	Phoenix Graphics	315 Broadway		Westville	NJ	08093	09/27/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
4M3KA	Gloucester, Salem, Cumberland JIF	Township of Fairfield (T)	RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises by the Fairfield Fire Company #2 for training during the current calendar year.	County Of Cumberland	164 W. Broad Street		Bridgeton	NJ	08302	10/16/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
FQVF0	Gloucester, Salem, Cumberland JIF	Township of Carney's Point	Evidence of insurance as respects services provided for Road Detail (traffic control) by Carney's Point Police Department beginning 9/6/2022 through 9/6/2023.	Eric M. Krise Electrical Contractor LLC	dba Eric M. Krise Services	80 Broad Street	Elmer	NJ	08318	10/20/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
FR8H8	Gloucester, Salem, Cumberland JIF	City of Woodbury	<p>RE: Use of Facilities-Fire Department Training</p> <p>The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities by the Woodbury Fire Department for training.</p>	Inspira Health Network	509 N Broad Street		Woodbury	NJ	08096	10/04/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
G2UR8	Gloucester, Salem, Cumberland JIF	Township of Fairfield (T)	<p>RE: Shared Services Agreement</p> <p>The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Shared Services Agreement for the County to provide Street Cleaning Services to the Township.</p>	County Of Cumberland	164 W. Broad Street		Bridgeton	NJ	08302	10/16/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
OTHTT	Gloucester, Salem, Cumberland JIF	Township of East Greenwich	Evidence of insurance as respects use of 179 & 189 Democrat Road	Jaqer Management Inc.	c/o Mark Franchi Demolition	348 Hurffville Grenloch Road	Sewell	NJ	08080	10/09/2023	Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
P5JGQ	Gloucester, Salem, Cumberland JIF	Borough of Swedesboro	RE: Use of Premises for Board of Health Event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for Board of Health event(s).	Swedesboro Woolwich School District	15 Frederick Blvd		Swedesboro	NJ	08085	09/28/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
Y7ZZA	Gloucester, Salem, Cumberland JIF	Township of East Greenwich	Evidence of insurance as respects use of 179 & 189 Democrat Road	Mark Franchi Demolition	348 Hurffville Grenloch Road		Sewell	NJ	08080	10/09/2023	Commercial General Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
											Excess Liability
											Workers Compensation and Employers' Liability

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

AS OF September 30, 2023

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,491,593	13,424,130	289,746,194	303,170,324
2. CLAIM EXPENSES				
Paid Claims	461,658	4,007,841	110,539,721	114,547,562
Case Reserves	112,082	301,723	9,570,039	9,871,762
IBNR	244,253	1,070,755	5,135,819	6,206,574
Recoveries	(918)	(3,200)	(193,094)	(196,293)
TOTAL CLAIMS	817,075	5,377,120	125,052,485	130,429,605
3. EXPENSES				
Excess Premiums	352,395	3,198,304	81,734,889	84,933,194
Administrative	230,672	2,311,421	53,552,167	55,863,588
TOTAL EXPENSES	583,067	5,509,725	135,287,057	140,796,782
4. UNDERWRITING PROFIT (1-2-3)	91,451	2,537,285	29,406,653	31,943,938
5. INVESTMENT INCOME	(90,672)	532,978	8,536,663	9,069,640
6. DIVIDEND INCOME	0	0	1,166,706	1,166,706
7. STATUTORY PROFIT (4+5+6)	779	3,070,263	39,110,021	42,180,284
8. DIVIDEND	0	0	24,560,248	24,560,248
9. RCF & MEL Additional Assessments	0	0	2,831,860	2,831,860
10. STATUTORY SURPLUS (7-8-9)	779	3,070,263	11,717,913	14,788,176

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(36,698)	261,416	12,548,247	12,809,663
MEL Unencumbered Surplus Account	(3,834)	19,218	540,026	559,244
2019	(313,720)	2,569	(1,122,360)	(1,119,791)
2020	158,528	592,988	71,232	664,220
2021	121,573	(111,482)	(133,422)	(244,904)
2022	107,011	782,098	(185,812)	596,285
2023	(32,080)	1,523,457		1,523,457
TOTAL SURPLUS (DEFICITS)	779	3,070,263	11,717,912	14,788,175
TOTAL CASH				34,572,842

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(2,646)	96,454,183	96,451,537
FUND YEAR 2019				
Paid Claims	46,485	491,295	5,073,105	5,564,401
Case Reserves	245,427	(460,773)	2,824,565	2,363,792
IBNR	18,197	(5,082)	91,806	86,724
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	310,108	25,440	7,989,477	8,014,917
FUND YEAR 2020				
Paid Claims	30,803	301,106	4,985,660	5,286,766
Case Reserves	(47,861)	(666,957)	1,383,394	716,437
IBNR	(144,582)	(190,699)	492,703	302,004
Recoveries	(918)	(3,200)	(193,094)	(196,293)
TOTAL FY 2020 CLAIMS	(162,558)	(559,750)	6,668,664	6,108,914
FUND YEAR 2021				
Paid Claims	66,474	470,786	3,728,080	4,198,866
Case Reserves	31,450	161,267	2,064,489	2,225,756
IBNR	(226,549)	(471,319)	1,034,000	562,681
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	(128,624)	160,734	6,826,569	6,987,303
FUND YEAR 2022				
Paid Claims	4,032	1,046,508	1,793,587	2,840,095
Case Reserves	(38,454)	(369,552)	1,896,115	1,526,563
IBNR	(85,352)	(1,360,451)	3,423,892	2,063,441
Recoveries	-	0	0	0
TOTAL FY 2022 CLAIMS	(119,775)	(683,495)	7,113,594	6,430,099
FUND YEAR 2023				
Paid Claims	313,865	1,700,791		1,700,791
Case Reserves	(78,480)	1,637,738		1,637,738
IBNR	682,539	3,098,306		3,098,306
Recoveries	-	0		0
TOTAL FY 2023 CLAIMS	917,924	6,436,836		6,436,836
COMBINED TOTAL CLAIMS	817,075	5,377,120	125,052,485	130,429,605

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

Fund Year 2020 Claims reflect anticipated recoverable amounts from the MEL of \$268,338 (Paid: \$196,293, Reserves: \$72,045)

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Monthly Regulatory Filing Check List

Fund Year 2023 for the Month of October

<u>ITEM</u>	<u>FILING STATUS</u>
Meeting Minutes	11/28/23
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	11/2/23

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Annual Regulatory Filing Check List

Year: January 1, 2023 – December 31, 2023

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FG's and Prof's</i>)	4/26/23
Renewal Resolutions and Indemnity & Trust Agreements	11/2/23
Budget and Actuarial Certification/Opinion Letter	12/29/22
Annual Assessments/Contributions	12/29/22
Supplemental Assessments/Contributions	N/A
Risk Management Program	1/24/23
Annual Certified Audit	7/11/23
List of Fund Commissioners & Executive Committee	1/24/23
Identity of Administrator	1/24/23
Identity of Treasurer	1/24/23
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/24/23
Member Withdrawals	11/2/23
Exhibit A - Certification of JIF Fund Professionals	1/24/23
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	1/24/23
Annual Reorganization Resolutions, including Cash Management Plan	1/24/23

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

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

Member Municipality	Size	Opening Balance	Additional* SIF Funds	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	October 2023	Nov. 2023	Dec. 2023	Paid 2024	Total Paid	Ending Balance	Date Encumber
Carneys Point Township	M	3,200.00	1,000.00					4,200.00									4,200.00	0.00	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 Township	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 Townshi	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	10/18/23
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											1,041.00			1,041.00	1,459.00	10/30/23
Clayton Borough	2,500.00									891.19	1,608.81				2,500.00	0.00	N/A
Deptford Township	4,500.00											4,500.00			4,500.00	0.00	N/A
East Greenwich Township	2,500.00					385.79						2,112.47			2,498.26	1.74	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	3,022.00			3,106.15	393.85	10/06/23
Glassboro Borough	4,500.00														0.00	4,500.00	10/26/23
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	10/26/23
Logan Township	2,500.00											2,500.00			2,500.00	0.00	N/A
Lower Alloways Creek Townsh	2,500.00														0.00	2,500.00	10/25/23
Mannington Township	750.00						750.00								750.00	0.00	N/A
Mantua Township	3,500.00														0.00	3,500.00	10/24/23
Monroe Township	4,500.00														0.00	4,500.00	10/10/23
National Park Borough	1,500.00											1,500.00			1,500.00	0.00	N/A
Oldmans Township	750.00														0.00	750.00	10/30/23
Paulsboro Borough	3,500.00											3,500.00			3,500.00	0.00	10/31/23
Penns Grove Borough	3,500.00														0.00	3,500.00	11/01/23
Pennsville Township	3,500.00							868.39				992.96			1,861.35	1,638.65	10/12/23
Pilesgrove Township	750.00														0.00	750.00	10/26/23
Pitman Borough	3,500.00						2,033.00		1,120.00			234.00			3,387.00	113.00	11/01/23
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											750.00			750.00	0.00	10/11/23
Swedesboro Borough	1,500.00											1,500.00			1,500.00	0.00	N/A
Upper Pittsgrove Township	750.00											30.40			30.40	719.60	11/01/23
Vineland City	2,500.00														0.00	2,500.00	10/06/23
Washington Township	4,500.00											4,500.00			4,500.00	0.00	N/A
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	10/18/23
Woodbury City	3,500.00									1,447.13		2,052.87			3,500.00	0.00	N/A
Woodbury Heights Borough	2,500.00						2,500.00								2,500.00	0.00	N/A
Woolwich Township	1,500.00											1,477.69			1,477.69	22.31	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	\$29,713.39	\$0.00	\$0.00	\$45,901.85	\$43,598.15	

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											997.00			997.00	3.00	NONE
Clayton Borough	1,000.00								988.97						988.97	11.03	NONE
Deptford Township	1,500.00											1,500.00			1,500.00	0.00	N/A
East Greenwich Township	1,000.00					360.00						265.00			625.00	375.00	10/06/23
Elk Township	750.00											750.00			750.00	0.00	10/19/23
Elsinboro Township	500.00														0.00	500.00	06/01/23
Fairfield Township	750.00														0.00	750.00	10/31/23
Franklin Township	1,250.00										675.34	574.66			1,250.00	0.00	10/06/23
Glassboro Borough	1,500.00														0.00	1,500.00	10/26/23
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	10/26/23
Logan Township	1,000.00											1,000.00			1,000.00	0.00	N/A
Lower Alloways Creek To	1,000.00										930.00				930.00	70.00	10/25/23
Mannington Township	500.00						500.00								500.00	0.00	N/A
Mantua Township	1,250.00														0.00	1,250.00	10/24/23
Monroe Township	1,500.00														0.00	1,500.00	10/10/23
National Park Borough	500.00														0.00	500.00	10/31/23
Oldmans Township	500.00											492.69			492.69	7.31	NONE
Paulsboro Borough	1,000.00														0.00	1,000.00	10/31/23
Penns Grove Borough	1,250.00														0.00	1,250.00	11/01/23
Pennsville Township	1,250.00														0.00	1,250.00	10/12/23
Pilesgrove Township	500.00			46.74					70.09		111.15				227.98	272.02	10/26/23
Pitman Borough	1,250.00											544.98			544.98	705.02	11/01/23
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											726.24			726.24	23.76	NONE
Upper Pittsgrove Township	500.00											102.24			102.24	397.76	11/01/23
Vineland City	1,500.00														0.00	1,500.00	10/06/23
Washington Township	1,500.00											1,500.00			1,500.00	0.00	10/18/23
Wenonah Borough	750.00										750.00				750.00	0.00	N/A
West Deptford Township	1,500.00				309.90				563.75			109.50			983.15	516.85	10/06/23
Westville Borough	1,000.00														0.00	1,000.00	10/18/23
Woodbury City	1,250.00									625.00		625.00			1,250.00	0.00	N/A
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	\$9,187.31	\$0.00	\$0.00	\$16,737.25	\$19,012.75	

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											3,000.00			3,000.00	0.00	N/A
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	10/26/2023
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				675.00			1,396.71	103.29	10/26/2023
Logan Township	2,000.00											2,000.00			2,000.00	0.00	N/A
Lower Alloways Creek Township	2,000.00														0.00	2,000.00	10/25/2023
Mannington Township	1,000.00									549.12		450.88			1,000.00	0.00	10/31/2023
Mantua Township	2,500.00														0.00	2,500.00	10/24/2023
Monroe Township	3,000.00														0.00	3,000.00	10/10/2023
National Park Borough	1,500.00														0.00	1,500.00	10/31/2023
Oldmans Township	1,000.00											1,000.00			1,000.00	0.00	N/A
Paulsboro Borough	2,000.00											2,000.00			2,000.00	0.00	10/31/2023
Penns Grove Borough	2,500.00														0.00	2,500.00	11/1/2023
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											1,000.00			1,000.00	0.00	10/11/2023
Swedesboro Borough	1,500.00											1,500.00			1,500.00	0.00	N/A
Upper Pittsgrove Township	1,000.00											486.00			486.00	514.00	11/1/2023
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	10/18/2023
Woodbury City	2,500.00									2,500.00					2,500.00	0.00	N/A
Woodbury Heights Borough	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	12,111.88	0.00	0.00	38,882.71	32,617.29	

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Trico JIF						
Data Valued As of :		November 10, 2023				
Total Participating Members		37				
Complaint		35				
Percent Compliant		94.59%				
				01/01/23	2023	
Member Name	* Checklist Submitted	Compliant	EPL Deductible		POL Deductible	Co-Insurance 01/01/23
CARNEYS POINT	Yes	Yes	\$ 20,000		\$ 20,000	0%
CLAYTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DEPTFORD	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
EAST GREENWICH	Yes	Yes	\$ 20,000		\$ 20,000	0%
ELK	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
EL SINBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FAIRFIELD TOWNSHIP T	Yes	Yes	\$ 2,500		\$ 2,500	0%
FRANKLIN TOWNSHIP T	Yes	Yes	\$ 75,000		\$ 75,000	20% of 1st 250K
GLASSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
GREENWICH	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HARRISON	Yes	Yes	\$ 15,000		\$ 15,000	0%
HOPEWELL TOWNSHIP	Yes	Yes	\$ 5,000		\$ 5,000	0%
LOGAN	Yes	Yes	\$ 20,000		\$ 20,000	0%
LOWER ALLOWAYS CREEK	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANNINGTON TOWNSHIP	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
MANTUA	Yes	Yes	\$ 20,000		\$ 20,000	0%
MONROE	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
NATIONAL PARK BOROUGH	No	No	\$ 20,000		\$ 20,000	20% of 1st 250K
OLDMANS	Yes	Yes	\$ 2,500		\$ 2,500	0%
PAULSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PENNS GROVE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PENNSVILLE	Yes	Yes	\$ 5,000		\$ 5,000	0%
PIESGROVE	Yes	Yes	\$ 15,000		\$ 15,000	0%
PITMAN	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
QUINTON	Yes	Yes	\$ 20,000		\$ 20,000	0%
SHILOH	Yes	Yes	\$ 2,500		\$ 2,500	0%
SOUTH HARRISON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SWEDESBORO BORO	Yes	Yes	\$ 2,500		\$ 2,500	0%
UPPER PITTSBORO	No	No	\$ 100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
VINELAND	Yes	Yes	\$ 75,000		\$ 75,000	20% of 1st 250K
WASHINGTON TOWNSHIP T	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
WENONAH	Yes	Yes	\$ 2,500		\$ 2,500	0%
WEST DEPTFORD	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WESTVILLE	Yes	Yes	\$ 5,000		\$ 5,000	0%
WOODBURY	Yes	Yes	\$ 20,000		\$ 20,000	0%
WOODBURY HEIGHTS	Yes	Yes	\$ 2,500		\$ 2,500	0%
WOOLWICH	Yes	Yes	\$ 20,000	\$50,000 Police Deductible	\$ 20,000	20% of 1st 250K
* Member does NOT participate in EPL coverage						

MEL STATUTORY BONDS as of 11/7/23

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

MEL STATUTORY BONDS as of 11/7/23

Name	Applicant	Active Statutory	Bond Position 1	ve Date Position 1	Approval Status P	Delete Date Posit	Second Positio	Bond Position 2	tive Date Position 2	Approval Status	Status
Logan Township	Robert Best	No	CFO (Assuming Treasurer Duties)	12/31/2012	Approved	03/31/2017					Approved
Logan Township	Rosanne Pyle	Yes	Tax Collector	01/01/2011	Approved						Approved
Logan Township	William Pine	Yes	CFO (Assuming Treasurer Duties)	01/04/2017	Approved						Approved
Lower Alloways Creek Township	Dawn M. Allen	Yes	Tax Collector	01/01/2010	Approved						Approved
Lower Alloways Creek Township	Kevin S. Clour	Yes	Treasurer	01/01/2011	Approved						Approved
Mannington Township	Diane Elwell	Yes	CFO (Assuming Treasurer Duties)	01/01/2023	Approved						Approved
Mannington Township	Linda S. Jones	No	Treasurer	01/01/2011	Approved	08/10/2023					Approved
Mannington Township	Lynne H. Stiles	No	Tax Collector	01/01/2009	Approved	01/01/2017					Approved
Mannington Township	Suzanne Pierce	Yes	Tax Collector	01/01/2017	Approved						Approved
Mantua Township	Alice M. Kellmyer	Yes	Tax Collector	01/01/2009	Approved						Approved
Mantua Township	Candice Pennewell	No	CFO (Assuming Treasurer Duties)	11/01/2021	Approved	01/31/2023					Approved
Mantua Township	Gayle L. Tschopp	No	Treasurer	01/01/2009	Approved	11/01/2021					Approved
Mantua Township	Karyn Paccione	Yes	CFO (Assuming Treasurer Duties)	04/11/2023	Approved						Approved
Mantua Township	Merrie Schmidt	No	CFO (Assuming Treasurer Duties)	01/31/2023	Approved	08/24/2023					Approved
Monroe Township	Joan Rumpf	No	Tax Collector	01/01/2012	Approved	08/01/2015					Approved
Monroe Township	Joanna Potopchuk	Yes	Tax Collector	08/01/2015	Approved						Approved
Monroe Township	Karyn Paccione	No	CFO (Assuming Treasurer Duties)	09/08/2014	Approved	12/31/2018					Approved
Monroe Township	Lorraine M Boyer	Yes	CFO (Assuming Treasurer Duties)	01/01/2019	Approved						Approved
National Park Borough	Kimberly Kwaszur	Yes	Treasurer	01/01/2023	Approved						Approved
National Park Borough	Victoria Holstrom	Yes	Tax Collector	01/01/2023	Approved						Approved
Oldmans Township	Anne Deeck	No	Tax Collector	09/09/2015	Approved	02/28/2020					Approved
Oldmans Township	Diane Elwell	Yes	CFO (Assuming Treasurer Duties)	09/16/2019	Approved		Yes	Utility Clerk	09/16/2019	Approved	Approved
Oldmans Township	James R. Hackett	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	12/31/2018	Yes	Utility Clerk	01/01/2007	Approved	Approved
Oldmans Township	Kathleen Diorio	Yes	Tax Collector	02/15/2021	Approved						Approved
Oldmans Township	Margie Schieber	No	Tax Collector	01/01/2007	Approved	06/30/2015					Approved
Oldmans Township	Pamela Lewis	No	Tax Collector	02/25/2020	Approved	07/07/2020					Approved
Oldmans Township	Shawn Glynn	No	Utility Clerk	01/01/2019	Approved	07/12/2019					Approved
Oldmans Township	Susan DeFrancesco	No	Tax Collector	07/08/2020	Approved	02/15/2021					Approved
Paulsboro Borough	Georjean Widener	Yes	Tax Collector	08/01/2014	Approved						Approved
Paulsboro Borough	Judson Moore Jr	No	CFO (Assuming Treasurer Duties)	10/01/2019	Approved	06/15/2022					Approved
Paulsboro Borough	Lorraine Boyer	No	CFO (Assuming Treasurer Duties)	04/08/2015	Approved	02/01/2019					Approved
Paulsboro Borough	Rita M. Costenbader	No	Utility Clerk	01/01/2007	Approved	04/08/2019					Approved
Paulsboro Borough	Susan Jacobucci	Yes	CFO (Assuming Treasurer Duties)	02/01/2022	Approved						Approved
Paulsboro Borough	Susan Jacobucci	No	CFO (Assuming Treasurer Duties)	02/01/2019	Approved	10/01/2019					Approved
Paulsboro Borough	Temple McBride	Yes	Utility Clerk	04/18/2019	Approved						Approved
Penns Grove Borough	Anne McCarthy	No	Tax Collector	01/01/2013	Approved	01/01/2015					Approved
Penns Grove Borough	Elizabeth A. Ruhl	No	Tax Collector	01/01/2015	Approved	12/31/2016					Approved
Penns Grove Borough	Jennifer Koeturius	Yes	Tax Collector	01/01/2018	Approved						Approved
Penns Grove Borough	Marie Stout	No	Tax Collector	01/01/2017	Approved	01/01/2018					Approved
Pennsville Township	John F. Willadsen	Yes	CFO (Assuming Treasurer Duties)	01/01/2010	Approved						Approved
Pennsville Township	Lauren E. Schoonmaker	Yes	Tax Collector	01/01/2010	Approved						Approved
Pilesgrove Township	Dawn M Allen	No	Tax Collector	04/01/2019	Approved	03/31/2021					Approved
Pilesgrove Township	Donna L. Denham	No	Tax Collector	06/09/2009	Approved	05/31/2018					Approved
Pilesgrove Township	Jennifer Koeturius	No	Tax Collector	06/01/2018	Approved	03/30/2019					Approved
Pilesgrove Township	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	10/01/2020	Approved		Yes	Library Treasurer	10/01/2020	Approved	Approved
Pilesgrove Township	Kimberly Fleetwood	No	Treasurer	01/01/2007	Approved	05/31/2018					Approved
Pilesgrove Township	Marie Stout	No	CFO (Assuming Treasurer Duties)	04/01/2017	Approved	10/01/2020					Approved
Pilesgrove Township	Suzanne D. Pierce	Yes	Tax Collector	04/01/2021	Approved						Approved
Pitman Borough	Andrea Whilden	No	Utility Clerk	08/30/2021	Approved	07/13/2022					Approved
Pitman Borough	Beth A. Walls	No	Tax Collector	01/01/2007	Approved	08/29/2018					Approved
Pitman Borough	Carol Camacho	No	Library Treasurer	07/01/2022	Approved	07/24/2023					Approved
Pitman Borough	Conchetta A. Anderson	No	Utility Clerk	08/28/2017	Approved	08/03/2021					Approved
Pitman Borough	Dolores Novin	Yes	Library Treasurer	07/24/2023	Approved						Approved
Pitman Borough	Elizabeth Ruhl	Yes	Tax Collector	05/07/2019	Approved						Approved
Pitman Borough	Lynn Hoffman	Yes	Utility Clerk	09/07/2022	Approved						Approved
Pitman Borough	Margaret Ware	No	Library Treasurer	03/07/2014	Approved	06/21/2022					Approved
Pitman Borough	Sheila Garrison	No	Tax Collector	11/13/2017	Approved	04/02/2019					Approved
Pitman Borough	Stephen P Considine	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved						Approved

MEL STATUTORY BONDS as of 11/7/23

Name	Applicant	Active Statutory	Bond Position 1	ve Date Position 1	Approval Status P	Delete Date Posit	Second Positio	Bond Position 2	tive Date Position 2	Approval Status	Status
Quinton Township	Dawn Michelle Allen	Yes	Tax Collector	06/02/2008	Approved		Yes	Utility Clerk	06/02/2008	Approved	Approved
Quinton Township	Diane L. S. Elwell	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved						Approved
Shiloh Borough	Elizabeth Wallender	Yes	Tax Collector	01/01/2007	Approved						Approved
Shiloh Borough	Ronald L. Campbell Sr.	Yes	Treasurer	01/01/2007	Approved						Approved
South Harrison Township	Victoria Holmstrom	Yes	Tax Collector	08/26/2013	Approved						Approved
Swedesboro Borough	Jena Dolbow	Yes	Treasurer	01/10/2022	Approved						Approved
Swedesboro Borough	Kimberly Fleetwood	No	Tax Collector	03/07/2011	Approved	12/01/2021					Approved
Swedesboro Borough	Lois M. Elder	No	Treasurer	01/01/2011	Approved	01/01/2019					Approved
Swedesboro Borough	Lois Yarrington	No	Treasurer	01/01/2019	Approved	01/10/2022					Approved
Swedesboro Borough	Mark Godfrey	Yes	Tax Collector	12/01/2021	Approved						Approved
Upper Pittsgrove Township	Susan E. DeFrancesco	Yes	Tax Collector	01/01/2007	Approved		Yes	Treasurer	01/01/2007	Approved	Approved
Vineland City	Carmen DiGiorgio	Yes	Treasurer	01/01/2022	Approved		Yes	Tax Collector	01/01/2022	Approved	Approved
Washington Township	Anne Deeck	No	Tax Collector	07/01/2014	Approved	06/09/2015					Approved
Washington Township	Colette Bachich	Yes	CFO (Assuming Treasurer Duties)	12/01/2017	Approved						Approved
Washington Township	James D'Auria	No	Treasurer	07/28/2014	Approved	11/30/2017					Approved
Washington Township	Robin D. Sarlo	No	Tax Collector	06/10/2015	Approved	04/01/2019					Approved
Washington Township	Sheila Batten	Yes	Tax Collector	04/03/2019	Approved						Approved
Wenonah Borough	Beth A. Walls	No	Tax Collector	09/29/2014	Approved	07/01/2018					Approved
Wenonah Borough	Karen Sweeney	Yes	Treasurer	07/01/2007	Approved						Approved
Wenonah Borough	Kim Jaworski	Yes	Tax Collector	07/01/2018	Approved						Approved
Wenonah Borough	Lawrence J Nightlinger Jr.	No	Tax Collector	03/21/2011	Approved	09/22/2014					Approved
West Deptford Township	Jennifer Dukelow	No	Tax Collector	09/15/2021	Approved	01/01/2023					Approved
West Deptford Township	Mary Beth Gill	Yes	Tax Collector	01/01/2023	Approved						Approved
West Deptford Township	Michael Kwasizur	Yes	CFO (Assuming Treasurer Duties)	10/01/2018	Approved						Approved
West Deptford Township	Penny Sheehan	No	Tax Collector	01/01/2018	Approved	09/15/2021					Approved
Westville Borough	Christine A. Helder	No	Tax Collector	01/01/2007	Approved	08/01/2017					Approved
Westville Borough	Friz H. Sims Jr	No		04/14/2009	Approved	06/23/2020					Approved
Westville Borough	Joseph Bobiak	No	Treasurer	06/23/2020		02/09/2022					
Westville Borough	Kathleen Carroll	Yes	Treasurer	01/01/2018	Approved						Approved
Westville Borough	Nicole O'Hara	Yes	Tax Collector	08/01/2017	Approved						Approved
Westville Borough	Ryan Giles	No	Treasurer	04/05/2017	Approved	01/01/2018					Approved
Westville Borough	William Bittner	No	Treasurer	01/01/2015	Approved	05/01/2017					Approved
Woodbury City	Cheryl Slack	No	Library Treasurer	01/01/2007	Approved	12/27/2021					Approved
Woodbury City	Janet McMaster	Yes	Library Treasurer	01/01/2022	Approved						Approved
Woodbury City	Lorraine Roberts (married na	No	Tax Collector	01/01/2007	Approved	08/01/2017	Yes	Utility Clerk	01/01/2007	Approved	Approved
Woodbury City	Richard E. Wright Jr	No	CFO (Assuming Treasurer Duties)	04/24/2018	Approved	07/18/2020					Approved
Woodbury City	Robert Law	Yes	CFO (Assuming Treasurer Duties)	07/18/2020	Approved						Approved
Woodbury City	Robert Law	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	04/24/2018					Approved
Woodbury City	Theresa Mulvenna	Yes	Tax Collector	08/01/2017	Approved		Yes	Utility Clerk	08/01/2017	Approved	Approved
Woodbury Heights Borough	Victoria Holmstrom	Yes	Treasurer	01/06/2012	Approved		Yes	Tax Collector	01/06/2012	Approved	Approved
Woolwich Township	Britni Beecken	Yes	Treasurer	01/01/2022	Approved						Approved
Woolwich Township	Julie Iacovelli	No	Treasurer	01/01/2020	Approved	03/23/2022					Approved
Woolwich Township	Kim Jaworski	Yes	Tax Collector	10/27/2011	Approved						Approved
Woolwich Township	William Pine	No	CFO (Assuming Treasurer Duties)	01/01/2011	Approved	01/01/2020					Approved

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

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

Capehart Scatchard Blog

Appellate Division Finds Accident in Pennsylvania Compensable As Petitioner Had Resumed Drive to Customer Location in New Jersey

John H. Geane November 6, 2023

Petitioner Mario Podas was injured on October 14, 2016. He was the owner of the respondent Capital Iron Associates, LLC., which specialized in fabricating and installing welding materials. Earlier in the day he was working on a home renovation project taking place in Hightstown, New Jersey. Mr. Podas drove a flatbed truck carrying several workers to that project. Around three p.m. he got a call from a client about doing a project at a funeral home in the same town. He met with his client at a deli to discuss the job. Then he dropped off his hourly workers and the flatbed truck at his Trenton, N.J. shop.

Petitioner testified that he planned next to travel back to Hightstown in order to prepare an estimate that afternoon for the funeral home. He further said that he decided to use a friend's motorcycle to travel back to Hightstown. He chose not to drive directly to the funeral home destination. Because it was a nice day, he decided to drive four miles west from Trenton into Pennsylvania on his friend's motorcycle. He exited south on the Route 13 interchange in Morrisville, Pennsylvania intending to proceed to Hightstown when the accident occurred, resulting in very serious injuries. The Court noted that a direct route from the shop to the funeral home was approximately 15 miles, but the longer route via Pennsylvania could have been approximately 26 miles.

Hartford Insurance denied the claim and argued that petitioner was not in the direct performance of duties at the time of his injury because he had driven west into Pennsylvania instead of driving east to Hightstown. Respondent argued that the drive to Pennsylvania constituted a deviation from employment. The Court noted that as the owner, petitioner could choose whatever vehicle he wanted to use and could choose the route he wanted to take.

The Judge of Compensation ruled for petitioner and held that the accident occurred in the course of employment, and the Appellate Division affirmed. The Appellate Division noted that this was not a case of someone who had stopped on the way to perform a personal errand and then got hurt. The Court also noted that the Judge of Compensation made a finding that petitioner was credible in stating that he intended to cross back into New Jersey and drive directly to Hightstown, N.J.

The Court held that petitioner was engaged in the direct performance of work duties and relied on N.J.S.A. 34:15-36, which defines the scope of employment.

Employment shall be deemed to commence when an employee arrives at the employer's place of employment to report for work and shall terminate when the employee leaves the employer's place of employment, excluding areas not under the control of the employer; provided, however, when the employee is required by the employer to be away from the employer's place of employment, the employee shall be deemed to be in the course of employment when the employee is engaged in the direct performance of duties assigned or directed by the employer

The decision in **Pozadas v. Capital Iron Associates, LLC**, No. A-0162-22 App. Div. Oct. 30, 2023, is interesting for a number of reasons. The first question is whether the result could have been different if the case had been viewed as a recreational activity claim under N.J.S.A. 34:15-7. Section 7 deals with recreational and social activity claims. The Appellate Court opinion focused on the premises rule under N.J.S.A. 34:15-36. There is no discussion in the decision about whether the petitioner was engaged in a recreational activity while driving the motorcycle in the State of Pennsylvania. He said he chose to go east because it was a nice day to drive the motorcycle even though it lengthened the trip by 11 miles. N.J.S.A. 34:15-7 provides that recreational activities are not compensable unless they are a regular incident of employment and promote a benefit to the employer beyond improvement of health and morale.

The opinion also raises another interesting question that could have happened if the petitioner were an employee, rather than the owner. There is little doubt that if an employee had been directed to drive to Hightstown for work purposes but instead decided to drive east four miles into Pennsylvania, the respondent's argument could have been successful on deviation from employment. A similar issue was raised in another unpublished case, **Mackoff v. New Brunswick Saw Services**, No. A-3625-19 App. Div. Jul 14, 2021. In that case the employee had a business meeting in West Caldwell, N.J. and said he intended to drive to the New Brunswick office of his company. However, he was hungry and decided to have lunch in Kenilworth, N.J. He said he went to the hot dog restaurant because he loved their hot dogs and it was a nostalgia place for him. His accident was held not compensable because the Judge of Compensation found the primary purpose for driving to the hot dog place was personal and not work related.

Hartford Insurance Company also denied petitioner's claim because of lack of workers compensation coverage on the date of the accident. The policy had never recently expired when the motorcycle accident occurred. The opinion indicates, however, that the carrier was not able to produce witnesses from the broker who would have been needed to prove the employer had notice of cancellation of the workers compensation policy.

Land Use Training Certification

Member

Carne s Point
Cla ton
Deptford
East Green ich
Elk
Elsinboro
Fairfield To nship
Franklin T p.
Glassboro
Harrison T p.
Hope ell
Logan T p.
Lo er Allo a s Creek
Mannington T p.
Oldmans
Pennsgrove
Pennsville
Pilesgrove
Pitman
Quinton
South Harrison
S edesboro
Vineland
Wenonah
Westville
Woodbur Heights
Wool ich



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

www.cgajlaw.com

- Domestic Violence Policy

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

- Personal Day Policy

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

- Equal Employment Opportunity Policy and Americans with Disabilities Policy

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

- Family and Medical Leave Policy

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

- New Jersey Family Leave

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

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

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

- Overtime

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

- Hours of Work

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

- Personnel Records

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

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

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

EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: _____

SECTION ONE:

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

Required Policies to be included in Manual:

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

SECTION TWO:

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

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

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability standard policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 or scantwell@permainc.com 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 our municipalities. 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 an 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@amontgomer.com

J.A. Montgomery
CONSULTING

EPL Checklist as of 11/13/23

N/A - no police dept
 Y= attendance confirmed
 P=checklist received but not accepted, attendance not confirmed.

Name	Checklist Received	Police Chief attend?
Carneys Point Township		
Clayton Borough	Y	Y
Deptford Township	Y	Y
East Greenwich Township		
Elk Township	Y	Y
Elsinboro Township	Y	N/A
Fairfield Township	Y	N/A
Franklin Township	Y	Y
Glassboro Borough	Y	Y
Greenwich Township	Y	Y
Harrison Township	Y	Y
Harrison Township Fire District		N/A
Hopewell Township	Y	N/A
Logan Township		
Lower Alloways Creek Township		
Mannington Township	Y	N/A
Mantua Township	Y	P
Monroe Township	Y	Y
National Park Borough		N/A
Oldmans Township	Y	N/A
Paulsboro Borough	Y	Y
Penns Grove Borough		
Pennsville Township	Y	Y
Pilesgrove Township	Y	N/A
Pitman Borough		Y
Quinton Township	Y	N/A
Shiloh Borough		N/A
South Harrison Township	Y	N/A
Swedesboro Borough	Y	N/A
Upper Pittsgrove Township		N/A
Vineland City	Y	Y
Washington Township	Y	Y
Wenonah Borough	Y	N/A
West Deptford Township	Y	Y
Westville Borough	Y	Y
Woodbury City	Y	P
Woodbury Heights Borough	Y	N/A
Woolwich Township	Y	Y



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



EPL Helpline Checklist Authorized Contact Person(s)

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

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

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

GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

NOVEMBER 2023
CLOSED CASES

1.) **Vidovic v. Township of Franklin**-This matter involved the Plaintiff's allegations contained in a Superior Court of New Jersey, Gloucester County Complaint arising from an incident which occurred on January 10, 2019. The Plaintiff, Leonard S. Vidovic, alleged that he was operating an articulated loader that was loading logs onto a trailer on Williamstown Road, located in the Township of Franklin, when a motor vehicle traveling East on Williamstown Road failed to brake in a timely fashion and the vehicle collided with the Plaintiff's vehicle. The Plaintiff alleged that as a result of the accident, he had suffered a fractured right shoulder, a fractured sternum, a fractured skull, a fractured eye socket and fractured ribs. The Plaintiff further alleged that the Township of Franklin was negligent in allowing an alleged dangerous condition of the roadway to exist; specifically, the street lights on Williamstown Road were non-operational. Atlantic City Electric was a Co-Defendant as a result of their ownership and control of the non-operational street light. This matter was assigned to Edward N. Romanik, Esquire on January 25, 2021 and he was instructed to file a Motion to Transfer Venue from the Superior Court of New Jersey, Camden County, to the Superior Court of New Jersey, Gloucester County. Defense Counsel accepted the Assignment and he proceeded with the filing of an Answer to the Complaint on behalf of the insured with the Court on January 28, 2021. Defense Counsel subsequently filed a Motion to Transfer Venue from Camden County to Gloucester County which was ultimately granted on March 5, 2021. Defense Counsel continued with the exchange of Discovery and the completion of Depositions. On February 10, 2023, AmGuard Insurance Company filed a Complaint in Intervention pursuant to Rule 4:33-1, and Defense Counsel filed an Answer to AmGuard's Complaint with the Court on behalf of the insured on March 2, 2023. Plaintiff's Counsel filed a Motion for Leave to File an Amended Complaint which was ultimately granted, and the Plaintiff's Amended Complaint was filed with the Court on August 4, 2023. Four (4) Motions to Extend the Discovery End Date were filed by the various parties which were granted. The Discovery End Date was October 30, 2023. In addition, an Arbitration Hearing was scheduled to be conducted on January 4, 2024. As part of a global settlement demand, the Plaintiff was seeking payment from the insured in the amount of \$50,000.00. The Fund Solicitor opined that a settlement offer should not be entertained until a decision is rendered on Defense Counsel's anticipated filing of a Motion for Summary Judgment. A Settlement Conference before Judge Chell was conducted on October 31, 2023, and a tentative settlement was reached for a payment to the Plaintiff on behalf of the insured in the amount of \$10,000.00 pending TRICOJIF approval.

2.) **Dean v. Borough of Glassboro**-This matter involved the initial pre-suit assignment of Defense Counsel. On September 23, 2015, an ambulance was called to respond to treat a man lying in the middle of High Street, located in the Borough of Glassboro. The Claimant, Taharqu Dean, received medical attention and was placed on a gurney inside the ambulance for transport. The Plaintiff suffered from epilepsy and seizures. He was suffering a seizure when the Officers arrived at the scene. One of the Officers commented on the body cam video that he was aware that Mr. Dean was an epileptic. There were no controlled dangerous substances in his system. The experts in the case opined that it typically takes 25 to 30 minutes for an individual experiencing a seizure to fully regain their cognitive functions.

When Mr. Dean started to regain his functions, while in the ambulance, he began aggressively reacting to his recognition of being strapped to a stretcher in an ambulance. The EMTs contacted the Police and the Police returned to the scene and encountered Mr. Dean acting aggressively toward the EMTs. The body cam video showed Mr. Dean speaking incoherently. Mr. Dean acted aggressively toward the Officers, and they removed Mr. Dean from the ambulance and aggressively took him to the ground, face first. They were holding his face into the asphalt while they are placing him in wrist locks and attempting to handcuff him. He suffered injuries to his face and wrists (injury to the sensory branch of the radial nerve, the dorsal sensory nerve, a triangular fibrocartilage complex tear and a sprain of the scapholunate ligaments), and he was hospitalized for those injuries. The new Glassboro Chief of Police opined, after reviewing all of the reports and the body cam video, that the force used by the Officers was excessive and unnecessary. In addition, it was discovered that Glassboro had missing Internal Affairs files which would have allowed the jury to be instructed by the Judge that there was an adverse inference created that those missing files contained information that would have been detrimental to the Borough's defense. The Claimant was charged with disarming a Police Officer, two counts of Assaulting a Police Officer and Improper Behavior. The case was assigned pre-suit to A. Michael Barker, Esquire of *Barker, Gelfand, James & Sarvas, P.C.* on October 13, 2015. On November 13, 2017, the Borough was served with a formal Complaint. Defense Counsel filed an Answer to the Complaint on behalf of the insured and he attended an Initial Conference before the Court. In addition, Defense Counsel conducted a meeting with a representative from the Borough. Defense Counsel advised that he intended to retain a Police Practices Expert, a Psychiatric Expert, and a Medical Expert. Defense Counsel was advised of the current subrogation claim pending against the Plaintiff in the amount of \$6,763.22. Defense Counsel was in receipt of voluminous documents from the insured and he produced same to all parties. In addition, it was discovered that the Glassboro Police Department was missing at least 30 IA files between the years 2014-2017. It appeared that they were lost as a result of computer issues and a renovation. The Gloucester County Prosecutor's Office was notified and the Borough was waiting to hear back as to how they should proceed. A Status Conference was conducted by Judge Schneider on March 12, 2019 and on April 2, 2019 an Amended Scheduling Order was entered which extended the deadline for the completion of pretrial factual discovery to April 30, 2019. In addition, Plaintiff's Expert Reports were due to Defense Counsel by May 31, 2019 with Defense Counsel's Expert Reports due to Plaintiff's Counsel by June 28, 2019. Dispositive Motions were to be filed no later than August 15, 2019. An Initial Settlement Conference occurred on October 10, 2019 and a subsequent Settlement Conference before Judge Schneider occurred on January 17, 2020 which were unsuccessful in resolving the matter. The Plaintiff's demand for the settlement of this matter was for a payment in the amount of \$895,000.00. Judge Schneider valued the case between \$450,000.00 to \$600,000.00 with the possibility of a jury awarding punitive damages. Defense Counsel appeared before Borough Council on February 6, 2020 to seek approval to extend an Offer of Judgment in the amount of \$350,000.00 to the Plaintiff which was denied. The Fund authorized Defense Counsel to file an Offer of Judgment in the amount of \$75,000.00. Defense Counsel proceeded with the exchange of Discovery and the completion of expert Depositions. Defense Counsel filed a Motion for Summary Judgment on November 9, 2020, and on July 12, 2021, Judge Hillman ultimately entered an Order granting Defense Counsel's Motion in part, and denying Defense Counsel's Motion in part without prejudice. Defense Counsel's Motion was granted as to the Plaintiff's allegations of false arrest, false imprisonment, CR conspiracy, common law torts, punitive damages, and excessive force. Defense Counsel's Motion was denied as to false imprisonment after detention, Monell and super liability, excessive force after handcuffed, and failure to intervene. Defense Counsel subsequently filed a Notice of Appeal of the decision on August 4, 2021.

It was appealable pre-trial only to the extent the decision is based upon a legal application of qualified immunity analysis. Upon filing the Appeal, Defense Counsel was required to Brief the preliminary question of pre-trial appealability of the Summary Judgment Decision. Both sides briefed that issue and a decision had not yet been issued on that preliminary issue. The Third Circuit Court referred the matter to Third Circuit Mediation and an initial Mediation session occurred on December 20, 2021 before Mediator, Penny Conly Ellison, which was unsuccessful in resolving the matter. On July 26, 2022, Defense Counsel's Appeal was issued a USCA case no. and assigned a Case Manager. Defense Counsel subsequently received notice from the Third Circuit that the case was "tentatively listed on the merits for December 7, 2022"; and on March 22, 2023, an Order was entered vacating the July 12, 2021 Order and Remanding the matter for further proceedings. Defense Counsel notes that the Third Circuit Court essentially agreed with his main arguments as to the errors in Judge Hillman's Qualified Immunity analysis. A telephonic Status Conference was conducted on September 20, 2023 to discuss the USCA mandate, and an Order was ultimately entered scheduling the matter for a Settlement Conference to be conducted on October 2, 2023 before Judge Hillman. However, based upon a tentative settlement for a payment to the Plaintiff in the amount of \$350,000.00, on September 27, 2023, an Order was entered Administratively Terminating the matter for sixty (60) days. A proposed Settlement Agreement and Release was prepared and provided to Plaintiff for execution; however, Plaintiff's Counsel found issue with any language concerning the Officers' qualified immunity and demanded that all such references were removed from the settlement papers. The parties were able to resolve those issues, and on October 18, 2023, the MEL approved the settlement in the amount of \$350,000.00, inclusive of Counsel fees.

3.) Dowe v. Keating v. Township of Oldmans (Pedricktown Day Committee)-This matter involved the Third-Party Plaintiff's allegations contained in Superior Court of New Jersey, Salem County Third-Party Complaint arising from an incident which occurred on October 12, 2019. The Plaintiff, Carol Dowe, alleged that she was a lawful attendee at a Pedricktown Day Celebration being held on South Railroad Avenue, located in Pedricktown, in the Township of Oldmans, when she was caused to trip and fall as the result of an alleged dangerous and/or hazardous condition, specifically an alleged defective condition of the curb. The Plaintiff alleged that as a result of the incident, she suffered injuries to her hands, neck and back. The Plaintiff further alleged that a vendor participating in the event was negligent in allowing the dangerous and/or hazardous condition of the curb to exist. The Defendants/Third-Party Plaintiffs, William Keating and Helen Keating, filed this Third-Party Complaint alleging that the Township of Oldmans breached its contractual obligations to defend and indemnify the Defendants/Third-Party Plaintiffs and/or to provide the Defendants/Third-Party Plaintiffs with insurance coverage. The case was assigned to Timothy R. Bieg, Esquire of *Madden & Madden, P.A.*, on May 26, 2023 and he was advised that Pedricktown Day is hosted by the non-profit "Pedricktown Day Committee"; however, it is insured through the Township of Oldmans. Defense Counsel accepted the Assignment and he was advised that Default was entered against the insured on April 28, 2023. Defense Counsel subsequently filed a Motion to Vacate Default Judgment and Restore on June 6, 2023 which was ultimately granted on June 23, 2023. Defense Counsel proceeded with the filing of an Answer to the Third-Party Complaint with the Court on behalf of the insured on July 12, 2023. Defense Counsel subsequently filed a Motion to Dismiss the Complaint on August 30, 2023 based upon the Charitable Immunity Act which was ultimately granted without prejudice on October 12, 2023.

4.) **Hardy v. Borough of Paulsboro**-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey, Complaint arising from an incident which occurred on October 14, 2022. The *pro-se* Plaintiff, Frank L. Hardy, III, alleged that members of the Borough of Paulsboro Police Department performed an illegal search of his motor vehicle. The Plaintiff further alleged that the members of the Paulsboro Police Department falsified their reports and that the Plaintiff was charged with five (5) Counts of possession of a firearm which were ultimately dismissed after the Plaintiff spent three and a half (3.5) months in the Salem County Jail. The Plaintiff alleged that as a result of the actions and/or inactions of the members of the Borough of Paulsboro Police Department, he has suffered emotional distress and anguish, physical pain, and that he incurred significant violations of his civil rights. The Plaintiff further alleges that the Borough of Paulsboro was negligent in their duty to properly train and supervise the members of the Borough of Paulsboro Police Department and in ensuring that the Paulsboro Police Department is operated in a lawful manner preserving the rights and privileges of the citizens. The Plaintiff was seeking damages in the amount of \$3,140,000.00. The case was assigned to John C. Grady, Esquire of *Cockerill, Craig & Moore, LLC*, on March 9, 2023. Defense Counsel accepted the Assignment and he proceeded with his initial investigation into the incident. On April 5, 2023, Defense Counsel filed a Motion to Dismiss the *pro-se* Plaintiff's Complaint or in the alternative, for Summary Judgment on behalf of the insured Defendants. On October 16, 2023, District Court Judge O'Hearn entered an Order dismissing the Plaintiff's claims against the Paulsboro Police Department with prejudice. The Plaintiff's claims against Paulsboro Patrolman Andrew Burkhardt were dismissed without prejudice.

5.) **Delaney 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 14, 2021. The Plaintiff, Donald Delaney, alleged that he was walking in the parking area of the Riverwinds Community Center located at 1000 Riverwinds Drive, in the Township of West Deptford, when he was caused to slip and fall as a result of alleged icy conditions of the parking area. The Plaintiff alleged that as a result of the accident, he suffered a fractured left big toe and the Plaintiff underwent open-reduction internal fixation of his left big toe. The Plaintiff further alleged that the Township of West Deptford was negligent in allowing the dangerous and/or hazardous condition of the Community Center parking area to exist. The case was assigned to Timothy R. Bieg, Esquire of *Madden & Madden, P.A.*, on December 8, 2021. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint with Crossclaims with the Court on behalf of the insured on January 11, 2022. Defense Counsel continued with the exchange of Discovery and the completion of Depositions. The Discovery End Date expired on March 7, 2023. The parties proceeded to an Arbitration Hearing on May 24, 2023 and the Arbitrators entered a no cause of action against the insured based upon evidence that the lot was plowed and salted prior to the incident. Plaintiff's Counsel immediately filed a *Trial de Novo*. Defense Counsel subsequently filed a Motion for Summary Judgment with the Court on behalf of the insured on June 9, 2023 based upon the Plaintiff's failure to satisfy the liability and damages threshold as set forth under the New Jersey Tort Claims Act. On July 21, 2023, Judge Ragonese ultimately entered an Order denying the Motion. The Trial scheduled to commence on August 14, 2023 was adjourned. On August 15, 2023, Defense Counsel filed a Motion for Reconsideration of the July 21, 2023 Order denying Summary Judgment. Oral Argument on Defense Counsel's Motion for Reconsideration was conducted on November 3, 2023, and Judge Ragonese ultimately entered an Order granting the Motion and dismissing the Plaintiff claims against the insured with prejudice. Judge Ragonese agreed with Defense Counsel's argument that there was absolutely no palpably unreasonable conduct by the Township sufficient to submit this matter to a jury. Defense Counsel has confirmed that the Plaintiff will not be proceeding with the filing of an Appeal of the Decision.

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: November 7, 2023

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

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

LOSS CONTROL SURVEYS

- Township of Mannington on October 4, 2023
- Township of Quinton on October 4, 2023
- Township of Elk on October 10, 2023
- Township of Franklin on October 10, 2023
- Borough of Wenonah on October 10, 2023
- Township of Woolwich on October 10, 2023
- Township of Mantua on October 11, 2023
- Township of South Harrison on October 11, 2023
- Borough of Shiloh on October 12, 2023
- Township of Franklin on October 13, 2023
- Borough of Glassboro on October 13, 2023
- Township of Washington on October 17, 2023
- Borough of Pitman on October 18, 2023
- Township of East Greenwich on October 20, 2023
- Township of Fairfield on October 23, 2023
- Borough of Paulsboro on October 26, 2023

- Township of East Greenwich on October 27, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- There were no Law Enforcement Loss Control Visits in October

MEETINGS ATTENDED

- Executive Safety Committee Meeting on October 5, 2023
- Claims Committee Meeting on October 23, 2023
- Executive Fund Committee Meeting on October 23, 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

- Training Announcement: Disaster Management, Tuesday, October 10, 2023, from 1:00 PM-2:30 PM
- Post-Storm Clean-up & Recovery Operations Best Practices
- Hayrides – Best Practices
- 2024 Department of Homeland Security Threat Assessment
- MSI EXPO: Toms River Fire Academy, Tuesday, October 17, 2023
- Safety Recall Alert
- Ladder Best Practices
- Brush Collection Operations Best Practices
- Mobile Work Zones Temporary Traffic Best Practices
- Youth Coaches Best Practices
- Understanding Cannabis Integral to Injury Prevention & Employee Wellness On, Wednesday, October 25, 2023, at 9:00 AM
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

- Licensing Risk Analysis Update - Planning Considerations for the Law Enforcement Leader
- Maine Mass Shooting Further Reinforces Law Enforcement's Role in Prevention

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
Carney's Point	1
Elk	1
Monroe	60
Penns Grove	5
Pennsville	3
Pitman	4
Vineland	10
West Deptford	4
Woodbury	13

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

MONTHLY NEWSLETTER – NOVEMBER 2023

LADDER SAFETY

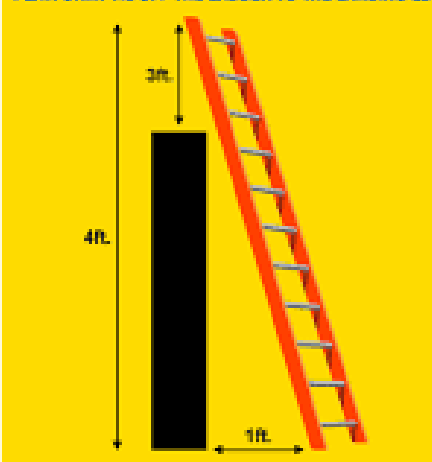
LADDER RULES

- ✓ Always face ladder when ascending or descending.
- ✓ Always maintain 3 points of contact on the ladder :
2 feet + 1 hand or
2 hands + 1 foot
- ✓ Top of ladder should never be used as a step.
- ✓ Ladders should never be moved, shifted or extended while occupied.
- ✓ Never carry an object or load that could cause you to lose your balance.



1:4 LADDER RULE

LADDER MUST EXTEND MINIMUM OF 3ft. (0.9m) PAST PLATFORM. TIE OFF THE LADDER TO THE LANDING EDGE.



FOR EVERY 4ft. (1.2m) OF HEIGHT A LADDER EXTENDS, ITS BASE SHOULD BE PLACED 1ft. (0.3m) FROM WHAT THE LADDER LEANS AGAINST.

MORE THAN 500,000 PEOPLE RECEIVE EMERGENCY ROOM TREATMENT FROM LADDER RELATED INJURIES EVERY YEAR.
MORE THAN 300 OF THESE FALLS END UP BEING FATAL.
IT IS BELIEVED THAT 100% OF ALL LADDER ACCIDENTS COULD BE PREVENTED IF PROPER ATTENTION TO EQUIPMENT AND TRAINING WERE PROVIDED.

- ✓ KEEP YOUR CENTER OF GRAVITY INSIDE THE LADDER RAILS AT ALL TIMES.
- ✓ DON'T STAND ON THE TOP TWO RUNGS OF A LADDER.
- ✓ LIMIT TIME ON THE LADDER TO AVOID FATIGUE.
- ✓ PLACE LADDER ON STABLE FLAT SURFACE WITH NO POTENTIAL FOR SLIPPING.

DATE November 06, 2023

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

FROM: Christopher Winter L/E Risk Management Consultant

RE TRICO Activities October

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, NAG Guideline and L/E Accreditation requirements.

2. Agency Visits:

Carneys Point PD

Deptford PD

Additional agencies being scheduled.

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

3. Training The Report Writing Class was canceled due to low response however, officers scheduled did attend the training at the ACM location on 11/02/23 at the Cape May County Police Academy. The class evaluation summary will be forwarded to the Fund Commissioners.

4. Law Enforcement Bulletins / Newsletters No Bulletins in line posted.

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

6. Meetings Attended

L/E Consultant Meeting	10/10/2023
TRICO Executive Claim Meeting	10/26/2023
TRICO Executive Meeting	10/26/2023

Christopher J. Winter, L/E RMC

**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: November 27, 2023 via Zoom Video Conference
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

NOVEMBER ACTIVITIES AND PLANNED EVENTS

Stress is an on-going concern and something we ALL experience to some degree on a daily basis. According to a recent OSHA report, workplace stress is responsible for 120,000 deaths each year and 65% of workers surveyed report being significantly stressed at work. This falls in line with our own employee survey responses showing over 50% reporting being stressed.

This has a direct impact on an employee's overall well-being, physically, emotionally and mentally, causing higher risk for co-morbidities. The key question is not do you feel stressed but rather how do you cope with it

Member Municipalities Wellness Activities some that can reduce stress levels

- Holiday cook offs Soups, Chili, Health holiday desserts, themed dishes, etc.
- Cooking Demos Food Bank of South Jersey
- Wellness Day offering BP screening and flu shots, various local vendors on well-being
- Fun Holiday Resilience Challenge offering suggestions on daily stress reducing practices at work and home
- Maintain Don't Gain Challenge
- Holiday Decorating pumpkins, doors, etc. to incorporate fun, team building, and creativity you all have some very talented employees
- Various presentations on topics such as stress starts in the mind, Diabetes, Conflict Resolution
- Foot Pedals for under the desk
- Refillable Water Coolers for PW, Fire and Police

I continue to share ideas with all of our Wellness Coordinators, combining input from both IF.

Reminder: All remaining Wellness Funds were to be encumbered by November 1st and can be used by February 1st, 2024. Some towns have already started planning for 2024! Bravo!

Dr. Elias' Program Leadership Group Coaching Crisis Response and Transformational Leadership As you know, it has been somewhat of a challenge to get the 9 remaining slots filled from our original Pilot Program efforts. Chris Winter has also attempted to reach out to all of the Chiefs within the IF to generate some interest and encourage participation.

Some of the Chiefs who participated in the Spring/Summer Cohort are indeed interested in sending more of their Offices. The main issue remains to be the on-going challenge of schedules.

Dr. Elias will be moving the next Cohort back to the 1st Quarter of 2024 in hopes of giving the Chiefs enough time to plan.

Wellness Advisory Committee

The first meeting for 2024 will be held during the 1st quarter. The date and time yet to be determined.

According to Calorie Control Council, Americans take in 3,000 to 4,500 calories at their Thanksgiving celebrations. Try to stick with controlled portions

**How did you do this year at Thanksgiving?
There is still time to plan how you will tackle the next celebration!**

Inquired about SCM		
Plan to attend or attended SCM		
Wellness meeting with WC		
Schedule change		
TRICO JIF		
2023 Wellness		
MUNICIPALITY VISITS	SIZE	October
Carneys Point		
Clayton		Wellness day Oct 5th
Deptford		
East Greenwich		Wellness Week Oct 16-20 many vendors throughout the week. I'm doing presentation.
Elk		Chair massage
Elsinboro		5 gallon Igloo refillable water coolers for the Police and Fire companies
Fairfield		
Franklin Twp.		Standing desks??
Glassboro		Wellness meeting to discuss Healthy cooking presentation for Highway Crew. Waiting to get available date from resource offering this.
Greenwich		
Harrison		
Hopewell		
Logan		Connection made with Ed to encumber remaining wellness funds. Offered help on ideas for using the funds.
Lower Alloways Creek		
Mannington		
Mantua		
Monroe		
National Park		wear pink. I'll be attending a wellness brainstorming session as soon as they have time...targeting end of Oct
Oldmans		emailed Joy to let her know Food Bank has Dec 1st open only if Nat'l Park and WH would like to move forward with a presentation/demo
Paulsboro		
Penns Grove		Ideas shared (water fountain refilling station, chair massages)
Pennsville		Meeting with Anjanette on wellness ideas. Would like to have me in to give my "retreat" presentation, perhaps sometime in Nov. Waiting on possible dates and times.
Pilesgrove		
Pitman		Confirmed to attend: Dr. Luong Dentist, Chair massage, Sound healing, FBSJ Reached out to Jag-One (chris to call back), Rite Aid, Rowan Planning on a Wellness event on Oct 27th 11-2
Quinton		
Shiloh		
South Harrison		spoke with Bob at the JIF meeting. They are still trying to hire someone.
Swedesboro		
Upper Pittsgrove		
Vineland		Hunt for Pink October - office door decorating for Breast Cancer Awareness month
Washington Twp.		Wellness Fair Oct 17th
West Deptford		
Wenonah		WALKtober for the month
Westville		
Woodbury		
Woodbury Heights		
Woolwich		



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

	October-23	October-22	YTD October 23	YTD October 22
# of New Claims Reported	33	24	395	433
# of Report Only	8	14	154	173
% Report Only	24%	58%	39%	40%
# of Medical Only	20	8	191	193
# of Lost Time	5	2	48	64
Medical Only to Lost Time Ratio	80:20	80:20	80:20	75:25
Claim Petition	0	0	2	3
COVID-19	0	2	9	3
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	1.8	1.3	5.0	10.8
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.5	0.3	1.6	1.7

Nurse Case Management	October-23	October-22
# of Cases Assigned to Case Management	41	29
# of Cases >90 days	31	23

Savings	October-23	October-22	YTD October 23	YTD October 22
Bill Count	204	146	2278	2416
Provider Charges	\$266,082	\$255,630	\$3,448,760	\$3,995,313
Repriced Amount	\$112,501	\$53,573	\$1,234,561	\$1,385,930
Savings \$	\$153,581	\$202,057	\$2,214,199	\$2,609,382
% Savings	58%	79%	64%	65%

QualCare Network Provider Penetration Rate	October-23	October-22	YTD October 23	YTD October 22
Bill Count	91%	95%	91%	92%
Provider Charges	93%	99%	90%	94%

Exclusive Provider Panel Penetration Rate	October-23	October-22	YTD October 23	YTD October 22
Bill Count	97%	94%	94%	94%
Provider Charges	97%	99%	95%	96%

Transitional Duty Summary		YTD October 23	YTD October 22
% of Transitional Duty Days Worked		68%	69%
\$ Saved By Accommodating		\$285,542	\$306,079
% of Transitional Duty Days Not Accommodated		32%	31%
Cost Of Days Not Accommodated		\$172,211	\$166,943



**Gloucester, Salem, Cumberland Counties Municipal JIF
Averaged Days To Report By JIF Member
(Indemnity, Medical Only, Report Only)
1/1/2023 - 10/30/2023**

	# Of Claims Reported	Average Days Reported to Qual-Lynx	Average Days Reported To Employer
CARNEYS POINT TOWNSHIP	1	0.0	0.0
CLAYTON BOROUGH	7	0.3	0.0
DEPTFORD TOWNSHIP	41	2.4	1.4
EAST GREENWICH TOWNSHIP	4	5.0	3.5
ELK TOWNSHIP	2	3.5	0.0
FRANKLIN TOWNSHIP	9	1.0	0.0
GLASSBORO BOROUGH	25	2.8	0.2
GREENWICH TOWNSHIP	5	2.2	0.8
HARRISON TOWNSHIP	7	116.3	0.0
HOPEWELL TOWNSHIP	1	12.0	8.0
LOGAN TOWNSHIP	7	8.0	4.4
MANTUA TOWNSHIP	4	2.8	0.3
MONROE TOWNSHIP	44	3.5	0.3
OLDMANS TOWNSHIP	1	21.0	0.0
PAULSBORO BOROUGH	7	3.6	2.9
PENNS GROVE BOROUGH	2	2.0	1.5
PENNSVILLE TOWNSHIP	16	2.2	0.1
PIESGROVE TOWNSHIP	2	0.0	0.0
PITMAN BOROUGH	3	0.0	0.0
QUINTON TOWNSHIP	1	0.0	0.0
SOUTH HARRISON TOWNSHIP	1	14.0	7.0
VINELAND CITY	109	2.9	0.9
WASHINGTON TOWNSHIP	36	1.4	0.1
WEST DEPTFORD TOWNSHIP	29	4.0	11.2
WESTVILLE BOROUGH	2	0.5	0.0
WOODBURY CITY	24	4.1	0.6
WOODBURY HEIGHTS BOROUGH	2	2.0	0.5
WOOLWICH TOWNSHIP	1	0.0	0.0
Grand Total	393	5.0	1.6



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

October 2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	5	2.2	0.0
MEDICAL ONLY	20	1.9	0.7
REPORT ONLY	8	1.5	0.4
Grand Total	33	1.8	0.5

1/1/2023 - 10/30/2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	48	2.1	6.9
MEDICAL ONLY	191	7.6	0.9
REPORT ONLY	154	2.6	0.7
Claim Petition	2	812.5	0.0
Grand Total	395	9.0	1.6

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	5	2.2	0.0
MEDICAL ONLY	20	1.9	0.7
REPORT ONLY	8	1.5	0.4
Grand Total	33	1.8	0.5

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	48	2.1	6.9
MEDICAL ONLY	186	7.6	0.9
REPORT ONLY	151	2.6	0.7
Claim Petition	1	1007.0	0.0
Grand Total	386	7.5	1.6

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Grand Total	0		

Covid-19 Claims Reported

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



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

Of Claims Open to Nurse Case Management

	Open		Re-Open		GRAND TOTAL
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	
CLAYTON BOROUGH	1	0	0	0	1
DEPTFORD TOWNSHIP	4	0	1	0	5
FRANKLIN TOWNSHIP	1	0	0	0	1
GLASSBORO BOROUGH	2	1	0	0	3
GREENWICH TOWNSHIP	1	0	0	0	1
LOGAN TOWNSHIP	1	0	0	0	1
MANTUA TOWNSHIP	1	0	0	0	1
MONROE TOWNSHIP(TRIJIF)	4	2	0	0	6
PAULSBORO BOROUGH	1	1	0	0	2
QUINTON TOWNSHIP	1	0	0	0	1
VINELAND CITY	5	4	2	0	11
WEST DEPTFORD TOWNSHIP	3	0	0	0	3
WESTVILLE BOROUGH	1	0	0	0	1
WOODBURY CITY	2	0	1	0	3
WOOLWICH TOWNSHIP	1	0	0	0	1
Grand Total	29	8	4	0	41



**Gloucester, Salem, Cumberland Counties Joint Insurance Fund
Transitional Duty Summary Report
1/1/2023 - 10/30/2023**

	% Of				% Of		
	Transitional Duty Days Available	Transitional Duty Days Worked	Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
CLAYTON BOROUGH	27	0	0%	\$0	27	100%	\$3,191
DEPTFORD TOWNSHIP	778	539	69%	\$50,649	239	31%	\$23,766
EAST GREENWICH TOWNSHIP	20	18	90%	\$730	2	10%	\$84
GLASSBORO BOROUGH	322	0	0%	\$0	322	100%	\$40,555
GREENWICH TOWNSHIP	78	64	82%	\$9,235	14	18%	\$2,020
HARRISON TOWNSHIP	39	39	100%	\$1,582	0	0%	\$0
LOGAN TOWNSHIP	513	305	59%	\$37,718	208	41%	\$29,499
MANTUA TOWNSHIP	22	22	100%	\$921	0	0%	\$0
MONROE TOWNSHIP	520	418	80%	\$48,290	102	20%	\$15,991
PAULSBORO BOROUGH	151	71	47%	\$2,972	80	53%	\$5,560
PENNS GROVE BOROUGH	82	82	100%	\$3,432	0	0%	\$0
PENNSVILLE TOWNSHIP	22	0	0%	\$0	22	100%	\$1,807
PILES GROVE TOWNSHIP	7	7	100%	\$293	0	0%	\$0
VINELAND CITY	1091	1047	96%	\$94,005	44	4%	\$6,869
WASHINGTON TOWNSHIP	51	0	0%	\$0	51	100%	\$7,777
WEST DEPTFORD TOWNSHIP	337	192	57%	\$26,512	145	43%	\$22,119
WESTVILLE BOROUGH	42	22	52%	\$3,454	20	48%	\$3,140
WOODBURY CITY	153	68	44%	\$5,749	85	56%	\$9,835
Grand Total	4255	2894	68%	\$285,542	1361	32%	\$172,211



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	186	\$248,494	\$97,830	\$150,664	61%
Negotiated	3	\$2,100	\$1,350	\$750	36%
Out Of Network	15	\$15,488	\$13,321	\$2,167	14%
Grand Total	204	\$266,082	\$112,501	\$153,581	58%

Provider Specialty	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	0	2	0	0	2	\$20,015
Anesthesiology	0	2	0	1	3	\$1,970
Behavioral Health	2	0	3	1	6	\$1,245
Durable Medical Equipment	10	0	0	4	14	\$3,195
Emergency Medicine	0	0	0	4	4	\$1,240
Hospital	0	8	0	0	8	\$44,855
Laboratory Services	2	0	0	0	2	\$1,254
Medical Transportation	4	0	0	0	4	\$2,174
MRI/Radiology	3	1	0	0	4	\$1,158
Neurosurgery	6	0	0	0	6	\$3,741
Occupational Medicine	11	0	0	0	11	\$990
Orthopedic Surgery	25	0	0	0	25	\$32,526
Other	0	0	0	5	5	\$0
Pain Management	3	0	0	0	3	\$3,020
Physical Medicine & Rehab	3	0	0	0	3	\$1,783
Physical therapy	93	0	0	0	93	\$32,887
Physicians Fees	0	1	0	0	1	\$113
Sports Medicine	3	0	0	0	3	\$760
Urgent Care Center	7	0	0	0	7	\$657
Grand Total	172	14	3	15	204	\$153,581



**Gloucester, Salem, Cumberland Counties Municipal JIF
PPO Savings Report
1/1/2023 - 10/30/2023**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	2063	\$3,117,427	\$988,876	\$2,128,552	68%
Negotiated	38	\$76,919	\$55,658	\$21,261	28%
Out Of Network	177	\$254,414	\$190,027	\$64,387	25%
Grand Total	2278	\$3,448,760	\$1,234,561	\$2,214,199	64%

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	0	19	0	1	20	\$330,727
Anesthesiology	0	23	0	4	27	\$25,090
Behavioral Health	40	0	27	15	82	\$13,686
Durable Medical Equipment	26	6	1	10	43	\$12,420
Emergency Medicine	0	5	0	69	74	\$4,610
Hospital	0	106	0	12	118	\$301,818
Laboratory Services	8	0	0	16	24	\$1,033
Medical Transportation	33	0	0	0	33	\$9,716
MRI/Radiology	54	44	0	2	100	\$45,514
Neurology	0	0	3	1	4	\$13,221
Neurosurgery	51	2	0	0	53	\$129,566
Occupational Medicine	97	0	0	0	97	\$82,251
Orthopedic Surgery	218	2	0	0	220	\$688,919
Other	0	0	0	24	24	\$55,867
Pain Management	25	4	0	0	29	\$28,885
Physical Medicine & Rehab	22	0	0	0	22	\$12,874
Physical therapy	908	0	0	0	908	\$272,053
Physicians Fees	0	44	0	2	46	\$7,924
Podiatry	0	0	0	4	4	\$70
Sports Medicine	30	0	0	0	30	\$8,004
Urgent Care Center	104	0	0	12	116	\$16,370
Grand Total	1616	255	31	172	2074	\$2,060,618

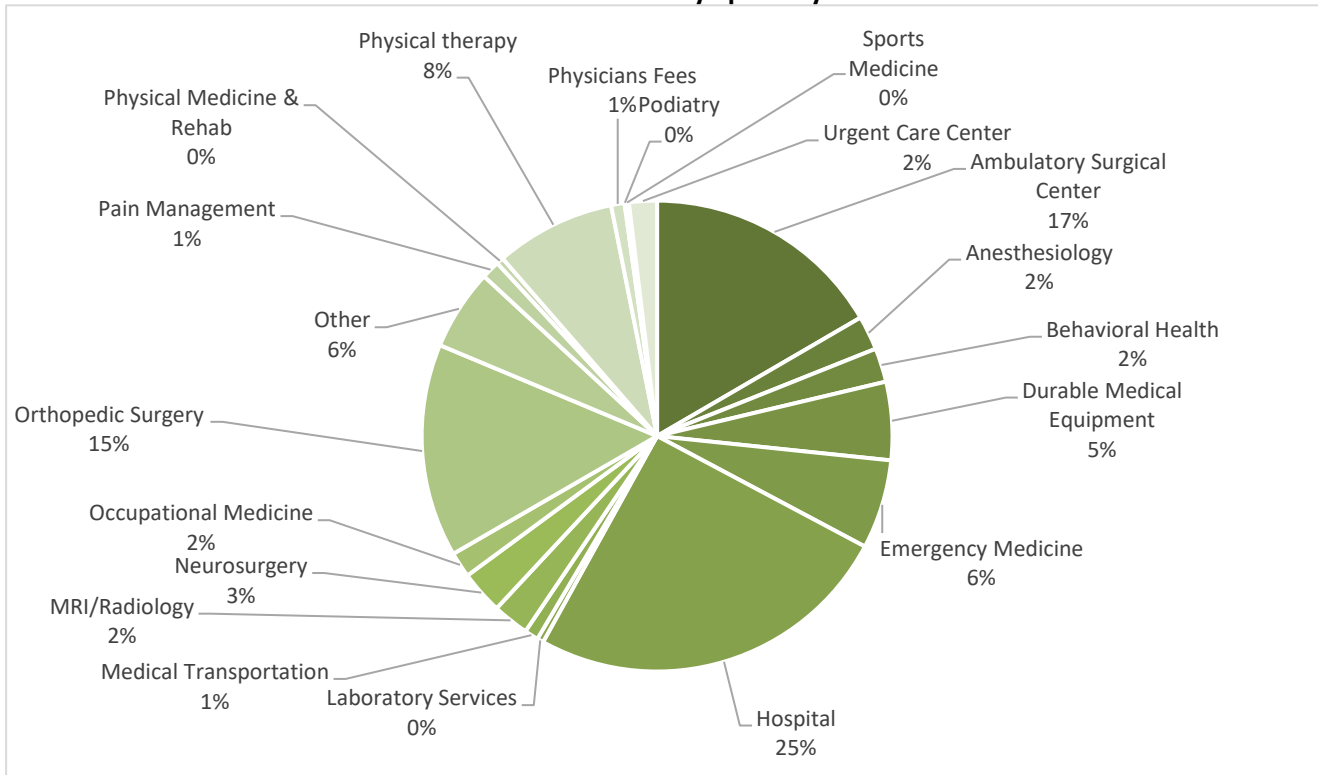


**Gloucester, Salem, Cumberland Counties Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2023 - 10/30/2023**

Top 10 Providers

	Repriced Amount
PREMIER ORTHOPAEDIC & SPORTS MED ASSOC OF SNJ	\$112,015
FELLOWSHIP SURGICAL CENTER, LLC	\$71,865
PREMIER ORTHO ASSOC SURG CENTER	\$68,927
INSPIRA MEDICAL CENTER MULLICA HILL	\$66,490
KENNEDY HEALTH	\$59,406
COOPER HEALTH SYSTEMS	\$52,744
EMERGENCY CARE SERVICES OF NJ	\$50,002
NEUROPHYSIOLOGIC INTERPRETIVE SPECIALISTS LLC	\$47,316
HOME CARE CONNECT LLC	\$44,023
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	\$36,235
Grand Total	\$609,023

Paid Provider By Specialty





Managed Care Quick Notes

A 61 year old heavy equipment operator with multiple comorbidities including obesity, smoking high blood pressure, high cholesterol, heart disease, and diabetes injured his back while removing a tire from a truck.

Our nurse case manager identified issues with scheduling an MRI due to a chip the claimant has to monitor his heart and intervened to provide information needed to get the MRI scheduled. The MRI did reveal a new L2-3 disc extrusion. Pain management and an EMG were ordered. A series of 2 nerve root block injections provided minimal relief. The claimant returned to the spine doctor who recommended lumbar laminectomy and decompression L2-L5. Due to the claimant's comorbidities cardiac clearance was required and obtaining the clearance delayed scheduling the surgery. The claimant remained out of work because the restrictions could not be accommodated. After a month of attempting to get the cardiac clearance from the claimant's cardiologist surgery was scheduled but needed to be scheduled at a hospital with an overnight stay instead of an ambulatory surgery center. Our Medical Director reviewed the surgery and approved.

The nurse case manager contacted the claimant post surgery to be sure he was following instructions and was aware of his follow up appointment. The NCM made arrangements for post op physical therapy to begin after the follow up visit. The claimant was making appropriate progress but there was a delay due to Covid. Three months post op work hardening was ordered. The NCM reminded the doctor that an FCE would be needed before return to full duty. The claimant did not tolerate work hardening so the therapist contacted the doctor and NCM to discuss. The doctor felt that the claimant appeared to have reached a plateau with his treatment. The claimant had complaints of leg pain which the doctor related to a non work related issue. An FCE was ordered. The FCE report indicated that the claimant demonstrated significant sub-maximum effort and significant symptom magnification. He demonstrated the ability to work medium category work. The doctor discharged him with permanent restrictions. The employer could not accommodate the permanent restrictions. The claimant did not return to work and used his own time until he retired.

Multiple comorbidities as well as prior lumbar injuries resulted in complications and impacted the final result for this claimant. The entire Qual-Lynx team worked closely with each other as well as the employer, defense panel, providers, and the claimant to obtain the best possible outcome.

Technical Risks Services Director

Monthly Executive Report

November 8, 2023



Summary

On October 10, 2023, the CyberJif issued revised Framework requirements for CyberLoss deductible relief. The current deductible for a member who does meet even the minimum standard of CyberLoss protection is \$50,000 plus a 20% co-payment of the next \$300,000 of loss for a potential loss of \$110,000 in the event of a claim. A loss of this magnitude could be devastating for a small town and threat actors do not care if you are a small town when it comes to Ransomware payments. Furthermore, they do not target *large* towns specifically for their attacks they target *weak* towns. Without the most basic of protections required by the CyberJif framework, yours is a *weak* town.

However, many towns complained that some of the requirements under Minimum Security were too draconian and unattainable within the budgets allotted by small towns. Although the underwriters disagreed, they devised a compromised solution that is fair to all and at least 80-90% effective at the Basic Level.

The Minimum-Security framework has been broken into 2 parts Basic and Intermediate. All of the elements of Minimum are included in parts of either form, no new ones have been added. This means if you qualified for Minimum already you have met the requirements for Basic *and* Intermediate. If you are having trouble with Minimum consider applying for Basic first. You will at least have reduced your deductible to \$35,000 and no co-pay. Two of the Basic requirements are Cyber Hygiene and Vulnerability testing. Your JIF already provides that service for you, all that is required is cooperation with the programs that have been designed.

In addition, those meeting the Intermediate requirement, or full Minimum. Will have a \$20,000 deductible, this has been sweetened by underwriting from \$25,000.

Advanced is unchanged and will reduce your deductible to zero.

If you have filed Minimum or Advanced already and it has been accepted by Underwriting, then no action is required by you. If you have not filed anything to date, please consider getting the Basic form in as soon as possible. You can file the other forms later. This will at least give Underwriting an idea of the level of compliance that is in place.

Remember whatever is on these forms is re-evaluated at the *time of the loss*. So please make sure they are accurate.

Finally, the deadline for submission has been extended to June 30, 2024.

There is an FAQ page which is updated regularly located on your JIF website. We encourage you to use it. If you have questions beyond that please refer them to me.

Jerry Caruso

Technical Risk Services Director



Cyber Security Bulletin November 2023

The Importance of Analyzing Emails

When analyzing potentially dangerous emails, consider the following five checks:

1. **Sender Verification:** Confirm that the email comes from a legitimate source. Look for discrepancies in email addresses, such as subtle misspellings or unusual domain names that try to mimic reputable organizations.
2. **Unsolicited Attachments:** Be wary of unexpected attachments, especially those with unusual file types (.exe, .zip, .scr) as they can contain malware.
3. **Links Inspection:** Hover over any links without clicking to verify the URL. Fraudulent links may lead to phishing websites designed to steal personal information.
4. **Language and Content:** Pay attention to poor grammar, spelling mistakes, and urgent or threatening language that pressures the recipient into immediate action – a common tactic in phishing emails.
5. **Request Legitimacy:** Scrutinize any requests for sensitive information, money transfers, or credential verification. Legitimate companies typically do not ask for personal details via email.

Always err on the side of caution and verify any suspicious communications through alternative methods before responding or clicking on anything within the email.

November 18, 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 October 31, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 86,065.13. This generated an average annual yield of 3.03%. However, after including an unrealized net loss of \$ 14,071.98 in the asset portfolio, the yield is adjusted to 2.53% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,145,632.84 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 \$24,613,066.21.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 28,609.59 YTD \$ 444,590.89 (detailed in my report)

Salvage Receipts \$ 0.00

Overpayment Reimbursement \$ 1,214.75

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

All Member Balances are now combined in one report and shows that \$ 1,378.51 in interest has been applied to the existing balances as shown in the attached report totaling \$547,539.99 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 \$ 845,827.28. The claims detail shows 457 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 \$ 34,574,710.02 to a closing balance of \$ 33,627,828.54 showing a decrease in the fund of \$ 946,861.48 A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

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

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

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

8/2	GREENWICH TWP.	2012226276	ROBERT BECKER	WC	2021	1,385.18	
8/17	CLAYTON BOROUGH	2023288655	CLAYTON BOROUGH	PR	2022	1,236.33	
8/18	WESTVILLE BOROUGH	2021223495	OHNATHAN COFFIN	W/C	2020	22,185.00	
TOTAL AUG.						53,974.69	
TOTAL YTD							344,361.76
9/1	MONROE TOWNSHIP	2022267652	MONROE TOWNSHIP	PR	2022	29,540.12	
9/6	PILESGROVE TWP	2022264424	PILESGROVE TWP	PR	2022	16,820.00	
9/6	CLAYTON BOROUGH	2022265109	CLAYTON BOROUGH	PR	2022	5,608.68	
9/6	MONROE TOWNSHIP	2022267872	MONROE TOWNSHIP	PR	2021	4,126.30	
9/7	DEPTFORD TWP.	2020205686	DEPTFORD TWP.	PR	2020	4,405.23	
9/18	WOOLWICH TWP	2022263899	WOOLWICH TWP	PR	2022	6,600.47	
9/20	ELK TOWNSHIP	2024309910	ELK TOWNSHIP	PR	2023	1,500.00	
9/20	FAIRFIELD TWP	2020191620	FAIRFIELD TWP	PR	2019	3,020.74	
TOTAL SEP.						71,621.54	
TOTAL YTD							415,983.30
10/3	LOGAN TOWNSHIP	2022262529	LOGAN TOWNSHIP	PR	2022	15,291.25	
10/3	CLAYTON BOROUGH	2022261737	CAROL LANGLEY	WC	2022	1,229.36	
10/3	GLASSBORO BOROUGH	2017106238	GLASSBORO BOROUGH	PR	2017	51.24	
10/3	DEPTFORD TWP.	2023292626	DEPTFORD TWP.	PR	2022	100.00	
10/4	MONROE TOWNSHIP	2023282733	MONROE TOWNSHIP	PR	2022	4,184.45	
10/4	MANTUA TOWNSHIP	2023298681	MANTUA TOWNSHIP	PR	2023	5,000.00	
10/6	HARRISON TWP	2020196091	PATRIC MORRIS	WC	2020	100.00	
10/19	WASHINGTON TWP.	2023279794	KYLE WELSH	WC	2022	1,904.29	
10/19	WASHINGTON TWP.	2023279796	TYLER KELLY	WC	2022	667.00	
10/19	HARRISON TWP	1172192	HARRISON TWP	PR	2013	80.00	
TOTAL OCT.						28,607.59	
TOTAL YTD							444,590.89

TRI-COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2023

	<u>August</u>	<u>September</u>	<u>October</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	30,597,723.91	35,068,257.60	34,574,710.02	
RECEIPTS:				
Interest Income Cash	64,003.06	-69,096.14	66,141.71	575,127.42
Premium Assessment Receipts	4,847,948.00	188,763.00	0.00	16,183,456.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage Reimb. Receipts	0.00	0.00	0.00	
Fund Year 2023	0.00	1,500.00	6,214.75	43,271.46
Fund Year 2022	1,236.33	59,124.48	23,376.35	178,852.49
Fund Year 2021	1,385.18	4,126.30	0.00	66,690.22
Fund Year 2020	52,853.18	4,405.23	100.00	157,316.95
Fund Year 2019	0.00	3,020.74	0.00	3,054.48
Closed Fund Year	0.00	0.00	131.24	2,214.82
Total Subrogation, Salvage Reimb. Receipts	55,474.69	72,176.75	29,822.34	451,400.42
FY 2023 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2022 Appropriation Refunds	0.00	0.00	0.00	1,980.00
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Closed Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
E- IF Closed Year Dividend	0.00	0.00	0.00	0.00
Other	0.00	38,544.77	0.00	46,538.19
TOTAL RECEIPTS:	4,967,425.75	230,388.38	95,964.05	17,258,502.03

DISBURSEMENTS:

Net Claim Payments				
Fund Year 2023	117,983.74	315,364.63	297,098.81	2,034,947.00
Fund Year 2022	63,585.40	63,156.24	53,350.46	1,255,334.31
Fund Year 2021	44,835.44	70,600.40	119,099.52	656,575.74
Fund Year 2020	29,679.28	35,208.45	11,171.44	469,494.08
Fund Year 2019	27,360.26	49,505.50	354,928.19	849,278.16
Closed Fund Year	0.00	0.00	12.00	540.00
Total Net Claim Payments	283,444.12	533,835.22	835,660.42	5,266,169.29
E p. Admin Bill List Payments				
E p. Cont. Charges FY 2023	213,447.94	167,060.74	202,551.58	2,560,319.33
E- IF Premium FY 2023	0.00	0.00	0.00	386,750.59
Property Fund Charges FY 2023	0.00	0.00	0.00	0.00
POL/EPL Polic Premium FY 2023	0.00	0.00	0.00	1,612,313.00
M.E.L. Premium FY 2023	0.00	0.00	0.00	1,762,874.00
C ber Risk Premium FY 2023	0.00	0.00	0.00	432,584.00
E p. Cont. Charges FY 2022	0.00	7,680.00	2,200.00	288,276.31
E p. Cont. Charges FY 2021	0.00	7,680.00	0.00	13,645.14
E p. Cont. Charges FY 2020	0.00	7,680.00	0.00	7,680.00
E p. Cont. Charges FY 2024	0.00	0.00	2,333.53	2,333.53
Other	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	100.00	853,891.81
Total Bill List Payments	213,447.94	190,100.74	207,185.11	7,920,667.71
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	-1,867.65
TOTAL DISBURSEMENTS:	496,892.06	723,935.96	1,042,845.53	13,184,969.35

Closing Balance for the Period:	35,068,257.60	34,574,710.02	33,627,828.54
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Account Net Cash Change During the Period				
Operating Account	4,430,383.39	-395,229.19	-986,156.42	3,630,002.11
CMI Investment Program	44,466.17	-127,320.91	32,078.46	388,123.92
Investment Account	-1,237,723.68	10,502.37	4,541.03	-2,483,195.54
Asset Management Account	1,233,685.00	18,596.33	1,155.00	2,532,557.63
Claims Imprest Account	-167.59	52.81	1,527.41	1,532.94
Expense Contingenc Account	-109.60	-148.99	-26.96	4,511.62
Total Change in Account Net Cash:	4,470,533.69	-493,547.58	-946,881.48	4,073,532.68

Proof: 0.00 0.00 0.00

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

CURRENT MONTH **October**

CURRENT FUND YEAR **2023**

	Description:	INVEST ACCT	ASSET MGR	OPERATING ACCOUNT	CLAIMS ACCOUNT	ADMIN EXPENSE	UnNamed #6	JCMI
	ID Number:							
	Maturity (Yrs)							
	Purchase Yield:							
	TOTAL for All Accts & instruments							
Opening Cash & Investment I	\$34,574,710.02	28,384.18	2,531,411.63	7,320,221.37	100,313.89	3,083.29	10,307.91	24,580,987.75
Opening Interest Accrual Bal:	\$14,215.57	-	14,215.57	-	-	-	-	-
1 Interest Accrued and/or Inte	\$10,392.46	\$0.00	\$10,392.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$2,630.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,630.56
5 Interest Paid - Cash Instr.s	\$73,042.11	\$0.00	\$0.00	\$26,532.70	\$1,661.71	\$172.82	\$0.00	\$44,674.88
6 Interest Paid - Term Instr.s	\$4,541.03	\$0.00	\$4,541.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$14,071.98	\$0.00	\$1,155.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$15,226.98
8 Net Investment Income	\$71,993.15	\$0.00	\$11,547.46	\$26,532.70	\$1,661.71	\$172.82	\$0.00	\$32,078.46
9 Deposits - Purchases	\$1,079,362.98	\$4,541.03	\$0.00	\$31,066.42	\$836,570.42	\$207,185.11	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,092,386.17	\$0.00	-\$4,541.03	-\$1,043,755.53	-\$836,704.72	-\$207,384.89	\$0.00	\$0.00
Ending Cash & Investment Bal	\$33,627,828.55	\$32,925.21	\$2,532,566.63	\$6,334,064.96	\$101,841.30	\$3,056.33	\$10,307.91	\$24,613,066.21
Ending Interest Accrual Balance	\$20,067.00	\$0.00	\$20,067.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$622,212.34	\$0.00	\$0.00	\$0.00	\$541,625.28	\$80,587.06	\$0.00	\$0.00
(Less Deposits in Transit)	-\$1,988.20	\$0.00	\$0.00	-\$120.56	\$0.00	-\$1,867.64	\$0.00	\$0.00
Balance per Bank	\$34,248,052.69	\$32,925.21	\$2,532,566.63	\$6,333,944.40	\$643,466.58	\$81,775.75	\$10,307.91	\$24,613,066.21

Investment Income Allocation													
ETE	Interest Allocation Flag 1=	1	1	1	1	1	0	0	0	0	1	1	
		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2023	Opening Cash & Investment	371,152.58	1,086,883.08	317,179.34	2,938,160.30	1,125,284.18	(169,598.69)	184,796.47	(53,866.53)	1,567,026.56	618,041.68	14,271.25	\$7,999,330.21
	Opening Interest Accrual Bal	169.32	375.78	109.93	1,014.09	388.14	0.00	0.00	0.00	0.00	218.93	4.92	\$2,281.12
	1 Interest Accrued and/or Int	\$112.66	\$329.91	\$96.28	\$891.85	\$341.57	\$0.00	\$0.00	\$0.00	\$0.00	\$187.60	\$4.33	\$1,964.20
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 Amortization and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$28.52	\$83.51	\$24.37	\$225.75	\$86.46	\$0.00	\$0.00	\$0.00	\$0.00	\$47.49	\$1.10	\$497.18
	5 Interest Paid - Cash Instr.s	\$791.81	\$2,318.75	\$676.67	\$6,268.24	\$2,400.67	\$0.00	\$0.00	\$0.00	\$0.00	\$1,318.52	\$30.45	\$13,805.11
	6 Interest Paid - Term Instr.s	\$54.02	\$119.90	\$35.08	\$323.55	\$123.84	\$0.00	\$0.00	\$0.00	\$0.00	\$69.85	\$1.57	\$727.81
	7 Realized Gain (Loss)	-\$152.55	-\$446.72	-\$130.36	-\$1,207.61	-\$462.50	\$0.00	\$0.00	\$0.00	\$0.00	-\$254.02	-\$5.87	-\$2,659.63
	8 Net Investment Income	\$780.44	\$2,285.45	\$666.95	\$6,178.23	\$2,366.20	\$0.00	\$0.00	\$0.00	\$0.00	\$1,299.59	\$30.01	\$13,606.86
	9 Interest Accrued - Net Char	\$58.64	\$210.02	\$61.20	\$568.29	\$217.73	\$0.00	\$0.00	\$0.00	\$0.00	\$117.75	\$2.76	\$1,236.39
	Ending Cash & Investment	\$201,491.41	\$1,084,653.51	\$309,187.66	\$2,836,171.59	\$1,127,432.65	-\$169,598.69	\$184,796.47	-\$53,866.53	\$1,567,026.56	\$414,338.41	\$14,298.50	\$7,515,931.53
	Ending Interest Accrual Bal	\$227.96	\$585.80	\$171.13	\$1,582.39	\$605.87	\$0.00	\$0.00	\$0.00	\$0.00	\$336.68	\$7.68	\$3,517.50

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2022	Opening Cash & Investment	(211,211.44)	932,189.08	283,671.79	1,568,917.04	958,828.43	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,310,405.40	0.00	\$4,440,055.87
	Opening Interest Accrual Bal	(7.12)	405.45	122.10	702.38	406.24	(0.37)	0.00	0.00	(5.73)	562.27	0.00	\$2,185.22
	1 Interest Accrued and/or Int	\$0.00	\$282.96	\$86.11	\$476.23	\$291.04	\$0.00	\$0.00	\$0.00	\$0.00	\$397.76	\$0.00	\$1,534.09
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 Amortization and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$71.62	\$21.80	\$120.54	\$73.67	\$0.00	\$0.00	\$0.00	\$0.00	\$100.68	\$0.00	\$388.31
	5 Interest Paid - Cash Instr.s	\$0.00	\$1,988.72	\$605.18	\$3,347.11	\$2,045.56	\$0.00	\$0.00	\$0.00	\$0.00	\$2,795.61	\$0.00	\$10,782.18
	6 Interest Paid - Term Instr.s	\$0.00	\$129.36	\$38.96	\$224.10	\$129.61	\$0.00	\$0.00	\$0.00	\$0.00	\$179.40	\$0.00	\$701.43
	7 Realized Gain (Loss)	\$0.00	-\$383.14	-\$116.59	-\$644.84	-\$394.09	\$0.00	\$0.00	\$0.00	\$0.00	-\$538.59	\$0.00	-\$2,077.25
	8 Net Investment Income	\$0.00	\$1,960.16	\$596.49	\$3,299.05	\$2,016.18	\$0.00	\$0.00	\$0.00	\$0.00	\$2,755.46	\$0.00	\$10,627.34
	9 Interest Accrued - Net Char	\$0.00	\$153.59	\$47.15	\$252.13	\$161.43	\$0.00	\$0.00	\$0.00	\$0.00	\$218.36	\$0.00	\$832.66
	Ending Cash & Investment	-\$193,257.22	\$920,497.75	\$284,221.14	\$1,537,533.52	\$960,683.18	-\$166,248.80	-\$224,922.80	\$0.00	-\$11,572.83	\$1,310,742.49	\$0.00	\$4,417,676.43
	Ending Interest Accrual Bal	-\$7.12	\$559.05	\$169.25	\$954.51	\$567.67	-\$0.37	\$0.00	\$0.00	-\$5.73	\$780.63	\$0.00	\$3,017.88

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2021	Opening Cash & Investment	65,098.41	746,244.87	235,830.81	306,421.20	964,883.84	(36,099.58)	(17.14)	0.00	36,713.88	277,461.96	0.00	\$2,596,538.25
	Opening Interest Accrual Bal	25.84	332.38	99.99	163.08	409.11	0.00	0.00	0.00	0.27	120.91	0.00	\$1,151.58
	1 Interest Accrued and/or Inte	\$19.76	\$226.51	\$71.58	\$93.01	\$292.88	\$0.00	\$0.00	\$0.00	\$0.00	\$84.22	\$0.00	\$787.97
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$5.00	\$57.34	\$18.12	\$23.54	\$74.13	\$0.00	\$0.00	\$0.00	\$0.00	\$21.32	\$0.00	\$199.45
	5 Interest Paid - Cash Instr.s	\$138.88	\$1,592.03	\$503.12	\$653.72	\$2,058.47	\$0.00	\$0.00	\$0.00	\$0.00	\$591.93	\$0.00	\$5,538.16
	6 Interest Paid - Term Instr.s	\$8.24	\$106.05	\$31.90	\$52.03	\$130.53	\$0.00	\$0.00	\$0.00	\$0.00	\$38.58	\$0.00	\$367.33
	7 Realized Gain (Loss)	-\$26.76	-\$306.71	-\$96.93	-\$125.94	-\$396.58	\$0.00	\$0.00	\$0.00	\$0.00	-\$114.04	\$0.00	-\$1,066.96
	8 Net Investment Income	\$136.89	\$1,569.17	\$495.89	\$644.33	\$2,028.91	\$0.00	\$0.00	\$0.00	\$0.00	\$583.43	\$0.00	\$5,458.62
	9 Interest Accrued - Net Char	\$11.52	\$120.47	\$39.68	\$40.98	\$162.35	\$0.00	\$0.00	\$0.00	\$0.00	\$45.64	\$0.00	\$420.64
	Ending Cash & Investment	\$65,223.78	\$735,622.83	\$236,287.02	\$199,995.78	\$966,750.40	-\$36,099.58	-\$17.14	\$0.00	\$36,713.88	\$277,999.75	\$0.00	\$2,482,476.72
	Ending Interest Accrual Bal	\$37.35	\$452.85	\$139.67	\$204.06	\$571.46	\$0.00	\$0.00	\$0.00	\$0.27	\$166.55	\$0.00	\$1,572.21

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2020	Opening Cash & Investment	203,780.27	729,021.09	(279,152.46)	(321,635.14)	789,850.62	954.51	0.00	0.00	4,342.55	220,527.54	138,476.48	\$1,486,165.46
	Opening Interest Accrual Bal	80.75	311.32	(5.08)	0.01	334.93	0.00	0.00	0.00	0.22	96.95	58.71	\$877.81
	1 Interest Accrued and/or Inte	\$61.86	\$221.29	\$0.00	\$0.00	\$239.75	\$0.00	\$0.00	\$0.00	\$0.00	\$66.94	\$42.03	\$631.87
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$15.66	\$56.01	\$0.00	\$0.00	\$60.69	\$0.00	\$0.00	\$0.00	\$0.00	\$16.94	\$10.64	\$159.94
	5 Interest Paid - Cash Instr.s	\$434.74	\$1,555.29	\$0.00	\$0.00	\$1,685.06	\$0.00	\$0.00	\$0.00	\$0.00	\$470.47	\$295.42	\$4,440.99
	6 Interest Paid - Term Instr.s	\$25.76	\$99.33	\$0.00	\$0.00	\$106.86	\$0.00	\$0.00	\$0.00	\$0.00	\$30.93	\$18.73	\$281.62
	7 Realized Gain (Loss)	-\$83.76	-\$299.63	\$0.00	\$0.00	-\$324.64	\$0.00	\$0.00	\$0.00	\$0.00	-\$90.64	-\$56.92	-\$855.58
	8 Net Investment Income	\$428.50	\$1,532.95	\$0.00	\$0.00	\$1,660.86	\$0.00	\$0.00	\$0.00	\$0.00	\$463.72	\$291.18	\$4,377.21
	9 Interest Accrued - Net Char	\$36.09	\$121.96	\$0.00	-\$0.00	\$132.89	\$0.00	\$0.00	\$0.00	\$0.00	\$36.01	\$23.30	\$350.24
	Ending Cash & Investment	\$204,172.68	\$729,157.08	-\$279,383.46	-\$331,200.58	\$791,378.59	\$954.51	\$0.00	\$0.00	\$4,342.55	\$220,955.25	\$138,744.36	\$1,479,120.98
	Ending Interest Accrual Bal	\$116.84	\$433.28	-\$5.08	\$0.00	\$467.82	\$0.00	\$0.00	\$0.00	\$0.22	\$132.96	\$82.01	\$1,228.05

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2019												
Opening Cash & Investment	165,028.85	434,103.00	90,235.94	30,382.15	245,885.42	546.15	163.28	0.00	16,928.01	240,058.95	96,462.51	\$1,319,794.26
Opening Interest Accrual Bal	69.16	198.58	43.89	28.45	104.26	0.00	0.00	0.00	0.03	101.79	40.90	\$587.07
1 Interest Accrued and/or Inte	\$50.09	\$131.77	\$27.39	\$9.22	\$74.64	\$0.00	\$0.00	\$0.00	\$0.00	\$72.87	\$29.28	\$395.26
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$12.68	\$33.35	\$6.93	\$2.33	\$18.89	\$0.00	\$0.00	\$0.00	\$0.00	\$18.44	\$7.41	\$100.05
5 Interest Paid - Cash Instr.s	\$352.07	\$926.11	\$192.51	\$64.82	\$524.57	\$0.00	\$0.00	\$0.00	\$0.00	\$512.14	\$205.79	\$2,778.01
6 Interest Paid - Term Instr.s	\$22.07	\$63.36	\$14.00	\$9.08	\$33.27	\$0.00	\$0.00	\$0.00	\$0.00	\$32.48	\$13.05	\$187.30
7 Realized Gain (Loss)	-\$67.83	-\$178.42	-\$37.09	-\$12.49	-\$101.06	\$0.00	\$0.00	\$0.00	\$0.00	-\$98.67	-\$39.65	-\$535.20
8 Net Investment Income	\$347.01	\$912.81	\$189.74	\$63.89	\$517.04	\$0.00	\$0.00	\$0.00	\$0.00	\$504.78	\$202.84	\$2,738.11
9 Interest Accrued - Net Char	\$28.03	\$68.41	\$13.39	\$0.14	\$41.37	\$0.00	\$0.00	\$0.00	\$0.00	\$40.39	\$16.23	\$207.96
Ending Cash & Investment	\$165,042.84	\$101,399.71	\$74,242.54	\$25,540.14	\$246,361.08	\$546.15	\$163.28	\$0.00	\$16,928.01	\$240,523.34	\$96,649.12	\$967,396.21
Ending Interest Accrual Bal	\$97.19	\$266.99	\$57.28	\$28.60	\$145.63	\$0.00	\$0.00	\$0.00	\$0.03	\$142.18	\$57.13	\$795.03

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
Closed FY												
Opening Cash & Investment	1,554.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,581,438.75	0.00	\$15,582,993.68
Opening Interest Accrual Bal	0.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,643.95	0.00	\$6,644.43
1 Interest Accrued and/or Inte	\$0.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,729.59	\$0.00	\$4,730.06
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,197.16	\$0.00	\$1,197.28
5 Interest Paid - Cash Instr.s	\$3.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$33,241.30	\$0.00	\$33,244.62
6 Interest Paid - Term Instr.s	\$0.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,119.81	\$0.00	\$2,119.96
7 Realized Gain (Loss)	-\$0.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$6,404.13	\$0.00	-\$6,404.77
8 Net Investment Income	\$3.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$32,763.92	\$0.00	\$32,767.19
9 Interest Accrued - Net Char	\$0.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,609.78	\$0.00	\$2,610.10
Ending Cash & Investment	\$1,677.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,611,492.89	\$0.00	\$15,613,170.01
Ending Interest Accrual Bal	\$0.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,253.73	\$0.00	\$9,254.53

Statement of Change in Net Assets

Report ID: IGLS0002

BNY MELLON

Market Value

Base Currency: USD

MX6F96594002 - GLOCSTR SLM CMBRLD

10/31/2023

Status: FINAL

	Current Period		Fiscal Year To Date	
	10/01/2023	10/31/2023	01/01/2023	10/31/2023
NET ASSETS - BEGINNING OF PERIOD		24,580,987.75		24,224,942.29
		<u>24,580,987.75</u>		<u>24,224,942.29</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	47,341.68		428,350.54	
REALIZED GAIN/LOSS	0.00		-234,507.71	
UNREALIZED GAIN/LOSS-INVESTMENT	-15,226.98		220,235.99	
ACCRETION/AMORTIZATION	2,630.56		4,973.50	
TOTAL INVESTMENT INCOME		<u>34,745.26</u>		<u>419,052.32</u>
TOTAL RECEIPTS		<u>34,745.26</u>		<u>419,052.32</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	615.42		7,045.90	
INVESTMENT ADVISORY FEES	1,435.97		18,343.34	
CONSULTING	615.42		5,539.17	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,666.81</u>		<u>30,928.41</u>
TOTAL DISBURSEMENTS		<u>2,666.81</u>		<u>30,928.41</u>
NET ASSETS - END OF PERIOD		<u><u>24,613,066.20</u></u>		<u><u>24,613,066.20</u></u>

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

Current Fund Year: 2023 Month Ending: October	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	595,403.60	3,928,441.12	647,765.42	4,522,245.55	4,084,732.49	(370,446.41)	(39,980.19)	(53,866.53)	1,613,438.17	18,247,934.28	1,399,042.53	34,574,710.02
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	25,921.69	0.00	0.00	3,900.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,822.34
Invest Pymnts	1,499.55	7,284.27	1,716.44	8,951.78	7,559.57	0.00	0.00	0.00	0.00	33,900.93	2,598.62	63,511.16
Invest Adj	61.98	301.83	71.22	372.16	313.84	0.00	0.00	0.00	0.00	1,402.03	107.49	2,630.55
Subtotal Invest	1,561.53	7,586.10	1,787.66	9,323.94	7,873.41	0.00	0.00	0.00	0.00	35,302.96	2,706.11	66,141.71
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	27,483.22	7,586.10	1,787.66	13,224.59	7,873.41	0.00	0.00	0.00	0.00	35,302.96	2,706.11	95,964.05
EXPENSES												
Claims Transfers	178,536.21	364,696.34	24,998.18	267,429.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	835,660.42
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	204,851.58	0.00	204,851.58
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,333.53	0.00	2,333.53
TOTAL	178,536.21	364,696.34	24,998.18	267,429.69	0.00	0.00	0.00	0.00	0.00	207,185.11	0.00	1,042,845.53
END BALANCE	444,350.61	3,571,330.88	624,554.90	4,268,040.45	4,092,605.90	(370,446.41)	(39,980.19)	(53,866.53)	1,613,438.17	18,076,052.13	1,401,748.64	33,627,828.54

(0.01)

REPORT STATUS SECTION

XXX

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

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2023											
Month Ending:	October											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	371,152.58	1,086,883.08	317,179.34	2,938,160.30	1,125,284.18	(169,598.69)	184,796.47	(53,866.53)	1,567,026.56	618,041.68	14,271.25	7,999,330.21
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	6,214.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,214.75
Invest Pymnts	693.29	1,991.92	581.38	5,384.19	2,062.01	0.00	0.00	0.00	0.00	1,134.35	26.15	11,873.29
Invest Adj	28.52	83.51	24.37	225.75	86.46	0.00	0.00	0.00	0.00	47.49	1.10	497.20
Subtotal Invest	721.81	2,075.43	605.75	5,609.94	2,148.47	0.00	0.00	0.00	0.00	1,181.84	27.25	12,370.49
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	6,936.56	2,075.43	605.75	5,609.94	2,148.47	0.00	0.00	0.00	0.00	1,181.84	27.25	18,585.24
EXPENSES												0.00
Claims Transfers	176,597.73	4,305.00	8,597.43	107,598.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297,098.81
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202,551.58	0.00	202,551.58
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,333.53	0.00	2,333.53
TOTAL	176,597.73	4,305.00	8,597.43	107,598.65	0.00	0.00	0.00	0.00	0.00	204,885.11	0.00	501,983.92
END BALANCE	201,491.41	1,084,653.51	309,187.66	2,836,171.59	1,127,432.65	(169,598.69)	184,796.47	(53,866.53)	1,567,026.56	414,338.41	14,298.50	7,515,931.53

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2022											
Month Ending:	October											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(211,211.44)	932,189.08	283,671.79	1,568,917.04	958,828.43	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,310,405.40	0.00	4,440,055.87
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	19,575.70	0.00	0.00	3,800.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,376.35
Invest Pymnts	0.00	1,734.95	527.55	2,926.37	1,781.08	0.00	0.00	0.00	0.00	2,436.41	0.00	9,406.36
Invest Adj	0.00	71.62	21.80	120.54	73.67	0.00	0.00	0.00	0.00	100.68	0.00	388.31
Subtotal Invest	0.00	1,806.57	549.35	3,046.91	1,854.75	0.00	0.00	0.00	0.00	2,537.09	0.00	9,794.67
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	19,575.70	1,806.57	549.35	6,847.56	1,854.75	0.00	0.00	0.00	0.00	2,537.09	0.00	33,171.02
EXPENSES												
Claims Transfers	1,621.48	13,497.90	0.00	38,231.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,350.46
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,200.00	0.00	2,200.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,621.48	13,497.90	0.00	38,231.08	0.00	0.00	0.00	0.00	0.00	2,200.00	0.00	55,550.46
END BALANCE	(193,257.22)	920,497.75	284,221.14	1,537,533.52	960,683.18	(166,248.80)	(224,922.80)	0.00	(11,572.83)	1,310,742.49	0.00	4,417,676.43

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2021											
Month Ending:	October											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	65,098.41	746,244.87	235,830.81	306,421.20	964,883.84	(36,099.58)	(17.14)	0.00	36,713.88	277,461.96	0.00	2,596,538.25
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	120.37	1,391.37	438.09	579.81	1,792.43	0.00	0.00	0.00	0.00	516.47	0.00	4,838.54
Invest Adj	5.00	57.34	18.12	23.54	74.13	0.00	0.00	0.00	0.00	21.32	0.00	199.45
Subtotal Invest	125.37	1,448.71	456.21	603.35	1,866.56	0.00	0.00	0.00	0.00	537.79	0.00	5,037.99
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	125.37	1,448.71	456.21	603.35	1,866.56	0.00	0.00	0.00	0.00	537.79	0.00	5,037.99
EXPENSES												
Claims Transfers	0.00	12,070.75	0.00	107,028.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119,099.52
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	12,070.75	0.00	107,028.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119,099.52
END BALANCE	65,223.78	735,622.83	236,287.02	199,995.78	966,750.40	(36,099.58)	(17.14)	0.00	36,713.88	277,999.75	0.00	2,482,476.72

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2020											
Month Ending:	October											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	203,780.27	729,021.09	(279,152.46)	(321,635.14)	789,850.62	954.51	0.00	0.00	4,342.55	220,527.54	138,476.48	1,486,165.46
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Invest Pymnts	376.75	1,354.98	0.00	0.00	1,467.28	0.00	0.00	0.00	0.00	410.77	257.24	3,867.02
Invest Adj	15.66	56.01	0.00	0.00	60.69	0.00	0.00	0.00	0.00	16.94	10.64	159.94
Subtotal Invest	392.41	1,410.99	0.00	0.00	1,527.97	0.00	0.00	0.00	0.00	427.71	267.88	4,026.96
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	392.41	1,410.99	0.00	100.00	1,527.97	0.00	0.00	0.00	0.00	427.71	267.88	4,126.96
EXPENSES												
Claims Transfers	0.00	1,275.00	231.00	9,665.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,171.44
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,275.00	231.00	9,665.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,171.44
END BALANCE	204,172.68	729,157.08	(279,383.46)	(331,200.58)	791,378.59	954.51	0.00	0.00	4,342.55	220,955.25	138,744.36	1,479,120.98

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2019											
Month Ending:	October											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	165,028.85	434,103.00	90,235.94	30,382.15	245,885.42	546.15	163.28	0.00	16,928.01	240,058.95	96,462.51	1,319,794.26
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	306.31	811.05	169.42	61.41	456.77	0.00	0.00	0.00	0.00	445.95	179.20	2,430.11
Invest Adj	12.68	33.35	6.93	2.33	18.89	0.00	0.00	0.00	0.00	18.44	7.41	100.03
Subtotal Invest	318.99	844.40	176.35	63.74	475.66	0.00	0.00	0.00	0.00	464.39	186.61	2,530.14
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	318.99	844.40	176.35	63.74	475.66	0.00	0.00	0.00	0.00	464.39	186.61	2,530.14
EXPENSES												
Claims Transfers	305.00	333,547.69	16,169.75	4,905.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	354,928.19
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	305.00	333,547.69	16,169.75	4,905.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	354,928.19
END BALANCE	165,042.84	101,399.71	74,242.54	25,540.14	246,361.08	546.15	163.28	0.00	16,928.01	240,523.34	96,649.12	967,396.21

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	Closed FY											
Month Ending:	October											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	1,554.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,581,438.75	0.00	15,582,993.68
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	131.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131.24
Invest Pymnts	2.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,956.98	0.00	28,959.81
Invest Adj	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,197.16	0.00	1,197.28
Subtotal Invest	2.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30,154.14	0.00	30,157.09
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	134.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30,154.14	0.00	30,288.33
EXPENSES												
Claims Transfers	12.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	100.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	12.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	112.00
END BALANCE	1,677.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,611,492.89	0.00	15,613,170.01

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

Month **October**
Current Fund Year **2023**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	456,897.90	176,597.73	6,214.75	627,280.88	627,280.88	0.00	0.00	0.00
	Liability	11,236.04	4,305.00	0.00	15,541.04	15,541.04	0.00	0.00	0.00
	Auto	13,106.92	8,597.43	0.00	21,704.35	21,704.35	0.00	0.00	0.00
	Workers Comp	1,219,550.62	107,598.65	0.00	1,327,149.27	1,327,149.27	(0.00)	(0.00)	0.00
	Total	1,700,791.48	297,098.81	6,214.75	1,991,675.54	1,991,675.54	(0.00)	(0.00)	0.00
2022	Property	930,638.93	1,621.48	19,575.70	912,684.71	912,684.71	0.00	(0.00)	0.00
	Liability	73,076.30	13,497.90	0.00	86,574.20	86,574.20	0.00	0.00	0.00
	Auto	23,580.86	0.00	0.00	23,580.86	23,580.86	0.00	0.00	0.00
	Workers Comp	1,809,452.19	38,231.08	3,800.65	1,843,882.62	1,843,882.62	0.00	0.00	0.00
	Total	2,836,748.28	53,350.46	23,376.35	2,866,722.39	2,866,722.39	0.00	(0.00)	0.00
2021	Property	673,214.80	0.00	0.00	673,214.80	673,214.80	(0.00)	(0.00)	0.00
	Liability	249,839.60	12,070.75	0.00	261,910.35	261,910.35	0.00	0.00	0.00
	Auto	57,655.03	0.00	0.00	57,655.03	57,655.03	0.00	0.00	0.00
	Workers Comp	3,218,156.24	107,028.77	0.00	3,325,185.01	3,325,185.01	(0.00)	(0.00)	0.00
	Total	4,198,865.67	119,099.52	0.00	4,317,965.19	4,317,965.19	(0.00)	(0.00)	0.00
2020	Property	663,675.36	0.00	0.00	663,675.36	663,675.36	0.00	0.00	0.00
	Liability	250,628.17	1,275.00	0.00	251,903.17	251,903.17	0.00	0.00	0.00
	Auto	593,914.19	231.00	0.00	594,145.19	594,145.19	0.00	0.00	0.00
	Workers Comp	3,778,868.21	9,665.44	100.00	3,788,433.65	3,788,433.65	(0.00)	(0.00)	0.00
	Total	5,287,085.93	11,171.44	100.00	5,298,157.37	5,298,157.37	(0.00)	(0.00)	0.00
2019	Property	1,254,375.89	305.00	0.00	1,254,680.89	1,254,680.89	0.00	0.00	0.00
	Liability	587,600.64	333,547.69	0.00	921,148.33	921,148.33	0.00	0.00	0.00
	Auto	255,098.54	16,169.75	0.00	271,268.29	271,268.29	0.00	0.00	0.00
	Workers Comp	3,477,598.75	4,905.75	0.00	3,482,504.50	3,482,504.50	(0.00)	(0.00)	0.00
	Total	5,574,673.82	354,928.19	0.00	5,929,602.01	5,929,602.01	(0.00)	(0.00)	0.00
Closed FY	Property	(1,555.58)	12.00	131.24	(1,674.82)	(1,674.82)	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	(1,555.58)	12.00	131.24	(1,674.82)	(1,674.82)	0.00	0.00	0.00
TOTAL		19,596,609.60	835,660.42	29,822.34	20,402,447.68	20,402,447.68	(0.00)	(0.00)	0.00



Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Bank Account: TRI CTY MUN JIF IV

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 27649 Check Date: 10/06/2023 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2022249302	INDEMNITY	09/22/2021	GLASSBORO BOROUGH	E-MISC LEGAL E PENSE WC	\$125.00	2021-2021	E pense
					Check Amount:	\$125.00	
Check Number: 27650 Check Date: 10/06/2023 Payee Name: GARY NEIL GOLDSTEIN MD PC							
2020191041	BODILY IN URY	09/21/2019	CARNEYS POINT TOWNSHIP	E-E PERT TESTIMONY AL	\$4,000.00	2019-2019	E pense
					Check Amount:	\$4,000.00	
Check Number: 27651 Check Date: 10/06/2023 Payee Name: CENTER FOR FORENSIC ECONOMIC							
2020199803	BODILY IN URY	12/19/2019	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER AL	\$4,436.25	2019-2019	E pense
					Check Amount:	\$4,436.25	
Check Number: 27652 Check Date: 10/06/2023 Payee Name: ATLANTIC SECURITY INT'L							
2023280852	MEDICAL ONLY	08/16/2022	WASHINGTON TOWNSHIP	E-INDEP AD USTOR WC	\$151.50	2022-2022	E pense
					Check Amount:	\$151.50	
Check Number: 27653 Check Date: 10/06/2023 Payee Name: Veritext Corporate Services, Inc.							
2022251866	PERSONAL IN URY	03/31/2021	MANNINGTON TOWNSHIP	L-LEGAL GL	\$1,014.75	2021-2021	Legal
					Check Amount:	\$1,014.75	
Check Number: 27654 Check Date: 10/06/2023 Payee Name: LEO PETETTI LLC							
2023301805	3RD PARTY PD	04/13/2023	CLAYTON BOROUGH	E-INDEP AD USTOR AL	\$285.00	2023-2023	E pense
2024312089	3RD PARTY PD	08/04/2023	PENNS GROVE BOROUGH	E-INDEP AD USTOR AL	\$160.42	2023-2023	E pense
2024313387	1ST PARTY COLL PD	09/06/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	E pense
2024315220	COMPREHENSIVE	09/26/2023	CLAYTON BOROUGH	E-APPRAISERS PR	\$135.00	2023-2023	E pense
2024315249	COMPREHENSIVE	09/28/2023	CLAYTON BOROUGH	E-APPRAISERS PR	\$135.00	2023-2023	E pense
					Check Amount:	\$850.42	
Check Number: 27655 Check Date: 10/06/2023 Payee Name: DAVID S DEWEESE							
2023305166	EPL PI	10/11/2022	CLAYTON BOROUGH	L-LEGAL GL	\$750.00	2022-2022	Legal
2024312591	EPL PI	05/25/2023	WEST DEPTFORD TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Legal
2024315182	PUB OFF PI	09/12/2021	MANTUA TOWNSHIP	L-LEGAL GL	\$750.00	2021-2021	Legal
2024315216	EPL PI	03/17/2023	WEST DEPTFORD TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Legal
					Check Amount:	\$3,000.00	



Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 27656 Check Date: 10/06/2023 Payee Name: CLIFF GRAY APPRAISAL SERVICE							
2024310895	1ST PARTY COLL PD	08/07/2023	MANTUA TOWNSHIP	E-APPRAISERS PR	\$35.00	2023-2023	E pense
Check Amount:					\$35.00		
Check Number: 27657 Check Date: 10/06/2023 Payee Name: ALTERMAN & ASSOCIATES LLC							
2022249302	INDEMNITY	09/22/2021	GLASSBORO BOROUGH	I-ASSESSMENT-W.C. IND	\$8,999.00	2021-2021	Loss
Check Amount:					\$8,999.00		
Check Number: 27658 Check Date: 10/06/2023 Payee Name: AFFANATO MARUT LLC							
2020199828	INDEMNITY	03/06/2020	SWEDSBORO BOROUGH	L-LEGAL WC	\$126.00	2020-2020	Legal
2021217307	INDEMNITY	10/05/2020	WOODBURY CITY	L-LEGAL WC	\$168.00	2020-2020	Legal
2021226800	INDEMNITY	12/27/2020	MONROE TOWNSHIP TRI IF	L-LEGAL WC	\$322.00	2020-2020	Legal
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$271.50	2021-2021	Legal
2022245767	INDEMNITY	08/14/2021	DEPTFORD TOWNSHIP	L-LEGAL WC	\$126.50	2021-2021	Legal
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP TRI IF	L-LEGAL WC	\$198.00	2021-2021	Legal
2022247895	INDEMNITY	09/07/2021	MONROE TOWNSHIP TRI IF	L-LEGAL WC	\$350.00	2021-2021	Legal
2022250738	INDEMNITY	10/05/2021	MONROE TOWNSHIP TRI IF	L-LEGAL WC	\$149.00	2021-2021	Legal
2022259433	INDEMNITY	05/06/2021	CARNEYS POINT TOWNSHIP	L-LEGAL WC	\$185.00	2021-2021	Legal
2022271852	INDEMNITY	09/06/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$224.00	2021-2021	Legal
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP TRI IF	L-LEGAL WC	\$183.00	2023-2023	Legal
Check Amount:					\$2,303.00		
Check Number: 27659 Check Date: 10/06/2023 Payee Name: TAYLOR DARIN CLAIM SERVICE							
2023307380	BLDG/CONTENT	06/16/2023	PITMAN BOROUGH	E-APPRAISERS PR	\$1,305.84	2023-2023	E pense
Check Amount:					\$1,305.84		
Check Number: 27660 Check Date: 10/06/2023 Payee Name: EMERGENCY ACCESSORIES & INSTALLATIONS							
2023303238	1ST PARTY COLL PD	05/01/2023	WASHINGTON TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$250.00	2023-2023	Loss
2023303251	1ST PARTY COLL PD	04/30/2023	WASHINGTON TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$200.00	2023-2023	Loss
2023304412	1ST PARTY COLL PD	05/09/2023	WASHINGTON TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$200.00	2023-2023	Loss
Check Amount:					\$650.00		
Check Number: 27661 Check Date: 10/06/2023 Payee Name: JOEBOY INC T/A ACTION AUTO BODY							
2024313387	1ST PARTY COLL PD	09/06/2023	WASHINGTON TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$103.80	2023-2023	Loss



Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$103.80		
Check Number: 27662 Check Date: 10/06/2023 Payee Name: HOWARD HAMMER PSY D LLC							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$330.00	2021-2021	Loss
Check Amount:					\$330.00		
Check Number: 27663 Check Date: 10/06/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2021234366	INDEMNITY	04/05/2021	FRANKLIN TOWNSHIP	L-LEGAL WC	\$1,096.50	2021-2021	Legal
2021236459	INDEMNITY	04/30/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$555.00	2021-2021	Legal
2022243970	INDEMNITY	07/17/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$765.00	2021-2021	Legal
2022249302	INDEMNITY	09/22/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$695.50	2021-2021	Legal
2022251833	INDEMNITY	10/15/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$555.00	2021-2021	Legal
2022255148	INDEMNITY	11/21/2021	DEPTFORD TOWNSHIP	L-LEGAL WC	\$555.00	2021-2021	Legal
2022257762	INDEMNITY	12/18/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$682.00	2021-2021	Legal
2022274136	INDEMNITY	05/24/2022	GLASSBORO BOROUGH	L-LEGAL WC	\$499.00	2022-2022	Legal
2022297418	INDEMNITY	05/01/2022	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$1,209.00	2022-2022	Legal
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	L-LEGAL WC	\$1,250.27	2023-2023	Legal
Check Amount:					\$7,862.27		
Check Number: 27664 Check Date: 10/06/2023 Payee Name: LOGAN TOWNSHIP							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 27665 Check Date: 10/06/2023 Payee Name: PENNSVILLE TOWNSHIP							
2024308944	INDEMNITY	07/13/2023	PENNSVILLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
Check Amount:					\$586.00		
Check Number: 27666 Check Date: 10/06/2023 Payee Name: MONROE TOWNSHIP(TRIJIF)							
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP TRI IF	I-TEMPORARY TOTAL DISABILITY	\$1,727.00	2023-2023	Loss
Check Amount:					\$1,727.00		
Check Number: 27667 Check Date: 10/06/2023 Payee Name: WESTVILLE BOROUGH							
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$3,140.00	2023-2023	Loss
Check Amount:					\$3,140.00		
Check Number: 27668 Check Date: 10/06/2023 Payee Name: James Graham							



Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:					\$1,938.00		
Check Number: 27669 Check Date: 10/06/2023 Payee Name: Sheral Hamilton							
2024312896	GL PROPERTY DAMAGE	09/06/2023	WOODBURY CITY	M-MISC MED WC PD NON-WC GL PD	\$500.00	2023-2023	Loss
Check Amount:					\$500.00		
Check Number: 27670 Check Date: 10/06/2023 Payee Name: Sarah Scapellato							
2022249302	INDEMNITY	09/22/2021	GLASSBORO BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$14,870.24	2021-2021	Loss
Check Amount:					\$14,870.24		
Check Number: 27671 Check Date: 10/06/2023 Payee Name: Sarah Scapellato							
2022249302	INDEMNITY	09/22/2021	GLASSBORO BOROUGH	I-LUMP SUM SETTLEMENT	\$2,800.00	2021-2021	Loss
Check Amount:					\$2,800.00		
Check Number: 27672 Check Date: 10/06/2023 Payee Name: Heather Reese							
2024312089	3RD PARTY PD	08/04/2023	PENNS GROVE BOROUGH	M-MISC MED WC PD NON-WC AL PD	\$2,211.51	2023-2023	Loss
Check Amount:					\$2,211.51		
Check Number: 27673 Check Date: 10/06/2023 Payee Name: Stephen Seder							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,392.14	2023-2023	Loss
Check Amount:					\$1,392.14		
Check Number: 27674 Check Date: 10/06/2023 Payee Name: Katie Snyder							
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$602.88	2023-2023	Loss
Check Amount:					\$602.88		
Check Number: 27675 Check Date: 10/06/2023 Payee Name: Silver Lake Academy Homes							
2022270818	GL PROPERTY DAMAGE	01/14/2022	CLAYTON BOROUGH	M-MISC MED WC PD NON-WC GL PD	\$9,750.90	2022-2022	Loss
Check Amount:					\$9,750.90		
Check Number: 27676 Check Date: 10/06/2023 Payee Name: Mark Ramos							
2019165329	INDEMNITY	02/07/2019	GLASSBORO BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,720.00	2019-2019	Loss
Check Amount:					\$1,720.00		
Check Number: 27677 Check Date: 10/06/2023 Payee Name: Bruce Martell							
2021227877	INDEMNITY	01/25/2021	PAULSBORO BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,087.24	2021-2021	Loss
Check Amount:					\$1,087.24		



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 27678 Check Date: 10/06/2023 Payee Name: Amanda Myers							
2020198258	INDEMNITY	02/26/2020	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
					Check Amount:	\$1,150.08	
Check Number: 27679 Check Date: 10/06/2023 Payee Name: Eric Petroski							
2022257423	INDEMNITY	12/16/2021	WOOLWICH TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,084.00	2021-2021	Loss
					Check Amount:	\$1,084.00	
Check Number: 27680 Check Date: 10/06/2023 Payee Name: MONROE TOWNSHIP(TRIJIF)							
2023282733	1ST PARTY COLL PD	08/31/2022	MONROE TOWNSHIP TRI IF	M-MISC MED WC PD NON-WC PR COLL	\$1,000.00	2022-2022	Loss
					Check Amount:	\$1,000.00	
Check Number: 27681 Check Date: 10/06/2023 Payee Name: CLAYTON BOROUGH							
2024315249	COMPREHENSIVE	09/28/2023	CLAYTON BOROUGH	M-MISC MED WC PD NON-WC PR COLL	\$4,232.73	2023-2023	Loss
					Check Amount:	\$4,232.73	
Check Number: 27682 Check Date: 10/06/2023 Payee Name: CLAYTON BOROUGH							
2024315220	COMPREHENSIVE	09/26/2023	CLAYTON BOROUGH	M-MISC MED WC PD NON-WC PR COLL	\$2,114.62	2023-2023	Loss
					Check Amount:	\$2,114.62	
Check Number: 27683 Check Date: 10/06/2023 Payee Name: PENNSVILLE TOWNSHIP							
2024315346	1ST PARTY COLL PD	09/28/2023	PENNSVILLE TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$4,339.08	2023-2023	Loss
					Check Amount:	\$4,339.08	
Check Number: 27684 Check Date: 10/06/2023 Payee Name: MANTUA TOWNSHIP							
2024310895	1ST PARTY COLL PD	08/07/2023	MANTUA TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$1,134.50	2023-2023	Loss
					Check Amount:	\$1,134.50	
Check Number: 27685 Check Date: 10/06/2023 Payee Name: IVYREHAB NETWORK INC							
2023293464	INDEMNITY	01/11/2023	MANTUA TOWNSHIP	M-PHYSICIAN FEES	\$574.00	2023-2023	Loss
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$170.00	2023-2023	Loss
					Check Amount:	\$744.00	
Check Number: 27686 Check Date: 10/06/2023 Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY							
2024312158	MEDICAL ONLY	08/25/2023	MONROE TOWNSHIP TRI IF	M-ORTHO/NEURO FEES	\$256.80	2023-2023	Loss
					Check Amount:	\$256.80	
Check Number: 27687 Check Date: 10/06/2023 Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA							



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024309635	MEDICAL ONLY	07/22/2023	EAST GREENWICH TOWNSHIP	M-PHYSICIAN FEES	\$12.34	2023-2023	Loss
Check Amount:					\$12.34		
Check Number: 27688 Check Date: 10/06/2023 Payee Name: INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.							
2024310885	MEDICAL ONLY	08/05/2023	GLASSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$123.34	2023-2023	Loss
Check Amount:					\$123.34		
Check Number: 27689 Check Date: 10/06/2023 Payee Name: CAPE REGIONAL MEDICAL CENTER							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,240.00	2021-2021	Loss
Check Amount:					\$2,240.00		
Check Number: 27690 Check Date: 10/06/2023 Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$2,473.76	2022-2022	Loss
Check Amount:					\$2,473.76		
Check Number: 27691 Check Date: 10/06/2023 Payee Name: MATTHEW J PITERA MD PA							
2021234379	INDEMNITY	04/05/2021	FRANKLIN TOWNSHIP	M-BEHAVIORAL HEALTH	\$900.00	2021-2021	Loss
Check Amount:					\$900.00		
Check Number: 27692 Check Date: 10/06/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-ORTHO/NEURO FEES	\$241.68	2022-2022	Loss
Check Amount:					\$241.68		
Check Number: 27693 Check Date: 10/06/2023 Payee Name: NovaCare Rehabilitation							
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-PHYSICIAN FEES	\$364.62	2023-2023	Loss
Check Amount:					\$768.38		
Check Number: 27694 Check Date: 10/06/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2023293464	INDEMNITY	01/11/2023	MANTUA TOWNSHIP	M-ORTHO/NEURO FEES	\$227.52	2023-2023	Loss
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP TRI IF	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$8,346.47	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-ORTHO/NEURO FEES	\$5,800.57	2023-2023	Loss
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-ORTHO/NEURO FEES	\$61.66	2023-2023	Loss



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
Check Amount:					\$14,700.49		
Check Number: 27695 Check Date: 10/06/2023 Payee Name: WORKNET OCCUPATIONAL MEDICINE							
2022250428	INDEMNITY	10/04/2021	LOGAN TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$676.79	2021-2021	Loss
Check Amount:					\$676.79		
Check Number: 27696 Check Date: 10/06/2023 Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC							
2024313850	MEDICAL ONLY	09/15/2023	DEPTFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$121.70	2023-2023	Loss
Check Amount:					\$121.70		
Check Number: 27697 Check Date: 10/06/2023 Payee Name: OPTUM URGENT CARE							
2024313903	MEDICAL ONLY	09/16/2023	WEST DEPTFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$164.80	2023-2023	Loss
Check Amount:					\$164.80		
Check Number: 27698 Check Date: 10/06/2023 Payee Name: ELECTROSTIM MEDICAL SERVICES, INC							
2022271117	INDEMNITY	04/16/2022	PENNSVILLE TOWNSHIP	M-DME/PROSTHETICS	\$920.45	2022-2022	Loss
Check Amount:					\$920.45		
Check Number: 27699 Check Date: 10/06/2023 Payee Name: GLOUCESTER COUNTY EMS							
2023278493	MEDICAL ONLY	07/18/2022	PAULSBORO BOROUGH	M-OTHER PROVIDER FEES	\$908.80	2022-2022	Loss
2023278768	MEDICAL ONLY	07/20/2022	WEST DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$825.50	2022-2022	Loss
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$898.60	2023-2023	Loss
Check Amount:					\$2,632.90		
Check Number: 27700 Check Date: 10/06/2023 Payee Name: PRINCETON BRAIN AND SPINE CARE LLC							
2021225591	INDEMNITY	01/07/2021	GLASSBORO BOROUGH	M-ORTHO/NEURO FEES	\$97.31	2021-2021	Loss
Check Amount:					\$97.31		
Check Number: 27701 Check Date: 10/06/2023 Payee Name: KENNEDY HEALTH							
2022277181	INDEMNITY	06/29/2022	DEPTFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,209.04	2022-2022	Loss
Check Amount:					\$2,209.04		
Check Number: 27702 Check Date: 10/06/2023 Payee Name: COMP X MEDICAL MANAGEMENT							
2022270847	INDEMNITY	04/19/2022	WEST DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$1,000.00	2022-2022	Loss
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-OTHER PROVIDER FEES	\$481.00	2022-2022	Loss
Check Amount:					\$1,481.00		



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 27703 Check Date: 10/06/2023 Payee Name: HOME CARE CONNECT LLC							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-DME/PROSTHETICS	\$154.23	2022-2022	Loss
2024308944	INDEMNITY	07/13/2023	PENNSVILLE TOWNSHIP	M-DME/PROSTHETICS	\$7,571.84	2023-2023	Loss
Check Amount:					\$7,726.07		
Check Number: 27704 Check Date: 10/06/2023 Payee Name: AFC URGENT CARE							
2024311738	MEDICAL ONLY	08/21/2023	MONROE TOWNSHIP TRI IF	M-URGENT CARE CENTER	\$160.00	2023-2023	Loss
Check Amount:					\$160.00		
Check Number: 27705 Check Date: 10/06/2023 Payee Name: WORKERS COMP PSYCH NET							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$170.00	2023-2023	Loss
Check Amount:					\$170.00		
Check Number: 27706 Check Date: 10/06/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-PHYSICIAN FEES	\$386.25	2023-2023	Loss
Check Amount:					\$386.25		
Check Number: 27707 Check Date: 10/06/2023 Payee Name: myMATRIXX							
2021234379	INDEMNITY	04/05/2021	FRANKLIN TOWNSHIP	M-PHARMACY	\$38.45	2021-2021	Loss
Check Amount:					\$38.45		
Check Number: 27708 Check Date: 10/06/2023 Payee Name: INSPIRA MEDICAL CENTER MULLICA HILL							
2023305237	INDEMNITY	05/24/2023	DEPTFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$714.55	2023-2023	Loss
2024311249	MEDICAL ONLY	08/14/2023	DEPTFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,474.65	2023-2023	Loss
Check Amount:					\$2,189.20		
Check Number: 27709 Check Date: 10/06/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2021223164	INDEMNITY	12/10/2020	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2020-2020	Loss
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-PHYSICIAN FEES	\$360.00	2022-2022	Loss
2024310289	MEDICAL ONLY	07/15/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024312158	MEDICAL ONLY	08/25/2023	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$450.00	2023-2023	Loss
2024313850	MEDICAL ONLY	09/15/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$1,440.00		
Check Number: 27710 Check Date: 10/06/2023 Payee Name: QUALCARE INC							



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024315495	MEDICAL ONLY	10/03/2023	WOODBURY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315496	MEDICAL ONLY	10/02/2023	LOGAN TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315650	MEDICAL ONLY	10/03/2023	GLASSBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315719	MEDICAL ONLY	10/04/2023	PILESGROVE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss

Check Amount: \$2,220.00

Check Number: 27711 Check Date: 10/13/2023 Payee Name: PETE CLARK & SONS AUTO BODY

2024316492	COMPREHENSIVE	10/11/2023	MONROE TOWNSHIP TRI IF	M-MISC MED WC PD NON-WC PR COLL	\$4,576.68	2023-2023	Loss
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Check Amount: \$4,576.68

Check Number: 27712 Check Date: 10/13/2023 Payee Name: MADDEN & MADDEN PA

2020191041	BODILY IN URY	09/21/2019	CARNEYS POINT TOWNSHIP	L-LEGAL AL	\$2,350.50	2019-2019	Legal
2020191271	BODILY IN URY	09/07/2019	WASHINGTON TOWNSHIP	L-LEGAL GL	\$1,633.50	2019-2019	Legal
2020197239	BODILY IN URY	12/03/2019	CLAYTON BOROUGH	L-LEGAL GL	\$6,997.94	2019-2019	Legal
2020199803	BODILY IN URY	12/19/2019	MONROE TOWNSHIP TRI IF	L-LEGAL AL	\$1,475.00	2019-2019	Legal
2022251866	PERSONAL IN URY	03/31/2021	MANNINGTON TOWNSHIP	L-LEGAL GL	\$2,432.00	2021-2021	Legal
2022253654	POLICE PROF BI	09/14/2021	MANTUA TOWNSHIP	L-LEGAL GL	\$1,435.50	2021-2021	Legal
2022275538	POLICE PROF BI	05/29/2022	MONROE TOWNSHIP TRI IF	L-LEGAL GL	\$1,584.00	2022-2022	Legal
2024311012	BODILY IN URY	08/03/2021	UPPER PITTSBORO TOWNSHIP	L-LEGAL GL	\$1,026.00	2021-2021	Legal

Check Amount: \$18,934.44

Check Number: 27713 Check Date: 10/13/2023 Payee Name: STATE SHORTHAND REPORTING SERVICE

2022268052	INDEMNITY	03/04/2022	WEST DEPTFORD TOWNSHIP	E-MISC LEGAL E PENSE WC	\$75.00	2022-2022	E pense
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Check Amount: \$75.00

Check Number: 27714 Check Date: 10/13/2023 Payee Name: State of New Jersey - Div of Worker's Comp

2023305237	INDEMNITY	05/24/2023	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$0.59	2023-2023	E pense
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Check Amount: \$0.59

Check Number: 27715 Check Date: 10/13/2023 Payee Name: LEO PETETTI LLC

2024315572	1ST PARTY COLL PD	09/28/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	E pense
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Check Amount: \$135.00

Check Number: 27716 Check Date: 10/13/2023 Payee Name: TAYLOR DARIN CLAIM SERVICE

2023301706	BLDG/CONTENT	04/13/2023	HARRISON TOWNSHIP	E-APPRAISERS PR	\$1,304.04	2023-2023	E pense
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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
					Check Amount:	\$1,304.04	
Check Number: 27717 Check Date: 10/13/2023 Payee Name: THE LAW OFFICES OF MATARAZZO & LUBCHER PC							
2022268052	INDEMNITY	03/04/2022	WEST DEPTFORD TOWNSHIP	I-CLAIMANT LEGAL E P IND	\$2,300.00	2022-2022	Loss
					Check Amount:	\$2,300.00	
Check Number: 27718 Check Date: 10/13/2023 Payee Name: COCKERILL CRAIG & MOORE LLC							
2022255534	PERSONAL IN URY	09/23/2021	HARRISON TOWNSHIP	L-LEGAL GL	\$297.50	2021-2021	Legal
2023297952	PERSONAL IN URY	10/14/2022	PAULSBORO BOROUGH	L-LEGAL GL	\$663.00	2022-2022	Legal
2023301685	POLICE PROF PI	09/12/2020	MONROE TOWNSHIP TRI IF	L-LEGAL GL	\$1,275.00	2020-2020	Legal
					Check Amount:	\$2,235.50	
Check Number: 27719 Check Date: 10/13/2023 Payee Name: HOWARD HAMMER PSY D LLC							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$165.00	2021-2021	Loss
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$165.00	2021-2021	Loss
					Check Amount:	\$330.00	
Check Number: 27720 Check Date: 10/13/2023 Payee Name: Work Comp Psych Net							
2022271117	INDEMNITY	04/16/2022	PENNSVILLE TOWNSHIP	E-MISC ALL OTHER WC	\$53.00	2022-2022	E pense
					Check Amount:	\$53.00	
Check Number: 27721 Check Date: 10/13/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2020194546	INDEMNITY	01/12/2020	DEPTFORD TOWNSHIP	L-LEGAL WC	\$292.50	2020-2020	Legal
2021230606	INDEMNITY	01/23/2021	PENNSVILLE TOWNSHIP	L-LEGAL WC	\$375.50	2021-2021	Legal
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	L-LEGAL WC	\$1,285.27	2021-2021	Legal
2022258700	INDEMNITY	12/27/2021	DEPTFORD TOWNSHIP	L-LEGAL WC	\$397.50	2021-2021	Legal
2022268052	INDEMNITY	03/04/2022	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$1,143.00	2022-2022	Legal
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$1,248.00	2022-2022	Legal
					Check Amount:	\$4,741.77	
Check Number: 27722 Check Date: 10/13/2023 Payee Name: Bluford, Rocky							
2022268052	INDEMNITY	03/04/2022	WEST DEPTFORD TOWNSHIP	I-LUMP SUM SETTLEMENT	\$6,200.00	2022-2022	Loss
					Check Amount:	\$6,200.00	
Check Number: 27723 Check Date: 10/13/2023 Payee Name: ROBSON FORENSIC INCORPORATED							
2020179463	BODILY IN URY	07/07/2019	FRANKLIN TOWNSHIP	E-MISC ALL OTHER GL	\$131.25	2019-2019	E pense



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$131.25		
Check Number: 27724 Check Date: 10/13/2023 Payee Name: QUINTON TOWNSHIP							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
Check Amount:					\$586.00		
Check Number: 27725 Check Date: 10/13/2023 Payee Name: Mahon, Linda M.							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,462.42	2021-2021	Loss
Check Amount:					\$1,462.42		
Check Number: 27726 Check Date: 10/13/2023 Payee Name: PAULSBORO BOROUGH							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$972.94	2022-2022	Loss
Check Amount:					\$972.94		
Check Number: 27727 Check Date: 10/13/2023 Payee Name: MONROE TOWNSHIP(TRIJIF)							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	I-TEMPORARY TOTAL DISABILITY	\$1,632.62	2022-2022	Loss
Check Amount:					\$1,632.62		
Check Number: 27728 Check Date: 10/13/2023 Payee Name: Jamica Wright							
2023301805	3RD PARTY PD	04/13/2023	CLAYTON BOROUGH	M-MISC MED WC PD NON-WC AL PD	\$5,940.50	2023-2023	Loss
Check Amount:					\$5,940.50		
Check Number: 27729 Check Date: 10/13/2023 Payee Name: Kathleen Wilson							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
Check Amount:					\$586.00		
Check Number: 27730 Check Date: 10/13/2023 Payee Name: Steve DeFelice							
2021238864	INDEMNITY	05/10/2021	MONROE TOWNSHIP TRI IF	I-PERMANENT PARTIAL DISABILITY	\$1,140.64	2021-2021	Loss
Check Amount:					\$1,140.64		
Check Number: 27731 Check Date: 10/13/2023 Payee Name: KYLE RIEPEN							
2022251631	INDEMNITY	10/13/2021	MANTUA TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:					\$1,177.44		
Check Number: 27732 Check Date: 10/13/2023 Payee Name: Ronald Nye							
2020202846	INDEMNITY	04/17/2020	MONROE TOWNSHIP TRI IF	I-PERMANENT PARTIAL DISABILITY	\$1,764.00	2020-2020	Loss
Check Amount:					\$1,764.00		
Check Number: 27733 Check Date: 10/13/2023 Payee Name: PAUL BUNN							



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021229388	INDEMNITY	02/08/2021	WOODBURY CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:					\$1,177.44		
Check Number: 27734 Check Date: 10/13/2023 Payee Name: Scott Pitzo							
2021238082	INDEMNITY	05/17/2021	WOODBURY CITY	I-PERMANENT PARTIAL DISABILITY	\$1,091.68	2021-2021	Loss
Check Amount:					\$1,091.68		
Check Number: 27735 Check Date: 10/13/2023 Payee Name: Salvatore Oldrati							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:					\$1,938.00		
Check Number: 27736 Check Date: 10/13/2023 Payee Name: HARRISON TOWNSHIP							
2023301706	BLDG/CONTENT	04/13/2023	HARRISON TOWNSHIP	M-MISC MED WC PD NON-WC BLD CNT	\$2,260.00	2023-2023	Loss
Check Amount:					\$2,260.00		
Check Number: 27737 Check Date: 10/13/2023 Payee Name: WASHINGTON TOWNSHIP							
2024315572	1ST PARTY COLL PD	09/28/2023	WASHINGTON TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$2,572.15	2023-2023	Loss
Check Amount:					\$2,572.15		
Check Number: 27738 Check Date: 10/13/2023 Payee Name: IVYREHAB NETWORK INC							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$404.00	2023-2023	Loss
Check Amount:					\$404.00		
Check Number: 27739 Check Date: 10/13/2023 Payee Name: RANCOCAS ANESTHESIOLOGY PA							
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$1,190.82	2023-2023	Loss
Check Amount:					\$1,190.82		
Check Number: 27740 Check Date: 10/13/2023 Payee Name: QUEST DIAGNOSTICS							
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$219.85	2023-2023	Loss
Check Amount:					\$219.85		
Check Number: 27741 Check Date: 10/13/2023 Payee Name: EMERGENCY CARE SERVICES OF NJ							
2024311160	MEDICAL ONLY	08/11/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$1,619.00	2023-2023	Loss
Check Amount:					\$1,619.00		
Check Number: 27742 Check Date: 10/13/2023 Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-PAIN MANAGEMENT	\$90.68	2022-2022	Loss
Check Amount:					\$90.68		



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 27743 Check Date: 10/13/2023 Payee Name: MATTHEW J PITERA MD PA							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	M-BEHAVIORAL HEALTH	\$450.00	2021-2021	Loss
					Check Amount:	\$450.00	
Check Number: 27744 Check Date: 10/13/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2023293464	INDEMNITY	01/11/2023	MANTUA TOWNSHIP	M-ORTHO/NEURO FEES	\$111.50	2023-2023	Loss
					Check Amount:	\$111.50	
Check Number: 27745 Check Date: 10/13/2023 Payee Name: NovaCare Rehabilitation							
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-PHYSICIAN FEES	\$395.52	2023-2023	Loss
					Check Amount:	\$395.52	
Check Number: 27746 Check Date: 10/13/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$405.21	2022-2022	Loss
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP TRI IF	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023297508	INDEMNITY	02/24/2023	PENNS GROVE BOROUGH	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023305237	INDEMNITY	05/24/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2024311026	INDEMNITY	08/09/2023	GREENWICH TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
					Check Amount:	\$1,021.84	
Check Number: 27747 Check Date: 10/13/2023 Payee Name: HOME CARE CONNECT LLC							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-DME/PROSTHETICS	\$200.66	2022-2022	Loss
					Check Amount:	\$200.66	
Check Number: 27748 Check Date: 10/13/2023 Payee Name: JEFFERSON COMMUNITY PHYSICIANS OF NJ							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$76.68	2023-2023	Loss
					Check Amount:	\$76.68	
Check Number: 27749 Check Date: 10/13/2023 Payee Name: NEUROSURGICAL AND SPINE SPECIALIST LLC							
2023298998	MEDICAL ONLY	03/14/2023	PAULSBORO BOROUGH	M-ORTHO/NEURO FEES	\$570.89	2023-2023	Loss
2024310289	MEDICAL ONLY	07/15/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$300.00	2023-2023	Loss
					Check Amount:	\$870.89	



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 27750 Check Date: 10/13/2023 Payee Name: myMATRIXX							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHARMACY	\$205.11	2023-2023	Loss
Check Amount:					\$205.11		
Check Number: 27751 Check Date: 10/13/2023 Payee Name: INSPIRA MEDICAL CENTER MULLICA HILL							
2024311882	MEDICAL ONLY	08/16/2023	WEST DEPTFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$3,120.57	2023-2023	Loss
Check Amount:					\$3,120.57		
Check Number: 27752 Check Date: 10/13/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2021223164	INDEMNITY	12/10/2020	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2020-2020	Loss
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$450.00	2022-2022	Loss
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-PHYSICIAN FEES	\$90.00	2022-2022	Loss
2024310289	MEDICAL ONLY	07/15/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024312158	MEDICAL ONLY	08/25/2023	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024313850	MEDICAL ONLY	09/15/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$990.00		
Check Number: 27753 Check Date: 10/13/2023 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$98.42	2023-2023	Loss
Check Amount:					\$98.42		
Check Number: 27754 Check Date: 10/13/2023 Payee Name: QUALCARE INC							
2023303584	MEDICAL ONLY	05/06/2023	GREENWICH TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315940	MEDICAL ONLY	10/04/2023	PENNSVILLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$1,110.00		
Check Number: 27755 Check Date: 10/20/2023 Payee Name: CAPEHART & SCATCHARD PA							
2019172878	INDEMNITY	05/03/2019	WASHINGTON TOWNSHIP	L-LEGAL WC	\$440.50	2019-2019	Legal
2022253367	INDEMNITY	10/09/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$349.00	2021-2021	Legal
2022257379	INDEMNITY	12/15/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$739.50	2021-2021	Legal
2022270730	INDEMNITY	03/09/2022	GLASSBORO BOROUGH	L-LEGAL WC	\$207.00	2022-2022	Legal
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	L-LEGAL WC	\$1,050.50	2023-2023	Legal
Check Amount:					\$2,786.50		
Check Number: 27756 Check Date: 10/20/2023 Payee Name: MADDEN & MADDEN PA							



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021209621	BODILY IN URY	06/30/2020	WASHINGTON TOWNSHIP	L-LEGAL AL	\$231.00	2020-2020	Legal
2021231237	GL PROPERTY DAMAGE	06/20/2019	WOODBURY CITY	L-LEGAL GL	\$2,970.00	2019-2019	Legal
Check Amount:					\$3,201.00		
Check Number: 27757 Check Date: 10/20/2023 Payee Name: LEE'S EMERGENCY EQUIPMENT INC							
2024309582	1ST PARTY COLL PD	07/19/2023	GLASSBORO BOROUGH	M-MISC MED WC PD NON-WC PR COLL	\$6,313.40	2023-2023	Loss
Check Amount:					\$6,313.40		
Check Number: 27758 Check Date: 10/20/2023 Payee Name: Atlas Flasher & Supply Co., Inc							
2024313639	INLAND MARINE	09/11/2023	SWEDESBORO BOROUGH	M-MISC MED WC PD NON-WC OTR LOSS PR	\$8,069.90	2023-2023	Loss
Check Amount:					\$8,069.90		
Check Number: 27759 Check Date: 10/20/2023 Payee Name: LEO PETETTI LLC							
2023306022	COMPREHENSIVE	05/25/2023	WOODBURY CITY	E-APPRAISERS PR	\$135.00	2023-2023	E pense
2024309582	1ST PARTY COLL PD	07/19/2023	GLASSBORO BOROUGH	E-APPRAISERS PR	\$425.00	2023-2023	E pense
2024309910	1ST PARTY COLL PD	07/22/2023	ELK TOWNSHIP	E-APPRAISERS PR	\$525.00	2023-2023	E pense
2024314104	1ST PARTY COLL PD	09/18/2023	MONROE TOWNSHIP TRI IF	E-APPRAISERS PR	\$375.00	2023-2023	E pense
Check Amount:					\$1,460.00		
Check Number: 27760 Check Date: 10/20/2023 Payee Name: DAVID S DEWEESE							
2024312710	EPL PI	12/16/2022	MONROE TOWNSHIP TRI IF	L-LEGAL GL	\$750.00	2022-2022	Legal
Check Amount:					\$750.00		
Check Number: 27761 Check Date: 10/20/2023 Payee Name: SIGN MEDIA ENTERPRISES INC							
2024315220	COMPREHENSIVE	09/26/2023	CLAYTON BOROUGH	M-MISC MED WC PD NON-WC PR COLL	\$593.00	2023-2023	Loss
Check Amount:					\$593.00		
Check Number: 27762 Check Date: 10/20/2023 Payee Name: CLIFF GRAY APPRAISAL SERVICE							
2023306629	1ST PARTY COLL PD	05/24/2023	DEPTFORD TOWNSHIP	E-APPRAISERS PR	\$35.00	2023-2023	E pense
Check Amount:					\$35.00		
Check Number: 27763 Check Date: 10/20/2023 Payee Name: IMX							
2023283452	INDEMNITY	09/16/2022	GLASSBORO BOROUGH	E-ALLOCATED MED E AM WC	\$1,340.00	2022-2022	E pense
Check Amount:					\$1,340.00		
Check Number: 27764 Check Date: 10/20/2023 Payee Name: ExamWorks LLC							
2021216908	INDEMNITY	10/08/2020	WASHINGTON TOWNSHIP	E-ALLOCATED MED E AM WC	\$1,345.00	2020-2020	E pense



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022265167	INDEMNITY	02/16/2022	MONROE TOWNSHIP TRI IF	E-ALLOCATED MED E AM WC	\$1,525.00	2022-2022	E pense
Check Amount:					\$2,870.00		
Check Number: 27765 Check Date: 10/20/2023 Payee Name: LOGAN TOWNSHIP							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 27766 Check Date: 10/20/2023 Payee Name: ROBSON FORENSIC INCORPORATED							
2020179463	BODILY IN URY	07/07/2019	FRANKLIN TOWNSHIP	L-LEGAL GL	\$262.50	2019-2019	Legal
Check Amount:					\$262.50		
Check Number: 27767 Check Date: 10/20/2023 Payee Name: GLASSBORO BOROUGH							
2024316210	INDEMNITY	10/04/2023	GLASSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,202.12	2023-2023	Loss
Check Amount:					\$1,202.12		
Check Number: 27768 Check Date: 10/20/2023 Payee Name: QUAL-LYNX							
001172192	MONEY/SEC INSIDE	04/19/2013	HARRISON TOWNSHIP	E-SUBROGATION E PENSE PR	\$12.00	2013-2013	E pense
Check Amount:					\$12.00		
Check Number: 27769 Check Date: 10/20/2023 Payee Name: PENNSVILLE TOWNSHIP							
2024308944	INDEMNITY	07/13/2023	PENNSVILLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
Check Amount:					\$586.00		
Check Number: 27770 Check Date: 10/20/2023 Payee Name: Jessie Osuna							
2021220915	INDEMNITY	11/18/2020	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,224.36	2020-2020	Loss
Check Amount:					\$1,224.36		
Check Number: 27771 Check Date: 10/20/2023 Payee Name: Stephen Seder							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,392.14	2023-2023	Loss
Check Amount:					\$1,392.14		
Check Number: 27772 Check Date: 10/20/2023 Payee Name: Elwood Wrigley							
2021216786	INDEMNITY	10/05/2020	MONROE TOWNSHIP TRI IF	I-PERMANENT PARTIAL DISABILITY	\$1,764.00	2020-2020	Loss
Check Amount:					\$1,764.00		
Check Number: 27773 Check Date: 10/20/2023 Payee Name: Edward McGuire							
2022262384	INDEMNITY	01/26/2022	WASHINGTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,337.12	2022-2022	Loss
Check Amount:					\$1,337.12		



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 27774 Check Date: 10/20/2023 Payee Name: Anthony Minguez							
2022271801	INDEMNITY	05/01/2022	PENNS GROVE BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,136.00	2022-2022	Loss
Check Amount:					\$1,136.00		
Check Number: 27775 Check Date: 10/20/2023 Payee Name: Matthew D'Alton							
2020192438	INDEMNITY	12/13/2019	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$2,704.00	2019-2019	Loss
Check Amount:					\$2,704.00		
Check Number: 27776 Check Date: 10/20/2023 Payee Name: WENONAH BOROUGH							
2024316968	BLDG/CONTENT	10/06/2023	WENONAH BOROUGH	M-MISC MED WC PD NON-WC BLD CNT	\$3,488.00	2023-2023	Loss
Check Amount:					\$3,488.00		
Check Number: 27777 Check Date: 10/20/2023 Payee Name: DEPTFORD TOWNSHIP							
2023306629	1ST PARTY COLL PD	05/24/2023	DEPTFORD TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$3,055.66	2023-2023	Loss
Check Amount:					\$3,055.66		
Check Number: 27778 Check Date: 10/20/2023 Payee Name: MONROE TOWNSHIP(TRIJIF)							
2024314104	1ST PARTY COLL PD	09/18/2023	MONROE TOWNSHIP TRI IF	M-MISC MED WC PD NON-WC PR COLL	\$5,158.18	2023-2023	Loss
Check Amount:					\$5,158.18		
Check Number: 27779 Check Date: 10/20/2023 Payee Name: QUAL-LYNX							
2023303510	MEDICAL ONLY	04/02/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023303962	MEDICAL ONLY	05/08/2023	PENNSVILLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2024311249	MEDICAL ONLY	08/14/2023	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2024311392	MEDICAL ONLY	07/25/2023	OLDMANS TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2024312158	MEDICAL ONLY	08/25/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2024312187	MEDICAL ONLY	07/11/2023	WESTVILLE BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2024312593	MEDICAL ONLY	08/30/2023	MANTUA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2024312769	MEDICAL ONLY	09/06/2023	WOODBURY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2024312932	MEDICAL ONLY	09/07/2023	WOODBURY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2024313005	MEDICAL ONLY	09/07/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2024313363	MEDICAL ONLY	09/11/2023	PENNSVILLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2024313397	MEDICAL ONLY	08/11/2023	WOODBURY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2024313583	MEDICAL ONLY	09/13/2023	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024313850	MEDICAL ONLY	09/15/2023	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2024313903	MEDICAL ONLY	09/16/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
Check Amount:					\$63.75		
Check Number: 27780 Check Date: 10/20/2023 Payee Name: IVYREHAB NETWORK INC							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$255.00	2023-2023	Loss
Check Amount:					\$255.00		
Check Number: 27781 Check Date: 10/20/2023 Payee Name: QUEST DIAGNOSTICS							
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$6.73	2023-2023	Loss
Check Amount:					\$6.73		
Check Number: 27782 Check Date: 10/20/2023 Payee Name: EMERGENCY CARE SERVICES OF NJ							
2024313583	MEDICAL ONLY	09/13/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$1,105.00	2023-2023	Loss
Check Amount:					\$1,105.00		
Check Number: 27783 Check Date: 10/20/2023 Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY							
2024313850	MEDICAL ONLY	09/15/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$362.97	2023-2023	Loss
Check Amount:					\$362.97		
Check Number: 27784 Check Date: 10/20/2023 Payee Name: INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.							
2023305123	MEDICAL ONLY	05/19/2023	DEPTFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$184.82	2023-2023	Loss
Check Amount:					\$184.82		
Check Number: 27785 Check Date: 10/20/2023 Payee Name: MID-ATLANTIC ANESTHESIA ASSOCIATES PA							
2021225591	INDEMNITY	01/07/2021	GLASSBORO BOROUGH	M-PHYSICIAN FEES	\$840.00	2021-2021	Loss
Check Amount:					\$840.00		
Check Number: 27786 Check Date: 10/20/2023 Payee Name: TARIQ S. SIDDIQI, MD							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-ORTHO/NEURO FEES	\$122.75	2023-2023	Loss
Check Amount:					\$122.75		
Check Number: 27787 Check Date: 10/20/2023 Payee Name: ONE CALL CARE DIAGNOSTICS							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-MRI	\$75.00	2022-2022	Loss
2024310289	MEDICAL ONLY	07/15/2023	DEPTFORD TOWNSHIP	M-MRI	\$75.00	2023-2023	Loss
Check Amount:					\$150.00		
Check Number: 27788 Check Date: 10/20/2023 Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC							



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$90.68	2022-2022	Loss
Check Amount:					\$90.68		
Check Number: 27789 Check Date: 10/20/2023 Payee Name: CONCENTRA MEDICAL CENTERS							
2024315496	MEDICAL ONLY	10/02/2023	LOGAN TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$268.03	2023-2023	Loss
Check Amount:					\$268.03		
Check Number: 27790 Check Date: 10/20/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2024308944	INDEMNITY	07/13/2023	PENNSVILLE TOWNSHIP	M-ORTHO/NEURO FEES	\$354.76	2023-2023	Loss
Check Amount:					\$354.76		
Check Number: 27791 Check Date: 10/20/2023 Payee Name: ATLANTIC PHYSICAL THERAPY CENTER							
2022269424	INDEMNITY	04/01/2022	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$800.00	2022-2022	Loss
2023297307	INDEMNITY	02/21/2023	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$800.00	2023-2023	Loss
Check Amount:					\$1,600.00		
Check Number: 27792 Check Date: 10/20/2023 Payee Name: NovaCare Rehabilitation							
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-PHYSICIAN FEES	\$434.48	2023-2023	Loss
2024311026	INDEMNITY	08/09/2023	GREENWICH TOWNSHIP	M-PHYSICIAN FEES	\$1,110.34	2023-2023	Loss
Check Amount:					\$1,544.82		
Check Number: 27793 Check Date: 10/20/2023 Payee Name: AMERICAN WORKCARE, PC							
2023303584	MEDICAL ONLY	05/06/2023	GREENWICH TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$203.93	2023-2023	Loss
Check Amount:					\$203.93		
Check Number: 27794 Check Date: 10/20/2023 Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC							
2024312593	MEDICAL ONLY	08/30/2023	MANTUA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$77.75	2023-2023	Loss
Check Amount:					\$77.75		
Check Number: 27795 Check Date: 10/20/2023 Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC							
2024315719	MEDICAL ONLY	10/04/2023	PIESGROVE TOWNSHIP	M-URGENT CARE CENTER	\$193.88	2023-2023	Loss
Check Amount:					\$193.88		
Check Number: 27796 Check Date: 10/20/2023 Payee Name: PREMIER ORTHO ASSOCSURG							
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$6,807.50	2023-2023	Loss
Check Amount:					\$6,807.50		
Check Number: 27797 Check Date: 10/20/2023 Payee Name: COMP X MEDICAL MANAGEMENT							



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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	M-OTHER PROVIDER FEES	\$692.25	2022-2022	Loss
Check Amount:					\$692.25		
Check Number: 27798			Check Date: 10/20/2023		Payee Name: HOME CARE CONNECT LLC		
2024308944	INDEMNITY	07/13/2023	PENNSVILLE TOWNSHIP	M-DME/PROSTHETICS	\$2,923.08	2023-2023	Loss
Check Amount:					\$2,923.08		
Check Number: 27799			Check Date: 10/20/2023		Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC		
2021223164	INDEMNITY	12/10/2020	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2020-2020	Loss
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-PHYSICIAN FEES	\$180.00	2022-2022	Loss
2024312158	MEDICAL ONLY	08/25/2023	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
Check Amount:					\$810.00		
Check Number: 27800			Check Date: 10/20/2023		Payee Name: SOUTH JERSEY REHAB & SPINE INC		
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$321.06	2023-2023	Loss
Check Amount:					\$321.06		
Check Number: 27801			Check Date: 10/20/2023		Payee Name: ISO SERVICES INC		
2024313795	BODILY IN URY	08/19/2023	GLASSBORO BOROUGH	E-MISC ALL OTHER GL	\$13.75	2023-2023	E pense
2024313966	BODILY IN URY	08/01/2023	WOODBURY CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	E pense
2024314081	BODILY IN URY	09/16/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	E pense
2024314420	BODILY IN URY	08/13/2023	FRANKLIN TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	E pense
Check Amount:					\$55.00		
Check Number: 27802			Check Date: 10/20/2023		Payee Name: QUALCARE INC		
2024316210	INDEMNITY	10/04/2023	GLASSBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316259	INDEMNITY	10/06/2023	WEST DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316265	MEDICAL ONLY	10/06/2023	WOODBURY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316279	MEDICAL ONLY	10/10/2023	MONROE TOWNSHIP TRI IF	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316402	INDEMNITY	10/11/2023	PITMAN BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316752	MEDICAL ONLY	10/03/2023	PAULSBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316824	MEDICAL ONLY	10/16/2023	WEST DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316850	MEDICAL ONLY	10/16/2023	CARNEYS POINT TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss



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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024316906	INDEMNITY	10/17/2023	FRANKLIN TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024317026	MEDICAL ONLY	10/17/2023	WEST DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024317060	MEDICAL ONLY	10/15/2023	WOODBURY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$6,105.00		
Check Number: 27803 Check Date: 10/20/2023 Payee Name: QUAL-LYNX							
2022253367	INDEMNITY	10/09/2021	GLASSBORO BOROUGH	E-MISC ALL OTHER WC	\$3.25	2021-2021	E pense
2022259937	INDEMNITY	03/24/2020	GLASSBORO BOROUGH	E-MISC ALL OTHER WC	\$78.00	2020-2020	E pense
Check Amount:					\$81.25		
Check Number: 27804 Check Date: 10/27/2023 Payee Name: CAPEHART & SCATCHARD PA							
2023304027	PERSONAL IN URY	12/14/2021	ELK TOWNSHIP	L-LEGAL GL	\$5,115.00	2021-2021	Legal
Check Amount:					\$5,115.00		
Check Number: 27805 Check Date: 10/27/2023 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2022247312	INDEMNITY	09/07/2021	WEST DEPTFORD TOWNSHIP	E-MISC LEGAL E PENSE WC	\$75.00	2021-2021	E pense
2022266307	INDEMNITY	02/14/2022	MONROE TOWNSHIP TRI IF	E-MISC LEGAL E PENSE WC	\$30.00	2022-2022	E pense
Check Amount:					\$105.00		
Check Number: 27806 Check Date: 10/27/2023 Payee Name: KENNETH A. DIMUZIO, PA							
2022247312	INDEMNITY	09/07/2021	WEST DEPTFORD TOWNSHIP	I-ASSESSMENT-W.C. IND	\$9,430.00	2021-2021	Loss
Check Amount:					\$9,430.00		
Check Number: 27807 Check Date: 10/27/2023 Payee Name: BEST MED CONSULTANTS, PA							
2022261747	INDEMNITY	01/21/2022	GLASSBORO BOROUGH	E-ALLOCATED MED E AM WC	\$1,100.00	2022-2022	E pense
Check Amount:					\$1,100.00		
Check Number: 27808 Check Date: 10/27/2023 Payee Name: DJS ASSOCIATES INC							
2020199803	BODILY IN URY	12/19/2019	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER AL	\$3,908.00	2019-2019	E pense
Check Amount:					\$3,908.00		
Check Number: 27809 Check Date: 10/27/2023 Payee Name: LEO PETETTI LLC							
2024311009	1ST PARTY COLL PD	08/06/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$55.00	2023-2023	E pense
2024312181	1ST PARTY COLL PD	08/26/2023	WEST DEPTFORD TOWNSHIP	E-APPRAISERS PR	\$578.40	2023-2023	E pense
2024313387	1ST PARTY COLL PD	09/06/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$55.00	2023-2023	E pense
Check Amount:					\$688.40		



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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 27810 Check Date: 10/27/2023 Payee Name: DAVID S DEWEESE							
2023299118	PUB OFF PI	03/07/2023	PENNS GROVE BOROUGH	L-LEGAL GL	\$750.00	2023-2023	Legal
2024309640	PUB OFF PI	07/01/2023	PENNS GROVE BOROUGH	L-LEGAL GL	\$750.00	2023-2023	Legal
2024316405	EPL PI	09/01/2023	FRANKLIN TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Legal
					Check Amount:	\$2,250.00	
Check Number: 27811 Check Date: 10/27/2023 Payee Name: EUGENE J. MCCAFFREY, JR							
2020179463	BODILY IN URY	07/07/2019	FRANKLIN TOWNSHIP	L-LEGAL GL	\$1,027.50	2019-2019	Legal
					Check Amount:	\$1,027.50	
Check Number: 27812 Check Date: 10/27/2023 Payee Name: THE DEWEESE LAW FIRM							
2020185687	1ST PARTY COLL PD	09/23/2019	MONROE TOWNSHIP TRI IF	L-LEGAL PR	\$305.00	2019-2019	Legal
2022246499	MEDICAL ONLY	08/27/2021	PENNSVILLE TOWNSHIP	E-SUBROGATION E PENSE WC	\$57.00	2021-2021	E pense
2022250746	MEDICAL ONLY	10/04/2021	WEST DEPTFORD TOWNSHIP	E-SUBROGATION E PENSE WC	\$300.00	2021-2021	E pense
2023279794	MEDICAL ONLY	08/03/2022	WASHINGTON TOWNSHIP	E-SUBROGATION E PENSE WC	\$642.82	2022-2022	E pense
2023298681	1ST PARTY COLL PD	03/09/2023	MANTUA TOWNSHIP	L-LEGAL PR	\$1,267.37	2023-2023	Legal
					Check Amount:	\$2,572.19	
Check Number: 27813 Check Date: 10/27/2023 Payee Name: AFFANATO MARUT LLC							
2022266307	INDEMNITY	02/14/2022	MONROE TOWNSHIP TRI IF	L-LEGAL WC	\$196.00	2022-2022	Legal
2022275653	INDEMNITY	02/17/2022	MONROE TOWNSHIP TRI IF	L-LEGAL WC	\$490.00	2022-2022	Legal
					Check Amount:	\$686.00	
Check Number: 27814 Check Date: 10/27/2023 Payee Name: JOEBOY INC T/A ACTION AUTO BODY							
2024311009	1ST PARTY COLL PD	08/06/2023	WASHINGTON TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$252.82	2023-2023	Loss
2024313387	1ST PARTY COLL PD	09/06/2023	WASHINGTON TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$756.02	2023-2023	Loss
					Check Amount:	\$1,008.84	
Check Number: 27815 Check Date: 10/27/2023 Payee Name: HOWARD HAMMER PSY D LLC							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$330.00	2021-2021	Loss
					Check Amount:	\$330.00	
Check Number: 27816 Check Date: 10/27/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2022245370	INDEMNITY	10/10/2019	WOODBURY CITY	L-LEGAL WC	\$874.50	2019-2019	Legal
2022249302	INDEMNITY	09/22/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$1,297.00	2021-2021	Legal



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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$2,171.50		
Check Number: 27817 Check Date: 10/27/2023 Payee Name: WEST DEPTFORD TOWNSHIP							
2024316259	INDEMNITY	10/06/2023	WEST DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,986.98	2023-2023	Loss
Check Amount:					\$1,986.98		
Check Number: 27818 Check Date: 10/27/2023 Payee Name: MONROE TOWNSHIP(TRIJIF)							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	I-TEMPORARY TOTAL DISABILITY	\$1,632.62	2022-2022	Loss
Check Amount:					\$1,632.62		
Check Number: 27819 Check Date: 10/27/2023 Payee Name: Mahon, Linda M.							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,462.42	2021-2021	Loss
Check Amount:					\$1,462.42		
Check Number: 27820 Check Date: 10/27/2023 Payee Name: Janet Clerici and Petrillo & Goldberg, P.C.							
2019167321	BODILY IN URY	02/10/2019	WEST DEPTFORD TOWNSHIP	I-LUMP SUM SETTLEMENT GL BI	\$320,000.00	2019-2019	Loss
Check Amount:					\$320,000.00		
Check Number: 27821 Check Date: 10/27/2023 Payee Name: QUINTON TOWNSHIP							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
Check Amount:					\$586.00		
Check Number: 27822 Check Date: 10/27/2023 Payee Name: PAULSBORO BOROUGH							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$972.94	2022-2022	Loss
Check Amount:					\$972.94		
Check Number: 27823 Check Date: 10/27/2023 Payee Name: The Rothman Institute							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-IND MED E AMS WC	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 27824 Check Date: 10/27/2023 Payee Name: ROBSON FORENSIC INCORPORATED							
2020179463	BODILY IN URY	07/07/2019	FRANKLIN TOWNSHIP	L-LEGAL GL	\$525.00	2019-2019	Legal
Check Amount:					\$525.00		
Check Number: 27825 Check Date: 10/27/2023 Payee Name: James Graham							
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:					\$1,938.00		
Check Number: 27826 Check Date: 10/27/2023 Payee Name: Elwood Wrigley							



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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021216786	INDEMNITY	10/05/2020	MONROE TOWNSHIP TRI IF	I-PERMANENT PARTIAL DISABILITY	\$1,134.00	2020-2020	Loss
Check Amount:					\$1,134.00		
Check Number: 27827 Check Date: 10/27/2023 Payee Name: Jamie Cucugliello							
2022247312	INDEMNITY	09/07/2021	WEST DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$291.04	2021-2021	Loss
Check Amount:					\$291.04		
Check Number: 27828 Check Date: 10/27/2023 Payee Name: Jamie Cucugliello							
2022247312	INDEMNITY	09/07/2021	WEST DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$24,726.24	2021-2021	Loss
Check Amount:					\$24,726.24		
Check Number: 27829 Check Date: 10/27/2023 Payee Name: Salvatore Oldrati							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:					\$1,938.00		
Check Number: 27830 Check Date: 10/27/2023 Payee Name: LOGAN TOWNSHIP							
2024317047	COMPREHENSIVE	10/17/2023	LOGAN TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$2,512.23	2023-2023	Loss
Check Amount:					\$2,512.23		
Check Number: 27831 Check Date: 10/27/2023 Payee Name: MANTUA TOWNSHIP							
2023298681	1ST PARTY COLL PD	03/09/2023	MANTUA TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 27832 Check Date: 10/27/2023 Payee Name: CLAYTON BOROUGH							
2023288655	INLAND MARINE	09/16/2022	CLAYTON BOROUGH	M-MISC MED WC PD NON-WC OTR LOSS PR	\$621.48	2022-2022	Loss
Check Amount:					\$621.48		
Check Number: 27833 Check Date: 10/27/2023 Payee Name: WEST DEPTFORD TOWNSHIP							
2024312181	1ST PARTY COLL PD	08/26/2023	WEST DEPTFORD TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$53,467.89	2023-2023	Loss
Check Amount:					\$53,467.89		
Check Number: 27834 Check Date: 10/27/2023 Payee Name: PITMAN BOROUGH							
2023306672	1ST PARTY COLL PD	06/09/2023	PITMAN BOROUGH	M-MISC MED WC PD NON-WC PR COLL	\$63,311.42	2023-2023	Loss
Check Amount:					\$63,311.42		
Check Number: 27835 Check Date: 10/27/2023 Payee Name: COASTAL SPINE, PC.							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-ORTHO/NEURO FEES	\$83.27	2022-2022	Loss
Check Amount:					\$83.27		



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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 27836 Check Date: 10/27/2023 Payee Name: IVYREHAB NETWORK INC							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-PHYSICIAN FEES	\$85.00	2023-2023	Loss
					Check Amount:	\$85.00	
Check Number: 27837 Check Date: 10/27/2023 Payee Name: EMERGENCY CARE SERVICES OF NJ							
2024315495	MEDICAL ONLY	10/03/2023	WOODBURY CITY	M-PHYSICIAN FEES	\$1,486.00	2023-2023	Loss
					Check Amount:	\$1,486.00	
Check Number: 27838 Check Date: 10/27/2023 Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY							
2024312158	MEDICAL ONLY	08/25/2023	MONROE TOWNSHIP TRI IF	M-ORTHO/NEURO FEES	\$108.15	2023-2023	Loss
2024313850	MEDICAL ONLY	09/15/2023	DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$108.15	2023-2023	Loss
					Check Amount:	\$216.30	
Check Number: 27839 Check Date: 10/27/2023 Payee Name: INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.							
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$184.82	2023-2023	Loss
2024315650	MEDICAL ONLY	10/03/2023	GLASSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$184.82	2023-2023	Loss
					Check Amount:	\$369.64	
Check Number: 27840 Check Date: 10/27/2023 Payee Name: CAPE REGIONAL MEDICAL CENTER							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,688.00	2021-2021	Loss
					Check Amount:	\$2,688.00	
Check Number: 27841 Check Date: 10/27/2023 Payee Name: ONE CALL CARE DIAGNOSTICS							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-MRI	\$485.00	2022-2022	Loss
					Check Amount:	\$485.00	
Check Number: 27842 Check Date: 10/27/2023 Payee Name: CENTENNIAL SURGERY CENTER LLC							
2021225591	INDEMNITY	01/07/2021	GLASSBORO BOROUGH	M-AMBULATORY SURGERY CENTER	\$9,318.00	2021-2021	Loss
					Check Amount:	\$9,318.00	
Check Number: 27843 Check Date: 10/27/2023 Payee Name: EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC							
2023305488	MEDICAL ONLY	05/27/2023	WASHINGTON TOWNSHIP	M-PHYSICIAN FEES	\$660.00	2023-2023	Loss
					Check Amount:	\$660.00	
Check Number: 27844 Check Date: 10/27/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-ORTHO/NEURO FEES	\$308.13	2022-2022	Loss
					Check Amount:	\$308.13	



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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 27845 Check Date: 10/27/2023 Payee Name: NovaCare Rehabilitation							
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-PHYSICIAN FEES	\$434.48	2023-2023	Loss
2024311026	INDEMNITY	08/09/2023	GREENWICH TOWNSHIP	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
Check Amount:					\$737.30		
Check Number: 27846 Check Date: 10/27/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP TRI IF	M-ORTHO/NEURO FEES	\$88.09	2022-2022	Loss
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$215.34	2022-2022	Loss
Check Amount:					\$303.43		
Check Number: 27847 Check Date: 10/27/2023 Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC							
2023303752	INDEMNITY	05/10/2023	GLASSBORO BOROUGH	M-URGENT CARE CENTER	\$260.59	2023-2023	Loss
2024316210	INDEMNITY	10/04/2023	GLASSBORO BOROUGH	M-URGENT CARE CENTER	\$193.88	2023-2023	Loss
Check Amount:					\$454.47		
Check Number: 27848 Check Date: 10/27/2023 Payee Name: GLOUCESTER COUNTY EMS							
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$959.80	2023-2023	Loss
2023303510	MEDICAL ONLY	04/02/2023	MONROE TOWNSHIP TRI IF	M-OTHER PROVIDER FEES	\$980.20	2023-2023	Loss
Check Amount:					\$1,940.00		
Check Number: 27849 Check Date: 10/27/2023 Payee Name: WORKERS COMP PSYCH NET							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$200.00	2023-2023	Loss
Check Amount:					\$200.00		
Check Number: 27850 Check Date: 10/27/2023 Payee Name: FUSION HEALTHCARE SOLUTIONS							
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-DME/PROSTHETICS	\$1,928.00	2023-2023	Loss
Check Amount:					\$1,928.00		
Check Number: 27851 Check Date: 10/27/2023 Payee Name: myMATRIX							
2021225591	INDEMNITY	01/07/2021	GLASSBORO BOROUGH	M-PHARMACY	\$16.41	2021-2021	Loss
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	M-PHARMACY	\$79.49	2021-2021	Loss
Check Amount:					\$95.90		
Check Number: 27852 Check Date: 10/27/2023 Payee Name: INSPIRA MEDICAL CENTER MULLICA HILL							
2024311160	MEDICAL ONLY	08/11/2023	CLAYTON BOROUGH	M-ACUTE CARE HOSPITAL	\$12,778.06	2023-2023	Loss
Check Amount:					\$12,778.06		



Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 27853 Check Date: 10/27/2023 Payee Name: INSPIRA HEALTH CENTER WOODBURY							
2022277195	INDEMNITY	06/29/2022	WOODBURY CITY	M-OCCUPATIONAL MEDICINE	\$4,610.56	2022-2022	Loss
Check Amount:					\$4,610.56		
Check Number: 27854 Check Date: 10/27/2023 Payee Name: DR CAROL SCHOBER PSYD							
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	M-BEHAVIORAL HEALTH	\$190.00	2023-2023	Loss
Check Amount:					\$190.00		
Check Number: 27855 Check Date: 10/27/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$90.00	2022-2022	Loss
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-PHYSICIAN FEES	\$90.00	2022-2022	Loss
2024310289	MEDICAL ONLY	07/15/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024312158	MEDICAL ONLY	08/25/2023	MONROE TOWNSHIP TRI IF	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
Check Amount:					\$540.00		
Check Number: 27856 Check Date: 10/27/2023 Payee Name: ISO SERVICES INC							
2019167594	INDEMNITY	03/01/2019	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$13.75	2019-2019	E pense
2019175245	INDEMNITY	06/01/2019	WASHINGTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2019-2019	E pense
2020192438	INDEMNITY	12/13/2019	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2019-2019	E pense
2020208391	INDEMNITY	06/24/2020	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$13.75	2020-2020	E pense
2021223495	INDEMNITY	12/11/2020	WESTVILLE BOROUGH	E-MISC ALL OTHER WC	\$13.75	2020-2020	E pense
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	E pense
2022251631	INDEMNITY	10/13/2021	MANTUA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	E pense
2022266802	INDEMNITY	03/05/2022	UPPER PITTSBORO TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2022-2022	E pense
2024312158	MEDICAL ONLY	08/25/2023	MONROE TOWNSHIP TRI IF	E-MISC ALL OTHER WC	\$13.75	2023-2023	E pense
2024312593	MEDICAL ONLY	08/30/2023	MANTUA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	E pense
2024312769	MEDICAL ONLY	09/06/2023	WOODBURY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	E pense
2024312932	MEDICAL ONLY	09/07/2023	WOODBURY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	E pense
2024313005	MEDICAL ONLY	09/07/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	E pense
2024313363	MEDICAL ONLY	09/11/2023	PENNSVILLE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	E pense
2024313397	MEDICAL ONLY	08/11/2023	WOODBURY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	E pense
2024313583	MEDICAL ONLY	09/13/2023	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	E pense
2024313850	MEDICAL ONLY	09/15/2023	DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	E pense

Processed Date Oct 1, 2023 through Oct 31, 2023
 Date Of Loss All
 Insured Name s All
 Bank Account s 1000399354

Insurance Types All
 Claimant Types All
 Coverage s 120

Page 27 of 28
 Run Date 11/2/2023 15 15 49
 Cognos Version 1.0



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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024313903	MEDICAL ONLY	09/16/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	E pense
					Check Amount:	\$247.50	

Check Number: 27857 Check Date: 10/27/2023 Payee Name: QUALCARE INC

2024317491	MEDICAL ONLY	10/20/2023	GREENWICH TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024317555	MEDICAL ONLY	10/23/2023	WOODBURY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
					Check Amount:	\$1,110.00	

Total of TRI CTY MUN JIF IV Account

Number of Checks:	209	Total Payments:	\$845,827.28
Number of Payments:	457	First Check Number:	27649
Expense Payments:	\$25,568.61	Last Check Number:	27857
Legal Payments:	\$60,439.10		
Loss Payments:	\$759,819.57		

Grand Total

Number of Checks:	209	Total Payments:	\$845,827.28
Number of Payments:	457	First Check Number:	27649
Expense Payments:	\$25,568.61	Last Check Number:	27857
Legal Payments:	\$60,439.10		
Loss Payments:	\$759,819.57		

FY 2023 Dividend
AELCF Member Allocation

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

	FY 2023 August Interest	FY 2023 31-Aug-23 Balance	FY 2023 September Interest	FY 2023 30-Sep-23 Balance	FY 2023 October Interest	FY 2023 31-Oct-23 Balance
Alloway Township	10.31	4,937.46	11.77	4,949.23	12.50	4,961.73
Carneys Point Township	23.74	11,372.20	27.10	11,399.31	28.78	11,428.09
Clayton Borough	0.00	0.32	0.00	0.33	0.00	0.33
Deptford Township	82.66	39,603.14	94.39	39,697.53	100.24	39,797.76
East Greenwich Township	16.77	8,033.59	19.15	8,052.74	20.33	8,073.07
Elk Township	0.05	21.74	0.05	21.79	0.06	21.85
Elsinboro Township	0.17	82.44	0.20	82.64	0.21	82.85
Fairfield Township	19.41	9,298.18	22.16	9,320.34	23.53	9,343.87
Franklin Township	0.20	94.73	0.23	94.95	0.24	95.19
Glassboro Borough	0.24	117.05	0.28	117.33	0.30	117.62
Greenwich Township	15.08	7,225.28	17.22	7,242.50	18.29	7,260.79
Harrison Township	27.14	13,003.48	30.99	13,034.47	32.91	13,067.38
Logan Township	18.63	8,925.26	21.27	8,946.54	22.59	8,969.13
Lower Alloways Creek Township	1.77	849.53	2.02	851.56	2.15	853.71
Mannington Township	0.01	3.16	0.01	3.17	0.01	3.18
Mantua Township	43.91	21,038.12	50.14	21,088.26	53.25	21,141.51
Monroe Township	89.47	42,862.62	102.16	42,964.78	108.49	43,073.27
Oldmans Township	5.55	2,660.54	6.34	2,666.88	6.73	2,673.62
Paulsboro Borough	0.08	37.23	0.09	37.32	0.09	37.41
Penns Grove Borough	15.09	7,229.40	17.23	7,246.63	18.30	7,264.92
Pennsville Township	40.76	19,525.56	46.54	19,572.09	49.42	19,621.51
Pilesgrove Township	12.12	5,806.41	13.84	5,820.25	14.70	5,834.95
Pitman Borough	0.12	57.40	0.14	57.54	0.15	57.68
Pittsgrove	252.64	121,038.89	288.48	121,327.37	306.35	121,633.72
Quinton Township	11.64	5,576.50	13.29	5,589.79	14.11	5,603.91
Shiloh Borough	1.65	788.56	1.88	790.44	2.00	792.44
South Harrison Township	7.47	3,577.22	8.53	3,585.75	9.05	3,594.80
Stow Creek	18.45	8,838.04	21.06	8,859.10	22.37	8,881.47
Swedesboro Borough	6.34	3,038.64	7.24	3,045.88	7.69	3,053.57
Upper Pittsgrove Township	10.71	5,132.46	12.23	5,144.69	12.99	5,157.68
Washington Township	317.76	152,234.91	362.83	152,597.74	385.31	152,983.05
Wenonah Borough	7.16	3,428.17	8.17	3,436.34	8.68	3,445.02
Westville Borough	13.90	6,657.49	15.87	6,673.36	16.85	6,690.21
Woodbury City	35.83	17,166.90	40.91	17,207.81	43.45	17,251.26
Woodbury Heights Borough	9.23	4,424.13	10.54	4,434.67	11.20	4,445.87
Woodstown Borough	11.42	5,472.89	13.04	5,485.93	13.85	5,499.78
Woolwich Township	9.37	4,487.66	10.70	4,498.35	11.36	4,509.71
	1,136.84	544,863.40	1,298.08	546,161.48	1,378.51	547,539.99

Former Members

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
BILL LIST -November 2023

Payable To:	FY 2024	FY 2023	Appropriation	Description
1 The Actuarial Advantage		433.00	Prof Services/Actuary	Oct 2023 Fees
2 Arthur J. Gallagher Risk Mgmt Services LLC		66,010.00	Prof Services/Administration	Nov 2023 Fees
3 Risk Program Administrators LLC		100.22	Misc/Postage/Copies/Faxes	Oct 2023 Fees
4 Risk Program Administrators LLC		106.56	Misc/Meeting Expense	Zoom subscription split with JIFs-Pd PF Amex
5 David DeWeese		9,961.00	Prof Services/Attorney	Nov 2023 Fees
6 Qual-Lynx		46,103.00	Prof Services/Claims Admin	Nov 2023 Fees
7 Joyce Media		390.00	Misc/JIF Website	Nov 2023 Fees
8 Christopher J. Winter Sr.		2,080.00	Training/Police Risk Services	Law Enforcement Consultant-Nov 2023 Fee
9 Kris Kristie		438.00	Misc/Recording Secretary	Nov 2023 Fees
10 J.A. Montgomery Consulting		19,131.00	Prof Services/Safety Director	Nov 2023 Fees
11 Wintsec Consulting LLC		4,525.00	Prof Services/Technology Risk Ser	Nov 2023 Fees
12 Tom Tontarski		1,245.00	Prof Services/Treasurer	Nov 2023 Fees
13 Conner Strong & Buckelew		1,022.00	Prof Services/Underwriting Manager	Nov 2023 Fees
14 Debby Schiffer		4,966.00	Wellness	Nov 2023 Fees
15 Iron Mountain		102.32	Misc/Records Retention Service	Inv#HYCK475; Storage 11/1-30/23; Service 9/26-10/24/23
16 Postmaster	430.00		Misc/Postage/Copies/Faxes	PO Box 490 Annual Fee 11/30/23-11/30/24
17 Armando Riccio LLC		525.00	Training/Training	10/11/23 Mgrs & Sup training AM/PM sessions (split)
18 Carneys Point Township		997.00	Wellness	snacks, water
19 Carneys Point Township		1,041.00	Optional Safety Budget	mulch and cones
20 Deptford Township		3,000.00	EPL/CYBER/EPL/Cyber Incentive	Cyber security
21 Deptford Township		4,500.00	Optional Safety Budget	FAK kits for Police, safety items
22 Deptford Township		1,500.00	Wellness	sound bed, bio tuning, mini sessions, wellness week
23 East Greenwich Township		2,112.47	Optional Safety Budget	Safety gear for employees
24 East Greenwich Township		265.00	Wellness	chair massages
25 Elk Township		750.00	Wellness	Water coolers for cars
26 Franklin Township		574.66	Wellness	reusable water bottles
27 Franklin Township		3,022.00	Optional Safety Budget	Wearable safety lights
28 Hopewell Township		675.00	EPL/CYBER/EPL/Cyber Incentive	Attorney review of employee manual
29 Logan Township		2,500.00	Optional Safety Budget	pressure fan
30 Logan Township		2,000.00	EPL/CYBER/EPL/Cyber Incentive	IT anti virus
31 Logan Township		1,000.00	Wellness	kits, sun protection, chair massage
32 Mannington Township		450.88	EPL/CYBER/EPL/Cyber Incentive	IT services
33 National Park Borough		1,500.00	Optional Safety Budget	PW safety shirts
34 Oldmans Township		492.69	Wellness	fruit and nuts baskets
35 Oldmans Township		1,000.00	EPL/CYBER/EPL/Cyber Incentive	IT and cyber security
36 Borough of Paulsboro		2,000.00	EPL/CYBER/EPL/Cyber Incentive	Cyber security
37 Borough of Paulsboro		3,500.00	Optional Safety Budget	cones, glasses, safety items
38 Pennsville Township		992.96	Optional Safety Budget	PPE for Water Dept
39 Borough of Pitman		234.00	Optional Safety Budget	Hep B shots
40 Borough of Pitman		544.98	Wellness	Sound bed, chair massage
41 South Harrison Township		1,000.00	EPL/CYBER/EPL/Cyber Incentive	IT services
42 South Harrison Township		750.00	Optional Safety Budget	Fireproof cabinet
43 Borough of Swedesboro		726.24	Wellness	picnic table; gym items; sunblock
44 Borough of Swedesboro		1,500.00	EPL/CYBER/EPL/Cyber Incentive	Cyber security
45 Borough of Swedesboro		1,500.00	Optional Safety Budget	safety gear for employees; crosswalk paint
46 Upper Pittsgrove Township		30.40	Optional Safety Budget	Gloves; eye drops
47 Upper Pittsgrove Township		102.24	Wellness	Fruit; farm GC; sun screen
48 Upper Pittsgrove Township		486.00	EPL/CYBER/EPL/Cyber Incentive	Cloud back up/encryption
49 Township of Washington		4,500.00	Optional Safety Budget	lock out/tag out; safety items
50 Township of Washington		1,500.00	Wellness	BP cuff; blocking panel
51 West Deptford Township		109.50	Wellness	Walktober awards
52 City of Woodbury		625.00	Wellness	Chair massages
53 City of Woodbury		2,052.87	Optional Safety Budget	safety items
54 Woolwich Township		1,477.69	Optional Safety Budget	First aid, safety stuff
Subtotals	430.00	208,150.68		
JIF BILL LIST TOTAL		208,580.68		



STRATEGIC PLANNING COMMITTEE MEETING MINUTES

Wednesday, October 25, 2023 – 10:00 AM

Via Zoom Conferencing

A meeting of the Strategic Planning Committee was held on Wednesday, October 25, 2023 at 10:00 AM, via Zoom Conferencing. The Meeting was called to order at 10:04 AM.

Those in attendance were:

Sue Miller, *Chair*, **Clayton Borough**
Barbara Freijomil, *Vice Chair*, **Franklin Township**
Michael Razze, **Pitman Borough**
Kevin Clour, **Lower Alloways Creek**
Carolyn King-Sammons, **Elk Township**
Jane DiBella, **Woolwich Township**
Paul Forlenza, MGA, RMC, 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:

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

I. Minutes of June 15, 2023 Meeting

Mr. Forlenza stated that a copy of the June 15, 2023, Strategic Planning Committee Minutes were emailed to all committee members along with the notice for today's meeting on October 11, 2023. He asked if there were any questions. No questions were entertained.

II. 2023 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 with the exception of East Greenwich that has made the decision not to renew their membership in the TRICO JIF.

Mr. Forlenza advised 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 on August 20, 2023 with instructions to share the Annual Member Reports with their governing bodies.

Mr. Forlenza mentioned that he, along with Ms. Patel and Mr. Diaz, had a meeting with Mayor Archer of East Greenwich, to discuss their recent choice to leave the TRICO JIF. Mr. Forlenza indicated the discussion focused on coverage comparison, training requirements, defense panel arrangements and assessments. He indicated that there is a misconception that the JIF requires a lot of training; however, there is no JIF required training. Most of the training provided by the JIF are required by the Attorney General's office, State of New Jersey, Supreme Court Decisions and/or PEOSHA. The JIF is providing the training to the membership as a benefit of being a member municipality. This eliminates the need for individual member municipalities to find training

resources to complete the required training. A discussion ensued regarding the misconception and potential re-branding of the training.

Mr. Forlenza indicated the training misconception would be reviewed with the Executive Safety Committee and Safety Director's office. In addition, Mr. Forlenza advised the committee he would be meeting with the Coverage Committee to review the Front/Back Pay coverage and coverage for legal fees pertaining to motions for injunctive relief that is currently not provided by the TRICO JIF. He indicated under the direction of the Finance Committee, the Executive Director's office released an indication to East Greenwich and he reviewed the process that is undertaken by the Finance Committee with respect to member assessments.

Mr. Forlenza further indicated that on the day before East Greenwich made a final decision, the JIF where they will be going reduced their 2024 Assessment by an additional \$10,000, making their proposed assessment equal to the TRICO JIF's proposed assessment. Mr. Forlenza stated that in his opinion this JIF is simply out to "buy" the business and did not complete a thorough underwriting process of East Greenwich.

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

III. Membership Growth

Mr. Forlenza stated as of now, there are no prospective new members for 2024. He mentioned we will certainly provide updates if that changes.

Ms. Patel asked the committee, what they see as a benefit that should be marketed to non-TRICO JIF members. A discussion ensued regarding training as well as reevaluation of employment practices as potential marketing ideas as many competing JIFs do not provide their members with training and employment practice resources. In addition, the TRICO JIF's membership in the MEL, Cyber JIF and E-JIF are areas of focus as the competing JIFs provide Cyber and Environmental coverage from the Commercial market. After a lengthy discussion, it was determined there are plenty of member benefits that can be utilized to market the TRICO JIF.

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

IV. 2023 Conferences

Mr. Forlenza stated that the AGRiP Fall Conference took place October 1-3, 2023 in Salt Lake City, UT. There were no TRICO Fund Commissioners that attended this Conference. He further noted that no representatives from the TRICO JIF attended the PRIMA Conference this past June.

Mr. Forlenza reviewed the 2024 conference schedule, noting that the AGRiP Governance Conference will be taking place from March 3-6, 2024 in Nashville, TN and the PRIMA Conference will take place on June 6-9, 2024 in Nashville, TN.

Mr. Forlenza reiterated how informational these conferences are and the TRICO JIF has budgeted for members to attend these conferences. Mr. Razzo highlighted the valuable information obtained during these conferences and emphasized that they serve as an excellent platform for exchanging ideas and enhancing practices.

Mr. Forlenza shared that AGRiP has made changes to their annual conference format. They continue to host three conferences annually, with the AGRiP Governance Conference taking place in the spring, the AGRiP Executive Directors Conference usually in August, and the AGRiP Staff Conference in the fall. Due to the change in conference format, Fund Commissioners will only want to attend the Spring Governance Conference as it is geared toward their role with the JIF. Mr. Forlenza stated notifications would go out in January 2024.

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

V. *Elected Officials Training*

Mr. Forlenza informed the committee that this year, the Elected Officials Training was conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute allowed all Elected Officials to complete this training at their convenience. The training was approximately 30 minutes long. The MEL reduced each member's 2023 MEL Assessment by \$250 for each municipal elected official who completed the training session by May 1, 2023. The total credit is limited to 5% of a member's 2023 MEL Assessment.

Mr. Forlenza noted he received a download every week or so of those that had completed the training. A follow-up email was sent from his office to those that completed that training with links they could use to access additional information on the topics covered during the training. Also, included in that email is a hyper-link to a short survey to see how the participants liked the training being available through the MSI system. He also noted that he shared this information with the MEL and recommended that they utilize it as they plan their training for the 2023-2024 cycle.

Mr. Forlenza advised the committee, the survey results reflect the Elected Officials preferred the virtual format and therefore the 2023-2024 elected officials training will be offered through the MSI.

Mr. Forlenza stated that there will be potentially one or two in-person training sessions held at the League of Municipalities in November.

A committee member expressed that he looks forward to in-person meetings as it provides an opportunity to engage in discussions and exchange ideas with other governing body members. Mr. Forlenza mentioned that there have been discussions about incorporating in-person meetings every other year or so, to ensure regular contact with the governing body members. Another committee member proposed the idea of organizing a round table for those interested in sharing best practices or any other relevant information. Mr. Forlenza expressed appreciation for the feedback and assured the committee he will delve deeper into the matter.

VI. *Annual Planning Retreat*

Mr. Forlenza reminded the committee that the Annual Planning Retreat took place on July 25th and 26th, 2023, at Auletto's Catering. He indicated a survey was sent to the membership following the Retreat. He then directed the committee to pages 1-24 which depicts the survey results from the Retreat. Mr. Forlenza then briefly reviewed the comments and scores for each section of the Retreat. He indicated that the Retreat was well received.

Mr. Forlenza inquired about the format and length of the Retreat. He asked whether it would be beneficial to shorten it to a single day instead of the current day and a half format. He advised the committee, this would be discussed in detail at the next meeting.

Mr. Forlenza asked if the committee would like to hold the Retreat next July, mid-week at Auletto's Catering. The committee indicated they are in agreement with holding the Retreat next July at Auletto's Catering on either Tuesday/Wednesday or Wednesday/Thursday. Mr. Forlenza inquired if they would like the Executive Claims Committee meeting to take place at the end of the first day at 4:00pm. The committee agreed. Mr. Forlenza indicated additional information would be provided at the next meeting.

VII. *Fund Professional Performance Evaluations*

Mr. Forlenza reminded the committee of the Fund's *Professional Evaluation & RFQ Process Policy*.

He indicated this year, when the RFQs were issued, it was realized that there was a mistake in the timeline for the Executive Directors office. As a result, the RFQ process for the Executive Directors office was rescheduled from 2023 to 2024, in line with the correct cycle that was rectified by Mr. DeWeese and approved by this committee. The RFQ Process for this year comprise of the Fund Auditor, Fund Actuary, Wellness Director, and Administrative Consultant. He then briefly reviewed the evaluation forms for the respective Fund Professionals. In addition, he expressed his concerns regarding the lack of response from the membership in completing the evaluation forms. He asked the committee if this procedure should continue to be followed for 2024. The committee indicated they would like to continue with this procedure for 2024.

VIII. *December Dinner Meeting*

Mr. Forlenza stated that the December Executive Committee meeting will be held on December 18, 2023, at the municipal building in Pitman Borough at 4:00 PM, and the dinner meeting will take place at Italian Affair at 5:00 PM.

IX. *Website*

Ms. Patel advised the committee that she and Ms. Matro have started discussions with the Website Manager about creating a members only section of the JIF website; however, it was decided to wait until the Cyber JIF's member portal is launched. She indicated that the MEL might follow suit and create a member's only section as well. Once the MEL moves forward with this decision, it will pave the path for the TRICO JIF to follow suit as well.

X. *2023 Annual Reports*

Mr. Forlenza advised the committee that the Annual Reports are in the process of being prepared and will be distributed to all members in December. Mr. Forlenza indicated in prior years, our practice has been to provide eight (8) physical copies of the Annual Reports to each member. He indicated that due to the increase in production costs, he would like to propose providing each member with one (1) physical copy and one (1) PDF version of the Annual Report to the Municipal Clerks who will be asked to share the Annual Report with their governing bodies, and a copy will be posted on the website. The committee was in agreement with the proposed changes.

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

XI. *2024 Executive Committee Meetings*

Mr. Forlenza reviewed the 2024 Executive Committee meeting schedule, which was included in the agenda packet. The schedule consists of a combination of virtual and in-person meetings. He noted that the five (5) virtual meetings would be held via Zoom Conferencing in February, March, May, September, and November. The six (6) in-person meetings will be held at the Gloucester County Library, in January, April, June, July, October and December. He noted, no meeting in August.

The hybrid format was developed based on boosting attendance by offering a mix of virtual and in-person meetings. Mr. Forlenza asked the committee if we should continue with the hybrid format. All agreed it is working and would like to continue with the hybrid format.

A discussion ensued regarding incorporating additional virtual meetings and the option of a true hybrid meeting. Mr. Forlenza highlighted the importance of retaining in-person meetings, especially for tasks like signing documents and public hearings for budget adoption. He emphasized the importance of striking a balance between virtual and in-person interactions to guarantee effective connectivity with members. Mr. Forlenza conveyed his intention to continue exploring

ways to achieve this balance, taking into account both convenience and the need for staying connected with members.

Mr. Forlenza stated that the meeting times would remain unchanged and asked for approval of the committee members, which was granted.

The 2024 Executive Committee Meeting Schedule is attached for your reference.

XII. Next Meeting

Mr. Forlenza stated the next meeting is to take place in the spring of 2024.

Mr. Forlenza advised Ms. Miller, he would be in touch to finalize the meeting dates for 2024.

There being no further discussion, the meeting adjourned at 11:22 AM.

File: TRICO/2023/Strategic Planning Committee

Tab: 10/25/2023



**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
2024 MEETING SCHEDULE**

EVERY FOURTH MONDAY OF THE MONTH

Claims review Meeting 3:30 PM

Executive Committee Meeting 5:00 PM

(Unless otherwise noted)

LOCATION:

Gloucester County Library

389 Wolfert Station Road

Mullica Hill, NJ

856-223-6033

(Unless otherwise noted)

January 22, 2024

April 22, 2024

June 24, 2024

July 22, 2024

NO AUGUST MEETING

October 28, 2024

December 16, 2024 (**Third Monday**)

January 27, 2025

VIRTUAL:

February 26, 2024

March 25, 2024

May 20, 2024 (**Third Monday**)

September 23, 2024

November 25, 2024



NOMINATING COMMITTEE MEETING
Thursday, October 26, 2023 at 1:30 PM
Via Zoom

A meeting of the Nominating Committee of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund was held on Thursday, October 26, 2023 at 1:30 PM via Zoom. The meeting was called to order at 1:36 PM.

Those in attendance were:

Susan Miller, **Clayton Borough**, *EPL Committee Representative*
Will Pine, **Logan Township**, *Finance Committee Representative*
Joy Gunn, **National Park Borough**, *Safety Committee Representative*
Daniel Neu, **Pennsville Township**, *Coverage Committee Representative*
Jane DiBella, **Woolwich Township**, *Strategic & Planning Representative*
Paul A. Forlenza, MGA, Executive Director, **RPA a subsidiary of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA®, Deputy Executive Director, **RPA a subsidiary of Gallagher**
Karla Allamby, Account Representative, **RPA a subsidiary of Gallagher**

Those unable to attend were:

Michael Razze, **Pitman Borough**, *Past Fund Chair*

These Minutes do not necessarily represent the order in which some items were discussed.

I. Nominating Committee Meeting Minutes of November 2, 2022

Mr. Forlenza directed the Committee to the minutes of the November 2, 2022 Nominating Committee meeting, which were located in the appendix of the agenda packet. He explained that the minutes provide a narrative of the process that the Committee followed last year in developing the 2023 Executive Committee Slate.

II. Nominating Committee Charter – Adopted May 19, 2008

Mr. Forlenza directed the Committee to a copy of the Committee Charter contained in the agenda packet. Mr. Forlenza explained that the Charter outlines the makeup of the Committee and the process that the Fund follows in developing a slate of candidates for the Executive Committee. He requested the Committee to review the Nominating Committee Charter and inform Executive Directors office of any necessary modifications.

A. Select Committee Chair

Mr. Forlenza indicated that the Committee must select a Chairperson as per the Charter. The main responsibility of the Chair will be to present the minutes from today's meeting and submit the Executive Committee Slate to the membership at the November Executive Committee meeting. In addition, the Committee Chair will reach out to individuals nominated for the 2024 Slate to make sure they are comfortable accepting the position for which they have been nominated. After a short discussion, Mr. Neu volunteered to take the position of Nominating Committee Chair. Mr.

Forlenza stated he would provide Mr. Neu with the required contact information of the individuals nominated for the 2024 Slate and the minutes from today's meeting for his review.

III. Executive Committee Election Process

A. Timetable

Mr. Forlenza directed the Committee to the Executive Committee Election process timeline that was included in the agenda packet. He indicated that normally a draft Nomination Slate is presented to the membership at the November Executive Committee meeting. The election of the 2024 Executive Committee members and Alternates will be held at the January 22, 2024 Reorganization meeting.

B. Development of a Nomination Slate

Mr. Forlenza then directed the Committee to the Succession Plan Chart located in the Agenda Packet. The chart displayed the current members and alternate members of the Executive Committee.

Mr. Forlenza noted that over the past 15 years or so, the Fund has followed a practice of having the Fund Chair rotate every two years. At the end of the second year, the Chair steps down and the Secretary moves up to the position of Fund Chair, then all other Executive Committee Members move up one spot. This process helps to build the knowledge base of members that will eventually move up to the position of Chair. Mr. Forlenza noted that Ms. Karen Sweeney is starting her second year as Fund Chair; therefore, if the Committee is comfortable continuing with the past practice, Ms. Sweeney would sit as Fund Chair, and Mr. Robert Diaz as Fund Secretary for 2024. The Committee agreed to leave Ms. Sweeney as Fund Chair and Mr. Diaz as Fund Secretary in 2024. He then asked the Committee if they were happy with the first seven (7) Executive Committee members on the Slate as it stands, the Committee agreed. He then asked the Committee if they were in agreement moving everyone up one position for the Executive Committee Alternates to fill those vacancies. The Committee agreed.

Mr. Forlenza indicated there will be a total of four (4) vacancies for the Alternate Executive Committee members that will need to be filled for 2024 Slate. He then asked the Committee members to provide their recommendations and/or suggestions regarding filling the four (4) Alternates vacancies.

The Committee reviewed the list of Fund Commissioners and Alternates including their length of time as Fund Commissioners as well as their attendance records and discussed as to the potential makeup of the 2024 Slate. Following a lengthy discussion, the Committee provided their recommendations for the four (4) vacancies and two (2) Back-Up Alternate Executive Committee members in the event, one of the nominated Fund Commissioners does not wish to service, then all other candidates would move up to fill any vacancies. With that said, it was decided Mr. Harry Moore, Oldsman Township and Ms. Susan Miller, Clayton Borough would be added as Back-Up Alternate Executive Committee members and may fill any vacancies created should the need to move others up occurs.

The Committee recommended the following Nomination Slate for 2024:

Chair: Karen Sweeney, **Wenonah Borough**
Secretary: Robert Diaz, **South Harrison Township**

Executive Committee Members: (#1) Marjorie Sperry, **Quinton Township**
(#2) Douglas L. Hogate Sr., **Elsinboro Borough**
(#3) Colette Bachich, **Washington Township**
(#4) Jeffre Celebre, **Vineland City**
(#5) Ken Brown, **Carneys Point Township**

Alternate Executive Committee Members:

(#1) Kevin Clour, **Lower Alloways Creek**
(#2) Daniel Neu, **Pennsville Borough**
(#3) Carolyn King – Sammons, **Elk Township**
(#4) Colleen Emmons, **Deptford Township**
(#5) Will Pine, **Logan Township**
(#6) Luke Patrick, **Mannington Township**

Back-Up Alternate Executive Committee Members:

(#7) Harry Moore, **Oldmans Township**
(#8) Sue Miller, **Clayton Borough**

Mr. Forlenza mentioned again that after the meeting minutes are complete they will be forwarded to Mr. Neu for his review and ask that he report on the Committee's recommendations during the Executive Committee Meeting on November 27, 2023.

Mr. Neu expressed his intention to reach out to the nominated candidates listed above and would contact the Executive Director's office if he came across any problems where in several candidates decided they did not want to serve.

*Attached is the revised Draft Slate of the 2024 Executive Committee & Alternates. *Following the meeting, and upon the nominees being contacted by Mr. Neu on their positions, the attached revised 2024 Draft Slate reflects changes made per the requests of the nominees.*

Seeing no other business, the meeting adjourned at 2:04 PM.

File: TRICO/2023/Nominating Committee

Tab: 10/26/2023

REVISED 2024 NOMINATION SLATE

Chair: **Karen Sweeney**, Wenonah Borough

Secretary: **Robert Diaz**, South Harrison Township

Executive Committee: **Marjorie Sperry**, Quinton Township
Douglas Hogate, Elsinboro Borough
Colette Bachich, Washington Township
Jeff Celebre, Vineland City
Ken Brown, Carneys Point Township

Alternates:

- #1 **Kevin Clour**, Lower Alloways Creek
- #2 **Daniel Neu**, Pennsville Township
- #3 **Carolyn King-Sammons**, Elk Township
- #4 **Colleen Emmons**, Deptford Township
- #5 **Will Pine**, Logan Township
- #6 **Sue Miller**, Clayton Borough



*Finance Committee Meeting Minutes
October 25, 2023 at 1:00 PM
Via Zoom Conferencing*

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Finance Committee was held on October 25, 2023 at 1:00 PM via Zoom Conferencing.

Those in attendance were:

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

Those unable to attend were:

Jennica Bileci, **Mantua Township**
Tracy Forlenza, Financial Analyst, *RPA a Division of Gallagher*

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

DOBI Meeting

Mr. Forlenza explained that this special meeting of the TRICO JIF Finance Committee was called to discuss the concerns raised by the Department of Banking and Insurance (DOBI) and Department of Community Affairs to the proposed release of \$1,600,000 from the Closed Years Account, as authorized by Resolution 2023-33 adopted September 25, 2023. He reminded the Committee that they discussed the release in detail according to the Fund's *Surplus Release Policy* and reviewed several different scenarios in detail at their meeting on September 6, 2023. These discussions resulted in the decision to recommend to the Executive Committee at their September 25, 2023 meeting to release \$1,600,000. He noted this sum is \$400,000 less than the 2022 surplus release. When the required documentation outlining the proposed surplus release was filed with the State Departments on September 27, 2023, DOBI contacted the Executive Director's office via email and requested a meeting.

On October 4, 2023, Mr. Forlenza, Ms. Patel, Ms. Palmeri, and Ms. Forlenza held a conference call with Acting Assistant Commissioner, David Wolf (DOBI), Nick Bennett (DCA), Caroline Chong (DOBI) and Scott Looney on behalf of William Leach (DOBI). Mr. Wolf explained that DOBI would like to go on record that they are looking at the change in Net Position from 2018-2022 and have concerns with the TRICO JIF releasing \$1,600,000 in surplus. He noted that DOBI had the following concerns:

- 1) *Surplus is less than one year of members assessments;*

- 2) *Two out of the most recent three years show a decline in surplus, without considering dividends paid;*
- 3) *Significant rate increases are expected in the reinsurance market specifically in property and general liability;*
- 4) *Potential for increased investment losses due to rising interest rates;*
- 5) *Negative development in prior years;*
- 6) *Significant issues relating to subsequent events (noted in Audited Financials).*

Mr. Forlenza stated that he and his staff verbally addressed their concerns and explained the process that the Finance Committee undertakes in accordance with the *Surplus Release Policy*, which outlines specific items to take into consideration when recommending a release of surplus. Mr. Wolf recommended that the Fund Administrator once again review the proposed release with the membership to determine if they still wished to release \$1,600,000 after reviewing the State's concerns. Mr. Forlenza asked Mr. Wolf to outline DOBI's concerns in writing to the TRICO JIF. He noted that Mr. Wolfe's letter indicates that "if" this request for release of \$1,600,000 was approved, the TRICO JIF net position (inclusive of this release) must improve at 12/31/23 for the State to consider any release of surplus in 2024. Mr. Forlenza also requested that DOBI meet via conference call with the chairs of all three JIF Finance Committees with which he works, if requested. Mr. Wolf indicated that he would meet with the Finance Committee Chairs if requested.

Following Mr. Forlenza's recap of recent events that led to the calling of this special meeting of the Finance Committee, Mr. Forlenza then referenced the agenda packet that was emailed to the members earlier in the day.

Return of Surplus

Mr. Forlenza reminded the Committee of the recommendation to release \$1,600,000, the approval of the release at the September Executive Committee meeting and reviewed the process his office follows in compliance with State requirements in filing for a release of surplus. He noted that the Actuary also provides a certification noting they have no concerns with the proposed release.

Mr. Forlenza stated that he further explained to Mr. Wolf that failure by the Department to review assessments being offered to members within the TRICO JIF by competing JIFs, while not allowing the TRICO JIF to release surplus, could result in adverse selection and additional members departing. This practice could lead to the TRICO JIF to being left with only poor performing members resulting in significant financial deterioration of the JIF in future years. Mr. Forlenza noted that asked Mr. Wolf to put his concerns in writing (see attached letter).

Mr. Wolfe stated that the Department is evaluating the financial position of all JIFs at this time. Mr. Forlenza informed the Committee that there are several JIFs he is aware of that have significant deficits at this time. Mr. Forlenza stated that he expressed to Mr. Wolfe his frustration that the Department is scrutinizing the TRICO JIF's financials; however, the Department does not seem to be concerned with competing JIFs that are actively under cutting member assessments to garner new members. He asked if the Department was reviewing the actuarial certifications for members that are moving from one JIF to another for better pricing opportunities. Mr. Wolfe indicated that many towns move from one JIF to another each year and the Department is not able to review each move in detail. Mr. Forlenza noted that it is

outlined in the regulations that adding or removing a member requires actuarial certification to show that the loss funding is in line with current exposures.

Mr. Forlenza informed the Committee that the TRICO JIF's surplus has increased by \$3.069 million since 12/31/2022 as noted on the Financial Fast Track noting that the TRICO JIF is in excellent financial condition in comparison to other JIFs around the State. He reported that he informed Mr. Wolf that not allowing the TRICO JIF to release surplus would put the JIF in a difficult position with the members, and their elected officials, since the JIF has \$14.7 million in surplus. He also noted that there is no requirement in state regulations or law that requires a JIF to have surplus on the books. He also reported to Mr. Wolf that if no surplus were released, significant increases would be passed along to members as most members take their share of the annual surplus release as a credit against their next year's assessment. These increases would include the difference in surplus released between 2022 and 2023 as well as any increases in the 2024 Budget, which equates to approximately \$4 million between the \$2.2 million surplus release in 2022 and the \$1.8 million proposed increase in the 2024 budget. Mr. Forlenza inquired of the Committee how the Fund could justify not releasing any surplus when it has \$14.7 million in surplus. He added that pursuant to the Commissioner's request, the Committee could ask the Executive Committee to reaffirm the Resolution to release \$1,600,000 in Surplus at the November meeting.

Mr. Hogate commented that the Finance Committee review's many detailed items and other factors that are outside the JIFs control when planning the next year's budget. He believes the Finance Committee should stick by the hard work they have done over the course of the year to analyze and plan for next year's budget. Mr. Pine added that the State does not understand municipal budgeting and this Finance Committee has been fiscally conservative for years including reducing this year's surplus release recommendation. Ms. Palmeri stated that she explained to DOBI that if they do not allow the surplus release, some municipalities would not be able to fit this potential increase into their budget due to CAP restrictions. Mr. Forlenza added that the State released a Financial Notice recently reminding municipalities needed to place workers compensation & liability increases with their local appropriations CAP in 2024. Mr. Forlenza also reported that Mr. Grubb, Executive Director of the MEL, wrote a letter to the State noting, "the importance of working with the local government services when coordinating your efforts with JIFs".

Mr. Forlenza feels it's important that we arrange a meeting with DOBI and the Finance Committee Chairs, plus any members on the Finance Committee who would like to attend, to help emphasize the impact the Department's decision is having on the members of the JIFs. He stated that some of these folks are not familiar with municipal government finances and the impact of these decisions.

Options

Mr. Forlenza outlined some options for the members. He noted that the Fund could move forward with the release of the \$1,600,000; remove the \$100,000 MEL funding for future assessments; not release surplus at all; or reduce the confidence level of the 2024 loss funding. Ms. McCaffrey inquired if we should release less surplus. Mr. Forlenza reminded the members that the TRICO JIF has increased their loss funding confidence level over time due to the financial impact of additional perils. He noted the JIF can reduce the loss funding confidence level to "low" which would reduce the loss funding budget by \$839,000 although he does not recommend this since it does not go along with the Committee's fiscal conservative approach.

He noted another option is to not overfund the MEL by \$100,000 in anticipation of Surplus Triggers. He recommended the \$1,600,000 release was based on tenants outlined in the JIF's *Surplus Release Policy* that the Fund has followed for a long time. These factors include the ratio of the current operating budget to total surplus, the development of open fund years, anticipated increases in future budgets and the closed years from which surplus is to be released. These factors drove the decision to cut the recommended surplus release to \$1,600,000.

After further discussion, the Finance Committee decided to move forward with the \$1,600,000 surplus release. Mr. Forlenza commented that since Mr. Wolf references the TRICO JIF Executive Committee in his letter, the members should be notified at the November meeting that the State is pushing back on the surplus release. The Committee directed Mr. Forlenza to respond to DOBI noting that we reviewed all factors and recognize their concerns, but will move forward with the \$1,600,000 release the surplus. Mr. Forlenza suggested a Motion reaffirming their approval to release the \$1,600,000 in surplus at the November Executive Committee meeting. The Committee agreed with the actions.

Excess Premium Update

Ms. Palmeri then reminded the Committee that at their September 6, 2023 meeting, she presented preliminary excess and reinsurance figures that anticipated a 5% increase in the Excess WC and Liability premiums and a 25% increase in Excess Property, with no indications of the MEL loss funding layers. She stated that she just received the MEL premiums inclusive of exposure growth. The 2024 Draft Budget now anticipates a 13.6% increase (inclusive of the \$100,000 overfunding) in Excess WC and Liability premiums and a 54.71% increase in Excess Property premiums inclusive of exposure changes. She noted that the WC and Liability is higher than anticipated due to phasing in the new population figures. She noted that with EPL/POL the carrier is more concerned with any members with a loss ratio over 100% for more than three years. In total, we are now anticipating an 8.64% increase in the overall budget. She stated that the removal of East Greenwich and Monroe removing their EMS, are factored into this budget.

Next Meeting Date – November 1, 2023 at 2PM

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

Seeing no other business, the meeting was adjourned at 1:45 pm.

File: TRICO/2023/Finance Committee Tab: 10/25/23



*Finance Committee Meeting Minutes
November 1, 2023 at 2PM
Woodbury Council Chambers, Woodbury City Hall, Woodbury, NJ*

A meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Finance Committee was held on November 1, 2023 at 2PM Woodbury Council Chambers, Woodbury City Hall, Woodbury, NJ.

Those in attendance were:

Stephanie McCaffrey, *Co-Chair, East Greenwich Township*
Will Pine, **Logan Township**
Nicole O'Hara, **Westville Borough**
Cassidy Swanson, **Woodbury City**
Shannon Elton, **Woodbury Heights**
Paul A. Forlenza, MGA, Executive Director, *RPA a Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, Deputy Ex. Director, *RPA a Division of Gallagher*
Jodi Palmeri, Sr. Financial Analyst, *RPA a Division of Gallagher*

Those unable to attend were:

Doug Hogate, *Committee Chair, Elsinboro Township*
Jennica Bileci, **Mantua Township**
Colette Bachich, **Washington Township**
Tracy Forlenza, Financial Analyst, *RPA a Division of Gallagher*

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

Draft Resolution to Transfer FY 2019 to RCF

Ms. Palmeri noted that the draft resolution to transfer 2019 Fund Year to the RCF is included in the agenda packet. Mr. Forlenza then explained the RCF to newer members noting that the RCF is the Residual Claims Fund. He stated that since there is always a possibility that a claim will surface or reopen for an older Fund Year, the MEL JIFs formed the RCF in 1995. Mr. Forlenza stated that the JIF transfers its claim obligations to the RCF 48 months after the close of the Fund Year. He explained that the RCF manages any active claims, any new claims reported after the transfer date that may have occurred in the 2019 Fund Year, and any claim reopeners. Mr. Forlenza explained that at 12/31/2023, a valuation will be completed of the open case reserves and IBNR (Incurred But Not Reported) and a check will be written to the RCF to manage the potential ongoing liability for the 2019 Fund Year claims. Once this process is completed, any remaining cash from the 2019 Fund Year will eligible to be returned to the members. The Committee approved the draft resolution to transfer the 2019 Fund Year to the RCF to be presented at the November Executive Committee meeting.

Financial Fast Track

Ms. Palmeri noted that the Financial Fast Track from August 31, 2023 is on page 2 of the agenda. She then stated that the total surplus is \$14,787,396, which is an improvement of \$3,069,484 since 12/31/2022. She further stated that investment income improved by \$623,650.

Investment Updates-JCMI

Mr. Forlenza directed the members to the JCMI Investment Update for the third quarter of 2023. He noted that the pie charts shows the breakout of investment vehicles and the total revenue YTD is \$(1,306,496). This includes unrealized losses and the realized loss. He reminded the members that the JCMI sold off some longer term investments earlier this year, prior to them maturing, and, while recognizing a short-term loss, used the proceeds from the sale to purchase short-term notes with higher interest rates. This transaction brought the unrealized losses to fruition; however, the loss will be made up by the interest gains through purchasing short-term higher yielding notes.

Retrospective Candidate Analysis

Ms. Palmeri provided the Committee with an update as to the performance of the members participating in the Retrospective Program valued as of 09/30/23. She highlighted that the 2023 Minimum Loss Funding represents 75% of the Loss Funding as it is valued as of 09/30/23. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments.

Franklin Township

Ms. Palmeri reviewed Franklin Township noting their participation in the Program in 2021. She explained that although their loss ratio is 128.7%, their claims paid is below the minimum loss funding, as a result, they will not yet receive an invoice, only their potential liability for that fund year. This will continue to be monitored.

Harrison Township

Ms. Palmeri reviewed Harrison Township noting their participation in the Program in 2019, 2020, 2022, and 2023. She explained that she has no concern with the performance in 2019 with a loss ratio of 13.6%. She noted that for 2020 their loss ratio is 593.6% and they have exceed their minimum loss funding. They were invoiced for \$18,571 and it has been paid. Their loss ratio for 2022 is 122.9%. She noted that this quarter is the first where the claims paid exceeded the maximum loss funds so they will be receiving an invoice for \$18,143 after the quarter loss runs are complete and uploaded to Origami. She stated that 2023 is 44.8%. They will continue to be monitored.

Monroe Township

Ms. Palmeri reviewed Monroe Township noting their participation in the Program in 2022. She explained that their loss ratio is 140.6%, but the claims paid is below the minimum loss funding, as a result, they will not yet be invoiced. They will continue to be monitored.

Woolwich Township

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

Surplus Distribution Update

Ms. Palmeri recapped that when the Release of Surplus for \$1.6 million was filed with the State, DOBI responded with several concerns. All the concerns they outlined are factors that the Finance Committee takes into account each year when deciding on the recommended release of

surplus. She noted that the Committee recommended moving forward with the release of \$1.6 million recognizing that if we do not have an increase in the surplus position after the release as of 12/31/2023, the State will not approve a release next year. She stated that our financials look good as of 9/30/23. She noted that our office would respond to DOBI after the November meeting when a motion to reaffirm the surplus release is reaffirmed. Mr. Forlenza reported that there will be a Motion on the November Executive Committee agenda to reaffirm the original release resolution for \$1.6 million.

2024 Budget Development

Loss Funding and Draft Budget

Ms. Palmeri then directed the Committee to page 5 where the 2024 budget compares 2023 Annualized to 2024 Renewal and net change. She noted that the increase in loss funding is 2.47%, and based on the assessment strategy selected, generated an extra \$859 which will stay in the loss funding budget. She stated there was no change to the operating expenses and the only change to Member Benefits is to Police Risk Services which decreased by \$1,040. In 2023 Woodbury Heights transferred police operations to Woodbury City and should be accounted for since it is a per member allocated fee.

Budget - Excess Premiums

Ms. Palmeri then directed the Committee to the Excess Premium section of the draft budget to discuss 2024 excess premiums. She noted that originally the Underwriter forecasted excess premium increases of 25% for Property; 5% for Liability; 2% for WC; 9% for EPL/POL/LU; and 5% MEL wide for Cyber, with no indication of increases in the loss funding portion of the MEL budget.

Ms. Palmeri then directed the Committee to page 6 and the 2024 MEL draft budget. She stated that the MEL is funding at the “high” confidence level for 2024 loss funding which represents approximately 70% confidence instead of the “central” confidence level, which is 55%. Overall the MEL budget is increasing 26.8% inclusive of exposure growth. She noted that page 7 is the MEL rate table which depicts the rates and exposure units used to determine member premiums. At the end of the exposure review period, the MEL applies the new exposures against the new rates to determine member premiums. She noted that the top of the page has various tiers since some JIFs have different SIRs. She reminded the Committee that the TRICO JIF has a \$500,000 SIR for WC and liability and a \$100,000 for property losses. For WC, payroll data is used; for property premiums, TIV is used to calculate the Excess Premiums.

Ms. Palmeri then noted that the MEL 2024 Experience rating modifications (mods) are on page 10. She commented that even though the MEL stopped using the Retrospective Program for individual JIFs, they did maintain the experience-rating factor based upon JIF experience. The TRICO JIF’s MEL 10 year average loss ratio is 70.4%. She reminded the members that they will be negatively experience rated since the TRICO JIF’s loss ratio is above the MEL 10 year average loss ratio of 65.1%. The negative rating will be 5.4% on WC and Liability loss fund dollars within the MEL level. This currently does not include property claims nor is it applied to property premium. Ms. Palmeri noted that her office requested the MEL re-evaluate this process and consider including property losses in the calculation as the MEL has taken on a larger SIR on property claims.

MEL Financial Fast Track

Ms. Palmeri noted that the overall MEL surplus position has deteriorated by almost \$2 million. She noted that this is inclusive of the \$1.2 million improvement in investment income. She stated that much of the deterioration is driven by non-COVID related claims in the 2020 Fund Year. She stated that the IBNR has improved from the COVID claims resulting in the reduction of anticipated recoveries for COVID.

RCF Financial Fast Track

Ms. Palmeri reported that the RCF has deteriorated by \$8.6 million inclusive of the \$1.4 million improvement in investment income. She noted the year to date changes are broken out by Fund Years, identified by transfer years not date of loss years. For example, the 2007 year is the 2003 Fund Year. The 12/31/22 valuation of the RCF supplemental assessment was recognized on the TRICO JIF financials at 12/31/2022; however, the RCF will be using the 12/31/23 valuation to invoice the JIFs in March 2024. She strongly anticipates the liability increasing due to the deterioration in both the MEL and RCF.

Cyber JIF

Ms. Palmeri noted that the Cyber JIF increase was estimated at 5%; however, the 2024 Budget was introduced with a 1.99% increase. This is inclusive of population changes as the results of the 2020 census are phased in over a three-year period. She noted that 2024 is year two of the three-year phase in. She stated the TRICO JIF population remained relatively flat (0.3% increase). She reported that the Cyber JIF has expanded its pricing tiers, from five (5) to 15, which provides relief to the smaller municipalities. Ms. Palmeri also noted that the 2.94% on the Budget is higher than the 1.42% noted on page 19 because the budget separates the premium from the commissions since we have not yet received these figures.

EPL/POL/Land Use

Ms. Palmeri noted that at the last meeting, EPL/POL/Land Use premiums were estimated to increase 9%; however, the increase is now 13.62%. She stated that 2024 was the final year of the five (5) year phase in for developing member premiums. She explained that transitioning to the new process for calculating premiums was too significant so the process was phased in gradually over 5 years. The new method ensures that the members are more accurately priced. She advised the Committee that the carrier is concerned with members with a loss ratio over 100% for three years or more over a five-year period. She reminded the Committee that 55% is considered breakeven as this coverage is with a commercial carrier; therefore, a loss ratio of 100% is extremely poor performance. Ms. Palmeri stated that the carrier applied a more significant experience rating to the member's base for those members with three or more years above 100%.

EPL/POL Deductibles & Co-Insurance

Ms. Palmeri directed the members to page 16 where the deductibles and co-insurance for EPL and POL claims are broken out by member. She stated that recommendations were made to the deductibles and co-insurance terms for 2024 based on the five year loss ratios. All poor performing municipalities (anyone over 55%), were identified and an analysis was performed on their claims.

Ms. Palmeri explained that Deptford and Franklin Twp.'s terms were already adjusted due to their poor loss experience so they will remain unchanged. Mannington Twp.'s loss ratio of

364.8% is being driven by one claim so the carrier does not feel there is a problem. National Park did not become compliant within six (6) months of their entry into the Fund, so their deductible was raised to \$100,000 and 20% of \$2 million co-insurance until they become compliant with the Program. Once compliant they will revert to the standard deductible & coinsurance requirements. Ms. Palmeri asked the Committee if they felt it appropriate not to charge the surcharge since they were a new member during the same year where EPL Risk Management Program was being updated. If they do not become compliant by 1/1/24, then the surcharge will be applied via budget amendment. The Committee agreed to not apply the surcharge to National Park Borough unless they do not become compliant by 1/1/24.

Ms. Palmeri noted that Pennsville Twp.'s loss ratio of 129.8% is being driven by two claims so it is being recommended that they have the standard deductible & coinsurance terms. Although Swedesboro has only one claim and a loss ratio of 935.1%, based upon the high percentage, it is recommended that the deductible be changed to \$10,000 with a zero co-insurance. She noted that Woolwich was a poor performer with a \$50,000 deductible; however, their five year loss ratio is now 0% so we are recommending their deductible revert to \$20,000 standard and are eligible to buy down their deductible & coinsurance. The Committee agreed with these recommendations.

EPL Checklist Compliance

Ms. Palmeri noted that the 2024 EPL Risk management Plan Compliance checklist is on page 17 in the agenda and is valued as of 10/27/23. She will be notifying non-compliant members next week of the 20% surcharge if they do not become compliant by 1/1/24. Any members eligible for buy downs will be notified and all members will be advised of their deductibles and co-insurance terms.

VDO Change

Ms. Palmeri reported that the VDO coverage is for Fire and EMS, non-firematic activities. Mr. Forlenza noted that an example is if the trustees of the Fire Company removed a fire fighter without just cause because of his race, religion, etc. It is more of an EPL/POL claim for a volunteer organization. Ms. Palmeri noted that the coverage limits had changed in 2023 when the carrier changed. She noted that prior to 2023, the member could pick between one policy with multiple companies or individual policies for each fire company; however, effective 1/1/2023 all fire/EMS companies share one policy limits. The 2024 VDO allocation is now based upon the number of fire or EMS departments within the municipality; therefore, any town where limits were previously shared with one policy will see a premium increase for 2024.

E-JIF

Ms. Palmeri noted that the 2024 E-JIF Budget includes a 1% increase inclusive of the 2020 population phase in noting the impact is 0.56% for the TRICO JIF as the population development was relatively flat.

Budget Changes

Ms. Palmeri reported that East Greenwich did not renew their membership with the TRICO JIF as of 1/1/2024, so the loss funding, operating expenses and excess stand-alone premiums are being removed. She also noted that late in 2023, Monroe Twp. notified her office that they are no longer covering their EMS, so this change will be recognized in their 2024 loss funding allocation. Their Risk Manager removed the exposures for this during the exposure review process so their excess/standalone premiums are not affected.

Ms. Palmeri noted with all the changes, the new overall budget increase is 8.64%. After the removal of East Greenwich and the Monroe EMS, the overall budget increase is 6.31%. She noted that this budget would be presented at the November Executive Committee meeting for introduction with the public hearing and adoption scheduled for the December Executive Committee meeting. Mr. Forlenza noted that this budget increase is good compared to other JIF budgets around the State. He also noted that the budget is increasing approximately \$1.5 million and the JIF will be releasing \$1.6 million.

Ms. Palmeri corresponded with the Committee via email 11/6/23 regarding a discrepancy on claim counts for East Greenwich. The file originally utilized to estimate the average claims for East Greenwich included "report only" claim, which increased the average claim counts per year. The Budget presented included an average of 19 claims; however, the accurate average is 11 per year. Ms. Palmeri adjusted the reduction to the Claims Administration line from a \$12,065 reduction to a \$6,985 reduction. As a result, the remaining \$5,080 was allocated to remaining members. The revised Budget to be presented to the Executive Committee is \$19,025,612 which is a 6.33% increase over the annualized 2023 Budget. The Committee approved the modification via email.

E-JIF 2023 Dividend Release

Ms. Palmeri stated that the E-JIF is releasing \$2.5 million dollars in surplus and the TRICO JIF's share is \$100,977 and the breakout per member can be found on page 22. She noted that the release is from Fund years 2005, 2008, 2009, and 2010, so in order to receive a share, the municipality must have been a member of the TRICO JIF during those years.

Ms. Palmeri reminded the Committee that in years past the JIF directed each member's share of the E-JIF dividend directly into the AELCF. She inquired if the Committee still wished to continue with the practice of depositing the E-JIF dividend into the AELCF. She also noted that the 2023 JIF Dividend Announcement will draw more attention to member's AELCF balances and how it can be used or claimed. The Committee decided to continue to transfer the E-JIF balances into the AELCF, but agreed to highlight available balances to members, and how it can be used as a premium credit against their 2024 assessment. She stated that a Resolution for the E-JIF dividend transfer will be presented at the November meeting. The Committee agreed.

Assessment Strategy Scenario

Ms. Palmeri directed the members to Option 3 Assessment Strategy on page 23 of the agenda, which was selected by the Committee at their last meeting. This will be utilized for the 2024 assessments.

Model OE

Ms. Palmeri noted that Model OE is presented on pages 24-26. She reminded members that it is a process that allocates operating expenses to all members. She noted that the Model OE allocates operating expenses based upon loss funding, police counts, payroll, etc. as noted in each line item. She reminded the members that the MEL overfunding of \$100,000 is a proportionate share for each member based on the individual MEL premium.

Assessment Comparison Reports

Ms. Palmeri then reviewed the Assessment Comparison Report on pages 27 and 28 with the Committee, noting that page 27 is the 2023 versus 2024 assessment comparison with dollar impact and page 28 is the percentage impact. She noted the JIF assessment is inclusive of loss

funding and operating expenses, but does not include RMC fees. She stated that any significant increases over the JIF average were researched by her office and can be explained.

Miscellaneous

Unclaimed Property as of 6/30

Ms. Palmeri stated that the Fund Treasurer, Mr. Tontarski, has provided a copy of the annual State submission regarding unclaimed property filed by October 27, 2023.

Administrator/Treasurer/TPA Fidelity Bond

Ms. Palmeri explained that currently the Fund carries a Fidelity Bond in the amount of \$1,000,000, with a \$10,000 deductible, for an annual premium of \$2,238. She stated that minimum suggested Fidelity Bond amount by the Auditor is approximately \$125,000 for the Fund Treasurer/TPA and the 2023 recommended amount is \$211,000; and the recommended amount for the Administrator is \$200,000-\$225,000. The Committee agreed to leave the current bond limits in place.

Next Meeting Date – May 2024

Ms. Palmeri noted the next meeting would be sometime in May 2024.

Seeing no other business, the meeting was adjourned at 2:56 pm.

File: TRICO/2023/Finance Committee Tab: 11/01/23

2024 TRICO JIF Budget Message

FUND YEAR 2024 DRAFT BUDGET OVERVIEW

The attached renewal \$18,603,414 JIF, MEL, Cyber JIF, EPL/POL/Land Use, and EJIF budget represents a 8.83% (\$1,509,782) increase over last year's combined annualized budget of \$17,093,632 and is based upon the known renewal data at the time the draft budget was prepared. Monroe Township's loss funding is adjusted to reflect the removal of EMS. In addition, one member (East Greenwich Township) did not renew their membership in the JIF effective 1/1/24. The combined results in a 6.42% increase over expiring. As in years past, individual member assessments will fluctuate above or below the renewal budget increase based on member claims experience as outlined in the attached *JIF Assessment Allocation Policy*. The 2024 draft renewal JIF Budget of \$11,230,000 represents an increase of 1.87% (\$206,612) over last year's \$11,023,388 annualized budget. The 2024 Draft JIF Budget (less non-renewed member) of \$11,004,863 represents a decrease of 1.98% (\$18,525).

Highlights of the 2024 Renewal Budget are as follows:

- Budgeted loss funds increased by \$202,316 (2.47%)
- Operating Expenses (Fund Professional fees, Meeting Expenses, Postage/Copies, etc.) increased \$2,912 (0.15%)
- Member Benefits (Safety Programs, EPL/Cyber Programs, Wellness, etc.) increased \$1,384 (0.16%)
- Excess and Standalone premiums, inclusive of the MEL, Cyber JIF, EPL/POL/Land Use, and EJIF policies increased \$1,303,170 (21.47%)
- The application of the JIF's *Revaluation Program* to the 14 members renewing their membership effective January 1, 2024, resulted in four (4) members qualifying. This program is thoroughly explained in the attached *Assessment Allocation Policy*.
- All members' performance are reviewed for inclusion in the JIF's *Retrospective Program*. No member met the Policy's criteria for inclusion in the Program. This program is thoroughly explained in the attached *Assessment Allocation Policy*.

JIF BUDGET FACTORS

Loss Funds represent money used for the payment of member claims within the Fund's self-insured retention. Assuming no change in the SIR for Fund Year 2024, the Actuary recommended a 2.6% increase in the overall loss funding budget utilizing anticipated exposure growth of 0% for Auto & General Liability and Workers' Compensation and 4% for Property. As customary, the Actuary provided three confidence levels of loss funding: low (40% confidence level), central (55% confidence level), and high (70% confidence level). The Finance Committee opted to fund the central loss funding recommendation as they have done historically. They recognized that failure to fund at the central confidence level could have a negative impact on their surplus position and will result in the possibility of multiple years of large loss funding increases or additional assessments in future years.

The specific JIF coverage lines were impacted as follows:

- **Renewed Workers' Compensation** loss funding increased 2.47% (\$112,038). While there are many factors that are driving this increase including increasing pressure on health care costs (medical inflation), the lingering impact of the pandemic, increasing indemnity costs, and an increase in the overall number of claim "re-openers", there are certain cost drivers identified by the Fund Actuary. This includes \$286,000 in loss funding directly attributable to the "pension offset" regulatory change. Some initiatives the JIF is utilizing to control Workers' Compensation costs include:
 - The use of a PPO & EPO resulted in over 95% of all medical expenses being repriced resulting in a savings of \$2,060,618 or 65% as of September 30, 2023.
 - The use of 65% of available transitional duty days by the members resulted in the savings of \$242,174 as of September 30, 2023.

- The timely reporting of claims, currently averaging 3.4 days of the occurrence of a claim, is considerably better than this time last year. The timely reporting of claims has a direct impact on the ultimate cost of the claim.
 - The continued strong participation in Safety Training by all members.
 - The JIF's Lost Time Accident Frequency is 1.31 as of August 31, 2023, is an indication that the Fund's emphasis on safety training, transitional duty, and management of claims is paying off.
 - The continued funding of a member employee Wellness Program. Numerous national studies indicate that healthy employees are less likely to suffer a workers' compensation claim; and, when they are injured, the injury is less severe and the employee recovers faster.
 - The Fund continues to monitor the potential impact of expanding definitions of compensability, both legislative and court rendered, the aging workforce, and "reopeners" on this line of coverage.
- **Renewed General Liability** loss funding decreased 0.01% (\$100). No increase in this line item is a good sign considering the recent statutory and judicial changes that continue to erode Title 59 immunities that the Fund uses to defend its member municipalities. Some initiatives the JIF is utilizing to control General Liability Claims costs include:
 - Members continue to make good use of the various liability risk control programs offered by the Fund including encouraging members to include model indemnification, defense, and hold harmless language in all municipal contracts including inter-local service agreements.
 - Members continue to use the TULIP (Tenant User Liability Insurance Program) Program that allows private users of municipal facilities to secure short-term, low cost, liability insurance policies over the internet. These policies automatically name the municipality as an *Additional Insured* and provide an added layer of protection to the members.
 - The funding of a Police Risk Management Consultant to assist member Police Departments in the adoption, training, and implementation of the most critical policies as identified by the JIF Defense Panel members who defend police related claims.
 - The Fund's liability claims adjusters and defense panel members are continuing to do a fine job in investigating, settling, and defending liability claims brought against our members with 41 active General & Auto Liability claims as of October 31, 2023 for 36 members.
- **Renewed Auto Liability** loss funding is decreasing 1.22% (\$4,384). At fault automobile accidents, involving Police vehicles continue to be the main factor driving this line of coverage. Some initiatives the JIF is utilizing to control Auto Liability Claims costs include:
 - The Fund's *Safety Incentive Program* includes a requirement that ALL emergency responders complete the S:ERVE Training program.
 - The Fund continues to promote the *Coaching of Emergency Vehicle Operators* training.
 - The Fund continues to promote annual Motor Vehicle Records check of all drivers of municipally owned vehicles.
 - The Fund Administrator is receiving a quarterly report that tracks at fault accidents involving police vehicles to track the costs of these accidents from both a property and workers compensation perspective.
- **Renewed Property** loss funding is increasing 8.96% (\$77,570). This increase is driven by the increasing costs of labor and materials involved in recovering from a property loss. Some initiatives the JIF is utilizing to control Property Claims costs include:
 - Ongoing property appraisals of each member's buildings at least once every four (4) years.
 - An ongoing review of member's property and equipment schedules to ensure that coverage for all municipally owned property is properly designated within Origami.
 - The implementation of the *JIF Preferred Auto Shop Program* to make sure that all auto repair shops working on municipally owned vehicles are following stringent guidelines in regards to documentation of repairs, the use of appropriate aftermarket/OEM parts, the approval process for additional unforeseen repairs, and storage fees.

- **Draft Loss Fund Contingency** funding is at \$0. This line item is utilized by the Finance Committee to prevent the loss funding from decreasing and/or in anticipation of unexpected claims arising from legislative changes.

JIF LOSS FUNDING ASSESSMENT STRATEGY

In consideration of the aforementioned factors affecting the 2024 JIF Loss Funding Budget, the Finance Committee is recommending that the 2024 JIF loss funding assessments range from a decrease of 8.0% for renewing members, with a six year average loss ratio below 20%, to an increase of 2.46% for newer members who have less than three years loss experience with the TRICO JIF. Members with six-year average loss ratios above 200% will receive an 8.0% increase in their loss funding assessment. Details outlining the assessment strategy are documented in the attached *2024 Assessment Allocation Strategy*.

OPERATING EXPENSES/MEMBER BENEFITS

Operating Expenses (i.e. Fund Professional fees, Meeting Expenses, Postage/Copies, etc.) represent approximately 10% of the overall JIF budget. Member Benefits (i.e. Safety Programs, EPL/Cyber Programs, Wellness, etc.) represent approximately 4%, of the combined JIF budget. Factors impacting the JIF operating expenses and member benefits include:

- Operating Expenses increased by \$2,912 (0.15%) with increases in professional fees averaging 2.00%. The Claims Auditor line increased \$6,270 (71.82%) as a result of actual payments for the claims audit performed in 2023. Claims Administration line decreased \$36,366 (5.71%) as a result of transitioning from a min/max contract to a flat fee in 2023. The reduction to the Budget was phased in to absorb the 5% fee increase for 2024 without any impact on member allocations.
- Member Benefits increased by \$1,384 (0.16%) due to a 1.95% increase in the Payroll Auditor's fee, a 3.51% fee increase for Right to Know, and a \$1,040 (4.17%) decrease in Police Risk Services based upon the actual towns with a police department in 2024.

RENEWED EXCESS INSURANCE BUDGET - NJMEL

The 2024 MEL Budget is projecting a 26.8% budget increase (\$15,468,847) over 2023 which is driven by the hard worldwide excess insurance market in addition to funding at the high confidence level for loss funding within the MEL SIR. The JIF is budgeting an increase of \$1,073,982 (29.42%) inclusive of rate increases and exposure growth. Over the last 24 months, the worldwide insurance market has been challenging due to ongoing natural disasters (i.e., hurricanes & wildfires), the lingering effects from the COVID-19 pandemic, the impact of law enforcement related claims, regulatory & statutory changes, and the impact of social inflation. The financial strength of the MEL continues to provide some protection to its members against the ravages of the hardening market. A copy of the proposed 2024 MEL Budget and rate table are attached. Some factors influencing the 2024 JIF MEL Budget include:

- The MEL continues to utilize the experience rating process based on the prior ten years MEL experience for WC and Liability claims funding.
- The TRICO JIF has been a poor performer within the MEL over the prior ten years with a 10-year average loss ratio of 70.4% and will receive a 5.4% experience-rating penalty applied to its WC and Liability claims funding.
- The Finance Committee has opted to fund an additional \$107,189 in premium in anticipation of future MEL Surplus Trigger Assessments which is detailed in the attached *Assessment Allocation Strategy*.

RENEWED CYBER JIF

In recognition of the difficulty in securing Cyber Liability coverage for public entities in the commercial insurance market, the need for all members to implement stringent cyber security protocols, the volatile nature of cyber related losses and the recent poor loss experience for members in the Cyber line of coverage; the MEL affiliated JIFs formed the Cyber Risk Management Joint Insurance Fund to provide Cyber related services and coverage for all MEL affiliated

JIFs effective January 1, 2023. The Cyber JIF carries a self-insured retention and purchases specific and aggregate excess coverage for each member JIF.

The Cyber JIF premium is allocated to members utilizing population tiers to create size categories, which is detailed in the attached *Assessment Allocation Strategy*. The members with smaller populations will have a lower premium than those members with large populations. This recognizes the complexity of larger towns that may have greater exposures than smaller towns. Effective with the 2024 premium allocation, additional tiers were added to aid smaller members with minimal risk. The Cyber JIF adopted a 1.99% (\$125,743) Budget increase. The JIF impact of rate increases, year 2 of 3 census phase-in, and additional tiers resulted in a Budget increase of 1.42% (\$5,997).

Cyber Liability Coverage consists of loss funds within the Cyber JIF layer and excess coverage with XL Insurance.

- Beginning November 1, 2023, the cyber security standards for compliance with the Cyber JIF's Risk Management Program which were updated to recognizing three tiers of cyber security; a "minimum", "intermediate", and "advanced" set of standards.
- Those members that do not meet the minimum cyber security standards will have a \$50,000 deductible and a 20% coinsurance requirement of the next \$300,000 of a claim, members in compliance with the "minimum" cyber security standards will have a \$35,000 deductible with no coinsurance, members that meet the intermediate standards will have a \$20,000 deductible with no coinsurance, and members that meet the "advanced" cyber security standards will have no deductible assuming compliance with the standards at the time of the incident.
- Members are strongly encouraged to come into compliance with the updated cyber security standards by June 30, 2024 to take advantage of a "grandfathering" provision that will provide members in compliance with Tier 1 a \$15,000 deductible, members in compliance with Tiers 1 & 2, have a \$5,000 deductible and members in compliance with Tiers 1, 2, & 3, will have no deductible assuming compliance with the standards at the time of the incident.

Renewed EPL/POL/Land Use/VDO

Overall, the JIF Budget for Employment Practices Liability, Public Officials Liability, Land Use, and Volunteers Directors, & Officers Liability Coverage is increasing 13.62% or \$206,067 for 2024.

For Fund Year 2024, the JIF EPL/POL/Land Use/VDO insurer Lexington (AIG) is issuing a 9% statewide premium increase. This increase varies JIF by JIF based upon a revised formula for the pricing of all members that includes their individual exposures, loss performance, and the number of years wherein the member had an incurred loss over the preceding five (5) years. This revised formula was necessary when it was determined that good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. Some members will continue to recognize small swings in their premium until the new process is fully implemented. Changes to the allocation for multiple year poor performers were made by the carrier as noted in the attached *Assessment Allocation Policy*.

- The net impact of the premium allocation results in a premium increase of 15% (\$217,227) prior to the application of member deductible Buy Downs and Land Use premium for 2024.
- Volunteer, Directors and Officers Liability Coverage limits changed effective January 1, 2023. As a result, VDO premium will be allocated based on number of Fire/EMS departments as noted in the attached *Assessment Allocation Policy*.

Renewed E-JIF

Effective May 1, 2005, the JIF became a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides its members with a defined Environmental Liability coverage package along with strong risk management programs and other member services including educational and training seminars. The renewed E-

JIF premium for 2024 is increasing \$2,515 (0.65%) over 2023 as a result of the Budget increase of 1.99% inclusive of phasing in the 2020 census results. E-JIF assessments are allocated based upon a member's population.

CLOSED YEARS ACCOUNT - JIF DIVIDENDS

The Finance Committee made a recommendation to release varying amounts of surplus from Fund Years 2009 through 2018. In arriving at the amount of surplus to release, the Finance Committee continued its practice of examining the financial development of the most current years to guarantee future consistent releases of surplus to the membership while providing a cushion against unforeseen events. In addition, the Finance Committee also considered the impact of the 12/31/2022 MEL Supplemental Assessment (\$891,500) and RCF Surplus Trigger Assessment (\$535,303) on the overall Surplus position. The MEL and RCF *Surplus Strengthening Programs* are detailed in the attached *Assessment Allocation Strategy*. The TRICO JIF 12/31/2022 financial results include an unrealized loss in investment income of approximately \$2,180,892. After examining its current surplus position and the aforementioned factors, the Committee recommended, and the Fund authorized release of \$1,600,000, which is a 27.27% decrease (\$600,000) over last year's combined release. As in prior years, the members will have the option to receive the dividend as a check, credit against their 2024 premium, or to transfer to the Aggregate Excess Loss Contingency Fund for future use. In response to the TRICO JIF State Filing, the Department of Banking and Insurance (DOBI) responded requesting a meeting to discuss their concerns. A copy of their correspondence is attached. The Finance Committee reviewed the concerns noted by DOBI stating that each of their points have been carefully reviewed and considered prior to recommending the release of surplus (which resulted in the \$600,000 decrease over 2023) with the understanding that DOBI will not approve a dividend release in 2024 if the overall net position does not increase at 12/31/23 inclusive of the surplus release. As a result of these discussions, the Finance Committee will recommend to the Executive Committee at their November meeting that they approve a motion reaffirming the release of \$1,600,000 in surplus.

RISK MANAGEMENT CONSULTANT FEES

Members of the Fund contract independently with their respective Risk Management Consultant. The fees associated with these services are built into member assessments and the expense is passed through the Fund budget.

FUND YEAR 2024 BUDGET

The attached draft budget is submitted for your consideration and introduction at the November 27, 2023 Executive Committee Meeting. A Budget Hearing will be held at the December 18, 2023 Executive Committee meeting.

File: TRICO/2024/Budget

Tab: Budget Message

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2024 BUDGET FOR ASSESSMENT CALCULATION					
		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2023 ANNUALIZED	2024 PROPOSED	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS				CHANGE	CHANGE
1	CLAIMS				
2	Excess Liability				
3					
4	To 500K	3,928,658	4,637,992	709,334	18.06%
5	1.5MILE 500K	7,771,872	8,835,143	1,063,272	13.68%
6	3MILE 2MIL	2,198,429	2,562,857	364,428	16.58%
7	Excess WC	10,780,825	13,335,548	2,554,723	23.70%
8	Excess Property Claims	7,132,531	11,701,904	4,569,373	64.06%
9	POL/EPL Land Use	1,080,416	1,094,336	13,920	1.29%
10	Aggregate Excess LFC	29,051	30,582	1,531	5.27%
11	IF Faithful Performance Bond	239,811	237,365	2,446	-1.02%
12	Surety Bond	316,751	323,753	7,002	2.21%
13	Sub Total	33,478,343	42,759,480	9,281,137	27.72%
14	PREMIUMS				
15	Optional Excess Liability	3,547,711	4,042,216	494,505	13.94%
16	Optional Excess POL/EPL	2,172,754	2,297,752	124,998	5.75%
17	Excess WC	3,811,613	4,040,508	228,895	6.01%
18	Excess Property	16,363,762	23,944,487	7,580,725	46.33%
19	Equipment Breakdown	0	0	-	
20	Loss Fund Contingency	352,873	361,411	8,538	2.42%
21	Sub Total	26,248,713	34,686,374	8,437,661	32.15%
22	Total Claims Premiums	59,727,056	77,445,854	17,718,798	29.67%
23					
24	II. EXPENSES				
25	Claims Adjustment	1,115,376	1,137,684	22,308	2.00%
26	Property Adjustment	180,186	183,790	3,604	2.00%
27	Administration	1,417,119	1,445,461	28,342	2.00%
28	Claims Supervision	500,000	510,000	10,000	2.00%
29	Actuarial	54,247	55,332	1,085	2.00%
30	Attorney	48,821	49,797	976	2.00%
31	Deputy Attorney	1,629	1,662	33	2.03%
32	Attorney -OPRA	18,378	18,746	368	2.00%
33	Auditor	31,110	31,732	622	2.00%
34	Treasurer	27,505	28,055	550	2.00%
35	Underwriting Manager	62,623	63,875	1,252	2.00%
36	Reinsurance Manager	330,667	337,280	6,613	2.00%
37	Safety and Education Committee	110,455	112,664	2,209	2.00%
38	Computer Services	152,374	155,421	3,047	2.00%
39	Legislative Committee	29,159	29,742	583	2.00%
40	Internal Audit Committee	63,878	65,156	1,278	2.00%
41	Strategic Planning Committee	31,939	32,578	639	2.00%
42	Coverage Committee	42,306	43,152	846	2.00%
43	Communications Committee	131,473	134,102	2,629	2.00%
44	Expense Contingency	822,086	1,055,652	233,566	28.41%
45	Subtotal	5,171,331	5,491,881	320,550	6.20%
46					
47	MEL Safety Institute	1,298,822	1,302,948	4,126	0.32%
48	Total Appropriations	66,197,209	84,240,683	18,043,474	27.26%

MEL RATE TABLES - Municipalities

Current_FY	2024												
1	2	3	4	5	6	7	8	9	10	11	12	13	14

MEL RATE TABLES - Municipalities

0.0543

CLAIMS & EXPENSES				DRAFT MEL 2024 Rates			10.0%					
Attachment Key	Line of Coverage	Layer	RATING BASE	2023	2023 Minimums	2024	Credibility Factor 1 = Low 2 = Select 3 = High	2024 Minimums	CHANGE	CHANGE%	Population >15K Discount	Notes/Links
200	Liability Claims To 500K	300 200	Population	1.5316		1.7987	3		0	17.4%	10%	
250		250 250		1.1288		1.3416	3		0	18.9%	10%	
300		200 300		0.8096		0.9693	3		0	19.7%	10%	
350		150 350		0.5529		0.6599	3		0	19.4%	10%	
400		100 400		0.3407		0.4002	3		0	17.5%	10%	
500		0 500		0.0000		0.0000	3		0	0.0%	10%	
500	Liability Claims 1.5MIL Ex 500K	1,500 500	Population	1.4645	1,997	1.6526	3	2,254	0	12.8%	10%	
750		1,250 750		1.3315		1.5364	3		0	15.4%	10%	
1,000		1,000 1,000		1.2180		1.4257	3		0	17.1%	10%	Camden Cit Onl
1,500		500 1,500		1.0105		1.2201	3		0	20.7%	10%	
2,000	Liability Claims 3MIL ex 2MIL	3,000 2,000	Population	0.3990	744	0.4595	3	857	0	15.2%	10%	
SPECIAL EXPOSURES												
		WATER UTILITY	Pa roll	0.0112		0.0112			0	0.0%		
		ELECTRIC UTILITY 1	Pa roll to 1MIL	0.0195		0.0195			0	0.0%		
		ELECTRIC UTILITY 2	Pa roll over 1MIL	0.0020		0.0020			0	0.0%		
	<u>Allocation to Liability Claims</u>											
	Liability Claims To 500K			67.85%		67.85%			0	0.0%		
	Liability Claims 1.5MIL Ex 500K			32.15%		32.15%			0	0.0%		
SEASONAL SURCHARGE												
ATL	Allocation to Liability Claims is by % of Total		Liabilit Assessment	6.00%		6.00%			0	0.0%	10%	Seasonal Surcharge Change email.pdf
MON			Liabilit Claims	6.00%		6.00%			0	0.0%	10%	
CNTRL			Optional E ccess Liabilit	6.00%		6.00%			0	0.0%	10%	
OCE				6.00%		6.00%			0	0.0%	10%	
200	Workers Comp Claims to 2Mil	1,800 200	Pa roll	0.005393		0.006177	3		0	14.5%		
250		1,750 250		0.004318		0.005025	3		0	16.4%		
300		1,700 300		0.003510		0.004136	3		0	17.8%		
350		1,650 350		0.002877		0.003447	3		0	19.8%		
400		1,600 400		0.002388		0.002918	3		0	22.2%		
450		1,550 450		0.001992		0.002490	3		0	25.0%		
500		1,500 500		0.001665		0.002137	3		0	28.3%		
600		1,400 600		0.001192		0.001591	3		0	33.4%		Hackensack/Passaic Valle Water Commis
750		1,250 750		0.000759		0.001082	3		0	42.6%		
1,250		750 1,250		0.000316		0.000405	3		0	28.3%		Middlese IF
2,000		0.000000		0.000000	3		0	0.0%		Camden Cit		
100	Property Claims to 250K	150K 100K	TIV	0.0240		0.0288	3		0	20.4%		
150		100K 150K		0.0124		0.0149	3		0	20.4%		
200		50K 200K		0.0051		0.0061	3		0	20.4%		
250	Property Claims 500K x 250K	250K 250K	TIV	0.0126		0.0152	3		0	20.4%		
500	Property Claims 500K x 500K	500K 500K	TIV	0.0085		0.0102	3		0	20.4%		
1,000	Property Claims 1.5MIL x 1MIL	1.5MIL 1MIL	TIV			0.0113	3					
	POLEPL Land Use		Population	0.2191		0.2191			0	0.0%		Retention increased from 1Mil to 2.5 in FY2023
	Cyber Liability Claims	Limits	Flat Rate	1,805		1,805			0	0.0%		
	Aggregate Excess LFC											
	JIF Faithful Performance Bond	Suburban Municipal IF	FT EE	13,864		14,633			769	5.5%		
	Surety Bond			6,3405		6,3405			0	0.0%		
				Base Limit	Optional Limit	Base Limit		Optional Limit				
0				500	125	500		125	0	0.0%		
3,001				500	125	500		125	0	0.0%		
6,001				500	125	500		125	0	0.0%		
10,001				1,000	250	1,000		250	0	0.0%		
15,001				1,000	250	1,000		250	0	0.0%		
20,001		Population		1,250	313	1,250		313	0	0.0%		
30,001				1,500	375	1,500		375	0	0.0%		
40,001				2,000	500	2,000		500	0	0.0%		
50,001				2,750	688	2,750		688	0	0.0%		3,438
	Loss Fund Contingency											
			Population	0.0450		0.0450			0	0.0%		LFC Option 1 Flat 2 Increase b 2Mil
	Loss Fund Contingency OTHER		Total Loss Fund Assmt	0.0392		0.0392			0	0.0%		
	MEL Safety Institute		FT Ees	32.99		32.99			0	0.0%		
	Expense Contingency		% of Assessment	0.0933		0.0933			0	0.0%		

MEL RATE TABLES - Municipalities

Attachment Key	Line of Coverage	Layer	RATING BASE	2023		2024		CHANGE	CHANGE%	Population >15K Discount	Notes/Links
				2023 Certified Rate	Actual Rates	2023 Minimums	2024 Minimums				
PREMIUMS											
				Excess Premium FY2024 Estimates as of 8-18-2023.pdf							
Optional Excess Liability											
2		2 MIL E 5 MIL	Population	0.2225	0.2277		0.2505	0	10.0%		12.59%
5		5 MIL E 5 MIL		0.4485	0.4591		0.5050	0	10.0%		12.59%
10		10 MIL E 5 MIL		0.6710	0.6868	1,004	0.7555	1,104	0	10.0%	12.59%
15		15 MIL E 5 MIL		0.7940	0.8127	1,674	0.8940	1,842	0	10.0%	12.59%
		Shared Aggregate Re uires									
		15 Optional	% of base premium		43%		43%		0	0.0%	
Optional Excess POL/EPL											
1		1MIL E 2MIL	Population	0.1477	0.1403	704	0.1544	774	0	10.0%	4.50%
2		2MIL E 2MIL		0.2446	0.2323	1,166	0.2556	1,282	0	10.0%	4.50%
3		3MIL E 2MIL		0.3146	0.2989	1,499	0.3288	1,649	0	10.0%	4.50%
4		4MIL E 2MIL		0.3713	0.3527	1,769	0.3880	1,946	0	10.0%	4.50%
8		8MIL E 2MIL		0.7113	0.6757	3,390	0.7433	3,729	0	10.0%	4.50%
Workers Comp Premium				0.001076	0.0010760		0.0010976		0	2.0%	2.00%
Property Premiums											
		E cess Propert	TIV	0.0925	0.10378		0.11956		0	15.2%	29.31%
		E cess Flood - \$25m	\$50 m	0.0048	0.00961		0.01057		0	10.0%	119.02%
		E cess Flood - \$25m	\$75m	0.0025			0.00000		0	0.0%	-100.00%



State of New Jersey

DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF INSURANCE
OFFICE OF SOLVENCY REGULATION
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TRENTON, NJ 08625-0325

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October 11, 2023

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
Executive Committee c/o Paul Forlenza, Executive Director
6000 Sagamore Drive, Suite 6203
Marlton, New Jersey 08053

Re: Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (“TCMJIF” or “Fund”) – Proposal to Release Closed Year Accounts Surplus

Dear TCMJIF Executive Committee (“Executive Committee”):

The New Jersey Department of Banking and Insurance (the “Department”) received a letter dated, September 27, 2023, from the Executive Director’s Office of the Fund relating to a proposed release of closed year account surplus pursuant to NJAC 11:15-2.21.

On October 4, 2023, the Department met with the Executive Director’s office and mentioned the proposal was under review. By way of this letter, the Department requests the Executive Director to review the Department’s concerns with the Executive Committee before moving forward. Pursuant to N.J.S.A. 40A:10-37, the Executive Committee maintains the full power and authority of the commission of the Fund including the responsibility for determining whether to propose and determine a return of surplus to its members.

Although the Department notes the Fund maintained a surplus position of \$12.7 million at year-end 2022, the Fund’s surplus has depleted rapidly over the past four years:

Surplus YE 2022	Surplus YE 2021	Surplus YE 2020	Surplus YE 2019	Surplus YE 2018
\$12.7 million	\$16.7 million	\$18.3 million	\$21.6 million	\$21.4 million

The decrease in surplus by \$8.7 million over the four-year period was due to \$8.1 million in returned surplus and \$600 thousand in overall operating and investment losses.

The Department expressed the following concerns:

- 1) Surplus after returning \$1,600,000 would stand at less than 70% of recent average annual member assessments (i.e., \$11.1 million of capital versus \$16.0 million in assessments).

- 2) Two of the three most recent fund years declined in surplus, without considering returned surplus to members.
- 3) Significant rate increases are expected in the reinsurance market – especially in property and general liability.
- 4) Potential for additional investment losses in the short term due to on-going increases in interest rates (which may ultimately help the fund to the extent surplus is maintained and invested).
- 5) Adverse claim loss development in prior years and the potential for adverse prior year loss development in the future, especially in workers compensation claims.
- 6) Issues noted by the external auditor in the Audited Financials for YE 2022, including the supplemental assessment by the MEL and Residual Claim Fund and other significant subsequent events.

The Department requests the Executive Committee review the issues noted above in relation to the current and future position of the Fund and inform the Department as to its desire to move forward with the proposal to return of surplus.

To the extent the Fund moves forward with the \$1.600,000 return of surplus, the Fund should consider refraining from future returns in surplus until the change in net position of the Fund in future years reflect an increase in surplus (after such returns). Otherwise, the Department would likely not be in a position to approve such a return of surplus.

We look forward to your reply to this matter.

David Wolf
Acting Assistant Commissioner, Office of Solvency Regulation
New Jersey Department of Banking and Insurance

cc: Nick Bennett (DCA), William Leach (DOBI), Carolina Chong (DOBI)

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
FUND YEAR 2024 BUDGET
\$500K SIR (WC/GL/AL) - \$100K SIR (PR)**

	ANNUALIZED BUDGET 2023	RENEWAL BUDGET 2024	CHANGE \$	CHANGE %	East Greenwich 1/1/2024	Monroe EMS 1/1/2024	Proposed BUDGET 2024	CHANGE \$	CHANGE %
PROPERTY	865,299	942,869	77,570	8.96%	(13,148)	(2,666)	927,055	61,756	7.14%
GENERAL LIABILITY	1,196,672	1,196,572	(100)	-0.01%	(14,532)	(5,380)	1,176,660	(20,012)	-1.67%
AUTO LIABILITY	359,639	355,255	(4,384)	-1.22%	(3,225)	(1,071)	350,959	(8,680)	-2.41%
WORKERS' COMPENSATION	4,522,096	4,634,134	112,038	2.48%	(72,450)	(49,847)	4,511,837	(10,259)	-0.23%
DEDUCTIBLE	1,225,358	1,258,029	32,671	2.67%	(18,239)	(10,405)	1,229,385	4,027	0.33%
LOSS FUND CONTINGENCY	15,479	-	(15,479)	0.00%			-	(15,479)	100.00%
TOTAL CLAIM LOSS FUNDS	8,184,543	8,386,859	202,316	2.47%	(121,594)	(69,369)	8,195,896	11,353	0.14%
CLAIMS ADMINISTRATION	636,366	600,000	(36,366)	-5.71%	(6,985)		593,015	(43,351)	-6.81%
PROFESSIONAL SERVICES	484,518	497,665	13,147	2.71%	(8,517)	-	489,148	4,630	0.96%
- Actuary	35,338	36,045	707	2.00%	-		36,045	707	2.00%
- Administrative Consultant	47,662	48,615	953	2.00%	(1,314)		47,301	(361)	-0.76%
- Attorney	119,273	121,658	2,385	2.00%	-		121,658	2,385	2.00%
- Auditor	24,701	25,195	494	2.00%	-		25,195	494	2.00%
- Safety Director	230,444	238,510	8,066	3.50%	(6,868)		231,642	1,198	0.52%
- Treasurer	14,945	15,244	299	2.00%	-		15,244	299	2.00%
- Underwriting Manager	12,155	12,398	243	2.00%	(335)		12,063	(92)	-0.76%
ADMINISTRATION	790,256	810,012	19,756	2.50%	-		810,012	19,756	2.50%
CLAIMS AUDITOR	8,730	15,000	6,270	71.82%	-		15,000	6,270	71.82%
MISCELLANEOUS OPERATING EXPENSES	46,261	46,366	105	0.23%	-	-	46,366	105	0.23%
- Fidelity Bond (Admin/TPA/Treasurer)	2,400	2,400	-	0.00%	-		2,400	-	0.00%
- JIF Website	6,200	6,200	-	0.00%	-		6,200	-	0.00%
- Legal Notices	2,500	2,500	-	0.00%	-		2,500	-	0.00%
- Meeting Expense	6,500	6,500	-	0.00%	-		6,500	-	0.00%
- Office Supplies	2,500	2,500	-	0.00%	-		2,500	-	0.00%
- Other	5,000	5,000	-	0.00%	-		5,000	-	0.00%
- Performance Bond (TPA)	900	900	-	0.00%	-		900	-	0.00%
- Postage/Copies/Fax	5,000	5,000	-	0.00%	-		5,000	-	0.00%
- Printing	8,500	8,500	-	0.00%	-		8,500	-	0.00%
- Record Retention Service	1,500	1,500	-	0.00%	-		1,500	-	0.00%
- Recording Secretary	5,261	5,366	105	2.00%	-		5,366	105	2.00%
TOTAL OPERATING EXPENSES	1,966,131	1,969,043	2,912	0.15%	(15,502)	0	1,953,541	(12,590)	-0.64%
SAFETY PROGRAMS	362,120	363,103	983	0.27%	(9,957)	0	353,146	(8,974)	-2.48%
- Optional Safety Budget	89,500	89,500	-	0.00%	(2,500)		87,000	(2,500)	-2.79%
- Safety Incentive Program	164,925	164,925	-	0.00%	(3,200)		161,725	(3,200)	-1.94%
- Training	107,695	108,678	983	0.91%	(4,257)	-	104,421	(3,274)	-3.04%
- Police Risk Services	24,960	23,920	(1,040)	-4.17%	(1,040)		22,880	(2,080)	-8.33%
- Right To Know	57,619	59,642	2,023	3.51%	(3,217)		56,425	(1,194)	-2.07%
- Training	25,116	25,116	-	0.00%	-		25,116	-	0.00%
EPL/CYBER	221,956	221,956	-	0.00%	(2,000)	-	219,956	(2,000)	-0.90%
- Cyber Risk Services	150,456	150,456	-	0.00%	-		150,456	-	0.00%
- EPL/Cyber Incentive Program	71,500	71,500	-	0.00%	(2,000)		69,500	(2,000)	-2.80%
PAYROLL AUDITOR	20,541	20,942	401	1.95%	(566)		20,376	(165)	-0.80%
PROPERTY APPRAISER	42,118	42,118	-	0.00%	(3,752)		38,366	(3,752)	-8.91%
TECHNOLOGY RISK SERVICES DIRECTOR	75,000	75,000	-	0.00%	(1,372)		73,628	(1,372)	-1.83%
WELLNESS/WELLNESS INCENTIVE	103,496	103,496	-	0.00%	(1,025)		102,471	(1,025)	-0.99%
CONTINGENCY	17,483	17,483	-	0.00%	-		17,483	-	0.00%
MISCELLANEOUS MEMBER BENEFITS	30,000	30,000	-	0.00%	-	-	30,000	-	0.00%
- AGRIP/PRIMA	18,000	18,000	-	0.00%	-		18,000	-	0.00%
- Annual Planning Retreat	12,000	12,000	-	0.00%	-		12,000	-	0.00%
TOTAL MEMBER BENEFITS	872,714	874,098	1,384	0.16%	(18,672)	0	855,426	(17,288)	-1.98%
SUB TOTAL JIF BUDGET	11,023,388	11,230,000	206,612	1.87%	(155,768)	(69,369)	11,004,863	(18,525)	-0.17%
MUNICIPAL EXCESS LIABILITY JIF	3,650,089	4,724,071	1,073,982	29.42%	(116,429)	-	4,607,642	957,553	26.23%
- MEL Excess WC & Liability	2,218,909	2,522,250	303,341	13.67%	(64,610)		2,457,640	238,731	10.76%
- MEL Excess Property	1,431,180	2,201,821	770,641	53.85%	(51,819)	-	2,150,002	718,822	50.23%
- Property	1,408,468	2,179,109	770,641	54.71%	(51,540)		2,127,569	719,101	51.06%
- Fidelity	22,712	22,712	-	0.00%	(279)		22,433	(279)	-1.23%
CYBER JIF Premium	416,343	428,581	12,238	2.94%	(13,888)		414,693	(1,650)	-0.40%
CYBER JIF Commission - RPA	3,287		(3,287)	-100.00%				(3,287)	-100.00%
CYBER JIF Commission - CSB	3,287		(3,287)	-100.00%				(3,287)	-100.00%
EPL/POL/LU Premium	1,512,751	1,718,818	206,067	13.62%	(44,284)		1,674,534	161,783	10.69%
EPL/POL/LU Ccommission - RPA	49,781	56,712	6,931	13.92%	(1,461)		55,251	5,470	10.99%
EPL/POL/LU Commission - CSB	49,781	56,712	6,931	13.92%	(1,461)		55,251	5,470	10.99%
EPL/POL Surcharge	-	1,080	1,080	0.00%			1,080	1,080	0.00%
ENVIRONMENTAL JIF	384,925	387,440	2,515	0.65%	(10,520)		376,920	(8,005)	-2.08%
SUB TOTAL PREMIUMS	6,070,244	7,373,414	1,303,170	21.47%	(188,043)	-	7,185,371	1,115,127	18.37%
SUB TOTAL JIF & EXCESS BUDGET	17,093,632	18,603,414	1,509,782	8.83%	(343,811)	(69,369)	18,190,234	1,096,602	6.42%
RISK MANAGEMENT CONSULTANTS	799,408	835,378	35,970	4.50%			835,378	35,970	4.50%
TOTAL JIF BUDGET	17,893,040	19,438,792	1,545,752	8.64%	(343,811)	(69,369)	19,025,612	1,132,572	6.33%

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

Prepared By:
Risk Program Administrators, LLC
Fund Administrator

Revised: December 2023

BUDGET DEVELOPMENT

BUDGET PROCESS

The TRICO JIF begins in July each year when the Risk Management Consultants (RMCs) are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

Beginning in 2012, the Fund adopted a rotating process of issuing Requests for Qualification (RFQ) or Proposals (RFP) for approximately 1/3 of the Fund Professionals whose annual fee exceeds the \$17,500 State established bid threshold. This process ensures that each vendor is subject to a public review at least once every three years. Those Fund Professionals who are not subject to an RFQ or RFP, and those Fund Professionals whose annual fee does not meet the bid threshold, are invited to submit renewal proposals for the upcoming Fund Year. The Finance Committee, or designated Committee with jurisdiction over the a Fund professional reviews these proposals for acceptance, negotiation, and/or other action. The Committees then make their recommendations regarding contract renewal or professional appointment to the Executive Committee.

BUDGET COMPONENTS

The budget consists of six major categories that are described below:

A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.

Each year the Finance Committee evaluates the overall Fund performance and claims counts within both the Fund's SIR and the MEL layer. Based on the positive performance in the Fund's SIR and the MEL layers directly above the Fund's SIR, the Committee felt it was time to increase the SIR from \$300K to \$500K for Workers' Compensation and Liability claims beginning with the 2018 Budget.

B. Operating Expenses - Pays all expenses associated with operating the Fund (fund professionals, meeting expenses, printing expenses, etc.), member benefits (payroll audits, property appraisals, various training programs, etc.), and member reimbursement programs (Wellness, Safety Incentive Program, etc.).

C. MEL Assessment – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in October.

D. Cyber JIF – In recognition of the difficulty in securing Cyber Liability coverage for public entities in the commercial insurance market, the need for all members to implement stringent cyber security protocols, the volatile nature of cyber related losses and the recent poor loss experience for members in the Cyber line of coverage; in the Fall of 2022, the MEL affiliated JIFs formed the Cyber Risk Management Joint Insurance Fund to provide Cyber related services and coverage for all MEL affiliated JIFs. The Cyber JIF will carry a self-insured retention and purchase specific and aggregate excess coverage for each member JIF.

E. EPL/POL Premiums – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

F. E-JIF Assessment – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be

easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual loss funding budget. Each member’s expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss funding contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member’s Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member’s percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years’ experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member’s total losses for the five-year period, would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6 and 7**.

Beginning with Fund Year 2013, the Finance Committee opted to introduce a Retrospective Assessment Program that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 8 and 9**.

The following table is indicative of the current strategy:

6 Year Average Loss Ratio				Increase in Loss Funds	Members Affected
RETROSPECTIVE PROGRAM				N/A	0
ABOVE	200%			8.00%	0
BETWEEN	150%	and	200%	7.00%	4
BETWEEN	110%	and	150%	5.20%	6
BETWEEN	90%	and	110%	3.55%	4
NEW MEMBERS LESS THAN 3 YEARS				2.46%	1
BETWEEN	60%	and	90%	2.30%	12
BETWEEN	40%	and	60%	0.50%	2
BETWEEN	20%	and	40%	-0.75%	1
BELOW	20%			-2.00%	2

RENEWING MEMBERS WITH LR BETWEEN 40%-60%	-3.00%	1
RENEWING MEMBERS WITH LR BETWEEN 20%-40%	-6.00%	3
RENEWING MEMBERS WITH LR BELOW 20%	-8.00%	0
		36

Risk Management Consulting Fees are negotiated individually by each member and are added to the member’s assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "equalization". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the TRICO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example a growing municipality may have had to build a new municipal building while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 13 and 14**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the “Equalization” strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. This issue is more fully discussed on **page 14**.

After several years of “Equalization” the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 – EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members’ assessments and their claims experience. The Committee agreed that the

Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 14**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the Fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above "Experience Based Allocation Strategy" appeared equitable, it was recognized that members' share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above "Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members' Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member's assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member's assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF Indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO & REWARD / REVALUATION PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member's exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member's overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding budget if they have been a "net giver" to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member

during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

2011 – 2019 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share

of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverages. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It will take four years to transition to the MEL's allocation process.

2013 – RETRO ASSESSMENT PROGRAM

Beginning in 2013, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were standalone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's standalone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any

time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 each year for 3 years). The TRICO JIF members experienced an increase in population in excess of 11% which had an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the TRICO JIF has had a negative impact on the MEL over the prior five years, the JIF was impacted by an experience factor subject to change on an annual basis.

2016 EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the TRICO JIF has been a net taker to the MEL over the prior ten years, the JIF will see an experience rating increase in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years.

2020 – EPL/POL/Land Use Premium Allocation

In the Fall of 2019, an EPL/POL Task Force was created at the MEL level consisting of Executive Directors of the MEL affiliated JIFs. As noted for Fund Years 2011-2019, the MEL affiliated JIFs premiums were increased or decreased based on the JIF's performance in the MEL program. The goal of the Task Force is to ensure the EPL/POL premium is allocated on a JIF by JIF basis in a fair and equitable manner. The Task Force recognizes that the current structure for allocating JIF premiums was not fair and equitable. As a result, good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. To combat this trend, the Task Force removed the JIF performance factor and created a process that allows each member to be priced individually based upon their exposures and performance. Member premiums are now created by determining a base premium for all members based on their individual exposures (population for POL, and FTE, PTE, Seasonal, and Volunteers for EPL) times applicable rates per the attached rate table. Each individual member will have an experience rating factor per the attached utilizing five years' experience with claims capped at \$400,000 gross incurred, valued as of June 30th. Another experience-rating factor of the Statewide increase is also applied to each member's premium. The JIF total premium is determined by the sum of the individual member premiums. In an effort to phase in the new allocation process over five (5) years, there are several smoothing factors applied: such as capping individual member decreases, capping overall JIF premium decreases, and preventing poor performing members with an average loss ratio of 75% or higher from having a premium decrease.

2020 – SURPLUS STRENGTHENING MEL & RCF

Due to recent changes in State Law, public entities now have a potential exposure to claims that might have occurred many years ago. The first statutory change enacted, in July 2019, indicates that fire fighters that meet certain service criteria, and develop one of a number of cancers that are prevalent in fire fighters, will have a presumption that the cancer developed as a result of their fire fighter activities and will be eligible for workers' compensation benefits.

The second statutory change that went into effect in December 2019, increases a public entities potential exposure to liability resulting from sexual abuse and molestation claims. This new State law allows claimants to file liability claims for incidents previously barred by the statute of limitations, clarifies that public entities are responsible for claims resulting from negligent hiring, and emphasizes that Title 59 immunities cannot be applied in the defense of these claims.

In recognition of the potential financial impact these statutory changes could have on the MEL & RCF, the MEL and the RCF have developed a mechanism to ensure the

overall financial stability of the two Funds. The claims generated by the Cancer Presumption law will be paid through the RCF and billed back to MEL affiliated JIFs for all expenses incurred based on established rates for Fire Fighters: full time, part time, and volunteers. However, depending on the Sexual Abuse and Molestation claims loss date, these claims will either be paid as a standard GL claim for occurrences in open Fund Years or they will be handled by the RCF if the Fund Year where the incident occurred has been transferred to the RCF. The difference between these two types of claims is that there was never WC coverage for the cancer presumption claims whereas claims of sexual abuse and molestation have always been covered under the JIF's GL policy. As a result, sexual abuse claims will go through the JIF & MEL retention, or will be handled directly by the RCF depending on the loss date.

To guarantee the ongoing financial viability of these two Funds, the MEL and RCF, with the assistance of the Fund Actuary, have developed the Surplus Strengthening Program. This Program includes the implementation of a "Surplus Floor" of 12.5% representing the ratio of surplus to the open reserves. If at any time this ratio drops below 12.5%, the shortfall will be addressed via the issuance of an additional assessment to the member JIFs.

Specific to the RCF, the 12/31/19 valuation did not meet the 12.5% surplus floor ratio; therefore, the RCF issued an additional assessment based upon deficit Fund Years at the same time they issue invoices for the transfer of the 2016 Fund Year into the RCF. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the RCF, bolster the overall surplus position of the RCF, and free up additional cash to be utilized to fund fire fighter cancer presumption claims. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

Specific to the MEL, the 12/31/20 valuation did not meet the 12.5% surplus floor ratio; therefore, the MEL issued an additional assessment based upon deficit Fund Years. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the MEL, bolster the overall surplus position of the MEL, and free up additional cash. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

In recognition of the significant financial impact that the COVID-19 pandemic, the changes to the Sexual Abuse & Molestation statutes, the adoption of the firefighters cancer presumption legislation, the adoption of the "pension offset" regulatory changes, the continuing judicial and legislative degradation of Title 59 immunities, and increased number of workers' compensation claim "re-openers" the MEL decided to suspend the 12.5% surplus floor in 2022. Instead, each year, the MEL Actuary will be asked to provide a recommended surplus position for the MEL based upon factors such as the total amount of cash, total reserves, and IBNR factors.

2022 – EXCESS PREMIUM ALLOCATION

Beginning with the 2022 Fund Year, the MEL removed the Retrospective Program. With the implementation of the Surplus Strengthening program referenced above, the MEL did not feel the need for both programs. Thorough analysis was done in regards to the impact of the Retrospective Program and it was determined that had the MEL invoiced the full 100% of premium rather than the 85% there would not have been a need to invoice for the 12/31/20 Surplus Strengthening Assessment. The experience rating process will continue to reward good performing JIFs and penalize poor performing JIFs and the Surplus Strengthening Program will ensure the financial stability of the MEL.

2023 – Cyber JIF – 2020 Census

As noted earlier, in recognition of the difficulty in securing Cyber Liability coverage for public entities in the commercial insurance market, the need for all members to implement stringent cyber security protocols, the volatile nature of cyber related losses and the recent poor loss experience for members in the Cyber line of coverage; the MEL affiliated JIFs formed the Cyber Risk Management Joint Insurance Fund to provide Cyber related services and coverage for all MEL affiliated JIFs effective January 1, 2023. The Cyber JIF will carry a self-insured retention and purchase specific and aggregate excess coverage for each member JIF.

The Cyber JIF premium is allocated to members utilizing population tiers to create size categories. The members with smaller populations will have a lower premium than those members with large populations. This recognizes the complexity of larger towns that may have additional exposures than smaller towns.

Beginning with the 2023 Fund Year, the results of the 2020 Census will be phased in over a three (3) year process. The phase-in of the 2020 Census will affect the MEL, POL, and Cyber premiums over this three (3) year span.

2024 – EPL/POL/Land Use Premium Allocation

Beginning with the 2023 Fund Year, Lexington (AIG) replaced QBE as the carrier for EPL/POL/LU coverage. Coverage limits for Volunteers, Directors, and Officers Liability (VDO) was amended to a shared limit per municipality rather than each separate entity having its own limit and deductible terms. In the Fall of 2023, the process for allocating VDO was updated. Previously members with multiple fire/EMS entities under one policy paid one premium with shared limits and members with separate policies for each entity paid for each policy with individual policy limits. The current process allocates a flat rate as determined annually by the number of fire/EMS entities listed for VDO coverage within the MEL affiliated JIFs.

In the Fall of 2023, the Fund Underwriter was advised by the carrier that members with multiple years (3 or more) with negative experience (loss ratio above 100% where 55% is considered breakeven) need to be more heavily experience rated than

those members with less than 3 years negative experience. As a result, the EPL/POL Task Force modified the member experience rating accordingly. Members with a 0% loss ratio benefitted due to the additional premium generated by poor performers with 3 or more years negative performance.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The proceeding chart illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential, the Committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

Risk Management Consulting Fees

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease

could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

TRICO JIF - 2024 Budget Assessment Certification	
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Carneys Point Township	353,101
Clayton Borough	469,358
Deptford Township	1,334,943
Elk Township	200,408
Elsinboro Township	44,757
Fairfield Township	149,420
Franklin Township	867,623
Glassboro Borough	1,332,415
Greenwich Township	410,566
Harrison Township	491,390
Hopewell Township	125,357
Logan Township	368,966
Lower Alloways Creek Township	234,965
Mannington Township	53,404
Mantua Township	795,771
Monroe Township	1,731,423
National Park Borough	117,525
Oldmans Township	90,004
Paulsboro Borough	421,110
Penns Grove Borough	491,999
Pennsville Township	628,973
Pilesgrove Township	80,637
Pitman Borough	601,257
Quinton Township	98,624
Shiloh Borough	34,419
South Harrison Township	78,106
Swedesboro Borough	219,468
Upper Pittsgrove Township	81,547
Vineland City	1,648,326
Washington Township	1,925,831
Wenonah Borough	117,156
West Deptford Township	1,394,700
Westville Borough	371,959
Woodbury City	861,002
Woodbury Heights Borough	279,208
Woolwich Township	519,894
36	19,025,612

RESOLUTION NO. 2023-

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Executive Committee of the **Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interests of the member local units and joined the Residual Claims Fund in 1995.

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee of the **Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks:

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>JIF Member Fund S.I.R.</u>
2019	WC/GL/AL	\$500,000

BE IT FURTHER RESOLVED that the actual transfer of liabilities and premium to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/23
Less Net Claim Payments from 01/01/24 to the date of closure

Net claim Payments are defined as claim payments, less voids, refunds and recoveries. All voids, refunds, and recoveries received after the date of closure for the closed fund years shall be paid to the Municipal Excess Liability Residual Claims Fund as well.

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on November 27, 2023.

BY: _____

CHAIRPERSON

ATTEST: _____

SECRETARY

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2023-__**

**RESOLUTION AUTHORIZING THE FUND TREASURER TO DEPOSIT THE 2023
DIVIDENDS RECEIVED FROM THE ENVIRONMENTAL RISK MANAGEMENT
JOINT INSURANCE FUND INTO MEMBER AELCF ACCOUNTS IN ACCORDANCE
WITH N.J.A.C. 11:15-2.23**

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) has been organized pursuant to N.J.S.A. 40A:10-36 et seq.; and

WHEREAS, the TRICO JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF); and

WHEREAS, on November 27, 2017, the Executive Committee approved Resolution 2017-32 Authorizing the Executive Director to establish individual member accounts within the Fund's Aggregate Excess Loss Contingency Account in accordance with N.J.A.C 11:15-2.23; and

WHEREAS, the TRICO JIF was recently notified that they were entitled to receive a dividend from the EJIF for 2023 in the amount of **\$100,977**;

WHEREAS, over the last several years the TRICO JIF Finance Committee has encouraged members to place a portion of their annual dividend from the TRICO JIF into the Aggregate Excess Loss Contingency Fund to provide financial resources for future needs; and

WHEREAS, while preparing the 2023 Fund Budget and reviewing the 2023 Annual TRICO JIF Dividend release, the Finance Committee decided to recommend to the membership that each members' share of the 2023 E-JIF Dividend be deposited into the individual members account within the Aggregate Excess Loss Contingency Account; and

WHEREAS, the Finance Committee is hopeful that this recommendation will encourage all members to place a portion of their future TRICO JIF and E-JIF dividends into the Aggregate Excess Loss Contingency Account.

NOW THEREFORE BE IT RESOLVED by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to deposit each member's share of the 2023 E-JIF Dividend into each member's account within the Aggregate Excess Loss Contingency Account; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, and Fund Solicitor for their information and necessary action.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on November 27, 2023.

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

Attest: _____
Robert Diaz, Secretary

By: _____
Karen Sweeney, Chairperson

Date: November 27, 2023

Gloucester, Salem, & Cumberland Counties Municipal Joint Insurance Fund

A Resolution Amending the 2023 Risk Management Plan

WHEREAS, the Gloucester, Salem, & Cumberland Counties Municipal Joint Insurance Fund has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, the Gloucester, Salem, & Cumberland Counties Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the Plan of Risk Management is being amended based on the recommendations of the Finance and Coverage Committees; and

WHEREAS, the Finance Committee has recommended the following amendments to Section 9, subsection d-g, of the 2023 Plan of Risk Management are amended as follows:

- d.) A former member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. ~~The Fund's governing body will decide on the former member's request after evaluating whether the statute of limitations as contained in P. L. 2019 C. 156 the "Thomas P. Canzanella Twenty First Century First Responders Protection Act" and/or the statute of limitations contained in P. L. 2019 C. 120 have been exhausted thereby eliminating the likelihood of any additional assessments from the RCF.~~ Prior to release of any former member's balance in the closed years account, the Fund Administrator shall complete an analysis of the request to determine that the following criteria has been met.
- 1) All claims for the Fund Year from which surplus is being released are closed; and;
 - 2) All outstanding payments due and owing from the prior member of the Fund have been paid in full, including any payments due pursuant to a Retrospective Agreement, as certified by the Fund Treasurer; and;
 - 3) An analysis has been completed to determine the likelihood of an additional assessment from the Municipal Excess Liability Joint Insurance Fund (MEL JIF) and/or the Residual Claims Fund Joint Insurance Fund (RCF JIF) due to statutory, regulatory, and/or other external factors that could trigger an additional assessment for a Fund Year where the prior member was a member of the Fund.
- e.) Upon completion of the analysis of the request by the Fund Administrator, it shall be reviewed by the Fund's Finance Committee who shall make a recommendation to the Executive Committee as to the request to release the former member's balance in the closed years account.
- f.) All dividends from the RCF will be deposited in the closed Fund year account on a member-by-member basis.

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

g.) The Fund will retain all records in accordance with the Fund's record retention program; and

WHEREAS, the Coverage Committee has recommended adding First Party Property Damage Coverage for Drones with a sublimit of \$25,000 with a \$1,000 deductible; and

WHEREAS, the Coverage Committee has recommended the following amendment to Section 2., subsection h., of the 2023 Risk Management Plan:

h.) **Property** (effective 12:01 A.M. December 1, 2023) –

The Fund covers \$100,000 per occurrence (Property & Time Element combined) less applicable member deductibles:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm (Flood & Wind)
- Owned Unmanned Aircraft -first party property coverage with a sublimit of \$25,000 with a \$1,000 deductible

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, & Cumberland Counties Municipal Joint Insurance Fund that the above recommendations from the Finance and Coverage Committees are hereby approved.

This Resolution was duly adopted by the Gloucester, Salem, & Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on November 27, 2023.

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

Attest: _____ By: _____
Fund Secretary Fund Chair

Date: November 27, 2023



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Thursday, October 19, 2023

To: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund

From: Commissioner Razzo

2024 Budget: The 2024 proposed budget was presented for the NJ Cyber JIF totaling \$6,448,842, representing a 2% increase. A motion was passed to schedule a public hearing on November 20, 2023, via audio / video teleconference. A summary of proposed assessments was also presented. The proposed budget and assessments are included in this report.

Cybersecurity Risk Control Framework: In response to requests made by members, the Board asked the Risk Control Committee to revisit the components of the Cyber Risk Control program. The Committee recommended the revisions drafted by the Underwriting Manager extracting a sub-set of requirements as a basic standard. The motion was passed to provide three levels of compliance: Basic, Intermediate and Advanced with revised deductibles and co-pays accordingly.

JIF Reimbursements: Risk Control Committee recommended a program to provide reimbursement for Joint Insurance Funds already engaged in contracts to provide either Training/Phishing and/or External Vulnerability Scanning. The motion was passed with the agreement to provide the NJ Cyber JIF's attorney oversight on any renewed contracts outside the NJ Cyber JIF program.

Request for Membership: The New Jersey Counties Excess Liability JIF requested membership in the NJ Cyber JIF and the Risk Control Committee recommended we revisit this request in the latter part of 2024 after the training program is fully established.

NJ Cyber Webpage: Princeton Strategic Communications (PSC) is building the 'Members Only' section for protection of the NJ Cyber JIF membership and PSC anticipates this will be ready to launch by November 1, 2023.

Chertoff Group Report: Underwriting Manager provided a verbal review of the results of the Technology State Questionnaire completed by members. The goal of the questionnaire was to obtain a more detailed insight of the technology stacks of our members to tailor the cybersecurity framework and provide broadscale advice to the members. Once the NJ Cyber webpage is updated for a "members only" section, a summary of the information will be posted to the webpage.

Fund Professionals: The Actuary, Auditor, Attorney, QPA and Underwriting Manager were appointed as a professional service to a one-year term for 2023. The Board agreed to reappoint these professionals as a professional service for a one-year term for 2024 and consider issuing competitive contract RFPs for these positions starting with 2025. Executive Director, Deputy Executive Director, Planning Consultant and Local JIF Executive Director, Claims Administrator and Treasurer were appointed following a competitive contracting RFP process with terms through the end of 2025.

Next Meeting: The next Fund meeting is scheduled for Monday, November 20, 2023 at 2:00 PM. to be held as a video / audio teleconference call.

Cyber Risk Management Fund								
Proposed FY2024 Budget								
						Change		
	Ex	Annualized FY2023	Proposed Limits	Proposed FY2024	\$	%		
Claims Fund								
1		Retained Claims	300K x 50K	\$ 2,379,986	\$ 2,447,086	\$ 67,100	2.82%	
2		Excess Insurance		\$ 1,915,883	\$ 1,954,201	\$ 38,318	2.00%	
3		Loss Fund Contingency		\$ 151,269	\$ 151,269	\$ -	0.00%	
4		Total Claims Fund		\$ 4,447,138	\$ 4,552,556	\$ 105,418	2.37%	
5								
Expenses								
7		Risk Control Services						
8		Cyber Training/Phishing/Testing		\$ 622,227	\$ 634,672	\$ 12,445	2.00%	
9		External Scanning		\$ 274,083	\$ 279,565	\$ 5,482	2.00%	
10		Consulting		\$ 60,710	\$ 61,924	\$ 1,214	2.00%	
11		Local JIF Coordination		\$ 151,771	\$ 154,806	\$ 3,035	2.00%	
12		Sub Total Risk Control		\$ 1,108,791	\$ 1,130,967	\$ 22,176	2.00%	
13		Administration						
14		Executive Director		\$ 125,000	\$ 127,500	\$ 2,500	2.00%	
15		Deputy Ex Director		\$ 50,000	\$ 51,000	\$ 1,000	2.00%	
16		Planning Consultant		\$ 30,000	\$ 30,600	\$ 600	2.00%	
17		Attorney		\$ 50,000	\$ 51,000	\$ 1,000	2.00%	
18		Underwriting Manager		\$ 50,000	\$ 51,000	\$ 1,000	2.00%	
19		Treasurer		\$ 25,000	\$ 25,500	\$ 500	2.00%	
20		Actuary		\$ 25,000	\$ 25,500	\$ 500	2.00%	
21		Auditor		\$ 25,000	\$ 25,500	\$ 500	2.00%	
22		Claims Adjuster		\$ 25,000	\$ 25,500	\$ 500	2.00%	
23		QPA		\$ 15,000	\$ 15,300	\$ 300	2.00%	
24								
25		Sub Total Administration		\$ 420,000	\$ 428,400	\$ 8,400	2.00%	
26								
27		General Contingency		\$ 347,170	\$ 336,919	\$ (10,251)	-2.95%	
28								
29		Total Expenses & Contingency		\$ 1,875,961	\$ 1,896,286	\$ 20,325	1.08%	
30								
31		Total Budget		\$ 6,323,099	\$ 6,448,842	\$ 125,743	1.99%	

Cyber Risk Management Fund								
PROPOSED ASSESSMENTS BASED ON POPULATION								
	Per Member Rates	# of Members	Fund	Total Cyber Premium	FY2023 Annualized Assessment			
						Diff \$	Diff %	
NJUA	8,160	41	ATL	447,866	458,519	(10,653)	-2.32%	
NJPHA	9,500	38	BER	486,556	442,855	43,701	9.87%	
FRESP	6,500	28	BURL	329,404	317,924	11,480	3.61%	
All Other	8,160	38	CAM	443,107	433,063	10,044	2.32%	
		16	CNTRL	243,845	197,769	46,076	23.30%	
Population Banding	Rate	34	FRESP	221,000	271,966	(50,966)	-18.74%	
0	7,000	41	MON	449,042	455,799	(6,757)	-1.48%	
1,500	7,500	45	MOR	577,265	529,278	47,987	9.07%	
3,000	9,097	31	OCE	353,543	356,442	(2,899)	-0.81%	
4,500	10,694	5	PMM	65,166	53,892	11,274	20.92%	
6,000	12,291	23	SBER	317,168	278,040	39,128	14.07%	
9,000	13,888	10	SBMU	128,679	118,948	9,731	8.18%	
12,000	14,762	11	SBEX	149,655	137,428	12,227	8.90%	
20,000	15,636	13	MID JERSEY	176,238	158,007	18,231	11.54%	
28,000	16,510	79	NJPHA	750,500	811,156	(60,656)	-7.48%	
36,000	17,384	5	NJSI	68,082	60,563	7,519	12.42%	
44,000	18,258	72	NJUA	603,840	591,167	12,673	2.14%	
52,000	19,132	38	TRICO	428,581	422,584	5,997	1.42%	
60,000	20,006	21	PAIC	209,305	227,698	(18,393)	-8.08%	
68,000	20,006							
76,000	20,006	600		6,448,842	6,323,098	125,744	1.99%	
84,000	20,006							

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

RESOLUTION 2023-____

APPOINTING MICHAEL RAZZE AS THE FUND'S REPRESENTATIVE TO THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND, THE RESIDUAL CLAIMS
JOINT INSURANCE FUND, THE ENVIRONMENTAL LIABILITY RISK MANAGEMENT
JOINT INSURANCE FUND, AND THE NEW JERSEY CYBER RISK MANAGEMENT
JOINT INSURANCE FUND FOR THE 2024 FUND YEAR

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund has been organized pursuant to NJSA 40A:10-36, et seq.; and

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, the Environmental Liability Risk Management Joint Insurance Fund, and the New Jersey Cyber Risk Management Joint Insurance Fund; and

Whereas, as a member of each of these Funds, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund actively participates in the meetings and operations of each of these Funds through the appointment of a representative to each Fund; and

Whereas, the appointment of the representative to each of these Fund's is at the discretion of the Fund Chair of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund; and

Whereas, Michael Razze, Fund Commissioner from the Borough of Pitman has served as the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, the Environmental Liability Risk Management Joint Insurance Fund, and the NJ Cyber Risk Management Joint Insurance Fund during the 2023 Fund Year.

Whereas, the Fund Chair has determined that it is in the best interest of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund to appoint Michael Razze, Fund Commissioner for the Borough of Pitman, as the Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, the Environmental Liability Risk Management Joint Insurance Fund and the New Jersey Cyber Risk Management Joint Insurance Fund for the 2024 Fund Year.

Now, Therefore, Be it Resolved by the Fund Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that Michael Razze, Fund Commissioner from the Borough of Pitman, is hereby appointed as the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, the Environmental Liability Risk Management Joint Insurance Fund, and the New Jersey Cyber Risk Management Joint Insurance Fund for the 2024 Fund Year; and

Be it Further Resolved that these appointments shall be effective January 1, 2024; and

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

Be it Further Resolved that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, the Environmental Liability Risk Management Joint Insurance Fund, and the New Jersey Cyber Risk Management Joint Insurance Fund.

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on November 27, 2023.

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

By: _____ Attest: _____
CHAIRPERSON SECRETARY

Date: _____



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: November 8, 2023
TO: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund
FROM: Commissioner Razze
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2023 DIVIDEND: The EJIF 2023 dividend distribution of \$2,500,000, approved by the Executive Committee at the September meeting, was reviewed by the Department of Banking and Insurance and they noted a slight difference in the amount of surplus available for return in certain years. This resulted in minor adjustments to amounts released from the selected years. The total amount for distribution remains the same at \$2,500,000 and the Executive Committee adopted resolution #28-23 which approved the adjusted total amounts by fund year. The resolution will then be forwarded to the State for final approval.

APPOINTMENT OF EXCESS CARRIER – The Executive Committee adopted Resolution #29-23 appointing Ascot Specialty Insurance Company as the E-JIF Excess Carrier for Fund Year 2024.

NOMINATING COMMITTEE- The Nominating Committee will meet to discuss the 2024 slate. Their recommended slate will be presented at the Fund’s January reorganization meeting.

MEMBERSHIP PRESENTATION: On October 18, 2023 the Executive Director, Fund Attorney, Underwriting Manager and Environment Engineer gave a presentation of EJIF services to the Atlantic JIF to discuss possible membership.

2024 MEETING PLATFORM – The Fund office will be using Microsoft Teams as the default option for audio or video conferencing beginning January 2024.

NEXT MEETING: The next meeting of the EJIF will be the 2024 Reorganization and will follow the MEL change to Monday, January 8, 2024, at the same time and location.