



## AGENDA PACKET



**Monday, December 18, 2023 at 4:00 pm**

**Pitman Municipal Building  
110 S. Broadway, Pitman, NJ**

[WWW.TRICOJIF.ORG](http://WWW.TRICOJIF.ORG)

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

**December 18, 2023 – 4:00 PM  
Pitman Municipal Building, Pitman, NJ**

**AGENDA**

- I. Meeting called to order by Chairman
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    - 1. Sending sufficient notice herewith to the *South Jersey News*, Mullica Hill, New Jersey and the *Courier Post*, Cherry Hill, NJ
    - 2. Filing advance written notice of this meeting with the Clerks/ Administrators of all member municipalities of the TRICO JIF; and
    - 3. Posting notice on the public bulletin boards of all member municipalities of the TRICOJIF.
- IV. Roll Call
  - A. Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
- 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 **November 27, 2023** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-6
  - B. Motion to adopt the **November 27, 2023** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
  - C. Motion to adopt the **November 27, 2023** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 7-21

*The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.*
- VII. Executive Claims Committee Meeting Report – December 18, 2023..... Verbal
- VIII. Executive Director’s Report ..... Pages 22-51
  - A. Lost Time Accident Frequency ..... Pages 26-27
  - B. Certificates of Insurance ..... Pages 28-30
  - C. Financial Fast Track Report ..... Page 31
  - D. Regulatory Filing Checklists ..... Pages 32-33
  - E. 2022 Safety Incentive Program Awards ..... Page 34
  - F. 2023 Optional Safety Budget ..... Page 35
  - G. 2023 Wellness Incentive ..... Page 36
  - H. 2023 EPL/Cyber Risk Management Budget ..... Page 37
  - I. EPL Compliance Status Report ..... Pages 38-39
  - J. Statutory Bond Status..... Pages 40-42
  - K. Skateboard Park Approval Status ..... Page 43
  - L. Capehart & Scatchard Updates ..... Pages 44-46
  - M. Land Use Training Certification ..... Page 47
  - N. Elected Officials Training
  - O. Model RFQ 2024 Risk Management Services

- P. 2024 RMC Resolutions & Agreements
- Q. 2024 Committee Volunteer Forms ..... Pages 48-51
- R. 2024 Safety & Wellness Calendars
- S. Annual Reports
- T. Inclement Weather Policy
- U. Dividend Notices
- V. Website
- W. New Member Activity
  
- X. Solicitor’s Report
  - A. MEL Helpline and Contact List ..... Pages 52-53
  - B. Closed Cases Report..... Pages 54-56
  - C. Resolution 2023-\_\_\_\_Designating an Additional Approved Associate with Pietras, Saracino, Smith & Meeks – **Motion – Roll Call** ..... Pages 57-58
  - D. Resolution 2023-\_\_\_\_Designating an Additional Approved Associate with Brown & Connery, LLP – **Motion – Roll Call** ..... Pages 59-60
  
- XI. Safety Director’s Report
  - A. Activity Report ..... Pages 61-63
  
- XII. Claims Administrator’s Report
  - A. Lessons Learned from Losses ..... Page 64
  
- XIII. Law Enforcement Risk Management Report
  - A. Report ..... Pages 65-66
  
- XIV. Wellness Director Report
  - A. Monthly Activity Report..... Pages 67-68
  
- XV. Managed Care Report
  - A. TRICOJIF Summary ..... Page 69
  - B. Average Days to Report.....Page 70
  - C. Claims Reported by Type..... Page 71
  - D. Nurse Case Management Reports ..... Page 72
  - E. Transitional Duty Report ..... Page 73
  - F. PPO Savings and Penetration Report..... Pages 74-75
  - G. Top 10 Providers & Paid Provider by Specialty.....Page 76
  - H. Quick Notes..... Page 77
  
- XVI. Technology Risk Services
  - A. Reports ..... Pages 78-80
  
- XV. Treasurer’s Report as of November 30, 2023.....Pages 81-119
  - A. Investment Report
  - B. Investment JCMI
  - C. Loss Run Payment Registers
  - D. Fund Status
  - E. Disbursements
  - F. December Bill List ..... Page 120
    - Motion to approve the Payment Register & Bill Lists– **Motion – Roll Call**
  
- XVI. Committee Reports
  - A. Finance Committee report
    - 1. 2024 Budget Public Hearing – **Motion to Open Public Hearing – All in Favor**
    - 2. 2024 Budget Public Hearing – **Motion to Close Public Hearing – All in Favor**
    - 3. 2024 Budget Adoption – **Motion to Adopt – Roll Call** ..... Page 121

- 4. 2024 Assessment Allocation Strategy - **Motion to Adopt – Roll Call** ..... Pages 122-137
- 5. 2024 Assessment Certification - **Motion to Adopt – Roll Call** ..... Page 138
- 6. Resolution 2023- \_\_\_\_\_ Authorizing the Fund Treasurer to Transfer \$95,306 from the Fund Year 2023 MEL Liability & Workers Compensation Budget Line Item and \$7,988 from the MEL Excess Property Line Item to the MEL Unencumbered Surplus Account – **Motion - Roll Call**.....Page 139
- B. EPL/POL & Technology Risk Meeting Minutes – November 27, 2023..... Pages 140-146
- C. Safety Committee Meeting Minutes – December 7, 2023..... Pages 147-169
- C. 2024 Executive Committee Nomination Slate..... Page 170

XVII. MEL/RCF/EJIF Reports

- A. NJ MEL CyberJIF Meeting Report – November 20, 2023..... Pages 171-172
- B. MEL Meeting Report – December 6, 2023..... Pages 173-175
  - 1. 2024 MEL Adopted Budget.....Page 176
  - 2. 2024 MEL Certified Assessments.....Page 177

XVIII. Miscellaneous Business

- A. Motion to Authorize the Executive Director’s Office to bind EPL/POL Insurance Coverage on behalf of the membership for the 2024 Fund Year – **Motion – All in Favor**
- B. Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Insurance Coverage on behalf of the membership for the 2024 Fund Year– **Motion – All in Favor**
- C. Resolution 2023\_\_\_\_ Authorizing the Fund Chair & Fund Secretary to Execute A Revised One Year Contract with D2 to Provide External Network Vulnerability Scanning and External Network Penetration Testing effective January 1, 2023 – **Motion-Roll Call**.....Pages 178-179
- D. Resolution 2023-\_\_\_\_ Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2024 at a cost not to exceed \$11,872. **Motion – Roll Call**.....Pages 180-181
- E. Resolution 2023-\_\_\_\_ Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability Scanning effective January 1, 2024 at a cost not to exceed \$6,635 **Motion – Roll Call**.....Pages 182-183
- F. Resolution 2023-\_\_\_\_ Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Penetration Testing effective January 1, 2024 at a cost not to exceed \$118,505 **Motion – Roll Call**.....Pages 184-185
- G. Motion to Adopt a Revised Surplus Release Policy - **Motion – All in Favor**.....Pages 186-188

**The 2024 Reorganizational meeting of the TRICO JIF will be held on Monday, January 22, 2024 at 5:00 PM at the Gloucester County Library, Mullica Hill**

XIX. Public Comment

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

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

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

December 18, 2023

Page 4

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**

**November 27, 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 via Zoom Conferencing on November 27, 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*  
Ken Brown, *Carneys Point*

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*  
Kris Kristie, Sr. Account Rep, *RPA – A Division of Gallagher*  
David DeWeese, *The DeWeese Law Firm, P.C.*  
Keith Hummel, Safety Director, *J.A. Montgomery*  
Rob Garish, Asst. Director of Public Sector, *J.A. Montgomery*  
Chris Roselli, Account Manager, *Qual-Lynx*  
Dominic Spaventa, Liability Supervisor, *Qual-Lynx*  
Karen Beatty, Client Services Manager, *Qual-Care*  
Chris Winter, CPM, Law Enforcement Risk Management Consultant  
Debby Schiffer, Wellness Director, *Targeting Wellness*  
Stephanie McCaffrey, *East Greenwich – Present only for the East Greenwich PAR*  
Marla DeMarcantonio, *East Greenwich Solicitor - Present only for the East Greenwich PAR*

Those unable to attend:

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

***EXECUTIVE SESSION PORTION OF MEETING***

Ms. Sweeney entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on November 27, 2023 at 5:00 PM.

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

#### REOPEN PUBLIC PORTION OF THE MEETING

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

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

#### ***SOLICITOR REPORT – 2023 ANNUAL DEFENCE PANEL REPORT***

Mr. DeWeese referenced the TRICOJIF 2023 Annual Defense Panel Report included in the agenda packet, which outlines various areas of interest to the membership including Qual-Lynx training seminars conducted with the Qual-Lynx Adjusters on the Tort Claims Act. He went on to highlight the positive performance of both the General Liability Defense Panel and the Worker's Compensation Defense Panel in handling cases for the JIF, noting we have received outstanding representation from both Panels. Mr. DeWeese noted that the Fund Commissioner have reported that communication with both the General Liability Defense Panel and the Workers Compensation Defense Panel has been outstanding as well.

In regards to the Assigned Defense Panel members, he reported they have been adhering to the Litigation Management Guidelines as set forth by the JIF. Any deviation from the Guidelines must receive prior authorization from Mr. DeWeese before acting or delegating any tasks outside of the scope. In addition, Mr. DeWeese is reviewing all billing and work product of each Assigned Defense Counsel member and finds it to be satisfactory as directed by the Guidelines. Mr. DeWeese mentioned that the report also notes proposed revisions to the Litigation Management Guidelines are currently being drafted. The current Guidelines were adopted in 2017, and he is expecting to complete the revisions by end December 2023.

Lastly, Mr. DeWeese referenced a page of the report that include the Fee's for all Defense Panel members as depicted by the most current RFQ issued.

Mr. DeWeese encouraged members to take some time to read the attached report and reach out to his office with any questions or concerns.

#### ***EXECUTIVE DIRECTOR'S MONITORING REPORTS;***

***Supervisor Investigation Report:*** Forlenza referenced the reports included in the agenda noting that three (3) out of nineteen (19) incidents reported did not have a Supervisor's Investigation Reports completed. Vineland had Supervisor's Investigation Reports completed on all six (6) of their incidents. Mr. Forlenza noted this is very good.

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

Mr. Forlenza reviewed the following quarterly reports valued as of September 30, 2023 with the Committee. Mr. Forlenza reminded the Committee that the agenda only includes the summary pages of each quarterly report and detailed reports will be provided to the Committee upon request. Mr. Forlenza reviewed each report as follows:

1. **Occupation Claims:** Total number of claims is 303 for all years of which nine (9) are still open. The total incurred for these claims is \$742,667.34. This figure does not include \$71,949.11 in recoveries. In regards to Vineland, the total number of claims is ten (10) for all years of which eight (8) are still open. The total incurred for these claims is \$373,670.78, with zero (0) recoveries.
2. **Cancer Presumption Claims:** Total number of claims is five (5) for all years of which two (2) are still open. The total incurred for these claims is \$103,926.05 with zero (0) recoveries. In regards to Vineland, there are zero (0) claims.
3. **Sexual Abuse and Molestation Claims:** Total number of claims is one (1) for all years and one (1) still open. The total incurred for this claims is \$2,500.00 with zero (0) recoveries. In regards to Vineland, there was one (1) claim that has been closed with \$0 total incurred.
4. **PTSD Claims:** Total number of claims is eighteen (18) for all years of which twelve (12) are still open. The total incurred for these claims is \$1,217,915.08, with zero (0) recoveries. In regards to Vineland, the total number of claims is seven (7) for all years of which four (4) are still open. The total incurred for these claims is \$155,982.52, with zero (0) recoveries.
5. **Police-Motor Vehicle Claims:** Total number of claims is thirty-three (33) for all years of which twelve (12) are still open, and one (1) re-opener. The total incurred for these claims is \$2,026,514.49. This figure does not include \$205,609.71 in recoveries. In regards to Vineland, the total number of claims is six (6) for all years of which one (1) is still open. The total incurred for these claims is \$70,068.85 with zero (0) recoveries. Mr. Forlenza mentioned that the Executive Director's office would closely monitor these types of claims to identify any trends and determine if additional training is necessary.
6. **MISC/NOC Department Listing Analysis:** Mr. Forlenza reported this report was created to help identify if claims were being categorized as NOC (Not Otherwise



Classified). He noted it was important to have claims properly classified to identify trends and areas of focus for loss control. He indicated that in 2023 there were twelve (12) claims classified under the NOC category, with Vineland having one (1) which is very good.

7. ***Accidental Disability Pension Claims Report:*** Mr. Forlenza stated this is a new report which depicts ADP Claims which were closed prior to and after the legislative changes. The net incurred for all 3 JIF's is approximately \$12 million, with the TRICO JIF's portion being \$3,494,466.55. He indicated the Executive Director's office as well as the Municipal Excess Liability Joint Insurance Fund (MEL) and Residual Claims Joint Insurance Fund (RCF) would be monitoring the impact of this regulatory change.

Mr. Forlenza clarified that the pension board applies a credit towards any claim petition filed by an individual who's injury has reached the point of eligibility for the accidental disability pension. This credit is then deducted from any future pension payments made to the claimant. He mentioned that we are currently in the process of monitoring and tracking the costs associated with these losses.

8. ***Subrogation Reports:***

Mr. Forlenza referenced a subrogation report, which depicted \$138,544.58 in recoveries as of the 2<sup>nd</sup> quarter of 2023 for the TRICO JIF, and \$6,000.00 in recoveries as of the 3<sup>rd</sup> quarter of 2023 for Vineland.

9. ***Litigation Re-Openers Report:***

Mr. Forlenza referenced the Litigation Re-Openers report stating that this is a new report tracking the number of re-openers for Workers Compensation claims. He noted that there are forty-two (42) total claims from January 01, 2016 to September 30, 2023 with a total incurred of \$6,452,834.87. In regards to Vineland there are fifteen (15) total claims for the same time period, with a total incurred of \$1,362,903.12

10. ***Co-Morbidities Report (ACM, BURLCO & TRICO):*** Mr. Forlenza reviewed the co-morbidities charts with the Committee for the period of 12/01/2019 to 09/30/2023; noting that the average total cost of a claim for employees that have co-morbidities is 67% higher than those that do not have any-comorbidities. He noted the average medical and indemnity cost for employees that have co-morbidities is 102% higher than those that do not have any comorbidities. He also reviewed the average lost time days per claim which is 74% higher for employees that have comorbidities than those who do not.

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

***QUAL-LYNX REPORT;***

Mr. Roselli reviewed his OPEN/CLOSED Analysis reports included in the agenda packet. He explained that these reports are two separate depictions of each Unit's (WC, Property, and Liability) Claims Counts per Adjuster. Mr. Roselli noted that at this time, Ms. Langdorf is seeking a lost time adjuster to fill a recent vacancy. He stated that Qual Lynx is continuously monitoring any staffing issues and will make the committee aware of any circumstances that may affect these numbers.

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 agreed that the report given by Mr. Roselli was accurate, but he still has concerns about the staffing situation at Qual-Lynx and the workload of the adjusters, which has been a persistent concern for well over a year. He acknowledged that Qual-Lynx, like other employers, faces challenges in maintaining appropriate staffing levels. Mr. Forlenza also mentioned that the JIF has set mandatory file counts for adjusters in their 2023 contracts with Qual Lynx, but he had refrained from enforcing them due to Qual-Lynx's staffing issues. Mr. Forlenza will be closely monitoring the adjuster file counts and will be discussing the adjuster file counts with Qual-Lynx.

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

***CLAIMS AUDIT***

Mr. Forlenza informed the Committee that his office has received the final Claims Audit reports from North Shore Risk Consulting. These reports were reviewed with the Claims Review Committee Chairs from ACM, BURLCO, and TRICO JIFs. Following this, the Executive Director's office was authorized to share the Claims Audit Report with Qual-Lynx and requested written responses to the recommendations and suggestions included within the audits.

Qual-Lynx responded by the end of October as requested, and the response has been distributed to the chairs of the individual claims committees. A meeting will be held amongst the Chairs of the Claims Review Committees and then the Claims Audit and Qual-Lynx's response will be reviewed with each Claims Review Committee to determine any additional actions to be taken.

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

***CLAIMS WEBINAR***

Mr. Forlenza requested an update from Mr. Roselli concerning the proposed Claims Coordinator webinar, which will serve as a refresher on how to report claims, due to the significant turnover in Claims Coordinators and the increase in claims reporting times. Mr. Roselli noted this training is scheduled for Wednesday morning, November 29<sup>th</sup>, and even though this is done at the Roundtables in conjunction with the Safety and Wellness coordinators, with the amount of turnover taking place, felt it was best to offer a session now. Mr. Roselli noted he hopes to offer this training next year as well in October. Mr. Roselli noted if anyone needs any more information on this webinar, to please reach out to him.

***2024 Proposed Meeting Dates***

Mr. Forlenza reviewed the proposed meeting dates for 2024 included in the agenda. He asked the Committee if they would like to continue to meet on the fourth Monday of each month at 3:30 PM, prior to the Executive Committee Meeting. Mr. Forlenza also noted that the January 2024 meeting will consist of the current Executive Committee members; however, after the January 2024 Reorganizational meeting, those members may change to the new Executive Committee Members. Official meeting notices will be sent out two (2) weeks prior for each Claims Review Committee meeting. The Committee approved the proposed meeting dates.

***NEXT MEETING***

The next Executive Claims Meeting will be held on **Monday, December 18, 2023 at 2:30 PM** at the Pitman Municipal Building, Pitman, NJ.

***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 4:52 PM.

---

***Kris Kristie, Recording Secretary for***

---

***Robert Diaz, Secretary***

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

**November 27, 2023 @ 5:00 pm**

**Via Zoom Conferencing**

***EXECUTIVE COMMITTEE MEETING***

***OPEN SESSION MINUTES***

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) was held via Zoom Conferencing on Monday, November 27, 2023 at 5:00 PM, prevailing time. Chair Karen Sweeney, Township of Wenonah, presiding. The meeting was called to order at 5:00 PM.

***FLAG SALUTE***

Mr. Forlenza took a moment to verify all phone numbers and participants.

***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.**  
Stephanie McCaffrey, **East Greenwich Twp.**  
Carolyn King-Sammons, **Elk Twp.**  
Doug Hogate, **Elsinboro Twp.**  
Linda Gonzalez, **Fairfield Twp.**  
Barbara Freijomil, **Franklin Twp.**  
Valerie Villano, *Alternate*, **Glassboro Borough**  
Lisa Jeffers, **Greenwich Twp.**  
Dennis Chambers, **Harrison Township**  
William Pine, **Logan Twp.**  
Kevin Clour, **Lower Alloways Creek Twp.**  
Jennica Bileci, **Mantua Twp.**  
Pat Mason, **Monroe Twp.**  
Joy Gunn, **National Park Borough**  
Susan Jacabucci, **Paulsboro Borough**  
Anjanette Scott, **Penns Grove Borough**  
Dan Neu, **Pennsville Twp.**  
Melissa Flacker, **Pilesgrove Twp.**  
Michael Razze, **Pitman Borough**  
Majorie Sperry, **Quinton Twp.**  
Bob Diaz, **South Harrison Twp.**  
Jeff Celebre **Vineland City**  
Colette Bachich, **Washington Twp.**  
Karen Sweeney, **Wenonah Borough**  
Lee Ann DeHart, **West Deptford**  
Nicole O'Hara, **Westville Borough**  
Cassidy Swanson, **Woodbury City**  
Shannon Elton, **Woodbury Heights Borough**  
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners/Professionals were:

Sue Miller, **Clayton Borough**  
Colleen Emmons, **Deptford Twp.**  
John Hitchner, **Hopewell Twp.**  
Luke Patrick, **Mannington Twp.**

Harry Moore, **Oldmans Twp.**  
Brad Campbell, **Shiloh Borough**  
Jena Dolbow, **Swedesboro Borough**  
Jack Cimprich, **Upper Pittsgrove Twp.**  
Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director, *RPA – A Division of Gallagher*

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA, A Division of Gallagher*  
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
Keith Hummel, Safety Director, *J. A. Montgomery Risk Control*  
Rob Garish, Assistant Director of Public Sector, *J. A. Montgomery Risk Control*  
Debby Schiffer, *Wellness Director*  
Chris Roselli, Account Manager, *Qual-Lynx*  
Karen Beatty, Client Services Manager, *QualCare*  
Tom Tontarski, *Treasurer*  
Chris Winter, *Law Enforcement Risk Service Director*  
Jerry Caruso, *Technology Risk Services Director*

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

Barclay Insurance  
Cetti & Connell  
Connor Strong & Buckelew  
E. H Sloan Insurance  
Len Eckman Insurance  
Henry D. young Insurance

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

#### ***APPROVAL OF THE MINUTES – Executive Committee Meeting***

Chair Sweeney presented the meeting minutes of the October 23 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 October 23, 2023 Executive Committee meeting.

Motion by Ms. Sperry, seconded by Mr. Hogate, to approve the minutes of the October 23, 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 October 23, 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 Ms. Sperry, seconded by Mr. Hogate to approve the meeting minutes of the October 23, 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 October 23, 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 Ms. Sperry, seconded by Mr. Hogate to approve the Executive Claims Review Committee Closed Session meeting minutes of October 23, 2023 as presented.

The Executive Claims Review Committee Closed Session minutes of October 23, 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 – November 27, 2023***

Chair Sweeney reported that an Executive Claims Committee Meeting was held on Monday, November 27, 2023 via Zoom Conferencing at 3:30pm

The Committee reviewed twelve (12) claims. Of the claims reviewed, there were four (4) Workers' Compensation, two (2) General Liability, one (1) Auto, and five (5) Property PARs recommended for approval of settlement or continuing defense.

There were also three (3) claim(s) reviewed for October that had previously been approved by Vineland.

2024318258  
2023305178  
2023306808

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 noted the allowance reports for the OSB, Wellness, and EPL/Cyber Risk Management Budget balances are included in the agenda. Notices were emailed to all members on February 14, 2023, in one inclusive letter, which noted your balances and how to collect the funds. The SIP Award notification was emailed to all members on April 5, 2023 which also included balances and how to collect your SIP award. He noted that all funds must be claimed or encumbered by November 1, 2023, with encumbered funds needing to be claimed by February 1, 2024. He reminded everyone to please utilize your funds and submit your vouchers for reimbursement as soon as possible as there will be no more reminders emailed.

Mr. Forlenza referenced the Statutory Bond listing in the agenda noting that if you wish to secure their replacement's statutory Bond through the MEL Program, please submit the application as soon as possible as there is an Underwriting process that needs to be completed as the Bond is for the individual, not the position. He also reminded the members that those towns that are up for renewal effective January 1, 2024, should have received notice from the Fund Underwriter's office that the statutory position that the MEL provides a Bond that would need to be re-underwritten. The MEL started this process a few years ago. The year a town is up for Renewal, the MEL will re-underwrite the Statutory Bonds positions, so please watch for a notice coming directly from the Fund Underwriter regarding this process if you have not received one

already. Please direct any changes to Jonathon Tavares/Rachel Perry at the Underwriter's office. He asked the members to review the checklists included in the agenda packet.

Mr. Forlenza reminded members that on or about May 17, 2023, a memorandum outlining the steps necessary to remain, or come into compliance with, the MEL's EPL Risk Management Program was emailed to all Municipal Clerk's, Fund Commissioners, and Risk Management Consultants. Information pertaining to the availability of the updated policies and procedures, handbooks, required Police Command Staff and Managers and Supervisor's Training was included in the memorandum. Anyone that has questions pertaining to this Program should contact the Executive Director's Office for assistance. All members were reminded to complete the necessary steps and submit their compliance checklist by November 1, 2023. If there were any questions, please contact the Executive Directors office.

Mr. Forlenza stated that once the Elected Officials training information is available, it would be sent to all members, but will be available as an online training again through the MSI system

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 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. 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 distribution of their portion of the surplus.

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

## **SOLICITOR'S REPORT**

### ***Assignment of New Cases***

Mr. DeWeese reported that there have been four (4) new case(s) assigned since the last meeting:

*Maenner v. Township of Mantua*  
*Clark v. City of Vineland*  
*Webster v. City of Vineland*  
*Ianelli v. Township of Washington*

### ***Assignment of Closed Cases***

Mr. DeWeese reported that there have been five (5) closed case(s) assigned since the last meeting:

*Vidovic v. Township of Franklin*  
*Dean v. Borough of Glassboro*  
*Dowe v. Keating. v. Township of Oldmans*  
*Hardy v. Borough of Paulsboro*  
*Delaney v. Township of West Deptford*

### ***General Liability Files***

Mr. DeWeese noted that there are **41** active General Liability files, 11 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 \$2,101,386.62 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. Mr. DeWeese stated as calls come in regularly, the Executive Directors office will be sending out reminder emails in late December to all Fund Commissioners, Clerks, and RMC's to review these lists, and update if needed. He also 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 October. He then highlighted the following:

Mr. Garish reminded all members to enroll all new employees, part time and volunteers, for training. If you need assistance on submitting these employees, tutorial videos can be found on the new management-learning platform.

Mr. Garish noted that as the winter approaches, there would be special events that members usually hold. He reminded the members to consult with the Risk Managers, obtain the COIs, utilize the existing bulletins for events specifically the fire departments, and review the special event handbooks. Any additional information can be obtained by contacting JA Montgomery.

Mr. Garish stated that the MEL Leadership Academy registration is December 1-22, 2023 and can be accessed through the ACM JIF or MEL JIF websites.

Mr. Garish also requested that any member with new Safety Coordinators, please contact his office and update their lists as well as meeting with them individually.

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

### **CLAIMS ADMINISTRATOR'S REPORT**

#### ***Lessons Learned from Losses***

During this month's Lessons Learned from Losses review, Mr. Roselli emphasized the significance of ladder safety protocols. He highlighted the alarming number of claims associated with ladder accidents, which often result in severe injuries. He mentioned that these accidents occur because individuals either disregard safety precautions or try to perform tasks without proper assistance. Mr. Roselli shared a custodian claim as an example of a million-dollar-plus claim, which resulted from an employee attempting to handle a heavy load without waiting for assistance, leading to a serious injury. It was noted that implementing good ladder safety practices could substantially reduce the number and severity of such claims. The meeting participants had a detailed discussion regarding ladder safety and the importance of following proper safety protocols.

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.

He noted that 19 members took the Report Writing Class on October 25, 2023 from 8:30am-12pm at Cape May County Police Academy. Surveys were completed by participants and a summary will be sent to members on Friday.

Mr. Winter noted he assisted the Wellness Director’s with the Dr. Elias project in an effort to reach the chiefs regarding interest for a February 2024 training.

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 November, 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 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 challenge.

Ms. Schiffer noted this quarter’s theme is all about reducing Stress. The newsletter was distributed in October, followed by handouts in November and December on how stress impacts specific conditions. 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 had to be used or encumbered by November 1, 2023, so please reach out to her with any questions.

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 in February 2024. Please encourage your Chief to reach out to her or Keith if he/she is 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**

Ms. Beatty noted she had included the October reports in the agenda and highlighted the following:

**Lost Time v. Medical Only Cases**

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

|                     | <i>October</i> | <i>YTD</i> |
|---------------------|----------------|------------|
| <i>Lost Time</i>    | 5              | 48         |
| <i>Medical Only</i> | 20             | 191        |
| <i>Report Only</i>  | 8              | 154        |

|                                    |     |     |
|------------------------------------|-----|-----|
| <i># of New Claims Reported</i>    | 33  | 395 |
| <i>Average Days Reported to QL</i> | 1.8 | 5.0 |

**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: 9.0 days  
 Non-COVID Claims: 7.5 days  
 COVID Claims: 73.4 days

**Transitional Duty Report**

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

| <b>Transitional Duty Summary Report</b>             | <b>YTD</b> |
|---|------------|
| <i>Transitional Duty Days Available</i>             | 4,255      |
| <i>Transitional Duty Days Worked</i>                | 2,894      |
| <i>% of Transitional Duty Days Worked</i>           | 68%        |
| <i>Transitional Duty Days Not Accommodated</i>      | 1,361      |
| <i>% of Transitional Duty Days Not Accommodated</i> | 32%        |
| <i>\$ Saved by Accommodating</i>                    | \$285,542  |
| <i>\$ Lost by NOT Accommodating</i>                 | \$172,211  |

**PPO Penetration Report:**

Ms. Beatty presented the PPO Penetration Report that depicts the top provider services along with the number and amount of re-priced bills for October 2023.

| <b>PPO Penetration Rate</b>      | <b>October</b> |
|----------------------------------|----------------|
| <i>Bill Count</i>                | 204            |
| <i>Original Provider Charges</i> | \$266,082      |
| <i>Re-priced Bill Amount</i>     | \$112,501      |
| <i>Savings</i>                   | \$153,581      |
| <i>% of Savings</i>              | 58%            |

**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 October 2023.

**Managed Care Quick Notes:** Ms. Beatty reported that a 61-year-old heavy equipment operator with multiple health issues and obesity had injured his back while removing a tire from a truck. The nurse case manager helped to schedule an MRI, which revealed a new L2-3 disc extrusion. The claimant underwent surgery after obtaining cardiac clearance. The nurse case manager followed up post-surgery to ensure proper care, and work hardening was ordered three months later. The claimant was discharged with

permanent restrictions that the employer could not accommodate and he retired. The Qual-Lynx team worked closely with all parties involved to achieve the best possible outcome.

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

### ***TECHNOLOGY RISK SERVICES REPORT***

Mr. Caruso referenced his reports included in the agenda; however, he reminded the members that the Phishing, Vulnerability and Penetration status and Cyber JIF Framework Compliance reports have been removed. He reiterated this was done to prevent information being available to bad actors. With that said, Mr. Caruso noted he has that information, and should anyone want those reports, please contact him and he will provide them to you.

Mr. Caruso noted in regards to the Cyber Awareness Training, the TRICOJIF is currently at 80%, which is very good, but we have been at that point for several months and he would like to see those towns up over 80% by the end of the year.

Mr. Caruso reported in regards to the vulnerability and penetration testing by D2, the TRICO JIF is at 100%, which means all of the VSA and KYC forms have been completed and associated IP addresses recorded. He reported there were no towns in the TRICOJIF with any vulnerability issues, however there were a few towns where D2 was able to breach their network. Had this been your town, they would have notified you accordingly. He then reported that there were no critical vulnerabilities were discovered during the monthly vulnerability scan for the membership.

Mr. Caruso reminded the members that the Cyber JIF has revised the Cybersecurity Framework requirements and corresponding deductibles. He then reviewed the deductibles for the various standards with the membership. He noted that smaller towns are more vulnerable to attacks from a bad actor and could potentially face large deductibles if they do not come into compliance with the Cyber Security Framework.

Lastly, Mr. Caruso reported this month's bulletin addresses the importance of analyzing emails, and reviewed the five (5) things to check for before you open or click an email. He noted the bulletin is very informative, is a very important part of what we are doing, and encouraged everyone to read it.

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

### ***TREASURER'S REPORT***

Mr. Tontarski presented an overview of the Treasurer's Report for the period ending October 31, 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 \$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.

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

The JCFMI Portfolio has a current market value of \$24,613,066.21

**Receipt Activity for the Period**

|                           | <b>Month</b> | <b>YTD</b>   |
|---------------------------|--------------|--------------|
| Subrogation Receipts      | \$28,609.59  | \$444,590.89 |
| Salvage                   | \$0.00       |              |
| Overpayment Reimbursement | \$1,214.75   |              |

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

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 months end.

***Loss Run Payment Register for the Period – October 31, 2023***

Mr. Tontarski stated the net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end is \$845,827.28. The claims detail shows 457 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 \$34,574,710.02 to a closing balance of \$33,627,828.54 showing a decrease in the fund of \$946,861.48

***Bill List – November 2023***

For the Executive Committee’s consideration, Mr. Tontarski presented the November 2023 Bill List in the amount of \$208,580.68, which was included in the agenda packet.

Chair Sweeney entertained a motion to approve October 2023 Loss Run Payment Register and the November Bill List in the amount of \$208,580.68, 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 *October Loss Run Payment Register and the November 2023 Bill List* as presented.

**ROLL CALL**

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

***Nays:*** None

***Abstain:*** None

All in favor. Motion carried by unanimous vote.

**COMMITTEE REPORTS**

***Strategic Planning Meeting Minutes – October 25, 2023***

Mr. Forlenza reported the Strategic Planning Committee met on October 25, 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 discussions took place regarding Membership Renewals and potential membership growth, of which there are currently no candidates. There was a brief discussion on conferences, both AGRIP and PRIMA, noting that invitations will be sent out in January to those members who have first right of refusal. In addition, discussions took place on Elected Officials training, which will be conducted online again next year through the MSI, and the Annual Planning Retreat which is scheduled for July. The Committee also continued its ongoing discussions regarding the Fund Professional evaluation process and the need for members to complete this process on time. Mr. Forlenza noted that the December Dinner meeting invitations should be going out in the next day or so. Lastly a discussion on the distribution of the

Annual Reports took place explaining that due to the increasing cost, the Municipal Clerk will receive one copy of the report this year rather than several. The report will also be emailed to all Municipal Clerks and be uploaded to the website so if any member wishes to obtain more copies, they can access them from the website to print and distribute.

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

***Nominating Committee Meeting Minutes – October 26, 2023***

Mr. Neu asked the members to review the minutes from the October 26, 2023 meeting, which are included in the agenda packet and thanked the Committee for their time and participation. He noted they discussed the Committee Charter, eligible Fund Commissioners for the Nomination slate, noting both the history and the attendance records, in preparation for the 2024 Executive Committee draft slate. He then noted the 2024 Nomination Slate is as follows, and will be presented for adoption in January:

- 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  
**Jeffre Celebre**, Vineland City  
**Ken Brown**, Carneys Point Township
- Alternates: #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 **Sue Miller**, Clayton Borough

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

***Finance Committee Meeting Minutes – October 25, 2023***

Mr. Hogate reported the Finance Committee met on October 25, 2023 via Zoom conferencing. The minutes are self-explanatory and were included in the agenda packet. Mr. Hogate noted it was important to review the Budget Message included in the agenda and then stated we would need a motion to reaffirm the release of the \$1.6 million in surplus from the Fund in order to proceed.

Chair Sweeney asked for a Motion to reaffirm the release of \$1.6 million in Surplus from Fund Years 2010-2018 as authorized by Resolution 2023-28.

Motion by Ms. Sperry, seconded by Mr. Hogate to reaffirm the release of \$1.6 million in surplus.

**ROLL CALL**      **Yeas:**      Marjorie Sperry, **Quinton Township**  
Doug Hogate, **Elsinboro Township**  
Colette Bachich, **Washington Township**  
Jeff Celebre, **Vineland City**

Ken Brown, **Carneys Point**  
Bob Diaz, **South Harrison Township**  
Karen Sweeney, **Wenonah Borough**

*Nays:* None  
*Abstain:* None

All in favor. Motion carried by unanimous vote.

***Finance Committee Meeting Minutes – November 1, 2023***

Mr. Hogate reported the Finance Committee met on November 1, 2023 in person. The minutes are self-explanatory and were included in the agenda packet.

***MOTION TO INTRODUCE 2024 BUDGET***

Chair Sweeney entertained a motion to introduce the 2024 Budget.

Motion by Ms. Sperry, second by Mr. Hogate, to introduce the 2024 Budget as presented.

**ROLL CALL**            *Yeas:*            Marjorie Sperry, **Quinton Township**  
Doug Hogate, **Elsinboro Township**  
Colette Bachich, **Washington Township**  
Jeff Celebre, **Vineland City**  
Ken Brown, **Carneys Point**  
Bob Diaz, **South Harrison Township**  
Karen Sweeney, **Wenonah Borough**

*Nays:* None  
*Abstain:* None

All in favor. Motion carried by unanimous vote

***MOTION TO INTRODUCE 2024 ASSESSMENT ALLOCATION STRATEGY***

Chair McMahon entertained a motion to introduce the 2024 Assessment Allocation Strategy.

Motion by Ms. Sperry, second by Mr. Hogate, to introduce the 2024 Assessment Allocation Strategy as presented.

**ROLL CALL**            *Yeas:*            Marjorie Sperry, **Quinton Township**  
Doug Hogate, **Elsinboro Township**  
Colette Bachich, **Washington Township**  
Jeff Celebre, **Vineland City**  
Ken Brown, **Carneys Point**  
Bob Diaz, **South Harrison Township**  
Karen Sweeney, **Wenonah Borough**

*Nays:* None  
*Abstain:* None

All in favor. Motion carried by unanimous vote

***MOTION TO INTRODUCE 2024 ASSESSMENT CERTIFICATION***

Chair Gural entertained a motion to introduce the 2024 Assessment Certification.

Motion by Ms. Sperry, second by Mr. Hogate, to introduce the 2024 Assessment Certification as presented.

**ROLL CALL**            *Yeas:*            Marjorie Sperry, **Quinton Township**

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

*Nays:* None  
*Abstain:* None

All in favor. Motion carried by unanimous vote

***Resolution 2023-36 Authorizing Transfer of 2019 to the MEL Residual Claims Fund***

Chair Sweeney entertained a motion to adopt Resolution 2023-36 *Authorizing the Transfer of the 2019 Fund Year to the MEL Residual Claims Fund.*

Motion by Ms. Sperry, second by Mr. Hogate, to adopt Resolution 2023-36 Authorizing the Transfer of the 2019 Fund Year to the MEL Residual Claims Fund as presented.

**ROLL CALL**      *Yeas:*      Marjorie Sperry, **Quinton Township**  
Doug Hogate, **Elsinboro Township**  
Colette Bachich, **Washington Township**  
Jeff Celebre, **Vineland City**  
Ken Brown, **Carneys Point**  
Bob Diaz, **South Harrison Township**  
Karen Sweeney, **Wenonah Borough**

*Nays:* None  
*Abstain:* None

All in favor. Motion carried by unanimous vote

***Resolution 2023-37 Authorizing the Fund Treasurer to Deposit the 2023 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts***

Chair Sweeney entertained a motion to adopt Resolution 2023-37 Authorizing the Fund Treasurer to Deposit the 2023 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Motion by Ms. Sperry, second by Mr. Hogate, to adopt Resolution 2023-37, as presented.

**ROLL CALL**      *Yeas:*      Marjorie Sperry, **Quinton Township**  
Doug Hogate, **Elsinboro Township**  
Colette Bachich, **Washington Township**  
Jeff Celebre, **Vineland City**  
Ken Brown, **Carneys Point**  
Bob Diaz, **South Harrison Township**  
Karen Sweeney, **Wenonah Borough**

*Nays:* None  
*Abstain:* None

All in favor. Motion carried by unanimous vote

***Resolution 2023-38 Amending the 2023 Risk Management Plan***





***NEXT MEETING***

Chair Sweeney noted that the next meeting of the TRICO JIF would take place on **Monday, December 18, 2023 at 4:00 PM at the Pitman Municipal Building**

***PUBLIC COMMENT***

***Open Public Comment***

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

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

***Close Public Comment***

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

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

***APPROVE CLAIMS PAYMENTS***

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

| <b><i>Workers Compensation</i></b>     | <b><i>Auto Liability</i></b> | <b><i>General Liability</i></b> | <b><i>Property</i></b> |
|--|------------------------------|---------------------------------|------------------------|
| <i>MLT-2022247967<br/>(2022247967)</i> | <i>2021311874</i>            | <i>2019169803</i>               | <i>2024317621</i>      |
| <i>20239296112</i>                     |                              | <i>2021224925</i>               | <i>2024318278</i>      |
| <i>2023293464</i>                      |                              |                                 | <i>2024316122</i>      |
| <i>2021229863</i>                      |                              |                                 | <i>2024318275</i>      |
|  |                              |                                 | <i>2024308897</i>      |

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

**ROLL CALL**

***Yeas:***

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

***Nays:***

None

***Abstain:***

None

All in favor. Motion carried by unanimous vote

***APPROVE ABANDONING SUBROGATION***

Chair Sweeney noted there were zero (0) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

**MOTION TO ADJOURN**

There being no further business, Chair Sweeney entertained a *Motion to Adjourn* the November 27, 2023 Executive Committee Meeting of the TRICO JIF.

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

The meeting was adjourned at 5:50 PM.

---

**Kris Kristie**, Recording Secretary for

---

**Robert Diaz**, Fund Secretary



To: Fund Commissioners  
From: Paul Forlenza, MGA, RMC, Executive Director  
Date: December 18, 2023  
Re: **Executive Director's Report**

\*\*\*\*\*

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

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

**B. Certificates of Insurance (pgs. 28-30)**

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

**C. Financial Fast Track (pg. 31)**

The Financial Fast Track Report for October 31, 2023 are attached for your review. This report is generated by the Administrative Consultant and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of October 31, 2023 was \$15,013,491.

**D. Regulatory Filing Checklists (pgs. 32-33)**

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. 34)**

A letter from our office describing how to collect your 2022 Safety Award Money was emailed 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. 35)**

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. 36)**

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. 37)**

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 (pgs. 38-39)**

Reports regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is attached for your review as of December 11, 2023. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding the status of your compliance with the Program can be directed to Sandra Cantwell at [scantwell@permainc.com](mailto:scantwell@permainc.com).

**J. Statutory Bond Status (pgs. 40-42)**

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

**K. Skateboard Park Approval Status (pg. 43)**

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process, outlined in MEL Coverage Bulletin **2023-06**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

**L. Capehart & Scatchard Blog (pgs. 44-46)**

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. 47)**

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

**N. 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.

**O. 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](mailto:Tracy.Forlenza@rpadmin.com).

**P. 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](mailto:Tracy.Forlenza@rpadmin.com).

**Q. 2024 Committee Volunteer Forms (pgs. 48-51)**

On or about December 11, 2023, Committee Volunteer Request Forms were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 15, 2023. The 2024 Committee Chairs will be meeting in early January via conference call to determine the membership of the Standing Committees. If you have not done so already, please be sure to return this form as soon as possible. If you have any questions, please contact Kris Kristie at [Kristi Kristie@RPAdmin.com](mailto:Kristi.Kristie@RPAdmin.com).

**R. 2024 Safety & Wellness Calendars**

A supply of 2024 Safety & Wellness calendars are available for all members to take with you. We ask that you please distribute the calendars around your municipal facilities and place them in locations for your employees to see. The calendars act as a daily reminder of the importance that your municipality and the JIF places on employee safety and wellness.

**S. Annual Reports**

A copy of the 2023 Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund Annual Report was presented to each Fund Commissioner at this evening's meeting. The report provides valuable information on the finances, programs, and other initiatives of the TRICOJIF. The Annual Report is also being emailed to all Municipal Clerks asking that they forward the report to each member of their governing body. The report is also being posted to the JIF website where it can be downloaded and printed. Members are encouraged to review the report with their governing bodies and members of their management team.

**T. Inclement Weather Policy**

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website, [www.tricojif.org](http://www.tricojif.org). Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website ([www.tricojif.org](http://www.tricojif.org)).

**U. Dividend Release**

On or about December 11, 2023, all members who are eligible to receive a share of this year's surplus release received a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the surplus. Members that would like to receive all or a portion of their dividend in the form of a check must respond to Tracy by **December 13, 2023**. Members that will be taking their dividend as a credit against their 2024 Assessment must notify Tracy no later than **December 21, 2023**. Please contact Tracy Forlenza at 856-446-9143 or [Tracy\\_Forlenza@rpadmin.com](mailto:Tracy_Forlenza@rpadmin.com) if you have any questions.

**V. Website ([www.tricojif.org](http://www.tricojif.org))**

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

**W. New Member Activity**

Nothing to report

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

| Member Municipality      | Size | Opening Balance | Additional* SIF Funds | Jan 2023 | Feb 2023 | March 2023 | April 2023 | May 2023  | June 2023 | July 2023 | August 2023 | Sept. 2023 | October 2023 | Nov. 2023 | Dec. 2023 | Paid 2024 | Total Paid | Ending Balance | Date Encumber |
|--------------------------|------|-----------------|-----------------------|----------|----------|------------|------------|-----------|-----------|-----------|-------------|------------|--------------|-----------|-----------|-----------|------------|----------------|---------------|
| Carneys Point Township   | M    | 3,200.00        | 1,000.00              |          |          |            |            | 4,200.00  |           |           |             |            |              |           |           |           | 4,200.00   | 0.00           | N/A           |
| Clayton Borough          | M    | 3,200.00        | 1,000.00              |          |          |            | 4,200.00   |           |           |           |             |            |              |           |           |           | 4,200.00   | 0.00           | N/A           |
| Deptford Township        | XL   | 4,500.00        | 1,000.00              |          |          |            | 5,500.00   |           |           |           |             |            |              |           |           |           | 5,500.00   | 0.00           | N/A           |
| East Greenwich Townshi   | M    | 3,200.00        | 1,000.00              |          |          |            |            | 4,200.00  |           |           |             |            |              |           |           |           | 4,200.00   | 0.00           | N/A           |
| Elk Township             | S    | 2,500.00        | 750.00                |          |          |            | 3,250.00   |           |           |           |             |            |              |           |           |           | 3,250.00   | 0.00           | N/A           |
| Elsinboro Township       | XS   | 2,000.00        | 750.00                |          |          |            |            | 2,750.00  |           |           |             |            |              |           |           |           | 2,750.00   | 0.00           | N/A           |
| Fairfield Township       | S    | 2,500.00        | 0.00                  |          |          |            |            | 2,500.00  |           |           |             |            |              |           |           |           | 2,500.00   | 0.00           | N/A           |
| Franklin Township        | L    | 3,800.00        | 500.00                |          |          |            | 4,300.00   |           |           |           |             |            |              |           |           |           | 4,300.00   | 0.00           | N/A           |
| Glassboro Borough        | XL   | 4,500.00        | 750.00                |          |          |            | 5,250.00   |           |           |           |             |            |              |           |           |           | 5,250.00   | 0.00           | N/A           |
| Greenwich Township       | M    | 3,200.00        | 500.00                |          |          |            | 3,700.00   |           |           |           |             |            |              |           |           |           | 3,700.00   | 0.00           | N/A           |
| Harrison Township        | M    | 3,200.00        | 750.00                |          |          |            | 3,950.00   |           |           |           |             |            |              |           |           |           | 3,950.00   | 0.00           | N/A           |
| Hopewell Township        | S    | 2,500.00        | 750.00                |          |          |            |            | 3,250.00  |           |           |             |            |              |           |           |           | 3,250.00   | 0.00           | N/A           |
| Logan Township           | M    | 3,200.00        | 750.00                |          |          |            |            | 3,950.00  |           |           |             |            |              |           |           |           | 3,950.00   | 0.00           | N/A           |
| Lower Alloways Creek T   | S    | 2,500.00        | 250.00                |          |          |            | 2,500.00   | 250.00    |           |           |             |            |              |           |           |           | 2,750.00   | 0.00           | N/A           |
| Mannington Township      | XS   | 2,000.00        | 500.00                |          |          |            | 2,500.00   |           |           |           |             |            |              |           |           |           | 2,500.00   | 0.00           | N/A           |
| Mantua Township          | L    | 3,800.00        | 250.00                |          |          |            | 4,050.00   |           |           |           |             |            |              |           |           |           | 4,050.00   | 0.00           | N/A           |
| Monroe Township          | XL   | 4,500.00        | 750.00                |          |          |            | 5,250.00   |           |           |           |             |            |              |           |           |           | 5,250.00   | 0.00           | N/A           |
| National Park Borough    | XS   | 0.00            | 0.00                  |          |          |            |            |           |           |           |             |            |              |           |           |           | 0.00       | 0.00           | N/A           |
| Oldmans Township         | XS   | 2,000.00        | 1,000.00              |          |          |            | 3,000.00   |           |           |           |             |            |              |           |           |           | 3,000.00   | 0.00           | N/A           |
| Paulsboro Borough        | M    | 3,200.00        | 750.00                |          |          |            |            | 3,950.00  |           |           |             |            |              |           |           |           | 3,950.00   | 0.00           | N/A           |
| Penns Grove Borough      | M    | 3,200.00        | 0.00                  |          |          |            |            | 3,200.00  |           |           |             |            |              |           |           |           | 3,200.00   | 0.00           | N/A           |
| Pennsville Township      | L    | 3,800.00        | 500.00                |          |          |            | 4,300.00   |           |           |           |             |            |              |           |           |           | 4,300.00   | 0.00           | N/A           |
| Pilesgrove Township      | XS   | 2,000.00        | 1,000.00              |          |          |            | 3,000.00   |           |           |           |             |            |              |           |           |           | 3,000.00   | 0.00           | N/A           |
| Pitman Borough           | L    | 3,800.00        | 1,000.00              |          |          |            | 4,800.00   |           |           |           |             |            |              |           |           |           | 4,800.00   | 0.00           | N/A           |
| Quinton Township         | XS   | 2,000.00        | 1,000.00              |          |          |            | 3,000.00   |           |           |           |             |            |              |           |           |           | 3,000.00   | 0.00           | N/A           |
| Shiloh Borough           | XS   | 0.00            | 0.00                  |          |          |            |            |           |           |           |             |            |              |           |           |           | 0.00       | 0.00           | N/A           |
| South Harrison 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           | <b>1,459.00</b>    | 10/30/23        |
| Clayton Borough             | 2,500.00           |               |               |               |               |                   |                   |                 |                   | 891.19            | 1,608.81          |                    |                   |               | 2,500.00           | <b>0.00</b>        | N/A             |
| Deptford Township           | 4,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   | 4,500.00           |                   |               | 4,500.00           | <b>0.00</b>        | N/A             |
| East Greenwich Township     | 2,500.00           |               |               |               |               | 385.79            |                   |                 |                   |                   |                   | 2,112.47           |                   |               | 2,498.26           | <b>1.74</b>        | 10/06/23        |
| Elk Township                | 1,500.00           |               |               |               |               |                   |                   |                 |                   |                   | 1,500.00          |                    |                   |               | 1,500.00           | <b>0.00</b>        | N/A             |
| Elsinboro Township          | 750.00             |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>750.00</b>      | 06/01/23        |
| Fairfield Township          | 1,500.00           |               |               |               |               | 1,500.00          |                   |                 |                   |                   |                   |                    |                   |               | 1,500.00           | <b>0.00</b>        | N/A             |
| Franklin Township           | 3,500.00           |               |               |               |               |                   |                   |                 |                   |                   | 84.15             | 3,022.00           |                   |               | 3,106.15           | <b>393.85</b>      | 10/06/23        |
| Glassboro Borough           | 4,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>4,500.00</b>    | 10/26/23        |
| Greenwich Township          | 3,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>3,500.00</b>    | 10/11/23        |
| Harrison Township           | 2,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>2,500.00</b>    | 10/06/23        |
| Hopewell Township           | 1,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   |                    | 1,433.49          |               | 1,433.49           | <b>66.51</b>       | 10/26/23        |
| Logan Township              | 2,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   | 2,500.00           |                   |               | 2,500.00           | <b>0.00</b>        | N/A             |
| Lower Alloways Creek Townsh | 2,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>2,500.00</b>    | 10/25/23        |
| Mannington Township         | 750.00             |               |               |               |               |                   | 750.00            |                 |                   |                   |                   |                    |                   |               | 750.00             | <b>0.00</b>        | N/A             |
| Mantua Township             | 3,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>3,500.00</b>    | 10/24/23        |
| Monroe Township             | 4,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>4,500.00</b>    | 10/10/23        |
| National Park Borough       | 1,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   | 1,500.00           |                   |               | 1,500.00           | <b>0.00</b>        | N/A             |
| Oldmans Township            | 750.00             |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>750.00</b>      | 10/30/23        |
| Paulsboro Borough           | 3,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   | 3,500.00           |                   |               | 3,500.00           | <b>0.00</b>        | 10/31/23        |
| Penns Grove Borough         | 3,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>3,500.00</b>    | 11/01/23        |
| Pennsville Township         | 3,500.00           |               |               |               |               |                   |                   | 868.39          |                   |                   |                   | 992.96             | 888.18            |               | 2,749.53           | <b>750.47</b>      | 10/12/23        |
| Pilesgrove Township         | 750.00             |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>750.00</b>      | 10/26/23        |
| Pitman Borough              | 3,500.00           |               |               |               |               |                   | 2,033.00          |                 | 1,120.00          |                   |                   | 234.00             |                   |               | 3,387.00           | <b>113.00</b>      | 11/01/23        |
| Quinton Township            | 750.00             |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>750.00</b>      | 06/01/23        |
| Shiloh Borough              | 750.00             |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>750.00</b>      | NONE            |
| South Harrison Township     | 750.00             |               |               |               |               |                   |                   |                 |                   |                   |                   | 750.00             |                   |               | 750.00             | <b>0.00</b>        | 10/11/23        |
| Swedesboro Borough          | 1,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   | 1,500.00           |                   |               | 1,500.00           | <b>0.00</b>        | N/A             |
| Upper Pittsgrove Township   | 750.00             |               |               |               |               |                   |                   |                 |                   |                   |                   | 30.40              |                   |               | 30.40              | <b>719.60</b>      | 11/01/23        |
| Vineland City               | 2,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>2,500.00</b>    | 10/06/23        |
| Washington Township         | 4,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   | 4,500.00           |                   |               | 4,500.00           | <b>0.00</b>        | N/A             |
| Wenonah Borough             | 1,500.00           |               |               |               |               |                   |                   |                 |                   |                   | 1,500.00          |                    |                   |               | 1,500.00           | <b>0.00</b>        | N/A             |
| West Deptford Township      | 4,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>4,500.00</b>    | 10/06/23        |
| Westville Borough           | 2,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   |                    |                   |               | 0.00               | <b>2,500.00</b>    | 10/18/23        |
| Woodbury City               | 3,500.00           |               |               |               |               |                   |                   |                 |                   | 1,447.13          |                   | 2,052.87           |                   |               | 3,500.00           | <b>0.00</b>        | N/A             |
| Woodbury Heights Borough    | 2,500.00           |               |               |               |               |                   | 2,500.00          |                 |                   |                   |                   |                    |                   |               | 2,500.00           | <b>0.00</b>        | N/A             |
| Woolwich Township           | 1,500.00           |               |               |               |               |                   |                   |                 |                   |                   |                   | 1,477.69           |                   |               | 1,477.69           | <b>22.31</b>       | 10/11/23        |
| <b>Total By Line</b>        | <b>\$89,500.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$1,885.79</b> | <b>\$5,283.00</b> | <b>\$868.39</b> | <b>\$1,120.00</b> | <b>\$2,338.32</b> | <b>\$4,692.96</b> | <b>\$29,713.39</b> | <b>\$2,321.67</b> | <b>\$0.00</b> | <b>\$48,223.52</b> | <b>\$41,276.48</b> |                 |

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



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

| Member Municipality       | Opening Balance    | Jan 2023      | Feb 2023      | March 2023     | April 2023      | May 2023        | June 2023       | July 2023       | August 2023       | Sept. 2023      | Oct. 2023         | Nov. 2023         | Dec. 2023       | Paid 2024     | Total YTD Expenses | Ending Balance     | Date Encumbered |
|---------------------------|--------------------|---------------|---------------|----------------|-----------------|-----------------|-----------------|-----------------|-------------------|-----------------|-------------------|-------------------|-----------------|---------------|--------------------|--------------------|-----------------|
| Carneys Point Township    | 1,000.00           |               |               |                |                 |                 |                 |                 |                   |                 |                   | 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          |                   |                 |                   |                   | 449.97          |               | 748.97             | 1.03               | 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        |
| <b>Total By Line</b>      | <b>\$35,750.00</b> | <b>\$0.00</b> | <b>\$0.00</b> | <b>\$46.74</b> | <b>\$309.90</b> | <b>\$360.00</b> | <b>\$500.00</b> | <b>\$619.00</b> | <b>\$2,622.81</b> | <b>\$625.00</b> | <b>\$2,466.49</b> | <b>\$9,187.31</b> | <b>\$449.97</b> | <b>\$0.00</b> | <b>\$17,187.22</b> | <b>\$18,562.78</b> |                 |

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

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

**2023 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             |
| <b>Total By Line</b>          | <b>71,500.00</b> | <b>0.00</b> | <b>4,245.00</b> | <b>2,000.00</b> | <b>2,500.00</b> | <b>2,000.00</b> | <b>0.00</b> | <b>721.71</b> | <b>1,000.00</b> | <b>3,049.12</b> | <b>11,255.00</b> | <b>12,111.88</b> | <b>0.00</b>   | <b>0.00</b>  | <b>38,882.71</b>   | <b>32,617.29</b> |                 |

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



TO: Fund Commissioners  
FROM: Kris Kristi, Sr. Account Representative  
DATE: December 11, 2023  
RE: **2024 Committee Volunteers – Fund Commissioner**

\*\*\*\*\*

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2024.

Choices are as follows:

**Coverage Committee** - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

**EPL & Cyber Liability Committee** – The Employment Practices & Cyber Liability (EPL) Committee meets approximately three times a year to review members’ EPL claims, attempts to identify loss trends within specific members and general membership, and recommend programs to eliminate these losses. The Committee also oversees the implementation of the EPL Probation Program, in addition to addressing Cyber Liability issues.

**Finance Committee** - The Finance Committee meets approximately three times per year to review the Fund Audit and service provider contracts. The Committee also drafts the Fund’s budget, assessment allocation, and dividend strategy for consideration by the Executive Committee.

**Safety Committee** - The Safety Committee meets approximately three times per year to review the progress of the Safety Director’s efforts, to monitor the effectiveness of the JIF’s safety programs, initiate new safety programs, and to recommend safety policies to the Fund.

**Strategic Planning Committee** - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF’s planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF’s policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund office by **Friday, December 15, 2023.**



## Committee Participation – Fund Commissioner 2024 Fund Year

Please indicate which committee(s) you would like to serve on for the 2024 Fund Year.  
Please indicate your first choice with a “1”, second choice with a “2”.

Name: \_\_\_\_\_

Municipality: \_\_\_\_\_

| COMMITTEES          | CHOICE |
|---------------------|--------|
| Coverage            |        |
| EPL/Cyber Liability |        |
| Finance             |        |
| Safety              |        |
| Strategic Planning  |        |

Are you willing to serve on more than one committee?    \_\_\_ Yes    \_\_\_ No

**Please return this form by Friday, December 15, 2023 to:**

Kris Kristie  
Sr. Account Representative  
E-mail: [Kristi\\_Kristie@rpadmin.com](mailto:Kristi_Kristie@rpadmin.com)



TO: Risk Management Consultants  
FROM: Kris Kristie, Sr. Account Representative  
DATE: December 11, 2023  
RE: **2024 Committee Volunteers – RMC**

\*\*\*\*\*

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2024.

Choices are as follows:

**Coverage Committee** - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

**Safety Committee** - The Safety Committee meets approximately three times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and to recommend safety policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **Friday, December 15, 2023.**



## Committee Participation – RMC 2024 Fund Year

Please indicate which committee(s) you would like to serve on for the 2024 Fund Year. Please indicate your first choice with a “1”, second choice with a “2”.

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

| COMMITTEES | CHOICE |
|------------|--------|
| Coverage   |        |
| Safety     |        |

Are you willing to serve on more than one committee? \_\_\_\_\_ Yes \_\_\_ No

**Please return this form by Friday, December 15, 2023 to:**

Kris Kristie  
Account Representative  
E-mail: [Kristi\\_Kristie@rpadmin.com](mailto:Kristi_Kristie@rpadmin.com)

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

**DECEMBER 2023**  
**CLOSED CASES**

1.) **Hahn (a/k/a Marshall) v. Township of Monroe**-This matter involved the Plaintiff's allegations contained in Superior Court of New Jersey, Gloucester County Notice of Motion for the Release and Return Motor Vehicle arising from an incident which occurred on March 16, 2023. The Plaintiff, John Harold Hahn Junior a/k/a John Marshall, alleged that he was traveling on Tuckahoe Road, located in Williamstown, when members of the Township of Monroe Police Department effectuated an unlawful and unwarranted stop of his motor vehicle. The Plaintiff further alleged that he was subsequently placed under arrest and that his motor vehicle was impounded. The Plaintiff filed the aforementioned Motion seeking the Release and Return of his 1981 Volkswagen Pick-Up Truck. The case was assigned to Christopher J. Carlson, Esquire of *Capehart & Scatchard, P.A.*, on November 27, 2023. The Plaintiff's current Motion was returnable December 15, 2023; however, based upon Mr. Carlson's communications with Judge Ragonese, Defense Counsel was instructed to submit a proposed Order to the Court indicating that the latest Motion is dismissed as moot given the September 22, 2023 Order entered in this matter granting Defense Counsel's Motion to Dismiss the Plaintiff's Complaint in this action. A proposed Order was submitted to the Court on December 11, 2023, and December 12, 2023, an Order Dismissing the Plaintiff's Motion to Turn Over Funds Due to Prior Dismissal of Captioned Matter was entered by the Court.

2.) **Gilmore v. Township of Monroe**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Gloucester County Complaint arising from an incident which occurred on November 6, 2020. The Plaintiff, Ann Gilmore, alleged that she was lawfully between the sidewalk and the lawn in front of her residence located at 363 Bryn Mawr Drive, in the Williamstown section of the Township of Monroe, when she was caused to trip and fall as a result of an alleged dangerous and/or hazardous condition, specifically the unmaintained meter pit located in front of the premises. The Plaintiff alleged that as a result of the incident, she sustained a fractured wrist. The Plaintiff further alleged that the Township of Monroe was negligent in allowing the dangerous condition of the meter pit to exist. The case was assigned to Timothy R. Bieg, Esquire of *Madden & Madden, P.A.*, on November 16, 2022. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint with Crossclaims with the Court on behalf of the insured on December 7, 2022. Defense Counsel continued with the exchange of Discovery. Based upon an Investigation Report prepared by *A & K Investigations, LLC* which clearly and unequivocally demonstrated that the manhole cover which was at issue in this matter was the responsibility of the Monroe Municipal Utilities Authority (the MMUA and Monroe Township are separate legal entities), Defense Counsel issued a demand to Plaintiff's Counsel to dismiss the matter as to the insured. Defense Counsel was preparing a Motion to Dismiss the Plaintiff's Complaint against the insured based upon non-jurisdiction; however, he was ultimately able to convince Counsel for the Plaintiff and the Co-Defendant, Monroe Township MUA, to dismiss all claims against the insured. A Stipulation of Dismissal with prejudice dismissing the Plaintiff's Complaint and all filed Crossclaims against the Township of Monroe was filed with the Court on December 4, 2023.

3.) **Clark v. City of Vineland**-This matter involved the Plaintiff's allegations contained in Superior Court of New Jersey, Cumberland County Complaint arising from an incident which occurred on October 24, 2019. The Plaintiff, Darrel Clark, Jr., a minor on the date of loss, alleged that he was a student at the Vineland Senior High School, located at 3010 E. Chestnut Avenue, in the City of Vineland, when he was caused to slip and fall as a result of an alleged dangerous and/or hazardous condition specifically, an accumulation of water surrounding a water fountain. The Plaintiff alleged that as a result of the fall, he has suffered serious and permanent injuries, and that he has been subjected to significant emotional distress and humiliation. The Plaintiff further alleged that the City of Vineland was negligent in allowing the dangerous and/or hazardous condition of the school hallway to exist. The case was assigned to William F. Cook, Esquire of *Brown & Connery, LLP*, on October 26, 2023 and he was instructed to provide notice to the Plaintiff's attorney to dismiss the Complaint in accordance with R. 1:4-8 based upon non-jurisdiction. On November 8, 2023, the Plaintiff's Attorney agreed to dismiss the Complaint, and on November 10, 2023, the Defendant, Vineland Board of Education agreed to dismiss the Crossclaims. A Stipulation of Dismissal with prejudice as to the City of Vineland only was filed with the Court on November 13, 2023, and a Notice of Dismissal without prejudice Dismissing any Crossclaims of Defendants, Vineland Public Schools, Vineland Senior High School (North), and Vineland City Board of Education as to the City of Vineland was filed with the Court on November 17, 2023.

4.) **Webster v. City of Vineland**-This matter involved the Plaintiff's allegations contained in Superior Court of New Jersey, Cumberland County Complaint arising from an incident which occurred on May 7, 2019. The Plaintiff, Natalie Webster, a minor on the date of loss, alleged that she was a student attending Sgt. Dominick Pilla Middle School located at 3133 S. Lincoln Avenue, in the City of Vineland, when she sustained injuries in the band room specifically, when four large wooden doors that were stacked and leaning on the wall allegedly fell without warning and struck the Plaintiff in her head and face. The Plaintiff alleged that as a result of the incident, she has suffered serious and permanent injuries, and that she has been subjected to significant emotional distress and yet to be determined monetary losses. The Plaintiff further alleged that the City of Vineland was negligent in allowing the dangerous and/or hazardous condition of the school band room to exist. The case was assigned to William F. Cook, Esquire of *Brown & Connery, LLP*, on November 16, 2023 and he was instructed to provide notice to the Plaintiff's attorney to dismiss the Complaint in accordance with R. 1:4-8 based upon non-jurisdiction. Defense Counsel accepted the Assignment and he immediately contacted Plaintiff's attorney regarding the frivolous nature of the Complaint against the insured. Defense Counsel subsequently issued a *R. 1:4-8* letter to the Plaintiff demanding the immediate dismissal of the insured. Plaintiff's Counsel ultimately filed an Amended Complaint with the Court on December 9, 2023 which removed the City of Vineland as a named Defendant in the action.



5.) **Oslin v. City of Vineland**-This matter involved the pre-suit assignment of Defense Counsel arising from an incident which occurred on January 5, 2019. On the aforesaid date, members of the City of Vineland Police Department responded to a call which reported that an unknown intoxicated man was in the parking lot of Inspira Hospital. Subsequently, while the Officers were effectuating the arrest of the Plaintiff, William Oslin, a struggle ensued and a Vineland Police Officer threw the Plaintiff to the ground to restrain him. It was reported that the Plaintiff was hospitalized with a fractured skull as a result of the incident. The case was assigned to A. Michael Barker, Esquire, of *Barker, Gelfand, James & Sarvas, P.C.*, on January 21, 2019 and he was advised that the Cumberland County Prosecutor's Office had commenced an investigation into the incident. Defense Counsel accepted the Assignment and he immediately initiated contact with the Police Department and the Prosecutor regarding the Plaintiff's Municipal Court charges. The Plaintiff was ultimately found not guilty after a Trial on the underlying criminal charge of Obstruction of Justice, and the remaining Ordinance Violation for consuming alcohol in public was dismissed in October 2020. On January 10, 2021, a formal Complaint was filed in District Court with regard to the incident. Defense Counsel proceeded with the filing of a Motion to Dismiss the Complaint on March 5, 2021 which was rendered moot with the filing of the Plaintiff's Amended Complaint on March 29, 2021. Defense Counsel filed a Motion to Dismiss the Plaintiff's Amended Complaint on April 12, 2021; and on February 7, 2022, Judge Rodriguez entered an Order granting Defense Counsel's Motion and providing the Plaintiff leave to file a Second Amended Complaint within thirty (30) days. The Plaintiff never filed an Amended Complaint and the Plaintiff confirmed that the City of Vineland was no longer a Defendant in this case, leaving only Defendant Officer Anthony Capelli. Defense Counsel advised that the following Experts would need to be retained: Police Policies and Procedures; Police Use of Force; Toxicology; and Pathology. A telephonic Status Conference before Judge Pascal was conducted on March 28, 2023, and an Amended Scheduling Order was entered as follows: Pretrial Factual Discovery due by June 30, 2023; and the parties shall reserve their rights to file Dispositive Motions until after a Settlement Conference or by leave of Court to be sought via conference call application. On April 3, 2023, an Order was entered requiring that the respective Depositions of the Plaintiff and Witness, Brenda Munyon, shall occur on May 10, 2023. On June 16, 2023, Plaintiff's Counsel issued a demand for the settlement of this matter for a payment to the Plaintiff in the amount of \$1,400,000.00. Defense Counsel opined a fair settlement to be in the range of \$250,000.00. On July 13, 2023, an Order was entered appointing Judge Batten (Ret.) as the Mediator for the matter. A telephonic Status Conference was conducted on October 19, 2023, and an Order was entered requiring the Plaintiff to submit a letter to the Court regarding the status of Mediation no later than November 10, 2023. The parties proceeded to Mediation before Judge Batten, and following two days of negotiations, Defense Counsel was able to resolve the matter for a payment to the Plaintiff in the amount of \$395,000.00. Closing documents are being finalized between the parties.

**GLOUCESTER SALEM CUMBERLAND COUNTIES MUNICIPAL  
JOINT INSURANCE FUND  
RESOLUTION #2023-\_\_\_\_\_**

**A RESOLUTION DESIGNATING AN ADDITIONAL APPROVED ASSOCIATE**

**WHEREAS**, the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) 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**, by Resolution #2023-05, the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund designated General Liability Assigned Defense Counsel and Approved Associates; and

**WHEREAS**, the law firm of Pietras Saracino Smith & Meeks, LLP has requested that Alison Saracino, Esquire, be designated as an “Approved Associate” for the TRICOJIF; and

**WHEREAS**, the Fund Solicitor has reviewed the resume and credentials of Alison Saracino, Esquire, and he has recommended that Alison Saracino, Esquire of Pietras Saracino Smith & Meeks, LLP be added as an “Approved Associate” for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund for 2023 and for each Contract renewal by the firm thereafter; and

**WHEREAS**, the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund have deemed it appropriate to designate Alison Saracino, Esquire as an “Approved Associate” to perform legal services on behalf of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund in accordance with the procedures set forth in the Litigation Management Guidelines.

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund, assembled in a public session on December 18, 2023, that:

1. The following attorney is hereby designated as an “Approved Associate” for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund for 2023 and for each Contract renewal by the firm thereafter:

**WORKERS’ COMPENSATION CLAIMS**

- 1.) Alison Saracino, Esquire of Pietras Saracino Smith & Meeks, LLP as an “Approved Associate”.

**BE IT FURTHER RESOLVED**, that copies of this Resolution shall be provided to the Executive Director, Fund Solicitor and Claims Administrator for their information and attention and to the “Approved Associate” herein designated and Pietras Saracino Smith & Meeks, LLP.

This Resolution was duly adopted by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on December 18, 2023.

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

Attest: \_\_\_\_\_  
Secretary

By: \_\_\_\_\_  
Chairman

Date: December 18, 2023

**GLOUCESTER SALEM CUMBERLAND COUNTIES MUNICIPAL  
JOINT INSURANCE FUND  
RESOLUTION #2023-\_\_\_\_\_**

**A RESOLUTION DESIGNATING AN ADDITIONAL APPROVED ASSOCIATE**

**WHEREAS**, the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) 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**, by Resolution #2023-05, the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund designated General Liability Assigned Defense Counsel and Approved Associates; and

**WHEREAS**, the law firm of Brown & Connery, LLP that Joseph D. Clifford, Esquire, be designated as an “Approved Associate” for the TRICOJIF; and

**WHEREAS**, the Fund Solicitor has reviewed the resume and credentials of Joseph D. Clifford, Esquire, and he has recommended that Joseph D. Clifford, Esquire of Brown & Connery, LLP be added as an “Approved Associate” for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund for 2023 and each Contract renewal by the firm thereafter; and

**WHEREAS**, the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund have deemed it appropriate to designate Joseph D. Clifford, Esquire as an “Approved Associate” to perform legal services on behalf of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund in accordance with the procedures set forth in the Litigation Management Guidelines.

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund, assembled in a public session on December 18, 2023, that:

1. The following attorney is hereby designated as an “Approved Associate” for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund for 2023 and each Contract renewal by the firm thereafter:

**GENERAL LIABILITY CLAIMS**

- 1.) Joseph D. Clifford, Esquire of Brown & Connery, LLP as an “Approved Associate”.

**BE IT FURTHER RESOLVED**, that copies of this Resolution shall be provided to the Executive Director, Fund Solicitor and Claims Administrator for their information and attention and to the “Approved Associate” herein designated and Brown & Connery, LLP.

This Resolution was duly adopted by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on December 18, 2023.

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

Attest: \_\_\_\_\_  
Secretary

By: \_\_\_\_\_  
Chairman

Date: December 18, 2023

# 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:** December 6, 2023

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

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

### *LOSS CONTROL SURVEYS*

- Township of East Greenwich on November 16, 2023
- Borough of Clayton on November 21, 2023
- Township of Hopewell on November 22, 2023
- Township of Pennsville on November 28, 2023
- Township of Lower Alloways Creek on November 29, 2023

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- Borough of Woodbury Heights on November 16, 2023

### *MEETINGS ATTENDED*

- EPL & Technology Meeting on November 27, 2023
- Claims Committee Meeting on November 27, 2023
- Executive Fund Committee Meeting on November 27, 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***

- Dog Park Best Practices
- Leaf Collection Best Practices
- Special Announcement: LMS Calendar in BIS
- Space Heater Best Practices
- Winter Ice Activities Best Practices
- RIP Currents – Resources and Best Practices
- New LMS
- MSI LIVE Schedule

### ***MSI LAW ENFORCEMENT***

- J. A. Montgomery Consulting – LE Services – TRICO JIF

### ***MSI FIRE & EMS***

- Patient Lifting & Moving Best Practices
- Routines Build Resiliency Pre-Shift, During-Shift, & Post-Shift
- Non-Firefighters on Fire Apparatus Best Practices
- Traffic Controls at Roadway Incidents

### ***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.

| <b>MSI NOW</b>      |                         |
|---------------------|-------------------------|
| <b>Municipality</b> | <b>Number of Videos</b> |
| Elk                 | 1                       |
| Pitman              | 5                       |
| Quinton             | 3                       |
| Vineland            | 4                       |
| West Deptford       | 1                       |
| Woodbury            | 23                      |

### ***MSI LIVE***

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

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

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

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

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

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



# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – DECEMBER 2023

# WINTER SAFETY



- WINTER WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS BUT THIS IMPACT CAN BE MINIMIZED.
- CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY. AS AN EXAMPLE, HAVE THEY HAD PREVIOUS INJURIES THAT COULD BE WORSENERD BY SHOVELING? SEE EXAMPLE 3 BELOW
- PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
- PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CAN CREATE ICY PATCHES
- DISCUSS FOOTWEAR WITH EMPLOYEES
- PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
- **MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS**
- DRIVER SLOWER THAN NORMAL AND GIVE MORE SPACE BETWEEN YOU AND THE CAR IN FRONT ON SNOW COVERED ROAD.

- EMPLOYEE DRIVING A DUMP TRUCK WHILE APPLYING SALT TO ROADS THAT WERE VERY SLIPPERY. HE WAS TRAVELLING TOO FAST AND THE TRUCK SLID OFF THE ROAD INTO A DITCH. THE TRUCK DAMAGE AMOUNTED TO \$86,000
- THIS EMPLOYEE WAS ALSO INJURED SPRAINING LIGAMENTS IN HIS UPPER BACK. TOTAL INCURRED ON THAT CLAIM AT THIS POINT IS ALMOST \$25,000.



**DATE:** December 06, 2023

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

**FROM:** Christopher Winter L/E Risk Management Consultant

**RE:** TRICO Activities (November)

**1. Policy/Procedures:** Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guideline and L/E Accreditation requirements.

**2. Agency Visits:**

Agency visits completed to date: **11**

Additional agencies being scheduled: **9**

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

**3. Training:** Report Writing Class was canceled.. Depending on input from the Police Chiefs, another class will be planned for next year. Continued training topics are being

considered for 2024. A survey document is being prepared for distribution to Police Chiefs:in an effort to plan and strategize for the upcoming year.

**4. Law Enforcement Bulletins / Newsletters:** No Bulletins distributed during November.

**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 Atlantic and Cape May County. I plan to meet with them on a quarterly basis virtually to discuss trends, concerns,training, policy and procedure assistance, potential risk and liability issues and L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Associations, to identify areas as previously mentioned and to reduce potential risks. Chiefs selected to date are from Mantua PD, Clayton PD and East Greenwich PD for Gloucester County, Carney's Point PD for Cumberland County to date. An Initial meeting is being coordinated at this time for January.

**6. Meetings Attended:**

|                              |            |
|------------------------------|------------|
| TRICOExecutive Claim Meeting | 11/27/2023 |
| TRICO Executive Meeting      | 11/27/2023 |

Sincerely,

Christopher J. Winter Sr., CPM  
Law Enforcement RMC  
ACM, BURLCO, and TRICO JIF  
609-780-4769  
[chriswinter1429@gmail.com](mailto:chriswinter1429@gmail.com)

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

**TO:** Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Debby Schiffer, JIF Wellness Director  
**DATE:** December 18, 2023 Pitman Municipal Building  
**Contact Info:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**DECEMBER ACTIVITIES AND PLANNED EVENTS**

As we wrap up the year, I want to thank all of my Wellness Coordinators for their unwavering support of our Wellness Program. They continue to display their dedication and caring of their fellow co-workers even with all the disappointments and frustrations in generating participation and engagement. Through their creative ideas and brainstorming, they have been able to promote self-care and camaraderie within their municipality, many times without recognition for all their efforts! I am excited to continue this journey of sharing ideas and implementing positive lifestyle changes that will enhance the personal and professional well-being of all involved while helping to lower Workers Compensation Cost.

Some of the popular activities that have or are planned to take place before Feb 1st include:

- Onsite presentations either by me or an arranged outside source (Consider partnering with another town to offer this together especially if you have a smaller staff)
- Stress management in the form of chair massage, Reiki, guided meditation, yoga/stretching and sound healing (**a few towns included these services during Wellness days and are planning another before the Feb 1<sup>st</sup> deadline for encumbered funds**)
- Fun morale building activities have included pumpkin decorating, theme decorating or “wear \_\_\_\_\_” days, bowling, gratitude sharing and appreciation days
- Break room redo to offer more relaxing activities such as community puzzles, brain stimulating puzzle books
- Challenges on hydration, sleep hygiene, walking, healthy you challenges, stress management daily tips (**great way to start the year by focusing on self-care**)
- Healthy potlucks and recipe swaps

I sent out a list of ideas to all of my Wellness Coordinators sharing ideas for challenges (along with “how to” implement), inexpensive ideas and even free ideas that help keep wellness in the forefront of everyone’s mind and builds camaraderie and connection throughout the day!

**Some towns have already started planning for 2024!**

**Newsletter theme for Q4 is Stress Management**

The last supporting handout for this quarter’s theme was distributed in December. It highlights 4 common types of stress and how we can gain control over them.

As you know, this year I focused on 4 Pillars of Lifestyle including nutrition, physical activity, sleep and stress management. I am working on my 2024 Newsletter ideas, which will center around 4 essential mindsets for well-being. Stay tuned for more details as we begin the New Year!

**Dr. Elias' Program** –Leadership Group Coaching: Crisis Response and Transformational Leadership – 9 spots remained from our original contract with Elias Institute of Professional Coaching. My efforts along with the support of Keith Hummel and Chris Winter continue in keeping this offer in the forefront of our Chief's through the TRICO JIF. Dr. Elias will be offering two potential Cohort dates, one in Feb and one in May to give the Chiefs time to plan. This is NOT a JIF mandatory training and is only offered as an option should any JIF Police Chief feel it's worthwhile.

**Wellness Advisory Committee**

I sent out an email to the current members requesting their response whether or not they would be able and interested in continuing as a member for 2024. I asked for a response by Dec 12<sup>th</sup> to allow me time to “recruit” any new members if necessary to enable a seamless transition into the new year.

I anticipate our first meeting to be sometime in February or March with 2 additional meetings during the remainder of the year.

*Wishing you all a very healthy and happy holiday season!*





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

|   | November-23 | November-22 | YTD November 23 | YTD November 22 |
|---|-------------|-------------|-----------------|-----------------|
| # of New Claims Reported  | 23          | 34          | 419             | 468             |
| # of Report Only  | 8           | 15          | 163             | 188             |
| % Report Only   | 35%         | 44%         | 39%             | 40%             |
| # of Medical Only   | 13          | 16          | 202             | 208             |
| # of Lost Time  | 2           | 3           | 52              | 68              |
| Medical Only to Lost Time Ratio   | 87:13       | 84:16       | 80:20           | 75:25           |
| Claim Petition  | 0           | 0           | 2               | 4               |
| COVID-19  | 0           | 2           | 9               | 44              |
| Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only) | 1.8         | 3.5         | 4.8             | 10.0            |
| Average Days Reported To Employer (Indemnity, Medical Only, Report Only)  | 0.1         | 0.6         | 1.5             | 1.4             |

| <b>Nurse Case Management</b>           | November-23 | November-22 |
|--|-------------|-------------|
| # of Cases Assigned to Case Management | 36          | 39          |
| # of Cases >90 days                    | 33          | 28          |

| <b>Savings</b>   | November-23 | November-22 | YTD November 23 | YTD November 22 |
|------------------|-------------|-------------|-----------------|-----------------|
| Bill Count       | 178         | 121         | 2456            | 2537            |
| Provider Charges | \$160,757   | \$127,126   | \$3,609,517     | \$4,122,438     |
| Repriced Amount  | \$66,567    | \$62,151    | \$1,301,128     | \$1,448,081     |
| Savings \$       | \$94,190    | \$64,975    | \$2,308,389     | \$2,674,357     |
| % Savings        | 59%         | 51%         | 64%             | 65%             |

| <b>QualCare Network Provider Penetration Rate</b> | November-23 | November-22 | YTD November 23 | YTD November 22 |
|---|-------------|-------------|-----------------|-----------------|
| Bill Count  | 94%         | 85%         | 91%             | 91%             |
| Provider Charges                                  | 94%         | 86%         | 91%             | 93%             |

| <b>Exclusive Provider Panel Penetration Rate</b> | November-23 | November-22 | YTD November 23 | YTD November 22 |
|--|-------------|-------------|-----------------|-----------------|
| Bill Count                                       | 96%         | 92%         | 94%             | 94%             |
| Provider Charges                                 | 99%         | 93%         | 95%             | 96%             |

| <b>Transitional Duty Summary</b>             |  | YTD November 23 | YTD November 22 |
|--|--|-----------------|-----------------|
| % of Transitional Duty Days Worked           |  | 68%             | 68%             |
| \$ Saved By Accommodating                    |  | \$309,530       | \$318,593       |
| % of Transitional Duty Days Not Accommodated |  | 32%             | 32%             |
| Cost Of Days Not Accommodated                |  | \$185,525       | \$179,404       |



# Technical Risks Services Director

## Monthly Executive Report

December 7, 2023



### Summary

This month we continue to work on the completion of the CyberFramework documents. Since splitting into Basic/Intermediate/Advanced tiers the expectation is that more members will submit completed and signed forms and enjoy the deductible relief associated with each tier. As of this writing the enhanced forms are on the [cyberjif.org](http://cyberjif.org) website for download and completion. You will need an ID so please create one on the site for future use.

Once downloaded any questions about the requirements can usually be found on the FAQ page which can be reached through your JIF website.

D2 monthly vulnerability testing continues, critical vulnerabilities are reported directly to the technical point of contact on file. As the end of year approaches, please advise if there are changes in your IT department. Critical vulnerabilities must be addressed within 30 days per the Underwriting guidelines. Failure to do so will result in maximum deductible and copay treatment of your claims. No news is good news. If D2 or I have not reached out to you, then you comply with the CyberFramework for vulnerability and pentesting. In addition, D2 will be contacting you for updates to your public facing IP addresses. For some smaller towns this information can and usually does change. Without a proper address in place D2 cannot perform the mandatory testing required by the MEL. So please review this information with your technical people and update accordingly.

Hygiene training is also a mandatory requirement for favorable deductible treatment from the MEL. As we approach the end of the year there are still a significant number of people who have not completed training as of this date. Please review your rosters for discontinued employees, employees on extended leave, etc. so we can clean up the percentages. Due to recent elections, you will probably have changes to your rosters. Please get your changes to me so I can get them updated.

This month's bulletin pertains to Best Practices for handling wire transfers and ACH. Please read it carefully as these practices have been adopted by the MEL and will be required in the very near future. Hopefully, most you already have SOPs in place for handling money transfers. Please codify them. I will be sending sample resolutions for you to consider.

It is nearly impossible to eliminate losses in worker's compensation, automobile, property, etc. We have no control over Mother Nature. Fortunately, Mother Nature cannot and does not create Cyberlosses. These are only created by people. So Cyberprotection starts with YOU. With your help and cooperation, we can eliminate all Cyberlosses.

Have a Cybersafe holiday and New Year.

Jerry Caruso

Technical Risk Services Director



## Cyber Security Bulletin December 2023

### Best Practices for Wire Transfers and ACH Payments

1. **Review contracts with financial institutions** – Your entity’s legal counsel must immediately review all agreements and be certain that the “presumptive liability” is placed on financial institutions that process wire transfers and ACH payments.
2. **Confirm receipt of Best Practices** – Verify that your Chief Financial Officer has reviewed each of these practices and provides specific “no exception guidelines” as to wire transfer and ACH payment policy and procedures.
3. **Include Best Practices in Annual Cash Management Plan** – Require that your Chief Financial Officer includes the entire Best Practices for Wire Transfer, ACH Payments, and Check Issuance protocol as part of the Annual Cash Management Plan pursuant to N.J.S.A. 40A:5-14, which is required to be adopted annually by the governing body.
4. **Establish specific wire transfer and ACH payment requirements** – Wire transfers payments are completed the same day while ACH payments take 1-2 business days for the transaction to be completed. Banking institutions have indicated that ACH payments are more secure than wire transfers. The following requirements must be part of your wire transfer and ACH payments policy:
  - a. Identify at least two authorized individuals in the covered entity who are authorized to execute and confirm wire transfers and ACH payments respectively. The Official with financial administrative rights that is tasked with this process is required to have an appropriate level of responsibility. This official will set up the wire transfer or the ACH payment and the other official, also with an appropriate level of responsibility will authorize the release of the wire or ACH payment directly with the bank utilizing a separate platform other than the electronic platform utilized to initiate the wire, i.e., Telephone call or Phone Text, not an email on the same network.
  - b. Free form wire transfers and ACH payments must be blocked in the banking system. Only wire transfers where an approved wire or ACH template is authorized are allowed. Wire and ACH Template authorizations should go through the same approval process as noted in a. above, wherein the Finance office initiates and the Administrative office confirms. Also, any changes to a template must be authorized using this same process. A wire transfer or ACH payment requires at least two forms of verification from the vendor bank before a transfer can be authorized. The verification should include: (i) Multi-factor authentication for each authorized user; (ii) user verbal authorization and verbal confirmation using phone contact information on file, not the phone number in an email; and (iii) a limited email exchange to confirm the wire transfer. The additional factor(s) can be a text with a code sent to an authorized user’s smartphone, a hard token, or biometrics. The email exchange shall never contain specific information relating to the actual contents of the transfer.



- c. For all wire/ACH transfer of funds, the following information is required:
- i. Must create a template for all transactions.
  - ii. Name of person spoken to, including the recipient vendor title and telephone number.
  - iii. Name of the two individuals from the covered entity that verbally and in writing confirmed the authorization of the transfer, and the receiving bank information, including routing number, account number and dollar amount.
  - iv. Confirming telephone call to vendor/receiving entity verifying transfer authorization, receiving bank information including routing number, account number and dollar amount.
  - v. Memorialization of the transfer and confirmation of completion of the transaction.
  - vi. Exception to the above is when a recurring transaction with an established template is transacted, steps iii-v will not have to be completed.
- d. Memorialization of each transfer/payment must be filed with the Chief Financial Officer/JIF treasurer and made available for audit.
- e. A detailed description of all wire transfers and ACH payments must be filed with the Chief Administrative Officer and the Clerk.
- f. Verbally confirm, within 24 hours, with receiving vendor/entity that the funds were credited to their account.
- g. Entities are required to establish a policy restricting the frequency of wire transfers to infrequent or emergent matters, and real estate transactions, rather than for routine payments to vendors. The frequency of fraudulent transactions for wire transfers is far greater than for checks. Templates must be set up for wire transfers and ACH payments.
- h. Entities are required to placing a dollar limit on wire transfers and ACH payments that is reasonable to your size entity but recognize when setting that limit that your coverage is limited to the maximum coverage of the crime policy and your entity will be responsible for any losses between the coverage limits and the wire limit you set.
- i. Establish on-line banking alerts for all wires & ACHs changes to a template. The online banking policy must include a requirement that the wire/ACH is not released until the recipient of the alert approves it.
- j. Covered entities are required to restrict all permissions on international wires. Authorized users are required to set up the restrictions on the banking institution's on-line system.
- k. Each Chief Financial Officer must utilize blocks and alerts in their banking system to ensure that any transactions not specifically authorized will be flagged by the banking system, and the Chief Financial Officer must authorize each flagged transaction. **The use of a Payee Positive Pay system for all checks and ACH transactions is required.** Additionally, daily review of overnight transactions and balances to identify any unusual transactions or events is strongly recommended.
- l. Notify the bank and Chief Financial Officer/Treasurer/Responsible individual immediately if suspicious activity is detected.

December 11, 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 November 30, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 80,288.74. This generated an average annual yield of 2.87%. However, after including an unrealized net gain of \$ 380,538.79 in the asset portfolio, the yield is adjusted to 16.55% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,571,919.34 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 \$25,034,695.21.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 23,211.50 YTD \$ 467,802.39 (detailed in my report)

Salvage Receipts \$ 0.00

Overpayment Reimbursement \$ 322.00

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

All Member Balances are now combined in one report and shows that \$ 1,309.02 in interest has been applied to the existing balances as shown in the attached report totaling \$548,849.01 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 \$ 290,485.40. The claims detail shows 326 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 \$ 33,627,828.54 to a closing balance of \$ 33,608,968.07 showing a decrease in the fund of \$ 18,860.47 A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski  
Treasurer

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

|    | <b>Payable To:</b>                         | <b>FY 2023</b>      | <b>Clsd Yrs</b>     | <b>Appropriation</b>               | <b>Description</b>   |
|----|--|---------------------|---------------------|------------------------------------|--|
| 1  | The Actuarial Advantage                    | <b>4,937.00</b>     |                     | Prof Services/Actuary              | Nov 2023 Fees  |
| 2  | Arthur J. Gallagher Risk Mgmt Services LLC | <b>66,012.00</b>    |                     | Prof Services/Administration       | Dec 2023 Fees  |
| 3  | Risk Program Administrators LLC            | <b>96.35</b>        |                     | Misc/Postage/Copies/Faxes          | Nov 2023 Fees  |
| 4  | Risk Program Administrators LLC            | <b>465.77</b>       |                     | Misc/Meeting Expense               | Thank you gift to mtg host; deposit reimb for Dec dinner PF amex |
| 5  | David DeWeese                              | <b>9,960.00</b>     |                     | Prof Services/Attorney             | Dec 2023 Fees  |
| 6  | Qual-Lynx                                  | <b>46,105.00</b>    |                     | Prof Services/Claims Admin         | Dec 2023 Fees  |
| 7  | Joyce Media                                | <b>425.00</b>       |                     | Misc/JIF Website                   | Dec 2023 Fees plus domain renewal Tricojif.org                   |
| 8  | Christopher J. Winter Sr.                  | <b>2,080.00</b>     |                     | Training/Police Risk Services      | Law Enforcement Consultant-Dec 2023 Fee                          |
| 9  | Kris Kristie                               | <b>443.00</b>       |                     | Misc/Recording Secretary           | Dec 2023 Fees  |
| 10 | J.A. Montgomery Consulting                 | <b>19,127.00</b>    |                     | Prof Services/Safety Director      | Dec 2023 Fees  |
| 11 | Wintsec Consulting LLC                     | <b>4,525.00</b>     |                     | Prof Services/Technology Risk Ser  | Dec 2023 Fees  |
| 12 | Tom Tontarski                              | <b>1,250.00</b>     |                     | Prof Services/Treasurer            | Dec 2023 Fees  |
| 13 | Tom Tontarski                              | <b>28.75</b>        |                     | Misc/Postage/Copies/Faxes          | Shipping checks for virtual meeting-Nov                          |
| 14 | Conner Strong & Buckelew                   | <b>1,021.00</b>     |                     | Prof Services/Underwriting Manager | Dec 2023 Fees  |
| 15 | Debby Schiffer                             | <b>4,968.00</b>     |                     | Wellness                           | Dec 2023 Fees  |
| 16 | Municipal Excess Liability JIF             | <b>1,039,808.00</b> |                     | MEL                                | MEL 2023 WC & Excess Liability - 3rd & 4th installment           |
| 17 | Municipal Excess Liability JIF             | <b>7,775.00</b>     |                     | Faithful Performance/Fidelity Bond | MEL 2023 Fidelity Bond -3rd & 4th installment                    |
| 18 | Municipal Excess Liability JIF             | <b>709,447.00</b>   |                     | Property Claims and Premium        | MEL 2023 Property claims & prem. -3rd & 4th installment          |
| 19 | Gannett Media Corp                         | <b>111.60</b>       |                     | Misc/Legal Notice                  | #9574048 Budget Hearing; #9564940 Dec mtg change                 |
| 20 | Iron Mountain                              | <b>102.03</b>       |                     | Misc/Records Retention Service     | Inv#HZHB934; Storage 12/1-31/23; Service 10/25-11/20/23          |
| 21 | NJ Advance Media                           | <b>122.83</b>       |                     | Misc/Legal Notice                  | #10795804 Dec mtg change; #10796740 Budget Hearing               |
| 22 | Borough of Glassboro                       |                     | <b>137,012.00</b>   | Closed Years-Return of Surplus     | Return of surplus - Direct check                                 |
| 23 | Hopewell Township                          | <b>1,433.49</b>     |                     | Optional Safety Budget             | Safety cabinet   |
| 24 | Hopewell Township                          | <b>449.97</b>       |                     | Wellness                           | Ergo chairs  |
| 25 | Pennsville Township                        | <b>888.18</b>       |                     | Optional Safety Budget             | PPE gear for employees   |
| 26 | Borough of Woodbury Heights                |                     | <b>25,679.00</b>    | Closed Years-Return of Surplus     | Return of surplus - Direct check                                 |
|    | <b>Subtotals</b>                           | <b>1,921,581.97</b> | <b>162,691.00</b>   |                                    |  |
|    | <b>JIF BILL LIST TOTAL</b>                 |                     | <b>2,084,272.97</b> |                                    |  |

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

|  | ANNUALIZED<br>BUDGET<br>2023 | RENEWAL<br>BUDGET<br>2024 | CHANGE<br>\$ | CHANGE<br>% | East<br>Greenwich<br>1/1/2024 | Monroe EMS<br>1/1/2024 | Proposed<br>BUDGET<br>2024 | CHANGE<br>\$ | CHANGE<br>% |
|--|------------------------------|---------------------------|--------------|-------------|-------------------------------|------------------------|----------------------------|--------------|-------------|
| <b>PROPERTY</b>                          | 865,299                      | 942,869                   | 77,570       | 8.96%       | (13,148)                      | (2,666)                | 927,055                    | 61,756       | 7.14%       |
| <b>GENERAL LIABILITY</b>                 | 1,196,672                    | 1,196,572                 | (100)        | -0.01%      | (14,532)                      | (5,380)                | 1,176,660                  | (20,012)     | -1.67%      |
| <b>AUTO LIABILITY</b>                    | 359,639                      | 355,255                   | (4,384)      | -1.22%      | (3,225)                       | (1,071)                | 350,959                    | (8,680)      | -2.41%      |
| <b>WORKERS' COMPENSATION</b>             | 4,522,096                    | 4,634,134                 | 112,038      | 2.48%       | (72,450)                      | (49,847)               | 4,511,837                  | (10,259)     | -0.23%      |
| <b>DEDUCTIBLE</b>                        | 1,225,358                    | 1,258,029                 | 32,671       | 2.67%       | (18,239)                      | (10,405)               | 1,229,385                  | 4,027        | 0.33%       |
| <b>LOSS FUND CONTINGENCY</b>             | 15,479                       | -                         | (15,479)     | 0.00%       |                               |                        | -                          | (15,479)     | 100.00%     |
| <b>TOTAL CLAIM LOSS FUNDS</b>            | 8,184,543                    | 8,386,859                 | 202,316      | 2.47%       | (121,594)                     | (69,369)               | 8,195,896                  | 11,353       | 0.14%       |
| <b>CLAIMS ADMINISTRATION</b>             | 636,366                      | 600,000                   | (36,366)     | -5.71%      | (6,985)                       |                        | 593,015                    | (43,351)     | -6.81%      |
| <b>PROFESSIONAL SERVICES</b>             | 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%      |
| <b>ADMINISTRATION</b>                    | 790,256                      | 810,012                   | 19,756       | 2.50%       | -                             |                        | 810,012                    | 19,756       | 2.50%       |
| <b>CLAIMS AUDITOR</b>                    | 8,730                        | 15,000                    | 6,270        | 71.82%      | -                             |                        | 15,000                     | 6,270        | 71.82%      |
| <b>MISCELLANEOUS OPERATING EXPENSES</b>  | 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%       |
| <b>TOTAL OPERATING EXPENSES</b>          | 1,966,131                    | 1,969,043                 | 2,912        | 0.15%       | (15,502)                      | 0                      | 1,953,541                  | (12,590)     | -0.64%      |
| <b>SAFETY PROGRAMS</b>                   | 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%      |
| - <b>Training</b>                        | 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%       |
| <b>EPL/CYBER</b>                         | 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%      |
| <b>PAYROLL AUDITOR</b>                   | 20,541                       | 20,942                    | 401          | 1.95%       | (566)                         |                        | 20,376                     | (165)        | -0.80%      |
| <b>PROPERTY APPRAISER</b>                | 42,118                       | 42,118                    | -            | 0.00%       | (3,752)                       |                        | 38,366                     | (3,752)      | -8.91%      |
| <b>TECHNOLOGY RISK SERVICES DIRECTOR</b> | 75,000                       | 75,000                    | -            | 0.00%       | (1,372)                       |                        | 73,628                     | (1,372)      | -1.83%      |
| <b>WELLNESS/WELLNESS INCENTIVE</b>       | 103,496                      | 103,496                   | -            | 0.00%       | (1,025)                       |                        | 102,471                    | (1,025)      | -0.99%      |
| <b>CONTINGENCY</b>                       | 17,483                       | 17,483                    | -            | 0.00%       | -                             |                        | 17,483                     | -            | 0.00%       |
| <b>MISCELLANEOUS MEMBER BENEFITS</b>     | 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%       |
| <b>TOTAL MEMBER BENEFITS</b>             | 872,714                      | 874,098                   | 1,384        | 0.16%       | (18,672)                      | 0                      | 855,426                    | (17,288)     | -1.98%      |
| <b>SUB TOTAL JIF BUDGET</b>              | 11,023,388                   | 11,230,000                | 206,612      | 1.87%       | (155,768)                     | (69,369)               | 11,004,863                 | (18,525)     | -0.17%      |
| <b>MUNICIPAL EXCESS LIABILITY JIF</b>    | 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%      |
| - <b>MEL Excess Property</b>             | 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%      |
| <b>CYBER JIF Premium</b>                 | 416,343                      | 428,581                   | 12,238       | 2.94%       | (13,888)                      |                        | 414,693                    | (1,650)      | -0.40%      |
| <b>CYBER JIF Commission - RPA</b>        | 3,287                        |                           | (3,287)      | -100.00%    |                               |                        |                            | (3,287)      | -100.00%    |
| <b>CYBER JIF Commission - CSB</b>        | 3,287                        |                           | (3,287)      | -100.00%    |                               |                        |                            | (3,287)      | -100.00%    |
| <b>EPL/POL/LU Premium</b>                | 1,512,751                    | 1,718,818                 | 206,067      | 13.62%      | (44,284)                      |                        | 1,674,534                  | 161,783      | 10.69%      |
| <b>EPL/POL/LU Ccommission - RPA</b>      | 49,781                       | 56,712                    | 6,931        | 13.92%      | (1,461)                       |                        | 55,251                     | 5,470        | 10.99%      |
| <b>EPL/POL/LU Commission - CSB</b>       | 49,781                       | 56,712                    | 6,931        | 13.92%      | (1,461)                       |                        | 55,251                     | 5,470        | 10.99%      |
| <b>EPL/POL Surcharge</b>                 | -                            | 1,080                     | 1,080        | 0.00%       |                               |                        | 1,080                      | 1,080        | 0.00%       |
| <b>ENVIRONMENTAL JIF</b>                 | 384,925                      | 387,440                   | 2,515        | 0.65%       | (10,520)                      |                        | 376,920                    | (8,005)      | -2.08%      |
| <b>SUB TOTAL PREMIUMS</b>                | 6,070,244                    | 7,373,414                 | 1,303,170    | 21.47%      | (188,043)                     | -                      | 7,185,371                  | 1,115,127    | 18.37%      |
| <b>SUB TOTAL JIF &amp; EXCESS BUDGET</b> | 17,093,632                   | 18,603,414                | 1,509,782    | 8.83%       | (343,811)                     | (69,369)               | 18,190,234                 | 1,096,602    | 6.42%       |
| <b>RISK MANAGEMENT CONSULTANTS</b>       | 799,408                      | 835,378                   | 35,970       | 4.50%       |                               |                        | 835,378                    | 35,970       | 4.50%       |
| <b>TOTAL JIF BUDGET</b>                  | 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 30<sup>th</sup> 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 |
|--------------------------------------|------|-----|------|------------------------|------------------|
| <b>RETROSPECTIVE PROGRAM</b>         |      |     |      | 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                |
| <b>NEW MEMBERS LESS THAN 3 YEARS</b> |      |     |      | 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**

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

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

**RESOLUTION AUTHORIZING THE TRANSFER OF \$95,306 FROM THE FUND YEAR 2023  
MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM AND \$7,988 FROM  
THE MEL EXCESS PROPERTY LINE ITEM TO THE MEL UNENCUMBERED SURPLUS  
ACCOUNT**

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

**WHEREAS**, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**WHEREAS**, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

**WHEREAS**, as a member of the MEL JIF, the FUND is subject to Surplus Strengthening payments in accordance with the MEL JIF Risk Management Plan, as recommended by the MEL JIF Actuary, and approved by the MEL JIF Board of Commissioners; and

**WHEREAS**, the FUND created the MEL JIF Unencumbered Surplus Account through the adoption of Resolution 2022-18 on January 24, 2022 to assist in funding the Surplus Strengthening payments; and

**WHEREAS**, a cash balance remains in the FUND's 2023 MEL JIF Workers Compensation & Liability line item in the amount of \$95,306 and the FUND's 2023 MEL JIF Excess Property line item in the amount of \$7,988; and

**WHEREAS**, it is in the FUND's best interest to transfer these balances to the MEL JIF Unencumbered Surplus Account in anticipation of future NJ MEL Surplus Strengthening payments;

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer the \$95,306 cash balance from the FUND's 2023 MEL JIF Workers Compensation & Liability line item and the \$7,988 cash balance from FUND's 2023 MEL JIF Excess Property line item to the Unencumbered Surplus Account; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on December 18, 2023.

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

Attest: \_\_\_\_\_  
Fund Secretary

By: \_\_\_\_\_  
Fund Chairperson

Date: December 18, 2023



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

*Monday, November 27, 2023*

A meeting of the Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund Employment Practices & Technology Liability Committee was held on Monday, November 27, 2023 at 1:30 PM via Zoom Conferencing.

**Those in attendance were:**

***Fund Commissioners:*** Ken Brown, Carneys Point, ***Chair***  
Jeff Celebre, Vineland City, ***Chair of Safety***

***Fund Professionals:*** David DeWeese, ***Fund Solicitor, The DeWeese Law Firm, P.C***  
Keith Hummel, ***Safety Director, J.A. Montgomery Consulting***  
Chris Winter, CPM, Law Enforcement Risk Management Consultant  
Jerry Caruso, ***Technology Director, Wintsec Consulting***  
Paul Forlenza, MGA, ***Executive Director, RPA a Division of Gallagher***  
Kris Kristie, Sr. Account Rep., ***RPA a Division of Gallagher***

***Those unable to attend:*** Susan Jacobucci, Paulsboro Borough  
Doug Hogate, Elsinboro Township, ***Chair of Finance***  
Sue Miller, Clayton Borough, ***Chair of Strategic Planning***  
Clark Pierpont, Glassboro Borough  
Michael Razzo, Pitman Borough, ***MEL Representative***  
Marjorie Sperry, Quinton Township, ***Chair of Coverage***  
Kamini Patel, MBA, CIC, CPCU, AIDA, Program Director, ***RPA a Division of Gallagher***

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

**I. EPL/POL Loss Ratio Report- Valued as of June 30, 2023**

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2017-2022 valued as of June 30, 2023 that were included in the agenda packet, noting the data required to prepare the EPL/POL Loss Ratio Reports valued as of September 30, 2023 had not yet been received. Once developed, the September 30, 2023 reports will be uploaded to Origami. He noted the EPL/POL Five Year Average Loss Ratio for the TRICO JIF is 46.6% and the Six Year Average Loss Ratio is 48.8%. Mr. Forlenza pointed out the TRICOJIF is doing much better than in prior years, and he attributes this to member awareness, resources such as the EPL Helpline, and premium increases over time.

He then reminded the Committee that the 5-year average is reviewed by the insurer to determine member performance while the six-year average is used by the JIF to determine a member's performance. Mr. Forlenza reminded the Committee that the carrier uses a 55% loss ratio as a "breakeven" point for determining the JIF's performance. Mr. Forlenza then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results over the same five-year valued as of June 30, 2023, by member. He then briefly reviewed the individual performance in each of the Fund Years currently being tracked.

Mr. Forlenza stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL were uploaded to Origami on or about August 10, 2023.



## **II. EPL/POL Claims Filed**

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

### **A. Open QBE Files**

Mr. DeWeese reviewed the open cases with QBE. Mr. DeWeese stated that there are currently sixteen (16) open claims; twelve (12) are in Litigation; four (4) are pending coverage determination upon the filing of a formal complaint, and twelve (12) have Defense Counsel assigned.

### **B. Open AIG Files**

Mr. DeWeese reviewed the open cases with AIG. Mr. DeWeese stated that there are currently four (4) open claims, of which three (3) are currently in Litigation with Defense Counsel Assigned.

### **C. Closed QBE Files – June 2023-November 2023**

Mr. DeWeese reviewed the closed cases with QBE. Mr. DeWeese stated that from June 2023-November 2023 or which there were four (4) claims closed: two (2) were denied coverage and two (2) were matters were dismissed with payment issues to the Plaintiff.

### **D. Closed AIG Files – June 2023 – November 2023**

Mr. DeWeese reviewed the closed cases with AIG. Mr. DeWeese stated that from June 2023-November 2023 nine (9) claims closed due to coverage denial.

## **III. Members of Concern**

Mr. Forlenza asked Mr. DeWeese if he felt there were any members of concern at this time. Mr. DeWeese stated there are no member towns of concern at this time and the members are doing a good job of keeping claims under control.

## **IV. MEL EPL Plan of Risk Management Program**

Mr. Forlenza referred the Committee to page nine of the agenda that depicts the current compliance status of the Members, as of November 10, 2023, with the 2022- 2023 EPL Risk Management Program. He stated that this compliance spreadsheet is included in the monthly agenda packet. Mr. Forlenza noted that only one (1) member is carrying a higher deductible due to specific loss trends in a specific department (i.e. police), and only one (1) member is not in compliance with the Program resulting in a higher deductible and coinsurance.

Mr. Forlenza reminded the Committee that members were asked to come into compliance with the 2024-2025 EPL Risk Management Program by November 01, 2023, with the new program becoming effective January 01, 2024. Mr. Forlenza reminded the Committee a memo was sent out by his office on May 17, 2023 that outlined the requirement of the 2024-2025 EPL Risk Management Program. He then referenced the 2024 EPL Checklist included in the agenda, which depicted the members that had submitted their checklists to date, noting ten (10) towns have not submitted their checklists as of November 13, 2023. He stated, however he has been told by PERMA that more checklists have been received since this report, and that updated report will be included in the December agenda.

Mr. Forlenza also noted a memo went out from his office on July 10, 2023 in regards to the Anti-Harassment training for all other personnel and stated the importance of providing this training to all of your non-supervisory employees and keeping an accurate record of proof that it has been made available

to them. He reiterated that your non-supervisory employees do not have to take this training, but it is important to keep documentation that you have made it available to them.

Mr. Forlenza provided the Committee with an update on Managers and Supervisors training. He noted that all twelve (12) sessions have been completed and the CEU certificates for these sessions have been sent out to the members. In addition, all attendance records have been posted to the website. Mr. Forlenza stated there has been inquiries from some members in regards to if there may be other sessions available, as they had missed them. He noted the MEL has one last session that can be taken through the MSI on December 4, 2023, which is almost full at this time, and there are no other sessions at this time.

In regards to the Police Command Staff training, Mr. Forlenza advised the Committee that all sessions for the Police Command Staff Training are now completed. A committee member inquired if additional sessions will be held for those who were unable to attend the previously provided training, and did the Police Chiefs need to attend these sessions. Mr. Forlenza indicated should a need arise to hold a makeup session; it can be held in the fall and/or in conjunction with the Camden or PMM JIFs, and yes, the Police Chiefs had to attend these trainings.

Mr. Forlenza reminded the Committee that at the request of the Officers not wanting their signatures on a public site, they have not been posted, but should a member wish to see who attended from their town, please reach out to his office, and those sign-in sheets can be provided. Ms. Keun inquired if she could have the sign-in sheets sent to her, and Mr. Forlenza noted he would provide them to her.

## **V. EPL/POL Policy**

Mr. Forlenza reminded the Committee that the MEL instituted a five-year phase in process in how the members' EPL premium is calculated moving to a process based on member exposures and loss history. He stated that 2023 was year 4 of the 5-year phase in process, though he noted that any changes for 2024 should not be significant. He reminded the Committee that this process was implemented as it became apparent that some good performing members in poor performing JIFs were paying too much premium while poor performing members in good performing JIFs were not paying enough premium.

Mr. Forlenza then explained that as of January 1, 2023, we have a new insurance carrier for the EPL/POL line of coverage, AIG, and for 2024, they requested that an additional factor be added into the process being utilized by the MEL to determine member premiums. He indicated that AIG wants special consideration taken for towns with multiple years wherein their loss ratio was greater than 100% as they feel this is an important factor to be considered when pricing members. As a result, the MEL changed the premium allocation process for 2024, in accordance with AIG's request. Mr. Forlenza noted that this methodology was used for the 2024 premium allocations.

Mr. Forlenza noted the overall statewide increase for the EPL/POL Coverage was a 9% because of the hard insurance market; however, the JIF by JIF increases were based upon the new pricing allocation model, member exposures and performance in this line of coverage. The overall increase in this line of coverage for the TRICOJIF for 13.92%.

## **VI. MEL EPL Claims Committee**

Mr. DeWeese advised the Committee that the MEL EPL Claims Committee, of which he is a member, met on November 17, 2023, and is looking to meet quarterly in 2024. Mr. Semrau, Mr. Pevner, Mr. Botta, Ms. Steinmiller, Mr. Hrubash, and Ms. Howlett were also present at the meeting.

Some of the items of focus at this meeting were Land Use Claims with Mr. Pevner highlighting ten (10) Land Use Claims that he felt the group would benefit from reviewing the facts and circumstances and how these claims were handled.

Mr. DeWeese advised that at meeting he noticed a number of Billboard Company claims resulting from the denial of zoning applications to install billboards. Based upon the conversation amongst the Attorneys present, it was agreed that a number of municipalities have older ordinances related to billboards that are antiquated with provisions that are no longer enforceable. As a result, Mr. Semrau agreed to draft a model billboard ordinance for review by the Committee. Once reviewed and approved by the Committee, Mr. DeWeese will circulate it to all members in hopes they will then replace any old billboard ordinances with the new model ordinance.

Mr. DeWeese also addressed training for Zoning Officers and Officials, as it is his opinion there is not much training available for these individuals, and he feels proper training to go a long way toward eliminating some of these claims. Ms. Steinmiller noted she would research this topic, and with the assistance of J.A. Montgomery, develop some type of training for Zoning Officials. Mr. DeWeese noted his opinion that this will be a very valuable resource if it can be created.

Lastly, he noted Ms. Howlett, with the assistance of J. A. Montgomery, has been able to produce a video related to FMLA issues, which should be available to view, by all of our members by mid-December.

## **VII. MEL EPL Helpline**

Mr. DeWeese reported, in regards to Helpline calls, he fielded 78 calls so far in 2023, up from last year's total of 38 calls, with 321 total calls taken by Mr. DeWeese since the inception of the program in April 2019. Mr. DeWeese believes this program continues to be a very valuable resource for our members and does assist in preventing potential claims.

Mr. DeWeese stated he reports on the Helpline Contacts list each month at the Executive Committee meetings, noting there are contact persons listed on the report that are no longer with the municipality, as well as a few towns with no one assigned as authorized contacts. He noted it is his opinion that it is a good idea to have two people listed as contacts so they have availability and access to the Helpline. Following a brief discussion, it was decided that the Executive Directors office would send a reminder email to the members in regards to reviewing the Helpline Contacts for their towns to be sure who is assigned to the Helpline are the people they want to have access to this resource. The Committee agreed.

## **VIII. Elected Officials Training**

Mr. Forlenza informed the Committee that the 2024-2025 Elected Officials Training would be conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow Elected Officials to complete this training at their convenience. It is anticipated that the training will run approximately 30-40 minutes. A survey completed by his office last year indicated that 80% of those who participated in the online seminar preferred this training format. He then reminded the Committee that the MEL will reduce each member's 2024 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2024. The total credit is limited to 5% of a member's 2024 MEL Assessment. Mr. Forlenza noted an in-person session was available at the League of Municipalities Conference earlier this month. In regards to the 2024-2025 Elected Officials Training, once the training

is available on the MSI, a notice will be sent out to all Fund Commissioners, Clerks, and Risk Management Consultants notifying them of the availability of the training.

#### **IX. Land Use Liability Risk Management Program**

Mr. Forlenza referenced a report included in the agenda, which depicts those member municipalities that have had at least some of their Land Use Board Members complete the enhanced training program. This report is also included in the monthly agenda packet. Mr. Forlenza reminded the Committee that only those Land Use Board Members that complete the training process are eligible for enhanced coverage, should they be named personally in a Land Use claim. He further noted that the certification is for the individual, not the position. Mr. Forlenza noted that should anyone need additional training materials to contact his office, or you may obtain them from the TRICO JIF website. Mr. Forlenza noted the training is in the process of being updated, as it is approximately 4 years old. He noted that there may be some statutory and/or judicial changes that could trigger revisions to the training.

Lastly, he reminded the committee to be sure to have the certification signed off on by the Solicitor that oversaw the training process and submit to Mr. Cooney's office so they can update their records accordingly.

#### **X. Technology Liability**

Mr. Forlenza stated we are currently in middle of our second, 30-minute cyber hygiene training session for this year. Per the Cyber JIF Risk Management Guidelines, Cyber Hygiene training should be at least one hour of training per year. The first training ran from February through June 2023, with the second training released July 10, 2023, noting 100% participation is required to comply with the Cyber JIF Cyber Security Framework.

Mr. Caruso stated that as of this morning, training completion for the entire JIF is at 80%, with only six (6) members at 100%, noting he would like to see all members' complete this training as soon as possible.

Mr. Forlenza stated that he reminds the membership at each Executive Committee meeting how important it is to complete this training and come into compliance. He also noted there is a "Wednesday Morning Reminder" sent out each week to those who have not completed the training, and Mr. Caruso added if you would like a specific reminder email sent from him, with specific verbiage, he would be happy to do that. Mr. Forlenza added that all members must make sure their rosters are kept up to date. As employees come and go, it is important to be sure the rosters are updated, and the new employees take the training as well. He reiterated if you have less than five (5) changes you can send those changes directly to Mr. Caruso; if there are more than that, please request the current roster from Mr. Caruso, make the changes, send it in, and those changes will be uploaded.

A discussion ensued regarding the lack of participation by Elected Officials or Police Officers and the impact of employees that are out on family/medical leave or suspension in regards to the training compliance status. Following a lengthy discussion, it was noted that only employees that are no longer with the municipalities should be removed from the roster and any employee that is out for an extended leave should be noted in order to avoid any compliance issues. Mr. Caruso indicated an email with the employee's information should be sent to him and he should be notified when the employee returns to work.

Mr. Caruso reviewed the phishing campaign report included in the agenda, noting there are thirteen (13) active campaigns with over 16,000 phishing emails having been sent to our members. He reviewed the percentage of emails that were opened and clicked, noting the TRICOJIF percentage is at 3.65%, which is a bit high and he would like to see it stay under 2%. Mr. Caruso then explained to the Committee that Wizer has established several new IP address and/or domain names from which they will be launching Phishing exercises to the TRICO JIF members. Members will need to whitelist these IP addresses.

Mr. Forlenza stated that once again this year, the members would need to verify the IP addresses of their public facing networks. This must be done before D2 will begin the external network scanning and penetration testing. Members will be asked to verify this information by logging into their account in the D2 portal and verifying the information is accurate.

Mr. Forlenza stated in regards to 2024 Contract Renewal for D2 and Wizer, the Fund issued an RFP for three (3), one (1) year contracts, and 2024 will be year three (3) of their terms. He noted we are looking to award these contracts at the December Executive Committee meetings so there is no lapse in servicing the members going into 2024. Mr. Forlenza noted the pricing would remain the same in 2024 as in 2023. The Committee agreed to this practice.

## **XI. Cyber JIF**

Mr. Forlenza reviewed the coverage limits provided by the Cyber JIF effective January 1, 2023, which is \$3,000,000 each claim/ \$6,000,000 aggregate per JIF. Mr. Forlenza then reviewed the revised deductibles and co-insurance for the Cyber JIF Risk Management Program that will be released shortly. He noted non-compliant members will have a \$50,000 deductible and 20% coinsurance of the next \$300,000 of a loss; Basic compliance, which is new, has a \$35,000 deductible and no co-insurance; intermediate compliance has a \$20,000 deductible and no coinsurance; and advanced security compliance has a \$0 deductible.

Mr. Forlenza reminder the members that their individual deductibles and coinsurance requirements for 2023 are determined based upon their compliance with each of the Tiers in the 2021-2022 Cyber Risk Management Program as of 12/31/2022. Members should be actively working on meeting these security standards which includes a two tier system; minimum and advanced. He noted that current minimum standards are the same as the basic and intermediate standards for the new program.

He noted that a member's ultimate share of the cost of a cyber-related claim would be based upon their compliance at the time of the loss. Mr. Forlenza also explained that as far as Member Compliance goes, many of the standards have been around for several years so members should be able to meet them, as the only difference is the Tier in which they reside. He further stated that moving back to the "three tier" system makes it easier for members to comply with the most basic standards while providing some protection against having to pay a significant deductible.

In regards to the Cyber JIF reimbursements, the Cyber JIF provides the Cyber Hygiene Training, Phishing, and External Vulnerability Network, which is something the TRICO JIF has provided to our members for a number of years, and as a result, we have asked for a consideration of a reimbursement of our costs associated with this from the Cyber JIF. He then reported at their last meeting, the Cyber JIF did approve a reimbursement program, however, we do have to provide information showing payments made to D2 and Wizer. Mr. Forlenza then explained that one of the Cyber JIF Commissioners, who is

also a QPA, has raised questions in regards to how the TRICO JIF secured the proposals for these services in 2021. He explained that while the JIF technically issued a “Request for Proposals” the content of the RFP that was issued complied with the Competitive Contracting provisions outlined in the Local Public Contracts Law. Mr. Forlenza stated that he and Mr. DeWeese have discussed this issue with the Solicitor for the Cyber JIF in hopes of satisfying this Commissioner’s concerns. He then explained that the game plan is to award revised contracts for 2023 that breaks down the services being provided by D2 (external network scanning and penetration testing) into single contracts. The cost of the external network scanning is less than the \$17,500 bid threshold. The 2024 contracts will also be awarded in a similar fashion. This process should address the Commissioner’s concerns and allow the Fund to seek reimbursement of these costs from the Cyber JIF. Mr. Forlenza noted that all of these actions would take place at the December Executive Committee meeting as discussed earlier.

Finally, Mr. Forlenza noted that the 2024 Cyber JIF Budget is increasing 1.99%. He explained that beginning in 2024, the stratification of member assessments increased from five (5) in 2023 to 16. By creating additional stratifications, small towns recognize a substantial savings in their Cyber JIF premium.

## **XII. Next Meeting**

The next meeting will be in the Spring of 2024 with format to be determined.

Seeing no other business, the meeting adjourned at 2:45 pm.

File: TRICO/2023/EPL/Technology Liability Committee Meeting      Tab: 11/27/2023

## EXECUTIVE SAFETY COMMITTEE MEETING MINUTES

December 07, 2023 @ 9:00 AM

Via Zoom Conferencing

An Executive Safety Committee meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (“TRICOJIF”) was held via Zoom conferencing on Thursday, December 07, 2023. The meeting was called to order at 9:02 AM.

Those in attendance were:

Jeffre Celebre, *Chair*, **Vineland City**  
Robert Diaz, *Vice Chair*, **South Harrison Township**  
Pat Mason, **Monroe Township**  
Joy Gunn, **National Park Borough**  
Harry Moore, **Oldmans Township**  
Melissa Fackler, **Pilesgrove Township**  
Jena Dolbow, **Swedesboro Borough**  
Linda Gomaz, **Vineland City**  
Anjanette Scott, **Penns Grove Borough** (*Arrived 9:45 AM*)  
Dave Strout, **Cettei & Connell** (*Arrived 9:35 AM*)  
Joe Henry, **Hardenbergh Insurance J.A.**  
Jaclyn Lindsey, **Conner Strong and Buckelew**  
Rob Garish, *Assistant Director of Public Works*, **J.A. Montgomery Consulting**  
Debby Schiffer, *Wellness Director*, **Targeting Wellness, LLC**  
Christopher Winter, Sr., CPM, *Law Enforcement Risk Management Consultant*  
Paul A. Forlenza, MGA, *Executive Director*, **RPA a Division of Gallagher**  
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director*, **RPA a Division of Gallagher**  
Denise C. Plavchak, *Office Services Manager*, **RPA a Division of Gallagher**

Those **not** in attendance were:

Linda Gonzalez, **Fairfield Township**  
Lisa Jeffers, **Greenwich Township**  
Michael Razze, **Pitman Borough**  
Marty Uzdancovics, **Quinton Township**  
Jack Cimprich, **Upper Pittsgrove Township**  
Steve Eckman, **Len Eckman Insurance**  
Keith Hummel, *Safety Director*, **J. A. Montgomery Consulting**

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

**I. MEETING MINUTES – October 05, 2023 (E-mailed 11/21/2023)**

Mr. Celebre indicated that a copy of the October 05, 2023 Executive Safety Committee Meeting Minutes were e-mailed to all Committee members along with the notice for today's meeting.

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

**II. 3<sup>rd</sup> QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT (emailed 12/06/23)**

Mr. Garish referred the Committee to a copy of the 3<sup>rd</sup> Quarter Safety Director's Loss Control Report that was emailed to the Committee for their review. He then provided an abridged version of the report with the Committee.

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

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

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

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

*For details, please see the 3<sup>rd</sup> Quarter Safety Director's Loss Control Report attached.*

**III. SAFETY INTERVENTION / MONITORING**

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

**IV. JIF LOSS RATIO REPORTS – June 30, 2023**

Mr. Forlenza directed the Committee to pages 1-8 of the agenda packet, which depicts the *JIF Six-Year Average Loss Ratio Reports* valued as of September 30, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the TRICO JIF is 92.4%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF



loss funding assessment within the JIF's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee. Mr. Forlenza also noted the membership will be notified once these reports are available through Origami.

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

**V. MEL LOSS RATIO REPORTS –September 30, 2023**

Mr. Forlenza directed the Committee to pages 9- 16 of the agenda, which depict the *MEL Six Year Average Loss Ratio Reports* valued as of September 30, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the TRICO JIF is 99.0% as of September 30, 2023. He noted that this information pertains to member claims that exceed the Fund's Self Insured Retention (SIR) where the MEL picks up the claim cost after the local JIF exhausts its retention on a claim. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' MEL loss funding assessment within the MEL's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

Mr. Forlenza then explained that the MEL reviews the JIF's 10-year average loss ratio within the MEL layers to determine if the JIF should be experience rated by the MEL. He noted that due to the JIF's consistent high loss ratio within the MEL, the JIF is being experience rated in 2024. Mr. Forlenza then briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

Mr. Forlenza noted the membership would be notified once these reports are available through Origami. He also noted that all Members and Risk Management Consultants should review the information for accuracy and any discrepancies, questions and concerns, should be brought to the Executive Director's or Qual-Lynx's attention.

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

**VI. EXECUTIVE DIRECTOR REPORTS**

**Supervisory Investigation Reports**

Ms. Patel referred the Committee to page 17 of the agenda packet, which reflects TRICO JIF's Supervisor Investigation Report for October 2023. She reported that there were three (3) incidences out of nineteen (19) where Supervisor Investigation Reports were not provided.

Ms. Patel referred the Committee to page 18 of the agenda packet, which reflects Vineland City's Supervisor Investigation Report for October 2023. She reported that there were zero (0) incidences out of six (6) where Supervisor Investigation Reports were not provided.

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

**Police MVA: Workers Compensation Claims**

Ms. Patel directed the Committee's attention to pages 19-20 of the agenda, which provide an overview of Workers Compensation claims for Police Officers involved in automobile accidents. The reports include information for both the TRICO JIF and Vineland City. She briefly reviewed the reports highlighting that thirty-three (33) claims have a total incurred of \$2,026,514.49 for the TRICO JIF and that six (6) claims have a total incurred of \$70,068.85 for Vineland City.

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

**VII. REGIONAL TRAINING SCHEDULE**

Mr. Garish directed the Committee to page 15 of the 3<sup>rd</sup> Quarter Safety Director's report and reviewed the Regional Training schedule for 2023. He noted the Indoor Air Quality training that was scheduled for December 4, 2023 would now be held on December 11, 2023.

Mr. Garish asked if there are any topics the Committee would like to see for the coming year, and advised the following topics, E-JIF training (storm water management), accident investigations and CDL Entry Level Driver Training (ELDT) were recommended by the BURLCO & Atlantic JIF's Executive Safety Committee. The Committee was in agreement with the recommended topics for next year.

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

**VIII. MSI NEWSLETTER / BULLETINS**

Mr. Garish stated that the MEL distributes Safety Bulletins that are released in a MSI Newsletter twice a month. The Newsletter recaps the bulletins and messages that are released from the Safety Director's office or the MEL via their Mobile App. Mr. Garish then directed the members to the list of Safety Bulletins that were released since the Committee's last meeting as included on the Safety Committee agenda and highlighted few bulletins.

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

**IX. MEL SAFETY INSTITUTE**

Mr. Garish provided a brief review of the activity within the MEL Safety Institute for 07/01/2023 thru 09/30/2023:

- MSI NOW - 473
- MSI Live – via Zoom / In person – 430

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

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

**X. S: ERVE**

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

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

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

## **XI. POLICE TOPICS**

### **Police Ad Hoc Committee**

Mr. Garish mentioned the ACM, BURLCO & TRICO JIFs Police Ad Hoc Committee met on December 05, 2023. He then briefed the Committee on the topics that were discussed during the meeting. He then noted the next meeting would be scheduled for May 2024.

A Committee member inquired as to the number of attendees at the meeting. Mr. Garish advised there was approximately 30 attendees not counting staff from J.A. Montgomery, Mr. Forlenza and Ms. Patel.

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

## **XII. LAW ENFORCEMENT CONSULTANT**

Mr. Winter informed the Committee that the Report Writing training scheduled at the Cape May County Police Academy on October 25, 2023 was well attended by both ACM and TRICO JIF Police Officers.

Mr. Winter stated that Law Enforcement visits are ongoing. Mr. Winter advised the Committee that he is currently with agencies regarding their policies and procedures.

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

## **XIII. PEOSHA ADVISORY COMMITTEE UPDATES**

Mr. Garish directed the Committee's attention to pages 21-25 of the agenda packet, where they can find a copy of the PEOSHA Advisory Committee Meeting Notes. He noted that Mr. Saville from the Safety Director's office sits on the Advisory Committee.

Mr. Garish pointed out on page 25 of the agenda packet, which depicts the *Most Frequently Cited During Enforcement Visits* and reviewed some of the violations.

Mr. Garish advised the Committee that Mr. Saville would be retiring. Additionally, he mentioned two members of his office have submitted applications to fill the vacant seats on the PEOSH Advisory Committee. Mr. Garish emphasized the significance of maintaining a strong relationship with PEOSH and the importance of being able to effectively communicate important information to the rest of the membership.

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

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

#### ***XIV. MEL SAFETY & EDUCATION MEETING***

Mr. Forlenza noted the MEL Safety & Education Committee meeting minutes from October 27, 2023 are on pages 26-30 of the agenda packet. Mr. Forlenza stated we provide these meeting minutes to make the members aware of the activities and initiatives undertaken by the MEL around the State. He then reviewed some of the items that were discussed during the meeting such as the new MSI website, Lost Time Accident Frequency, bulletins and utilizations of the MSI. The next meeting will be on February 09, 2024.

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

#### ***XV. WELLNESS INITIATIVE***

Ms. Schiffer informed the Committee that she has been collaborating with wellness coordinators to visit towns and assist them in allocating any remaining balance of Wellness Incentive funds. She noted the other towns participation in wellness have been strong and proceeded to advise the Committee of the various wellness initiatives undertaken by the membership.

##### **Wellness Advisory Committee Report**

Ms. Schiffer mentioned that she will continue with the Wellness Advisory Committee for 2024 but will not include ACM JIF members, as they are no longer funding their Wellness Program. She plans to reach out to the existing participants of the Wellness Advisory Committee to request their continued participation.

##### **Wellness Newsletter**

Ms. Schiffer advised the Committee this quarter, the focus is on stress management and recently sent out information on mindful eating as the holidays are approaching.

##### **Transformational Leadership Program**

In addition, Ms. Schiffer updated the Committee stating that there are nine (9) open spots for the Transformational Leadership program with Dr. Elias. She indicated the next cohort would start in February 2024. Any member interested in participating in this program should contact Ms. Schiffer.

Mr. Forlenza inquired if the membership was notified that this is an optional training and not a required training by the JIF. Ms. Schiffer and Mr. Winter both confirmed the membership was notified that this is an optional training offered by the JIF. Mr. Forlenza informed the Committee, that there is a misconception throughout the membership that training is required by the JIF but truly the JIF does not require any training and is providing opportunities for the members to participate in training mandated by the State, Federal, Court decisions, and OSHA/PEOSHA in an efficient and effective manner.

#### **2023 Wellness Incentive Program Budget**

Mr. Forlenza directed the Committee's attention to page 31, which depicts the 2023 Wellness Incentive Program Budget. He noted that most members have either claimed or encumbered the funds. He emphasized that all encumbered fund must be claimed by February 01, 2024.

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

#### ***XVI. REVISED WELLNESS PROGRAM***

Please note this was discussed under the Safety Incentive Program portion of the meeting.

#### ***XVII. OPTIONAL SAFETY BUDGET***

Mr. Forlenza directed the Committee to a copy of the 2023 Optional Safety Budget Balance spreadsheet in the agenda packet on page 32. He reminded the Committee that the deadline to claim or encumber these funds is November 01, 2023. Mr. Forlenza noted that all encumbered funds must be claimed by February 01, 2024.

#### ***XVIII. SAFETY INCENTIVE PROGRAM***

##### **2022 Member Balances**

Mr. Forlenza directed the Committee to Page 33 of the agenda packet, which depicts the 2022 Safety Incentive Program member balances. He noted that all members have claimed their funds.

##### **2023 Safety Incentive Program**

Mr. Forlenza inquired if all members qualify for the 2023 Safety Incentive Program. Mr. Garish stated all members are on track to qualify.

Mr. Forlenza directed the Committee to page 34 of the agenda packet, which depicts the 2023 TRICO JIF Safety Incentive Program Budget. He then reviewed the line items in the budget noting that this year's Program has sufficient funding.

##### **2024 Safety Incentive Program**

Mr. Forlenza indicated that the 2024 Safety Incentive Program Budget would be amended to reflect the departure of East Greenwich.

Mr. Forlenza directed the Committee to page 35 of the agenda packet, which depicts the 2024 Safety Incentive Program Size Categories. He noted that there is one recommended change to the size category. He noted that in the 2023 Safety Incentive Program, Wenonah Borough was considered an extra small member and in the 2024 Safety Incentive Program, we are recommending Wenonah Borough be moved to the small size category due to increase in their

assessment over the past several years. The Committee approved the recommended change to move Wenonah Borough from extra small to small in the size category for the 2024 Safety Incentive Program.

Subsequently, he informed the Committee that this information would be incorporated into the final version of the Safety Incentive Program, which is scheduled for release in January by the Safety Director's office.

Mr. Forlenza directed the Committee's attention to page 36 of the agenda packet, where the proposed language change for the health and wellness section of the program was depicted. He proceeded to review the proposed changes. A Committee member expressed concerns about adding additional burdens to the smaller towns and requested the revised verbiage not be utilized. The Committee agreed and requested the verbiage remain the same and the topic should be revised in 2024.

***XIX. 2024 SAFETY KICKOFF BREAKFAST***

Mr. Forlenza informed the Committee that the 2024 Safety Breakfast would be held in the March/April period. Mr. Forlenza then requested authorization to reserve Auletto's Catering in Deptford for the event. The Committee granted authorization to reserve the facility.

Mr. Forlenza also informed the Committee that in the previous meeting, they had granted authorization to the Executive Director's office to secure a speaker for the Safety Breakfast. He urged the Committee to contact his office with any recommendations they may have for a speaker.

Furthermore, Mr. Forlenza mentioned that in the past, the Fund had distributed small gifts to the Claims, Wellness, and Safety Coordinators. He inquired whether the Committee would like to continue this practice, to which they expressed their desire to continue. Mr. Forlenza then requested authorization to purchase the gifts, which was granted by the Committee.

Lastly, Mr. Forlenza expressed his gratitude to the Committee for granting authorization to secure an audiovisual professional at the October meeting. A brief discussion ensued regarding the utilization of microphone by Speakers at the breakfast. It was recommended that all Speakers should utilize the microphone so they can be heard by all attendees.

***XX. 2024 SAFETY, WELLNESS & CLAIMS COORDINATORS ROUNDTABLE***

Mr. Forlenza advised the Committee once the 2024 Safety, Wellness & Claims Coordinator Roundtable will be held in the March/April timeframe virtually.

***XXI. NEXT MEETING:***

Mr. Forlenza noted that the next Committee meeting will be held in Spring 2024. He noted once the meeting dates for 2024 are finalized, they will be shared with the Committee. A Committee member inquired if the meeting dates can be shared with the Committee as soon as possible. Mr. Forlenza noted the meeting dates will be circulated as soon as they are finalized.

There being no further business, the meeting adjourned at 10:09 AM



## THIRD QUARTER SAFETY DIRECTOR'S REPORT

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

PREPARED BY

J. A. Montgomery Consulting

P.O. Box 99106

Camden, NJ 08101

## Table of Contents

|   |    |
|---|----|
| A. GENERAL DUTIES – EXECUTIVE SUMMARY .....                         | 2  |
| 1. Executive Safety Committee .....                                 | 3  |
| 2. Participation in Claims Process / Accident Investigation .....   | 3  |
| 3. Written Compliance Programs / Bulletin Updates .....             | 3  |
| B. PROGRAMS .....   | 3  |
| 1. Safety Incentive Program .....                                   | 3  |
| 2. Road, Sign, and Walkway Program.....                             | 5  |
| 3. Law Enforcement Services.....                                    | 5  |
| 4. S:ERVE / Attention and Distracted Driving .....                  | 6  |
| 5. Facility Checklist, Job Safety Observations, ToolBox Talks ..... | 7  |
| C. TRAINING .....   | 7  |
| 1. Regional Training / Additional Training.....                     | 8  |
| 2. MSI Training and Participation .....                             | 8  |
| D. ATTENDANCE / REPORTS .....                                       | 13 |
| 1. Attendance at Meetings of the Fund.....                          | 13 |
| 2. Monthly and Quarterly Reports.....                               | 13 |
| 3. 2023 Regional Training Plan .....                                | 14 |



# GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

## 2023 THIRD QUARTER SAFETY DIRECTOR'S REPORT

### A. GENERAL DUTIES – EXECUTIVE SUMMARY

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

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

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

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

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

Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

## 1. Executive Safety Committee

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

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

## 2. Participation in Claims Process / Accident Investigation

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

## 3. Written Compliance Programs / Bulletin Updates

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

## B. PROGRAMS

### 1. Safety Incentive Program (SIP)

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

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

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

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

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

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

## 2. Road, Sign, and Walkway Program

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

## 3. Law Enforcement Services

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

- September 21, 2023 (In-Person -Avalon)
- December 5, 2023 (Virtual)

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

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

[MSI - Law Enforcement Resources](#)

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

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

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

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

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

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

#### **4. S:ERVE & Attention and Distracted Driving**

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

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)

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

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

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

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

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

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

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

## C. TRAINING

### 1. Regional Training Plan / Additional Training

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

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

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

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

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

**Managers and Supervisor Training:**

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

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

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

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

**Annual Retreat** – July 25<sup>th</sup> & July 26<sup>th</sup> (In-Person) at Auletto Caterers.

## **2. MSI Training and Participation**

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

Newer training courses include but are not limited to:

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

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



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

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

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

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

Training is being offered on the new system for administrators and students.

- Click [here](#) for the FAQ about the MSI LMS System.
- Click [here](#) for the Learner Guide.
- Click [here](#) for the MSI LMS Student Training Video.
- Click [here](#) for the MSI LMS Administrator Training Video.

The MEL Safety Institute has (2) main training platforms offered to members:

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

**How do I know what courses are available?**

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

**How do I register?**

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

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



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

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

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

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

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

## MSI Info Graphics:

- Work Zone Safety- Short-Term Stationary
- Roadway Safety
- Lift Safety
- Three Points of Contact
- Bench Grinder Safety
- Seatbelt Safety
- Entering Residences
- Road to Resolving Conflict
- Leader or Boss
- MSI Constructive Feedback 2023

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

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

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

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

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

### Requirements:

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

### **Academy Open Enrollment:**

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

### **Open Enrollment Dates:**

- June 1–22, 2023 (Start Date: July 1, 2023)
- December 1-22, 2023 (Start Date: January 1, 2024)

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

- MSI Bulletins
- MSI Briefings
- MSI Fire/EMS
- MSI Forms / DOCS (Safety Checklist, Tool-Box Talks, JSO's)
- Model Policies / Procedures
- Defensive Driving
- MSI Videos
- MSI Model Policies
- MSI Risk Management

### **MSI Resources**

#### **Member Participation:**

TRICO JIF members participated in the following training courses from 7/1/2023 thru 9/30/2023:

- MSI LIVE: 430
- MSI NOW: 473

## **D. ATTENDANCE / REPORTS**

### **1. Attendance at Meetings of the Fund**

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

### **2. Monthly and Quarterly Reports Semi-Annual Loss Analysis**

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



## 2023 Regional Training Plan

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

**Date / Time: April 25 @ 10 AM**

**Location: Virtual (Zoom)**

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

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

### **#2 Topic: Back Safety Material Handling**

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

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

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

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

### **#3 Topic: Indoor Air Quality**

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

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

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

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

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

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



# 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

DRAFT



## NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** Monday, November 20, 2023

**To:** Board of Fund Commissioners  
Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund

**From:** Commissioner Razzo\_\_\_\_\_

**2024 Budget:** The Public Hearing for the NJ Cyber JIF 2024 proposed budget and assessments was held, and the enclosed budget was reviewed and adopted by the Board of Fund Commissioners.

**Training / Phishing and External Scanning Update** – D2 launched phishing exercises and external vulnerability scanning for members that submitted email and IP addresses.

**Cyber Website Members Only** - The Members Only login on the Cyber JIF website was launched in early November.

**Joint Cash Management & Investment Program (JCMI):** The MEL’s JCMI Operating Committee has put together a “Banking Best Practices” memorandum providing guidance for members to manage the growing fraud risk. The MEL Board of Fund Commissioners recommended it be included in the Cyber JIF’s Risk Management Program and a motion was passed to include it.

**2024 Meeting Platform** – The Fund office is expected to eliminate the use of the Zoom application for meetings and webinars. Microsoft Teams will become the default option for audio or video conferencing beginning January 2024.

**Next Meeting:** The next meeting will be the 2024 Reorganization. The Cyber JIF has been meeting virtually on the third Thursday. Following that, the Board voted to hold the reorganization meeting on January 18, 2024, at 2:00 PM. The Board deemed it would be adequate to meet every other month in 2024.



# Cyber Risk Management Fund

## Adopted FY2024 Budget

|  | Annualized FY2023   | Adopted FY2024      | Change            |              |
|--|---------------------|---------------------|-------------------|--------------|
|  |                     |                     | \$                | %            |
| <b>Claims Fund</b>                         |                     |                     |                   |              |
| 1 Retained Claims                          | \$ 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 <b>Total Claims Fund</b>                 | <b>\$ 4,447,138</b> | <b>\$ 4,552,556</b> | <b>\$ 105,418</b> | <b>2.37%</b> |
| 5  |                     |                     |                   |              |
| <b>6 Expenses</b>                          |                     |                     |                   |              |
| 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 <b>Sub Total Risk Control</b>           | <b>\$ 1,108,791</b> | <b>\$ 1,130,967</b> | <b>\$ 22,176</b>  | <b>2.00%</b> |
| 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 <b>Sub Total Administration</b>         | <b>\$ 420,000</b>   | <b>\$ 428,400</b>   | <b>\$ 8,400</b>   | <b>2.00%</b> |
| 26   |                     |                     |                   |              |
| 27 General Contingency                     | \$ 347,170          | \$ 336,919          | \$ (10,251)       | -2.95%       |
| 28   |                     |                     |                   |              |
| 29 <b>Total Expenses &amp; Contingency</b> | <b>\$ 1,875,961</b> | <b>\$ 1,896,286</b> | <b>\$ 20,325</b>  | <b>1.08%</b> |
| 30   |                     |                     |                   |              |
| 31 <b>Total Budget</b>                     | <b>\$ 6,323,099</b> | <b>\$ 6,448,842</b> | <b>\$ 125,743</b> | <b>1.99%</b> |



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** November 15, 2023

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

**From:** Commissioner Razzo\_\_\_\_\_

**Subject:** November MEL Report

**2024 Rate Table & Budget:** Following a public hearing, the Board of Fund Commissioners adopted the enclosed 2024 Rate Table and Budget.

Executive Director submitted a copy of the correspondence to the newly appointed Commissioner of DOBI outlining various matters impacting Joint Insurance Funds and their member entities.

**2024 Excess Renewals:** Underwriting Manager is still marketing and negotiating the 2024 renewals. MEL Board authorized the Reinsurance Committee, comprised of the MEL Chair & Secretary, MEL Executive Director, the local JIF Executive Directors, Underwriting Manager, Actuary and Attorney to negotiate with excess carriers and enter into the required agreements for excess insurance. Underwriting Manager will also be working with the Qualified Purchasing Agent (QPA) to meet filing requirements with the Comptroller's Office.

**Origami:** The MEL's contract with Origami includes a predetermined amount of support hours for each year (May to May). This year, a lot of hours were exhausted since PERMA's claims team worked extensively with Origami to link primary to excess claims to provide accurate claims information to strengthen our claims data analytics as well as to improve our data for marketing. Enclosed is a charge order to add more hours at a cost of \$22,500. Last month, the board approved a statement of work to begin to download Public Officials/Employment Practices claim data from Summit Risk. Board of Commissioners approved the amendment.

**Second Actuarial Analysis:** At the September meeting, the Board accepted the recommendation of the Management Committee to conduct a second actuarial analysis by Actuarial Advisors Inc. for a fee not to exceed \$30,000. MEL Board of Commissioners adopted a resolution to memorialize the appointment.

PERMA staff met with Actuarial Advisors Inc. on October 19, 2023 to outline the information needed in order to begin the review.

**RCF Report:** The RCF met on October 18th and adopted their 2024 budget and voted to accept member JIFs' transfer of Fund Year 2019 claim liabilities. Commissioner Clarke submitted a report on the meeting. In addition, the board adopted a resolution authorizing the transfer of MEL 2019 liabilities valued as of December 31, 2023.

Board elected Commissioner John Clark as its 2024 representative to the Municipal Excess Liability Residual Claims Fund. The RCF will meet next on Monday January 8, 2024 at 10:30AM.

**Joint Cash Management & Investment Program (JCMI):** The JCMI Operating Committee has put together a "Banking Best Practices" memorandum providing guidance for members to manage the growing fraud risk. Memorandum will be distributed to members this month. These Best Practices are expected to be included the Cyber JIF's Risk Management Program.

**Marketing Committee:** This committee met on October 19, 2023; Meeting minutes distributed for information.

**Safety & Education Committee:** This committee met on October 27, 2023; meeting minutes distributed for information.

The MEL's Mobile App has not been available for a few months due to a problem with Apple. Princeton Strategic Communications (PSC) has been working on resolving this issue & believes it will be available very soon.

**Coverage Committee:** This committee met on November 2, 2023; the meeting minutes for information. Coverage Committee appointed a task force to review the MEL's limits for crime coverage.

**Legislative Committee:** This committee is scheduled to meet on November 15, 2023 at 11:00AM at the Sheraton Hotel, Atlantic City. For information, a copy of a resolution drafted by the Fund office and was submitted to the NJ State League of Municipalities (NJSLOM) at their request. The resolution outlines the various matters impacting joint insurance funds and their member entities.

**Claims Committee:** This committee met on October 18, 2023; minutes of these meetings were sent to the full MEL Board separately from the agenda.

**Cyber JIF:** The Cyber JIF met on October 19, 2023 to introduce the 2024 budget and schedule a public hearing for November 20, 2023. Meeting minutes distributed for information.

**2023/2024 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar will focus on Local Government Risk Management. A seminar is scheduled to take place during the NJSLOM conference on November 15, 2023 at **2:00PM** in Room 303 of the AC Convention Center.

**Power of Collaboration:** Enclosed in the agenda is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the importance and priority the MEL has placed on risk control and safety training. Supported by a dedicated staff of experienced professionals, the MEL Safety Institute (MSI) – now in its 21st year – provides MEL JIF members with essential training, onsite risk management and more.

**2024 Meeting Dates:** As a reminder, the following 2024 dates were presented at last month's meeting for consideration. With the exception of the March and November, all meetings will be held at the Forsgate Country Club in Monroe, NJ at 11:15AM.

Monday January 8, 2024

March – To be Determined

Monday June 10, 2023

Monday September 9, 2024

Wednesday October 16, 2024

Wednesday November 20, 2024

As previously discussed, the MEL's Sub-Committee Charters include a requirement that committees report annually to the Board. This has historically been met by expanding the March meeting into an Annual Retreat.

A meeting of the Management Committee will be scheduled to consider various options for sub-committees to deliver an annual report on their activities.

**NEW BUSINESS:**

David Grubb, Executive Director of the Municipal Excess Liability Joint Insurance Fund since 1990 announced that he is stepping down; Joseph Hrubash succeeds him as the Executive Director (Joe has been serving as co-Executive Director). Fund Commissioners expressed their appreciation for Mr. Grubb's leadership and contributions with a standing ovation. Mr. Grubb added that he will assume the title MEL Executive Director Emeritus and will also continue to serve as Executive Director to the Bergen County Municipal Joint Insurance Fund and will remain active with MEL affairs through that role and through Perma's administration.

Chairwoman Joy Tozzi: Chairwoman expressed her appreciation for the support of the MEL Board of Fund Commissioner and MEL Fund Professionals throughout her two-year tenure as the MEL Chair.

| <b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b> |  |                        |                      |               |               |
|--|--|------------------------|----------------------|---------------|---------------|
| <b>2024 BUDGET FOR ASSESSMENT CALCULATION</b>          |  |                        |                      |               |               |
|  |  | <b>A</b>               | <b>B</b>             | <b>B-A</b>    | <b>B-A</b>    |
|  |  | <b>BUDGET</b>          | <b>BUDGET</b>        |               |               |
|  | <b>APPROPRIATIONS</b>                          | <b>2023 ANNUALIZED</b> | <b>2024 PROPOSED</b> | <b>\$</b>     | <b>%</b>      |
|  | <b>I. CLAIMS AND EXCESS INSURANCE PREMIUMS</b> |                        |                      | <b>CHANGE</b> | <b>CHANGE</b> |
| 1  | CLAIMS   |                        |                      |               |               |
| 2  | Excess Liability:                              |                        |                      |               |               |
| 3  |  |                        |                      |               |               |
| 4  | To 500K  | 3,928,658              | 4,637,992            | 709,334       | 18.06%        |
| 5  | 1.5MIL Ex 500K                                 | 7,771,872              | 8,835,143            | 1,063,272     | 13.68%        |
| 6  | 3MIL ex 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   | JIF 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   | Actuary  | 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%        |

**2024 CERTIFIED MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND ASSESSMENTS**

|  |                  |
|--|------------------|
| 1 Atlantic County Municipal Joint Insurance Fund                           | \$ 6,459,869.00  |
| 2 Bergen County Municipal Joint Insurance Fund                             | \$ 6,806,700.00  |
| 3 Burlington County Municipal Joint Insurance Fund                         | \$ 3,315,365.00  |
| 4 Camden County Municipal Joint Insurance Fund                             | \$ 5,542,993.00  |
| 5 Central Jersey Joint Insurance Fund                                      | \$ 6,548,142.00  |
| 6 Monmouth Municipal Joint Insurance Fund                                  | \$ 6,049,008.00  |
| 7 Morris County Municipal Joint Insurance Fund                             | \$ 8,642,858.00  |
| 8 Ocean County Municipal Joint Insurance Fund                              | \$ 7,333,444.00  |
| 9 Professional Municipal Management Joint Insurance Fund                   | \$ 1,702,467.00  |
| 10 South Bergen Municipal Joint Insurance Fund                             | \$ 5,777,608.00  |
| 11 Suburban Municipal Joint Insurance Fund                                 | \$ 2,370,086.00  |
| 12 Suburban Meter Joint Insurance Fund                                     | \$ 2,610,418.00  |
| 13 Mid Jersey Municipal Joint Insurance Fund                               | \$ 3,077,561.00  |
| 14 New Jersey Self Insuror's Joint Insurance Fund                          | \$ 1,662,941.00  |
| 15 Gloucester/Cumberland and Salem Counties Municipal Joint Insurance Fund | \$ 4,616,882.00  |
| 16 Public Alliance Insurance Fund  | \$ 2,356,038.24  |
| 17 New Jersey Public Housing Authority Joint Insurance Fund                | \$ 6,751,365.00  |
| 18 New Jersey Utility Authorities Joint Insurance Fund                     | \$ 1,303,218.00  |
| 19 First Responders Joint Insurance Fund                                   | \$ 1,262,720.00  |
| 20 School Alliance Insurance Fund  | \$ 50,000.00     |
| 21 New Jersey Counties Excess Liability Fund                               | \$ 1,000.00      |
| TOTAL  | \$ 84,240,683.24 |

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES  
MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2023 \_\_\_\_\_**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO  
EXECUTE REVISED ONE YEAR CONTRACTS WITH D2 TO PROVIDE EXTERNAL  
NETWORK VULNERABILITY SCANNING AND EXTERNAL NETWORK  
PENETRATION TESTING FOR THE MEMBERS OF THE GLOUCESTER, SALEM,  
CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND EFFECTIVE  
JANUARY 1, 2023**

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

**WHEREAS**, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**WHEREAS**, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

**WHEREAS**, on July 29, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members for a period of up to three (3) years; and

**WHEREAS**, after careful consideration, on December 20, 2021, the FUND awarded a contract to D2 via Resolution 2021-37 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$129,010.00; and

**WHEREAS**, the FUND members continued to need External Network Vulnerability Scanning and External Network Penetration Testing to help protect themselves from the risk associated with the use of technology; and

**WHEREAS**, on December 19, 2022, the Executive Committee approved Resolution 2022-44 awarding Year 2 of the three (3) year proposal to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$118,505; and

**WHEREAS**, following the December 19, 2022 meeting it was determined that Resolution 2022-44 contained an error in the not to exceed contract amount; and

**WHEREAS**, on February 27, 2023, the Executive Committee approved Resolution 2023-23, which amended Resolution 2022-44, authorizing the FUND Chair and FUND Secretary to execute a contract with D2 for Year 2 of the three (3) year proposal to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$125,140; and

**WHEREAS**, effective January 1, 2023, the FUND became a member of the Cyber Risk Management Joint Insurance Fund (Cyber JIF); and

**WHEREAS**, the Cyber JIF adopted a reimbursement program at their October 19, 2023 meeting that allows member JIFs that had previously awarded contracts for cyber risk management programs, which are available through the Cyber JIF, to seek reimbursement of their costs from the Cyber JIF for these same services effective September 1, 2023; and

**WHEREAS**, the Contract originally entered into with D2 for 2023 provided that the fee to be paid to D2 was in the amount of \$6,634.80 for External Network Vulnerability Scanning and in the amount of \$118,504.90 for External Network Penetration Testing, and it has been determined to be in the best interests of the FUND to enter into two (2) separate Amended Contracts with D2, with the first Amended Contract being for External Network Vulnerability Scanning at a cost of \$6,634.80, and the second Amended Contract being for External Network Penetration Testing at a cost of \$118,504.90; and

**WHEREAS**, this Amended Contract to be awarded to D2 for External Network Vulnerability Scanning in the amount of \$6,634.80 is under the bid threshold of the Local Public Contracts Law (LPCL), and therefore, the Competitive Contract/Bidding requirements of the LPCL are inapplicable; and

**WHEREAS**, the FUND is entitled to reimbursement for the pro-rated costs for External Network Vulnerability Scanning from September 1, 2023 to December 31, 2023, and that reimbursement under this Amended Contract shall be in the amount of \$2,211.60; and

**WHEREAS**, the funds to pay for these services are included in the FUND's 2023 Budget.

**NOW THEREFORE BE RESOLVED** that the FUND Chair and FUND Secretary are hereby authorized to execute the two (2) separate Amended 2023 Contracts with D2, as herein described, and copies of which are attached hereto, to provide External Network Vulnerability Scanning at a cost not to exceed \$6,634.80 and External Network Penetration Testing at a cost not to exceed \$118,504.90 for a period of one year beginning January 1, 2023; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution shall be provided to the Executive Director's office, the Fund Treasurer, and D2 for their information and knowledge.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties  
Municipal Joint Insurance Fund at a public meeting held on December 18, 2023.

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

Attest: \_\_\_\_\_ By: \_\_\_\_\_  
Fund Secretary Fund Chair

Date: December 18, 2023



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

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO  
EXECUTE A ONE-YEAR CONTRACT WITH WIZER TO PROVIDE EMPLOYEE  
CYBER HYGIENE TRAINING, SECURITY AWARENESS NOTIFICATIONS, AND  
PHISHING ASSESSMENTS TO THE MEMBERS OF THE GLOUCESTER, SALEM,  
CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND EFFECTIVE  
JANUARY 1, 2024 AT A COST NOT TO EXCEED \$11,872**

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

**WHEREAS**, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**WHEREAS**, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

**WHEREAS**, on July 29, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members for a period of up to three (3) years; and

**WHEREAS**, an Evaluation Committee made up of Fund Commissioners representing the Gloucester, Salem, Cumberland Counties, Burlington County, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds met on November 10, 2021 to evaluate the responses received based upon the evaluation criteria included in the RFP; and

**WHEREAS**, after careful consideration, the members of the Evaluation Committee recommended that the FUND award a contract to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$14,840; and

**WHEREAS**, the FUND members continued to need Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to help protect themselves from the risk associated with the use of technology; and

**WHEREAS**, it was the recommendation of the Employment Practices & Cyber Liability Committee that the FUND award Year 2 of the three (3) year proposal to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$13,356; and

**WHEREAS**, as a result of the FUND members continuing to need Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to help protect themselves from the risk associated with the use of technology, the Employment Practices & Cyber Liability Committee has recommended that the FUND award Year 3 of the three (3) year proposal to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one (1) year beginning January 1, 2024, at a cost not to exceed \$11,872; and

**WHEREAS**, funds to pay for these services are included in the FUND's 2024 Budget; and

**WHEREAS**, effective January 1, 2023, the FUND became a member of the Cyber Risk Management Joint Insurance Fund (Cyber JIF); and

**WHEREAS**, the Cyber JIF adopted a reimbursement program at their October 19, 2023 meeting that allows member JIFs that have existing proposals for cyber risk management programs, which are available through the Cyber JIF, to seek reimbursement of their 2024 costs for these same services from the Cyber JIF;

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a Contract with WIZER, a copy of which is attached hereto, to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2024, at a cost not to exceed \$11,872; and

**BE IT FURTHER RESOLVED**, that a copy of this Resolution shall be provided to the Executive Director's office, Wizer, and Fund Treasurer, for their information and knowledge.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on December 18, 2023.

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

Attest: \_\_\_\_\_  
Fund Secretary

By: \_\_\_\_\_  
Fund Chair

Date: December 18, 2023

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES  
MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2023\_\_\_\_\_**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO  
EXECUTE A ONE-YEAR CONTRACT WITH D2 TO PROVIDE EXTERNAL  
NETWORK VULNERABILITY SCANNING FOR THE MEMBERS OF THE  
GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT  
INSURANCE FUND EFFECTIVE JANUARY 1, 2024 AT A COST NOT TO EXCEED  
\$6,635**

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

**WHEREAS**, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**WHEREAS**, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

**WHEREAS**, on July 29, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the technology related risk management services on behalf of its members for a period of up to three (3) years; and

**WHEREAS**, after careful consideration, on December 20, 2021, the FUND awarded a contract to D2 via Resolution 2021-37 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$129,010; and

**WHEREAS**, the FUND members continued to need External Network Vulnerability Scanning and External Network Penetration Testing to help protect themselves from the risk associated with the use of technology; and

**WHEREAS**, on December 19, 2022, the Executive Committee approved Resolution 2022-44 awarding Year 2 of the three (3) year proposal to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$118,505; and

**WHEREAS**, following the December 19, 2022 meeting it was determined that Resolution 2022-44 contained an error in the not to exceed contract amount; and

**WHEREAS**, on February 27, 2023, the Executive Committee approved Resolution 2023-23, which amended Resolution 2022-44, authorizing the FUND Chair and FUND Secretary to execute a contract with D2 for Year 2 of the three (3) year proposal to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$125,140; and

**WHEREAS**, on December 18, 2023, the FUND adopted Resolution 2023-43 authorizing the Fund Chair and Fund Secretary to execute amended contracts to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members effective January 1, 2023; and

**WHEREAS**, after careful consideration it has been determined to be in the Fund's best interest to award the third year of the three year proposal from D2 for External Network Vulnerability Scanning at a cost not to exceed \$6,634.80; and

**WHEREAS**, the funds to pay for these services are included in the FUND's 2024 Budget; and

**WHEREAS**, effective January 1, 2023, the FUND became a member of the Cyber Risk Management Joint Insurance Fund (Cyber JIF); and

**WHEREAS**, the Cyber JIF adopted a reimbursement program at their October 19, 2023 meeting that allows member JIFs that have existing proposals for cyber risk management programs, which are available through the Cyber JIF, to seek reimbursement of their 2024 costs for these same services from the Cyber JIF;

**NOW THEREFORE BE RESOLVED** that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with D2, as herein described, to provide External Network Vulnerability Scanning at a cost not to exceed \$6,634.80 for a period of one year beginning January 1, 2024; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution shall be provided to the Executive Director's office, the Fund Treasurer, and D2 for their information and knowledge.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on December 18, 2023.

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

Attest: \_\_\_\_\_ By: \_\_\_\_\_  
Fund Secretary Fund Chair

Date: December 18, 2023

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES  
MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2023 \_\_\_\_\_**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO  
EXECUTE A ONE-YEAR CONTRACT WITH D2 TO PROVIDE EXTERNAL  
NETWORK PENETRATION TESTING FOR THE MEMBERS OF THE GLOUCESTER,  
SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND  
EFFECTIVE JANUARY 1, 2024 AT A COST NOT TO EXCEED \$118,505**

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

**WHEREAS**, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**WHEREAS**, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

**WHEREAS**, on July 29, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the technology related risk management services on behalf of its members for a period of up to three (3) years; and

**WHEREAS**, after careful consideration, on December 20, 2021, the FUND awarded a contract to D2 via Resolution 2021-37 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$129,010; and

**WHEREAS**, the FUND members continued to need External Network Vulnerability Scanning and External Network Penetration Testing to help protect themselves from the risk associated with the use of technology; and

**WHEREAS**, on December 19, 2022, the Executive Committee approved Resolution 2022-44 awarding Year 2 of the three (3) year proposal to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$118,505; and

**WHEREAS**, following the December 19, 2022 meeting it was determined that Resolution 2022-44 contained an error in the not to exceed contract amount; and

**WHEREAS**, on February 27, 2023, the Executive Committee approved Resolution 2023-23, which amended Resolution 2022-44, authorizing the FUND Chair and FUND Secretary to execute a contract with D2 for Year 2 of the three (3) year proposal to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$125,140; and

**WHEREAS**, on December 18, 2023, the FUND adopted Resolution 2023-43 authorizing the Fund Chair and Fund Secretary to execute amended contracts to provide External Network Vulnerability Scanning and External Network Penetration Testing to the member effective January 1, 2023; and

**WHEREAS**, after careful consideration it has been determined to be in the Fund's best interest to award the third year of the three year proposal from D2 for External Network Penetration Testing at a cost not to exceed 118,505; and

**WHEREAS**, the funds to pay for these services are included in the FUND's 2024 Budget.

**NOW THEREFORE BE RESOLVED** that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with D2, as herein described, to provide External Network Penetration Testing at a cost not to exceed \$118,505 for a period of one year beginning January 1, 2024; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution shall be provided to the Executive Director's office, the Fund Treasurer, and D2 for their information and knowledge.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on December 20, 2023.

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

Attest: \_\_\_\_\_ By: \_\_\_\_\_  
Fund Secretary Fund Chair

Date: December 18, 2023

# GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

## Administrative Policies & Procedures

Date Adopted: 12/18/2023

**POLICY:** Surplus Distribution

**PURPOSE:** To Create a Guideline for Recommending an Amount of Surplus to Distribute from the Closed Years' Fund

\*\*\*\*\*

Shortly after receipt of the Fund's December 31<sup>st</sup> Financial Audit the Finance Committee meets to determine whether the Fund should declare a dividend from Closed Years Surplus. If the Finance Committee finds that the Fund is in a position to release a portion of available surplus they shall recommend a distribution in a manner consistent with State regulations NJAC 11:15-2.21. According to the Bylaws:

*Any monies for a Fund year in excess of the amount necessary to fund all obligations for that fiscal year as certified by an actuary may be declared to be refundable by the Executive Committee—no sooner than twenty four (24) months after the end of the fiscal year. (N.J.A.C. 11:15-2.21(a)).*

Fund members share in a surplus distribution (dividend) in direct proportion to their share of member JIF assessments for that Fund Year. Thus, if a member's contribution comes to 2% of a Fund Year JIF Budget, they will receive 2% of that year's surplus distribution.

*A refund for any fiscal year shall be paid directly to the member only in proportion to the member's participation in the fund for such year. Payment of a refund on a previous year is not contingent on the member's continued membership in the fund after that year (N.J.A.C. 11:15-2.21(e)); or*

*At the option of the member the refund may be retained by the Fund and applied towards the member's next annual contribution/assessment, or for the payment, in part or in whole, of any current demand for supplemental contribution/assessment for a prior Fund year or years (N.J.A.C. 11:15-2.21(f)).*

Some of the factors that the Finance Committee may consider in determining the amount, if any, of surplus to distribute are:

- a.) The Administrative Code and the Fund Bylaws.
- b.) The amount of surplus available in Closed Years only. Open Fund Years may not be considered. A Fund Year is considered "Closed" when all loss reserves and IBNR reserves are transferred to the Residual Claims Fund (RCF).

- c.) The ratio of the current budget to unencumbered surplus as suggested from time to time by the Fund Actuary to ensure adequate surplus to cover potential poor performing Fund Years.
- d.) Financial position in Open Fund Years and recent loss history of the Fund.
- e.) A consistent release of surplus, rather than a dramatic swing in the amount of surplus released each year.

The Executive Director's office shall prepare exhibits for consideration by the Finance Committee that contain:

- a.) The amount of surplus available for distribution within each closed Fund Year.
- b.) Historical dividend distributions

Once the Finance Committee arrives at a recommended surplus distribution, the Executive Director shall prepare exhibits that display the amount of dividend each member will receive according to *(N.J.A.C. 11:15-2.21(e))*.

The Finance Committee shall present its recommendation to the Executive Committee who may formally declare a release of surplus by resolution. The Executive Director's office shall make the necessary filings in accordance with NJAC 11:15-2.21 and, once approved, inform the members of their options to receive their dividends.

### **Distribution of Funds:**

Existing members of the Fund will have the option to take their portion of the surplus distribution in the form of a check made payable to the member municipality, as a credit against their next year's assessment, left on deposit in the Fund's Aggregate Excess Loss Contingency Fund (AELCF) or any combination of the aforementioned options. The Executive Director's office shall work with each existing member receiving a portion of the surplus to execute the necessary documentation in accordance with the member's determination for their share of the surplus distribution.

Municipalities that were members of the Fund during Fund Years from which surplus is being released; however, are not members of the Fund when the surplus is authorized to be released, shall not be eligible to receive any portion of the surplus until the following conditions are 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 by the Executive Director's Office to determine the likelihood of an additional assessment from the Municipal Excess Liability Joint Insurance Fund (MEL JIF) and 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.



Prior Fund members that do not meet the above criteria will have their portion of any surplus released placed in the AELCF until which time that member meets the above criteria. The Fund Treasurer shall keep a separate accounting of these funds for each member.