



January 24, 2024

Ms. Carolina Chong, Insurance Examiner (*via email only*)
 State of New Jersey
 Department of Banking and Insurance
 PO Box 325
 Trenton, NJ 08625

Mr. Nicholas Bennett (*via email only*)
 State of New Jersey
 Department of Community Affairs
 Division of Local Government Services
 PO Box 803
 Trenton, NJ 08625-0803

RE: TRICO 2024 Reorganization Filing

Dear Ms. Chong and Mr. Bennett:

Pursuant to N.J.S.A. 40A:10-36 enclosed please find the following documents:

1. List of 2024 Fund Commissioners
2. List of 2024 Fund Professionals
3. Appendix Exhibit A – Certification of Joint Insurance Fund Professionals
4. Reorganization Resolutions as listed below:

| | |
|----------------|---|
| Resolution #1 | Confirming the Election of a Chairman and Secretary |
| Resolution #2 | Confirming the Election of an Executive Committee and Alternates for the Fund Year 2024 |
| Resolution #3 | Appointing Professional Staff – Non Fair & Open |
| Resolution #4 | Appointing Professional Staff –Fair & Open |
| Resolution #5 | Approving Defense Attorneys |
| Resolution #6 | Recommending the EPL/POL Defense Panel |
| Resolution #7 | Appointing Conflict Attorney |
| Resolution #8 | Adopting Cash and Investment Policy |
| Resolution #9 | Adopting Procedures in Compliance with the Open Public Meetings Act |
| Resolution #10 | Adopting Fiscal Policies and Procedures |
| Resolution #11 | Adopting Administrative Policies and Procedures |
| Resolution #12 | Designating the Executive Director as the Public Agency Compliance Officer in Accordance with the Affirmative Action Regulations issued by the Department of the Treasury |
| Resolution #13 | Adopting and Establishing a Conflict of Interest Policy |
| Resolution #14 | Establishing a Fund Records Program |

| | |
|----------------|---|
| Resolution #15 | Establishing the 2024 Plan of Risk Management |
| Resolution #16 | Designation of a Certifying and Approving Officer |
| Resolution #17 | Authorizing Reimbursement of Travel Expenses for Authorized Official Travel |

Appendix Exhibit B Data Form(s), if required, and Appendix Exhibit C – Certification of Joint Insurance Fund Data Forms will be forwarded upon receipt of the properly executed service contracts. Should you have any questions or require any additional information, please contact me at (856) 446-9135.

Very truly yours,

Paul A. Forlenza

Paul A. Forlenza, MGA
Executive Director

Enclosures

cc: Kamini Patel, Kamini Patel, MBA, CIC, CPCU, AIDA ®, Deputy Executive Director, ACMJIF (w/o attachments)

File: TRICO\2024\ State Filing; Tab: Annual Filing (w/attachments)

| TRICO MEMBER | TRICO 2024_FUND COMMISSIONER |
|-------------------------------|-------------------------------------|
| Carneys Point Township | Ken Brown |
| Clayton Borough | Sue Miller |
| Deptford Township | Colleen Emmons |
| Elk Township | Carolyn King-Sammons |
| Elsinboro Township | Douglas L Hogate Sr |
| Fairfield Township | Michael Burden |
| Franklin Township | Barbara Freijomil |
| Glassboro Borough | Clark Pierpont |
| Greenwich Township | Lisa Jeffers |
| Harrison Township | Dennis Chambers |
| Hopewell Township | John Hitchner |
| Logan Township | Will Pine |
| Lower Alloways Creek Township | Kevin Clour |
| Mannington Township | Luke S Patrick Jr |
| Mantua Township | Jennica Bileci |
| Monroe Township | Patrick Mason |
| National Park Borough | Joy Gunn |
| Oldmans Township | Harry Moore |
| Paulsboro Borough | Susan Jacobucci |
| Penns Grove Borough | Anjanette Scott |
| Pennsville Township | Daniel J Neu |
| Pilesgrove Township | Melissa Fackler |
| Pitman Borough | Michael Razze |
| Quinton Township | Marjorie Sperry |
| Shiloh Borough | Brad Campbell |
| South Harrison Township | Robert Diaz |
| Swedesboro Borough | Jena Dolbow |
| Upper Pittsgrove Township | Jack Cimprich |
| Vineland City | Jeffre Celebre |
| Washington Township | Colette Bachich |
| Wenonah Borough | Karen Sweeney |
| West Deptford Township | Tyler Rost |
| Westville Borough | Nicole O'Hara |
| Woodbury City | Cassidy Swanson |
| Woodbury Heights Borough | Shannon Elton |
| Woolwich Township | Jane DiBella |

2024 FUND PROFESSIONALS

ACTUARY

Eric Bause, ARM
Kyle Mrotek, FCAS, MAAA
 The Actuarial Advantage
 227 Market Street, Suite B
 Camden, NJ 08102
 Eric: (610) 627-0704
 Kyle: (262) 402-8612
 Email: FirstInitialLastName@taa-inc.com

ADMINISTRATIVE CONSULTANT

Cate Kiernan, Account Manager
 PERMA, Inc.
 9 Campus Drive, Suite 216
 Parsippany, NJ 07054-4412
Main Phone: (201) 881-7632
Fax #: (201) 881-7633
 Email: catek@permainc.com

ADMINISTRATOR

Paul Forlenza, Executive Director
Kamini Patel, Deputy Executive Director
Kris Kristie, Account Manager
Jodi Palmeri, Sr. Financial Analyst
Tracy Forlenza, Financial Analyst
Megan Matro, Marketing Specialist
 Risk Program Administrators
 6000 Sagemore Drive, Suite 6203
 PO Box 488
 Marlton, NJ 08053
Main Phone: (856) 446-9100
 Paul Forlenza (856) 446-9135
 Kamini Patel (856) 446 9112
 Kris Kristie (856) 446-9136
 Jodi Palmeri (856) 446-9134
 Tracy Forlenza (856) 446-9143
 Megan Matro (856) 446-9141
Fax #: (856) 446-9149
 Email: Firstname_Lastname@RPAdmin.com

PAYROLL AUDITOR

James Miles, CPA, Partner
Dennis Skalkowski
 Bowman & Company, LLP
 6 North Broad St, Ste 201
 Woodbury, NJ 08096
Main Phone: (856) 821-6860
Fax #: (856) 782-5017
 Email: FirstInitialLastName@bowmanllp.com

AUDITOR

Jim Miles, CPA, RMA, Partner

Dennis Skalkowski, Partner
 Bowman & Company, LLP
 6 North Broad Street, Suite 201
 Woodbury, NJ 08096
Main Phone: (856)782-2884
Fax #: (856) 782-5084
 Email: jmiles@bowmanllp.com

CLAIMS ADMINISTRATOR

Chris Roselli, Account Mgt/Liability Claims (609-833-2176)
Tammy Langsdorf, WC Sup. (609-833-2921)
Joe Lisciandri, Sup. Property Claims (609-601-3192)
 Qual-Lynx
 100 Decadon Drive
 Egg Harbor Township, NJ 08234
Main Phone: (609) 653-8400
Fax #: (609) 926-9270
 Email: FIRSTINITIALLASTNAME@qual-lynx.com

FUND UNDERWRITER

Ed Cooney, Account Executive
 Conner Strong & Buckelew
 9 Campus Drive, Suite 216
 Parsippany, NJ 07054-4412
Direct Phone: (973)-659-6424
 Email: ecooney@connerstrong.com

LOSS CONTROL SERVICES

Keith Hummel, Safety Director
Rob Garish, Consultant
Jacqueline Cardenosa, Consultant
Tom Reilly, Consultant
Melissa Meccariello, Admin
 J. A. Montgomery Consulting
 P.O. Box 99106
 Camden, NJ 08101
Toll Free: (877) 398-3046
 Hummel Office: (856) 552-6862
 Garish Office: (856) 552-4650
 Cardenosa Office: (856) 552-6888
 Reilly Office: (856) 44609205
 Meccariello Office: (856) 479-2070
Fax #: (732) 393-8034
 Email: FirstInitialLastname@jamontgomery.com

PROPERTY APPRAISER

Mel Ngayan, Regional Director
 AssetWorks, LLC
 261 Old York Rd, Suite 305

2024 FUND PROFESSIONALS

Jenkintown, PA 19046

Main Phone: (800) 876-0363 x1352

Fax #: (215) 354-1086

Email: Melvin.ngayan@assetworks.com

RECORDING SECRETARY

Kris Kristie

c/o RPA

6000 Sagemore Drive, Suite 6203

PO Box 489

Marlton, NJ 08053-3900

Main Phone: (856) 446-9136

Email: Kristi_Kristie@RPAdmin.com

SOLICITOR & SUBROGATION ATTORNEY

David S. DeWeese, Esquire

The DeWeese Law Firm, P.C.

3200 Pacific Avenue

Wildwood, NJ 08260

Main Phone: (609) 522-5599

Fax #: (609) 522-3003

Email: david@deweeseeslawfirm.com

MANAGED CARE

Karen Beatty, Client Services Manager

QualCare, Inc

100 Decadon Drive

Egg Harbor Township, NJ 08234

Phone #: (609) 365-4999

Mobile #: (609) 626-1023

Fax #: (609) 365-4000

Email: kbeatty@qual-lynx.com

CONFLICT ATTORNEY

Joseph Nardi, III, Esquire

360 Haddon Avenue

Westmont, NJ 08108

Main Phone: (856) 894-8900

Fax #: (856) 858-4967

Email: jnardi@brownconnery.com

TECHNOLOGY RISK SERVICES DIRECTOR

Jerry Caruso

Wintsec Consulting, LLC

504 Rt. 130 N. Suite 110

Cinnaminson, NJ 08077

Main Phone: (856) 786-3500

Email: Jerry@thecarusos.com

TREASURER

Thomas J. Tontarski

10796 Mallard Point Road

Chestertown, MD 21620

Member Billing:

Thomas Tontarski

PO Box 197

Worton, MD 21678-0197

Toll Free: (877) 602-8622

Main Phone: (410) 778-5719

Cell: (609) 744-3597

Fax #: (410) 778-8174

Email: ttontarski@gmail.com

WELLNESS DIRECTOR

Debby Schiffer

Targeting Wellness

4 Fox Hollow Lane

Sicklerville, NJ 08081

Main Phone: (856) 322-1220

Cell #: (856) 520-9908

Email: debby_schiffer@targetingwellness.com

WEBSITE

George Joyce

Joyce Media

41 Park Drive

Bridgeton, NJ 08302

Main Phone: (856) 455-3722

Email: info@joycemedia.com

LAW ENFORCEMENT RISK MGMT

CONSULTANT

Christopher J. Winter, Sr., CPM

7 Monarch Court

Cape May, NJ 08204

Mobile #: (609) 780-4769

Email: Chriswinter1429@gmail.com

EXHIBIT A
NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
CERTIFICATION OF JOINT INSURANCE FUND PROFESSIONALS
FOR THE FUND YEAR ENDING DECEMBER 31, 2024

I, Paul Forlenza, hereby certify that

- A. I am the Executive Director of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and authorized to execute this certified statement. The terms and conditions for all renewal agreements or contracts, and the parties thereto, have not changed from the prior year, with exception of compensation as set forth below:

| Service | Contractor | 2023 Compensation Amount | 2024 Compensation Amount |
|-------------------------------------|------------------------------|---|--|
| Actuary | The Actuarial Advantage | \$35,338 | Not to exceed \$36,045 |
| Administration / Executive Director | Risk Program Administrators | \$790,256 \$53,068 – EPL, POL, VDO, & Cyber Commissions | Not to exceed \$810,012 \$55,251 – EPL, POL, & VDO Commissions |
| Administrative Consultant | PERMA, Inc. | \$47,662 | Not to exceed \$47,301 |
| Banking Trustee | BNY Mellon- JCMI | \$8,307 | 13 basis points based on the value of the statewide investment portfolio - \$125,000 minimum allocated statewide |
| Banking Services & Investments | Wilmington Trust/ M & T Bank | \$924 | .05% of the market value of the investment portfolio |
| Investment Consultant | Northwest Financial | \$6,800 | 13 basis points based on the value of the statewide investment portfolio - \$125,000 minimum allocated statewide |
| Investment Advisor | Eagle Asset Management | \$29,854 | 14 basis points based on the value of the FUND's invested assets as of the last day of each month. |
| Attorney | David DeWeese, Esquire | \$119,273 \$22,500 - EPL/POL claims | Not to exceed \$119,273 \$750 per claim EPL/POL |
| Auditor | Bowman & Company | Not to exceed \$24,701 | Not to exceed \$25,195 |
| Claims Administration | Qual-Lynx | \$552,605 \$42,353 – Subrogation fee \$10,400 – RCF file transfer fee | Not to exceed \$581,250 15% of non-litigated Property subrogation recoveries \$400 per file RCF transfer fee |
| Technology Risk Services | Wizer | \$13,356 | Not to exceed \$11,872 |

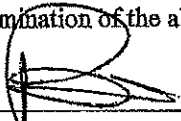
| | | | |
|-----------------------------------|---|---|--|
| Technology Risk Services | D2 | \$125,140 | Not to exceed \$125,140 |
| Technology Risk Services Director | Wintsec Consulting, LLC. | \$49,775 | Not to exceed \$52,967 |
| JIF Website | Joyce Media | \$4,680 | Not to exceed \$4,680 |
| Managed Care | Qual-Care | \$112,596 | \$565 per claim fee |
| Payroll Auditor | Bowman & Company | \$20,541 | Not to exceed \$20,376 |
| Law Enforcement Consultant | Christopher Winter | \$24,960 | Not to exceed \$22,880 |
| Property Appraiser | AssetWORKS | \$34,002 | Not to exceed \$31,262 based upon anticipated building counts |
| Recording Secretary | Kristi Kristie | \$5,261 | Not to exceed \$5,366 |
| Safety Director | J. A. Montgomery Risk Control Services Right to Know | \$228,728 Not to exceed \$57,619 | Not to exceed \$226,212 Not to exceed \$59,642 |
| Subrogation Attorney | David DeWeese, Esquire | \$94,817 | Prior to suit – 25% recovery Issue not joined – 30% recovery Issue joined – 33.3% recovery |
| Treasurer | Tom Tontarski | \$14,945 | Not to exceed \$15,244 |
| Underwriting Manager | Conner Strong & Buckelew Insurance Services | \$12,155 \$53,068 – EPL, POL, VDO, & Cyber Commissions | Not to exceed \$11,826 \$55,251 – EPL, POL, & VDO Commissions |
| Wellness Director | Target Wellness | \$59,870 | Not to Exceed \$61,292 |

| Service | Contractor | 2023 Compensation Amount | 2024 Compensation Amount |
|-------------------------|-------------------------------|--------------------------|---|
| Liability Defense Panel | Birchmeier & Powell, LLC | \$77,040 | Assigned Defense Counsel - \$170 per hour Approved Associate - \$155 per hour Paralegal - \$90 per hour |
| Liability Defense Panel | Barker, Gelfand, & James, LLC | \$37,061 | Assigned Defense Counsel - \$170 per hour Approved Associate - \$155 per hour |

| | | | |
|-------------------------------------|--|-----------|--|
| | | | Paralegal - \$90 per hour |
| Liability Defense Panel | Cockerill Craig & Moore, LLC | \$59,958 | Assigned Defense Counsel - \$170 per hour Approved Associate - \$155 per hour Paralegal - \$90 per hour |
| Liability Defense Panel | Brown & Connery, LLP | \$8,155 | Assigned Defense Counsel - \$170 per hour Approved Associate - \$155 per hour Paralegal - \$90 per hour |
| Liability Defense Panel | Madden & Madden, PA | \$134,966 | Assigned Defense Counsel - \$170 per hour Approved Associate - \$155 per hour Paralegal - \$90 per hour |
| Liability Defense Panel | Capehart & Scatchard | \$16,753 | Assigned Defense Counsel - \$170 per hour Approved Associate - \$155 per hour Paralegal - \$90 per hour |
| Liability Defense Panel | Cooper Levenson | \$5,608 | Not Reappointed |
| Liability Defense Panel | Parker McCay | \$53 | Not Reappointed |
| Liability Defense Panel | Reynolds & Horn | \$0 | Not Reappointed |
| Workers' Compensation Defense Panel | Pietras, Saracino, Smith, & Meeks, LLC | \$128,179 | Assigned Defense Counsel - \$140 per hour Approved Associate - \$115 per hour Occupational Cases - \$140 per hour Paralegal - \$75 per hour Court Appearances - \$70 |
| Workers' Compensation Defense Panel | Affanato Marut, LLC | \$56,383 | Assigned Defense Counsel - \$140 per hour Approved Associate - \$115 per hour Occupational Cases - \$140 per hour Paralegal - \$75 per hour Court Appearances - \$70 |

| | | | |
|-------------------------------------|--------------------------|----------|--|
| Workers' Compensation Defense Panel | Capehart & Scatchard, PA | \$33,464 | Assigned Defense Counsel - \$140 per hour Approved Associate - \$115 per hour Occupational Cases - \$140 per hour Paralegal - \$75 per hour Court Appearances - \$70 |
|-------------------------------------|--------------------------|----------|--|

- B. To the extent the terms and conditions of any renewal agreements or contracts, or the parties thereto, have changed since the prior year, copies of such renewal/new agreements or contracts are enclosed.
- C. I am aware that the New Jersey Department of Banking and Insurance will rely on this certification in connection with determination of the above-referenced Joint Insurance Fund's compliance with applicable law.

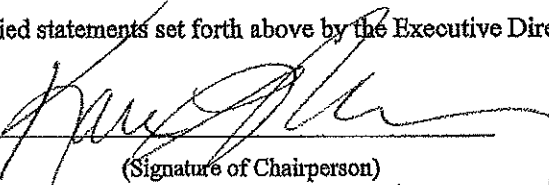


 (Signature of Executive Director)
January 22, 2024

 (Date)

I, Karen Sweeney, hereby certify that:

- A. I am the Chairperson of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and am authorized to execute this certified statement.
- B. I agree with the certified statements set forth above by the Executive Director.



 (Signature of Chairperson)
January 22, 2024

 (Date)

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

RESOLUTION NO. 2024-1

**RESOLUTION CONFIRMING THE ELECTION
OF A CHAIRPERSON AND SECRETARY**

BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the following persons have been elected as Chairperson and Secretary:

Karen Sweeney, Wenonah Borough - **Chairperson**

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

BE IT FURTHER RESOLVED that the Chairperson and Secretary shall serve for the year 2024 and until their successors shall be elected and qualified.

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on January 22, 2024.

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

BY:

M. Diaz
CHAIRPERSON, *Acting*

ATTEST:

Marjorie S. Sperry
SECRETARY, *Acting*

DATE:

January 22, 2024

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

RESOLUTION NO. 2024-2

**RESOLUTION CONFIRMING THE ELECTION
OF AN EXECUTIVE COMMITTEE AND ALTERNATES
FOR THE YEAR 2024**

BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the following individuals are elected to the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for the year 2024 and until their successors shall be appointed and qualified are hereby confirmed:

EXECUTIVE COMMITTEE MEMBERS:

1. Marjorie Sperry, Quinton Township
2. Doug Holgate, Elsinboro Township
3. Colette Bachich, Washington Township
4. Jeffrey Celebre, Vineland City
5. Ken Brown, Carneys Point Township

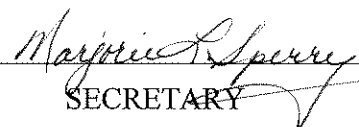
ALTERNATES

1. Kevin Clour, Lower Alloways Creek Township
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

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on January 22, 2024.

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

BY: 
CHAIRPERSON

ATTEST: 
SECRETARY

DATE: January 22, 2024

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

RESOLUTION NO. 2024-3

**RESOLUTION APPOINTING PROFESSIONAL STAFF IN ACCORDANCE WITH A
NON-FAIR AND OPEN PROCESS AS DEFINED IN NJSA 19:44A-20 ET.SEQ.**

Whereas, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain professional and other extraordinary and unspecifiable services pursuant to NJSA 40A:11-5 et seq.; and

Whereas, it is anticipated that some of these services will exceed \$17,500 in cost to the Fund during the 2024 Fund Year; and

Whereas, on May 21, 2012, the Fund adopted Resolution 2012-23 Establishing a three year rotating basis for the issuance of Requests for Qualifications for Fund Professionals where it is anticipated that their services will exceed \$17,500; and

Whereas, on June 26, 2023 the Fund adopted a revised *Fund Professional Evaluations Policy* which incorporates the guidelines regarding the issuance of Requests for Qualifications as established in Resolution 2012-23; and

Whereas, each of the position appointments below, where it is anticipated that the costs of services will exceed \$17,500 in 2024, have been subject to a Request for Qualifications process at least once during the past three years; and

Whereas, after careful consideration by the Fund Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund it has been determined to be in the best interest of the Fund to obtain these services in Fund Year 2024 following a “non fair and open” process pursuant to NJSA 19:44A-20.1 et. seq. so as to eliminate the possibility of any of the Fund’s professionals from making reportable contributions to any elected officials in any member town and so as to guarantee the continuity of the Fund’s professionals; many of which have been servicing the Fund since its inception and have directly contributed to its success; and

Whereas, those service providers whose contracts shall exceed \$17,500 during the 2024 Fund Year have executed a “Political Contribution Disclosure Form”, “Business Entity Disclosure Certification”, and a “Stockholder Disclosure Certification”, a copy of which is attached to their Professional Service contract, acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable contributions pursuant to NJSA 19:44A-8 or 19:44A-16 as detailed in NJSA 19:44A-20.5.

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in a public session on January 22, 2024, that:

1. Risk Program Administrators, LLC, is hereby appointed as Administrator for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024 and continuing until December 31, 2024 or until the next Reorganization of the Fund, with Paul A. Forlenza, MGA, serving as the Executive Director and Kamini Patel, MBA, CIC, CPCU, AIDA ® serving as the Deputy Executive Director.
2. Risk Program Administrators, LLC, is hereby appointed as the Producer for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for EPL/POL and Volunteer

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

Director's & Officers Liability coverage for a term commencing January 1, 2024 and continuing until December 31, 2024 or until the next Reorganization of the Fund.

3. Conner Strong & Buckelew Insurance is hereby appointed as the Producer for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for EPL/POL and Volunteer Director's & Officers Liability coverage for a term commencing January 1, 2024 and continuing until December 31, 2024 or until the next Reorganization of the Fund.
4. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Attorney (Solicitor) for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and ending on December 31, 2024 or until the next Reorganization of the Fund.
5. The DeWeese Law Firm, P. C. with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey as the designated attorney, is hereby appointed as the Subrogation Attorney for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and ending on December 31, 2024, or until the next Reorganization of the Fund.
6. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund's EPL/POL Attorney for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024 and ending on December 31, 2024, or until the next Reorganization of the Fund.
7. Qual-Lynx, with Chris Roselli as its designated claims representatives and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation, and Property claims and for their role in accepting and reporting EPL/POL and Cyber claims for calendar year 2024 for a term commencing January 1, 2024 and continuing until December 31, 2024 or until the next Reorganization of the Fund.
8. Thomas J. Tontarski is hereby appointed as Treasurer for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
9. J. A. Montgomery Risk Control, a Division of Conner Strong & Buckelew Insurance Companies, Inc., with Keith Hummel as Safety Director and Robert Garish, Thomas Reilly, and Jacqueline Cardenosa as its designated Loss Control Representatives, is hereby appointed Safety Director for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
10. J. A. Montgomery Risk Control, a Division of Conner Strong & Buckelew Insurance Companies, Inc., with Susan Kopek as its designated Right-to-Know Coordinator, is hereby appointed Right to Know Coordinator for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund
11. AssetWORKS, Inc., with Christian Gutierrez as the corporate representative and Melvin Ngayan as the designated representative, is hereby appointed as Property Appraiser for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.

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

12. Iron Mountain is hereby appointed as Record Retention Service for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
13. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024 and continuing until February 28, 2024.
14. Bowman & Company, LLP, with Dennis Skalkowski as the designated contact, is hereby appointed as Payroll Auditor for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund
15. Conner Strong & Buckelew Insurance, with Terrance Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
16. Kristi Kristie is hereby appointed as Recording Secretary for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
17. Joyce Media, with George E. Joyce, III as its designated representative is hereby appointed as Website Host and Designer for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024 and continuing until December 31, 2024, or until the next Reorganization of the Fund.
18. Christopher J. Winter is hereby appointed as Law Enforcement Risk Management Consultant for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
19. Wintsec Technologies, with Jerry Caruso as its designated representative, is hereby appointed as Technology Risk Services Director for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund
20. Citizens Bank, with Joseph Sette as its designated representative, is hereby appointed as a permissible Banking Depository for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
21. Wilmington Trust, with Susan O'Neal as its designated representative, is hereby appointed as an Asset Manager for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
22. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as a permissible Banking Depository for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.

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

23. Bank of New York Mellon, with Dennis Onderick as its designated representative, is hereby appointed as a permissible Banking Depository for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
24. Eagle Asset Management, with Chad Stone as its designated representative, is hereby appointed as an Asset Manager for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
25. NW Financial Group, with Tim Eismeier as its designated representative, is hereby appointed as an Investment Advisor for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.

Be It Further Resolved that the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find and determine that the appointments herein specified require either professional services for which the individuals designated are licensed to practice a profession or for extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitation of bids for those services meaningful or advisable, and

Be It Further Resolved that the compensation for the services shall be in accordance with the amounts budgeted for the specific services and subject to contracts hereby authorized and approved by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Be It Further Resolved that the Chairperson and Secretary of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund are hereby authorized to execute Agreements with the individuals, partnerships and corporations hereby appointed for the performance of professional or for extraordinary and unspecifiable services providing for compensation within the amounts budgeted for those services, as follows:

1. Risk Program Administrators, LLC, is hereby appointed as Administrator for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024 and continuing until December 31, 2024, with Paul A. Forlenza, MGA, serving as the Executive Director and Kamini Patel, MBA, CIC, CPCU, AIDA ®, serving as the Deputy Executive Director, and shall be compensated in the amount of \$810,012 as set forth specifically in the Agreement.
2. Risk Program Administrators, LLC, is hereby appointed as the Producer for EPL/POL, Volunteer's Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2024 and continuing until December 31, 2024 and shall be compensated through the commission on the policy in the amount of \$55,251 based upon 36 members.
3. Conner Strong & Buckelew, Inc. is hereby appointed as the Producer for EPL/POL, Volunteer's Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2024 and continuing until December 31, 2024 shall be compensated through the commission on the policy in the amount of \$55,251, based upon 36 members, as set forth specifically in the Agreement.
4. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, is hereby appointed as the Attorney (Solicitor) for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1,

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

2024, and ending on December 31, 2024, in an amount not to exceed \$121,658 as set forth specifically in the Agreement.

5. The DeWeese Law Firm, P. C. with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey as the designated attorney, is hereby appointed as the Subrogation Attorney for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and ending on December 31, 2024, in the amounts as set forth specifically in the agreement.
6. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund's EPL/POL Attorney for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024 and continuing until December 31, 2024, with compensation as set forth in the Agreement
7. Qual-Lynx, with Chris Roselli as its designated claims Account Manager and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Auto Liability, Workers' Compensation, Property, for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated in the amount of \$581,250 and as the designated recipient in accepting and reporting EPL/POL and Cyber claims on the basis of the rate schedule as set forth specifically in the Agreement.
8. Thomas J. Tontarski is hereby appointed as the Treasurer for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until December 31, 2024, in the amount of \$15,244 as set forth specifically in the Agreement.
9. J. A. Montgomery Risk Control, a Division of Conner Strong & Buckelew Insurance Companies, with Keith Hummel as Safety Director and Robert Garish, Thomas Reilly, and Jacqueline Cardenosa as its designated Loss Control Representatives, is hereby appointed Safety Director for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, in the amount of \$229,916 for calendar year 2024, based upon 36 members, as set forth specifically in the Agreement.
10. J. A. Montgomery Risk Control, a Division of Conner Strong & Buckelew Insurance Companies, with Susan Kopek as its designated representative, is hereby appointed as Right to Know Coordinator for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until December 31, 2024 in the amount of \$56,425 for calendar year 2024, without the specific approval of the Commissioners, as set forth specifically in the Agreement
11. AssetWORKS, with Melvin Ngayan as its designated representative, is hereby appointed as Property Appraiser for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, for property appraisal services at a cost of \$31,262 based upon anticipated building counts for calendar year 2024, as set forth specifically in the Agreement.
12. Iron Mountain is hereby appointed as Record Retention Service for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, on the basis of the rate schedule as set forth specifically in the Agreement.
13. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and

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

Network Provider for the Service for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, with an allocated file fee of \$565 per file on the basis of the rate schedule as set forth specifically in the Agreement.

14. Bowman & Company, LLP, with Dennis Skalkowski as its designated representative, is hereby appointed as Payroll Auditor for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024 and continuing until December 31, 2024, at a cost not to exceed \$20,376, based upon 36 members, as set forth specifically in the Agreement.
15. Conner Strong & Buckelew Insurance, with Terrance Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 in the amount of \$12,063, based upon 36 members, as set forth specifically in the Agreement.
16. Kristi Kristie is hereby appointed as Recording Secretary for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until December 31, 2024, in the amount of \$5,366 as set forth specifically in the Agreement.
17. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024 and continuing until December 31, 2024, in the amount of \$4,680 as set forth specifically in the Agreement.
18. Christopher J. Winter is hereby appointed as Law Enforcement Risk Management Consultant for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 in the amount of \$22,880 as set forth specifically in the Agreement.
19. Wintsec Technologies is hereby appointed as the Technology Risk Management Director for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 shall be compensated in the amount of \$52,967 based upon 36 members as set forth specifically in the Agreement and in accordance with Wintsec Technology's January 4, 2023 Proposal for Technology Risk Services Director.
20. Citizens Bank, with Joseph Sette as its designated representative, is hereby appointed as a permissible Banking Depository for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, on the basis of the rate schedule as set forth specifically in the Agreement.
21. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as a permissible Banking Depository for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, on the basis of the rate schedule as set forth specifically in the Agreement.
22. Wilmington Trust, with Susan O'Neal as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, on the basis of the rate schedule as set forth specifically in the Agreement.

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
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23. Bank of New York Mellon, with Dennis Onderick as its designated representative, is hereby appointed as a permissible Banking Depository for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, on the basis of the rate schedule as set forth specifically in the Agreement.
24. Eagle Asset Management, with Chad Stone as its designated representative, is hereby appointed as an Asset Manager for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
25. NW Financial Group, with Tim Eismeier as its designated representative, is hereby appointed as an Investment Advisor for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 on the basis of the rate schedule as set forth specifically in the Agreement.

Be It Further Resolved that all of the Agreements set forth above are subject to specific approval by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

It Further Resolved that notice of the appointments and the Agreements for professional or for extraordinary and unspecifiable services shall be published as required by law, and

Be It Further Resolved that copies of this Resolution shall be provided to the Treasurer of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and those so appointed for their information and attention.

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 22, 2024.

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

BY: _____

CHAIRPERSON

ATTEST: _____

SECRETARY

DATE: _____

January 22, 2024

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

RESOLUTION NO. 2024-4

**RESOLUTION APPOINTING PROFESSIONAL STAFF IN ACCORDANCE WITH A
FAIR AND OPEN PROCESS AS DEFINED IN NJSA 19:44A-20 ET.SEQ.**

Whereas, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain professional services pursuant to NJSA 40A:11-5 et seq.; and

Whereas, it is anticipated that some of these services will exceed \$17,500 in cost to the Fund during the 2024 Fund Year; and

Whereas, after careful consideration by the Fund Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund it has been determined to be in the best interest of the Fund to obtain these services following a “fair and open” process pursuant to NJSA 19:44A-20.1 et. seq.; and

Whereas, on May 21, 2012, the Fund adopted Resolution 2012-23 Establishing a three year rotating basis for the issuance of Requests for Qualifications (RFQ’s) for Fund Professionals where it is anticipated that their services will exceed \$17,500; and

Whereas, on June 26, 2023, the Fund adopted a revised *Fund Professional Evaluations Policy* which incorporates the guidelines regarding the issuance of Requests for Qualifications as established in Resolution 2016-23; and

Whereas, pursuant to the *Fund Professional Evaluations Policy*, each Subcommittee of the Fund has been assigned responsibility for overseeing the Request for Qualifications process for certain Fund Professionals; and

Whereas, pursuant to the *Fund Professional Evaluations Policy* the Fund issued RFQ’s for the positions of Fund Actuary, Administrative Consultant, Auditor, and Wellness Director during Fund Year 2023; and

Whereas, the RFQ’s for the aforementioned positions were available on July 17, 2023 with responses due back to the Executive Director’s office on August 10, 2023; and

Whereas, all proposals received in response to the RFQ were reviewed and scored based upon the evaluation criteria contained within the RFQ by the standing Subcommittee with jurisdiction over each of the aforementioned Fund Professionals as outlined in *Fund Professional Evaluations Policy* resulting in recommendations being made for the appointment of firms to these positions; and

Whereas, each of the recommended firms understand that if awarded a contract the firm would be required to executed a “Political Contribution Disclosure Form”, “Business Entity Disclosure Certification”, and a “Stockholder Disclosure Certification”, a copy of which is attached to their Professional Service contract, acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable contributions pursuant to NJSA 19:44A-8 or 19:44A-16 as detailed in NJSA 19:44A-20.5.

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in a public session on January 22, 2024, that:

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

1. The Actuarial Advantage, Inc. with Kyle Mrotek, FCAS, as its designated representative, is hereby appointed as Actuary for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
2. PERMA Risk Management Services, a Division of Conner Strong & Buckelew Insurance Companies, with David Grubb, as its designated representative, is hereby appointed as Administrative Consultant for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
3. Bowman & Company, LLP with Dennis Skalkowski as its designated representative, is hereby appointed as Auditor for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until June 30, 2025.
4. Targeting Wellness, with Debby Schiffer, as the designated representative, is hereby appointed as Wellness Director for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.

Be It Further Resolved, that each of the aforementioned appointments are for a one (1) year contract with two (2) additional one (1) year contract renewals; and

Be It Further Resolved that the compensation for the services shall be in accordance with the amounts budgeted for the specific services and subject to contracts hereby authorized and approved by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Be It Further Resolved that the Chairperson and Secretary of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund are hereby authorized to execute Agreements with the individuals, partnerships and corporations hereby appointed for the performance of professional services providing for compensation within the amounts budgeted for those services, as follows:

1. The Actuarial Advantage, Inc. with Kyle Mrotek, FCAS, as its designated representative, is hereby appointed as Actuary for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until December 31, 2024, in the amount not to exceed \$36,045 as set forth specifically in the Agreement.
2. PERMA Risk Management Services, a Division of Conner Strong & Buckelew Insurance Companies, with David Grubb as its designated representative, is hereby appointed as Administrative Consultant for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024 and continuing until December 31, 2024, in the amount of \$47,301, based upon 36 members, as set forth specifically in the Agreement.
3. Bowman & Company with Dennis Skalkowski as its designated representative, is hereby appointed as Auditor for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for a term commencing on January 1, 2024, and continuing until June 30, 2025, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$25,195 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
4. Targeting Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance

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

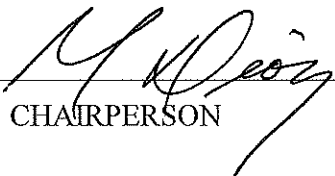
Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, at a cost not to exceed \$61,292 as set forth specifically in the Agreement

Be It Further Resolved that all of the Agreements set forth above are subject to specific approval by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Be It Further Resolved that copies of this Resolution shall be provided to the Treasurer of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and those so appointed for their information and attention.

This resolution was duly adopted by the Gloucester, Salem, Cumberland
Counties Municipal Joint Insurance Fund
at a public meeting held on January 22, 2024.

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

BY:  CHAIRPERSON
ATTEST:  SECRETARY

DATE: January 22, 2024

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

RESOLUTION NO. 2024-5

**A RESOLUTION AWARDING CONTRACTS TO ASSIGNED DEFENSE COUNSEL
AND APPROVED ASSOCIATES**

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 Fund Commissioners of the TRICOJIF find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the Member Municipalities of the TRICOJIF, and for which the TRICOJIF is obligated to provide a legal defense on behalf of the Member Municipalities; and

WHEREAS, the TRICOJIF, under the "Fair and Open" process, issued Requests for Qualifications (RFQs) on August 13, 2021 for three (3), one (1) year Contracts for Assigned Defense Counsel for General Liability matters and for Workers' Compensation matters, and the responses to the RFQs were required to be provided to the Fund Administrator's Office by September 17, 2021; and

WHEREAS, the Fund Administrator for the TRICOJIF received thirteen (13) timely responses to the General Liability RFQ, and all of those responses were referred to the Fund Solicitor and the TRICOJIF Executive Claims Review Committee for evaluation; and

WHEREAS, the Fund Administrator for the TRICOJIF received ten (10) timely responses to the Workers' Compensation RFQ, and all of those responses were referred to the Fund Solicitor and the TRICOJIF Executive Claims Review Committee for evaluation; and

WHEREAS, the TRICOJIF Executive Claims Review Committee reviewed and evaluated all of the responses that were received to the RFQs, and after members of the Executive Claims Review Committee individually completed the evaluation process, the scores were tallied by the Fund Solicitor, the Fund Solicitor provided his recommendations and the Executive Claims Review Committee then determined that certain firms were to be recommended to be awarded Contracts for 2022; and

WHEREAS, those recommendations were presented to the Executive Committee of the TRICOJIF at their regular meeting on December 19, 2021 and the Executive Committee determined that the recommendations of the Executive Claims Review Committee should be accepted and the recommended firms were awarded Contracts for 2022 through Resolution 2022-4 on January 24, 2022; and

WHEREAS, the Executive Committee had determined that the same Contracts should be awarded for 2023, which was the second year of the three (3) one (1) year Contracts, and the recommended firms were awarded Contracts for 2023 through Resolution 2023-4 on January 23, 2023; and

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

WHEREAS, the Executive Committee has determined that the same Contracts (with the exception of Cooper Levenson which firm had previously requested to be removed from the Defense Panel) should be awarded for 2024, which is the third year of the three (3) one (1) year Contracts.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund assembled in a public session on January 22, 2024, that the following Law Firms and Attorneys are hereby designated as Assigned Defense Counsel and Approved Associates for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund for General Liability matters and for Workers' Compensation matters, and each firm shall be awarded a Contract for 2024 under the "Fair and Open" process:

General Liability Claims:

1. Barker, Gelfand & James, P.C. with A. Michael Barker, Esquire, Todd J. Gelfand, Esquire, Vanessa E. James, Esquire and Jeffrey Sarvas, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.
2. Birchmeier & Powell, LLC with James R. Birchmeier, Esquire, Erin R. Thompson, Esquire and Edward N. Romanik, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Lindsay S. Switzer, Esquire as an Approved Associate at a rate of \$155.00 of attorney time; and a Paralegal rate of \$90.00 per hour.
3. Madden & Madden, P.A. with Michael P. Madden, Esquire, John-Paul Madden, Esquire, Matthew Madden, Esquire, Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Mark W. Strasle, Esquire, Robin J. Gottilla, Esquire and David E. Madden, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.
4. Cockerill, Craig & Moore, LLC with John C. Grady, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.
5. Brown & Connery, LLP with Joseph M. Nardi, III, Esquire, William M. Tambussi, Esquire, William F. Cook, Esquire and Gina M. Roswell, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Therese M. Taraschi, Esquire, Andrew S. Brown, Esquire, Sean P. O'Brien, Esquire and Joseph D. Clifford, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.
6. Capehart Scatchard with Betsy G. Ramos, Esquire, Christopher J. Carlson, Esquire, Michelle L. Corea, Esquire, Samantha Dev, Esquire, Cameron R. Morgan, Esquire, Charles F. Holmgren, Esquire, Voris J. Tejada, Jr., Esquire and Edward F. Kuhn, III, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Paige A. Joffe, Esquire and Patrick J. Graham, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

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

Workers' Compensation Claims:

1. Pietras, Saracino, Smith & Meeks, LLP, with James G. Pietras, Esquire; Christopher J. Saracino, Esquire, Benjamin F. Smith, Esquire, Jody L. Meeks, Esquire, Joseph A. Vastano, Jr., Esquire and Theresa Garvin-Keyser, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; Alison Saracino, Esquire as an Approved Associate at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$140.00 per hour for Occupational cases.
2. Affanato Marut, LLC with Michael S. Affanato, Esquire and Michelle K. Marut, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; Elizabeth Tomasso Mosteller, Esquire as an Approved Associate at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$140.00 per hour for Occupational cases.
3. Capehart Scatchard, P.A. with John H. Geaney, Esquire, Prudence M. Higbee, Esquire, Michael L. Bileci, Esquire and Dana M. Gayeski, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$140.00 per hour for Occupational cases.

Note that the above rates include all reasonable office expenses (e.g.) postage, faxes, telephone, copies, etc., and in conformance with the Litigation Management Guidelines.

BE IT FURTHER RESOLVED that the assignment of Assigned Defense Counsel to defend specific General Liability and Workers' Compensation claims on behalf of the Member Municipalities and their Employees shall be made by the Fund Solicitor and Claims Administrator for the TRICOJIF, and the Fund Solicitor shall supervise and coordinate the handling of these matters in accordance with the Litigation Management Guidelines of the TRICOJIF.

BE IT FURTHER RESOLVED that the prior assignments of Assigned Defense Counsel to defend these claims that were previously made in accordance with prior Resolutions of the TRICOJIF shall continue with the Assigned Defense Counsel so assigned, subject to the authorization of the Fund Solicitor for the TRICOJIF to supervise the handling of these matters and to reassign the defense of these matters where it is deemed to be appropriate.

BE IT FURTHER RESOLVED that the rates of compensation in the Litigation Management Guidelines of the TRICOJIF are hereby amended to comply with the rates set forth in this Resolution.

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

BE IT FURTHER RESOLVED that this contract is being awarded following a "Fair and Open" process pursuant to NJSA 19:44A-20.1 et. seq.


BE IT FURTHER RESOLVED that the Fund Chairman and Secretary are hereby authorized to execute the Contracts with the Assigned Defense Counsel Law Firms to provide Legal Services to the Fund.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the Executive Director, Fund Solicitor, and Claims Administrator of the TRICOJIF and those herein appointed for their information and attention.

This Resolution was duly adopted by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on January 22, 2024.

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

Attest:


Chairperson

By:


Secretary

Date: January 22, 2024

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

RESOLUTION NO. 2024-6

**A RESOLUTION RECOMMENDING THE EMPLOYMENT PRACTICES LIABILITY
AND PUBLIC OFFICIALS LIABILITY DEFENSE PANEL**

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 Fund Commissioners of the TRICOJIF find that it is necessary and appropriate to recommend to the Fund's Employment Practice Liability and Public Officials Liability (EPL/POL) insurance carrier for 2024, AIG Insurance and their Claims Supervisor, Summit Risk, certain law firms and defense attorneys to handle the defense of the EPL/POL claims filed against the Member Municipalities of the TRICOJIF; and

WHEREAS, the TRICOJIF EPL/POL Committee and the Fund Solicitor have reviewed the performance of the law firms and defense attorneys who have handled the EPL/POL claims that were filed against the Member Municipalities of the TRICOJIF in prior years, and they have determined that those firms should continue to be assigned to handle the defense of the EPL/POL matters on behalf of the TRICOJIF Member Municipalities; and

WHEREAS, those recommendations were presented to the Executive Committee of the TRICOJIF at their regular meeting on December 18, 2023, and the Executive Committee has determined that it is appropriate to adopt a Resolution memorializing those recommendations.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund assembled in a public session on January 22, 2024, that the following Law Firms and Attorneys are hereby recommended to the EPL/POL insurance carrier, AIG Insurance and their Claims Supervisor, Summit Risk, to handle the defense of the EPL/POL claims filed against the Member Municipalities of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund:

Employment Practices Liability/Public Officials Liability Claims:

1. A. Michael Barker, Esquire and Vanessa James, Esquire of the Law Firm of Barker, Gelfand & James, P.C.
2. James R. Birchmeier, Esquire and Erin Thompson, Esquire of the Law Firm of Birchmeier & Powell, LLC.
3. Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire of the Law Firm of Madden & Madden. P.A.
4. Armando V. Riccio, Esquire of Armando V. Riccio, LLC.
5. Matthew J. Behr, Esquire of the Law Firm of Marshall Dennehy, P.C.
6. Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard.

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

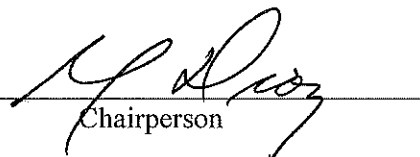
BE IT FURTHER RESOLVED that Assigned Defense Counsel shall be compensated in accordance with Professional Defense Counsel Guidelines for the Employment Practices Liability/Public Officials Liability Carrier, AIG Insurance for the TRICOJIF members.

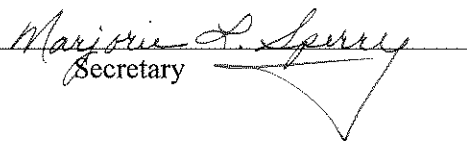
BE IT FURTHER RESOLVED that the recommendation of the assignment of specific EPL/POL claims for defense shall be made by the Fund Solicitor to the EPL/POL insurance carrier, AIG Insurance and their Claims Administrator, Summit Risk, and the Fund Solicitor for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund shall serve as the liaison for the defense of these matters and shall report to the TRICOJIF EPL/POL Committee as to the status of all pending matters.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the AIG Insurance, Summit Risk, the Executive Director, the Fund Solicitor, and the Claims Administrator of the TRICOJIF and those herein recommended for their information and attention.

This Resolution was duly adopted by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on January 22, 2024.

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

Attest: 
Chairperson

By: 
Secretary

Date: Jan. 22, 2024

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

RESOLUTION 2024 - 07

APPOINTING JOSEPH M. NARDI, III, ESQUIRE AS CONFLICT SOLICITOR

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

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and

Whereas, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to appoint a Conflict Solicitor in the event the Fund solicitor must disqualify himself in connection with any matter as a result of a conflict of interest; and

Now, Therefore, Be It Resolved, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund assembled in a public session on January 22, 2024, that Joseph M. Nardi, Esquire, is hereby appointed as the Conflict Solicitor; and

Be It Further Resolved, that the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find and determine that the appointment herein specified requires either professional services for which the individual designated is licensed to practice a profession or for extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitations of bids for those services meaningful or advisable; and

Be It Further Resolved, that assignment of specific claims for defence shall be made by the Conflict Solicitor only when the Fund Solicitor has a conflict of interest; and

Be It Further Resolved, that the Conflict Solicitor shall supervise and coordinate the defence of specific claims matters in cooperation with the Claims Administrator and in accordance with the policies determined by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund; and

Be It Further Resolved, that the hourly rate for conflict files shall be one-hundred and seventy three dollars (\$173.00) per hour and that such amounts shall include all ordinary and routine copying and telephone expenses of the firm rendering services; and

Be It Further Resolved, that the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund retain the right to disapprove any and all charges of the Conflict Attorney's submitted legal bills if the Commissioners find the fee is unwarranted; and

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

Be It Further Resolved, that copies of this Resolution shall be provided to the Administrator, Solicitor, and Claims Administrator and Conflict Solicitor of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and those herein appointed for their information and attention, and

Be It Further Resolved, that notice of this appointment for professional or extraordinary and unspecifiable services shall be published as required by law.


This Resolution was duly adopted by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on January 22, 2024.

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

Attest:


Chairperson

By:


Secretary

Date: Jan. 22, 2024

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

RESOLUTION NO. 2024-8

RESOLUTION ADOPTING CASH AND INVESTMENT POLICY

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

Whereas, the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund has determined that it is advantageous for the Fund to establish an investment program which more closely matches investment maturities to cash requirement projections; and

Whereas, in order to accomplish these objectives, the services of a professional asset manager needs to be procured;

Now, THEREFORE, BE IT RESOLVED, that the following Cash and Investment policy be adopted;

I. Cash Management and Investment Objectives

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (hereinafter referred to as JIF) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the JIF's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the JIF's economic surplus.

II. Permissible Investments

- a.) Investments shall be limited to investments authorized under N.J.S.A. 40A:5-15.1 et. seq. and N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3..

III. Authorized Depositories

In addition to the above, the JIF is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, N.J.S.A. 17:9-14 et seq. (GUDPA). The JIF is also authorized to invest its assets in the New Jersey Cash Management Fund.

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

IV. Authority for Investment Management

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be authorized by resolution of the Executive Committee. Such asset managers shall be discretionary trustees of the JIF.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the U.S. Treasury.

Transactions shall not be processed through brokerages that are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

V. Preservation of Capital

Securities shall be purchased with the ability to hold until maturity.

VI. Safekeeping of Assets

Securities purchased on behalf of the JIF shall be delivered electronically or physically to the JIF's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the JIF.

VII. Selection of Asset Managers, Custodial Banks and Operating Banks

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the JIF shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

VIII. Reporting

Asset managers will submit written statements describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director.

Asset managers and the custodial bank shall provide such other reports and documentation as has been specified by the MEL. The asset manager shall provide such other reports as may be requested from time to time by the Treasurer and Executive Director. The Treasurer shall report to the Executive Board at monthly meetings on all investments as required by law.

The asset manager shall provide the Treasurer with a copy of the institution's annual National Association of Security Dealers' audit.

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

IX. Audit

This plan, and all matters pertaining to the implementation of it, shall be subject to the JIF's annual audit.

X. Cash Flow Projections

Asset management decisions shall be guided by cash flow factors prepared by the JIF's Actuary and reviewed by the Executive Director and the Treasurer.

XI. Cash Management

All monies turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all accounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Board at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks that remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Fund.

Pursuant to NJSA 40A:5-14, the Treasurer is authorized to work with JIF designated Banking Depositories to arrange for the deposit of the JIF funds in accounts in one or more depositories that are insured by the Federal Deposit Insurance Corporation (FDIC) so as to safeguard JIF funds.

XII. Cooperation with Affiliated Joint Insurance Funds (JIFs)

Where legally permissible, the JIF is authorized to participate in master investment trusts or other cooperative arrangements with other municipal joint insurance funds. Such arrangements must meet minimum standards contained herein, and must be approved by the Executive Board.

Be It Further Resolved, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the Treasurer, Administrative Consultant, Asset Manager, Auditor, and

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

Administrator of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 22, 2024.

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

BY:  CHAIRPERSON ATTEST:  SECRETARY

DATE: January 22, 2024

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

RESOLUTION NO. 2024-9

**ADOPTING PROCEDURES IN COMPLIANCE WITH
THE OPEN PUBLIC MEETINGS ACT**

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the **Open Public Meetings Act, N.J.S.A. 10:4-6, et seq.**, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Whereas, the **Open Public Meetings Act** provides that upon the adoption by a public body of a schedule of meetings to be held during the calendar year that no further notice of those meetings will be necessary, and

Whereas, it is necessary for the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund to make certain other administrative and organizational determinations for the proper operation of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in public session on this 22nd day of January 2024, that:

1. The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund hereby designates the Fourth Monday of each Month, specifically;

January 22, 2024
February 26, 2024
March 25, 2024
April 22, 2024
May 20, 2024 (3rd Monday)
June 24, 2024
July 24, 2024 (4th Wednesday)
No August Meeting
September 23, 2024
October 28, 2024
November 25, 2024
December 16, 2024 (3rd Monday)
January 27, 2025

as the dates of its Executive Claims Review and Executive Committee meetings except as otherwise noted. The meetings for the months of February, March, May, September, and November shall be held electronically using the Microsoft Teams platform. The Executive Claims meetings will begin at 3:30 PM and the Executive Meetings will begin at 5:00 PM. Specifically, these meetings can be accessed as follows:

February 26, 2024 Meeting:

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 245 481 084 585

Meeting Passcode: T7Xu3L

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

Audio Access: 1-331-256-5069
Audio Conference ID: 902 107 026#

March 25, 2024 Meeting:

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 253 673 893 467

Meeting Passcode: uroBxa

Audio Access: 1-331-256-5069

Audio Conference ID: 516 185 002#

May 20, 2024 Meeting:

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 229 763 860 949

Meeting Passcode: QkwHmC

Audio Access: 1-331-256-5069

Audio Conference ID: 642 276 349#

September 23, 2024 Meeting:

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 245 365 447 508

Meeting Passcode: w5sFnD

Audio Access: 1-331-256-5069

Audio Conference ID: 704 186 496#

November 25, 2024 Meeting:

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 234 270 492 37

Meeting Passcode: MqKrqA

Audio Access: 1-331-256-5069

Audio Conference ID: 575 881 365#

The meetings of April, June, October, and December will be held at the Gloucester County Library, 389 Wolfert Station Road, Mullica Hill, NJ with the Executive Claims Meeting beginning at 3:30 PM and the Executive Meeting beginning at 5:00 PM. In addition, the July 2024 Executive Claims Meeting will be held at 3:30 PM on July 22, 2024 via the Microsoft Teams platform and can be accessed as follows:

July 22, 2024 Meeting:

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 299 924 688 515

Meeting Passcode: Jmzxm4

Audio Access: 1-331-256-5069

Audio Conference ID: 686 177 670#

The July Executive Committee Meeting will be held at 4:00 PM on July 24, 2024 at Auletto's Catering, 1849 Cooper Street, Deptford, New Jersey following the Annual Planning Retreat that begins at 9:00 AM.

The meeting of January 27, 2025, shall serve as the 2025 Reorganization Meeting and will be held at the Gloucester County Library, 389 Wolfert Station Road, Mullica Hill, NJ with the Executive Claims Meeting beginning at 3:30 PM and the Executive Meeting beginning at 5:00 PM

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

2. Should it become necessary to change the meeting date, location, and/or format of a previously advertised Executive Committee Meeting, or advertise a Special Executive Committee Meeting, the Executive Director is hereby authorized to advertise the meeting change, or notice of a Special Meeting, as required by law and by the By-Laws of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund after consultation with and approval of the Fund Chair, Fund Secretary, and Fund Solicitor
3. A copy of all advance notices of special meetings of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund shall, shall be provided, in accordance with the Open Public Meetings Act, to the newspaper designated in this Resolution; be filed with the Clerk of each of the municipalities which are members of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and be posted in the Municipal Buildings of each of the member municipalities in the same manner as notices of other public meetings are posted.
4. Any person may request, in writing, that the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund mail to him or her a copy of the schedule of meetings and/or advance written notice of regular, special or re-scheduled meetings of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund. Upon prepayment by such person of the applicable fee set forth in this Resolution, the schedule and/or advance notice shall be mailed to that person. All requests made pursuant to this paragraph shall terminate at midnight, December 31st of the current year, subject to renewal thereafter upon filing of a new written request to the Board together with the prepayment of the applicable fee. Notices requested by new media shall be mailed to one representative of such media free of charge.
5. The following schedule of mailing fees is hereby established:
 - a. For a copy of the schedule of meetings and revisions thereto, the sum of \$10 per year.
 - b. For advance written notice of a particular meeting designated in the request, the sum of \$3.
 - c. For advance written notice of all regular, special or re-scheduled meetings during the calendar year, the sum of \$10.
6. The following newspapers are hereby designated as the official newspapers for transmittal of all notices of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund required pursuant to the Open Public Meetings Act:

South Jersey Times
Courier Post
6. Upon the affirmative vote of three-fourths of the Commissioners present, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund may hold a meeting without compliance with the notice requirements of this Resolution if:
 - a. such a meeting is required to deal with matters of such urgency and importance that delay for the purpose of providing adequate notice would be likely to result in substantial harm to the public interest, and
 - b. the meeting is limited to discussion of and acting with respect to such matters of urgency and importance; and
 - c. notice of such meeting is provided as soon as possible following the calling of

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

such meeting by sending written notice to the newspaper designated in this Resolution and by filing said notice with the Clerk of each of the member municipalities of the Fund; and

- d. either (a) the Fund could not reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided; or (b) although the Fund could reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided, it nevertheless failed to do so.

Be It Further Resolved, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the newspapers designated above to receive notice of meetings and to the Clerks of the municipalities participating in the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for posting as required by law and to the Administrator and Treasurer of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

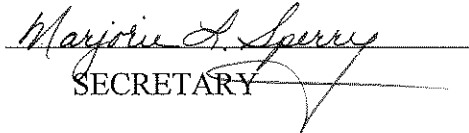
This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 22, 2024.

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

BY:


CHAIRPERSON

ATTEST:


SECRETARY

DATE:

January 22, 2024

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

RESOLUTION NO. 2024-10

ADOPTING FISCAL POLICIES AND PROCEDURES

**Designation of Depositories
Designation of Signatories
Investments
Cash Management Plan**

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund has been organized in accordance with the provisions of **N.J.S.A. 40A:10-36 et seq.**, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Whereas, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in public session on January 22, 2024 that:

1. Citizens Bank, with offices located in Short Hills, New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund until December 31, 2024 or the next Reorganization Meeting of the Fund.
2. M & T Bank (Wilmington Trust), with offices located in Buffalo, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund until December 31, 2024 or the next Reorganization Meeting of the Fund.
3. BNY Mellon, with offices located in New York, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as a permissible depository of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund until December 31, 2024 or the next Reorganization Meeting of the Fund.
4. In addition, any Bank, Trust Company, Savings Bank or Savings and Loan Association, having its principal place of business in the State of New Jersey and organized under the laws of the United States of the State of New Jersey is hereby designated as an investment depository of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, provided that prior to the deposit of any funds in any depository authorized herein, the designated institution shall file with the Treasurer of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund a statement certifying that the institution is covered under the provisions of the Government Units Deposit Protection Act, N.J.S.A. 15:9-41, et seq.

Prior to the deposit of any funds in the above-mentioned depositories, said institution shall file with the Fund Treasurer a statement indicating that the bank is covered under the Government Units Deposit Protection Act, N.J.S.A. 17:9-41 et seq.

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

BE IT FURTHER RESOLVED that the State of New Jersey Case Management Fund and M & T and Investor's Bank be designated as legal depositories for Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for the term ending December 31, 2024.

5. The following Fund Officials are hereby authorized to sign checks or withdrawal slips where any two (2) of the following signatures are required:

Fund Chairperson
Fund Secretary
Fund Treasurer
Fund Administrator
(via either the Executive Director
or Deputy Executive Director)

6. The following persons of Qual-Lynx are hereby authorized as signatories for any claims checks to be drawn on the claims accounts of the Fund where any two (2) of the following signatures are required:

Alice Lihou, Executive Vice President, Qual-Lynx Associates
(facsimile signature authorized)
David S. Ruber, Controller, Qual-Lynx Associates
(facsimile signature authorized)
Edward Koreivo, Accounting Manager, Qual-Lynx Associates
(facsimile signature authorized)

WHEREAS, it is desirable that idle funds of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund be invested in legal investment vehicles at all times, and

WHEREAS, it is occasionally necessary to transfer funds for the purpose of meeting claims, Fund expenses, or for the purpose of effecting investments,

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, that it does hereby authorize the Fund Treasurer to request bids and to place orders for the investment of idle funds solely in legally authorized investment vehicles, and

BE IT FURTHER RESOLVED, that the Fund Treasurer is hereby authorized to transfer funds by wire solely for the following purposes and subject to all pertinent regulations:

- A. To and From Fund checking or savings accounts to other Fund accounts.
 - B. To and from accounts established for investments authorized under N.J.S.A. 40A:5-15.1 et. seq. and N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3.
 - C. To or from Fund checking or savings accounts to or from accounts specified as authorized depositories or the State of New Jersey Cash Management Funds solely for the purposes of investing for the account of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund.
 - D. To or from checking or saving accounts to master investment trusts or other cooperative arrangements with other municipal joint insurance funds.
7. It is the intent of the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and the Treasurer, that all funds be managed in accordance with N.J.S.A. 40A:5-14 and N.J.S.A. 40A:5-15, and all other applicable

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

statutes and regulations pursuant to the New Jersey Statutes of the Department of Community Affairs and any statutes and regulations promulgated by the Department of Banking and Insurance.

It is the intent that all monies received from any source shall be deposited within 48 hours after the receipt thereof and that the Treasurer is charged with the custody of all funds of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and he shall deposit all receipts within 48 hours to the credit of the fund to the depositories authorized by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund.

All funds deposited by the Treasurer shall be placed into an approved, interest bearing account and after determination of immediate cash flow requirements, the funds invested in the interest bearing account may be additionally reinvested in federally guaranteed "time" deposit investment vehicles in depositories duly authorized by the State of New Jersey and approved by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund.

Investments shall be limited to investments authorized under N.J.S.A. 40A:5-15.1 et. seq. and N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3.. All deposits and payments managed by the JIF shall be in conformance with the Fiscal Affairs Law, NJSA 40A:5-1 et. seq.

Be It Further Resolved, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the Treasurer, Claims Administrator, Auditor, and Administrator of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 22, 2024.

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

BY:  CHAIRPERSON ATTEST:  SECRETARY

DATE: January 22, 2024

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

RESOLUTION NO. 2024-11

ADOPTING ADMINISTRATIVE POLICIES AND PROCEDURES

Delinquent Assessments

Service of Process

Custodian of Records

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund has been organized in accordance with the provisions of N.J.S.A. 40A:10-36 et seq., and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Whereas, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in public session on January 22, 2024, that:

1. There is hereby established an interest rate to be charged on all delinquent assessments for the year 2024 of eight (8%) per cent per annum from the due date for any such assessments, except that no interest shall be charged after February 15, 2024 if payment is received by March 15, 2024. However, if payment is received after March 15, 2024, interest shall be charged retroactive to February 15, 2024.

Further, no interest shall be charged on the second installment after August 15, 2024 if payment is received by September 15, 2024. However, if payment is received after September 15, 2024, interest shall be charged retroactive to August 15, 2024.

2. There is hereby established an eight (8%) per cent per annum interest rate on all delinquent co-payments and deductibles due and owing any primary or excess insurer of Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund that must be paid on a member's behalf by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund. The amount of interest due from the member shall be calculated from the date the Fund makes the payment on the member's behalf to the date the co pay and deductible are repaid to the Fund.
3. There is hereby established an eight per cent (8%) per annum interest rate on all delinquent retrospective payments due and owing to the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund by a member. The amount of interest due from the member shall be calculated from the date the payment is due until the date the payment is received by the Fund Treasurer
4. Paul A. Forlenza, MGA, RMC, is designated as the person authorized to accept service of process on behalf of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at 6000 Sagemore Drive, Suite 6203, Marlton, NJ 08053.

Be It Further Resolved, that copies of this Resolution shall be provided to the Secretary, to the Administrator and to the Treasurer of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

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

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 22, 2024.

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

BY:  CHAIRPERSON ATTEST:  SECRETARY

DATE: January 22, 2024

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

RESOLUTION NO. 2024-12

**DESIGNATING THE EXECUTIVE DIRECTOR
AS THE PUBLIC AGENCY COMPLIANCE OFFICER
IN ACCORDANCE WITH THE AFFIRMATIVE ACTION
REGULATIONS ISSUED BY THE DEPARTMENT OF THE TREASURY**

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund has been organized in accordance with the provisions of N.J.S.A. 40A:10-36 et seq., and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, and

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is a public agency with regard to the Local Public Contracts Law and regulations governing the award of contracts by public agencies, and

Whereas, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is required to designate a Public Agency Compliance Officer in accordance with Affirmative Action regulations issued by the New Jersey Department of the Treasury.

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in public session on January 22, 2024, that the Executive Director shall be the Public Agency Compliance Officer for purposes of the Affirmative Action regulations issued by the New Jersey Department of the Treasury, and that communications to him may be addressed to:

Paul A. Forlenza, MGA, RMC
Executive Director
Gloucester, Salem, Cumberland Counties
Municipal Joint Insurance Fund
P.O. Box 490
Marlton, New Jersey 08053
Telephone: 856/446-9100
TeleFAX: 856/446-9149

BE It Further Resolved that copies of this Resolution shall be provided to the Secretary, Executive Director and Solicitor of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and to the Affirmative Action Office in the New Jersey Department of the Treasury for their information and attention.

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on January 22, 2024.

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

BY:


CHAIRPERSON

ATTEST:


SECRETARY

DATE: January 22, 2024

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

RESOLUTION NO. 2024-13

ADOPTING AND ESTABLISHING A CONFLICT OF INTEREST POLICY

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

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

Whereas, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund have determined that the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is distinguished from commercial insurance providers by virtue of the fact that it is formed by municipalities, it is funded by public monies appropriated by the member municipalities, it serves a public purpose and is responsible for the discharge of its function in a manner consistent with ethical policies applicable to municipal government, and

Whereas, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund find that it is appropriate to establish certain policies applicable to potential conflicts of interest by the officials and professional staff of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, assembled in a public session on January 22, 2024, that:

Findings:

1. The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is a joint enterprise of the following municipalities:

Carneys Point, Clayton, Deptford, Elk, Elsinboro, Fairfield, Franklin, Glassboro, Greenwich, Harrison, Hopewell, Logan, Lower Alloways Creek, Mannington, Mantua, Monroe, Oldmans, National Park, Paulsboro, Penns Grove, Pennsville, Pilesgrove, Pitman, Quinton, Shiloh, South Harrison, Swedesboro, Upper Pittsgrove, Vineland, Washington, Wenonah, West Deptford, Westville, Woodbury, Woodbury Heights, and Woolwich

providing those municipalities with coverage as permitted by New Jersey statute, including but not limited to, general liability, automobile liability, property, police professional and worker's compensation coverage.

2. The municipalities which are members of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund are jointly responsible for the defense and payment of claims against each other in accordance with the standards and limitations applicable to the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund.
3. While in some aspects of its activity the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund functions in a manner similar to that of a commercial insurance provider, it is clearly distinguished by the fact that it is created by the member municipalities; it is governed by Commissioners appointed by the member municipalities; its funding is provided exclusively by the member municipalities and thereby constitute public funds; those associated with the Gloucester, Salem, Cumberland Counties

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

Municipal Joint Insurance Fund are compensated with those public funds; the function of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is to fulfill a public purpose by providing insurance coverage exclusively to its member municipalities; there is a need for those appointed by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund to freely discuss and evaluate potential liability exposures of the member municipalities and to receive information on municipal activities and operations in the same manner as those directly appointed by the member municipalities to advise them; and the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is bound by many of the same laws and regulations applicable to municipalities with regard to financial records, public contracts and public meetings.

Conflict of Interest Policy

4. It is hereby determined by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that it is in the best interests of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and the member municipalities to establish a policy regarding potential conflicts of interest affecting those appointed or retained by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund.
5. It is further determined that it would be inappropriate for an individual appointed or retained by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, or for any person owning or employed by the business entity with which the appointed individual is associated, to undertake the representation or appearance on behalf of a party in a matter or claim adverse to that of the member municipalities. The potential conflict of interest or appearance of a conflict of interest specifically extends to the assertion of claims against the member municipalities and to appearances before agencies of those municipalities.
6. The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund has determined that it is a conflict of interest for a Gloucester, Salem, Cumberland Counties Municipal Joint Insurance defense attorney to represent any plaintiff, claimant or interest in any legal action, except as stated herein, against any member municipality, regardless of Fund affiliation, including but not limited to the Municipal Excess Liability Fund. It shall be deemed to be a violation of the within Conflict of Interest Policy, by any designated defense attorney of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund to take on such representation enjoined by this paragraph. Any Gloucester, Salem, Cumberland Municipal Joint Insurance Fund defense attorney that knowingly violates this policy is subject to be removed from the list of approved defense attorneys.
7. In determining the nature and extent of the conflict of interest policy, guidance can be drawn from the Opinions of the Advisory Committee on Professional Ethics that address the restrictions on municipal attorneys and those associated with their law offices and the reasons underlying those Opinions. In adopting this Policy, however, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund are aware of Opinion No. 640 issued for attorneys by the Advisory Committee on Professional Ethics which compared a Municipal Joint Insurance Fund to a commercial insurance company and determined that there was not a conflict between representing a Joint Insurance Fund and appearing before a municipal agency. To the extent of the

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

policy adopted by this Resolution, the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund do not adopt the rationale of Opinion No. 640 and hereby determine that the nature of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund; its creation by the member municipalities; its funding by the member municipalities; its governance by the municipal officials appointed by the member municipalities and the need to share confidential information regarding potential liabilities affecting the member municipalities is sufficient to present a potential conflict of interest or the potential for an appearance of a conflict of interest and that it must be avoided by those associated with the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund.

Exceptions.

8. The general policy prohibiting those retained or appointed by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund from appearing before agencies of the member municipalities shall not be applicable to the representation of parties in the Municipal Court for motor vehicle violations, including drunk driving, provided that the defense is not based upon and the parties are not asserting any claim against a police officer, a municipal employee or the municipality for any alleged wrongful or improper action. It is noted that even traffic violations require sensitivity to potential conflicts, since charges arising out of a motor vehicle accident, could well result in a subsequent claim against the municipality. Those situations which would present a conflict of interest between the representation of a client and the representation of municipal interests should be avoided. Claims against municipal members will need to be evaluated and defended by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and the defense should not be compromised by the representation of a party asserting a claim.
9. The general policy prohibiting those retained or appointed by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund from appearing before agencies of the member municipalities may be waived with regard to the representation of parties with minor development applications before the Planning Board or the Zoning Board of Adjustment. Where a person retained or appointed by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund seeks to appear before the Planning Board or the Zoning Board of Adjustment of a member municipality for any relatively minor application, in which there is not a substantial adversarial relationship to the municipality, a waiver of the conflict of interest policy may be requested for that application. The request for the waiver shall be reviewed by the Executive Director and the Solicitor for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund and the Commissioner representing the municipality in which the application is to be considered to the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund to determine whether a waiver shall be allowed in the particular matter after considering the nature of the application and whether any use or significant bulk variances are requested.
10. Nothing in the policy adopted herein shall bar an individual from representing or appearing for himself or herself or a member of his or her immediate family residing with him or her before any municipal agency.

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

Be It Further Resolved, that copies of this Resolution shall be provided to each of the officials and professionals appointed by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on January 22, 2024.

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

BY:  CHAIRPERSON ATTEST:  SECRETARY

DATE: January 22, 2024

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

RESOLUTION 2024 - 14

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS the FUND must establish a formal record retention program for the 2024 fund year.

NOW, THEREFORE BE IT RESOLVED, by the FUND's Governing Body that:


- I.** Robert Diaz, **Fund Secretary**, is hereby designated as Custodian of the FUND Records, which shall be kept at the office of the Fund Administrator, located at 6000 Sagemore Drive, Suite 6203, Marlton, NJ 08053.
- II.** Paul A. Forlenza, MGA, RMC, Executive Director, is hereby designated as **Deputy Custodian of FUND Records**.
- III.** The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.
- IV.** The Executive Director, Deputy Executive Director, and Fund Attorney are hereby designated as the redactors of personal information pursuant to the NJSA 47:18-1 et seq.
- V.** Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in record retention facilities owned and operated by Iron Mountain, located at 2500 Henderson Drive, Sharon Hill, Pennsylvania 19079. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

This resolution was duly adopted by the Gloucester, Salem,
Cumberland Counties Municipal Joint Insurance Fund
at a public meeting held on January 22, 2024

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

BY: 
CHAIRPERSON

ATTEST: 
SECRETARY

DATE: January 22, 2024

Resolution 2024-15
Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2024 Plan of Risk Management

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

(hereinafter the "Fund" or the "TRICO JIF")

ESTABLISHING THE 2024 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's Commissioners that the 2024 Plan of Risk Management shall be:

Definitions:

"Commissioners" mean: The Board of Fund Commissioners or the Executive Committee thereof as appropriate

"Member" means: A local unit of government that has joined the Fund

"Sexual Abuse" means: An action brought pursuant to Section 1 of P.L. 1992, c.109 (C.2A:61B-1), paragraph (1) of subsection c. of section 1 of P.L.1959 (C.2A:53A-7) or section 1 of P.L.2005, c.264 (C.2A:53A-7.4)

Section I – Coverage

Insurance Coverages

The following coverages are provided to the Fund's members, effective January 1, 2024:

- Workers' Compensation
- Liability (including optional excess)
- Public Officials Liability / Employment Practices Liability (including optional excess)
- Optional Volunteer Directors & Officers Liability
- Crime
- Non-Owned Aircraft Liability
- Environmental Impairment Liability
- Cyber
- Property & Equipment Breakdown (effective December 31, 2023)
- Terrorism

Limits of Coverage

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles . All references to the "MEL" stand for the "Municipal Excess Liability Joint Insurance Fund". **Please note, the following is a general discussion of the coverages and limits provided via the Fund; however, the actual terms and conditions are defined in the policy documents and all issues shall be decided on such. Additional coverages, limits and conditions may apply. Please also note, deductibles may differ for individual members; please refer to your policy(ies) for full details.**

1. Workers' Compensation

- Workers' Compensation: \$500,000
- Employer's Liability: \$500,000
- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease: Per Person
- MEL Excess Limit: Statutory
- Employer's Liability Excess Limit: \$6,500,000

2. Liability *(includes General, Automobile, Employee Benefits and Law Enforcement Liability)*

- Fund Limit: \$500,000
- MEL Excess Limit: \$4,500,000
 - The \$3,000,000 layer excess of \$2,000,000 is subject to a \$3,000,000 per local member unit annual aggregate (Automobile Liability is not aggregated)
- Sublimits: The following sublimits are part of, and not in addition to, the limits above:
 - Good Samaritan Liability: Included
 - Fungus or Spores: \$1,000,000
 - Disinfectants Release Hazard Coverage: \$1,000,000
 - Dam and Reservoir: \$5,000,000
 - a. \$5,000,000 per occurrence for any member entity owned dams defined as Class III or IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8;
 - b. Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
 - c. \$2,000,000 per occurrence for any member entity owned dam defined as Class I or II in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
 - d. \$2,000,000 per occurrence for any Class III or IV member entity owned dam involved with a Class I or II member entity owned dam.
 - Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
 - Subsidence: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
 - Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)

- Riot, Civil Commotion or Mob Action: \$5,000,000 Per Occurrence
- Failure to Supply Utility: \$5,000,000 Per Occurrence
- Garagekeepers Liability: \$2,000,000 Per Occurrence
- New Jersey Personal Injury Protection (NJ PIP): Statutory Minimum
- New Jersey Uninsured/Underinsured Motorist (NJ UM/UIM): Statutory Minimum

3. Optional Excess Liability Limit

The MEL offers Optional Excess Liability Limits excess of the MEL Excess Limit.

- The following limits are the Optional Excess Limits:
 - \$2,000,000 (equals \$7,000,000 total);
 - \$5,000,000 (equals \$10,000,000 total);
 - \$10,000,000 (equals \$15,000,000 total); and
 - \$15,000,000 (equals \$20,000,000 total);

The MEL also offers Optional JIF Shared Aggregate Excess Liability coverage, with limits of \$10,000,000 from the MEL. This coverage is only available to members of the Fund who purchase all \$20,000,000 available to them from the Optional Excess Liability Limits.

- \$10,000,000 aggregate (equals \$30,000,000 total)

4. Public Officials Liability / Employment Practices Liability

Each local member unit is 100% commercially insured with Lexington Insurance Company for \$2,000,000 in the aggregate per member on a claims made and reported basis for each Fund year.

- Retentions and Coinsurance:
 - \$20,000 is the standard retention per claim and 20% of the first \$250,000 of the loss is the standard coinsurance, although other retentions and coinsurances may apply.
 - Local member units may qualify based on certain criteria to have options to purchase a lower retention and/or coinsurance contribution.
 - Members with adverse loss experience may be subject to higher retention and/or coinsurance.
 - Non-compliance with the MEL's EPL Risk Management Plan will result in a deductible of \$100,000 and copay of 20% of \$2,000,000

The Executive Committee may, at its discretion, vote to authorize payment from JIF Funds of a Class Action Settlement Agreement that requires a per member flat fee payment. This per member

payment figure shall be below the per occurrence deductible and shall be made on behalf of all members.

5. Optional Excess Public Officials Liability / Employment Practices Liability

The MEL offers Optional Excess Public Officials Liability / Employment Practices Liability limits excess of the local member units' primary \$2,000,000 Public Officials Liability / Employment Practices Liability policies with Lexington Insurance Company as follows:

- \$1,000,000 (equals \$3,000,000 total);
- \$2,000,000 (equals \$4,000,000 total);
- \$3,000,000 (equals \$5,000,000 total);
- \$4,000,000 (equals \$6,000,000 total); and
- \$8,000,000 (equals \$10,000,000 total).

6. Optional Volunteer Directors & Officers Liability

Volunteer Emergency Service Units have the option of adding Volunteer Directors & Officers Liability coverage to the Public Officials coverage. The coverage applies to the non-emergency activities of such entity. If elected, coverage will be included in the Public Officials Liability limits and subject to a \$1,000 deductible.

7. Crime

- The Fund provides Crime coverage with a limit of \$50,000 for: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$1,000
- MEL Crime
 - MEL Crime Excess: \$950,000 excess of the Fund Crime limit
 - MEL Crime Statutory Position:
 - a. The MEL provides primary employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position. The MEL can provide MEL Crime Statutory Position limits, based on underwriting and via endorsement, above \$1,000,000, matching the member's auditor's recommendation, but no more than \$2,000,000. Such additional limit is available upon request and approval by the MEL.
 - b. The deductible is \$1,000
 - MEL Crime Excess Public Officials:

*Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2024 Plan of Risk Management*

- a. The MEL provides excess employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have not applied or have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000
- b. The deductible is the greater of the underlying bond/policy in place or the statutory limit required

8. Non-Owned Aircraft Liability

- \$5,000,000; and
- Medical Expense for each passenger: \$5,000
- The coverage is 100% commercially insured with Endurance

9. Environmental Impairment Liability

- Environmental Impairment Liability is provided to the Fund's local member units by the New Jersey Environmental Risk Management Fund (EJIF). Please refer to the EJIF's Plan of Risk Management.

10. Cyber

The Fund purchases Cyber insurance from the New Jersey Cyber Risk Management Fund

- Limits and Retention: Please contact your Risk Manager or the Cyber JIF

11. Property & Equipment Breakdown

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$2,400,000 limit excess of the Fund's limit
- The MEL purchases additional excess property limits, as follows: \$125,000,000, including certain sublimits, including, but not limited, to:
 - Aggregate, Earth Movement: \$75,000,000
 - Aggregate, Flood (includes Storm Surge): \$75,000,000
 - a. Per Location, High Hazard Flood Zone: \$50,000,000
 - a. Aggregate : \$50,000,000
 - Named Storm: Included
 - Vehicles: \$10,000,000
- Unmanned Aircraft Systems: \$25,000
- Member deductibles:
 - All Other: \$1,000

- Automobile Physical Damage: \$1,000
- Equipment Breakdown: \$5,000
- SFHA Flood Maximum available NFIP limit, per location, regardless if member purchases it or not, but no less than \$500,000 building / \$500,000 contents (\$250,000 / \$100,000 for housing authorities and related non-profit buildings), but no more than the value of the building and contents.
- Named Storm : \$1,000

12. Terrorism

Aggregate: \$125,000,000

Individual Self-Insured Retentions

Optional Individual Self-Insured Retentions: The City of Vineland has an individual \$200,000 occurrence SIR for Workers' Compensation, General and Auto Liability. The Fund insures the Workers Compensation, General and Auto Liability at \$300,000 excess of \$200,000 Layer. The City of Vineland also has a \$250,000 SIR for Property.

Amount of Risk to be Retained by the Fund

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles.

1. **Workers' Compensation:** \$500,000
2. **Liability:** \$500,000
 - NJ Uninsured/Underinsured Motorist: Statutory minimum
 - NJ Personal Injury Protection: \$250,000
3. **Optional Excess Liability Limit:** \$0
4. **Public Officials Liability / Employment Practices Liability:** \$0
5. **Optional Excess Public Officials Liability / Employment Practices Liability:** \$0
6. **Optional Volunteer Directors & Officers Liability:** \$0
7. **Crime:** \$50,000
 - MEL Crime Excess: None
 - MEL Crime Statutory Position: None
 - MEL Crime Excess Public Officials: None
8. **Non-Owned Aircraft Liability:** \$0

*Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2024 Plan of Risk Management*

-
- 9. **Environmental Impairment Liability** : \$0
 - 10. **Cyber**: \$0
 - 11. **Property**: \$100,000
 - Equipment Breakdown: \$0
 - SFHA Flood: \$0
 - Named Storm: \$100,000
 - Unmanned Aircraft Systems (UAS):\$25,000
 - 12. **Terrorism**: \$0

Commercial Insurance / Reinsurance Purchased

The insurance/reinsurance listed below may contain sublimits, retentions and deductibles in addition to such already stated.

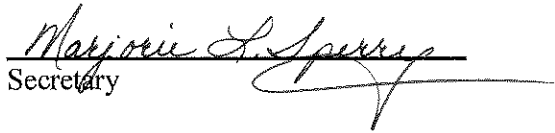
- 1. **Non-Owned Aircraft Liability**: The Fund purchases this coverage through the MEL
- 2. **Excess Property & Equipment Breakdown**: The Fund purchases this coverage from the MEL
- 3. **Excess Liability**: The Fund purchases this coverage from the MEL
- 4. **Excess Workers' Compensation**: The Fund purchases this coverage from the MEL
- 5. **Excess Crime**: The Fund purchases this coverage from the MEL
- 6. **Public Officials Liability / Employment Practices Liability**: The Fund purchases this coverage from Lexington Insurance Company
- 7. **Optional Volunteer Directors & Officers Liability**: The Fund purchases this coverage from Lexington Insurance Company
- 8. **Cyber**: The Fund purchases this coverage from the New Jersey Cyber Risk Management Fund
- 9. **Environmental Impairment Liability**: EJIF}
- 10. **Terrorism**: The Fund purchases this coverage from the MEL

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2024 Plan of Risk Management

ADOPTED: this 22 day of January 2024 by the Commissioners:

Gloucester, Salem, Cumberland Counties Municipal JOINT INSURANCE FUND


Chairperson


Secretary

1.) **The amount of unpaid claims to be established.**

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
- b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

2.) **The method of assessing contributions to be paid by each member of the Fund.**

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
- b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the governing body. The total amount of each member's annual assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
- d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the

Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.

- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.
- g.) The Fund has adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.

3.) **Procedures governing loss adjustment and legal expenses.**

- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O insurance which is handled by Summit Risk Services representing AIG for EPL/POL and Volunteer D&O. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
- b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Fund has the Fund has established an approved medical list and all injured employees are required to utilize this panel.
- d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.
- e.) The pursuit of subrogation is important to the member and the JIF because successful recoveries replenish the loss funds thereby benefitting a members' loss history and the ultimate JIF results.

- f.) As a result, when the Claims Administrator receives notification from an attorney who is representing a workers compensation claimant in a third party action against a potentially liable party for the claimant's injury, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.
- g.) In addition, when the Claims Administrator has identified potential subrogation in a workers compensation claim and provided the claimant with the "1 year" letter and receives no response from the claimant after 10 days, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.
- h.) In situations where it is determined that opportunities for subrogation originally identified by the Claims Administrator are unable to be pursued, the following guidelines will be followed to abandon subrogation attempts:
1. All requests for abandonment of subrogation, reduction of subrogation claims, and for execution of releases shall be reviewed by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund Claims Review Committee at its next regularly scheduled meeting, except for subrogation claims that are valued at less than **ONE THOUSAND (\$1,000.00) DOLLARS**; and
 2. As to all subrogation claims less than **FIVE HUNDRED (\$500.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to Claims Supervisor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund; and
 3. As to all subrogation claims greater than **FIVE HUNDRED (\$500.00) DOLLARS** but less than **ONE THOUSAND (\$1,000.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to the Fund Solicitor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund; and
 4. For all subrogation claims of **ONE THOUSAND (\$1,000.00) DOLLARS** or more, the Claims Review Committee shall review such claims and provide a recommendation to the Executive Committee of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at their next regularly scheduled meeting; and
 5. The Executive Committee shall review the recommendations of the Claims Review Committee, the Claims Administrator, and the Fund Solicitor and determine whether to ratify the recommendations and said action will be noted in the meeting minutes via the claim number of the appropriate claim; and
 6. If the recommendation is for the execution of a Release and the Executive Committee ratifies that recommendation, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund's Chairperson and Secretary shall be authorized to execute the Release by Resolution.

4.) **Coverage to be purchased from a commercial insurer, if any.**

The Fund does purchases commercial insurance for the POL/EPL and Volunteer D&O coverage which is purchased from AIG.

5.) **Reinsurance to be purchased.**

The Fund does not purchase reinsurance.

6.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.

b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.

c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.

d.) A former member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. Prior to release of any former member's balance in the closed years account, the Fund Administrator shall complete an analysis of the request to determine that the following criteria has been met.

1. All claims for the Fund Year from which surplus is being released are closed; and;
2. All outstanding payments due and owing from the prior member of the Fund have been paid in full, including any payments due pursuant to a Retrospective Agreement, as certified by the Fund Treasurer; and;
3. An analysis has been completed to determine the likelihood of an additional assessment from the Municipal Excess Liability Joint Insurance Fund (MEL JIF) and/or the Residual Claims Fund Joint Insurance Fund (RCF JIF) due to statutory, regulatory, and/or other

external factors that could trigger an additional assessment for a Fund Year where the prior member was a member of the Fund.

- e.) Upon completion of the analysis of the request by the Fund Administrator, it shall be reviewed by the Fund's Finance Committee who shall make a recommendation to the Executive Committee as to the request to release the former member's balance in the closed years account.
- f.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
- g.) The Fund will retain all records in accordance with the Fund's record retention program.

7.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**

- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
 - 1. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
 - 2. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

8.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- a.) Property Claims - \$10,000 of Authority
- b.) Workers Compensation Claims - \$10,000 of Authority
- c.) Liability Claims - \$10,000 of Settlement Authority; \$10,000 of legal and file expense Authority
- d.) The Executive Committee has established an Executive Claims Review Committee comprised of Fund Commissioners to review all Payment Authorization Requests, (PARs) where the total cost of a claim will exceed the Authority noted above, and review litigation strategies with the Fund's Attorney. The Executive Claims Review Committee shall advise the Executive Committee regarding claims administration and payments.
- e.) Prior to each Executive Claims Review Committee Meeting, the certifying and approving officer shall prepare a report that lists the payments on claims where the total expense to date is less than the Authority levels noted above that were approved by the certifying and approving officer since their last report. At a minimum, the report shall include the name of the payee, claim number, affected member, amount paid, reason for payment, and other pertinent information required to substantiate payment. The report shall be provided to the Executive Claims Review Committee at their regular meeting for their review and approval.
- f.) In situations where the payment of an allocated file expense on a workers compensation file that has been approved for closure will cause the total cost of the claim to exceed the Authority previously granted, the certifying and approving officer may pay that cost without seeking further approval from the Executive Claims Review Committee or Fund.
- g.) In urgent situations where the Executive Claims Review Committee has not had an opportunity to meet, and where time is of the essence such that an expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund Attorney, in consultation with the Executive Director and the Executive Claims Review Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Executive Claims Review Committee as soon as possible and no later than the Committee's next meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting.
- h.) In urgent situations where the Executive Claims Review Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Executive Claims Review Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be

reported to the Executive Claims Review Committee as soon as possible and no later than the Committee's next meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting.

- i.) Upon submission of satisfactory documentation, and with the advance approval of the Executive Director, the Certifying and Approving Officer may also pay hospital bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the Certifying and Approving Officer utilizes this authority, a report shall be made to the Executive Claims Review Committee at their next meeting. All such approvals shall be reported to the Executive Committee at their next meeting.

9.) **Operational Philosophy**

- a.) General - As is the case with any organization, an established operating philosophy, formalized in a document such as this, is a necessary precursor to success. This section of the Risk Management Plan is developed to provide general instruction for key areas and providers of service to the Fund. Also included here are sections which restate (and amplify) the roles and responsibilities of important parties and stress the importance of activities upon which the long term success of the Fund will hinge in whole or in part.
- b.) Fund Commissioners - Fund Commissioners, each an elected official or municipal employee, are the backbone of the Fund. These individuals will in large measure control the success of the Fund by actively participating in the safety and loss control programs developed by the Fund for all members, and by implementing these programs in their respective municipalities. Fund Commissioners are encouraged to attend all meetings of the Fund, to serve on committees studying current issues, to enhance their knowledge of risk management, and to encourage consistent safe practices.
- c.) Fund Professionals and Risk Management Consultants - Providers of professional services (Fund Professionals and Risk Management Consultants) to the Fund and individual member municipalities are strongly encouraged to participate in and promote Fund activities. The success of the Fund will, in part, be a reflection of the professionalism of those providers whose services are integral components of the Fund. Support of the concept of self-insurance, the Fund in general, and the risk management activities of member municipalities in particular are necessary elements of success.
- d.) The Fund Bylaws require each member municipality to provide for the services of an individual or firm to serve as the member's Risk Management Consultant and who shall serve as an Insurance Producer as defined under N.J.S.A. 17:22, and shall have demonstrated experience in the management of public sector insurances and risk management. The

Risk Management Consultant shall not be an employee of the member.
The Risk Management Consultant shall not be a Fund Commissioner.

e.) The Risk Management Consultant shall advise the member on matters relating to the Fund's operation and coverages. The Risk Management Consultant shall, in addition to such items as may be included in such individual's or firm's contract or agreement with the member, be governed by the following:

1. The Risk Management Consultant shall be retained by each member in conformance with applicable State Law or regulation;

2. Risk Management Consultants, who can not be local unit employees, shall be paid a fee not exceeding six (6%) percent of the member's assessment in accordance with the terms of the Risk Management Consultant's Agreement executed by the member; and

3. Specific responsibilities shall include, but not be limited to:

- i. Evaluation of the member's exposure;
- ii. Explanation of the various coverages available from the Fund;
- iii. Preparation of applications, statements of values, timely reporting of changes in exposures, and any other exposure based questionnaires and/or applications requested by the Fund;
- iv. Review of the local unit's assessment and assistance in preparing the member's insurance budget;
- v. Review and analysis of the member's safety engineering reports and periodic loss runs in order to help the member identify areas requiring greater attention;
- vi. Assist the member in establishing, monitoring and evaluating a safety committee and claims handling procedure;
- vii. Attend the majority of meetings of the Fund's Executive Committee; and
- viii. Analyze and recommend insurance coverages not offered through the Fund.

f.) Claims Response And Reserving - Were the philosophy of the Fund in these areas to be encapsulated into two sentences, they would read as follows:

1. "The Fund will thoroughly review and respond to each claim presented so as to pay only that amount (if any) which it is legally bound and obligated to pay."; and

2. "Reserves shall be established on each claim presented in a manner which accurately reflects the full, known liability of the Fund at any given point in time".

In reviewing each claim presented, the Fund (operating through its claims administrator and legal counsel) shall review such claims for coverage, deny those not falling within the purview of coverages offered, aggressively defend those in dispute, pursue to the fullest extent of the law those presented in bad faith, and settle as expeditiously as possible those for which the Fund is legally liable.

- g.) Case reserves, including all types of applicable allocated loss adjusting expenses, will be established with an eye toward identifying the full exposure of the Fund and its excess insurance carriers at the earliest possible date. Reserves shall be periodically reviewed for accuracy and adjusted as needed. For claims aged eighteen (18) months or more, it is expected that reserves will be not less than 85% accurate. For claims aged thirty (30) months or more 95% accuracy is expected.
- h.) Financial Management - Consistent with the objective of serving as a long term vehicle through which to stabilize the costs associated with insurance coverages, the underlying premise of the Fund's financial base shall be one of conservative up-front funding, prudent investment of idle funds, and maintenance of stringent paper and audit trails. As is the case with all other aspects of the Fund, the financial assets of the Fund can well be considered as moneys held in public trust. Treatment and handling of these Funds must be accomplished in a manner which reflects the stewardship obligation of those whose hands through which they pass. All actuarial, investment, treasury and banking functions of the Fund are to be accomplished in a manner consistent with the same legal and administrative standards applicable to municipalities in the State of New Jersey.

Specific steps taken by the Fund during past years to enhance return on equity include:

1. implementing more favorable payment terms with various service providers so as to increase investment income;
2. Development and adoption of a Cash Management and Investment Policy which seeks the following objectives:
 - i. Preservation of capital,
 - ii. Adequate safekeeping of assets,
 - iii. Maintenance of liquidity to meet operating needs, claims settlements, and dividends,
 - iv. Diversification of the JIF's portfolio to minimize risks associated with individual investments,
 - v. Maximization of total return, consistent with acceptable risk levels,
 - vi. Investment of assets in accordance with State and Federal laws and regulations,

- vii. Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each fund year,
- viii. Cooperation with other local JIFs and the MEL in the planning and execution of investments in order to achieve economies of scale,
- ix. Stability in the value of the JIF's economic surplus.

i.) Safety And Loss Prevention - Every dollar spent to compensate for an avoidable loss, whether it be for property, workers' compensation or any other coverage afforded through the JIF, is a dollar which might better have been used to provide municipal services and conserve tax dollars. In an effort to avoid preventable loss and the financial and human hardships which result therefrom, the JIF (operating through the Fund's Safety Committee) will implement safety and loss control programs and procedures, directed at reducing or eliminating conditions or practices which lead to loss. These programs, implemented in progressive steps, will include items such as:

1. Member facility self-inspections supplemented by those conducted by the Fund's Safety Director;
2. Seminars or other training programs directed at specific areas of municipal operations from which losses are likely to occur;
3. Promotional safety incentive programs stressing safety in all areas of municipal operations and offering incentives for active participation by all Fund members.

10) **Aggregate Excess Loss Contingency Fund**

In November of 1996, the Department of Banking and Insurance adopted administrative codes for municipal joint insurance funds like the TRICOJIF, reference N.J.A.C. 11:15-2.1 et. seq. One aspect of these new regulations is the requirement that joint insurance funds either buy aggregate excess insurance or budget additional money to be collected from the members in an aggregate excess loss contingency fund. The spirit of this portion of the administrative code is to provide even greater fiscal security to joint insurance funds than the security provided through the funding of loss retention accounts based upon an independent actuarial loss funding model.

The members view this requirement as supporting their primary objective to stabilize costs. The history of the Fund is to purchase aggregate excess insurance whenever possible to protect against a series of losses. However, the Fund has also observed that this is not always possible and has instead budgeted an additional amount of money as loss fund contingency in those years when aggregate excess insurance was either not available or too costly to consider. For the members, the Aggregate Excess Loss Contingency Fund is simply a new

name for an established practice and the TRICOJIF will continue its practice of budgeting extra money in the absence of commercially available aggregate excess insurance but will now refer to these monies as the Aggregate Excess Loss Contingency Fund.

The administrative code defines the Aggregate Excess Loss Contingency Fund as a separate fund which is always accounted for in the current fund fiscal year. The monies are set aside for a period of at least two years to pay for claim activity that exhausts loss funds in a claim retention account in the original fund year in which the monies were set aside. The code also defines the minimum statutory funding for this aggregate loss fund account and specifically states that nothing in the law shall prevent a joint insurance fund from funding this account at a higher level. Both the statute and administrative code governing the TRICOJIF also require that any surplus and/or deficit in every retention account for each year is owned by the members who were a part of that year according to the percentage that their individual total contribution bears to the budget in that year. Contributions made to the Aggregate Excess Loss Contingency Fund are no different in this regard.

However, the Aggregate Excess Loss Contingency Fund is different than other loss retention accounts in two fundamental ways; the manner in which the TRICOJIF must account for the funds and its use across all years by individual members. Because the Aggregate Excess Loss Contingency Fund moves from the current fiscal year forward to the succeeding fiscal year in its entirety and the statutory minimum funding associated with a specific fund fiscal year must be retained for a minimum of two years, this fund must always be accounted for on an individual member basis showing both a member's statutory encumbered portion and their statutory unencumbered portion.

As discussed above, the Aggregate Excess Loss Contingency Funds are intended to provide an immediate response to the need to replenish money in a loss fund account where the original loss funding has been consumed. It is also true that over time if the value of the projected ultimate cost of claims within a loss retention account as defined by the claims administrator added to the Incurred But Not Reported (IBNR) values developed by the actuary do not exceed the original loss funding within a loss retention account after two years, the administrative code permits but does not mandate a full return of those aggregate excess loss contingency funds to their member owners. Thus, the aggregate excess loss contingency funds that are surplus and not yet returned can be used by members to pay for additional money needs in any fund year when and if needed. This provides members with the opportunity to accrue surplus aggregate excess loss contingency funds and use them across all fund years in much the same way they have used the Loss Fund Contingency money in earlier budgets as a safeguard across multi-line retention accounts in a given fund fiscal year.

In this regard, the Aggregate Excess Loss Contingency Fund is in part a protection against adverse development for both specific retention accounts as well as providing protection on a multi-year and multi-line loss basis.

The administrative code specifically permits a member to use released surplus funds in loss retention accounts to either take them in the form of a return of surplus or to be applied toward the payment of a future premium. As the unencumbered portion of the Aggregate Excess Loss Contingency Fund is an individual member owned surplus account, members with accrued surplus in this account can likewise use these funds in the same way.

Finally, the TRICOJIF views the Aggregate Excess Loss Contingency Fund as a better version of the old Loss Fund Contingency. We believe it provides a stronger vehicle through which members can build a financial bank against adverse development on a multi-year and multi-line basis. It is the hope of the TRICOJIF that members will use this fund to provide themselves with a financial vehicle through which they can manage an additional assessment with no cost to their municipality or pay future insurance premiums to stabilize costs, or both.

11) **Committee Charters**

Appendix I of the Plan of Risk Management contains Committee Charters for the Coverage, Employment Practices & Technology Liability, Finance, Nominating, Strategic Planning, and Safety Committees.



Coverage Committee Charter

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) Executive Committee hereby constitutes and establishes a Coverage Committee:

Composition

1. Members of the committee shall be appointed by the Chair at the annual reorganization meeting and shall serve at the pleasure of the Chair.
2. The committee shall be appointed by the Chair of the Executive Committee and shall be chaired by a member of the Executive Committee.
3. Also, serving on the committee as necessary shall be the Fund Actuary, Fund Attorney and a representative from the Administrator's office.
4. Additionally, Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.
5. Members of the committee may appoint a Vice Chair to serve in the absence of the Committee Chair.

Authority and Responsibility

The Coverage Committee is to serve as a focal point for discussion on issues pertaining to coverage, underwriting, and reinsurance. The Coverage Committee shall advise the Executive Committee on issues pertaining to coverage requirements of members of the JIF, coverage issues in the insurance industry which should be addressed by the JIF, the efficiency and clarity of communications between the JIF and the members regarding coverage issues, the proposed role of the JIF in addressing areas of insurance outside of its normal purview, retention and reinsurance issues, and underwriting guidelines.

Coverage Committee Bylaws

The Coverage Committee of the TRICOJIF was established by charter approved by motion of the JIF's Executive Committee on January 25, 1999. The committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the committee.

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Coverage Committee is to:

- (1) Oversee the implementation of coverage, underwriting, and retention and reinsurance guidelines.
- (2) Monitor the existing coverages of the JIF to determine whether existing coverage is adequate and appropriate; and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing coverage.
- (3) Identify and evaluate emerging techniques for transfer of risk which could be adopted by the JIF in order to enhance the protection of the JIF's assets and, by extension, the financial interests of members of the JIF.
- (4) Review the retention structure of the JIF to determine whether changes in the structure is needed in order to improve coverage or to achieve economies.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Employment Practices & Technology Liability Committee Charter

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) Executive Committee hereby constitutes and establishes an Employment Practices & Technology Liability Committee.

Composition

1. Serving on the Committee shall be the Chairs of the Coverage Committee, Finance Committee, Strategic Planning Committee, and Safety Committee.
2. Serving on the Committee shall be the Fund's Representative to the Municipal Excess Liability (MEL) Joint Insurance Fund.
3. At least three additional Fund Commissioner shall be appointed by the Executive Committee Chair
4. Serving on the Committee shall be the Fund Attorney, Fund Claims Administrator, Safety Director, and a representative from the Administrator's office.
5. Members of the committee may appoint a Vice Chair to serve in the absence of the Committee Chair.

Authority and Responsibility

The Employment Practices & Technology Liability Committee is to serve as a focal point for discussion on issues pertaining to employment practices liability and public official's liability claims. The Committee shall advise the Executive Committee on issues pertaining to the source, amount, and types of these claims and their financial impact on members, on the TRICO JIF, and on the MEL. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

The Employment Practices & Technology Liability Committee shall also serve as the focal point for discussions on issues pertaining to Technology Liability. The Committee shall advise the Executive Committee on issues pertaining to the source, number, and types of claims impacting members. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

Coverage Committee Bylaws

The Employment Practices Liability Committee of the TRICO JIF was established by charter approved by motion of the JIF's Executive Committee on February 28, 2011. The Committee Charter was revised on May 19, 2014 and January 27, 2020. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.

Specific Duties

The Employment Practices & Technology Liability Committee is to:

- (1) Monitor existing claims trends to determine the source, amount, and types of claims being incurred by TRICO JIF members and MEL members statewide.
- (2) Develop policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership
- (3) Determine whether existing measures are adequate and appropriate to prevent claims and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing policies.
- (4) Identify and evaluate emerging techniques for mitigation of risk which could be adopted by members in order to enhance the protection of JIF finances and, by extension, the financial interests of members of the JIF.
- (5) Oversee the creation of training programs designed to educate elected officials, managers and supervisors, and employees with respect to the role they play in the prevention and mitigation of these claims.
- (6) Review individual member claims records and recommend remedial actions to be taken by the member including training, adoption of policies, or utilizing resources available through the JIF/MEL or labor counsel. Recommend members for probation in accordance with policies recommended by the MEL and adopted by the TRICO JIF.
- (7) Review policies and directives issued by the MEL or excess carriers and communicate as necessary with the Executive Committee and the membership at large and oversee the implementation of coverage, underwriting, and retention guidelines.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

Revised: 05/19/2014

Revised 01/27/2020



Finance Committee Charter

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) Executive Committee hereby constitutes and establishes a Finance Committee:

Composition

1. Members of the committee shall be appointed by the Chair at the annual reorganization meeting and shall serve at the pleasure of the Chair.
2. The committee shall be appointed by the Chair of the Executive Committee and shall be chaired by a member of the Executive Committee.
3. Also, serving on the committee as necessary shall be the Fund Actuary, Fund Auditor, Fund Treasurer and a representative from the Administrator's office.
4. Members of the committee may appoint a Vice Chair to serve in the absence of the Committee Chair.

Authority and Responsibility

The Finance Committee is to serve as the focal point for communication between the Fund's Commissioners and the Fund's professionals for the development of an annual budget. The Finance Committee shall work with the Fund's Actuary and with the Fund's Professionals and committees as necessary to develop claims funding, expense funding and funding for special programs.

The Finance Committee will also examine the financial audits of the Fund, as prepared by the Fund's Auditor in conjunction with the Fund's Treasurer, Actuary and Claims Administrator. The Finance Committee shall comment on the independence of the Executive Committee's independent auditors, the integrity of management and the adequacy of disclosures to the public. It will serve as a focal point for communication between the independent Auditor, the JIF Treasurer and Fund Professionals as their duties relate to financial accounting, reporting, and internal controls and compliance. The Committee is to assist in fulfilling responsibility as to accounting policies and reporting practices of the Fund and sufficiency of the auditing function. The Committee shall oversee and advise the Fund Executive Committee regarding the selection of independent auditors. The Executive Committee's access to the independent auditor shall in no way be limited or superceded by the activities of this Committee.

Finance Committee Bylaws

The Finance Committee of the TRICO JIF was established by charter approved by motion of the Executive Committee on January 25, 1999. The committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

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Adopted: January 25, 1999

Revised: February 28, 2000

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

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

The committee shall meet at least four times per year at the discretion of the Committee Chair to review issues such as the annual audit, the semi-annual financial review, the fund's budget and assessment allocation strategies.

Attendance

Members of the committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Finance Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Finance Committee is to:

- (1) Review all renewal fees and professional services review worksheets referred by the Fund's Executive Committee on all of the Fund's professional service providers including Actuary, Administrative Consultant, Administrator, Attorney, Auditor, Claims Administrator, Safety Director, Treasurer and any other professionals requiring a performance review.
- (2) Recommend to the Executive Committee the retention or replacement of service providers which may be retained to assist in developing or implementing strategic plans and provide a written summary of the basis for the recommendations.
- (3) Review all funding requirements as determined by the Fund's Actuary.
- (4) Review all funding levels for programs and miscellaneous and contingency items.
- (5) Review assessment strategies at various levels of capping for allocation of the annual assessments to JIF members.
- (6) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (7) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

With respect to the Fund's financial audits, the committee is to:

- (1) Review with the Executive Committee and the Fund's Treasurer the JIF's policies and procedures to reasonably assure the adequacy of internal controls over accounting, administration, compliance with laws and regulations and financial reporting.
- (2) Have familiarity, through the individual efforts of its members, with the accounting and reporting principles and practices applied by the JIF in preparing its financial statements.

Further, the committee is to make, or cause to be made, all necessary inquiries of Executive Committee and the independent auditor concerning established standards of conduct and performance, and deviations therefrom.

- (3) Review, prior to the annual audit, the scope and general extent of the independent auditor's planned examination, including their engagement letter. The auditor's fees are to be arranged with Executive Committee and annually summarized for committee review. The committee's review should entail an understanding from the independent auditor of the factors considered by the auditor in determining the audit scope, including:
 - Risk characteristics of the JIF
 - External reporting requirements
 - Materiality of the various segments of the JIF's combined activities
 - Quality of internal accounting, administrative and compliance controls
 - Extent of internal auditor's involvement in audit examination
 - Other areas to be covered during the audit engagement
- (4) Review with Executive Committee the extent of non-audit services planned to be provided by the independent auditor in relation to the objectivity and independence needed in the audit.
- (5) Review with Executive Committee and the independent auditor instances where the Executive Committee has obtained "second opinions" on accounting and financial reporting policies from other accountants.
- (6) Review with the Executive Committee and the independent auditor, upon completion of their audit, financial results for the year prior to their release to the public. This review is to encompass:
 - The JIF's comprehensive annual financial report, including the financial statements and financial statement and supplemental disclosures required by GAAP and/or the State of New Jersey.
 - Significant transactions not a normal part of the JIF's operations.
 - Selection of and changes, if any, during the year in the JIF's accounting principles or their application.
 - Significant adjustments proposed by the independent auditor.
 - The process used by the Executive Committee in formulating particularly sensitive accounting estimates and the independent auditor's conclusions regarding the reasonableness of those estimates.
 - Any disagreements between the independent auditor and Executive Committee about matters that could be significant to the JIF's financial statements or the auditor's report.

- Difficulties encountered in performance of the audit.
- (7) Evaluate the cooperation received by the independent auditor during their audit, including their access to all requested records, data and information. Also, elicit the comments of Executive Committee regarding the responsiveness of the independent auditor to the JIF's needs. Inquire of the independent auditor whether there have been any disagreements with the Executive Committee that, if not satisfactorily resolved, would have caused them to issue a nonstandard report on the JIF's financial statements.
 - (8) Discuss with the independent auditor the quality of the JIF's financial and accounting personnel and any recommendations that the independent auditor may have. Topics to be considered during this discussion include improving internal financial controls, controls over compliance, the selection of accounting principles and the Executive Committee reporting systems.
 - (9) Review written responses of the Executive Committee to "letter of comments and recommendations" from the independent auditor and discuss with the Executive Committee the status of implementation of prior period recommendations and corrective action plans.
 - (10) Discuss with the Executive Committee the scope and quality of internal accounting, administrative, compliance, and financial reporting controls in effect.
 - (11) Perform all of the above duties wherever appropriate relative to the JIF's component units. The Executive Committee may satisfy this duty by relying on the work of a component unit's Finance Committee.
 - (12) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Nominating Committee Charter

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) Executive Committee hereby constitutes and establishes a Nominating Committee:

Composition

The Nominating Committee will be comprised of the prior years Executive Committee Chair and one member from each Standing Committee to be selected by the members of that Standing Committee provided, however, that the representative shall not be a current Executive Committee member. In addition, no individual may represent more than one committee on the Nominating Committee. The Nominating Committee members will select the Nominating Committee Chair.

Authority and Responsibility

The Nominating Committee shall be charged with reviewing and nominating candidates for presentation in the event of a need to elect officers to the Executive Committee.

Nominating Committee Bylaws

The Nominating Committee of the TRICOJIF was established by charter approved by motion of the Executive Committee on May 19, 2008.

Meetings

The committee is to meet as many times per year as the Committee Chair deems necessary in accordance with the Committee's operational guidelines.

Attendance

Members of the committee shall be present at all meetings. The Chair may also request that individuals interested in being nominated to the Executive Committee may express their interest to a member of the Committee. A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Nominating Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.

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Specific Duties

The Nominating Committee is to:

- (1) Compile and submit to general membership a slate of candidates to serve as Chair, Secretary, Executive Committee and Alternate Executive Committee members.
- (2) Conduct an election in accordance with any operational guidelines established by the membership.
- (3) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (4) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (5) Perform additional duties as assigned by the Executive Committee related to the above Charter and discharge of duties as assigned above.



Safety Committee Charter

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) Executive Committee hereby constitutes and establishes a Safety Committee:

Composition

1. Members of the committee shall be appointed by the Chair at the annual reorganization meeting and shall serve at the pleasure of the Chair.
2. The committee shall be appointed by the Chair of the Executive Committee and shall be chaired by a Fund Commissioner.
3. Also, serving on the committee shall be the Fund Safety Director, Wellness Director, and a representative from the Administrator's office.
4. Additionally, Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.
5. Members of the committee may appoint a Vice Chair to serve in the absence of the Committee Chair.

Authority and Responsibility

1. The Safety Committee is to serve as a focal point for communication between the TRICOJIF, the Executive Director/Administrator, the Safety Director, and member municipalities.
2. The Safety Committee shall also serve as a focal point for communication between the TRICOJIF, the Executive Director/Administrator, the Wellness Director, and member municipalities.
3. The function of the Committee is advisory in nature and is not intended to infringe upon the responsibility of the Safety Director, Wellness Director, or employees of member towns.
4. The Safety Committee shall advise the Executive Committee on safety and wellness related policies, performance of municipalities in terms of safety and wellness, and of the individual firms responsible for reporting on same.
5. The Safety Committee shall also work with the Executive Director, Wellness Director, and the Safety Director in attempting to identify services which may be provided by the Joint Insurance Fund to member municipalities in order to reduce the risks of accidents to member employees and volunteers and improve the overall health and wellness of member employees and volunteers to reduce the risk of accidents and decrease the severity of injuries associated with those accidents..

Safety Committee Bylaws

The Safety Committee of the TRICOJIF was established by charter approved by motion of the JIF's Executive Committee on January 25, 1999. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's, Wellness, and Safety Director's office shall attend all meetings and shall serve as staff to the Safety Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Safety Committee is to:

- (1) Develop with the Executive Director and the Safety Director on-going and annual safety programs that shall provide for the planning, organization, control, and leadership of the JIF's directed safety efforts.
- (2) Develop with the Executive Director and the Wellness Director on-going wellness programs that shall provide for the planning, organization, control, and leadership of the JIF's directed wellness efforts
- (3) Identify and analyze loss exposures and claims information for the JIF as a whole and for individual members to determine where resources should be directed to reduce claims.
- (4) Examine alternative risk techniques to determine the most efficient method for reducing the risk of loss.
- (5) Recommend to the Executive Committee any appropriate expenditures on programs or services which, in the opinion of the committee, will likely result in long-term savings for the JIF.
- (6) Implement, monitor and evaluate all safety and wellness programs, services, and vendors.
- (7) Recommend to the Executive Committee the retention or replacement of safety and/or wellness vendors and provide a written summary of the basis of such recommendations.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Strategic Planning Committee Charter

The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) Executive Committee hereby constitutes and establishes a Strategic Planning Committee:

Composition

1. Members of the committee shall be appointed by the Chair at the annual reorganization meeting and shall serve at the pleasure of the Chair.
2. The committee shall be appointed by the Chair of the Executive Committee. A member of the Executive Committee shall serve on the committee.
3. Also, serving on the committee as necessary shall be a representative from the Administrator's office.

Authority and Responsibility

The Strategic Planning Committee is to serve as the focal point for communication between the Administrator, the Fund Commissioners, and any other professionals regarding long range strategies which should be pursued in order to ensure the integrity, growth, and viability of the Joint Insurance Fund. The Strategic Planning Committee shall advise the Executive Committee regarding long term strategies and planning considerations.

Strategic Planning Committee Bylaws

The Strategic Planning Committee of the TRICOJIF was established by charter approved by motion of the JIF's Executive Committee on January 25, 1999. The committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The committee is to meet as many times per year as the Committee Chair deems necessary, at the discretion of the Chair.

Attendance

Members of the committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Strategic Planning Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Strategic Planning Committee is to:

- (1) Develop a plan for implementation of long term strategies for the Fund.
- (2) Report to the Executive Committee on the progress regarding selection and implementation of the plan and monitor strategy for implementation.
- (3) Identify long range planning issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the Joint Insurance Fund.
- (4) Review the collective organizational structure of the JIF and its servicing agents to assure that it represents a balance of values including flexibility, participation, efficiency and effectiveness which should be weighed in maintaining a healthy organizational structure.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Evaluate the performance of the Fund Professionals under the jurisdiction of the Strategic Planning Committee including the Fund Administrator, Administrative Consultant, Recording Secretary, Website Manager and/or any other Fund Professional requested by the Executive Committee.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

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

RESOLUTION 2024 - 16

**DESIGNATION OF CERTIFYING AND APPROVING OFFICER FOR
THE PAYMENT OF CLAIMS**

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

Whereas, the TRICO JIF is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

Whereas the Administrative Code (N.J.A.C. 11:15-2.22) regulating the operation of Joint Insurance Funds requires that all disbursements for the payment of claims must be approved by a majority of the Fund Commissioners or the Executive Committee thereof; and

Whereas, the Fund Commissioners may designate a Certifying and Approving Officer pursuant to N.J.S.A. 40A: 5-17 to allow for the expeditious resolution of claims in an amount not to exceed an amount approved by the Commissioner of the Department of Banking and Insurance in the Plan of Risk Management, and

Be It Hereby Resolved that the Commissioners here assembled appoints the Claims Administrator as the Certifying and Approving Officer for the Fund.

Be It Further Resolved, that by adopting this resolution appointing a Certifying and Approving Officer, the Plan of Risk Management for Fund Year 2024 is amended to include this designation of a Certifying and Approving Officer, and

Be It Further Resolved that copies of this Resolution shall be provided to the Administrator, Claims Administrator, and Fund Attorney of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund at a public meeting held on January 22, 2024

GLOUCESTER, SALEM, CUMBERLAND COUNTIES

MUNICIPAL JOINT INSURANCE FUND

BY: 
CHAIRPERSON

ATTEST: 
SECRETARY

DATE: January 22, 2024

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

RESOLUTION NO. 2024 - 17

**RESOLUTION AUTHORIZING REIMBURSEMENT OF
TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N. J. S. A. 40A:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel, and;

WHEREAS, up to a total of eight (8) Fund Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, hereinafter referred to as the TRICO JIF, may need to travel to or electronically participate in the PRIMA Conference or AGRIP Conferences during Fund Year 2024 for the purpose of attending or electronically participating in a seminar on public entity risk management and pooling; and

WHEREAS, the Treasurer of the TRICO JIF has certified that funds are available from the 2024 expense budget in the amount of \$2,500 per attending commissioner, excluding seminar registration costs which will be pre-paid by the TRICO JIF, and;

WHEREAS, the Treasurer of the TRICO JIF is authorized to issue payment in the amount of \$25 per conference attendee to the Executive Director, if the expense is so incurred, for payment of Fund Commissioners' meals at the PRIMA and AGRIP Conferences, and;

WHEREAS, the authorized Commissioners representing the TRICO JIF at either conferences will verify their expenses in accordance with the attached Travel and Expense Reimbursement Policy and Conference Attendance Policy, a copy of which is attached hereto and incorporated herein by reference, with a detailed bill of items or demands, and the certification of affidavit required by N. J. S. A. 40A:5-16 which will be submitted within a reasonable period of time after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby authorized to reimburse authorized Fund Commissioners up to \$2,500 in expenses, excluding seminar registration costs which will be pre-paid by the TRICO JIF, for attendance at the PRIMA or AGRIP conferences.

BE IT FURTHER RESOLVED that the Treasurer is hereby instructed to make payment to the Executive Director, if the expense is so incurred, in the amount of \$25 per conference attendee for payment of Commissioners' meals at the PRIMA and AGRIP Conferences

This resolution was duly adopted by the Gloucester, Salem, Cumberland Counties
Municipal Joint Insurance Fund at a public meeting held on January 22, 2024

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

BY: _____

CHAIRPERSON

ATTEST: _____

SECRETARY

DATE: 1-22-2024

Travel and Expense Reimbursement Policy

Persons authorized to travel on official business are encouraged to exercise the same care in incurring expenses that they would if traveling on personal business at their own expense. Excessive and unnecessary travel and other expenses shall not be approved or reimbursed. Travel routes should be planned so that minimum amounts of travel and expense are involved. Participants shall be responsible for making their own travel arrangements. Expenditures for official travel are reimbursable if incurred in accordance with these guidelines.

I. Conference Registration

Cost of registration for any conference or seminar shall be paid in advance by the Fund.

II. Transportation¹

A. Air Travel

The Fund shall reimburse participants for the full cost of travel by air (if appropriate). The maximum amount reimbursable for air travel shall be the standard fare for travel commencing the day before the conference begins and end on the day after the conference ends.

B. Car Travel

The Fund shall reimburse participants for the actual costs of all tolls and parking expenses. In addition, the Fund shall reimburse members at the prevailing IRS rate of reimbursement per mile for each mile traveled.

III. Lodging²

The Fund shall reimburse participants for the cost of lodging at conference rates. The maximum amounts reimbursable for hotel accommodations shall be conference rates for evenings commencing day before the conference begins and ending the day after the conference ends. Expenses for laundry, valet, entertainment, room service, and other charges of a similar nature are considered personal charges and shall not be reimbursed.

IV. Meals

The Fund shall reimburse participants for all meals incurred during the course of travel and while attending the conference. Meal reimbursement is subject to a maximum rate per diem. Maximum per diem is \$70.00.

V. Related Expenses

The Fund shall reimburse participants for necessary incidental expenses incurred during the course of travel. These shall include airport shuttle services to and from airports; shuttle services to and from hotels to airports, portage and parking expenses (if appropriate). The Fund will reimburse taxi expenses for transportation to and from hotels and airports and for transportation to and from conference events only in cases where shuttle services are unavailable. All other taxi expenses are considered personal charges and shall not be reimbursed.

VI. Reimbursement

Under normal conditions, persons authorized to travel on official business shall provide themselves with sufficient funds of their own to cover all current expenses. To receive reimbursement for travel related expenses, participants shall submit all receipts and other evidence of allowable expenses to the Fund's Treasurer with a completed voucher. The Treasurer shall approve all expenses in accordance with the Fund's guidelines.

¹ Maximum expenses for both transportation and hotel lodging expenses shall not exceed the combined total cost of standard airfare and lodging at conference rates.

² See 1.

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

Administrative Policies & Procedures

Date Adopted: September 26, 2005

POLICY: Conference Attendance

PURPOSE: To Establish a Protocol for Attendance at Various Training Conferences

It is the practice of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) to encourage the further education of its members in Risk Management issues by providing a limited number of Fund Commissioners an opportunity to attend various industry conferences during a Fund Year. These conferences include those offered by Public Risk Management Association (PRIMA) and the Association of Government Risk Insurance Pools (AGRIP).

Because the Fund affords a limited number of Fund Commissioners an opportunity to attend these conferences, and it is possible that more Commissioners may wish to attend a conference than positions are available, it is important that the Fund have a procedure establishing clear guidelines and preferences for Commissioner attendance. Each fall, the Finance Committee, with input from Strategic Planning, shall prepare the annual Conference budget and set forth the number of available openings for conference attendance the following year. Fund Commissioners are eligible to attend either the annual PRIMA Conference or one AGRIP Conference annually.

ANNUAL PRIMA CONFERENCE

The following procedure shall be followed in determining the Fund Commissioners who will attend the **Annual PRIMA Conference**:

1. **Executive Committee Members** – At the beginning of each year, the Executive Director's office shall notify members of the Executive Committee of the opportunity to attend the Annual PRIMA Conference. Members shall be given a deadline to respond. Attendees will be determined based upon their date of response on a first come first served basis.
2. **Alternate Executive Committee Members** - If after the deadline has passed, additional positions remain open, an invitation shall be extended to the Executive Committee Alternates. Responses to the invitations must be received no later than February 1st. Attendees will be determined based upon their date of response on a first come first served basis.

3. **Fund Commissioners** - In the event that positions to attend the Annual PRIMA Conference remain open after invitations have been extended to the Executive Committee members and Alternates, the Executive Director's Office shall announce at the February Executive Committee meeting the opportunity for remaining Fund Commissioners to attend the conference with a response deadline of March 1st. Attendees will be determined based upon their date of response on a first come first served basis.

No additional announcements regarding opportunities to attend the annual PRIMA Conference shall be made after the February Executive Committee meeting.

Any Fund Commissioner who attends the annual PRIMA Conference will be ineligible to attend additional conferences for the remainder of the Fund Year.

AGRIP CONFERENCE

Fund Commissioners are eligible to attend either the annual PRIMA Conference or one AGRIP Conference annually.

The following procedure shall be followed in determining the Fund Commissioners eligible to attend any of the **AGRIP Conferences**.

1. In January of each year the Executive Director's office shall notify members of the Executive Committee and Alternate Executive Committee members of the AGRIP Conference schedule for the coming Fund Year. They will be asked to notify the Executive Director's office of their interest in attending any one of the conferences. If more than one conference is requested, preference must be indicated by the individual.
2. The Executive Director's office shall keep track of the date of, number of, and specific AGRIP conference that the individual wishes to attend along with the date they responded.
3. In the event that more individuals ask to attend a conference than positions available, priority shall be given in the following order:
 - Fund Chair
 - Fund Secretary
 - Executive Committee members in their order of succession
 - Alternate Executive Committee members in their order of succession
4. In the event that the February 1st deadline to register for the Spring AGRIP Conference passes, and all positions are not filled, then unfilled positions will be made available for attendance at the PRIMA conference.

CONFERENCE REIMBURSEMENT GUIDELINES

1. Each attendee at a PRIMA or AGRIP conference shall be eligible for up to \$2,000¹ in reimbursable expenses. Reimbursable expenses are defined in the Fund's *Travel & Reimbursement Policy* adopted by the Fund at its Annual Reorganization meeting.
2. Prior to receiving a final reimbursement from the Fund, attendees at each conference shall provide the membership, at the next Executive Committee meeting following their return, with a summary report of the seminars they attended. Any written materials that the attendee brings from the conference shall be made available to the Executive Director's office for copying and distribution to any Fund Commissioner upon their request.

¹ As recommended by the Strategic Planning Committee at their meeting of May 17, 2007 and accepted by the Executive Committee at the June 25, 2007 meeting.