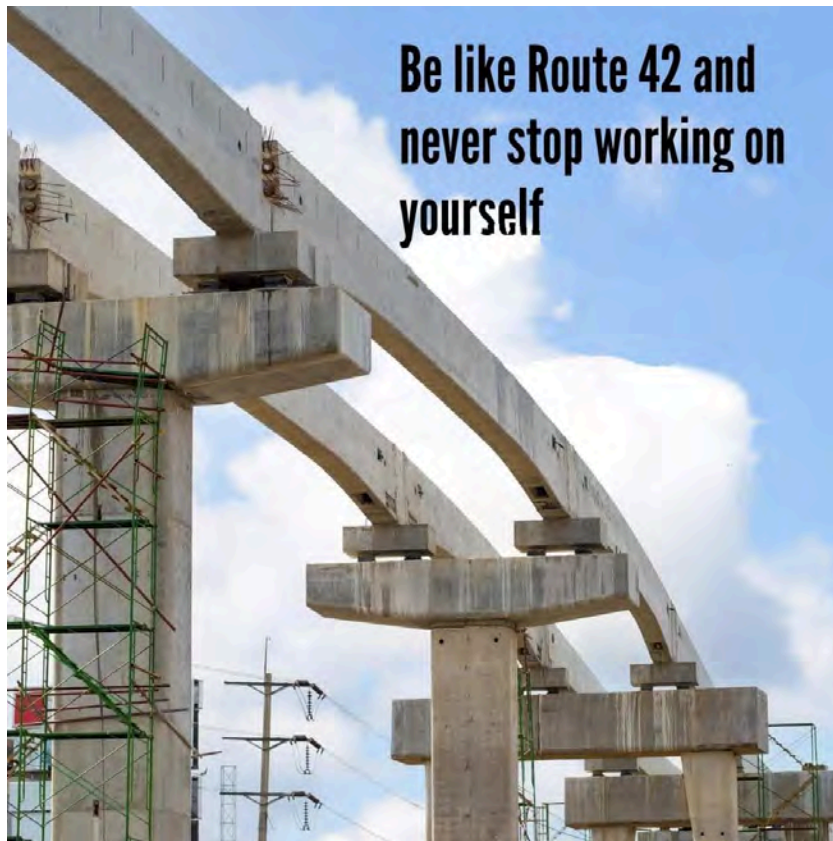




AGENDA PACKET



Monday, January 22, 2024 at 5:00 pm

**Gloucester County Library
389 Wolfert Station Rd, Mullica Hill**

WWW.TRICOJIF.ORG

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

**January 22, 2024 – 5:00 PM
Gloucester County Library, Mullica Hill**

AGENDA

- I. Sine Die and Reorganization Meeting called to order by Chairman
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *South Jersey News*, Mullica Hill, New Jersey and the *Courier Post*, Cherry Hill, NJ
 - 2. Filing advance written notice of this meeting with the Clerks/ Administrators of all member municipalities of the TRICOJIF; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the TRICOJIF.
- IV. Roll Call
 - A. 2023 Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Approval of Minutes
 - A. Motion to adopt the **December 18, 2024** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-6
 - B. Motion to adopt the **December 18, 2024** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 7-23
 - C. Motion to adopt the **December 18, 2024** – Executive Committee Meeting Closed Session Minutes– **Motion – All in Favor**
The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VI. Adjourn Sine Die Meeting
 - A. Officers, Executive Committee, Alternates vacate chairs
 - B. Chairperson passes gavel to Executive Director/Administrator
- VII. Roll Call
 - A. 2024 Fund Commissioners
- VIII. Election of 2024 OfficersPage 24
 - A. Election of a Chairperson and Secretary.
 - 1.) Nominations from the Floor
 - 2.) **Roll Call Vote** – 2024 Fund Commissioners
 - B. Election of an Executive Committee and Alternates
 - 1.) Nominations from the Floor
 - 2.) **Roll Call Vote** – 2024 Fund Commissioners
- IX. Oaths of Office (administered by Fund Solicitor)
 - A. Chairperson
 - B. Secretary
 - C. Executive Committee
 - D. Alternates

X. Move up Alternates (if necessary) – Motion – All in Favor

XI. Organizational Resolutions

- A. 2024-01: Confirming the Election of a Chairman and Secretary.....Page 25
- B. 2024-02: Confirming the Election of an Executive Committee and Alternates.....Page 26
- C. 2024-03: Appointing Professional Staff With a Non Fair and Open Process.....Pages 27-33
- D. 2024-04: Appointing Professional Staff With a Fair and Open Process.....Pages 34-36
- E. 2024-05: Awarding Contracts to Assigned Defense Counsel and Approved Associates.....Pages 37-40
- F. 2024-06: Recommending the Employment Practices Liability and Public Officials Liability Defense Panel.....Pages 41-42
- G. 2024-07: Appointing Joseph Nardi, III Esq. as Conflict Attorney.....Pages 43-44
- H. 2024-08: Adopting Cash and Investment Policy.....Pages 45-48
- I. 2024-09: Adopting Procedures in Compliance with the Open Public Meetings Act..Pages 49-52
- J. 2024-10: Adopting Fiscal Policies and Procedures.....Pages 53-55
- K. 2024-11: Adopting Administrative Policies and Procedures.....Pages 56-57
- L. 2024-12: Designating the Executive Director as the Public Agency Compliance Officer.....Page 58
- M. 2024-13: Establishing a Conflict of Interest PolicyPages 59-62
- N. 2024-14: Establishing a Fund Records ProgramPage 63
- O. 2024-15: Establishing the 2024 Plan of Risk Management.....Pages 64-97
- P. 2024-16: Designation for Certifying and Approving Officer for Payment of Claims..Page 98

Approval of Resolutions 2024 -01 through 2024-16 – Motion – Roll Call

XII. Expense Resolution

- A. R 2024- 17: Resolution Authorizing Reimbursement of Travel Expenses for Authorized Official Travel– **Motion – Roll Call – Motion – Roll Call**.....Pages 99-103

XIII. Executive Claims Committee Meeting Report – January 22, 2024.....Verbal

XIV. Executive Director’s Report.....Pages 104- 139

- A. AJG Risk Management Service Disclosure StatementPage 108
- B. Lost Time Accident Frequency.....Pages 109-110
- C. Certificates of Insurance.....Pages 111-116
- D. Financial Fast Track Report..... Page 117
- E. Regulatory Filing Checklists.....Pages 118-119
- F. 2022 Safety Incentive Program Awards.....Page 120
- G. 2023 Optional Safety Budget.....Page 121
- H. 2023 Wellness Incentive Budget.....Page 122
- I. 2023 EPL/Cyber Risk Management Budget.....Page 123
- J. EPL Compliance StatusPages 124-125
- K. Statutory Bond Status.....Pages 126-128
- L. Skateboard Park Approval Status.....Page 129
- M. Capehart Scatchard Updates.....Pages 130-134
- N. Land Use Training Certification.....Page 135
- O. Elected Officials Training Invite.....Pages 136-137
- P. 2024 RMC Resolutions & Agreements
- Q. 2024 1st Installment Billing
- R. AGRiP/PRIMA 2024 Conferences.....Page 138

	S.	2023 Attendance.....	Page 139
	T.	Safety Kickoff Breakfast & Safety, Claim, & Wellness Coordinator Roundtable	
	U.	Inclement Weather Policy	
	V.	Website	
	W.	New Member Activity	
XV.		Solicitor’s Report	
	A.	MEL Helpline and Contact List.....	Pages 140-141
	B.	Closed Cases.....	Pages 142-143
XVI.		Safety Director’s Report	
	A.	Activity Report.....	Pages 144-146
XVII.		Law Enforcement Liability Consultant Report.....	Pages 147-148
XVIII.		Claims Administrator’s Report	
	A.	Lessons Learned From Losses.....	Page 149
XIX.		Wellness Director Report	
	A.	Activity Report	Pages 150-151
	B.	Targeting Wellness Newsletter.....	Pages 152-154
XX.		Technology Risk Report.....	Pages 155-156
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	A.	TRICOJIF Summary.....	Page 157
	B.	Average Days to Report.....	Page 158
	C.	Claims Reported by Type.....	Page 159
	D.	Nurse Case Management Reports.....	Page 160
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	B.	Investment Portfolio Report	
	C.	Loss Run Payment Register	
	D.	Disbursements	
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i.		1. 2024 Committee Assignments.....	Pages 219-220
XXI.		MEL/E-JIF/RCF Reports	
	A.	MEL Report – January 8, 2024.....	Pages 221-224
		1. NJ MEL App Available.....	Page 225
	B.	RCF Report – January 8, 2024.....	Pages 226-227
	C.	EJIF Report – December 14, 2023.....	Page 228
	D.	EJIF Report - January 8, 2024.....	Pages 229-230
	E.	Cyber JIF Report – December 28, 2023.....	Page 231

XXII. Miscellaneous Business:

<p>The next meeting will be held on Monday, February 26, 2024 <u>5:00 PM</u> via Microsoft Teams Conferencing</p>

XXIII. Public Comment

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

XXIV. **Closed Session**(*if necessary*) –Resolution 2024- _____A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion - All in Favor**

- A. Special Executive Committee Meeting Report
 - 1. Report on Claims over \$10,000 (PARs) reviewed
- B. Professionals’ Reports
 - 1. Claims Administrator’s Report
 - 2. Executive Director’s Report
 - 3. Safety Director’s Report
 - 4. Solicitor’s Report
- C. Reopen Public Portion of Meeting (*if necessary*) – **Motion – All in Favor**

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

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

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

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

December 18, 2023 – 2:30 PM

**Pitman Municipal Building
110 South Broad Street, Pitman, NJ**

EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Pitman Municipal Building, Pitman, NJ on December 18, 2023 at 2:30 PM, prevailing time. Marjorie Sperry, Acting Chair, Quinton Township, presiding.

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

Ms. Sperry then read the following *Open Public Meetings Act* Compliance Notice noting for the record that a majority of the Executive Committee was not present for today's Executive Claims Review Committee meeting.

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

Those in attendance were:

Doug Hogate, **Elsinboro Township**
Marjorie Sperry, **Quinton Township**
Ken Brown, **Carneys Point**

Also present were:

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

Those unable to attend:

Karen Sweeney, ***Chair, Wenonah Borough***
Bob Diaz, ***Secretary, South Harrison Township***
Jeff Celebre, ***City of Vineland***
Colette Bachich, ***Washington Township***

EXECUTIVE SESSION PORTION OF MEETING

As a quorum of the Executive Committee was not present, the Committee did not move to Executive Session. Those present reviewed the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on December 18, 2023 at 4:00 PM.

The Committee reviewed seven (7) claims. Of the claims reviewed, there were four (4) Workers' Compensation, one (1) General Liability, zero (0) Auto, and two (2) Property PARs recommended for approval of settlement or continuing defense.

The TRICO JIF claims reviewed are as follows:

Workers' Compensation	Claimant	Municipality	Date of Loss	Comments
2022257379	Harry Weber	Glassboro	12/15/21	Seeking authority to pay indemnity, expense and legal..
2020199828	John Gangemi	Swedesboro	3/6/20	Seeking authority to pay indemnity, medical, expense and legal.
2022261747	Thomas Rementer	Glassboro	1/21/22	Potential subrogation. Seeking authority to pay indemnity, medical, expense and legal.
2024320414	David Ramsbottom	Woodbury	11/28/23	Seeking authority to pay medical and expense.

General Liability	Claimant	Municipality	Date of Loss	Comments
2022275538	Charlene Garlic	Monroe	5/29/22	Seeking authority to continue defense.

Property	Claimant	Municipality	Date of Loss	Comments
2024312970	Monroe	Monroe	9/5/23	Seeking authority to settle.
2023284212	Greenwich	Greenwich	9/20/22	Seeking authority to settle.

There were no (0) claim(s) reviewed this month that had previously been approved by Vineland.

There was one (1) claim(s) reviewed for abandonment of subrogation attempt for this month:

2023280852

SOLICITOR REPORT

Assignment of New Cases

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

Hahn (aka Marshall) v. Township of Monroe
Cakir (minor) v Township of Oldmans

Franceschini v. Township of Pilesgrove
Jones v. City of Vineland

General Liability Status Report

Mr. DeWeese noted that there are **40** active General Liability claims. If any member would like a copy of their claims, please contact him. He asked that if you do share with your governing body, please do so in closed session only since these cases are still in litigation.

Mr. DeWeese will present a summary report on General Liability files monthly, presenting a full detailed report quarterly. Should any member wish to have their particular town's report carved out, they may contact Mr. DeWeese and he will provide that to them.

<i>Distribution of Court Systems</i>	
Total Cases filed in Federal District Court	8
Total Cases filed in Camden County Superior Court	1
Total Cases filed in Cumberland County Superior Court	9
Total Cases filed in Gloucester County Superior Court	14
Total Cases filed in Salem County Superior Court	7
Total Pre-Suit Cases	1
Total Active General Liability Files	40

Subrogation File Report

Mr. DeWeese stated the total lien of TRICO JIF Judgments obtained is \$2,138,641.53 on 76 files.

Mr. DeWeese will present a summary report on Subrogation files monthly, presenting a full detailed report quarterly.

<i>Summary of TRICO JIF Subrogation File Status</i>	
Total of Liens of Pre-Litigation matters & Third Party Attorney matters	\$384,970.69
Agreements to Pay and/or Restitution Awarded	\$22,761.33
Total of Liens of TRICOJIF Complaints Filed	\$950,164.00
Total of Liens of TRICOJIF Complaints to be Filed	\$280,345.09
Total of Liens of TRICOJIF Judgments obtained	\$2,138,641.53
Total of all TRICOJIF Liens	\$3,776,882.64
Collection efforts being made prior to DSD filing suit	9
Third Party Actions that are Being Monitored by the Fund Solicitor	10
Agreements to Pay and /or Restitution Award	4
TRICO JIF Complaints that have been Filed or will be Filed	18
Judgments Obtained & Collection Efforts Being Made	76
Judgement Receiving payments (Order to Pay; Wage Execution, etc.)	1

Police Civil Rights Cases Report

Mr. DeWeese presented a quarterly report on Police Liability claims to the Committee. He reported that the Fund currently has eleven (11) cases involving Police Civil Rights allegations with zero (0) cases assigned pre-suit, three (3) cases dismissed without Prejudice/Administratively Dismissed; zero (0) case(s) in Mediation Settlement Negotiations, and three (3) case(s) with Summary Judgment Motions pending. Not all of the cases involve excessive use of force; however, they all involve allegations of violations of civil rights. Mr. DeWeese reviewed a few of the more difficult cases with the committee.

Resolutions Adding Additional Approved Associates

Mr. DeWeese stated that he had been contacted by Mr. Saracino, of Pietras, Saracino, Smith & Meeks, who is a firm on the Fund's Workers Compensation Defense Panel. He stated that Mr. Saracino is requesting that his daughter, Allison, be considered for appointment by the JIF as an Approved Associate for his firm. Mr. DeWeese stated that he has reviewed Ms. Saracino's resume and is recommending that she be appointed as an Approved Associate on the Workers Compensation Defense Panel.

Mr. DeWeese also stated he had been contacted by Brown & Connery, LLC, who is a firm on the Fund's General Liability Defense Panel, requesting Mr. Joseph D Clifford be considered for appointment by the JIF as an Approved Associate for the firm. Mr. DeWeese stated that he had also reviewed Mr. Clifford's resume and is recommending that he be appointed as an Approved Associate on the General Liability Defense Panel.

Mr. DeWeese then referenced both resolutions authorizing the appointments included in the agenda packet. The Committee agreed to recommend the adoption of both resolutions at the December Executive Committee meeting.

Lastly, Mr. DeWeese noted there will be a Resolution presented for consideration at the January 2024 Reorganizational meeting recommending the EPL/POL Defense Panel. He then stated that the following Attorneys' would be included in that Resolution; A. Michael Barker, Esquire and Vanessa James, Esquire of the Law Firm of Barker, Gelfand & James, P.C.; James R. Birchmeier, Esquire and Erin Thompson, Esquire of the Law Firm of Birchmeier & Powell, LLC.; Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire of the Law Firm of Madden & Madden. P.A.; Armando V. Riccio, Esquire of Armando V. Riccio, LLC.; Matthew J. Behr, Esquire of the Law Firm of Marshall Dennehy, P.C.; and Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard. He then asked the Committee if they were comfortable with the recommended EPL/POL Defense Panel members as presented. The Committee agreed to recommend the adoption of the Resolution as presented at the December Executive Committee meeting.

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

EXECUTIVE DIRECTOR's MONITORING REPORTS;

Supervisor Investigation Report: Ms. Patel referenced the reports included in the agenda noting that one (1) out of ten (10) incidents reported did not have a Supervisor's Investigation Reports completed. He then stated that Vineland had Supervisor's Investigation Reports completed on all four (4) of their incidents. Ms. Patel noted this is very good.

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

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

QUAL-LYNX REPORTS

Mr. Roselli referenced his OPEN/CLOSED Analysis reports included in the agenda packet. He explained that these reports are two separate depictions of each Unit's (WC, Property, and Liability) Claims Counts per Adjuster. Mr. Roselli noted at this time Qual-Lynx continues to interview for a new workers compensation lost time adjuster. In addition, Mr. Roselli stated that the Liability Unit recently received a resignation from one of the adjusters but they are in the process of extending an offer of employment to a candidate to fill this position. Mr. Roselli stated that Qual Lynx would continue to monitor staffing issues and bring awareness to any circumstances that may affect these numbers.

QUAL-LYNX STAFFING CONCERNS

Mr. Forlenza agreed that the previous discussions held were accurate, but he still has concerns about the staffing situation at Qual-Lynx, including the turnover in adjusters, and the workload of the adjusters, which has been a persistent problem for a long time. Mr. Forlenza noted that as Mr. Roselli mentioned earlier, there is currently a vacancy in the liability and workers compensation units, which need to be filled as soon as possible. Mr. Forlenza will be closely monitoring these adjuster accounts and will be discussing the adjuster file counts with Qual Lynx.

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

CLAIMS WEBINAR

Mr. Roselli reported that the Claims Refresher webinar, which was held on November 29, 2023 at 10:00 am was well attended and he received positive feedback from those that attended. Mr. Roselli noted that next year, the hope is to hold these webinars earlier in the year; however, felt it was important to conduct at least one webinar prior to years end.

CLAIMS AUDIT

Mr. Forlenza noted as a quorum for this meeting has not been met, he would discuss the status of the Claims Audit at the January meeting.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, January 22, 2024 at 3:30 PM** at the Gloucester County Library, Mullica Hill, NJ.

The meeting was adjourned at 3:20 PM.

Kris Kristie, Recording Secretary for

Doug Hogate, Acting Secretary

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

December 18, 2023 @ 4:00 pm

**Pitman Municipal Building
110 South Broad Street, Pitman, NJ**

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) was held at the Pitman Municipal Building, Monday, December 18, 2023 at 4:00 PM, prevailing time. Acting Chair Marjorie Sperry, Quinton Township, presiding. The meeting was called to order at 4:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

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

ROLL CALL

Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Carolyn King-Sammons, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Valerie Villano, *Alternate*, **Glassboro Borough**
Lisa Jeffers, **Greenwich Twp.**
Kathy Schools, *Alternate*, **Harrison Township**
Kevin Clour, **Lower Alloways Creek Twp.**
Pat Mason, **Monroe Twp.**
Harry Moore, **Oldmans Twp.**
Anjanette Scott, **Penns Grove Borough**
Michael Razze, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jeff Celebre **Vineland City**
Colette Bachich, **Washington Twp.**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, **Westville Borough**
Bradley Pennypacker, *Alternate*, **Woodbury City**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners/Professionals were:

Colleen Emmons, **Deptford Twp.**
Stephanie McCaffrey, **East Greenwich Twp.**
Linda Gonzalez, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
John Hitchner, **Hopewell Twp.**
William Pine, **Logan Twp.**
Luke Patrick, **Mannington Twp.**
Jennica Bileci, **Mantua Twp.**
Joy Gunn, **National Park Borough**
Susan Jacabucci, **Paulsboro Borough**
Dan Neu, **Pennsville Twp.**

Melissa Flacker, **Pilesgrove Twp.**
Brad Campbell, **Shiloh Borough**
Bob Diaz, *Fund Secretary*, **South Harrison Twp.**
Jena Dolbow, **Swedesboro Borough**
Karen Sweeney, *Fund Chair*, **Wenonah Borough**
Shannon Elton, **Woodbury Heights Borough**
Tom Tontarski, *Treasurer*

Also present were:

Paul A. Forlenza, MGA, Executive Director, **RPA, A Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director, **RPA – A Division of Gallagher**
David DeWeese, Esquire, Fund Solicitor, **The DeWeese Law Firm, P.C.**
Keith Hummel, Safety Director, **J. A. Montgomery Risk Control**
Rob Garish, Assistant Director of Public Sector, **J. A. Montgomery Risk Control**
Debby Schiffer, *Wellness Director*
Chris Roselli, Account Manager, **Qual-Lynx**
Karen Beatty, Client Services Manager, **QualCare**
Chris Winter, *Law Enforcement Risk Service Director*
Jerry Caruso, *Technology Risk Services Director...after roll call*

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

Barclay Insurance
Len Eckman Insurance
Hardenbergh Insurance

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

Recording Secretary Kristie asked for a motion to move up Marjorie Sperry, Quinton Township to Acting Chair in the absence of Karen Sweeney, Wenonah Borough; Doug Hogate, Elsinboro Borough to Acting Secretary in the absence of Bob Diaz, South Harrison; and Kevin Clour, Alternate #2 and Jane Di Bella Alternate #3 to the Executive Committee for voting purposes.

Motion by Mr. Brown, seconded by Mr. Celebre, to move up the Committee members as presented. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Acting Chair Sperry presented the meeting minutes of the November 27, 2023 Executive Committee meeting for approval.

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

Acting Chair Sperry entertained a motion to approve the minutes of the November 27, 2023 Executive Committee meeting.

Motion by Mr. Brown, seconded by Mr. Celebre, to approve the minutes of the November 27, 2023 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Acting Chair Sperry presented the meeting minutes of the November 27, 2023 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Mr. Brown, seconded by Mr. Celebre, to approve the meeting minutes of the November 27, 2023 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Acting Chair Sperry presented the Executive Claims Review Committee Closed Session meeting minutes of November 27, 2023 for approval.

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

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

Motion by Mr. Brown, seconded by Mr. Celebre, to approve the Executive Claims Review Committee Closed Session meeting minutes of November 27, 2023 as presented.

The Executive Claims Review Committee Closed Session minutes of November 27, 2023 shall not be released to the public until the reason(s) for their remaining closed is no longer applicable, the Fund Solicitor has had the opportunity to review them, and their release has been approved by the Executive Committee. All in Favor. Motion carried.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – December 18, 2023

Acting Chair Sperry reported that an Executive Claims Committee Meeting was held on Monday, December 18, 2023 at 2:30 PM at the Pitman Municipal Building.

The Committee reviewed seven (7) claims. Of the claims reviewed, there were four (4) Workers' Compensation, one (1) General Liability, zero (0) Auto, and two (2) Property PARs recommended for approval of settlement or continuing defense.

There were no (0) claim(s) reviewed this month that had previously been approved by Vineland.

There was one (1) claim(s) reviewed for abandonment of subrogation attempt for this month:

2023280852

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

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

Mr. Forlenza stated that SIP, OSB, Wellness and EPL/Cyber balances for 2023 are listed in the agenda. He noted you the monies needed to be used or encumbered by November 1, 2023. If you had funds leftover, and had encumbered the money, please be sure to use it by February 1, 2024. There will be no more reminders sent out.

Mr. Forlenza reminded members that the MEL's 2024-2025 EPL Risk Management Program was released on May 17, 2023 and was due November 1, 2023. He stated the current program status is on page 38 and the 2024 status is on page 39. All checklists were due November 1, 2023, but will be taken until January 1, 2024. Please submit checklist ASAP if you have not already done so.

Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 40-42, as it is the individual, not the position, which is bonded. Please contact the MEL underwriter, Ed Cooney with any questions

Mr. Forlenza stated that the Elected Officials training would be available to all members through the MSI. He noted that we are awaiting revised instructions on how members can utilize the MSI to complete this training. He stated that the credit is \$250 per Elected Official, capped at 5% of the 2024 MEL assessment.

Mr. Forlenza stated that all fully executed 2024 resolutions and agreements for Risk Manager Appointments should be submitted to his office once finalized. The Risk Manager cannot be paid until these are approved and the first anticipated payment is set for February 2024.

Mr. Forlenza noted that the 2024 Committee Volunteer forms were distributed on or about December 11, 2023. If you have not already done so, please fill out your committee preference and return to our office as soon as possible. The draft pick meeting will be held in early January and Fund Commissioners will be assigned to various sub committees.

Mr. Forlenza noted the 2024 Safety & Wellness calendars are in the back of the room for you to take tonight, and asked the Risk Managers to take the calendars and deliver to the members who are not present.

Mr. Forlenza noted that a single copy of the Annual Reports was mailed to all municipal clerks earlier today and asked that they please be shared with your Governing Body. In addition, a PDF copy will be emailed out next week and a pdf copy will be placed on the JIF website to download should you need more copies.

Mr. Forlenza reported that DOBI was pushing back on the release of surplus this year; however, the approval was just received. He noted that the notices were released on December 11th so please return your completed forms as soon as possible noting how you would like to receive your portion of this year's surplus distribution.

Mr. Forlenza stated that Loss Ratio Reports valued as of 9/30/23 were loaded to Origami earlier today and a notice was sent out to all members. Please review this important information with your Risk Manager. Ms. Forlenza noted that there might be a red "loading error" message; however, it should not affect you viewing your reports.

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

SOLICITOR'S REPORT

Assignment of New Cases

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

Hahn (aka Marshall) v. Township of Monroe
Cakir (minor) v Township of Oldmans
Franceschini v. Township of Pilesgrove
Jones v. City of Vineland

Assignment of Closed Cases

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

Hahn (aka Marshall) v. Township of Monroe
Gilmore v. Township of Monroe
Clark v. City of Vineland
Webster v. City of Vineland
Oslin v. City of Vineland

General Liability Files

Mr. DeWeese noted that there are **40** active General Liability files, 11 of which are Police Civil Rights cases. He stated if a member would like a synopsis of their town's cases sent to them, please contact him.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$2,138,641.53 potential recoveries on **76** files.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese emphasized to the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and be sure that who you want to have access to the Helpline are listed on this report, as calls can only be fielded from those on the list. He reminded the members that they could appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body.

Resolution 2023-40 Designating Additional Approved Associate

Mr. DeWeese reported that he is presenting a resolution to designate an additional Approved Associate, Alison Saracino, with Piertras, Saracino, Smith & Meeks as she is joining the firm. He stated that he discussed this matter with the Claims Review Committee and he is satisfied with Ms. Saracino's qualifications and she is qualified to be an Approved Associate.

Acting Chair Sperry entertained a motion to approve Resolution 2023-40 Designating Additional Approved Associate with Piertras, Saracino, Smith & Meeks.

Motion by Mr. Brown, seconded by Mr. Celebre to approve Resolution 2023-40 as presented.

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2023-41 Designating Additional Approved Associate

Mr. DeWeese reported that he is presenting a resolution to designate an additional Approved Associate, Joseph D. Clifford with Brown & Connery, LLC. He stated that he discussed this matter with the Claims Review Committee and he is satisfied with Mr. Clifford's qualifications and he is qualified to be an Approved Associate.

Acting Chair Sperry entertained a motion to approve Resolution 2023-41 Designating Additional Approved Associate with Brown & Connery, LLC.

Motion by Mr. Brown, seconded by Mr. Celebre to approve Resolution 2023-41 as presented.

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

Motion to Include Attorneys in Defense Panel Resolution

Mr. DeWeese asked the Executive Committee to confirm the appointment of recommended EPL/POL attorneys and firms in the 2024 Reorganization Resolution. The attorneys include A. Michael Barker, Esquire and Vanessa James, Esquire of the Law Firm of Barker, Gelfand & James, P.C.; James R. Birchmeier, Esquire and Erin Thompson, Esquire of the Law Firm of Birchmeier & Powell, LLC.; Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire of the Law Firm of Madden & Madden. P.A.; Armando V. Riccio, Esquire of Armando V. Riccio, LLC.; Matthew J. Behr, Esquire of the Law Firm of Marshall Dennehy, P.C.; and Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard.

Acting Chair Sperry entertained a motion to approve the following recommended EPL/POL attorneys and firms in the 2024 Reorganization resolution as presented by Mr. DeWeese.

Motion by Mr. Brown, seconded by Mr. Celebre to approve the recommended attorneys and firms in the 2024 Reorganization Resolution as presented by Mr. DeWeese. All in favor. Motion carried.

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

SAFETY DIRECTOR'S REPORT

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

Mr. Garish noted his report included a list of the Safety Director Bulletins and Safety Announcements, including Law Enforcement messages issued during the month via the NJ MEL App and Loss Control Services, as well as the MSI Now, MSI Live, and DVD Services. As MSI training continue to be presented through Zoom a limited number of in-person trainings were offered as part of the training expos conducted earlier this year. In addition to the MSI Expos, the ELDT Train the Trainer Program was offered in various locations throughout the state.

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

Mr. Garish noted that PEOSH inspections have increased and towns are being penalized for a lack of training.

Mr. Garish stated that the new MEL mobile app has been released. Emails were sent out regarding this and noting to delete the old app from your phone.

MEL Leadership Academy registration is open until December 22, 2023 and can be accessed through the TRICOJIF or MEL JIF websites.

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

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

During this month's Lessons Learned from Losses review, Mr. Roselli emphasized winter safety and the serious impact winter weather can have on claims. He highlighted several different ways that winter related injuries could be averted. Mr. Roselli shared an example of a costly claim that occurred due to driving too fast in icy conditions, which could have been avoided had the driver been more cautious of the weather.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter reviewed this report, which was included in the agenda, noting it is mostly self-explanatory, and highlighted the following.

Mr. Winter reported that Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guidelines and L/E Accreditation requirements.

Mr. Winter noted he has completed eleven (11) Police agency visits to date with nine (9) agency visits currently scheduled. These visits were provided to discuss agency concerns, trends, Accreditation assistance and other requests. L/E RM services were outlined and provided to Chiefs and Command members present. Police agency's with Command changes will be a priority and visited as well. Agency visits are ongoing and being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the TRICO JIF and stated Activity Reports would be forwarded to the FUND Commissioners upon completion.

Mr. Winter reported the Report Writing Class scheduled for October 27, 2023 was canceled due to scheduling conflicts and low registration. A future date will be considered after reviewing input from respective Chiefs and a survey document is being prepared for distribution. In regards to Bulletins, Mr. Winter noted there were no Bulletins or Newsletters distributed during November

Lastly, Mr. Winter noted in regards to the TRICOJIF Law Enforcement Ad-Hoc Committee, the Ad-Hoc Committee is being formulated with three (3) Police Chiefs to represent (JIF) police agencies in Gloucester, Salem, & Cumberland Counties. Mr. Winter will meet with them virtually on a quarterly basis to discuss loss trends, concerns, training, policy and procedure assistance, L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Association, to identify areas as previously mentioned and to reduce potential risks. The concept has been well received when discussed with Chiefs. Chiefs selected to date are from Mantua PD, Clayton PD and East Greenwich PD for Gloucester County, of which East Greenwich will be removed as they had not renewed membership in the TRICOJIF for 2024, and Carney's Point PD for Cumberland County with an initial meeting being coordinated at this time for January.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer's stated her report, which is included in the agenda packet, provides a detailed overview of the activities and planned events for December. She then highlighted a range of well-being initiatives and activities that towns have either already implemented or have planned for the near future.

Ms. Schiffer thanked her Wellness Coordinators for the assistance and support of the Wellness Program throughout the year and then reviewed some wellness ideas and initiatives in hopes that towns will consider some of these ideas to utilize any encumbered funds. These included ideas such as Holiday cook-offs, healthy holiday desserts, Wellness Day offerings including flu shots and Blood Pressure screenings; fun holiday resiliency challenges as well as Maintain Don't Gain challenge. Ms. Schiffer noted she also sent out a list of ideas to all of the Wellness Coordinators sharing ideas for challenges (along with "how to" implement), inexpensive ideas and even free ideas that help keep wellness in the forefront of everyone's mind and builds camaraderie and connection throughout the day.

Ms. Schiffer noted this quarter’s theme is all about reducing Stress. The last newsletter was distributed in December and highlighted four (4) common types of stress, and how to gain control over them. She noted her 2024 Newsletter ideas would focus on the four Pillars of Lifestyle including nutrition, physical activity, sleep and stress management.

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

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

MANAGED HEALTH CARE REPORT

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

Lost Time v. Medical Only Cases

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

	<i>November</i>	<i>YTD</i>
<i>Lost Time</i>	2	52
<i>Medical Only</i>	13	202
<i>Report Only</i>	8	163
<i># of New Claims Reported</i>	23	419
<i>Average Days Reported to QL</i>	1.8	4.8

Claims Report by Type

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

All Claims: 8.6 days
 Non-COVID Claims: 7.2 days
 COVID Claims: 73.4 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	4,668
<i>Transitional Duty Days Worked</i>	3,178
<i>% of Transitional Duty Days Worked</i>	68%
<i>Transitional Duty Days Not Accommodated</i>	1,490
<i>% of Transitional Duty Days Not Accommodated</i>	32%
<i>\$ Saved by Accommodating</i>	\$309,530
<i>\$ Lost by NOT Accommodating</i>	\$185,525

PPO Penetration Report:

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

PPO Penetration Rate	November
<i>Bill Count</i>	178
<i>Original Provider Charges</i>	\$160,757
<i>Re-priced Bill Amount</i>	\$66,567
<i>Savings</i>	\$94,190
<i>% of Savings</i>	59%

Top 10 Providers by Specialty: This report breaks down our top 10 providers by specialty e.g. Anesthesia/Pain Management, Facility, and MRI/Radiology as these are the heaviest expenses the Fund incurs.

Nurse Case Assignment Report: This report depicts the number of open cases each Nurse Case Manager carried for the month, along with how many cases were re-opened for the current month. The attached report depicts the information for November 2023.

Managed Care Quick Notes: Ms. Beatty reported that the nurse case management team, claims team, and client services conduct large loss committee meetings to discuss cases and share ideas, and is a valuable tool as it provides opportunity to share past experiences and current information. An example of a recent claim presented involved a claimant that was exposed to construction dust at a landfill, which resulted in him developing pneumonia in both lungs, along with pulmonary issues.

It was confirmed that bacterial pneumonia could be caused by inhaling dust and it was agreed that a medical release should be obtained and records reviewed to be sure there were no pre-existing conditions.

During an interview by the adjuster with the claimant, it was discovered that claimant did not wear a mask at the landfill. The claimant stated he had received training on wearing protective equipment, but that the training never related to a landfill. The Safety Director’s office was notified of this in anticipation of stopping this type of claim from happening again.

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

TECHNOLOGY RISK SERVICES REPORT

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

Mr. Caruso noted that in regards to the Cyber Awareness Training, the TRICOOJIF currently only has one (1) towns that are under 80% completion, which is very good. He would like to see that towns up over 80% by the end of the year.

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

Mr. Caruso reminded the members that the Cyber JIF has revised the Cybersecurity Framework requirements and corresponding deductibles. He then reviewed the deductibles for the various standards with the membership. He noted that smaller towns are more vulnerable to attacks from a bad actor and could potentially face large deductibles if they do not come into compliance with the Cyber Security Framework. He noted that this month was spent putting together the changes made recently; two tiers to three tiers in cyber compliance. He stated that all members should be able to reach the basic tier because two items are provided by the JIF for you (Hygiene and Vulnerability Testing) so please submit as soon as possible since some items have budgetary considerations.

Lastly, Mr. Caruso reported this month's bulletin addresses best practices for wire transfers and ACH Payments. He noted the bulletin is very informative, is a very important part of what we are doing, and encouraged everyone to read it.

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

TREASURER'S REPORT

Mr. Forlenza presented an overview of the Treasurer's Report for the period ending November 2023, a copy of which was provided to the membership in the agenda packet, in Mr. Tontarski's absence. Mr. Tontarski's reports are valued as of November 30, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022, and 2023.

Investment Interest

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

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

The JCMI Portfolio has a current market value of \$25,034,695.21

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$23,211.50	\$467,802.39
Salvage	\$0.00	
Overpayment Reimbursement	\$322.00	

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

All Member Balances are now combined in one report and shows that \$1,309.02 in interest has been applied to the existing balances as shown in the attached report totaling \$548,849.01 at months end.

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

Mr. Forlenza stated the net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end is \$290,485.40. The claims detail shows 326 claims payments issued.

Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADOPT 2024 ASSESSMENT ALLOCATION STRATEGY POLICY

Acting Chair Sperry entertained a motion to adopt the 2024 Assessment Allocation Strategy Policy.

Motion by Mr. Brown, seconded by Mr. Celebre, to adopt the 2024 Assessment Allocation Strategy Policy as presented.

ROLL CALL *Yeas:* Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADOPT 2024 ASSESSMENT CERTIFICATION

Acting Chair Sperry entertained a motion to adopt the 2024 Assessment Certification.

Motion by Mr. Brown, seconded by Mr. Celebre to adopt the 2024 Assessment Certification as presented.

ROLL CALL *Yeas:* Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2023-42 Authorizing the Fund Treasurer to Transfer \$95,306 from the Fund Year 2023 MEL Liability & Workers Compensation line item and \$7,988 from the MEL Excess Property Line Item to the MEL Unencumbered Surplus Account

Acting Chair Sperry entertained a motion to adopt Resolution 2023-42 Authorizing the Fund Treasurer to Transfer \$95,306 from the Fund Year 2023 MEL Liability & Workers Compensation line item and \$7,988 from the MEL Excess Property Line Item to the MEL Unencumbered Surplus Account

Motion by Mr. Brown, seconded by Mr. Celebre, to adopt Resolution 2023-42 as presented.

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None

Abstain: None

Motion carried by unanimous vote.

EPL/POL Technology Liability Meeting Minutes – November 27, 2023

Mr. Brown noted the EPL/POL Technology Liability Committee met on November 27, 2023 and asked the members to review the minutes from that meeting, which are included in the agenda. He noted they reviewed the Loss Ratio Reports valued as of 6/30/23 and the TRICOJIF had a 5 Year Loss Ratio of 46.5% of which the carrier wants to see a 55% or less for the 5 Year Loss Ratio.

Lastly he noted the EPL Checklists were due in November, so please get them in if you have not already done so, and in regards to your Cyber Trainings, etc, please be sure to work with your IT professionals to get this completed as it is very important.

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

Safety Committee Meeting Minutes – December 7, 2024

Mr. Celebre stated the Safety Committee met on December 7, 2023 and the minutes are included in the agenda for your review and are self-explanatory, then highlighted the following from the meeting.

Mr. Celebre noted the Committee would meet 4 times in 2024, with at least one meeting being in person, and in regards to the Safety Breakfast that will be held either in late March or early April, if anyone had any idea for topics or ideas, please reach out to him or the Executive Directors office.

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

2024 Executive Committee Nomination Slate

Mr. Forlenza noted the slate presented in November and included in the agenda stands and will be voted on at the Reorganization meeting in January 2024.

MEL/RCF/EJIF/CYBER JIF Reports

Mr. Razze stated the Cyber JIF met on November 20, 2023 and the report is included in the agenda and is self-explanatory. He then noted the Cyber JIF approved their budget at the last meeting including a 1.99% increase with the TRICO JIF receiving a 2.0% increase.

Mr. Razze also noted the MEL met in November and that report is included in the agenda, along with the 2024 MEL Budget, which was adopted at that meeting, and the 2024 MEL Certified Assessments for your review.

Lastly, Mr. Razze mentioned that Mr. Grubb, would be stepping down as Executive Director with the MEL, but will still be working with them under a new title.

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

MISCELLANEOUS BUSINESS

Motion to Authorize the Executive Director's Office to Bind EPL/POL Insurance Coverage for 2024

Acting Chair Sperry entertained a motion to authorize the Executive Director's Office to Bind EPL/POL Insurance Coverage on behalf of the TRICO JIF for the 2024 Fund Year.

Motion by Mr. Brown, seconded by Mr. Celebre, to authorize the Executive Director's Office to Bind EPL/POL Insurance Coverage on behalf of the TRICO JIF for the 2024 Fund Year as presented. All in favor. Motion carried.

Motion to Authorize the Executive Director's Office to Bind Volunteers, Directors and Officers Insurance Coverage for 2024

Acting Chair Sperry entertained a motion to authorize the Executive Director's Office to bind Volunteers, Directors and Officers Insurance Coverage on behalf of the TRICO JIF for the 2024 Fund Year.

Motion by Mr. Brown, seconded by Mr. Celebre, to authorize the Executive Director's Office to bind Volunteers, Directors and Officers Insurance Coverage on behalf of the BURLCO JIF for the 2024 Fund Year as presented. All in favor. Motion carried.

Resolution 2023-43 Authorizing the Fund Chair and Secretary to Execute a Revised One Year Contract with D2 to Provide External Network Vulnerability Scanning and External Network Penetration Testing effective January 1, 2023.

Acting Chair Sperry entertained a motion to adopt Resolution 2023-43 authorizing the Fund Chair and Secretary to Execute a Revised One Year Contract with D2 to Provide External Network Vulnerability Scanning and External Network Penetration Testing effective January 1, 2023.

Motion by Mr. Brown, seconded by Mr. Celebre,, to adopt Resolution 2023-37 as presented.

ROLL CALL	Yeas:	Marjorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Colette Bachich, Washington Township Jeff Celebre, Vineland City Ken Brown, Carneys Point Kevin Clour, Lower Alloways Creek Jane DiBella, Woolwich Township
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

Resolution 2023-44 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2024 at a cost not to exceed \$11,872.

Acting Chair Sperry entertained a motion to adopt Resolution 2023-44 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2024 at a cost not to exceed \$11,872.

Motion by Mr. Brown, seconded by Mr. Celebre, to adopt Resolution 2023-44 as presented

ROLL CALL	Yeas:	Marjorie Sperry, Quinton Township Doug Hogate, Elsinboro Township
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Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2023-45 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 for External Network Vulnerability Scanning effective January 1, 2024 at a cost not to exceed \$6,635

Acting Chair Sperry entertained a motion for adoption of Resolution 2023-45 authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability Scanning effective January 1, 2024 at a cost not to exceed \$6.635.

Motion by Mr. Brown, seconded by Mr. Celebre, to adopt Resolution 2023-45 as presented

ROLL CALL *Yeas:* Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2023-46 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 for External Network Penetration Testing effective January 1, 2024 at a cost not to exceed \$118,505

Acting Chair Sperry entertained a motion for adoption of Resolution 2023-46 authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Penetration Testing effective January 1, 2024 at a cost not to exceed \$118,505.

Motion by Mr. Brown, seconded by Mr. Celebre, to adopt Resolution 2023-46 as presented

ROLL CALL *Yeas:* Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Acting Chair Sperry entertained a ***Motion to Adopt a Revised Surplus Distribution Policy.***

Motion by Mr. Brown, second by Mr. Celebre to adopt a Revised Surplus Distribution Policy as presented and included in the agenda. All in Favor. Motion carried.

NEXT MEETING

Acting Chair Sperry noted that the next meeting of the TRICO JIF would take place on **Monday, January 22, 2024 at 5:00 PM at the Gloucester County Library, Mullica Hill, NJ**

PUBLIC COMMENT

Open Public Comment

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

Motion by Mr. Brown, second by Mr. Celebre to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

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

Motion by Mr. Brown, second by Mr. Celebre to close the meeting to the public. All in favor. Motion carried.

APPROVE CLAIMS PAYMENTS

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

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>
2022257379	2022275538	2024312970
2020199828		2023284212
2022261747		
2024320414		

Motion by Mr. Brown, second by Mr. Celebre, to approve Claims Payments, as presented

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **Vineland City**
Ken Brown, **Carneys Point**
Kevin Clour, **Lower Alloways Creek**
Jane DiBella, **Woolwich Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote

APPROVE ABANDONING SUBROGATION

Acting Secretary Hogate noted there was one (1) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

2023280852

MOTION TO ADJOURN

There being no further business, Acting Chair Sperry entertained a *Motion to Adjourn* the December 18, 2023 Executive Committee Meeting of the TRICO JIF.

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

The meeting was adjourned at 5:00 PM.

Kris Kristie, Recording Secretary for

Doug Hogate, Acting Fund Secretary



2024 NOMINATION SLATE

- Chair: **Karen Sweeney**, Wenonah Borough
- Secretary: **Robert Diaz**, South Harrison Township
- Executive Committee: **Marjorie Sperry**, Quinton Township
Douglas Hogate, Elsinboro Borough
Colette Bachich, Washington Township
Jeff Celebre, Vineland City
Ken Brown, Carneys Point Township
- Alternates:
- #1 **Kevin Clour**, Lower Alloways Creek
 - #2 **Daniel Neu**, Pennsville Township
 - #3 **Carolyn King-Sammons**, Elk Township
 - #4 **Colleen Emmons**, Deptford Township
 - #5 **Will Pine**, Logan Township
 - #6 **Sue Miller**, Clayton Borough

**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: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

**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: _____ ATTEST: _____
CHAIRPERSON SECRETARY

DATE: _____

**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
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, 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 unspicifiable 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: _____ ATTEST: _____
CHAIRPERSON SECRETARY

DATE: _____

**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: _____ ATTEST: _____
CHAIRPERSON SECRETARY

DATE: _____

**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

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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.

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

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
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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.

BE IT FURTHER RESOLVED that this contract is being awarded following a "Fair and Open" process pursuant to NJS 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**

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

Attest: _____
Chairperson

By: _____
Secretary

Date: _____

**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.

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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: _____

**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

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.

**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**

Attest: _____
Chairperson

By: _____
Secretary

Date: _____

**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, NJSA 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

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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: _____ ATTEST: _____
CHAIRPERSON SECRETARY

DATE: _____

**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: _____ ATTEST: _____
CHAIRPERSON SECRETARY

DATE: _____

**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: _____ ATTEST: _____
CHAIRPERSON SECRETARY

DATE: _____

**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: _____ ATTEST: _____
CHAIRPERSON SECRETARY

DATE: _____

**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: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

**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: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

**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: _____ ATTEST: _____
CHAIRPERSON SECRETARY

DATE: _____

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:

- 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

-
- 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

ADOPTED: *this ____ day of _____, 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

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: _____ ATTEST: _____
CHAIRPERSON SECRETARY

DATE: _____

**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: _____

ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

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.



To: Fund Commissioners
From: Paul Forlenza, MGA, RMC, Executive Director
Date: January 22, 2024
Re: **Executive Director's Report**

A. AJG Risk Management Services Disclosure Statement (pg. 108)

A disclosure Statement from Risk Program Administrators is attached for your review. We ask that this information be made a part of the minutes of the January 2024 Executive Committee Meeting.

B. Lost Time Accident Frequency Report – (pgs. 109-110)

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

C. Certificates of Insurance (pgs. 111-116)

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

D. Financial Fast Track (pg. 117)

The Financial Fast Track Report for November 30, 2023 are attached for your review. This report is generated by the Administrative Consultant and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of November 30, 2023 was \$12,418,760.

E. Regulatory Filing Checklists (pgs. 118-119)

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

F. 2022 Safety Incentive Program (pg. 120)

A letter from our office describing how to collect your 2022 Safety Award Money was emailed to all members on or about April 5, 2023. If you have any questions on how to collect your 2022 Safety Incentive Program Awards, please contact our office. **Please note that the deadline to claim or encumber these funds was November 1, 2023. All encumbered funds had to be claimed by February 1, 2024.**

G. 2023 Optional Safety Budget (pg. 121)

A consolidated announcement letter including instructions on how to collect your 2023 Optional Safety Money was emailed to all members on or about February 14, 2023. If you have any questions on how to collect your 2023 Optional Safety Budget allowance, please contact our office **Please note that the deadline to claim or encumber these funds was November 1, 2023. All encumbered funds have to be claimed by February 1, 2024.**

H. 2023 Wellness Incentive (pg. 122)

A consolidated announcement letter including instructions on how to collect your 2023 Wellness Incentive Program Allowance was emailed to all members on or about February 14, 2023. If you have any questions on how to collect your 2023 Wellness Incentive Program Allowance, please contact our office. **Please note that the deadline to claim or encumber these funds was November 1, 2023. All encumbered funds have to be claimed by February 1, 2024.**

I. 2023 EPL/Cyber Risk Management Budget (pg.123)

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

J. Employment Practices Liability Compliance Status (pgs. 124-125)

Reports regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is a handout for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding the status of your compliance with the Program can be directed to Sandra Cantwell at scantwell@permainc.com.

K. Statutory Bond Status (pgs. 126-128)

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

L. Skateboard Park Approval Status (pg. 129)

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

M. Capehart & Scatchard Blog (pgs. 130-134)

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

N. Land Use Training Certification (pg. 135)

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

O. Elected Officials Training (pgs. 136-137)

Once again, this year, the Fund will be sponsoring Elected Officials training via the MEL Safety Institute website. The MEL will reduce each member's 2024 MEL Assessment by \$250 for each municipal elected official who completes the training. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) who completes the training. The total credit is limited to 5% of a member's 2024 MEL Assessment. Information on how to access the training was emailed to all Municipal Clerks, Fund Commissioners, & RMC's on January 3, 2024.

P. 2024 RMC Resolutions and Agreements

On or about October 10, 2023, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2024 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2024 fees at the February 2024 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. In addition, if they have not already done so, each RMC is required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee meetings. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143 or Tracy_Forlenza@rpadmin.com.

Q. 2024 1st Installment Billing

First installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant, on or about December 27, 2023. Please note that the first installment is due by February 15, 2024. If you have any questions, please contact Tracy Forlenza at Tracy_Forlenza@RPAdmin.com.

R. AGRiP/PRIMA Conferences (pg. 138)

This year TRICO JIF members will be eligible to attend the AGRIP Spring Conference and the Annual PRIMA Conference. The 2024 Budget includes funding for four (4) attendees in total. The TRICO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on this year's conferences from our office on or about December 18, 2023. Please feel free to contact the Executive Director's office with any questions.

S. 2023 Attendance (pg. 139)

A report detailing attendance records through the end of the 2023 Fund Year is attached for your review. The attendance is taken directly from the Minutes of the meeting, so if you have any questions, please contact Kris Kristie at Kristi_Kristie@RPAdmin.com.

T. Safety Kickoff Breakfast and Safety, Claims, & Wellness Coordinator Roundtable

The JIF is looking to hold the 2024 Safety Kickoff Breakfast in early April at Auletto's Caterers, Deptford, NJ. In addition, the JIF will hold its annual Safety, Claims, & Wellness Coordinator Roundtable virtually. Additional information will be forthcoming for both events.

U. Inclement Weather Policy

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

V. Website (www.tricojif.org)

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

W. New Member Activity

Nothing to report



Risk Program Administrators
A Division of Gallagher
6000 Sagemore Drive, Suite 6203
PO Box 530
Marlton, New Jersey 08053
856-446-9100

TO: Fund Commissioners
Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
FROM: Paul A. Forlenza, MGA, RMC
Executive Program Director, Risk Program Administrators, Gallagher, Inc.
DATE: January 22, 2024

RE: Disclosure Statement- Fund Administration & Insurance Placement

Risk Program Administrators, has served as Administrator for the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund, hereinafter referred to as "Fund", since January 1, 1991. In 2019, this office was incorporated into a new division of Gallagher called Risk Program Administrators. Risk Program Administrators presently confines its practice to providing professional pool administration, limited insurance placement services, and consulting service to large individual and pooled public entity self-insureds.

Beginning January 1, 2011, Risk Program Administrators began placing Employment Practices Liability and Public Officials Liability coverage for the Fund. Beginning on January 1, 2012, Risk Program Administrators began placing Volunteer Directors and Officers Insurance for the Fund. In this capacity, Risk Program Administrators is compensated at a rate of 3.25% of written premiums for placing Employment Practices Liability, Public Officials Liability, and Volunteer Directors and Officers coverage.

From 2013 through 2022, Risk Program Administrators placed the Cyber Liability Insurance for the Fund; however, due to the creation of the New Jersey Cyber Risk Management Fund, which the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund joined effective January 1, 2023, Risk Program Administrators is no longer placing Cyber Liability Coverage on behalf of the JIF effective January 1, 2023.

Please be advised that Risk Program Administrators also serves as the Deputy Executive Director of the New Jersey Municipal Excess Liability Residual Claims Fund, as the Producer for the placement of Excess Insurance for the Municipal Excess Liability Joint Insurance Fund, and as the Deputy Executive Director of the New Jersey Cyber Risk Management Fund.

The purpose of this disclosure memo is to publicly advise the Officers, Executive Committee, and Commissioners that the only revenue derived directly from the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is the fee that we are paid under contract to provide administrative services and the insurance placements listed above on behalf of the Fund.

The Fund Secretary has been asked to incorporate this memo into the minutes of the January Reorganization meeting and make it a permanent record of the Fund.

File: TRICO/Gen/Conflict of Interest/Disclosure Statement; Tab: 2024

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

Member Municipality	Size	Opening Balance	Additional* SIF Funds	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	October 2023	Nov. 2023	Dec. 2023	Paid 2024	Total Paid	Ending Balance	Date Encumber
Carneys Point Township	M	3,200.00	1,000.00					4,200.00									4,200.00	0.00	N/A
Clayton Borough	M	3,200.00	1,000.00				4,200.00										4,200.00	0.00	N/A
Deptford Township	XL	4,500.00	1,000.00				5,500.00										5,500.00	0.00	N/A
East Greenwich Townshi	M	3,200.00	1,000.00					4,200.00									4,200.00	0.00	N/A
Elk Township	S	2,500.00	750.00				3,250.00										3,250.00	0.00	N/A
Elsinboro Township	XS	2,000.00	750.00					2,750.00									2,750.00	0.00	N/A
Fairfield Township	S	2,500.00	0.00					2,500.00									2,500.00	0.00	N/A
Franklin Township	L	3,800.00	500.00				4,300.00										4,300.00	0.00	N/A
Glassboro Borough	XL	4,500.00	750.00				5,250.00										5,250.00	0.00	N/A
Greenwich Township	M	3,200.00	500.00				3,700.00										3,700.00	0.00	N/A
Harrison Township	M	3,200.00	750.00				3,950.00										3,950.00	0.00	N/A
Hopewell Township	S	2,500.00	750.00					3,250.00									3,250.00	0.00	N/A
Logan Township	M	3,200.00	750.00					3,950.00									3,950.00	0.00	N/A
Lower Alloways Creek T	S	2,500.00	250.00				2,500.00	250.00									2,750.00	0.00	N/A
Mannington Township	XS	2,000.00	500.00				2,500.00										2,500.00	0.00	N/A
Mantua Township	L	3,800.00	250.00				4,050.00										4,050.00	0.00	N/A
Monroe Township	XL	4,500.00	750.00				5,250.00										5,250.00	0.00	N/A
National Park Borough	XS	0.00	0.00														0.00	0.00	N/A
Oldmans Township	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	N/A
Paulsboro Borough	M	3,200.00	750.00					3,950.00									3,950.00	0.00	N/A
Penns Grove Borough	M	3,200.00	0.00					3,200.00									3,200.00	0.00	N/A
Pennsville Township	L	3,800.00	500.00				4,300.00										4,300.00	0.00	N/A
Pilesgrove Township	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	N/A
Pitman Borough	L	3,800.00	1,000.00				4,800.00										4,800.00	0.00	N/A
Quinton Township	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	N/A
Shiloh Borough	XS	0.00	0.00														0.00	0.00	N/A
South Harrison Townsh	XS	2,000.00	750.00				2,750.00										2,750.00	0.00	N/A
Swedesboro Borough	S	2,500.00	1,000.00					3,500.00									3,500.00	0.00	N/A
Upper Pittsgrove Townsh	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00	N/A
Vineland City	XL	4,500.00	1,000.00				5,500.00										5,500.00	0.00	N/A
Washington Township	XL	4,500.00	750.00				5,250.00										5,250.00	0.00	N/A
Wenonah Borough	XS	2,000.00	750.00				2,750.00										2,750.00	0.00	N/A
West Deptford Township	XL	4,500.00	500.00				5,000.00										5,000.00	0.00	N/A
Westville Borough	M	3,200.00	250.00				3,450.00										3,450.00	0.00	10/18/23
Woodbury City	L	3,800.00	1,000.00				4,800.00										4,800.00	0.00	N/A
Woodbury Heights Boros	M	3,200.00	250.00				3,450.00										3,450.00	0.00	N/A
Woolwich Township	M	3,200.00	1,000.00							4,200.00							4,200.00	0.00	N/A
Total By Line		109,700.00	24,750.00	0.00	0.00	0.00	98,500.00	31,750.00	0.00	4,200.00	0.00	0.00	0.00	0.00	0.00	0.00	134,450.00	0.00	

Must be claimed by November 1, 2023. All Encumbered Funds must be claimed by February 1, 2024

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2023 Optional Safety Budget**

Member Municipality	Opening Balance	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	Oct. 2023	Nov. 2023	Dec. 2023	Paid 2024	Total YTD Expenses	Remaining Balance	Date Encumbered
Carneys Point Township	2,500.00											1,041.00			1,041.00	1,459.00	10/30/23
Clayton Borough	2,500.00									891.19	1,608.81				2,500.00	0.00	N/A
Deptford Township	4,500.00											4,500.00			4,500.00	0.00	N/A
East Greenwich Township	2,500.00					385.79						2,112.47		1.74	2,500.00	0.00	10/06/23
Elk Township	1,500.00										1,500.00				1,500.00	0.00	N/A
Elsinboro Township	750.00														0.00	750.00	06/01/23
Fairfield Township	1,500.00					1,500.00									1,500.00	0.00	N/A
Franklin Township	3,500.00										84.15	3,022.00			3,106.15	393.85	10/06/23
Glassboro Borough	4,500.00													4,500.00	4,500.00	0.00	10/26/23
Greenwich Township	3,500.00														0.00	3,500.00	10/11/23
Harrison Township	2,500.00														0.00	2,500.00	10/06/23
Hopewell Township	1,500.00												1,433.49		1,433.49	66.51	10/26/23
Logan Township	2,500.00											2,500.00			2,500.00	0.00	N/A
Lower Alloways Creek Townsh	2,500.00														0.00	2,500.00	10/25/23
Mannington Township	750.00						750.00								750.00	0.00	N/A
Mantua Township	3,500.00														0.00	3,500.00	10/24/23
Monroe Township	4,500.00														0.00	4,500.00	10/10/23
National Park Borough	1,500.00											1,500.00			1,500.00	0.00	N/A
Oldmans Township	750.00														0.00	750.00	10/30/23
Paulsboro Borough	3,500.00											3,500.00			3,500.00	0.00	10/31/23
Penns Grove Borough	3,500.00														0.00	3,500.00	11/01/23
Pennsville Township	3,500.00							868.39				992.96	888.18		2,749.53	750.47	10/12/23
Pilesgrove Township	750.00													301.89	301.89	448.11	10/26/23
Pitman Borough	3,500.00						2,033.00		1,120.00			234.00			3,387.00	113.00	11/01/23
Quinton Township	750.00													309.57	309.57	440.43	06/01/23
Shiloh Borough	750.00														0.00	750.00	NONE
South Harrison Township	750.00											750.00			750.00	0.00	10/11/23
Swedesboro Borough	1,500.00											1,500.00			1,500.00	0.00	N/A
Upper Pittsgrove Township	750.00											30.40			30.40	719.60	11/01/23
Vineland City	2,500.00														0.00	2,500.00	10/06/23
Washington Township	4,500.00											4,500.00			4,500.00	0.00	N/A
Wenonah Borough	1,500.00										1,500.00				1,500.00	0.00	N/A
West Deptford Township	4,500.00														0.00	4,500.00	10/06/23
Westville Borough	2,500.00														0.00	2,500.00	10/18/23
Woodbury City	3,500.00									1,447.13		2,052.87			3,500.00	0.00	N/A
Woodbury Heights Borough	2,500.00						2,500.00								2,500.00	0.00	N/A
Woolwich Township	1,500.00											1,477.69			1,477.69	22.31	10/11/23
Total By Line	\$89,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,885.79	\$5,283.00	\$868.39	\$1,120.00	\$2,338.32	\$4,692.96	\$29,713.39	\$2,321.67	\$5,113.20	\$53,336.72	\$36,163.28	

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

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

Member Municipality	Opening Balance	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	Oct. 2023	Nov. 2023	Dec. 2023	Paid 2024	Total YTD Expenses	Ending Balance	Date Encumbered
Carneys Point Township	1,000.00											997.00			997.00	3.00	NONE
Clayton Borough	1,000.00								988.97						988.97	11.03	NONE
Deptford Township	1,500.00											1,500.00			1,500.00	0.00	N/A
East Greenwich Township	1,000.00					360.00						265.00		375.00	1,000.00	0.00	10/06/23
Elk Township	750.00											750.00			750.00	0.00	10/19/23
Elsinboro Township	500.00													315.00	315.00	185.00	06/01/23
Fairfield Township	750.00													750.00	750.00	0.00	10/31/23
Franklin Township	1,250.00										675.34	574.66			1,250.00	0.00	10/06/23
Glassboro Borough	1,500.00														0.00	1,500.00	10/26/23
Greenwich Township	1,000.00														0.00	1,000.00	10/11/23
Harrison Township	1,000.00														0.00	1,000.00	10/06/23
Hopewell Township	750.00							299.00					449.97		748.97	1.03	10/26/23
Logan Township	1,000.00											1,000.00			1,000.00	0.00	N/A
Lower Alloways Creek To	1,000.00										930.00				930.00	70.00	10/25/23
Mannington Township	500.00						500.00								500.00	0.00	N/A
Mantua Township	1,250.00														0.00	1,250.00	10/24/23
Monroe Township	1,500.00														0.00	1,500.00	10/10/23
National Park Borough	500.00														0.00	500.00	10/31/23
Oldmans Township	500.00											492.69			492.69	7.31	NONE
Paulsboro Borough	1,000.00														0.00	1,000.00	10/31/23
Penns Grove Borough	1,250.00														0.00	1,250.00	11/01/23
Pennsville Township	1,250.00														0.00	1,250.00	10/12/23
Pilesgrove Township	500.00			46.74					70.09		111.15			144.89	372.87	127.13	10/26/23
Pitman Borough	1,250.00											544.98			544.98	705.02	11/01/23
Quinton Township	500.00													500.00	500.00	0.00	06/01/23
Shiloh Borough	500.00														0.00	500.00	NONE
South Harrison Township	500.00														0.00	500.00	10/11/23
Swedesboro Borough	750.00											726.24			726.24	23.76	NONE
Upper Pittsgrove Township	500.00											102.24			102.24	397.76	11/01/23
Vineland City	1,500.00														0.00	1,500.00	10/06/23
Washington Township	1,500.00											1,500.00			1,500.00	0.00	10/18/23
Wenonah Borough	750.00										750.00				750.00	0.00	N/A
West Deptford Township	1,500.00				309.90				563.75			109.50			983.15	516.85	10/06/23
Westville Borough	1,000.00														0.00	1,000.00	10/18/23
Woodbury City	1,250.00									625.00		625.00			1,250.00	0.00	N/A
Woodbury Heights Boroug	1,000.00								1,000.00						1,000.00	0.00	N/A
Woolwich Township	1,000.00							320.00						480.00	800.00	200.00	10/11/23
Total By Line	\$35,750.00	\$0.00	\$0.00	\$46.74	\$309.90	\$360.00	\$500.00	\$619.00	\$2,622.81	\$625.00	\$2,466.49	\$9,187.31	\$449.97	\$2,564.89	\$19,752.11	\$15,997.89	

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

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

2023 EPL/Cyber Risk Management Budget

Member Municipality	Opening Balance	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid in 2024	Total YTD Expenses	Ending Balance	Date Encumbered
Carneys Point Township	2,000.00										2,000.00				2,000.00	0.00	N/A
Clayton Borough	2,000.00		245.00								1,755.00				2,000.00	0.00	N/A
Deptford Township	3,000.00											3,000.00			3,000.00	0.00	N/A
East Greenwich Township	2,000.00					2,000.00									2,000.00	0.00	N/A
Elk Township	1,500.00										1,500.00				1,500.00	0.00	N/A
Elsinboro Township	1,000.00														0.00	1,000.00	6/1/2023
Fairfield Township	1,500.00		1,500.00												1,500.00	0.00	N/A
Franklin Township	2,500.00		2,500.00												2,500.00	0.00	N/A
Glassboro Borough	3,000.00														0.00	3,000.00	10/26/2023
Greenwich Township	2,000.00														0.00	2,000.00	10/11/2023
Harrison Township	2,000.00														0.00	2,000.00	10/6/2023
Hopewell Township	1,500.00							721.71				675.00			1,396.71	103.29	10/26/2023
Logan Township	2,000.00											2,000.00			2,000.00	0.00	N/A
Lower Alloways Creek To	2,000.00														0.00	2,000.00	10/25/2023
Mannington Township	1,000.00									549.12		450.88			1,000.00	0.00	10/31/2023
Mantua Township	2,500.00														0.00	2,500.00	10/24/2023
Monroe Township	3,000.00														0.00	3,000.00	10/10/2023
National Park Borough	1,500.00														0.00	1,500.00	10/31/2023
Oldmans Township	1,000.00											1,000.00			1,000.00	0.00	N/A
Paulsboro Borough	2,000.00											2,000.00			2,000.00	0.00	10/31/2023
Penns Grove Borough	2,500.00														0.00	2,500.00	11/1/2023
Pennsville Township	2,500.00										2,500.00				2,500.00	0.00	N/A
Pilesgrove Township	1,000.00								1,000.00						1,000.00	0.00	N/A
Pitman Borough	2,500.00				2,500.00										2,500.00	0.00	N/A
Quinton Township	1,000.00													1,000.00	1,000.00	0.00	6/1/2023
Shiloh Borough	500.00														0.00	500.00	NONE
South Harrison Township	1,000.00											1,000.00			1,000.00	0.00	10/11/2023
Swedesboro Borough	1,500.00											1,500.00			1,500.00	0.00	N/A
Upper Pittsgrove Township	1,000.00											486.00			486.00	514.00	11/1/2023
Vineland City	3,000.00														0.00	3,000.00	10/6/2023
Washington Township	3,000.00														0.00	3,000.00	NONE
Wenonah Borough	1,500.00										1,500.00				1,500.00	0.00	N/A
West Deptford Township	3,000.00												3,000.00		3,000.00	0.00	10/6/2023
Westville Borough	2,000.00														0.00	2,000.00	10/18/2023
Woodbury City	2,500.00									2,500.00					2,500.00	0.00	N/A
Woodbury Heights Boroug	2,000.00			2,000.00											2,000.00	0.00	N/A
Woolwich Township	2,000.00										2,000.00				2,000.00	0.00	N/A
Total By Line	71,500.00	0.00	4,245.00	2,000.00	2,500.00	2,000.00	0.00	721.71	1,000.00	3,049.12	11,255.00	12,111.88	0.00	4,000.00	42,882.71	28,617.29	

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



TO: Elected Officials, Fund Commissioners, & Municipal Clerks, ACM, BURLCO, & TRICO JIFs

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

DATE: January 4, 2024

RE: **2023 -2024 Elected Officials Training Invitation**

For more than 20 years, the ACM, BURLCO, & TRICO JIFs have offered our elected officials the opportunity to participate in annual voluntary training. The 2023-2024 Elected Officials Training will take place online via the MEL Safety Institute (MSI). This 45-minute training video provides important information on the challenges facing local elected leaders in managing local government risks and tools available to assist our members. Instructions on how to access this training are attached.

The online training format allows for participation by all our elected officials, and the convenience of completing this training when their schedule permits, prior to the May 1, 2024 deadline. By utilizing the MEL Safety Institute, my office will be able to better track the completion of the training and document the credits due to members' assessments.

Within a week or so of completing the online training, those that complete the course will receive an email from my office highlighting the various risk management programs discussed during the training and how they can be accessed by our members.

Please remember that for every elected official that completes the training, their municipality will earn a \$250 credit towards your municipality's 2024 MEL Assessment (capped at 5% of your 2024 MEL Assessment). Also, your highest ranking administrative official is eligible to earn this credit by completing the course.

On a final note, if you attended the Elected Officials Training at the League of Municipalities in November 2023, you will receive credit for the training.

Thank you for your attention to this matter. As always, please feel free to contact me should you have any questions.

File: MEL/2024/Elected Officials Training Tab: Initiation

2023-2024 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

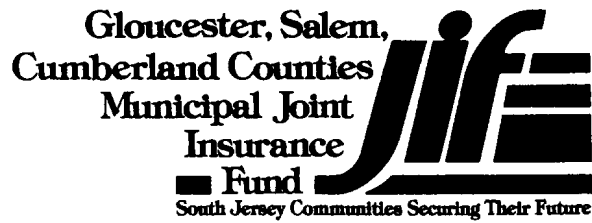


This seminar is designed to provide a general understanding of the legal principles pertaining to governmental operations. Municipal Elected Officials, Authority Commissioners, and a member's Chief Executive Officer (i.e., Municipal Manager/Administrator or Executive Director) who completes this course by May 2024 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2024 assessment.

Login to LMS

1. Click to access the [MSI Learning Management System](#).
2. If you have previously taken MSI classes, enter your username and password.
3. If you are new or do not know your username/password, check with your Training Administrator, or call the MSI Help Line at (866) 661-5120.
4. Click the [Request Training button](#) on the top right of your [Home Screen](#).
5. Select the check box to the right of the course [2023-2024 Elected Officials Risk Management Seminar](#).
6. Scroll to the bottom of the page to submit your selection.
7. The course now shows in the [Assigned](#) section of your [Home Screen](#).
8. Click the program name to launch the course.
9. Upon completion of the course, a screen with your [Certificate of Completion](#) will appear and can be printed.
10. The course and certificate will now appear in the [Completed](#) section of your Home Screen. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

If you have questions or need assistance, contact the [Andrea Felip at 856-552-4740](#) or afelip@jamontgomery.com.



TO: TRICO JIF 2024 EXECUTIVE COMMITTEE
TRICO JIF 2024 EXECUTIVE COMMITTEE ALTERNATES

FROM: Denise C. Plavchak, Office Services Manager

DATE: December 18, 2023

SUBJECT: 2024 AGRIP CONFERENCES

2024 TRICO Conference schedule is as follows:

March 3 – 6, 2024 AGRIP Spring Conference

Location: Grand Hyatt: Nashville, TN.

You may obtain conference information at www.agrip.org which will include conference brochures and reservation forms when they become available. On-line conference and hotel registration is also provided at this site. The **TRICO JIF Conference Attendance Policy** is attached as a reference for attendance protocol.

If you are interested in attending a conference/s please contact **Denise Plavchak via telephone @ (856) 446-9131 or e-mail denise_plavchak@RPAdmin.com** no later than the following dates:

January 19, 2024 for the March 3– 6, 2024 AGRIP Spring Conference

****On-line Hotel Reservations are already available for this conference. If you plan to attend, please contact Denise Plavchak as soon as possible.***

Thank-you.

Enc.

cc: Distribution (PF, KP, KK)
File: TRICO/GEN/AGRIP

Tab: 2024

2023 TRICO Meeting Attendance

Municipality	Name	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y	Y	Y	Y			11			
Carneys Point	Brown/Bomba	FC	FC	FC	FC	FC	FC	Alt		FC	FC	FC	FC	10	1	11	91%	9%	100%
Clayton	Miller/Vondran	FC	FC	FC	FC	FC	FC	FC		FC	FC	N/A	FC	10	0	11	91%	0%	91%
Deptford	Emmons/Zawadski	FC	FC	FC	N/A	FC	FC	FC		FC	FC	N/A	N/A	8	0	11	73%	0%	73%
East Greenwich	McCaffery/Rossett	FC	FC	FC	FC	FC	FC	FC		FC	N/A	FC	NA	9	0	11	82%	0%	82%
Elk	King-Sammons/Pine	FC	Alt	FC	FC	FC	FC	FC		FC	Alt	FC	FC	9	2	11	82%	18%	100%
Elsinboro	Hogate/McAllister	FC	FC	FC	FC	FC	FC	N/A		FC	FC	FC	FC	10	0	11	91%	0%	91%
Fairfield	Gonzalez/Burden	FC	FC	FC	N/A	FC	FC	N/A		FC	FC	FC	N/A	8	0	11	73%	0%	73%
Franklin	Freijomil/Hegarty	FC	N/A	FC	FC	FC	N/A	N/A		FC	FC	FC	N/A	7	0	11	64%	0%	64%
Glassboro	Pierpont/Villano	FC	FC	FC	N/A	Alt	N/A	FC		FC	N/A	Alt	FC	6	2	11	55%	18%	73%
Greenwich	Jeffers/Giovannitti	FC	FC	N/A	FC	N/A	FC	FC		FC	FC	FC	FC	9	0	11	82%	0%	82%
Chambers/Schools	Chambers/Schools	FC	FC	FC	N/A	N/A	FC	N/A		N/A	FC	FC	Alt	6	1	11	55%	9%	64%
Hopewell	Hitchner	N/A	FC	FC	FC	FC	N/A	FC		FC	FC	N/A	N/A	7	0	11	64%	0%	64%
Logan	Pine/Jackson	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	N/A	10	0	11	91%	0%	91%
Lower Alloways Ck	Clour/Campbell	FC	FC	FC	FC	FC	FC	N/A		FC	FC	FC	FC	10	0	11	91%	0%	91%
Mannington	Patrick/Mitchell	FC	FC	FC	FC	FC	N/A	FC		FC	N/A	N/A	N/A	7	0	11	64%	0%	64%
Mantua	Bileci/LeVine	N/A	N/A	N/A	FC	N/A	FC	FC		FC	FC	FC	N/A	6	0	11	55%	0%	55%
Monroe	Mason/DeHart	Alt	FC	FC	FC	FC	FC	N/A		FC	N/A	FC	FC	8	1	11	73%	9%	82%
National Park	Gunn/	FC	FC	FC	FC	FC	FC	FC		FC	N/A	FC	N/A	9	0	11	82%	0%	82%
Oldmans	Moore/Bradford	FC	FC	FC	FC	FC	FC	FC		FC	N/A	N/A	FC	9	0	11	82%	0%	82%
Paulsboro	Jacobucci/Schoch	FC	FC	FC	FC	FC	FC	N/A		FC	N/A	FC	N/A	8	0	11	73%	0%	73%
Penns Grove	Scott/Marinaro	N/A	N/A	FC	FC	FC	FC	FC		FC	FC	FC	FC	9	0	11	82%	0%	82%
Pennsville	Neu/McDade	FC	FC	FC	FC	FC	FC	N/A		FC	FC	FC	N/A	9	0	11	82%	0%	82%
Piles Grove	Fackler/Bonowski	FC	FC	FC	N/A	FC	FC	FC		FC	FC	FC	N/A	9	0	11	82%	0%	82%
Pitman	Razze/McCafferty	FC	FC	FC	Alt	FC	Alt	FC		FC	Alt	FC	FC	8	3	11	73%	27%	100%
Quinton	Sperry/Uzdanovics	FC	FC	FC	N/A	N/A	FC	FC		N/A	FC	FC	FC	8	0	11	73%	0%	73%
Shiloh	Campbell/Bruso	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	0	0	11	0%	0%	0%
South Harrison	Diaz/Richardson	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	N/A	10	0	11	91%	0%	91%
Swedesboro	Dolbow/Fromm	FC	FC	FC	FC	FC	N/A	FC		FC	FC	N/A	N/A	8	0	11	73%	0%	73%
Upper Pittsgrove	Cimprich/Seery	FC	FC	FC	FC	Alt	N/A	N/A		FC	N/A	N/A	FC	6	1	11	55%	9%	64%
Vineland	Celebre/Gomez	FC	FC	FC	FC	N/A	FC	Alt		FC	FC	FC	FC	9	1	11	82%	9%	91%
Washington	Bachich/Riiff	FC	N/A	Alt	FC	FC	FC	FC		FC	FC	FC	FC	9	1	11	82%	9%	91%
Wenonah	Sweeney/Newman	FC	FC	FC	FC	N/A	FC	FC		FC	FC	FC	N/A	9	0	11	82%	0%	82%
West Deptford	DeHart/Sedberry	FC	FC	FC	N/A	FC	FC	FC		N/A	FC	FC	FC	9	0	11	82%	0%	82%
Westville	O'Hara/Giles	Alt	Alt	FC	N/A	FC	FC	N/A		FC	FC	FC	FC	7	2	11	64%	18%	82%
Woodbury	Swanson/Pennypacker	Alt	N/A	FC	FC	FC	FC	FC		FC	N/A	FC	Alt	7	2	11	64%	18%	82%
Woodbury Heights	Elton/Gambale	FC	FC	FC	N/A	FC	N/A	FC		FC	N/A	FC	N/A	7	0	11	64%	0%	64%
Woolwich	DiBella/Bertino	FC	FC	FC	FC	FC	FC	Alt		FC	N/A	FC	FC	9	1	11	82%	9%	91%
37		33	31	34	27	30	29	26	37	33	25	29	21	299	18	407	73%	4%	78%
		89%	84%	92%	73%	81%	78%	70%	100%	89%	68%	78%	57%						

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

GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

JANUARY 2024
CLOSED CASES

1.) **Bourisquot v. Township of Carneys Point**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Salem County, Complaint arising from a motor vehicle accident which occurred on or about September 21, 2019. The Plaintiff, Marie Bourisquot, alleged that she was operating her motor vehicle traveling northbound on the New Jersey Turnpike, in the Township of Carneys Point, when she was involved in a collision with a Township of Carneys Point Police cruiser with emergency lights activated being operated by the Defendant, Township of Carneys Point Police Officer John T. Stranahan, Jr. The Plaintiff alleged that as a result of the accident, she sustained serious and permanent injuries to her right shoulder, and that she sustained significant damages to her motor vehicle. The Plaintiff further alleged that the Township of Carneys Point was negligent in its duty to properly train and supervise the members of the Carneys Point Township Police Department. The case was assigned to Timothy R. Bieg, Esquire of *Madden & Madden, P.A.*, on September 28, 2021. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint on behalf of the insured on October 21, 2021. Defense Counsel proceeded with the exchange of Discovery. Defense Counsel received and reviewed the investigation report prepared by Kevin Nagle which detailed that the accident occurred on the New Jersey Turnpike about 800' north of the tollbooth, and that he obtained a statement from a witness, Thomas Hassler, III who was employed as a volunteer Firefighter/EMS for the Pennsville Fire Department. A Defense IME was conducted on August 16, 2022. On September 20, 2022, Defense Counsel filed a Motion to Extend the October 16, 2022 Discovery End Date which was granted, extending the Discovery End Date to December 15, 2022. Defense Counsel filed a subsequent Motion to the Extend the Discovery End Date on November 14, 2022 which was granted, extending the Discovery End Date to February 13, 2023. The Plaintiff's demand was for the payment of \$150,000.00. The parties proceeded to an Arbitration Hearing on May 17, 2023 and the Arbitrators found 65% liability against the insured and attributed 35% liability to the Plaintiff, awarding the Plaintiff net damages in the amount of \$52,000.00. Defense Counsel subsequently filed a Motion for Summary Judgment on behalf of the insured with the Court on May 26, 2023, and on July 7, 2023, an Order and Memorandum of Decision was entered denying the Motion. In addition, Defense Counsel filed a Trial de Novo on June 13, 2023, and the matter was listed for a Trial to commence on October 16, 2023; however, the Trial was subsequently adjourned based the unavailability of Defense Counsel's Expert. An in-person Settlement Conference was conducted on October 12, 2023 before Judge Morgan, and a tentative Settlement was reached for a payment to the Plaintiff in amount of \$55,000.00 pending ACMJIF approval. Settlement of the matter for a payment to the Plaintiff in the amount of \$55,000.00 was ultimately approved by the ACMJIF and a Settlement Agreement and Release was executed between the parties.

2.) **Hauger v. Township of Upper Pittsgrove**-This matter involved the Plaintiff's allegations contained in Superior Court of New Jersey, Salem County Complaint arising from a motor vehicle accident which occurred on or about August 3, 2021. The Plaintiff, Michael E. Hauger, Jr., alleged that he was operating his motor vehicle traveling on County Route 619, at or near its intersection with State Highway 77, in the Township of Upper Pittsgrove, when he was struck by a commercial motor vehicle owned by Rockets Construction, LLC, and being operated by Co-Defendant, Raheem McClendon. The Plaintiff further alleged that County Route 619 and State Highway 77 are roadways that are managed, controlled and maintained by the Township of Upper Pittsgrove. The Plaintiff alleged that as a result of the accident, he has suffered a traumatic brain injury, ten (10) broken ribs, a broken clavicle and a punctured lung. The Plaintiff further alleged that the Township of Upper Pittsgrove was negligent in allowing an alleged dangerous condition of the roadway to exist. The case was assigned to Timothy R. Bieg, Esquire of *Madden & Madden, P.A.*, on August 24, 2023 and he was advised that the Complaint alleged that a Notice of Claim was served upon the Township on or about July 26, 2022; however, Qual-Lynx was not in receipt of the alleged Notice of Claim. Defense Counsel accepted the assignment and he proceeded with the filing of an Answer to the Complaint with Crossclaims with the Court on behalf of the insured on September 11, 2023. Defense Counsel subsequently filed a Motion to Dismiss the Complaint on September 18, 2023 based upon the Plaintiff's failure to file a timely Notice of Tort Claim. On October 12, 2023, Plaintiff's Counsel filed a Notice of Cross Motion for Leave to File a Notice of Claim which Defense Counsel filed Opposition to on October 18, 2023. Oral Argument on the pending Motions was conducted on November 3, 2023; and on November 26, 2023, Judge Morgan entered an Order denying the Plaintiff's Motion and granting Defense Counsel's Motion, dismissing the Plaintiff's Complaint against the insured with prejudice.

SAFETY DIRECTOR REPORT

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: January 3, 2024

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

Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Robert Garish Assistant Director Public Sector rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719	Jacqueline Cardenosa Right To Know Consultant jcardenosa@jamontgomery.com Office: 856-552-6888
Thomas Reilly Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101	Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070 Cell: 609-756-7333

LOSS CONTROL SURVEYS

- Township of Elk on December 5, 2023
- Borough of Pitman on December 6, 2023
- Township of Monroe on December 7, 2023
- Township of Lower Alloways Creek on December 8, 2023
- Borough of Glassboro on December 8, 2023
- Township of West Deptford on December 19, 2023
- Township of Hopewell on December 27, 2023
- Borough of Shiloh on December 27, 2023
- City of Vineland on December 27, 2023
- Township of Elsinboro on December 28, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Pitman on December 7, 2023

MEETINGS ATTENDED

- Police Ad-Hoc Committee Meeting on December 5, 2023
- Claims Committee Meeting on December 12, 2023
- Executive Fund Committee Meeting on December 19, 2023
- Annual Retreat on December 19, 2023

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

- MSI Leadership Academy
- Training Announcement: Designated Employer Representative
- High-Visibility Apparel Guidance & Best Practices
- Special Announcement: LMS Calendar
- Ice Skating Temporary Rinks Best Practices
- Winter Slip and Fall Prevention Best Practices
- Black Bears Best Practices
- New NJ MEL App
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

- LE Risk Analysis: Vehicular Law Enforcement Crash Mitigation Considerations

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
Greenwich	1
Pennsville	7
Pitman	2
Quinton	3
Vineland	5
West Deptford	2
Woodbury	30

MSI LIVE

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

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

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

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

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

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



DATE: December 06, 2024

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

FROM: Christopher Winter L/E Risk Management Consultant

RE: TRICO Activities (December)

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

2. Agency Visits:

Agency visits completed to date: **11**

Additional agencies being scheduled: **9**

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

3. Training: There is no training scheduled to date. The report Writing Class and the Management of Aggressive Behavior Class is being planned depending on Police Chief

input. A survey document is being prepared for distribution to Police Chiefs this month in an effort to plan and strategize for the upcoming year.

4. Law Enforcement Bulletins / Newsletters: No Bulletins distributed during December.

5. TRICO JIF Law Enforcement Committee: A L/E Committee is being formulated with three (3) Police Chiefs from each county to represent (JIF) police agencies in Atlantic and Cape May County. I plan to meet with them on a quarterly basis virtually to discuss trends, concerns, training, policy and procedure assistance, potential risk and liability issues and L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Associations, to identify areas as previously mentioned and to reduce potential risks. Chiefs selected to date are from Mantua PD, Clayton PD and East Greenwich PD for Gloucester County, Carney's Point PD for Cumberland County to date. An Initial meeting is being coordinated at this time for late January or February.

6. Meetings Attended:

AD HOC Meeting	12/05/2023
TRICO Safety Meeting	12/07.2023
TRICO Executive Claim Meeting	12/18/2023
TRICO Executive Meeting	12/18/2023

Sincerely,

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

LESSONS LEARNED FROM LOSSES

TRANSITIONAL DUTY

Monthly Newsletter - January 2024



The cost of Workers' Compensation claims continues to rise steadily. The maximum rate in 2024 is \$1,131.00, up from \$1,099.00 in 2023. A 2.9% increase. One way to combat these rising costs is through the use of a Transitional Duty program.

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A Workers' Compensation Judge will often use the length of time the employee is out of work to measure the significance of an injury.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. This assignment may last as long as 3 to 6 months.
- Transitional Duty boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically.
- Please see the [Sample Transitional Duty Job Bank](#) in the Transitional Duty Policy on the JIF website under the Claims tab for great information.

GLOUCESTER, SALEM AND CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND Targeting Wellness Monthly Report

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: January 22, 2023 Gloucester County Library Mullica Hill (5:00pm)
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

JANUARY - ACTIVITIES AND PLANNED EVENTS

Happy New Year! I am looking forward to working with all of you and/or your Wellness Coordinator to continue promoting wellness within your municipalities.

JIF Municipalities 2023 Remaining Encumbered Wellness Funds:

The following municipalities still have a remaining balance from 2023 Encumbered Wellness funds based on the report included in the December Executive Committee Meeting agenda. (Subject to change prior to our first schedule JIF Meeting).

- Elsinboro (total)
- Fairfield (total)
- Glassboro (total)
- Greenwich (total)
- Harrison Twp
- Mantua Twp (total)
- Monroe Twp (total)
- National Park (total)
- Paulsboro (total)
- Penns Grove (total)
- Pennsville (total)
- Pilesgrove
- Pitman
- Quinton (total)
- Shiloh (did not encumber full amt)
- S. Harrison Twp (total)
- Upper Pittsgrove
- Vineland City (total)
- West Deptford
- Westville (total)
- Woolwich

Note that for some of these towns:

- there is only a very small balance of remaining funds
- some towns already have plans for the remaining funds
- others show their full incentive amount. I know several of these towns showing full amounts have actually held activities or purchased wellness items towards the end of the year; it may be just a matter of getting the receipts in (before Feb 1st) to claim reimbursement.

Utilizing Your Wellness Funds in 2024:

- Throughout the year - To get the most out of our program and to keep wellness in the forefront of your employees mind, it's important to use the funds throughout the year to avoid just spending the money by November so it's not lost (not to mention the unnecessary stress it can cause your WC). Moreover, waiting until year-end takes away from the true purpose of the Wellness Program to support a culture of wellness all year.

- Setting up a Meeting/Connection with WC – I will be working on setting up initial meetings with all the WC within the first quarter to plan for the year.

Wellness 2024 Planning Meetings:

Wellness Coordinator Brainstorming Sessions: I will begin reaching out to all of my Wellness Coordinators before the end of January to set up our first wellness-planning meeting for 2024. Planning on Feb, May, and Oct (subject to change).

Wellness Advisory Committee (WAC): The following towns have confirmed continuing their participation as members of this committee – BURLCO: Palmyra, Fieldsboro, Pemberton Twp and TRICO: Monroe, Clayton, Pennsville. I plan to host our first meeting sometime in Feb or March.

Any changes regarding your appointed Wellness Coordinator?

Please let me know if any changes have taken place in terms of the role of Wellness Coordinator within your municipality. It's important that this role be assigned to someone interested in working on wellness initiatives. And although not a lot of time needs to be invested in fulfilling this role, there needs to be a commitment to working with me on the best way to utilize your wellness funds.

Targeting Wellness Newsletter – 2024 Quarterly Themes:

You will recall that in 2023, our focus was on the 4 Pillars of Lifestyle—nutrition, physical activity, sleep, and stress management.

This year, we are delving into the *4 Essential Mindsets for Overall Well-being* that can significantly shift our energy and positively affect not only the 4 lifestyle pillars but also our overall health and well-being, both physical and mental!

The first month of each quarter will have details around the selected essential mindset theme. It will be divided into the following sections:

- Concept behind the importance of that featured mindset
- Sharing of real-life examples or personal stories highlighting the mindset
- Simple monthly practice(s) suggested to help build this essential mindset shift

In the two months that follow, a new monthly practice will be suggested that will relate to that quarters theme.

Here are the planned quarterly Essential Mindset themes for 2024:

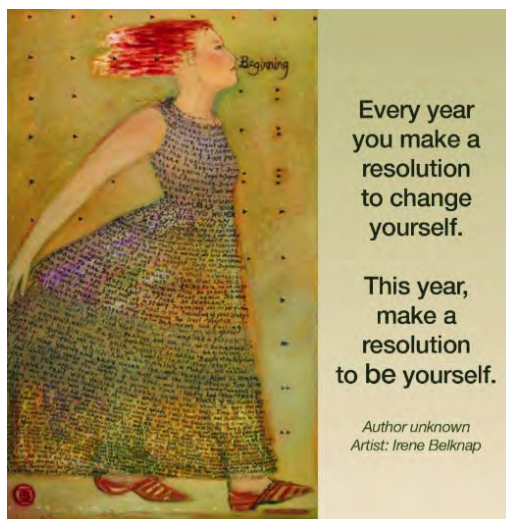
Quarter 1 – Gratitude

Quarter 2 – Growth & Learning

Quarter 3 – Compassion

Quarter 4 – Mindfulness

*Wishing you and yours a healthy,
prosperous and fulfilling 2024!*



Technical Risks Services Director

Monthly Executive Report



January 8, 2024

Summary

We have made great progress in getting the Cyberframework documents into underwriting. While we still do not have Basic and Intermediate forms to complete, many of you have submitted the Minimum form which is acceptable. Remember the Minimum form is equal to the Basic form plus the intermediate form. You will cover both requirements in a single form. Those who have completed the Minimum standard also have a deductible reduction to \$20,000. All are encouraged to make the Minimum standards if possible. If you find that reaching that goal is not within budget for 2024 then at least meet the Basic requirements. Remember two of these requirements are covered for you, Vulnerability testing by D2 and Hygiene Training by Wizer. Your only requirement is to provide accurate IP information to D2 and get your people through the Training exercises.

By now all of you have received a request from D2 to log into the portal to verify your IP addresses. Please do so at your earliest convenience. For most of you this will be a one-time refresh of this information if you have static addresses. For some of you, with dynamic addresses, you may get several requests during the year because this information will change. Discovering your new address is simple and the instructions are in the portal. If you still have trepidations, ask your IT vendor to help.

The Wizer training for the second half of 2023 is winding down and will be shut down 1/26/2024. This will allow Wizer time to get the first half of 2024 on board and out to your staff. Remember the Training requirement calls for one full hour per year, we break it into two half hour sessions which we feel is more convenient for your staff and also provides a good refresh allowing us to bring new material on board as threats are discovered. Please go over your rosters one last time. We would like to see 100% of the towns with 100% participation. While we realize this is not practical given people on extended leave, etc. If you can produce documentation that the only holdouts were due to unforeseen circumstances, you will get full credit for Training. If you cannot, you will have a \$110,000 deductible for the next 6 months in the event of a loss, regardless of whatever CyberFramework documentation that you have on file. Once the "books" are closed at the session end you cannot makeup the percentages.

With the advent of a new year, comes new Cyber threats mostly in the form of phishing, vishing, and smishing. We are truly at war in 2024 with those who would steal our identities and our treasure. But we can win this war.

Hyperawareness is the key. Stay "frosty" as the Marines like to say, which means ever vigilant to your surroundings. Trust no one and nothing without secondary or sometime even tertiary verification and you will stay Cyber claim free.

This month's Bulletin address 5 of the top New Years resolutions for 2024 on keeping Cyber Safe.

Happy New Year and stay Cyber safe.

Jerry Caruso

Technical Risk Services Director



New Years Resolutions 2024

Crafting New Year's resolutions focused on cybersecurity is a great way to enhance your digital safety and awareness in 2024. Here are five resolutions you might consider adopting:

- 1. Regularly Update Passwords and Use a Password Manager:** This year, make it a point to regularly update all critical passwords, ensuring they are strong and unique for each account. Avoid using easily guessable information like birthdays or common words. Consider using a reputable password manager to securely store and generate complex passwords, making it easier to manage them without the risk of forgetting.
- 2. Enable Multi-Factor Authentication (MFA):** Wherever possible, enable multi-factor authentication for an additional layer of security. This typically involves receiving a code on your phone or email, or using an authenticator app, which must be entered along with your password. MFA can significantly reduce the risk of unauthorized access, even if a password is compromised.
- 3. Regular Software and System Updates:** Commit to regularly updating all your software, including antivirus and operating systems, on all devices. These updates often include patches for security vulnerabilities that have been discovered since the last update, helping to protect your devices from new threats.
- 4. Educate Yourself About Phishing and Social Engineering Attacks:** Vow to become more informed about the latest tactics used in phishing and social engineering attacks. Being able to recognize suspicious emails, links, and messages is crucial in preventing unauthorized access to your personal or work-related data.
- 5. Backup Data Regularly:** Ensure that you have a robust backup strategy for your important data. This could involve regularly scheduled backups to a secure cloud service or an external hard drive. In the event of a cyber attack, such as ransomware, having up-to-date backups can prevent data loss.

By sticking to these resolutions, you can significantly improve your cybersecurity posture and protect yourself from a variety of digital threats in the coming year.



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

	December-23	December-22	2023 Year End	2022 Year End
# of New Claims Reported	31	33	450	497
# of Report Only	12	14	174	200
% Report Only	39%	42%	39%	40%
# of Medical Only	14	16	215	222
# of Lost Time	5	3	59	71
Medical Only to Lost Time Ratio	74:26	84:16	78:22	76:24
Claim Petition	0	0	2	4
COVID-19	0	3	9	44
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	4.7	4.2	8.4	9.7
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.8	1.8	1.4	1.4

Nurse Case Management	December-23	December-22		
# of Cases Assigned to Case Management	40	28		
# of Cases >90 days	31	31		

Savings	December-23	December-22	2023 Year End	2022 Year End
Bill Count	228	208	2684	2745
Provider Charges	\$136,660	\$441,402	\$3,746,177	\$4,563,840
Repriced Amount	\$59,460	\$159,732	\$1,360,587	\$1,607,814
Savings \$	\$77,200	\$281,670	\$2,385,590	\$2,956,027
% Savings	56%	64%	64%	65%

QualCare Network Provider Penetration Rate	December-23	December-22	2023 Year End	2022 Year End
Bill Count	93%	93%	91%	92%
Provider Charges	91%	94%	91%	94%

Exclusive Provider Panel Penetration Rate	December-23	December-22	2023 Year End	2022 Year End
Bill Count	97%	95%	94%	94%
Provider Charges	98%	95%	97%	96%

Transitional Duty Summary		2023 Year End	2022 Year End
% of Transitional Duty Days Worked		68%	67%
\$ Saved By Accommodating		\$363,838	\$333,543
% of Transitional Duty Days Not Accommodated		32%	33%
Cost Of Days Not Accommodated		\$206,082	\$202,132

January 12, 2024

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending December 31, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 65,342.91. This generated an average annual yield of 2.43%. However, after including an unrealized net gain of \$ 334,706.11 in the asset portfolio, the yield is adjusted to 14.85% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,939,230.37 vs. the amount we have invested.

Our asset portfolio with Wilmington Trust and consists of 1 obligation with maturities less than one year.

Our JCMF Portfolio has a current market value of \$25,396,227.74.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 19,414.52 YTD \$ 487,216.91 (detailed in my report)

Salvage Receipts \$ 0.00

Overpayment Reimbursement \$ 77.58

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

All Member Balances are now combined in one report and shows that \$ 1,110.98 in interest has been applied to the existing balances as shown in the attached report totaling \$549,959.99 at month end.

LOSS RUN PAYMENT REGISTER FOR THE PERIOD: (Action Item)

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 710,293.38. The claims detail shows 536 claims payments issued.

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 33,608,968.07 to a closing balance of \$ 31,030,472.04 showing a decrease in the fund of \$ 2,578,496.03 A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JIF
BILL LIST - January 2024**

	Payable To:	FY 2024	FY 2023	Clsd Yrs	Appropriation	Description
1	PERMA	12,153.75			Prof Services/Admin. Consultant	Jan, Feb, March 2024 Fees
2	Risk Program Administrators LLC	67,501.00			Prof Services/Administration	Jan 2024 Fees
3	Risk Program Administrators LLC		158.83		Misc/Postage/Copies/Faxes	Dec 2023 Fees
4	Risk Program Administrators LLC		1,931.10		Misc/Meeting Expense	Reimb for Dec Dinner Mtg 12/18/93 PF amex
5	David DeWeese	10,138.00			Prof Services/Attorney	Jan 2024 Fees
6	Qual-Lynx	47,604.00			Prof Services/Claims Admin	Jan 2024 Fees
7	Joyce Media	440.00			Misc/JIF Website	Jan 2024 Fees plus SSL annual cert
8	Christopher J. Winter Sr.	1,907.00			Training/Police Risk Services	Law Enforcement Consultant-Jan 2024 Fee
9	Kris Kristie	447.00			Misc/Recording Secretary	Jan 2024 Fees
10	J.A. Montgomery Consulting	19,160.00			Prof Services/Safety Director	Jan 2024 Fees
11	Wintsec Consulting LLC	4,414.00			Prof Services/Technology Risk Se	Jan 2024 Fees
12	Tom Tontarski	1,270.00			Prof Services/Treasurer	Jan 2024 Fees
13	Tom Tontarski		43.12		Misc/Postage/Copies/Faxes	Shipping checks for Dec (sick) and Monroe Twp
14	Conner Strong & Buckelew	1,005.00			Prof Services/Underwriting Manager	Jan 2024 Fees
15	Debby Schiffer	5,108.00			Wellness	Jan 2024 Fees
16	William Stoms	40.00			Misc/Meeting Expense	Set up room for Jan
17	Municipal Excess Liability JIF	589,410.00			MEL	MEL 2024 WC & Excess Liability - 1st installment
18	Municipal Excess Liability JIF	3,811.00			Faithful Performance/Fidelity Bon	MEL 2024 Fidelity Bond - 1st installment
19	Municipal Excess Liability JIF	531,892.25			Property Claims and Premium	MEL 2024 Property claims & prem. - 1st installment
20	NJ Cyber Risk Management Fund	207,346.50			Cyber JIF	1st installment 2024 Cyber JIF
21	NJ Municipal Environmental JIF	188,460.00			EJIF	1st installment 2024 Environmental JIF
22	ARC Reprographics		1,486.35		Misc/Legal Notice	Inv #282503 annual reports
23	Iron Mountain	102.03			Misc/Records Retention Service	Inv#JCDV923; Storage 1/1-31/24; Service 11/21-12/26/23
24	East Greenwich Township		375.00		Wellness	Healthy snacks, chair massages
25	East Greenwich Township		1.74		Optional Safety Budget	safety gear
26	Elsinboro Township		315.00		Wellness	Farm market
27	Fairfield Township		750.00		Wellness	reusable bottles
28	Glassboro Borough		4,500.00		Optional Safety Budget	PPE gear for employees
29	Township of Pennsville			51,536.00	Closed Years-Return of Surplus	Return of surplus - Direct check
30	Pilesgrove Township		144.89		Wellness	Water, fruit trays
31	Pilesgrove Township		301.89		Optional Safety Budget	safety gear
32	Quinton Township		309.57		Optional Safety Budget	Safety light and stop kit
33	Quinton Township		500.00		Wellness	Stress balls and salsa
34	Quinton Township		1,000.00		EPL/CYBER/EPL/Cyber Incentive P	Email protection; endpoint
35	Borough of Shiloh			3,393.00	Closed Years-Return of Surplus	Return of surplus - Direct check for 2022 Dividend not taken
36	West Deptford Township		3,000.00		EPL/CYBER/EPL/Cyber Incentive P	Duo security fobs
37	Borough of Westville			41,367.00	Closed Years-Return of Surplus	Return of surplus - Direct check
38	Woolwich Township		480.00		Wellness	massages
	Subtotals	1,692,209.53	15,297.49	96,296.00		
	JIF BILL LIST TOTAL			1,803,803.02		



COMMITTEE CHAIRS MEETING MINUTES

Friday, January 12, 2024 at 10:00 AM
Via Zoom

A meeting of the Committee Chairs was held on Friday, January 12, 2024 at 10:00 AM via conference call.

Those in attendance were:

Doug Hogate, Elsinboro Borough, *Chair*, Finance Committee
Ken Brown, Carneys Point, *Chair*, EPL & Technology Liability Committee
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Program Director*, **RPA a Division of Gallagher**
Kris Kristie, *Account Manager*, **RPA – A Division of Gallagher**

Those unable to attend:

Jeff Celebre, Vineland City, *Chair*, Safety Committee
Marjorie Sperry, Quinton Township, *Chair*, Coverage Committee
Sue Miller, Clayton Borough, *Chair*, Strategic Planning Committee
Paul A. Forlenza, MGA, *Executive Director*, **RPA – A Division of Gallagher**

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

I. Committee Chair Assignments

Ms. Patel welcomed everyone to the meeting and briefly reviewed the Committee Chair assignments for 2024 as follows:

Coverage Committee, **Marjorie Sperry**, Quinton Township
EPL & Technology Liability Committee, **Ken Brown**, Carneys Point
Finance Committee, **Doug Hogate**, Elsinboro Borough
Safety Committee, **Jeff Celebre**, Vineland City
Strategic Planning Committee, **Sue Miller**, Clayton Borough

Ms. Patel also noted the New Member Review Committee is to be comprised of the Standing Committee Chairs.

II. Committee Vice-Chairs

Ms. Patel mentioned that last year a Vice-Chair was selected in each sub-committee to perpetuate the knowledge base of Fund Commissioners with the role and responsibility of the sub-committees.

She noted that if an individual has chaired a committee for an extended period, and then decides to retire, you could be left with a situation where the replacement is not as familiar with the committee. If a Vice-Chair is selected, you are then able to fill the chair position with someone that understands the role and responsibility of that specific sub-committee, and handle the responsibilities of the Chair, should they not be present at a meeting.

Ms. Patel then asked the Committee Chairs if they would like to continue this practice and have each Committee select the Vice-Chairs at their first sub-committee meeting, rather than assigning someone. The Committee Chairs indicated that they would like to continue this practice and have the individual sub-committees select their Vice-Chair at their first meeting.

III. Committee Charters

Ms. Patel pointed out that the Sub-Committee Charters were included in the agenda packet as a reference for this meeting. She indicated that the Charters are an attachment to the Risk Management Plan which will be on the agenda for approval at the January 18, 2023 Reorganization meeting. Each Committee will then review their Charter at their first committee meeting of the year. If a Committee recommends modifications to a Charter, these recommended changes will be presented to the Executive Committee for approval.

IV. Committee Participation Form

Ms. Patel stated that the Committee Participation Forms were e-mailed to Fund Commissioners and Risk Management Consultants (RMCs) on December 11, 2022. Responses were due back to the Executive Director’s office by December 15, 2023, and a reminder email was sent out on December 13, 2023. She then referred the Committee to the Volunteer Response Summary contained in the agenda packet.

V. Committee Membership Assignments

Mr. Forlenza stated that the Volunteer Response Summary depicts those members that sent in their sub-committee preferences for 2024. She noted that a few members did not respond. She then recommended that each respondent be placed on the Committee that indicated was their first choice to help drive Committee participation. The Committee agreed.

The Committee Chairs then discussed the current makeup of each Committee and selected Fund Commissioners to serve on each Committee for 2024 based upon their expressed preferences and the needs of the Fund. Risk Management Consultants were also assigned to the Safety and Coverage Committees. She noted the Claims Review Committee is made up of the Executive Committee, however any Fund Commissioner is welcome to attend these meetings.

The following Committee Membership Assignments are recommended:

Committee	Members
Safety	Jeff Celebre, <i>Chair</i> , Vineland City/Linda Gomez
	Linda Gonzalez, Fairfield Township
	Lisa Jeffers, Greenwich Township
	Patrick Mason, Monroe Township
	Joy Dunn, National Park Borough
	Harry Moore, Oldmans Township
	TBD, Paulsboro Borough
	Anjanette Scott, Penns Grove Township
	Melissa Fackler, Pilesgrove Township
	Marty Uzdancovics, Quinton Township
	Robert Diaz, South Harrison Township
Jena Dolbow, Swedesboro Borough	
Risk Management Consultants	Dave Strout, Cetei & Connell
	Joe Henry, Hardenbergh Insurance
	George Reese, Henry D. Young Insurance
	Tom Narolewski, Barclay Insurance
	Jaclyn Lindsay/Katie Walters, Conner Strong and Buckelew

Coverage	Marjorie Sperry, <i>Chair</i> , Quinton Township
	Dan Neu, Pennsville Borough
	Colleen Emmons, Deptford Township
	Luke Patrick, Mannington Township
	Brad Campbell, Shiloh Borough
	Michael Razzo, Pitman Borough
Risk Management Consultants	Steve Eckman, Len Eckman Insurance
	Matt Angermeier, Earle H. Sloan Insurance Agency
	Helen Goodwin/ Chris Powell, Hardenbergh Insurance
EPL & Technology Committee	Ken Brown, <i>Chair</i> , Carneys Point Township
	Sue Miller, Clayton Borough, <i>Chair, Strategic Planning Committee</i>
	Douglas Hogate, Elsinboro Borough, <i>Chair, Finance Committee</i>
	Jeff Celebre, Vineland City, <i>Chair, Safety Committee</i>
	Marjorie Sperry, Quinton Township, <i>Chair, Coverage Committee</i>
	Clark Pierpont, Glassboro Borough
	Anjanette Scott, Penns Grove Borough
	Nicole O'Hara, Westville Township

Finance	Douglas Hogate, <i>Chair</i> , Elsinboro Borough
	John Hitchner, Hopewell Township
	William Pine, Logan Township
	Colette Bachich, Washington Township
	Tyler Rost, West Deptford Township
	Nicole O'Hara, Westville Township
	Shannon Elton, City of Woodbury Heights
	Cassidy Swanson, Woodbury City
Strategic Planning	Sue Miller, <i>Chair</i> , Clayton Borough
	Carolyn King-Sammons, Elk Township
	Barbara Freijomil, Franklin Township
	Dennis Chambers, Harrison Township
	Kevin Clour, Lower Alloways Creek Township
	Jennica Bileci, Mantua Township
	Jack Cimprich, Upper Pittsgrove Township
	TBD, Woolwich Township
New Member Review	Committee Chairs

Exec. Claims Committee	Executive Committee
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A copy of the 2024 Committee Membership list is attached to these minutes. All appointments will be announced at the January 22, 2024 Reorganization meeting.

VI. 2024 Conferences

Ms. Patel reminded the Committee Chairs that the 2024 Budget includes funding for attendance by four (4) Fund Commissioners at conferences this year. She then reviewed the conference schedule as follows:

- AGRiP
 1. Spring Conference | March 5 – 8, 2023 | Nashville, TN
- PRIMA
 1. June 6 – 9, 2024 | Nashville, TN

Ms. Patel mentioned that Ms. Plavchak from the Executive Director's office sent conference information to Fund Commissioners who have priority to attend on December 18, 2023, and the information for PRIMA will be sent out shortly.

Ms. Patel mentioned that the minutes from today's meeting will be a handout or included in the Agenda for the January Reorganization meeting.

Seeing no other business the Meeting adjourned at 10:28 AM



2024 STANDING COMMITTEES

Committee	Members
Safety	Jeff Celebre, <i>Chair</i> , Vineland City/Linda Gomez
	Linda Gonzalez, Fairfield Township
	Lisa Jeffers, Greenwich Township
	Patrick Mason, Monroe Township
	Joy Dunn, National Park Borough
	Harry Moore, Oldmans Township
	TBD, Paulsboro Borough
	Anjanette Scott, Penns Grove Township
	Melissa Fackler, Pilesgrove Township
	Marty Uzdancovics, Quinton Township
	Robert Diaz, South Harrison Township
	Jena Dolbow, Swedesboro Borough
	Jeff Celebre, <i>Chair</i> , Vineland City/Linda Gomez
	Linda Gonzalez, Fairfield Township
Risk Management Consultants	Dave Strout, Cetti & Connell
	Joe Henry, Hardenbergh Insurance
	George Reese, Henry D. Young Insurance
	Tom Narolewski, Barclay Insurance
	Jaclyn Lindsay/Katie Walters, Conner Strong and Buckelew
Coverage	Marjorie Sperry, <i>Chair</i> , Quinton Township
	Dan Neu, Pennsville Borough
	Colleen Emmons, Deptford Township
	Luke Patrick, Mannington Township
	Brad Campbell, Shiloh Borough
	Michael Razzo, Pitman Borough
Risk Management Consultants	Steve Eckman, Len Eckman Insurance
	Matt Angermeier, Earle H. Sloan Insurance Agency
	Helen Goodwin/ Chris Powell, Hardenbergh Insurance

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



2024 STANDING COMMITTEES

Finance	Douglas Hogate, <i>Chair</i> , Elsinboro Borough
	John Hitchner, Hopewell Township
	William Pine, Logan Township
	Colette Bachich, Washington Township
	Tyler Rost, West Deptford Township
	Nicole O’Hara, Westville Township
	Shannon Elton, City of Woodbury Heights
	Cassidy Swanson, Woodbury City
Strategic Planning	Sue Miller, <i>Chair</i> , Clayton Borough
	Carolyn King-Sammons, Elk Township
	Barbara Freijomil, Franklin Township
	Dennis Chambers, Harrison Township
	Kevin Clour, Lower Alloways Creek Township
	Jennica Bileci, Mantua Township
	Jack Cimprich, Upper Pittsgrove Township
	TBD, Woolwich Township
EPL & Technology Committee	Ken Brown, <i>Chair</i> , Carneys Point Township
	Sue Miller, Clayton Borough, <i>Chair, Strategic Planning Committee</i>
	Douglas Hogate, Elsinboro Borough, <i>Chair, Finance Committee</i>
	Jeff Celebre, Vineland City, <i>Chair, Safety Committee</i>
	Marjorie Sperry, Quinton Township, <i>Chair, Coverage Committee</i>
	Clark Pierpont, Glassboro Borough
	Anjanette Scott, Penns Grove Borough
	Nicole O’Hara, Westville Township
New Member Review	Committee Chairs
Exec. Claims Committee	Executive Committee



Municipal Excess Liability Joint Insurance Fund

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

Date: Monday January 8, 2024

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

From: Commissioner Razze

Subject: MEL 2024 Reorganization

2024 Reorganization: The MEL conducted its annual Reorganization, electing Chair, Secretary, Executive Committee and Alternates.

CHAIRMAN	Paul Tomasko	Bergen
SECRETARY	John Clarke	NJPHA
EXECUTIVE COMMITTEE		
	Charles Cuccia	Sub Metro
	Joseph Wolk	Camden
	Tom Nolan	Monmouth
	Greg Franz	South Bergen
	Bernard Rutkowski	NJUA
ALTERNATES		
	Veronica Laureigh	Ocean
	William Northgrave	Central
	Megan Champney-Kweselait	Sub Muni
	Meghan Jack	Burlco
	Adam Brewer	Morris
	Jim Ulrich	NJSI
	Robert McFarland	First Responders
	Michael Razze	Trico
	Joy Tozzi	Mid-Jersey
	Susan Danson	PMM
	To Be Determined	Atlantic
	To Be Determined	PAIC

Chairman Tomasko extended the Board's appreciation to Thomas Merchel from the PMM JIF who no longer serves as Fund Commissioner.

Chairman Tomasko also extended the Board's appreciation to Joy Tozzi for her 2 years of serving as Fund Chairwoman. Chairman Tomasko said Ms. Tozzi served energetically and with great dedication.

Chairman Tomasko next thanked David Grubb. Mr. Grubb announced in November that he was stepping down as the Executive Director of the Municipal Excess Liability Joint Insurance Fund. Chairman Tomasko read a resolution into the record identifying all the efforts performed by Mr. Grubb in bringing about the formation of the Joint Insurance Funds and the Municipal Excess Liability Joint Insurance Fund in particular. Board of Fund Commissioners and Fund Professionals rose in a standing ovation in appreciation and in acknowledgement of all that Mr. Grubb has done for New Jersey Municipalities, Utility Authorities, First Responders and Housing Authorities as well as the state's taxpayers.

Mr. Grubb thanked everyone and said the success of the JIFs and the MEL has always been a cooperative effort involving Fund Professionals, Risk Management Consultants, Elected Officials, Administrators & Managers and all the employees that have been implementing and following safety programs. Mr. Grubb also said he was confident that his successors and Fund Professionals will be able to take over from here but also noted that he is not retiring; he will still be serving as Executive Director for the Bergen JIF and will still be involved in the JIF movement. Fred Semrau, who himself succeeded John Dorsey in his role, said it is often said that 3 or 4 people will play a role in your career and added that Mr. Grubb certainly served in that role for him.

❑ 2024 Standing Committees Chairpersons

Management Committee	Paul Tomasko
Marketing Committee	Joy Tozzi
Coverage Committee	John Clarke
Investment Committee	Adam Brewer
Legislative Committee	Charles Cuccia
Nominating Committee	Jim Ulrich
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Adam Brewer
Claims Review Committee	Megan Champney-Kweselait

The Board of Fund Commissioner then reorganized for Fund year 2024 and adopted the resolutions noted below.

Resolution #1-24 Fiscal Management Plan – Adam Brewer as extra Fund Commissioner Signatory

Resolution #2-24 Designation of Meeting Dates & Designation of Official Newspapers

Resolution #3-24 Designation of Secretary as Custodian of Records

Resolution #4-24 2024 Remote Meeting Procedures/Public Access

Resolution #6-24 Designation of Investors as Official Depository

Resolution #6-24 2024 Plan of Risk Management. Plan updated to reflect changes resulting from the renewal.

Resolution #7-24 Appointing Fund Professionals

Resolution #8-24 Authorizing agreement with The Canning Group as QPA

Resolution #9-24 Appointment of Special Legal Counsel - Thomas J. Germinario, Esq.

Resolution #10-24 Appointment of Special Legal Counsel – Matthew Giacobbe, Esq.

Resolution #11-24 Appointment of Special Legal Counsel – Craig Domelewski, Esq.

Resolution #12-24 Authorizing Extension of Award CC#19-02 LaMendola & Associates as Mgmt. & Supervisory Training

Resolution #13-24 Authorizing Extension of Award CC#19-03 to Acrisure as Marketing Consultant

Resolution #14-24 Authorizing Extension of Award CC#19-04 to Princeton Strategic Communications Group as Marketing Manager

Resolution #16-24 Award Equipment Breakdown to Chubb

Resolution #17-24 Award Excess Workers' Compensation to Safety National

Resolution #18-24 Award Excess Property Program to various carriers for 40 layers

Resolution #19-24 Award Non-owned Aircraft Liability to Endurance

Resolution #20-24 Award Optional Excess Liability, Optional Shared Aggregate and Optional Public Officials/Employment Practices to Munich and Chubb

❑ **2024 Membership:** Effective January 1st the following public entities have joined these MEL-affiliated joint insurance funds (JIFs):

- Roselle Park & Kenilworth – Suburban Municipal JIF
- Rahway & North Brunswick – Central Jersey JIF
- Delanco Sewerage Authority – NJUA JIF

Gloucester BOFC #6 (First Responders); Corbin City & Egg Harbor Township (Atlantic JIF) and East Greenwich (Trico) have elected not to renew membership.

- ❑ **Reinsurance Committee:** Reinsurance Committee met with the Underwriting Manager on December 21st and December 28th to review the 2024 renewal and to consider options on the property program and the crime coverage. Copies of the Underwriting Manager’s report to the committee as well as minutes of both meetings were submitted for information.

Executive Director’s office worked with the Underwriting Manager on preparing resolutions confirming the placement of the excess property program – with up to 20 carriers, optional excess liability and public officials/employment practices liability, excess workers’ compensation and non-owed aircraft liability.

Underwriting Manager said it was a difficult renewal process but that, ultimately, he was able to place the excess policies, for \$4,000,000 less than budgeted. As noted in Reinsurance Committee reports, the Fund was then able to reduce its exposure with the property program through a buy down of the 10% quota share and to purchase an aggregate deductible. The Fund will still be considering increasing an option to purchase excess social engineering limits.

- ❑ **Banking Services RFP:** The Joint Cash Management & Investment Program (JCMI) Operating Committee issued an RFP for Banking Services. Due date for responses 2:00PM on January 17, 2024. Commissioner Cuccia said a bidders’ conference was held during which, we emphasized cyber security measures.

- ❑ **Emergency Restoration Vendors:** The Fund’s QPA has prepared RFQ 24-01 to reissue Requests for Emergency Restoration Vendors. The MEL qualifies Service Providers that provide emergency cleanup and restoration services to assist members in securing these services during an emergency. RFQ will be issued following the meeting.

- ❑ **MEL Committee Reports:**

- ❑ **Safety & Education Committee:** Committee is scheduled to meet on February 9, 2024 at 10:30AM.

- ❑ **Coverage Committee:** This committee last met on November 2, 2023. Coverage Committee appointed a sub-committee to review the MEL’s limits for crime coverage.

- ❑ **Legislative Committee:** This committee last met on November 15, 2023 at 11:00AM; minutes of that meeting were submitted for information. Mr. Bent said 2 bills of concern to the MEL were not voted on during the lame duck session – concerning plaintiff attorney fees in workers’ compensation – but he expects the bill will be likely be reintroduced in 2024.

- ❑ **Claims Committee:** This committee last met on December 6, 2023; minutes of these meetings are sent to the full MEL Board separately from the agenda.

- ❑ **2023/2024 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. Credits for attendees have been applied to the billing. The course has now been uploaded into the MEL’s Learning Management System. Directions to access the program were submitted.

- ❑ **Residual Claims Fund (RCF):** The RCF scheduled its 2024 Reorganization meeting for Monday January 8, 2024 at 10:30AM in the Forsgate Country Club, Monroe NJ. Commissioner John Clarke is the designated MEL representative for the 2024 Fund Year.

- ❑ **Cyber JIF:** The Cyber JIF met on December 28th to consider excess limits, including an excess sub-limit for “social engineering”. Report on the meeting distributed for information.

- ❑ **Police Accreditation Grants:** Executive Director distributed a copy of the E-Lert issued by the New Jersey State Association of Chiefs of Police announcing that they have received a grant to assist law enforcement agencies in achieving accreditation. Safety Director's office will be doing a bulletin to announce to members.

2024 MEL Meeting Schedule

March 22, 2024 (Friday)	Forsgate Country Club	11:15 am
June 10, 2024 (Monday)	Forsgate Country Club	11:15 am
September 9, 2024 (Monday)	Forsgate Country Club	11:15 am
October 16, 2024 (Wed)	Forsgate Country Club	11:15 am
November 20, 2024 (Wed)	Sheraton Hotel, Atlantic City	12:30 pm
January 6, 2025 (Monday)	Forsgate Country Club	11:15 am



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Municipal Excess Liability Residual Claims Fund

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

January 8, 2024

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

From: Commissioner Razze

Re: RCF 2024 Reorganization Meeting

Executive Committee Nominations: Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2024 Executive Committee and Alternates.

2024 Executive Committee
Megan Champney Kweselait, Suburban Municipal, Chairperson
Steve Rovell, Suburban Metro, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Sherry Sims, NJPHA JIF

Alternates - Executive Committee
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Meghan Jack, Burlco JIF
Brian McNeilly, Morris JIF
Michael Razze, TRICO JIF
Gregory Franz, South Bergen JIF
John Clarke, MEL JIF
Susan Danson, PMM JIF
TBD - Atlantic JIF

RCF Claims Committee: The following commissioners were submitted to serve on the 2024 RCF Claims Committee:

RCF Claims Committee
Megan Champney Kweselait, Suburban Municipal, Chairperson
Steve Rovell, Secretary
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
Gregory Franz, South Bergen JIF
Brian McNeilly, Morris JIF

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-24 Appointing Fund Depository: The RCF Board awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing Citizens Bank, (formerly Investors Bank) as the Fund’s Banking Manager.

Resolution 2-24 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Greg Franz was designated as the additional RCF Commissioner signatory.

Resolution 3-24 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2024 Meeting Schedule & 2025 Reorganization		
Friday March 22, 2024	Forsgate Country Club	10:30 am
Friday June 10, 2024	Forsgate Country Club	10:30 am
Friday September 9, 2024	Forsgate County Club	10:30 am
Wednesday October 16, 2024	Forsgate County Club	10:30 am
Thursday January 6, 2025	Forsgate County Club	10:30 am

The RCF Claims Committee will meet on the same day as the Board of Fund Commissioners / Executive Committee at the above listed locations at 9:30AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will also meet at 9:30AM on March 6, May 7, July 18 and December 4, 2024 and will be held via teleconference.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – www.njmel.org.

Resolution 4-24 Remote Meeting Procedures: The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

Resolution 5-24 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Resolution 6-24 Risk Management Plan: The Board adopted the 2024 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

RCF Professional Agreements: A memorandum outlined the renewal of the RCF professional contracts for the 2024 fund year and the dollar amounts associated with the contracts.

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat will be changing this year and current planning is to combine the retreat with the MEL Educational Forum. More information will be shared once the details have been planned.

Claims Committee: The Claims Review Committee met on October 18, 2023 and December 6, 2023 and met the morning of the Commissioner’s meeting.

Next Meeting: The next meeting of the RCF will be March 22, 2024 at 10:30 AM at Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: December 14, 2023

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

FROM: Commissioner Razze

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

NEW JIF MEMBERSHIP: The Atlantic JIF accepted the EJIF's offer of membership effective January 1, 2024. A motion was unanimously carried by the Board to approve the Atlantic JIF as a full member a of the New Jersey Environmental Joint Insurance Fund effective January 1, 2024.

2024 BUDGET REVISION: With the addition of the Atlantic JIF effective January 1, 2024 a revised 2024 budget was presented and adopted. The revised budget will be filed with NJ DOBI and NJ DCA.

NEXT MEETING: The next meeting of the EJIF will be the 2024 Reorganization scheduled for Monday, January 8, 2024, at 10:50 AM at the Forsgate County Club.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: January 8, 2024
TO: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund
FROM: Commissioner Razze
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2024 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2024 Executive Committee and the 2024 Fund Professionals.

Position	JIF	Fund Commissioner	Member
Chairman	Morris	Brian McNeilly	Stanhope
Secretary	Ocean	Veronica Laureigh	Lacey Twp.
Executive Committee	Burlco	Meghan Jack	Riverside
	Monmouth	Thomas Nolan	Brielle
	Camden	Joe Wolk	Mount Ephraim
	South Bergen	Greg Franz	Edgewater
	NJUA	Bernie Rutkowski	Toms River MUA
	Suburban Municipal	Megan Champney	Summit City
Alternates:			
	1. Bergen	Paul Tomasko	Alpine
	2. Central	William Northgrave	Edison Twp.
	3. Suburban Metro	Steve Rovell	Belleville
	4. Trico	Michael Razze	Pittman
	5. PMM	Susan Danson	Maple Shade
	6. Atlantic	TBD	

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2024 Reorganization of the Fund were reviewed and adopted by the Board.

REVISED 2024 BUDGET AND RELATED 2024 PROFESSIONAL FEE AMENDMENTS – A revised 2024 budget to reflect the changes in membership to the local JIF's for 2024 was adopted by the Fund Commissioners. The E-JIF added 5 new members for the 2024 Fund Year. As a result of the changes in membership and subsequently the budget, the contract amounts for certain professionals were also amended.

2024 STANDING COMMITTEES - Five standing committees were established for the 2024 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

DOBI RESPONSE TO 2023 DIVIDEND DISTRIBUTION – The Fund received a letter from DOBI in December 2023 approving the 2023 dividend distribution. The letter included topics of possible concern and requested the Board meet for discussion. The Board met in December and will take the topics in consideration going forward for 2024.

2024 MEETING SCHEDULE:

2024 Meeting Schedule		
March 22, 2024	Forsgate Country Club	10:50 am
June 10, 2024	Forsgate Country Club	10:50 am
September 9, 2024	Forsgate Country Club	10:50 am
October 16, 2024	Forsgate Country Club	10:50 am
November 13, 2024	Virtual	9:30 am
January 6, 2025	Forsgate Country Club	10:50 am



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Thursday, December 28, 2023

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

From: Commissioner Razze

Excess Insurance Options. The Underwriting Manager presented two options to obtain additional excess insurance for 2024 coverage for cyber liability including cybercrime (social engineering) to the Board of Fund Commissioners. The current limits reflected in the 2024 budget purchased from Cowbell is \$3 million per claim/\$6 million annual aggregate per member JIF. The Board passed a motion to purchase additional excess insurance for 2024. The additional excess option is for \$2 million per claim/\$4 million annual aggregate shared by all member JIFs. This option includes an additional \$500,000 of excess cybercrime (social engineering). The additional coverage is effective 1/1/24.

Next Meeting: The next meeting will be the 2024 Reorganization and is scheduled for January 18, 2024, at 2:00 PM via Teams audio/video teleconference.