



AGENDA PACKET



Monday, February 26, 2024 at 5:00 pm

Via Microsoft Teams

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

Meeting ID: 245 481 084 585

Meeting Passcode: T7Xu3L

Audio Access: 1-331-256-5069

Audio Conference ID: 902 107 026#

WWW.TRICOJIF.ORG

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

February 26, 2024 – 5:00 PM

Via Microsoft Teams

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AGENDA

- I. Meeting called to order by Chairman
 - II. Flag Salute
 - III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***South Jersey News***, Mullica Hill, New Jersey and the ***Courier Post***, Cherry Hill, NJ
 - 2. Filing advance written notice of this meeting with the Clerks/ Administrators of all member municipalities of the TRICO JIF; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the TRICOJIF.
 - IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - V. Move up Alternates (*if necessary*) Motion to move up _____, _____ and _____ in the absence of _____, _____ and _____ to the Executive Committee for voting purposes – **Motion – All in Favor**
 - VI. Oaths of Office (administered by Fund Solicitor)
 - VII. Approval of Minutes
 - A. Motion to adopt the **January 22, 2024** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-3
 - B. Motion to adopt the **January 22, 2024** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
 - C. Motion to adopt the **January 22, 2024** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 4-20
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- VIII. Executive Claims Committee Meeting Report – February 26, 2024..... Verbal
 - IX. Executive Director’s Report Pages 21- 52
 - A. Lost Time Accident Frequency Pages 24-25
 - B. Certificates of Insurance Pages 26-34
 - C. Financial Fast Track Report Page 35
 - D. Regulatory Filing Checklists Pages 36-37
 - E. 2022 Safety Incentive Program Awards
 - F. 2024 Optional Safety Budget..... Page 38
 - G. 2024 Wellness Incentive Page 39
 - H. 2024 EPL/Cyber Risk Management Budget Page 40
 - I. EPL Compliance Status Report Page 41

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L.	Capehart & Scatchard Updates	Pages 46-47
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P.	Property Appraisals	
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R.	2024 Safety Breakfast	
S.	Safety, Claims and Wellness Coordinator Roundtable	
T.	Inclement Weather Policy	
U.	Website	
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X.	Solicitor's Report	
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XVII.	Treasurer's Report as of January 31, 2024.....	Pages 84-118
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C.	Loss Run Payment Registers	
D.	Fund Status	

- E. Disbursements
- F. February Bill List Pages 119-120
- G. RMC Bill List.....Page 121
- Motion to approve the Payment Register & Bill Lists– **Motion – Roll Call**

XVIII. Committee Reports

- A. Finance Committee report
 - 1. Adoption of a Revised Budget Amendment Policy - **Motion – All in Favor**.....Pages 122-123

XIX. MEL/RCF/EJIF Reports

- A. NJ MEL Educational Seminars.....Page 124
- B. RCF Report REVISED – January 8, 2024.....Pages 125-126
- C. Cyber JIF Report – January 18, 2024.....Pages 127-128

XX. Miscellaneous Business

- A. Motion to Authorize Paul Forlenza, Executive Director, as the Fund Primary Representative to AGRiP.....**Motion- All in Favor**

The next meeting of the TRICO JIF will be held on Monday, March 25, 2024 at 5:00 PM via Microsoft Teams

XXI. 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**

XXII. **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 – Roll Call**

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

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

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

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

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

January 22, 2024 – 3:30 PM

Gloucester County Library, Mullica Hill
EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Gloucester County Library, Mullica Hill on January 22, 2024 at 3:30 PM, prevailing time. Bob Diaz, Fund Secretary, South Harrison Township, presiding.

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

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

Those in attendance were:

Bob Diaz, *Fund Secretary*, **South Harrison Township**
Marjorie Sperry, **Quinton Township**
Jeff Celebre, **City of Vineland**
Colette Bachich, **Washington Township**
Ken Brown, **Carneys Point**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*
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*
Dominic Spaventa, Liability Supervisor, *Qual-Lynx*
Karen Beatty, Client Services Manager, *Qual-Care*
Chris Winter, CPM, Law Enforcement Risk Management Consultant
Debby Schiffer, Wellness Director, *Targeting Wellness*

Those unable to attend:

Karen Sweeney, *Chair*, **Wenonah Borough**
Doug Hogate, **Elsinboro Township**

EXECUTIVE SESSION PORTION OF MEETING

Mr. Diaz entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on January 22, 2024 at 5:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

Mr. Diaz entertained a motion to reopen the public portion of the meeting.

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

SOLICITOR REPORT

Nothing for OPEN session

EXECUTIVE DIRECTOR's MONITORING REPORTS;

Supervisor Investigation Report:

Ms. Patel referenced the reports included in the agenda noting that two (2) out of eleven (11) incidents reported did not have a Supervisor's Investigation Reports completed. Vineland had Supervisor's Investigation Reports completed on all four (4) of their incidents. Ms. Patel noted this is very good.

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

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

QUAL-LYNX REPORT;

Mr. Roselli referenced his OPEN/CLOSED Analysis reports included in the agenda 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 and Ms. Langsdorf is reviewing many resumes; however, not many candidates have experience in this field. In regards to the Liability Unit, Ms. Preston started this week and the unit continues to utilize the part-time services of Ms. Sulzer. Lastly, Mr. Roselli reported that Ms. Oliva is now a full-time adjuster in the Property unit and continues to assist with the subrogation/salvage files for all three JIFs.

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

QUAL-LYNX STAFFING CONCERNS

Mr. Forlenza agreed that the previous update were accurate, but he still has concerns about the staffing situation at Qual-Lynx, including the recent 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 workers compensation unit, which needs to be filled as soon as possible. Mr. Forlenza noted he will be working with Ms. Patel to complete an analysis regarding the adjuster file counts for 2023 and will report back to the committee once the analysis is complete.

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

CLAIMS AUDIT

Mr. Forlenza reported that his office is currently waiting for a final response from Qual-Lynx, which has a deadline of January 26, 2024. Once the response is received, a meeting will be held with the Claims Review Committee Chairs for ACM, BURLCO and TRICO JIFs to review the response.

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

MICROSOFT TEAMS

Ms. Patel informed the committee that due to security concerns, the TRICO JIF would be transitioning to Microsoft Teams for the Executive Committee and Sub-Committee meetings starting February 2024. Ms. Patel noted that the membership will not be required to download or purchase Microsoft Teams as the meetings will be accessible via a web browser.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, February 26, 2024 at 3:30 PM** via Microsoft Teams.

MOTION TO ADJOURN

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

The meeting was adjourned at 4:20 PM.

Kris Kristie, Recording Secretary for

Robert Diaz, Secretary

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

Gloucester County Library, Mullica Hill, NJ

January 22, 2024 @ 5:00 pm

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The ***Reorganization*** meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Gloucester County Library, Mullica Hill on Monday, January 24, 2024 at 5:00 PM, prevailing time. Acting Chair Diaz, **South Harrison Township**, presiding. The meeting was called to order at 5:00 PM.

SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON

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 of 2023 FUND COMMISSIONERS

Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Doug Hogate, **Elsinboro Twp.**
Barbara Freijomil, **Franklin Twp.**
William Pine, **Logan Twp.**
Clark Pierpont, **Glassboro Borough**
Lisa Jeffers, **Greenwich Twp.**
Jennica Bileci, **Mantua Twp.**
Pat Mason, **Monroe Twp.**
Joy Gunn, **National Park Borough**
Anjanette Scott, **Penns Grove Borough**
Dan Neu, **Pennsville Twp.**
Michael Raze, **Pitman Borough**
Marjorie Sperry, **Quinton Twp.**
Bob Diaz, **Fund Secretary, South Harrison Twp.**
Jena Dolbow, **Swedesboro Borough**
Jeff Celebre **Vineland City**
Colette Bachich, **Washington Twp.**
Nicole O'Hara, **Westville Borough**
Cassiday Swanson, **Woodbury City**
Shannon Elton, **Woodbury Heights Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners were:

Stephanie McCaffrey, **East Greenwich Twp.**
Carolyn King-Sammons, **Elk Twp.**
Linda Gonzalez, **Fairfield Twp.**
Dennis Chambers, **Harrison Township**
John Hitchner, **Hopewell Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Luke Patrick, **Mannington Twp.**

Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro Borough**
Melissa Flacker, **Pilesgrove Twp.**
Brad Campbell, **Shiloh Borough**
Jack Cimprich, **Upper Pittsgrove Twp.**
Lee Ann DeHart, **West Deptford**
Karen Sweeney, *Fund Chair*, **Wenonah Borough**

Also present were:

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

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

Conner Strong & Buckelew
Len Eckman Insurance

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

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Acting Chair Diaz presented the meeting minutes of the December 18, 2023 Executive Claims Review Committee Meeting for approval.

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

Acting Chair Diaz entertained a motion for approval of the December 18, 2023 Executive Claims Review Committee meeting minutes.

Motion by Ms. Sperry, seconded by Mr. Hogate, to approve the meeting minutes of the December 18, 2023 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Acting Chair Diaz presented the meeting minutes of the December 18, 2023 Executive Committee meeting for approval.

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

Acting Chair Diaz entertained a motion to approve the minutes of the December 18, 2023 Executive Committee meeting.

Motion by Ms. Sperry, seconded by Mr. Hogate, to approve the minutes of the December 18, 2023 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Acting Chair Diaz presented the Executive Claims Review Committee Closed Session meeting minutes of December 18, 2023 for approval.

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

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

Motion by Ms. Sperry, seconded by Mr. Hogate, to approve the Executive Claims Review Committee Closed Session meeting minutes of December 18, 2023 as presented.

The Executive Claims Review Committee Closed Session minutes of December 18, 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.

ADJOURN THE SINE DIE MEETING

Acting Chair Diaz entertained a motion to adjourn the Sine Die Meeting. Motion by Ms. Sperry, seconded by Mr. Hogate, to adjourn the Sine Die Meeting. All in favor. Motion carried.

Mr. Forlenza welcomed all in attendance to the *2024 Reorganization Meeting of the TRICO JIF*. He then requested a roll call of the 2024 Fund Commissioners

ROLL CALL of 2024 FUND COMMISSIONERS

Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Debbie Pine, *Alternate*, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Michael Burden, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Kathy Schools, *Alternate*, **Harrison Township**
William Pine, **Logan Twp.**
Clark Pierpont, **Glassboro Borough**
Lisa Jeffers, **Greenwich Twp.**
Jennica Bileci, **Mantua Twp.**
Pat Mason, **Monroe Twp.**
Joy Gunn, **National Park Borough**
Anjanette Scott, **Penns Grove Borough**
Dan Neu, **Pennsville Twp.**
Michael Razze, **Pitman Borough**
Marjorie Sperry, **Quinton Twp.**
Bob Diaz, *Fund Secretary*, **South Harrison Twp.**
Jena Dolbow, **Swedesboro Borough**
Jeff Celebre **Vineland City**
Colette Bachich, **Washington Twp.**
Tyler Rost, **West Deptford**
Nicole O'Hara, **Westville Borough**
Cassidy Swanson, **Woodbury City**
Shannon Elton, **Woodbury Heights Borough**
Jane DiBella, **Woolwich Twp.**

Absent Fund Commissioners were:

John Hitchner, **Hopewell Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Luke Patrick, **Mannington Twp.**
Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro Borough**
Melissa Flacker, **Pilesgrove Twp.**
Brad Campbell, **Shiloh Borough**

Jack Cimprich, **Upper Pittsgrove Twp.**
Karen Sweeney, *Fund Chair*, **Wenonah Borough**

ELECTION OF 2024 OFFICERS

2024 Nomination Slate

Mr. Forlenza presented for the membership's consideration the 2024 Nomination Slate. The Nominating Committee met in November 2023 and presented the 2024 Draft Nomination Slate at the November and December 2023 Executive Committee Meetings.

Chair:	Karen Sweeney, Wenonah Borough
Secretary:	Robert Diaz, South Harrison Township
Executive Committee:	Marjorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Collette Bachich, Washington Township Jeff Celebre, Vineland City Ken Brown, Carneys Point Township
Alternates:	Kevin Clour, Lower Alloways Creek Township Daniel Neu, Pennsville Township Carolyn King-Sammons, Elk Township Colleen Emmons, Deptford Township William Pine, Logan Township Sue Miller, Clayton Borough

Election of a Chairman and Secretary

Mr. Forlenza asked if there were any nominations from the floor for the position of Fund Chair or Fund Secretary for the 2024 Fund Year. Hearing none, Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of a Chairman and Secretary* as presented.

ROLL CALL	Yeas:	Ken Brown, Carneys Point Twp. Sue Miller, Clayton Borough Colleen Emmons, Deptford Twp. Debbie Pine, <i>Alternate</i> , Elk Twp. Doug Hogate, Elsinboro Twp. Michael Burden, Fairfield Twp. Barbara Freijomil, Franklin Twp. Kathy Schools, <i>Alternate</i> , Harrison Township William Pine, Logan Twp. Clark Pierpont, Glassboro Borough Lisa Jeffers, Greenwich Twp. Jennica Bileci, Mantua Twp. Pat Mason, Monroe Twp. Joy Gunn, National Park Borough Anjanette Scott, Penns Grove Borough Dan Neu, Pennsville Twp. Michael Raze, Pitman Borough Marjorie Sperry, Quinton Twp. Bob Diaz, <i>Fund Secretary</i> , South Harrison Twp.
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Jena Dolbow, **Swedesboro Borough**
Jeff Celebre **Vineland City**
Colette Bachich, **Washington Twp.**
Tyler Rost, **West Deptford**
Nicole O'Hara, **Westville Borough**
Cassidy Swanson, **Woodbury City**
Shannon Elton, **Woodbury Heights Borough**
Jane DiBella, **Woolwich Twp.**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

Election of an Executive Committee and Alternates

Mr. Forlenza again asked if there were any nominations from the floor for a position on the 2024 Executive Committee Slate. Hearing none, Mr. Forlenza then asked for a Roll Call Vote of the full membership for an *Election of Executive Committee & Alternates* as presented.

ROLL CALL	<i>Yeas:</i>	Ken Brown, Carneys Point Twp. Sue Miller, Clayton Borough Colleen Emmons, Deptford Twp. Debbie Pine, <i>Alternate</i> , Elk Twp. Doug Hogate, Elsinboro Twp. Michael Burden, Fairfield Twp. Barbara Freijomil, Franklin Twp. Kathy Schools, <i>Alternate</i> , Harrison Township William Pine, Logan Twp. Clark Pierpont, Glassboro Borough Lisa Jeffers, Greenwich Twp. Jennica Bileci, Mantua Twp. Pat Mason, Monroe Twp. Joy Gunn, National Park Borough Anjanette Scott, Penns Grove Borough Dan Neu, Pennsville Twp. Michael Razze, Pitman Borough Marjorie Sperry, Quinton Twp. Bob Diaz, <i>Fund Secretary</i> , South Harrison Twp. Jena Dolbow, Swedesboro Borough Jeff Celebre Vineland City Colette Bachich, Washington Twp. Tyler Rost, West Deptford Nicole O'Hara, Westville Borough Cassidy Swanson, Woodbury City Shannon Elton, Woodbury Heights Borough Jane DiBella, Woolwich Twp.
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OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Fund Chair, Secretary, Executive Committee, and Alternates for the 2024 Fund Year. Mr. DeWeese congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election. He asked that each member of the Executive Committee and the Alternates that were present to sign their oath of office and return to him.

At this time, Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election.

Recording Secretary Kristie asked for a Motion to move up Mr. Diaz, South Harrison Township, to Acting Fund Chair in the absence of Ms. Sweeney, Wenonah Borough; Ms. Sperry, Quinton Township to Acting Secretary, and Alternate Executive Committee member Daniel Neu, Logan Township, to the Executive Committee for voting purposes.

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

Mr. Forlenza then asked Acting Fund Chair Robert Diaz, South Harrison Township to conduct the 2024 Reorganization Meeting of the Fund.

ORGANIZATIONAL RESOLUTIONS

The following 2024 Organizational Resolutions were presented for adoption by Acting Fund Chair Diaz:

R 2024-01 – Confirming the Election of a Fund Chair and Fund Secretary

R 2024-02 – Confirming the Election of an Executive Committee and Alternates

R 2024-03 – Appointing Professional Staff – Non-Fair and Open

R 2024-04 – Appointing Professional Staff –Fair and Open

R 2024-05 – Awarding Contracts to Assigned Defense Counsel and Approved Associates

R 2024-06 – Recommending the EPL/POL Defense Panel

R 2024-07 –Appointing Joseph Nardi, III Esq. as Conflict Attorney

R 2024-08 – Adopting Cash Management and Investment Policy

R 2024-09 – Adopting Procedures in Compliance with Open Public Meetings Act

R 2024-10 – Adopting Fiscal Policies and Procedures

R 2024-11 – Adopting Administrative Policies and Procedures

R 2024-12 – Designating Executive Director as Public Agency Compliance Officer

R 2024-13 - Establishing a Conflict of Interest Policy

R 2024-14 – Establishing a Fund Records Program

R 2024-15 – Establishing the 2024 Plan of Risk Management

R 2024-16 – Designation of Certifying and Approving Officer for Payment of Claims

Acting Chair Diaz entertained a motion to adopt the *Organizational Resolutions 2024-01 through 2024-16* as presented.

Motion by Ms. Sperry, seconded by Mr. Hogate to adopt *Organizational Resolutions 2024-01 through 2024-16*.

ROLL CALL	Yeas:	Marjorie Sperry, Quinton Township Doug Hogate, Elsinboro Township Colette Bachich, Washington Township Jeff Celebre, City of Vineland Ken Brown, Carneys Point Bob Diaz, <i>Secretary</i> , South Harrison Township Daniel Neu, Pennsville Township
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Nays:	None
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Abstain: None

All in favor. Motion carried by unanimous vote.

EXPENSE RESOLUTION

The following 2024 Expense Resolution was presented for adoption by Acting Chair Diaz:

R 2024-17 - Authorizing Reimbursement of Travel Expenses for Authorized Official Travel

Acting Chair Diaz entertained a motion to adopt *R 2024-17* as presented.

Motion by Ms. Sperry, seconded by Mr. Hogate to adopt *R 2024-17*

ROLL CALL ***Yeas:*** Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**
Bob Diaz, *Secretary*, **South Harrison Township**
Daniel Neu, **Pennsville Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – January 22, 2024

Acting Chair Diaz reported that an Executive Claims Committee Meeting was held on Monday, January 22, 2024 at 3:30 PM at the Gloucester County Library, Mullica Hill, NJ

The Committee reviewed eleven (11) claims. Of the claims reviewed, there were seven (7) Workers' Compensation, one (1) General Liability, zero (0) Auto, and three (3) Property PARs recommended for approval of settlement or continuing defense.

There were also five (5) claim(s) reviewed for December that had previously been approved by Vineland.

2020205978
2018144981
2024310674
2022258486
2021234987

There were no (0) claim(s) reviewed for abandonment of subrogation attempt for this month:

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 thanked the membership on behalf of his staff and RPA/AJG for the 2024 re-appointment as Administrator. He then highlighted the following items from his report:

Mr. Forlenza stated that the annual Disclosure Statement from Risk Program Administrators was included in his report for the members to review as it identifies the sources of income received from the TRICO JIF

resulting from RPA's roll as the Fund Administrator. He asked that it be made a part of the minutes of today's meeting.

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for December, and asked that members please review for accuracy.

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 noted that there are statutory positions that require individual bonds so please review the checklist on pages 126-128, as it is the individual, not the position, which is bonded. Please contact the MEL underwriter, Ed Cooney with any questions

Mr. Forlenza stated 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.

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 received and the first anticipated payment is set for February 2024.

Mr. Forlenza stated the 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.

Mr. Forlenza stated that a report detailing attendance records through the end of 2023 was included in his report and this information is taken directly from the monthly minutes. He asked that everyone please review this report and should you have any questions; please contact the Executive Directors office.

And lastly, Mr. Forlenza stated 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.

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

SOLICITOR'S REPORT

Mr. DeWeese thanked the membership on behalf of him and his staff for the 2024 re-appointment as Fund Solicitor.

Assignment of New Cases

Mr. DeWeese reported that there have been two (2) new case(s) assigned since the last meeting:

Diaz v. City of Vineland
Ingram v. Borough of Clayton

Assignment of Closed Cases

Mr. DeWeese reported that there have been two (2) closed case(s) assigned since the last meeting:

Bourisquot v. Township of Carneys Point
Hauger v. Township of Upper Pittsgrove

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.

Mr. DeWeese presented a report on Police Liability claims to the Committee. He reported that the Fund currently has twelve (12) 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 four (4) 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.

He reminded the members if they would like their claims carved out of these reports, please email him and he will carve out your town's reports and get those over to you, but asked that the cases only be discussed in closed session as the information is confidential.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on \$2,187,167.06 potential recoveries on **77** 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.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish thanked the membership on behalf of him and everyone at J. A. Montgomery for the 2024 re-appointment as Safety Director.

Mr. Garish stated that the Safety Director's Report is included in the agenda and is self-explanatory, noting his report covers activities for December. 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 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.

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

Mr. Roselli thanked the membership on behalf of him and everyone at Qual-Lynx, for the 2024 re-appointment as Claims Administrator.

During this month's Lessons Learned from Losses review, Mr. Roselli discussed the importance of utilizing transitional duty when possible. He noted the cost of Workers Compensation claims continue to rise, noting the maximum wage replacement rate is increasing from \$1,099 in 2023 to \$1,131 in 2024, or a 2.9% increase. He then highlighted several different advantages to utilizing Transitional Duty, and noted that the total combined wage replacement increase since 2021 is in excess of 15%.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter thanked the membership for his 2024 re-appointment as the Law Enforcement Liability Consultant.

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 and the Aggressive Behavior class is being planned and dependent on Police Chief Input. A future date will be considered after reviewing input from respective Chiefs and a survey document is currently being prepared for distribution this month. In regards to Bulletins, Mr. Winter noted there were no Bulletins or Newsletters distributed during December.

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 February.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer thanked the membership for her 2024 re-appointment as your Wellness Director.

Ms. Schiffer's stated her report, which is included in the agenda packet, provides a detailed overview of the activities and planned events for January. 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 referenced those towns that still held 2023 encumbered Wellness Funds and noted they had until February 1, 2024 to utilize them. She asked if anyone needed assistance, to reach out to her. In many cases, you may not realize you have already held activities or purchased items that qualify for reimbursement, so please be sure to get those receipts in so you can be reimbursed. She reminded the members that waiting until the last month to claim your reimbursement is taking away from the true purpose of the Wellness Program.

Ms. Schiffer reported some of her plans for 2024 include:

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

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

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. Ms. Schiffer plans to host the first meeting sometime in Feb or March.

Ms. Schiffer reminded the members to let her 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 her on the best way to utilize your wellness funds.

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 it. She noted her 2024 Newsletter ideas would focus on the four Pillars of Lifestyle including nutrition, physical activity, sleep and stress management.

Lastly, Ms. Schiffer reviewed her 2024 Quarterly themes, noting 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

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

MANAGED HEALTH CARE REPORT

Ms. Beatty thanked the membership on behalf of herself and the staff at QualCare for their 2024 re-appointment as your Managed Care Provider.

Ms. Beatty noted she had included the December 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)*.

	December	YTD
<i>Lost Time</i>	5	59
<i>Medical Only</i>	14	215
<i>Report Only</i>	12	174
<i># of New Claims Reported</i>	31	450
<i>Average Days Reported to QL</i>	4.7	8.4

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: 8.4 days
Non-COVID Claims: 7.0 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 December YTD are as follows:

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	5,174
<i>Transitional Duty Days Worked</i>	3,536
<i>% of Transitional Duty Days Worked</i>	68%
<i>Transitional Duty Days Not Accommodated</i>	1,638
<i>% of Transitional Duty Days Not Accommodated</i>	32%
<i>\$ Saved by Accommodating</i>	\$363,838
<i>\$ Lost by NOT Accommodating</i>	\$206,082

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 December 2023.

PPO Penetration Rate	December
<i>Bill Count</i>	228
<i>Original Provider Charges</i>	\$136,660
<i>Re-priced Bill Amount</i>	\$59,460
<i>Savings</i>	\$77,200

<i>% of Savings</i>	<i>56%</i>
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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 December 2023.

Managed Care Quick Notes: Ms. Beatty reported that QualCare maintains the strongest workers compensation networks in the state. QualCare's ability to direct patient care, through its partnership with Qual-Lynx's case management and third-party claims administration programs, has enabled recruitment and retention of providers specializing in workers' compensation treatment, creating a very stable network of providers which is reflected in a 99% annual retention rate.

Ms. Beatty then discussed current trends as healthcare continues to evolve, including network provider partnerships, provider contracts, and all aspects of client services. She further discussed the ongoing consolidation trend of small and independent providers being purchased by larger providers and equity firms. Ms. Beatty noted that this trend is increasing the costs of healthcare.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Caruso thanked the membership for his 2024 re-appointment as your Technology Director.

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 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 reviewed the most recent changes again; 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.

In regards to the Cyber Hygiene Training, a notification was sent to all Members, informing them that the new training would be launched on February 5th by WIZER. This ensures that all employees receive the necessary training to enhance their cyber awareness and comply with this element of the Cyber RMP.

Mr. Caruso noted that D2 would continue to perform monthly external network vulnerability scanning and annual penetration testing for all Members. However, before commencing these exercises, Members are required to verify their IP addresses and update them if necessary within the D2 portal. This crucial step ensures accurate testing and scanning, preventing any potential issues that may arise from testing the wrong IP addresses.

In regards to Phishing Testing, Mr. Caruso stated the JIF recognizes the need to improve the feedback and reporting process for phishing incidents. Currently, there is a delay in receiving feedback, and it can be challenging to identify the specific templates that successfully tricked users. To address this, the JIF is exploring options to appeal directly to users, providing immediate information on phishing attempts. This proactive approach aims to enhance education and awareness among Members, ensuring they remain vigilant against phishing threats.

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

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

TREASURER'S REPORT

Mr. Tontarski thanked the membership for his 2024 re-appointment as your Fund Treasurer.

Mr. Tontarski presented an overview of the Treasurer's Report for the period ending December 2023, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of December 31, 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 \$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.

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 \$25,396,227.74

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$19,414.52	\$487,216.91
Salvage	\$0.00	
Overpayment Reimbursement	\$77.58	

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

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 months end.

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

Mr. Tontarski stated the net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end is \$710,293.38. The claims detail shows 536 claims payments issued.

Cash Activity for the Period

Mr. Tontarski stated that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$33,608,968.07 to a closing balance of \$31,030,472.04 showing a decrease in the fund of \$2,578,496.03.

Amended Bill List – January 2024

For the Executive Committee's consideration, Mr. Tontarski presented an amended January 2024 Bill List in the amount of \$2,280,589.97, which was a handout at the meeting.

Acting Chair Diaz entertained a motion to approve December 2023 Loss Run Payment Register and the Amended January 2024 Amended Bill List in the amount of \$1,803,843.02, as presented.

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

Motion by Ms. Sperry, seconded by Mr. Hogate to approve the *December 2023 Loss Run Payment Register and the Amended January 2024 Bill List in the amount of \$1,803,843.02* as presented.

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**
Bob Diaz, *Secretary*, **South Harrison Township**
Daniel Neu, **Pennsville Township**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Committee Chairs Meeting Minutes – January 12, 2024

Ms. Patel stated the Committee Chairs held a meeting on January 12, 2024, which was conducted via Zoom Conferencing. The purpose of the meeting was to discuss the composition of the sub-committees for the year 2024. The minutes of the meeting can be found in the agenda packet and are self-explanatory.

Ms. Patel requested everyone to review the 2024 Committee Assignments, which are included in the agenda on pages 219-220. These assignments indicate the sub-committee that each individual has been assigned. Either the assignment was based on the individual's preference, as indicated on the Volunteer Form, which you had submitted, or they were appointed by the respective Committee Chair who believed they would be a suitable fit.

Ms. Patel mentioned that an additional email will be sent out soon, providing details about the meeting dates, times, and format of the specific sub-committee that each person has been assigned. If anyone has any questions or concerns, they are encouraged to contact her office.

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

MEL/RCF/EJIF/CYBER JIF Reports

In Mr. Razze's absence, Mr. Forlenza reported the MEL/RCF/EJIF reports from the January 8, 2024 Reorganizational meetings are included in the agenda and self-explanatory, but noted Mr. Grubb, who has been the Executive Director of the MEL since 1988, has stepped aside. Mr. Hrubash has been appointed the new Executive Director. Mr. Grubb will remain involved with the MEL in a consulting role.

Mr. Forlenza noted some other information worth mentioning is in regards to the Reinsurance placement for 2024; the market seems to be lighting up a bit, and we have been able to bring our existing coverage in under budget, also using the savings from that to augment the coverage to fill in some potential exposures we had, and he explained.

Lastly, Mr. Forlenza stated the Cyber JIF report from the December 28, 2023 meeting is also included in the agenda, and stated they were able to place a nice program of reinsurance as well for the Cyber JIF.

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

MISCELLANEOUS BUSINESS

NEXT MEETING

Acting Chair Diaz noted that the next meeting of the TRICO JIF would take place on **Monday, February 26, 2024 at 5:00 PM via Microsoft Teams**. Ms. Patel informed the members that the monthly agenda email for February would contain the necessary details for accessing the Microsoft Teams conferencing platform. To join the conference, simply click on the provided link. It is important to note that there is no requirement to download any additional software, and participation in the conference is completely free of charge.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

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

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

APPROVE CLAIMS PAYMENTS

Acting Chair Diaz 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>
2022270730	2023304027	2023305651
2024322505		2024311429
2024321967		2021219391
2024318990		
2022261747		
2024319174		
2024318191		

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

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
Doug Hogate, **Elsinboro Township**
Colette Bachich, **Washington Township**
Jeff Celebre, **City of Vineland**
Ken Brown, **Carneys Point**
Bob Diaz, *Secretary*, **South Harrison Township**
Daniel Neu, **Pennsville Township**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote

APPROVE ABANDONING SUBROGATION

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

2023287781

MOTION TO ADJOURN

There being no further business, Acting Chair Diaz entertained a *Motion to Adjourn* the January 22, 2024 Executive Committee Meeting of the TRICO JIF.

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

The meeting was adjourned at 5:55 PM.

Kris Kristie, Recording Secretary for

Marjorie Sperry, Acting Fund Secretary



To: Fund Commissioners
From: Paul Forlenza, MGA, RMC, Executive Director
Date: February 26, 2024
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 24-25)

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

B. Certificates of Insurance (pgs. 26-34)

Summaries of the Certificates of Insurance issued through January 2024 are attached for your review.

C. Financial Fast Track (pg. 35)

The Financial Fast Track Report for December 31, 2023 are attached for your review. This report is generated by the Administrative Consultant and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of December 31, 2023 was \$13,612,348.

D. Regulatory Filing Checklists (pgs. 36-37)

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

E. 2023 Safety Incentive Program

A letter from our office describing how to collect your 2023 Safety Award Money will be emailed to all members after the Safety Breakfast in April. **Please note that the deadline to claim or encumber these funds is November 1, 2024. All encumbered funds had to be claimed by February 1, 2025.**

F. 2024 Optional Safety Budget (pg. 38)

A consolidated announcement letter including instructions on how to collect your 2024 Optional Safety Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 Optional Safety Budget allowance, please contact our office **Please note that the deadline to claim or encumber these funds was November 1, 2024 All encumbered funds have to be claimed by February 1, 2025.**

G. 2024 Wellness Incentive (pg. 39)

A consolidated announcement letter including instructions on how to collect your 2024 Wellness Incentive Program Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 Wellness Incentive Program allowance, please contact our office. **Please note that the deadline to claim or encumber these funds was November 1, 2024. All encumbered funds have to be claimed by February 1, 2025.**

H. 2024 EPL/Cyber Risk Management Budget (pg. 40)

A consolidated announcement letter including instructions on how to collect your 2024 EPL/Cyber Risk Management Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 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, 2025.**

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

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.

J. Statutory Bond Status (pgs. 42-44)

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

K. Skateboard Park Approval Status (pg. 45)

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process, outlined in MEL Coverage Bulletin **2024-06**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

L. Capehart & Scatchard Blog (pgs. 46-47)

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

M. Land Use Training Certification (pg. 48)

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

N. Elected Officials Training (pgs. 49-50)

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.

O. Payroll Audit

On or about February 15, 2024 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2023 payrolls. These payroll figures will serve as the basis for your 2025 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than **March 12, 2024**. Details on how the data can be sent were included in the February 15, 2024 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results

P. Property Appraisals

On or about February 15, 2024, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2024 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than **March 25, 2024**.

Q. Police Accreditation Announcement (pgs. 51-52)

On or about January 25, 2024, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at Denise_Plavchak@RPAdmin.com

R. Safety Kickoff Breakfast

The JIF will hold the 2024 Safety Kickoff Breakfast on April 2, 2024 at Auletto Caterers, Deptford, NJ. An invitation will be emailed to all members approximately one (1) month prior to the event.

S. Safety, Claims, & Wellness Coordinator Roundtable

The JIF is looking to hold the 2024 Safety, Claims, & Wellness Coordinator Roundtable on April 30, 2024. Additional information will be forthcoming.

T. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website, www.tricojif.org. 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).

U. 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.

V. New Member Activity

Nothing to report

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund 2024 Optional Safety Budget																	
Member Municipality	Opening Balance	Jan 2024	Feb 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	Sept. 2024	Oct. 2024	Nov. 2024	Dec. 2024	Paid 2025	Total YTD Expenses	Remaining Balance	Date Encumbered
Carneys Point Township	2,500.00														0.00	2,500.00	
Clayton Borough	2,500.00														0.00	2,500.00	
Deptford Township	4,500.00														0.00	4,500.00	
Elk Township	1,500.00														0.00	1,500.00	
Elsinboro Township	750.00														0.00	750.00	
Fairfield Township	1,500.00														0.00	1,500.00	
Franklin Township	3,500.00														0.00	3,500.00	
Glassboro Borough	4,500.00														0.00	4,500.00	
Greenwich Township	3,500.00														0.00	3,500.00	
Harrison Township	2,500.00														0.00	2,500.00	
Hopewell Township	1,500.00														0.00	1,500.00	
Logan Township	2,500.00														0.00	2,500.00	
Lower Alloways Creek Townsh	2,500.00														0.00	2,500.00	
Mannington Township	750.00														0.00	750.00	
Mantua Township	3,500.00														0.00	3,500.00	
Monroe Township	4,500.00														0.00	4,500.00	
National Park Borough	1,500.00														0.00	1,500.00	
Oldmans Township	750.00														0.00	750.00	
Paulsboro Borough	3,500.00														0.00	3,500.00	
Penns Grove Borough	3,500.00														0.00	3,500.00	
Pennsville Township	3,500.00														0.00	3,500.00	
Pilesgrove Township	750.00														0.00	750.00	
Pitman Borough	3,500.00														0.00	3,500.00	
Quinton Township	750.00														0.00	750.00	
Shiloh Borough	750.00														0.00	750.00	
South Harrison Township	750.00														0.00	750.00	
Swedesboro Borough	1,500.00														0.00	1,500.00	
Upper Pittsgrove Township	750.00														0.00	750.00	
Vineland City	2,500.00														0.00	2,500.00	
Washington Township	4,500.00														0.00	4,500.00	
Wenonah Borough	1,500.00														0.00	1,500.00	
West Deptford Township	4,500.00														0.00	4,500.00	
Westville Borough	2,500.00														0.00	2,500.00	
Woodbury City	3,500.00														0.00	3,500.00	
Woodbury Heights Borough	2,500.00														0.00	2,500.00	
Woolwich Township	1,500.00														0.00	1,500.00	
Total By Line	\$87,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	87,000.00	

Must be claimed by November 1, 2024. All Encumbered Funds must be claimed by January 31, 2025

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund 2024 Wellness Incentive Program																	
Member Municipality	Opening Balance	Jan 2024	Feb 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	Sept. 2024	Oct. 2024	Nov. 2024	Dec. 2024	Paid 2025	Total YTD Expenses	Ending Balance	Date Encumbered
Carneys Point Township	1,000.00														0.00	1,000.00	
Clayton Borough	1,000.00														0.00	1,000.00	
Deptford Township	1,500.00														0.00	1,500.00	
Elk Township	750.00														0.00	750.00	
Elsinboro Township	500.00														0.00	500.00	
Fairfield Township	750.00														0.00	750.00	
Franklin Township	1,250.00														0.00	1,250.00	
Glassboro Borough	1,500.00														0.00	1,500.00	
Greenwich Township	1,000.00														0.00	1,000.00	
Harrison Township	1,000.00														0.00	1,000.00	
Hopewell Township	750.00														0.00	750.00	
Logan Township	1,000.00														0.00	1,000.00	
Lower Alloways Creek To	1,000.00														0.00	1,000.00	
Mannington Township	500.00														0.00	500.00	
Mantua Township	1,250.00														0.00	1,250.00	
Monroe Township	1,500.00														0.00	1,500.00	
National Park Borough	500.00														0.00	500.00	
Oldmans Township	500.00														0.00	500.00	
Paulsboro Borough	1,000.00														0.00	1,000.00	
Penns Grove Borough	1,250.00														0.00	1,250.00	
Pennsville Township	1,250.00														0.00	1,250.00	
Pilesgrove Township	500.00														0.00	500.00	
Pitman Borough	1,250.00														0.00	1,250.00	
Quinton Township	500.00														0.00	500.00	
Shiloh Borough	500.00														0.00	500.00	
South Harrison Township	500.00														0.00	500.00	
Swedesboro Borough	750.00														0.00	750.00	
Upper Pittsgrove Township	500.00														0.00	500.00	
Vineland City	1,500.00														0.00	1,500.00	
Washington Township	1,500.00														0.00	1,500.00	
Wenonah Borough	750.00														0.00	750.00	
West Deptford Township	1,500.00														0.00	1,500.00	
Westville Borough	1,000.00														0.00	1,000.00	
Woodbury City	1,250.00														0.00	1,250.00	
Woodbury Heights Boroug	1,000.00														0.00	1,000.00	
Woolwich Township	1,000.00														0.00	1,000.00	
Total By Line	\$34,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34,750.00	

Must be claimed by November 1, 2024. All Encumbered Funds must be claimed by January 31, 2025

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund																	
2024 EPL/Cyber Risk Management Budget																	
Member Municipality	Opening Balance	Jan 2024	Feb 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Paid in 2025	Total YTD Expenses	Ending Balance	Date Encumbered
Carneys Point Township	2,000.00														0.00	2,000.00	
Clayton Borough	2,000.00														0.00	2,000.00	
Deptford Township	3,000.00														0.00	3,000.00	
Elk Township	1,500.00														0.00	1,500.00	
Elsinboro Township	1,000.00														0.00	1,000.00	
Fairfield Township	1,500.00														0.00	1,500.00	
Franklin Township	2,500.00														0.00	2,500.00	
Glassboro Borough	3,000.00														0.00	3,000.00	
Greenwich Township	2,000.00														0.00	2,000.00	
Harrison Township	2,000.00														0.00	2,000.00	
Hopewell Township	1,500.00														0.00	1,500.00	
Logan Township	2,000.00														0.00	2,000.00	
Lower Alloways Creek To	2,000.00														0.00	2,000.00	
Mannington Township	1,000.00														0.00	1,000.00	
Mantua Township	2,500.00														0.00	2,500.00	
Monroe Township	3,000.00														0.00	3,000.00	
National Park Borough	1,500.00														0.00	1,500.00	
Oldmans Township	1,000.00														0.00	1,000.00	
Paulsboro Borough	2,000.00														0.00	2,000.00	
Penns Grove Borough	2,500.00														0.00	2,500.00	
Pennsville Township	2,500.00														0.00	2,500.00	
Pilesgrove Township	1,000.00														0.00	1,000.00	
Pitman Borough	2,500.00														0.00	2,500.00	
Quinton Township	1,000.00														0.00	1,000.00	
Shiloh Borough	500.00														0.00	500.00	
South Harrison Township	1,000.00														0.00	1,000.00	
Swedesboro Borough	1,500.00														0.00	1,500.00	
Upper Pittsgrove Township	1,000.00														0.00	1,000.00	
Vineland City	3,000.00														0.00	3,000.00	
Washington Township	3,000.00														0.00	3,000.00	
Wenonah Borough	1,500.00														0.00	1,500.00	
West Deptford Township	3,000.00														0.00	3,000.00	
Westville Borough	2,000.00														0.00	2,000.00	
Woodbury City	2,500.00														0.00	2,500.00	
Woodbury Heights Boroug	2,000.00														0.00	2,000.00	
Woolwich Township	2,000.00														0.00	2,000.00	
Total By Line	69,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69,500.00	

Must be claimed by November 1, 2024. All Encumbered Funds must be claimed by January 31, 2025



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: Member Police Chiefs
FROM: Denise C. Plavchak, Office Services Manager
DATE: January 25, 2024
RE: JIF Reimbursement - Police Accreditation Program

In 2003, the Municipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn Personnel	Accreditation Fee	JIF Reimbursement	MEL Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

***Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement after re-accreditation is achieved.**

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund
Police Accreditation Coordinator
PO Box 530
Marlton, New Jersey 08053

NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing policies for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, hdelgado@njsacop.org or check out the N.J.S.A.C.O.P. website at www.NJSACOP.org.

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2024 Announcement

GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

FEBRUARY 2024
CLOSED CASES

1.) **Ingram v. Borough of Clayton**-This matter involves the Plaintiff's allegations contained in Superior Court of New Jersey, Gloucester County Complaint arising from an incident which occurred on January 30, 2022. The Plaintiff, Wanda Ingram, alleged that she was a lawful business invitee of Camp Salute located at 100 Holmer Street, in the Borough of Clayton, when she was caused to trip and fall as a result of an alleged dangerous and/or hazardous condition specifically, an accumulation of ice and/or snow outside of the Camp. The Plaintiff alleged that as a result of the fall, she has suffered serious and permanent injuries. The Plaintiff further alleged that the Borough of Clayton was negligent in allowing the dangerous and/or hazardous condition of the Camp walkways to exist. The case was assigned to Timothy R. Bieg, Esquire of *Madden & Madden, P.A.*, on January 11, 2024 and he was instructed to provide notice to the Plaintiff's attorney to dismiss the frivolous Complaint in accordance with R. 1:4-8. Defense Counsel accepted the Assignment and he immediately provided Notice to Plaintiff's Counsel to dismiss the frivolous Complaint against the insured based upon non-jurisdiction. A Voluntary Notice of Dismissal Pursuant to R. 4:37-1 as to Defendant Borough of Clayton only was subsequently filed with the Court on February 9, 2024.

2.) **Cakir (a minor) v. Township of Oldmans**-This matter involved the Plaintiff's allegations contained in Superior Court of New Jersey, Salem County Complaint arising from an incident which occurred on September 29, 2021. The minor Plaintiff, Akif Cakir, alleged that she was on the school playground of the Oldmans Township School located at 10 Freed Road, in Pedricktown, when he was caused to violently crash to the ground after falling from the monkey bars as a result of an alleged dangerous and/or hazardous condition. The minor Plaintiff alleged that as a result of the fall, he has suffered serious and permanent injuries. The minor Plaintiff further alleged that the Township of Oldmans was negligent in allowing the dangerous and/or hazardous condition of the playground to exist. The case was assigned to Timothy R. Bieg, Esquire of *Madden & Madden, P.A.*, on December 12, 2023 and he was instructed to provide notice to the Plaintiff's attorney to dismiss the Complaint in accordance with R. 1:4-8 based upon non-jurisdiction. Defense Counsel accepted the Assignment and he immediately provided Notice to Plaintiff's Counsel to dismiss the frivolous Complaint against the insured based upon non-jurisdiction. Defense Counsel was ultimately able to convince Plaintiff's Counsel to execute a Stipulation of Dismissal with prejudice as to the Township which was filed with the Court on January 12, 2024.

3.) **Anna v. Township of Pennsville**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Salem County Motion Seeking Permission to File a Late Notice of Tort Claim arising from an incident which occurred on January 25, 2022. The Plaintiff, Yei S. Anna, alleged that she was operating a motor vehicle on Route 49, in the Township of Pennsville, when she was involved in a collision with a trailer reversing into the roadway. The Plaintiff alleged that as a result of the accident, she has sustained severe and permanent injuries. The Plaintiff further alleged that the Township of Pennsville was negligent in allowing the hazardous condition of roadway to exist. The case was assigned to James R. Birchmeier, Esquire of *Birchmeier & Powell, LLC*, on June 2, 2022. Defense Counsel accepted the Assignment and he filed a Notice of Appearance with the Court on behalf of the insured on June 7, 2022. The Plaintiff's Motion Seeking Permission to File a Late Notice of Tort Claim was granted on June 15, 2022. Defense Counsel continued to monitor the matter for the filing of a formal Complaint by Plaintiff's Counsel. The Statute of Limitations expire on January 25, 2024 without the Plaintiff filing a formal Complaint; and therefore, Defense Counsel has now closed his file.

TRICOJIF

SUBROGATION COLLECTION TOTALS

2013-2023

2013-\$212,545.00

2014-\$230,297.00

2015-\$257,360.00

2016-\$409,406.41

2017-\$373,664.39

2018-\$214,962.61

2019-\$320,300.29

2020-\$308,767.57

2021-\$365,716.25

2022-\$137,036.00

2023-\$487,216.91

11 Year Total=\$3,317,270.43

Average per Year=\$301,570.04

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

RESOLUTION #2024-__

A Resolution Amending the 2024 Risk Management Plan

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

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

WHEREAS, the Plan of Risk Management is being amended based on the recommendations of the Executive Claims Review Committee in consultation with the Fund Solicitor and Executive Director's office; and

WHEREAS, it is recommended that Section 2, subsection 8 c, of the 2024 Plan of Risk Management is amended to read as follows:

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~~
\$10,000 of legal and file expense Authority and \$10,000 of Settlement Authority with the advice, consent and approval of the Fund Solicitor.

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.

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

RESOLUTION #2024-__

- 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.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the above amendments to the Risk Management Plan are hereby approved.

This Resolution was duly adopted by the Gloucester, Salem, Cumberland Counties
Municipal Joint Insurance Fund at a public meeting held on February 26, 2024.

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

Attest: _____ By: _____
Fund Secretary Fund Chair

Date: February 26, 2024

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: February 7, 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 Pilesgrove Renewal on January 17, 2024
- Township of Mantua on January 19, 2024
- Township of Washington on January 23, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in January.

MEETINGS ATTENDED

- Claims Committee Meeting on January 22, 2024
- Executive Fund Committee Meeting on January 22, 2024

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

- New NJ MEL App
- Training Announcement: Harassment in the Workplace for Elected Officials, Managers, & Supervisors
- Sanitation & Recycling: Reducing Musculoskeletal Injuries Best Practices
- Crane Truck Regulations
- PEOSH Recording and Reporting Occupational Injuries and Illnesses
- Safety Director Message: CDL Drivers: Drug & Alcohol Clearinghouse Log-In Changes in 2024
- Training Announcement: Leadership Skills for Supervisors Workshop
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

- LE Message: Accreditation Brochure
- LE Message: 2024 Annual NJ Work Safety Conference

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
Carneys Point	1
Clayton	1
Elk	1
Fairfield	1
Franklin	2
Glassboro	1
Greenwich	1
Mannington	1
Oldmans	1
Penns Grove	1
Pennsville	6
Pilesgrove	1
Pitman	1
Swedesboro	1
Upper Pittsgrove	1
Vineland	10
Wenonah	1
West Deptford	15
Westville	1

Woodbury	21
Woodbury Heights	1

MSI LIVE

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

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

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

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

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

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

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - FEBRUARY 2024

TRUCK SAFETY



- THREE POINTS OF CONTACT SHOULD BE MAINTAINED AT ALL TIMES.
- WEAR BRIGHTLY COLORED CLOTHING/VESTS AND STAY ALERT
- WORKERS SHOULD COMMUNICATE AND MAINTAIN EYE CONTACT WITH EACH OTHER BEFORE WALKING IN FRONT OF OR BEHIND A VEHICLE OR OTHER MOBILE EQUIPMENT.
- USE SPOTTERS
- DO NOT WALK BETWEEN TOW VEHICLE AND TRAILER OR MOBILE EQUIPMENT
- LISTEN FOR BACK UP ALARMS OR HORNS AND MAKE SURE THESE WARNING SYSTEMS ARE OPERATIONAL
- AVOID BLIND SPOTS

- CLAIMANT QUICKLY CLIMBED INTO DRIVER'S SIDE OF A TRUCK AND HE HIT THE TOP OF HIS HEAD ON THE DOOR FRAME. CONCUSSION AND HERNIATED DISCS. TOTAL INCURRED IS \$95,000.
- CLAIMANT SLIPPED WHILE ON A TRUCK PERFORMING INSPECTIONS. RUPTURED ACL IN KNEE. TOTAL INCURRED IS \$69,000.
- CLAIMANT IN A BUCKET TRUCK HANGING WREATHS. COWORKERS HOISTING UP MATERIALS AND A POLE SLAMMED INTO HIS SHOULDER. CLAVICLE FX AND DISLOCATED SHOULDER RESULTED. TOTAL INCURRED IS \$75,000
- FIRE TRUCK EXITING FIRE HOUSE AND HIT GARAGE DOOR FRAME. DAMAGE TO THE TRUCK AND DOOR FRAME IS \$66,000 COMBINED



DATE: February 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 (January)

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:

Penns Grove PD

Additional visits are being scheduled.

- Consultative Visits were provided to identify and discuss agency concerns, training, policy and procedures, trends and requests. L/E RMC services were outlined and provided to Chiefs and Command members present. Police 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. Additionally, a course is being discussed to assist agency Resiliency Officers, to be conducted by Dr. Kelly, Ph.D., ABPP. A survey document has been distributed to Police Chiefs in an effort to plan and strategize for the upcoming year.

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

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 Glassboro for Gloucester County, Carney's Point PD for Cumberland County to date. An Initial meeting is being coordinated at this time for February and early March for Salem and Cumberland Counties.

6. Meetings Attended:

TRICO Executive Claim Meeting	01/22/2024
TRICO Executive Meeting	01/22/2024

Sincerely,

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

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: February 26, 2023 Microsoft Team Virtual Conference
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

FEBRUARY WELLNESS INITIATIVES

Appropriate reimbursement requests have been submitted for all 2023 encumbered Wellness Funds. However, there were several towns who left a large, if not total, portion of their funding.

What else can I do to help members minimize the end of year scramble to get funds spent?

Please keep in mind that these funds are for wellness initiatives throughout the year to support:

- Reducing stress in the workplace and building resilience
- Reinforcing healthy habits around nutrition, movement and overall well-being to help reduce comorbidities that impact Workers Compensation cost in money and loss of time
- Creating a more positive morale and enhance accountability among peers
- Supporting a “culture of wellness” which makes the healthier choice the easier choice

Activities Implemented in January - (Some of the activities in January was an attempt to use some of those remaining funds)

Glassboro – hosted The Food Bank of South Jersey who presented on blood pressure as it is related to food. Prepared a heart healthy meal for 30 of the Highway crew. Funds were used for door prizes for those who attended.

Monroe Twp. – Monthly Wellness Wednesday’s with January all about creating a vision board. Twelve employees participated and displayed their boards. Participant name went in for a prize drawing.

Pitman – Started a new Wellness Committee working together on planning for the year. I presented on “The Art of Mindful Living” for their Police, PW and Admin staff. Stress balls were given to all in attendance (14).

Westville – offered chair massages for all employees

If I missed any activities for your town, please have your Wellness Coordinator contact me with any details. Greatly appreciated!

Wellness 2024 Planning Meetings:

Wellness Advisory Committee (WAC): The following towns have confirmed continuing their participation as members of this committee: Monroe, Clayton, Pennsville.

Meeting Schedule:

- Thurs, Feb 15th 9:30am
- Thurs, May 16th 9:30am
- Thurs, Sept 19th 9:30am
- Dec (TBD)

Wellness Coordinator Brainstorming Sessions: I have begin reaching out to the Wellness to set up our first wellness-planning meeting for 2024. In addition, I will be hosting three (3) virtual Brainstorming sessions for peer sharing and support.

Meeting Schedule:

- Thurs, Feb 22nd 10am
- Thurs, May 9th 10am
- Thurs, Oct 10th 10am

Targeting Wellness Newsletter – 2024 Quarterly Themes:

January and February Newsletters have been distributed. As a reminder, the 2024 Quarterly themes will be built around **4 Essential Mindsets for Overall Well-being** which can significantly impact our thoughts and habits that only influence the 4 lifestyle pillars of nutrition, physical activity, sleep and stress, but also our overall health and well-being, both physical and mental!

Schedule of quarterly Essential Mindset themes for 2024:

Quarter 1 – Gratitude

Quarter 2 – Growth & Learning


Quarter 3 – Compassion

Quarter 4 – Mindfulness

JIF Website – NEW Wellness Section Drop-down Selection:

Multimedia by Deb: On a minimum of once a quarter, I will be posting a short, informative audio or video clip, which I am calling “Mindful Minutes”. My goal is to highlight a health fact or lifestyle behavior and provide a helpful tip or strategy on approaching or changing it for increase well-being. I am open to any suggestions on possible topics as this unfolds. If well received, my hope is to offer them more frequently.

[Multimedia by Deb](#)Home / Multimedia by Deb



Mindful Minutes

Listen to quick audio clips from JIF Wellness Director Debby Schiffer! These complement each **Quarterly Newsletter on the four Essential Mindsets** for generating overall well-being. These essential mindsets can naturally propel us towards positive changes, fostering improvement in both our professional and personal lives.

In addition, Deb will provide valuable tips on cultivating a mindful approach towards adopting a healthier lifestyle. This includes making informed decisions about nutrition, incorporating movement throughout your day, establishing a consistent sleep routine and more!

[1. Vision Meditation](#)

[2. Two Minute Rule for Building Habits](#)

February is also Healthy Heart Month. Showing gratitude and compassion for self and others is a great way to stay healthy...it releases a powerful “feel good” hormone called oxytocin which reduces the stress hormone, cortisol!

Quote of the Month: “The best and most beautiful things in the world cannot be seen or even touched – they must be felt with the heart.”

— Helen Keller



**Gloucester, Salem, Cumberland Counties Municipal JIF
Managed Care Summary Report
2024**

	January-24	January-23	2024 January YTD	2023 January YTD
# of New Claims Reported	44	50	44	50
# of Report Only	22	20	22	20
% Report Only	50%	40%	50%	40%
# of Medical Only	20	25	20	25
# of Lost Time	2	5	2	5
Medical Only to Lost Time Ratio	91:09	83:17	91:09	83:17
Claim Petition	0	0	0	0
COVID-19	1	4	1	4
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	2.1	3.0	2.1	3.0
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.3	0.5	0.3	0.5

Nurse Case Management	January-24	January-23
# of Cases Assigned to Case Management	40	32
# of Cases >90 days	31	24

Savings	January-24	January-23	2024 January YTD	2023 January YTD
Bill Count	137	97	137	97
Provider Charges	\$105,214	\$352,760	\$105,214	\$352,760
Repriced Amount	\$43,124	\$102,478	\$43,124	\$102,478
Savings \$	\$62,091	\$250,282	\$62,091	\$250,282
% Savings	59%	71%	59%	71%

QualCare Network Provider Penetration Rate	January-24	January-23	2024 January YTD	2023 January YTD
Bill Count	92%	90%	92%	90%
Provider Charges	91%	98%	91%	98%

Exclusive Provider Panel Penetration Rate	January-24	January-23	2024 January YTD	2023 January YTD
Bill Count	97%	91%	97%	91%
Provider Charges	99%	97%	99%	97%

Transitional Duty Summary		2024 January YTD	2023 January YTD
% of Transitional Duty Days Worked		55%	65%
\$ Saved By Accommodating		\$10,495	\$16,314
% of Transitional Duty Days Not Accommodated		45%	35%
Cost Of Days Not Accommodated		\$13,080	\$16,267

Technical Risks Services Director

Monthly Executive Report



February 8, 2024

Summary

Now that the second half of Cyber Hygiene training is closed out as of January 26, 2024, we begin anew as of February 5, 2024. By now all of you should have received two emails. The first was an invite for the first half of 2024 the second is for a Phishing exercise to test your ability to find a fake. In the months and years ahead this will be a very important skill to have.

Thanks to the last minute push by myself and Kamini we were able to get the participant level to over 90%, which I understand is a record for Wizer. You are all to be congratulated for getting your rosters cleaned up and pushing the “stragglers” over the line. True, it helps your deductible profile, but it also has a nobler cause. Cyber Hygiene is by far the most important element of Cyber Loss prevention.

D2 has advised us that they are in receipt of 90% of the corrected IP addresses per their request. Also very excellent. This will save us an enormous amount of time tracking down this information. They have advised that they can now begin pen testing immediately. Remember for those with dynamically changing IP addresses (smaller towns), please check your IP address periodically and update the portal. If you change ISPs for any reason, you will get a new IP address. Please remember to visit the portal after the change.

At long last the submittable Cyberframework forms are available in Origami. I expect everyone will complete and submit the Basic form by the next meeting unless you have already completed Minimum which *includes* Basic. This is the most basic form of protection that should be in place. We will be pushing to have these within one month.

The Basic level of protection includes onsite backups and offsite to provide an “airgap” so that corruption of the local backup does not spread to the cloud backup. We are fairly comfortable that ALL of our towns meet this level of protection. This means that ransomware is not likely to hold your systems hostage, as long as you have a recovery plan that you test from time to time. Hence no payments.

Threat actors have become acutely aware of this and now threaten to reveal Personally Identifiable Information (PII). This may force towns to pay the ransom even if they fully recover. This month’s Bulletin addresses the many areas where you might find PII in your system. Use this as a template to ID where you have exposure. Next month we will discuss the ways that you can “Silo” this information to mitigate your exposure to this type of extortion called Exfiltration.

Stay Cybersafe,

Jerry Caruso

Technical Risks Services Director



Locating and Identifying PII

Each of these locations not only stores PII but also underscores the responsibility of municipalities to safeguard this information through robust data protection measures, compliance with privacy laws, and transparent data management policies.

1. **Property Tax Records:** Names, addresses, payment information.
2. **Voter Registration Databases:** Names, addresses, political affiliations in some cases.
3. **Public Health Records:** Health information, birth and death records.
4. **Utility Billing Systems:** Contact information, payment details.
5. **Permit and License Applications:** Building, business, marriage, and pet licenses, including personal and financial information.
6. **Public School Systems:** Student records, family contact information, health records.
7. **Public Safety and Court Records:** Incident reports, court cases, jail records, including names, addresses, and sometimes biometric data.
8. **Social Services Records:** Information on individuals receiving benefits or services, including financial, health, and family data.
9. **Transportation Departments:** Driver's license details, vehicle registration records, parking permits, and citations, including names and addresses.
10. **Employment Records:** Municipal employees' personal and financial information, including health benefits and tax information.
11. **Recreational Services:** Registrations for parks and recreation programs may include family and payment information.
12. **Surveillance Systems:** Including traffic, security, and body-worn cameras by law enforcement, potentially capturing biometric data.
13. **Public Wi-Fi Networks:** Logs that might include device identifiers and, indirectly, owner information.
14. **Email Correspondence and Request for Information:** Personal information sent to municipal departments or officials.
15. **Emergency Services Records:** 911 call logs, emergency medical services records, including names, addresses, and health information.
16. **Housing and Community Development Programs:** Applications and records for housing assistance, development projects, including financial and family information.
17. **Public Meeting Records:** Sign-in sheets, submissions, and testimony that may include personal contact information.
18. **Public Libraries:** Membership records, including names and contact information.
19. **Cemetery Records:** Information about deceased individuals and their families.
20. **Information Technology Systems:** Internal databases, email systems, and network storage used by municipal employees, which contain PII related to both the public and municipal employees.

Indeed, copiers (and similarly, printers and scanners) in municipal offices are significant yet often overlooked sources of Personal Identifiable Information (PII). Modern copiers, multifunction printers, and scanners often have internal storage that can retain copies of every document they process. This capability means that sensitive documents containing PII, such as personal identification, financial records, legal documents, and confidential correspondences, can be stored, sometimes inadvertently, on these devices.

The potential locations and types of PII that can be found in the internal storage of copiers in a municipality include:

1. **Copied Personal Documents:** Copies of identification documents, such as drivers' licenses, passports, social security cards, and birth certificates.
2. **Financial Records:** Bank statements, tax documents, and payment records that might be copied for various administrative purposes.
3. **Legal Documents:** Contracts, court documents, and other legal paperwork that contain sensitive personal information.
4. **Application Forms:** Completed forms for permits, licenses, and services that include names, addresses, contact information, and sometimes financial information.
5. **Employee Records:** Documents related to municipal employment, including hiring paperwork, payroll information, and benefits enrollment that contain PII of employees.
6. **Medical Records:** In municipalities where health services are provided, copies of health records, prescriptions, and other medical documents.

The risk associated with copiers storing PII is that when these devices are resold, returned at the end of lease agreements, or otherwise disposed of, the data stored on them can potentially be accessed by unauthorized individuals if the storage is not properly wiped or the device is not securely decommissioned. This scenario poses a significant privacy and security risk, highlighting the need for municipalities to have policies and procedures in place for regularly clearing the data stored on these devices and for securely managing the disposal or resale of used equipment.

1. **Computers and Laptops:** The most obvious sources of stored PII, including documents, databases, emails, and application data.
2. **Mobile Devices:** Smartphones and tablets used by municipal employees may contain contact information, emails, documents, and access to municipal networks where PII is stored.
3. **External Storage Devices:** USB flash drives, external hard drives, and other portable storage devices can carry vast amounts of data, including sensitive PII.
4. **Network Equipment:** Routers, switches, and firewalls might store logs that include IP addresses, device identifiers, and, in some configurations, user activity that could indirectly contain PII.
5. **Digital Cameras and Body Cameras:** Used by law enforcement or municipal employees for documentation, these devices can store images and videos that may contain faces, license plates, and locations.
6. **Point of Sale (POS) Systems:** Used in municipal facilities like recreation centers, pools, or parks for transactions, these systems can store credit card information, names, and contact information.
7. **RFID Systems:** Used for access control or tracking of assets and individuals within municipal facilities, these systems store information about the movements and identities of individuals.
8. **Surveillance Systems:** Beyond live video, these systems store footage that can be used to identify individuals through facial recognition or vehicle identification.
9. **Vehicle Fleet Management Systems:** These systems can store information about drivers, including their locations, routes, and possibly other personal information if vehicles are assigned to specific employees.
10. **Wearable Devices:** Used in certain health or safety applications by municipalities, these can store health-related information or locations of individuals.
11. **Biometric Systems:** Used for security or identification purposes, these systems store fingerprints, facial recognition data, or other biometric identifiers.
12. **Voting Machines:** In jurisdictions where municipalities manage elections, these machines might store data related to voters, although they are designed to ensure the secrecy and security of the vote.

February 15, 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 January 31, 2024 for Closed Fund Years 1991 to 2019, and Fund Years 2020, 2021, 2022, 2023 and 2024. 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 \$ 70,585.07. This generated an average annual yield of 2.58%. However, after including an unrealized net gain of \$ 35,163.49 in the asset portfolio, the yield is adjusted to 3.87% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$28,022,380.34 vs. the amount we have invested.

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

Our JCMF Portfolio has a current market value of \$25,478,682.71.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 29,980.09 YTD \$ 29,980.09 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursement \$ 0.00
E-JIF Closed Year Dividend \$ 100,969.00

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

All Member Balances are now combined in one report and shows that \$ 1,182.41 in interest has been applied to the existing balances as shown in the attached report totaling \$ 652,111.40 at month end and applying E-Jif Dividend of \$ 100,969.00.

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 \$ 247,659.36. The claims detail shows 305 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 \$ 31,028,604.26 to a closing balance of \$ 34,556,425.08 showing an increase in the fund of \$ 3,527,820.82 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 - February 2024**

	Payable To:	FY 2024	FY 2023	Appropriation	Description
1	The Actuarial Advantage	3,624.00		Prof Services/Actuary	January 2024 Fees
2	Risk Program Administrators LLC	67,501.00		Prof Services/Administration	Feb 2024 Fees
3	Risk Program Administrators LLC	73.33		Misc/Postage/Copies/Faxes	Jan 2024 Fees
4	Risk Program Administrators LLC	124.00		Misc/Other	Monkey survey annual fee split
5	David DeWeese	10,138.00		Prof Services/Attorney	Feb 2024 Fees
6	Qual-Lynx	47,604.00		Prof Services/Claims Admin	Feb 2024 Fees
7	Joyce Media	390.00		Misc/JIF Website	Feb 2024 Fees
8	Christopher J. Winter Sr.	1,907.00		Training/Police Risk Services	Law Enforcement Consultant-Feb 2024 Fee
9	Kris Kristie	447.00		Misc/Recording Secretary	Feb 2024 Fees
10	J.A. Montgomery Consulting	19,160.00		Prof Services/Safety Director	Feb 2024 Fees
11	Wintsec Consulting LLC	4,414.00		Prof Services/Technology Risk Ser	Feb 2024 Fees
12	Tom Tontarski	1,270.00		Prof Services/Treasurer	Feb 2024 Fees
13	Conner Strong & Buckelew	1,005.00		Prof Services/Underwriting Manager	Feb 2024 Fees
14	Debby Schiffer	5,108.00		Wellness	Feb 2024 Fees
15	Apex Insurance Services c/o Lexington Insurance	876,212.50		EPL/POL Policy - Excess Insurance	EPL and VDO Coverage; P#038248765-01; 1/1/24-1/1/25; 1 of 2 installments
16	AGRiP	3,862.30		Misc/AGRIP/PRIMA	Cust #1215; Inv#102770 Annual Membership Renewal
17	Appliedinfo Partners, Inc	62,570.00		EPL/CYBER/Cyber Risk Services	Penetration testing & Vulnerability D2; 50% instmt (dba D2 Cybersecurity)
18	DJs Available Sound and Light Entertainment	650.00		Safety Incentive Program	AV sound system for safety breakfast 4/2/24
19	Gannett NY-NJ LocaliQ	284.03		Misc/Legal Notice	Ad#9786639 Mtg dates; #9786461 contract awards
20	Iron Mountain	102.03		Misc/Records Retention Service	Inv#JDSV909; Storage 2/1-29/24; Service 12/27/23-1/23/24
21	NJ Advance Media	474.66		Misc/Legal Notice	Ad#1082268 Mtg dates; #1082267 contract awards
22	ODP Business Solutions LLC	31.18		Safety Incentive Program	Folders for Safety Breakfast #352807946-001
23	ODP Business Solutions LLC	310.27		Misc/Office Supplies	Cardstock #349635293; file folders #351314355
24	PRIMA	425.00		Misc/AGRIP/PRIMA	Prima renewal
25	Carneys Point Township		1,459.00	Optional Safety Budget	Safety items
26	Elsinboro Township		1,000.00	EPL/CYBER/EPL/Cyber Incentive Pr	Mail bag plus security and Legal matters for EPL
27	Elsinboro Township		750.00	Optional Safety Budget	Gloves and HEX armor
28	Elsinboro Township		157.26	Wellness	Stress balls, water
29	Township of Franklin		384.00	Optional Safety Budget	Traffic cones
30	Borough of Glassboro		3,000.00	EPL/CYBER/EPL/Cyber Incentive Pr	Knowbe4 training
31	Borough of Glassboro		1,497.49	Wellness	fruit, challenge stuff, massages, wellness day, GCs for prizes
32	Borough of Glassboro		2,500.00	Contingency	Accreditation Oct 2023

33	Greenwich Township		3,500.00	Optional Safety Budget	CPR/BLS recert, hi vis hats, SCBA masks
34	Harrison Township		2,500.00	Optional Safety Budget	safety items
35	Harrison Township		2,000.00	EPL/CYBER/EPL/Cyber Incentive Pr	cyber security-IT
36	Harrison Township		1,000.00	Wellness	Fruit/veggies for every department
37	Mantua Township		3,500.00	Optional Safety Budget	AEDs
38	Mantua Township		1,250.00	Wellness	Massages and EAP services
39	Mantua Township		2,500.00	EPL/CYBER/EPL/Cyber Incentive Pr	Firewall
40	Monroe Township		4,500.00	Optional Safety Budget	Helmets, carbon shields
41	Monroe Township		1,500.00	Wellness	health and exercise promotional items
42	Monroe Township		3,000.00	EPL/CYBER/EPL/Cyber Incentive Pr	cyber security-IT
43	Borough of National Park		200.00	Wellness	Massages
44	Oldmans Township		750.00	Optional Safety Budget	Safety items
45	Pennsville Township		676.45	Optional Safety Budget	Safety items, fit test machine part, respirators
46	Pilesgrove Township	38.98		Wellness	veggie snacks
47	Pilesgrove Township		127.13	Wellness	Ergonomic chair
48	Pilesgrove Township		448.11	Optional Safety Budget	Electrical safety items
49	Borough of Pitman		467.43	Wellness	Wellness basket
50	Borough of Pitman		100.05	Optional Safety Budget	flashlight, safety items
51	Quinton Township		321.56	Optional Safety Budget	gloves, boots
52	Upper Pittsgrove Township		714.87	Optional Safety Budget	Safety items for employees
53	Upper Pittsgrove Township		514.00	EPL/CYBER/EPL/Cyber Incentive Pr	Cloud back up
54	Upper Pittsgrove Township		396.90	Wellness	Farm Market, wellness water challenge, water
55	City of Vineland		2,500.00	Optional Safety Budget	Defensive training
56	City of Vineland		829.67	Wellness	physical fitness items
57	City of Vineland		3,000.00	EPL/CYBER/EPL/Cyber Incentive Pr	cyber security-IT
58	City of Vineland		3,000.00	Contingency	Accreditation June 8 2023
59	West Deptford Township		480.00	Wellness	massages
60	West Deptford Township		4,500.00	Optional Safety Budget	gloves, cones, drums, boots
61	Borough of Westville		2,500.00	Optional Safety Budget	mulch, vests, gloves, gear
62	Borough of Westville		2,000.00	EPL/CYBER/EPL/Cyber Incentive Pr	IT cyber security
63	Borough of Westville		1,000.00	Wellness	chair massages, pops, ice, healthy snacks
	Subtotals	1,107,726.28	60,523.92		
	JIF BILL LIST TOTAL		1,168,250.20		
	RMC BILL LIST TOTAL		304,105.00		
	GRAND TOTAL		1,472,355.20		

Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund
RMCs BILL LIST -Feb (1st Installment)

	Vendor	FY 2024	Appropriation	Description
1	Barclay Insurance Group	45,567.00	Risk Management Consultants	1st installment -Franklin, Harrison, Logan, Oldmans, Pilesgrave, Quinton
2	Cettei & Connell	7,185.00	Risk Management Consultants	1st installment -Elk, Wenonah
3	Conner Strong & Buckelew	14,760.00	Risk Management Consultants	1st installment -Penns Grove
4	Len Eckman Insurance	18,038.00	Risk Management Consultants	1st installment -Pitman
5	Hardenbergh Insurance Group	215,322.00	Risk Management Consultants	1st installment -Carneys Pt, Clayton, Deptford, Fairfield, Glassboro, Greenwich, Monroe, National Park, Paulsboro, Pennsville, Shiloh, South Harrison, West Deptford, Westville, Woodbury Hgts, Woolwich
6	Sloan Insurance Agency	1,631.00	Risk Management Consultants	1st installment - Upper Pittsgrove
7	Henry D. Young	1,602.00	Risk Management Consultants	1st installment - Mannington
	RMCs BILL LIST TOTAL	304,105.00		



AVAILABLE ONLINE AT NO COST TO MEMBERS

SAVE THE DATES

14th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 19 ▶ 9:00 AM – NOON

FRIDAY, APRIL 26 ▶ 9:00 AM – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is expected to be eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

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**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 19

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, APRIL 26

- JIF Governance
- Status of Insurance Markets
- Legislative Issues
- Coverage Overview
- Claims Concerns
- Risk Control Update
- Cyber Update

THE POWER OF COLLABORATION

njmel.org



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

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		
March 22, 2024	Forsgate Country Club	10:30 am
June 10, 2024	Forsgate Country Club	10:30 am
September 9, 2024	Forsgate County Club	10:30 am
October 16, 2024	Forsgate County Club	10:30 am
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. The RCF Claims Committee will also meet at 9:30AM on 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 CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Thursday January 18, 2024

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

2024 Reorganization: The Cyber JIF conducted its 2024 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chair	Joy Tozzi	Mid-Jersey JIF
Secretary	Adam Brewer	Morris JIF
Executive Committee		
	Megan Champney	Suburban Municipal JIF
	Steve Rovell	Suburban Metro JIF
	Jim Gant	Monmouth JIF
	Joe Wolk	Camden JIF
	Bernard Rutkowski	NJUA JIF
Alternates		
	Marc Schrieks	South Bergen JIF
	Ted Preusch	Bergen JIF
	Meghan Jack	Burlco JIF
	Casey Wagner	Central JIF
	Matthew Martin	FIRST JIF
	Diane Lapp	Ocean JIF
	Frank Elenio	PAIC JIF
	John Clarke	PHA JIF
	James Ulrich	Self-Insurers JIF
	Michael Razze	Trico JIF
	Susan Danson	PMM JIF
	TBD	Atlantic JIF

The Board of Fund Commissioners then reorganized for Fund Year 2024 and adopted the resolutions noted below:

Resolution 1-24 Fiscal Management Plan

Resolution 2-24 Official Depository

Resolution 3-24 Designation of Meeting Dates & Official Newspapers. The Fund shall hold public meetings during the year 2024 on the third Thursday of the month on the following dates, unless stated otherwise, at 3:30 PM via audio / video teleconference.

March 21, 2024

May 16, 2024

July 18, 2024

September 19, 2024

October 17, 2024

Tuesday, November 26, 2024

January 16, 2025 – Reorganizational Meeting

Resolution 4-24 Designation of Secretary as Custodian of Records

Resolution 5-24 2023 Plan of Risk Management
Resolution 6-24 2023 Remote Meeting Procedures/Public Access
Resolution 7-24 EUS Primary Cyber Liability Insurance Coverage
Resolution 8-24 EUS Excess Cyber Liability Insurance Coverage
Resolution 9-24 Commissioner Meeting Attendance Compensation

Contracts & Professional Services: The Cyber JIF Board of Commissioners re-appointed one-year contracts for those vendors that meet the definition of Professional as well as any vendor below the bid threshold.

Fund Attorney	Susan Sharpe, Esquire of Dorsey & Semrau
Underwriting Manager	Conner Strong & Buckelew
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Nisivoccia LLP
Claims Administrator	CB Claims LLC
Qualified Purchasing Agent	The Canning Group LLC

Next Meeting Date: Thursday, March 21, 2024 at 3:30 PM via video / audio teleconference.