



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

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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
- The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.*
- 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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D.	Resolution 2024 - _____ Amending the 2024 Risk Management Plan – Motion- Roll Call	Pages 58-59
XI.	Safety Director's Report	
A.	Activity Report	Pages 60-62
XII.	Claims Administrator's Report	
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A.	Reports	Pages 81-83
XVII.	Treasurer's Report as of January 31, 2024.....	Pages 84-118
A.	Investment Report	
B.	Investment JCMI	
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 March. **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 JIF JOINT INSURANCE FUND
2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

DATA VALUED AS OF December 31, 2023

		# CLAIMS ** * FOR	Y.T.D. LOST TIME ACCIDENTS	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY		TOTAL RATE 2023 - 2021
MEM_ID MEMBER		12/31/2023					MEMBER	
1	345	Alloway Township	0	0	0.00	0.00	1 Alloway Township	1.46
2	346	Carneys Point Township	0	0	0.00	0.00	2 Carneys Point Township	0.00
3	349	Elk Township	0	0	0.00	0.00	3 Elk Township	0.00
4	350	Fairfield Township	0	0	0.00	0.00	4 Fairfield Township	0.00
5	353	Harrison Township	0	0	0.00	0.00	5 Harrison Township	0.00
6	361	Pilesgrove Township	0	0	0.00	0.00	6 Pilesgrove Township	0.00
7	364	South Harrison Township	0	0	0.00	0.00	7 South Harrison Township	0.00
8	365	Swedesboro Borough	0	0	0.00	0.00	8 Swedesboro Borough	0.00
9	366	Upper Pittsgrove Township	0	0	0.00	2.20	9 Upper Pittsgrove Township	0.78
10	367	Wenonah Borough	0	0	0.00	0.00	10 Wenonah Borough	0.87
11	369	Woodbury Heights Borough	0	0	0.00	1.96	11 Woodbury Heights Borough	0.66
12	370	Woodstown Borough	0	0	0.00	0.00	12 Woodstown Borough	0.00
13	371	Woolwich Township	0	0	0.00	0.00	13 Woolwich Township	0.42
14	480	Oldmans Township	0	0	0.00	0.00	14 Oldmans Township	0.00
15	529	Shiloh Borough	0	0	0.00	0.00	15 Shiloh Borough	0.00
16	603	Mannington Township	0	0	0.00	0.00	16 Mannington Township	0.00
17	640	Lower Alloways Creek Township	0	0	0.00	1.74	17 Lower Alloways Creek Township	1.78
18	645	Elsinboro Township	0	0	0.00	0.00	18 Elsinboro Township	0.00
19	702	Hopewell Township	0	0	0.00	0.00	19 Hopewell Township	0.00
20	730	National Park Borough	0	0	0.00	***	20 National Park Borough	0.00
21	688	West Deptford Township	0	2	0.61	1.18	21 West Deptford Township	0.88
22	362	Pitman Borough	0	1	0.73	0.74	22 Pitman Borough	0.47
23	356	Mantua Township	0	1	0.83	0.82	23 Mantua Township	1.65
24	374	Washington Township	1	2	0.91	1.78	24 Washington Township	1.91
25	352	Greenwich Township	0	1	1.16	1.14	25 Greenwich Township	1.13
26	358	Paulsboro Borough	1	1	1.27	1.23	26 Paulsboro Borough	1.65
27	368	Westville Borough	0	1	1.35	0.00	27 Westville Borough	0.85
28	528	Franklin Township	0	2	1.67	0.82	28 Franklin Township	2.31
29	357	Monroe Township	1	6	1.79	1.80	29 Monroe Township	1.94
30	360	Pennsville Township	0	3	1.92	0.63	30 Pennsville Township	1.25
31	359	Penns Grove Borough	0	1	2.00	1.96	31 Penns Grove Borough	1.32
32	355	Logan Township	0	2	2.04	0.00	32 Logan Township	1.09
33	381	Woodbury City	1	3	2.53	5.67	33 Woodbury City	4.33
34	464	Quinton Township	0	1	2.56	2.27	34 Quinton Township	1.56
35	463	Deptford Township	0	5	2.75	2.86	35 Deptford Township	3.43
36	351	Glassboro Borough	0	6	2.83	3.86	36 Glassboro Borough	4.84
37	347	Clayton Borough	0	3	3.39	2.37	37 Clayton Borough	1.97
38	660	Vineland City	**	0	0		38 Vineland City	0.00
Totals:		4	41	1.27	1.41	2.05		1.59

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

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

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

*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR

2022 Loss Time Accident Frequency December 31, 2022 1.26

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

December 31, 2023

FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Monmouth County	0.52	1.00	0.99	0.84
Camden County	1.05	1.55	1.41	1.34
Suburban Municipal	1.05	1.26	1.85	1.39
Bergen County	1.11	1.55	1.59	1.42
Burlington County Municipal JI	1.16	1.38	1.55	1.37
Suburban Metro	1.19	1.66	1.63	1.49
Ocean County	1.20	1.37	1.84	1.47
Gloucester, Salem, Cumberland	1.27	1.41	2.05	1.59
Morris County	1.37	1.28	1.62	1.42
NJ Utility Authorities	1.41	1.44	2.08	1.64
Professional Municipal Manage	1.49	1.74	1.74	1.66
NJ Public Housing Authority	1.53	2.01	1.53	1.69
Atlantic County Municipal JIF	1.88	2.22	1.91	2.00
Central New Jersey	1.96	2.17	1.56	1.89
South Bergen County	2.22	2.35	2.08	2.21
AVERAGE	1.36	1.63	1.70	1.56

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

Conner Strong - Cert Holder List by Insured

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
Gloucester, Salem, Cumberland JIF	Borough of Clayton	KS StateBank	RE: One (1) Ford Explorer Police Patrol Vehicle, VIN# 1FM5K8AB5PGB75 985 KS StateBank and/or its assigns are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to One (1) 2023 Ford Explorer Police Patrol Vehicle, VIN# 1FM5K8AB5PGB75 985 valued at \$53,777.	1010 Westloop	PO Box 69	Manhattan	KS	66505	01/09/2024 20:14:29
Gloucester, Salem, Cumberland JIF	Township of Woolwich	Township of Woolwich	Evidence of insurance as respects to Statutory Bond coverage for Kim Jaworski - Tax Collector, effective 10/27/2011.	120 Village Green Drive		Woolwich	NJ	08085	12/29/2023 20:51:00
Gloucester, Salem, Cumberland JIF	Township of Woolwich	Township of Woolwich		120 Village Green Drive		Woolwich	NJ	08085	12/29/2023 20:51:00
Gloucester, Salem, Cumberland JIF	Borough of Paulsboro	Keurig Dr. Pepper	RE: Community Partner Agreement The Certificate Holder is an Additional Insured on the above-	5301 Legacy Drive		Plano	TX	75024	12/27/2023 19:35:00

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
			referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to community Partner agreement for funding of a new playground to be constructed at 311 W Buck St. Paulsboro, NJ 08066. 30 days' notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.						
Gloucester, Salem, Cumberland JIF	Borough of Paulsboro	Keurig Dr. Pepper	RE: Community Partner Agreement The certificate holder is an additional insured on the above-reference Commercial General Liability and Excess Liability Policies if required by written contract as respect to community partner agreement for funding of a new playground to be constructed at 311 W Buck St. Paulsboro, NJ 08066.	5301 Legacy Drive		Plano	TX	75024	12/27/2023 19:40:47

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
			30 days' notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.						
Gloucester, Salem, Cumberland JIF	Borough of Pitman	Pitman Board of Education	RE: Use of indoor/ outdoor facilities Evidence of Insurance with respects to use of indoor/ outdoor facilities during current calendar year.	420 Hudson Avenue		Pitman	NJ	08071	01/03/2024 21:04:26
Gloucester, Salem, Cumberland JIF	Township of Franklin (T)	Enterprise FM Trust	RE: 8 Leased Police Vehicles Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 8 leased police vehicles.	PO Box 16805		Clayton	MO	63105	01/09/2024 18:07:59
Gloucester, Salem, Cumberland JIF	Township of Monroe	County of Gloucester Board of Commissioners	RE: Bus #52 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability	PO Box 337		Woodbury	NJ	08096	01/05/2024 18:11:03

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
			Policies if required by written contract as respect to the Township's use of Bus #52 VIN-56808 valued at \$65,000						
Gloucester, Salem, Cumberland JIF	Township of Fairfield (T)	Fairfield Township School District	RE: Use of Gymnasium by the Youth Basketball Teams The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of gymnasium by the Youth Basketball teams during the current calendar year.	375 Gouldtown Woodruff Road		Bridgeton	NJ	08320	01/16/2024 14:42:19
Gloucester, Salem, Cumberland JIF	Borough of Clayton	Xylem Dewatering Solutions, Inc.	RE: Bypass Pump Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to their interest in leased/rented equipment of a Bypass Pump valued	84 Floodgate Road		Bridgeport	NJ	08014	12/22/2023 15:10:32

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
			at \$50,000						
Gloucester, Salem, Cumberland JIF	Township of West Deptford	County of Gloucester and	Evidence of insurance as respects to the Gloucester County Nutrition Project Use Agreement.	Board of Commissioners	It's Departments & Agencies et al	PO Box 337, Woodbury	NJ	08096	01/03/2024 22:27:06
Gloucester, Salem, Cumberland JIF	Township of Washington (T)	The State of New Jersey, NJDEP	Evidence of insurance as respects the grant proposal NJUCF		528 E. State Street, 4th Floor	Trenton	NJ	08625	01/09/2024 21:30:58
Gloucester, Salem, Cumberland JIF	Township of Elsinboro	Salem County Improvement Authority	RE: Waste disposal in the Salem County Landfill Evidence of insurance with respects to Waste disposal in the Salem County Landfill.	Solid Waste Division	PO Box 890	Alloway	NJ	08001	01/12/2024 18:16:08
Gloucester, Salem, Cumberland JIF	Borough of Woodbury Heights	Woodbury Heights Elementary School	RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for Borough sponsored meetings/events during the current calendar year.	100 Academy Avenue		Woodbury Heights	NJ	08097	01/19/2024 22:20:18
Gloucester, Salem, Cumberland JIF	Borough of Woodbury Heights	Gateway Regional School District	RE: Use of Premises The Certificate Holder is an	775 Tanyard Road		Woodbury Heights	NJ	08096	01/19/2024 22:19:05

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
			Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for Borough sponsored meetings/events during the current calendar year.						
Gloucester, Salem, Cumberland JIF	Township of Pennsville	Salem County Emergency Services	Evidence of insurance as respects to all RERP Equipment owned by the State of New Jersey and issued to the Township.	Office of Emergency Management	135 Cemetery Road	Woodstown	NJ	08098	01/19/2024 22:15:10
Gloucester, Salem, Cumberland JIF	Borough of Glassboro	KPALM Enterprises LLC	RE: Use of Premises- 210 E. New Street, Glassboro KPALM Enterprises LLC and Altius NJ LLC 2511 Ramshorn Dr. Manasquan, NJ 08736 are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises by the Glassboro Police at 210 E. New Street, Glassboro NJ for training	133 Pitman Downer Road		Sewell	NJ	08080	01/19/2024 22:28:34

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
			purposes.						
Gloucester, Salem, Cumberland JIF	Township of Elsinboro	Salem County Emergency Services	Re: Contents Located in Emergency Management Center Evidence of insurance with respect to participation in and with Salem County Emergency Services and with respects to Township owned contents located in Emergency Management Center.	135 Cemetery Road		Woodstown	NJ	08098	01/12/2024 18:19:45
Gloucester, Salem, Cumberland JIF	Township of Mannington	Salem County Improvement Authority	Re: Waste Disposal in the Salem County Landfill Evidence of insurance with respect to waste disposal in the Salem County Landfill.	Solid Waste Division	PO Box 890	Alloway	NJ	08001	01/12/2024 19:04:59
Gloucester, Salem, Cumberland JIF	Township of Mannington	Salem County Emergency Services	Re: Contents Located in Emergency Management Center Evidence of insurance with respect to participation in and with Salem County Emergency Services and with respects to Township owned contents located in Emergency Management	135 Cemetery Road		Woodstown	NJ	08098	01/12/2024 19:00:45

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
			Center.						
Gloucester, Salem, Cumberland JIF	Township of Mannington	County of Salem	<p>Re: Prevention of Substance Abuse Program</p> <p>Salem County, 110 Fifth Street, Salem, NJ 08079 (including affiliates) is an Additional Insured on the above referenced Commercial General Liability, Automobile Liability and Excess Liability policies if required by written contract as respect to the Township Municipal Alliance for the Prevention of Substance Abuse Program.</p> <p>30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.</p>	110 Fifth Street		Salem	NJ	08079	01/12/2024 19:08:23
Gloucester, Salem, Cumberland JIF	Township of Elsinboro	County of Salem	<p>Re: Prevention of Substance Abuse Program</p> <p>Salem County, 110 Fifth Street, Salem, NJ 08079 (including affiliates) is an Additional Insured on the above referenced Commercial General Liability, Automobile</p>	110 Fifth Street		Salem	NJ	08079	01/12/2024 18:22:27

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
			Liability and Excess Liability policies if required by written contract as respect to the Township Municipal Alliance for the Prevention of Substance Abuse Program. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.						
Gloucester, Salem, Cumberland JIF	Borough of Woodbury Heights	Woodbury Heights Fire Department	RE: Use of Facilities- Annual Rabies Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for the annual rabies clinic.	534 Elm Avenue		Woodbury Heights	NJ	08097	01/17/2024 13:55:02

TRI-COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF December 31, 2023

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	1,491,593	17,898,910	289,746,194	307,645,104
2. CLAIM EXPENSES				
Paid Claims	687,589	5,768,988	110,539,721	116,308,709
Case Reserves	(551,954)	(935,287)	9,570,039	8,634,752
IBNR	(139,683)	1,974,915	5,135,819	7,110,734
Recoveries	(14)	(3,995)	(193,094)	(197,088)
TOTAL CLAIMS	(4,062)	6,804,621	125,052,485	131,857,107
3. EXPENSES				
Excess Premiums	470,643	5,976,959	81,734,889	87,711,848
Administrative	231,169	3,088,149	53,552,167	56,640,316
TOTAL EXPENSES	701,813	9,065,108	135,287,057	144,352,165
4. UNDERWRITING PROFIT (1-2-3)	793,842	2,029,180	29,406,653	31,435,833
5. INVESTMENT INCOME	399,746	1,465,256	8,536,663	10,001,918
6. DIVIDEND INCOME	100,963	100,963	1,166,706	1,267,669
7. STATUTORY PROFIT (4+5+6)	1,294,551	3,595,399	39,110,021	42,705,420
8. DIVIDEND	100,963	1,700,963	24,560,248	26,261,211
9 RCF & MEL Additional Assessments	0	0	2,831,860	2,831,860
10. STATUTORY SURPLUS (7-8-9)	1,193,588	1,894,436	11,717,913	13,612,349

SURPLUS (DEFICITS) BY FUND YEAR

Closed	171,665	(943,619)	12,548,247	11,604,628
MEL Unencumbered Surplus Account	121,226	163,904	540,026	703,930
2019	114,194	133,139	(1,122,360)	(989,220)
2020	13,630	630,984	71,232	702,216
2021	31,174	(40,028)	(133,422)	(173,450)
2022	200,022	1,059,626	(185,812)	873,814
2023	541,677	890,429		890,429
TOTAL SURPLUS (DEFICITS)	1,193,588	1,894,436	11,717,912	13,612,348
TOTAL CASH				31,028,610

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(34)	(1,524)	96,454,183	96,452,658
FUND YEAR 2019				
Paid Claims	328,960	1,248,013	5,073,105	6,321,119
Case Reserves	(404,404)	(1,254,153)	2,824,565	1,570,413
IBNR	(27,694)	(71,559)	91,806	20,247
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	(103,139)	(77,698)	7,989,477	7,911,778
FUND YEAR 2020				
Paid Claims	37,385	358,667	4,985,660	5,344,327
Case Reserves	(22,028)	(685,067)	1,383,394	698,327
IBNR	(10,366)	(224,377)	492,703	268,326
Recoveries	(14)	(3,995)	(193,094)	(197,088)
TOTAL FY 2020 CLAIMS	4,978	(554,772)	6,668,664	6,113,891
FUND YEAR 2021				
Paid Claims	43,373	667,073	3,728,080	4,395,153
Case Reserves	(10,477)	(6,315)	2,064,489	2,058,174
IBNR	(33,886)	(501,014)	1,034,000	532,986
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	(990)	159,744	6,826,569	6,986,313
FUND YEAR 2022				
Paid Claims	36,519	1,144,226	1,793,587	2,937,813
Case Reserves	(21,753)	(397,899)	1,896,115	1,498,215
IBNR	(155,953)	(1,571,009)	3,423,892	1,852,883
Recoveries	-	0	0	0
TOTAL FY 2022 CLAIMS	(141,188)	(824,683)	7,113,594	6,288,911
FUND YEAR 2023				
Paid Claims	241,386	2,352,533		2,352,533
Case Reserves	(93,291)	1,408,148		1,408,148
IBNR	88,216	4,342,874		4,342,874
Recoveries	-	0		0
TOTAL FY 2023 CLAIMS	236,311	8,103,555		8,103,555
COMBINED TOTAL CLAIMS	(4,062)	6,804,621	125,052,485	131,857,107

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

Fund Year 2020 Claims reflect anticipated recoverable amounts from the MEL of \$268,338 (Paid: \$197,088, Reserves: \$71,250)

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Monthly Regulatory Filing Check List

Fund Year 2024 for the Month of January

<u>ITEM</u>	<u>FILING STATUS</u>
Meeting Minutes	2/27/24
Bylaws Amendments	N/A
Risk Management Program Changes	1/24/24
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	1/24/24
Executive Committee Changes	1/24/24

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

Annual Regulatory Filing Check List

Year: January 1, 2024 – December 31, 2024

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FG's and Prof's</i>)	
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	1/6/24
Annual Assessments/Contributions	1/6/24
Supplemental Assessments/Contributions	
Risk Management Program	1/24/24
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	1/24/24
Identity of Administrator	1/24/24
Identity of Treasurer	1/24/24
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/24/24
Member Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	1/24/24
Exhibit B - Certification of JIF Data Forms	
Exhibit D - New Member Filings	
New Service Providers	1/24/24
Annual Reorganization Resolutions, including Cash Management Plan	1/24/24

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

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund 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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Trico JIF						
Data Valued As of :		February 8, 2024				
Total Participating Members		36				
Complaint		34				
Percent Compliant		94.44%				
			01/01/24		2024	
	Checklist Submitted	Compliant	EPL		POL	Co-Insurance
Member Name	*		Deductible		Deductible	01/01/24
CARNEYS POINT	Yes	Yes	\$ 20,000		\$ 20,000	0%
CLAYTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DEPTFORD	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
ELK	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
EL SINBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FAIRFIELD TOWNSHIP T	Yes	Yes	\$ 2,500		\$ 2,500	0%
FRANKLIN TOWNSHIP T	Yes	Yes	\$ 75,000		\$ 75,000	20% of 1st 250K
GLASSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
GREENWICH	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HARRISON	Yes	Yes	\$ 15,000		\$ 15,000	0%
HOPEWELL TOWNSHIP	Yes	Yes	\$ 5,000		\$ 5,000	0%
LOGAN	Yes	Yes	\$ 20,000		\$ 20,000	0%
LOWER ALLOWAYS CREEK	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANNINGTON TOWNSHIP	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
MANTUA	Yes	Yes	\$ 20,000		\$ 20,000	0%
MONROE	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
NATIONAL PARK BOROUGH	No	No	\$ 20,000		\$ 20,000	20% of 1st 250K
OLDMANS	Yes	Yes	\$ 2,500		\$ 2,500	0%
PAULSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PENNS GROVE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PENNSVILLE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PILES GROVE	Yes	Yes	\$ 15,000		\$ 15,000	0%
PITMAN	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
QUINTON	Yes	Yes	\$ 20,000		\$ 20,000	0%
SHILOH	No	No	\$ 2,500		\$ 2,500	0%
SOUTH HARRISON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SWEDES BORO BORO	Yes	Yes	\$ 10,000		\$ 10,000	0%
UPPER PITTS GROVE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
VINELAND	Yes	Yes	\$ 75,000		\$ 75,000	20% of 1st 250K
WASHINGTON TOWNSHIP T	Yes	Yes	\$ 50,000		\$ 50,000	20% of 1st 250K
WENONAH	Yes	Yes	\$ 2,500		\$ 2,500	0%
WEST DEPTFORD	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WESTVILLE	Yes	Yes	\$ 5,000		\$ 5,000	0%
WOODBURY	Yes	Yes	\$ 20,000		\$ 20,000	0%
WOODBURY HEIGHTS	Yes	Yes	\$ 2,500		\$ 2,500	0%
WOOLWICH	Yes	Yes	\$ 20,000	\$50,000 Police Deductible	\$ 20,000	20% of 1st 250K
* Member does NOT participate in EPL coverage						

MEL STATUTORY BONDss as of 2/8/24

Name	Applicant	Active Statute	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Effective Date Position 2	Second Position?	Bond Position 2	Effective Date Position 2	Approval Status Position 2	Delete Date	Status
Carneys Point Township	Linda S. Jones	No	Treasurer	01/01/2007	Approved	07/01/2021						Approved
Carneys Point Township	Marie Stout	No	Tax Collector	01/01/2017	Approved	01/01/2017						Approved
Carneys Point Township	Elizabeth A. Ruhl	No	Tax Collector	01/01/2014	Approved	01/01/2017						Approved
Carneys Point Township	Jennifer Koeturius	No	Tax Collector	01/01/2018	Approved	12/31/2022						Approved
Carneys Point Township	Autumn Davis	No	Treasurer	07/01/2021	Approved	06/15/2022						Approved
Carneys Point Township	Ashley Crist	No	Treasurer	06/12/2022	Approved	08/01/2023						Approved
Carneys Point Township	Dawn Allen	Yes	Tax Collector	01/01/2023	Approved							Approved
Carneys Point Township	Bonnie Anne Kelly	Yes	Treasurer	01/01/2024	Approved							Approved
Clayton Borough	Donna M. Nestore	Yes	Tax Collector	01/01/2008	Approved		Yes	Utility Clerk	01/01/2008	Approved		Approved
Deptford Township	Nina R. Lamb	No	Library Treasurer	01/01/2009	Approved	01/01/2021						Approved
Deptford Township	Kimberly Kwasizur	Yes	Treasurer	10/22/2012	Approved							Approved
Deptford Township	Diane Kusmanick	No	Tax Collector	01/01/2013	Approved	08/31/2018						Approved
Deptford Township	Christine Greenwood	No	CFO (Assuming Treasurer Duties)	01/01/2018	Pending	10/01/2018						Pending
Deptford Township	Fotini Iliadis	No	Tax Collector	08/31/2018	Approved	08/01/2022						Approved
Deptford Township	Desiree Laning	No	Library Treasurer	01/01/2021	Approved	01/01/2022						Approved
Deptford Township	Christina Helder	No	Tax Collector	08/01/2022	Approved	09/12/2022						Approved
Deptford Township	Kathleen Diorio	Yes	Tax Collector	09/12/2022	Approved							Approved
Deptford Township	Patrice D'Ottaviano	Yes	Library Treasurer	01/01/2023	Approved							Approved
Elk Township	Stephen P. Considine	Yes	Treasurer	01/01/2009	Approved							Approved
Elk Township	Susan E. DeFrancesco	Yes	Tax Collector	12/13/2007	Approved							Approved
Elsinboro Township	Joanne M. Eddy	No	Tax Collector	12/31/2014	Approved	04/01/2017						Approved
Elsinboro Township	Elizabeth Clark Wallender	Yes	Tax Collector	10/16/2017	Approved							Approved
Fairfield Township	Carla Smith	Yes	Tax Collector	01/01/2012	Approved							Approved
Fairfield Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	06/08/2017	Approved							Approved
Fairfield Township	Lois Buttner	No	Treasurer	01/01/2012	Approved	08/14/2015						Approved
Franklin Township	Elizabeth Ruhl	No	Tax Collector	01/01/2017	Approved	08/15/2019						Approved
Franklin Township	Charles Owens	No	CFO (Assuming Treasurer Duties)	06/22/2016	Approved	04/16/2018						Approved
Franklin Township	Karen Shover	No	Library Treasurer	01/01/2014	Approved	08/31/2020						Approved
Franklin Township	Debra Fourre Stacer	No	Treasurer	01/01/2015	Approved	07/22/2016						Approved
Franklin Township	Joanna Potopchuk	No	Tax Collector	01/01/2015	Approved	01/01/2017						Approved
Franklin Township	Katie B Coleman	No	CFO (Assuming Treasurer Duties)	04/16/2018	Approved	12/31/2019						Approved
Franklin Township	Patrick Hegarty	No	Tax Collector	09/25/2019	Approved	06/11/2022						Approved
Franklin Township	Cynthia LoGuidice	No	CFO (Assuming Treasurer Duties)	12/27/2019	Approved	04/30/2021						Approved
Franklin Township	David Emmons	Yes	Library Treasurer	09/01/2020	Approved							Approved
Franklin Township	Richard Wright	No	CFO (Assuming Treasurer Duties)	08/03/2021	Approved	10/31/2021						Approved
Franklin Township	Robin Sarlo	Yes	CFO (Assuming Treasurer Duties)	09/14/2021	Approved							Approved
Franklin Township	Gina Hayes	Yes	Tax Collector	06/11/2022	Approved							Approved
Glassboro Borough	Rosemary A. Turner	No	Tax Collector	01/01/2008	Approved	05/28/2021						Approved
Glassboro Borough	Karyn Paccione	Yes	CFO (Assuming Treasurer Duties)	07/01/2011	Approved							Approved
Glassboro Borough	Mark Godfrey	Yes	Tax Collector	05/28/2021	Approved							Approved
Greenwich Township	Merrie Schmidt	No	Treasurer	01/01/2007	Approved	10/01/2021						Approved
Greenwich Township	Suzanne D. Pierce	Yes	Tax Collector	03/02/2015	Approved							Approved
Greenwich Township	Michael Kwasizur	No	CFO (Assuming Treasurer Duties)	10/01/2021	Approved	02/18/2022						Approved
Greenwich Township	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	03/14/2022	Approved							Approved
Harrison Township	Maria Berkett	No	Tax Collector	07/17/2017	Approved	12/31/2019						Approved
Harrison Township	Dawn Michelle Allen	No	Tax Collector	09/10/2007	Approved	02/13/2023	Yes	Utility Clerk	09/10/2007	Approved	02/13/2023	Approved
Harrison Township	Yvonne Bullock	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	02/23/2023						Approved
Harrison Township	Shawn Glynn	Yes	CFO (Assuming Treasurer Duties)	02/23/2023	Approved							Approved
Harrison Township	Patrick Hegarty	Yes	Tax Collector	02/13/2023	Approved							Approved
Hopewell Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved							Approved
Hopewell Township	Elizabeth Clark Wallender	Yes	Tax Collector	01/01/2020	Approved							Approved
Logan Township	Rosanne Pyle	Yes	Tax Collector	01/01/2011	Approved							Approved
Logan Township	Robert Best	No	CFO (Assuming Treasurer Duties)	12/31/2012	Approved	03/31/2017						Approved
Logan Township	William Pine	Yes	CFO (Assuming Treasurer Duties)	01/04/2017	Approved							Approved
Lower Alloways Creek Township	Dawn M. Allen	Yes	Tax Collector	01/01/2010	Approved							Approved
Lower Alloways Creek Township	Kevin S. Clour	Yes	Treasurer	01/01/2011	Approved							Approved

MEL STATUTORY BONDs as of 2/8/24

Name	Applicant	Active Statute	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Effective Date Position 2	Second Position?	Bond Position 2	Effective Date Position 2	Approval Status Position 2	Delete Date Position 2	Status
Mannington Township	Linda S. Jones	No	Treasurer	01/01/2011	Approved	08/10/2023						Approved
Mannington Township	Suzanne Pierce	Yes	Tax Collector	01/01/2017	Approved							Approved
Mannington Township	Lynne H. Stiles	No	Tax Collector	01/01/2009	Approved	01/01/2017						Approved
Mannington Township	Diane Elwell	Yes	CFO (Assuming Treasurer Duties)	01/01/2023	Approved							Approved
Mantua Township	Alice M. Kellmyer	Yes	Tax Collector	01/01/2009	Approved							Approved
Mantua Township	Gayle L. Tschopp	No	Treasurer	01/01/2009	Approved	11/01/2021						Approved
Mantua Township	Candice Pennewell	No	CFO (Assuming Treasurer Duties)	11/01/2021	Approved	01/31/2023						Approved
Mantua Township	Merrie Schmidt	No	CFO (Assuming Treasurer Duties)	01/31/2023	Approved	08/24/2023						Approved
Mantua Township	Karyn Paccione	Yes	CFO (Assuming Treasurer Duties)	04/11/2023	Approved							Approved
Monroe Township	Karyn Paccione	No	CFO (Assuming Treasurer Duties)	09/08/2014	Approved	12/31/2018						Approved
Monroe Township	Joanna Potopchuk	Yes	Tax Collector	08/01/2015	Approved							Approved
Monroe Township	Joan Rumpf	No	Tax Collector	01/01/2012	Approved	08/01/2015						Approved
Monroe Township	Lorraine M Boyer	Yes	CFO (Assuming Treasurer Duties)	01/01/2019	Approved							Approved
National Park Borough	Victoria Holstrom	Yes	Tax Collector	01/01/2023	Approved							Approved
National Park Borough	Kimberly Kwasizur	Yes	Treasurer	01/01/2023	Approved							Approved
Oldmans Township	Anne Deek	No	Tax Collector	09/09/2015	Approved	02/28/2020						Approved
Oldmans Township	James R. Hackett	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	12/31/2018	Yes	Utility Clerk	01/01/2007	Approved	12/31/2018	Approved
Oldmans Township	Margie Schieber	No	Tax Collector	01/01/2007	Approved	06/30/2015						Approved
Oldmans Township	Shawn Glynn	No	Utility Clerk	01/01/2019	Approved	07/12/2019						Approved
Oldmans Township	Pamela Lewis	No	Tax Collector	02/25/2020	Approved	07/07/2020						Approved
Oldmans Township	Diane Elwell	Yes	CFO (Assuming Treasurer Duties)	09/16/2019	Approved		Yes	Utility Clerk	09/16/2019	Approved		Approved
Oldmans Township	Susan DeFrancesco	No	Tax Collector	07/08/2020	Approved	02/15/2021						Approved
Oldmans Township	Kathleen Diorio	Yes	Tax Collector	02/15/2021	Approved							Approved
Paulsboro Borough	Rita M. Costenbader	No	Utility Clerk	01/01/2007	Approved	04/08/2019						Approved
Paulsboro Borough	Lorraine Boyer	No	CFO (Assuming Treasurer Duties)	04/08/2015	Approved	02/01/2019						Approved
Paulsboro Borough	Georjean Widener	Yes	Tax Collector	08/01/2014	Approved							Approved
Paulsboro Borough	Susan Jacobucci	No	CFO (Assuming Treasurer Duties)	02/01/2019	Approved	10/01/2019						Approved
Paulsboro Borough	Judson Moore Jr	No	CFO (Assuming Treasurer Duties)	10/01/2019	Approved	06/15/2022						Approved
Paulsboro Borough	Temple McBride	Yes	Utility Clerk	04/18/2019	Approved							Approved
Paulsboro Borough	Susan Jacobucci	Yes	CFO (Assuming Treasurer Duties)	02/01/2022	Approved							Approved
Penns Grove Borough	Marie Stout	No	Tax Collector	01/01/2017	Approved	01/01/2018						Approved
Penns Grove Borough	Anne McCarthy	No	Tax Collector	01/01/2013	Approved	01/01/2015						Approved
Penns Grove Borough	Elizabeth A. Ruhl	No	Tax Collector	01/01/2015	Approved	12/31/2016						Approved
Penns Grove Borough	Jennifer Koeturius	Yes	Tax Collector	01/01/2018	Approved							Approved
Pennsville Township	John F. Willadsen	Yes	CFO (Assuming Treasurer Duties)	01/01/2010	Approved							Approved
Pennsville Township	Lauren E. Schoonmaker	Yes	Tax Collector	01/01/2010	Approved							Approved
Pilesgrove Township	Kimberly Fleetwood	No	Treasurer	01/01/2007	Approved	05/31/2018						Approved
Pilesgrove Township	Donna L. Denham	No	Tax Collector	06/09/2009	Approved	05/31/2018						Approved
Pilesgrove Township	Jennifer Koeturius	No	Tax Collector	06/01/2018	Approved	03/30/2019						Approved
Pilesgrove Township	Marie Stout	No	CFO (Assuming Treasurer Duties)	04/01/2017	Approved	10/01/2020						Approved
Pilesgrove Township	Dawn M Allen	No	Tax Collector	04/01/2019	Approved	03/31/2021						Approved
Pilesgrove Township	Kelsey Mitchell	Yes	CFO (Assuming Treasurer Duties)	10/01/2020	Approved		Yes	Library Treasurer	10/01/2020	Approved		Approved
Pilesgrove Township	Suzanne D. Pierce	Yes	Tax Collector	04/01/2021	Approved							Approved
Pitman Borough	Margaret Ware	No	Library Treasurer	03/07/2014	Approved	06/21/2022						Approved
Pitman Borough	Sheila Garrison	No	Tax Collector	11/13/2017	Approved	04/02/2019						Approved
Pitman Borough	Stephen P Considine	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	02/01/2024						Approved
Pitman Borough	Beth A. Walls	No	Tax Collector	01/01/2007	Approved	08/29/2018						Approved
Pitman Borough	Conchetta A. Anderson	No	Utility Clerk	08/28/2017	Approved	08/03/2021						Approved
Pitman Borough	Elizabeth Ruhl	Yes	Tax Collector	05/07/2019	Approved							Approved
Pitman Borough	Andrea Whilden	No	Utility Clerk	08/30/2021	Approved	07/13/2022						Approved
Pitman Borough	Carol Camacho	No	Library Treasurer	07/01/2022	Approved	07/24/2023						Approved
Pitman Borough	Lynn Hoffman	No	Utility Clerk	09/07/2022	Approved	01/01/2024						Approved
Pitman Borough	Dolores Novin	Yes	Library Treasurer	07/24/2023	Approved							Approved
Pitman Borough	Alicia Krumenacker	Yes	Utility Clerk	01/01/2024	Approved							Approved
Pitman Borough	Colette Bachich	Yes	CFO (Assuming Treasurer Duties)	01/01/2024	Pending							Pending
Quinton Township	Dawn Michelle Allen	Yes	Tax Collector	06/02/2008	Approved		Yes	Utility Clerk	06/02/2008	Approved		Approved
Quinton Township	Diane L. S. Elwell	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved							Approved
Shiloh Borough	Elizabeth Wallender	Yes	Tax Collector	01/01/2007	Approved							Approved
Shiloh Borough	Ronald L. Campbell Sr.	Yes	Treasurer	01/01/2007	Approved							Approved
South Harrison Township	Victoria Holmstrom	Yes	Tax Collector	08/26/2013	Approved							Approved

MEL STATUTORY BONDss as of 2/8/24

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

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

Member Municipality	Stage	Status	Notes
Alloway			
Carney's Pt.			
Clayton		Approved	
Deptford			
Elk			
Elsinboro			
Fairfield			
Franklin			
Glassboro			
Greenwich			
Harrison			
Logan		Removed	Skateboard park removed as of 11/17/09
Lower Alloways Creek			
Mannington			
Mantua			
Monroe		Approved	
Oldmans			
Paulsboro			
Penns Grove			
Pennsville		Approved	
Pilesgrove			
Pitman			
Quinton			
Shiloh			
S. Harrison			
Swedesboro			
U. Pittsgrove			
Vineland			
Washington Twp		Removed	Skateboard park removed as of 12/31/2014
Wenonah			
West Deptford		Removed	8/21/18 torn down
Westville			
Woodbury	Inquiry	Active	Letter explaining program sent to RMC on 2/22/05. Per MEL Underwriter - Not a Skatepark - No Approval Required.
Woodbury Heights			
Woodstown			
Woolwich			
36			

Capehart Scatchard

Private Sector EMTs and Paramedics Are Now Covered Under New Legislation Signed by New Jersey Governor Creating a High Rebuttable Presumption in Favor of Compensability of Strokes or Heart Attacks

John H. Geaney January 26, 2024

The recent passage of [A5909](#) has generated many questions from hospitals and private sector ambulance companies which provide EMT and paramedic services. The questions focus on the recently passed legislative overhaul of N.J.S.A. 34:15.7.3. That original 1988 law is entitled, “Cardiovascular or cerebrovascular injury or death of police, fire or emergency personnel in response to an emergency: presumption of compensability.”

On January 16, 2024, Governor Phil Murphy signed a sweeping overhaul of this 1988 legislation, providing coverage for a new category of employees, namely paramedics and EMTs, and extending the coverage to private sector paramedics and EMTs. The new law covers paramedics and EMTs who suffer a heart attack or stroke while responding to a public safety or medical emergency or remediating from one within a 24-hour period after the emergency has ended.

As readers know, a presumption of compensability shifts the burden of proof to the employer to disprove a case. The original 1988 public sector cardiovascular or cerebrovascular law employed a preponderance of evidence presumption, meaning essentially that if the employer could prove by more than 50% that the heart attack or stroke was not work related, then employer would prevail. The overhaul law which was passed last week changed the presumption to a much higher legal standard. Now the employer has to *prove by clear and convincing evidence* that the heart attack or stroke was not related to work. This is the first statute in New Jersey history to apply a clear and convincing evidence standard in workers’ compensation.

What does this new standard mean? Readers can think of clear and convincing evidence as requiring the employer to offer proof that demonstrates by a **high probability** that the facts or medical evidence offered by the employer are true or accurate. Merely showing that the employer’s position is more likely than not to be accurate (just over 50%) will be insufficient to meet the clear and convincing evidence standard. The defense must demonstrate a high probability that its position is accurate.

The questions that have been coming into our office have focused on what the new law means when it refers to private sector EMTs and paramedics. Does this mean every single paramedic and EMT in New Jersey who has a heart or attack or stroke in close time relation to an emergency call is covered by this high presumption? Unfortunately, this new law does not provide any commentary. Here is what it says:

Coverage under this law shall apply to “*any career emergency medical technician or paramedic, employed by the State, a county, a municipality or a private sector counterpart, who is engaged in public emergency medical and rescue services.*” Some have asked what the word “counterpart” means. This is not a legal term, so one can study a dictionary definition. The word “counterpart” is defined as someone who performs a function that corresponds to that of another person. Example, the Manager of a baseball team is the counterpart to the Coach of a football team. They perform similar services for their respective teams. Does

this new law mean that every private sector paramedic and EMT is automatically considered a “counterpart” of a public sector paramedic or EMT?

Sometimes the Legislature adds comments after a new Bill explaining its analysis of the main changes to the bill. There are no comments to explain why this law, formerly focused only on the public sector, is now applicable to private sector paramedics and EMTs. It seems clear that this law will apply to a situation when a hospital or a private company enters into a contract with a municipality, county or the State to provide paramedic or EMT services for residents or facilities within the municipality, county or state. What we cannot tell is if a contract with a public sector employer is a threshold requirement. Example: a private sector ambulance company enters into a contract directly with a nursing home to perform emergency services. Does that make the private sector EMT a “counterpart” under the above definition? Does it matter that perhaps in the past the municipality used to perform these services with its paid or volunteer EMTs for the nursing home? No one knows the answer, but we do know this: arguments for a broad interpretation of this new law will be advanced by paramedics and EMTs who suffer heart attacks or strokes. Those cases will be tried in the courts, which will eventually provide us with an answer.

It is also important to understand two other major aspects of the legislative overhaul of N.J.S.A. 34:15-7.3. First, the former requirement that the public safety official prove that he or she was “acting under orders from a competent authority in effecting a response” has been deleted. The private sector paramedic or EMT does not have to demonstrate proof that he or she was ordered to respond to the emergency by some superior from work.

The other point to understand is that covered employees, including paramedics and EMTs, are presumed to be covered while “remediating from a law enforcement public safety or medical emergency.” This language is also new. The word “remediating” is defined as “leaving an emergency in a reasonable period of time, not to exceed 24 hours from the end of the emergency, to carry out post-injury agency protection and decompression including measures such as ‘critical incident stress debriefing.’” In other words, if the heart attack occurs within 24 hours after the emergency has ended, most likely the presumption of compensability will still apply. Again, this presumption is the highest presumption ever applied to any New Jersey workers’ compensation statute.

Land Use Training Certification

Member
Carneys Point
Clayton
Deptford
Elk
Elsinboro
Fairfield
Franklin
Glassboro
Harrison
Hopewell
Logan
Lower Alloways Creek
Mannington
Oldmans
Pennsgrove
Pennsville
Piles Grove
Pitman
Quinton
South Harrison
Swedesboro
Vineland
Wenonah
Westville
Woodbury Heights
Woolwich



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

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

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

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

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

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

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

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

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

MEL EPL HELPLINE:
732-583-7474

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

MEL EPL HELPLINE:
609-522-5599

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

MEL EPL HELPLINE:
973-334-1900

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

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



EPL Helpline Checklist

Authorized Contact Person(s)

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

GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

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



TARGETING WELLNESS NEWSLETTER



GOOD NEWS FOR GOOD HEALTH

Essential Mindsets for Overall Well-being



Gratitude From The Heart

This quarter centers around the theme of Gratitude, a term that may seem overused but holds significant importance.

Why the emphasis on gratitude during February, known as Heart Health Month? It's an opportune time to delve into this practice, given the undeniable connection between gratitude and our heart's well-being.

QUARTER ONE GRATITUDE

January - March 2024

CONCEPT

Gratitude, when cultivated as a habit and practice, possesses the transformative power to reshape our perception of well-being. It becomes a guiding force in how we navigate the multitude of stressors in our lives, contributing to an overall enhancement of our physical and mental health.

Consider this: on any given day, we generate between 12,000 to 60,000 thoughts. Astonishingly, 80% of these thoughts lean towards the negative. Some experts in neuroscience attribute this negativity bias to our brain's evolutionary focus on seeking potential threats in the environment for survival. This inclination has persisted, forming a tendency to give more weight to negative experiences.

Have you ever experienced receiving numerous positive and encouraging responses, only to be significantly impacted by a single negative comment? This phenomenon, known as "negativity bias," illustrates how our minds tend to fixate on the adverse, affecting our self-confidence and leading to prolonged rumination.

In today's world, we face an onslaught of negative stimuli from various sources, contributing to heightened stress and unhappiness.



Targeting Wellness 68.C - Debby Schiffer

Office: 856-322-1220 Cell: 856-520-9908 Email: debby_schiffer@targetingwellness.com

However, embracing gratitude doesn't imply turning a blind eye to the challenges around us. Instead, it **serves as a means to fortify our inner resilience in confronting these challenges**. It encourages us to shift our focus from looking at what "went wrong" to "what went right".



GRATITUDE SERVES AS A
MEANS TO FORTIFY OUR
INNER RESILIENCE IN
CONFRONTING THE
CHALLENGES OF TODAY.

What we choose to focus on has a profound impact on our experiences. If we concentrate on the negative, it tends to multiply. Conversely, by directing our attention to what we have to be grateful for, we open ourselves to a heightened awareness of the positives in our lives. Numerous studies highlight that individuals with a predisposition to negative emotions face an elevated risk of heart disease.

In essence, the practice of gratitude becomes a proactive approach to nurturing our well-being amid life's challenges, steering us towards a mindset that acknowledges the good, fosters resilience, and contributes to heart health.



>>> GRATITUDE AND HEART HEALTH

Research has shown that expressing gratitude can play an important role in one's cardiovascular health and in changing the cardiovascular response to stress.

In the United States, it is estimated that 660,000 people will suffer from their first heart attack and 1 in 7 deaths is due to this disease. There have been several studies done showing the positive impact gratitude may have on preventing heart attacks and improving existing heart conditions. This is primarily because gratitude helps to lower our heart rate response to stressful situations and reduce inflammation, a leading cause of many diseases! Gratitude also helps with managing other lifestyle choices such as getting enough sleep, making healthy food choices and getting enough exercise. It's certainly worth trying, wouldn't you agree?

Gratitude as a trait is defined as having a predisposition to notice and appreciate what is good in the world, being optimistic, feeling you have a purpose in life, and experiencing more positive thoughts.



How does gratitude and thinking positively affect our heart?

Negative emotions cause a release of stress hormones and physical stress response that results in a higher heart rate and blood pressure. Studies show that folks who focus on being grateful are less likely to experience this stress response also called The Fight or Flight Response. This is because those who are happier tend to have **healthier coping strategies** like making healthier food choices, getting adequate exercise, experience better sleep all helping to manage stress.



THE GRATITUDE JAR THAT OPENED HEARTS

>>> A GRATITUDE STORY THAT CHANGED A WORK ENVIRONMENT

In a small but tight-knit office, employees decided to create a 'Gratitude Jar.' Every day, team members would write a note expressing gratitude for a colleague's kindness, support, or positive impact. As the jar filled up, they planned a surprise gratitude session.

During the session, they took turns reading out the notes anonymously. The atmosphere was filled with warmth and appreciation as each person heard how their actions had positively affected others. Laughter, smiles, and even a few tears of joy were shared.

What started as a simple jar turned into a powerful reminder of the positive impact everyone had on each other's lives. The team realized that expressing gratitude not only made individuals feel valued but also strengthened their bonds as a cohesive and appreciative work family.

PRACTICE FOR FEBRUARY

Pick whatever resonates with you. Try one or multiple, every day or once a week...the choice is yours. Take your time and enjoy the process...we can never give too much appreciation for our lives!



>>> HOW WOULD YOU RESPOND?

1. What did your **body do for you** today? We take about 8 million breaths per year. Your feet can take you up mountains. Your arms can hold someone you love. Take a moment now to marvel at the amazing bodies we were given.
2. What did you **feed your body** to nourish yourself today? Was it something made from whole food, something bought and consumed in a hurry or something processed? Reflect on this **without judging** yourself. This is just a way to become more present with your choices.
3. What did you enjoy doing in the form of **movement/physical activity** today? Did you give it your all when exercising today or find a quiet moment while sitting in traffic to reflect on the good in your life?
4. Who did you **enjoy connecting with** today? Is there someone who sets your heart on fire, always has a smile for you, has your back or makes you laugh until you cry?
5. How did you **spend your time** today? Every single day we are given 24 brand new hours. Did you spend it mostly in regret of the past that cannot be changed or fear thinking of the uncertainty of the future out of our control? Take a moment to find the gift of right now. It is all we have that is why it's called the present, it is truly a gift.



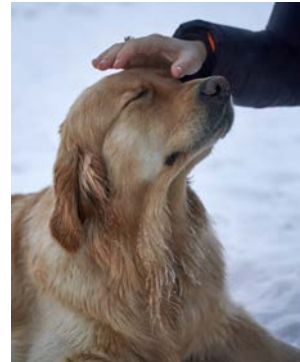
Come up with your own gratitude practice and share with me at debby_schiffer@targetingwellness.com

February Radiates Love



Have you gotten your “dose” of oxytocin today?

Oxytocin, like endorphins or serotonin, is considered one of the “feel-good” hormones. When our body produces this hormone, it gives us a boost of positive feelings and has shown to decrease stress and anxiety levels. Low levels of this hormone have been linked to symptoms of depression.



Can you feel
the love?

How do we increase oxytocin?

- Exercise - especially high-intensity cardio workouts
- Music - especially when people sing in a group which adds the element of bonding
- Simple acts of touch - giving someone a massage, cuddling or giving someone a hug even petting your furry friends.

ARE YOU UP FOR ANOTHER PRACTICE?

For the next week, **practice appreciating one person a day** via text, email, phone or in person with an act of kindness through expressing gratitude.

Perhaps write someone a letter, yes the old fashion way, and let them know how much you appreciate them perhaps a former teacher or boss or mentor. **Not only will the receiver feel good but notice how good it makes you feel as the one giving.**

Showing someone else how grateful you are for them increases the oxytocin hormone in your body which helps build resilience.

THE HEARTMATH INSTITUTE FOCUSES ON THE IMPACT OUR MOOD HAS ON OUR HEART. PERHAPS YOU'VE BEEN HEARING ABOUT THE MEASURABLE STATE CALLED HEART COHERENCE. LEARNING TO BRING YOURSELF AND OTHERS INTO THIS HIGHLY BENEFICIAL STATE HOLDS THE POTENTIAL TO BRING ABOUT LASTING PERSONAL, SOCIAL AND GLOBAL CHANGE.



**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



Gloucester, Salem, Cumberland Counties Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only, Report Only)
1/1/2024 - 1/31/2024

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
CLAYTON BOROUGH	1	0.0	0.0
DEPTFORD TOWNSHIP	3	0.7	0.0
FRANKLIN TOWNSHIP	4	1.8	0.3
GLASSBORO BOROUGH	6	7.2	0.2
HARRISON TOWNSHIP	1	0.0	0.0
MANTUA TOWNSHIP	2	2.5	0.0
MONROE TOWNSHIP	1	0.0	0.0
PAULSBORO BOROUGH	1	2.0	0.0
PENNSVILLE TOWNSHIP	1	2.0	0.0
PITMAN BOROUGH	1	1.0	0.0
VINELAND CITY	17	1.4	0.6
WASHINGTON TOWNSHIP	1	0.0	0.0
WEST DEPTFORD TOWNSHIP	3	2.3	0.0
WOODBURY CITY	2	0.5	0.5
Grand Total	44	2.1	0.3



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

January 2024

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	0.5	0.0
MEDICAL ONLY	20	2.4	0.5
REPORT ONLY-WC	22	2.0	0.1
Grand Total	44	2.1	0.3

1/1/2024 - 1/31/2024

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	0.5	0.0
MEDICAL ONLY	20	2.4	0.5
REPORT ONLY-WC	22	2.0	0.1
Grand Total	44	2.1	0.3

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	0.5	0.0
MEDICAL ONLY	20	2.4	0.5
REPORT ONLY-WC	21	1.8	0.1
Grand Total	43	2.0	0.3

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	0.5	0.0
MEDICAL ONLY	20	2.4	0.5
REPORT ONLY-WC	21	1.8	0.1
Grand Total	43	2.0	0.3

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
REPORT ONLY-WC	1	7.0	1.0
Grand Total	1	7.0	1.0

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
REPORT ONLY-WC	1	7.0	1.0
Grand Total	1	7.0	1.0



**Gloucester, Salem, Cumberland Counties Municipal JIF
Nurse Case Management Report
1/1/2024 - 1/31/2024**

Of Claims Open to Nurse Case Management

	Open		Re-Open		GRAND TOTAL
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	
BOROUGH OF NATIONAL PARK	1	0	0	0	1
CLAYTON BOROUGH	1	0	0	0	1
DEPTFORD TOWNSHIP	4	0	1	0	5
FRANKLIN TOWNSHIP	1	0	0	0	1
GLASSBORO BOROUGH	1	1	0	1	3
GREENWICH TOWNSHIP	0	1	0	0	1
LOGAN TOWNSHIP	1	0	0	0	1
MANTUA TOWNSHIP	1	1	1	0	3
MONROE TOWNSHIP	4	1	0	0	5
PENNS GROVE BOROUGH	1	0	0	0	1
VINELAND CITY	5	6	2	0	13
WASHINGTON TOWNSHIP	2	0	0	0	2
WEST DEPTFORD TOWNSHIP	1	0	0	0	1
WOODBURY CITY	3	0	0	0	3
WOOLWICH TOWNSHIP	1	0	0	0	1
Grand Total	27	10	4	1	42



**Gloucester, Salem, Cumberland Counties Municipal JIF
Transitional Duty Summary Report
1/1/2024 - 1/31/2024**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Transitional Duty Days Not Accommodated
CLAYTON BOROUGH	8	0	0%	\$0	8	100%	\$345
DEPTFORD TOWNSHIP	42	11	26%	\$1,416	31	74%	\$3,310
GLASSBORO BOROUGH	12	0	0%	\$0	12	100%	\$518
LOGAN TOWNSHIP	15	0	0%	\$0	15	100%	\$2,355
MONROE TOWNSHIP	22	22	100%	\$1,803	0	0%	\$0
PAULSBORO BOROUGH	2	0	0%	\$0	2	100%	\$182
VINELAND CITY	114	114	100%	\$7,276	0	0%	\$0
WASHINGTON TOWNSHIP	15	0	0%	\$0	15	100%	\$1,157
WOODBURY CITY	39	0	0%	\$0	39	100%	\$5,212
Grand Total	269	147	55%	\$10,495	122	45%	\$13,080



**Gloucester, Salem, Cumberland Counties Municipal JIF
PPO Savings Report
January 2024**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Negotiated	2	\$1,400	\$900	\$500	36%
Out Of Network	9	\$7,887	\$7,054	\$833	11%
QualCare PPO	126	\$95,927	\$35,169	\$60,758	63%
Grand Total	137	\$105,214	\$43,124	\$62,091	59%

	QualCare PPO	EPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulance	0	0	0	2	2	\$203
Anesthesiology	1	0	0	0	1	\$257
Behavioral Health	0	7	2	3	12	\$1,727
Durable Medical Equipment	0	1	0	1	2	\$128
Emergency Medicine	0	0	0	3	3	\$535
Hospital	4	0	0	0	4	\$5,413
Laboratory Services	0	2	0	0	2	\$495
MRI/Radiology	0	5	0	0	5	\$4,814
Neurosurgery	0	4	0	0	4	\$1,361
Occupational Medicine	0	6	0	0	6	\$1,634
Orthopedic Surgery	0	17	0	0	17	\$20,598
Pain Management	0	2	0	0	2	\$2,659
Physical Medicine & Rehab	0	2	0	0	2	\$485
Physical therapy	0	62	0	0	62	\$20,231
Physicians Fees	3	0	0	0	3	\$211
Sports Medicine	0	1	0	0	1	\$279
Urgent Care Center	0	9	0	0	9	\$1,062
Grand Total	8	118	2	9	137	\$62,091

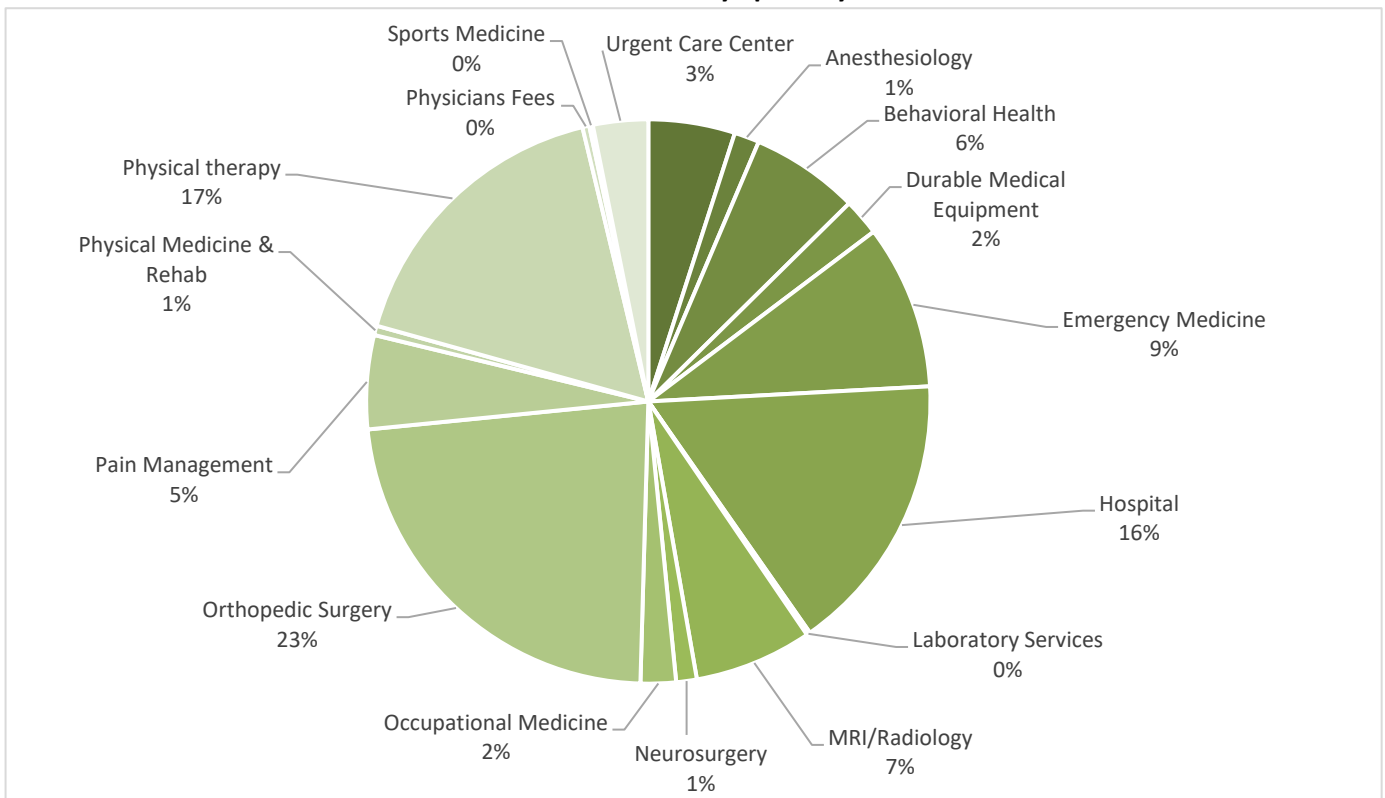


**Gloucester, Salem, Cumberland Counties Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2024 - 1/31/2024**

Top 10 Providers

	Repriced Amount
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	\$9,637
INSPIRA HEALTH CENTER WOODBURY	\$4,071
NOVACARE REHABILITATION	\$3,232
EMERGENCY CARE SERVICES OF NJ	\$2,957
ONE CALL CARE DIAGNOSTICS	\$2,910
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	\$2,430
PROFESSIONAL PAIN MANAGEMENT ASSOC	\$2,316
GLOUCESTER COUNTY EMS	\$2,141
KENNEDY HEALTH	\$1,716
WORKERS COMP PSYCH NET	\$1,328
Grand Total	\$32,739

Paid Provider By Specialty





**Gloucester, Salem, Cumberland Counties Municipal JIF
Prescription Benefit Summary
1/1/2023 - 12/31/2023**

	January	February	March	April	May	June	July	August	September	October	November	December	Grand Total
Script Count	12	16	14	15	14	20	17	25	14	21	11	13	192
Utilizing Patients Count	5	9	6	9	7	10	8	8	7	8	4	5	20
Billed Amount	\$1,666	\$4,937	\$3,338	\$3,054	\$4,910	\$5,257	\$6,020	\$5,907	\$4,187	\$6,248	\$3,011	\$2,082	\$50,617
Paid Amount	\$901	\$3,009	\$1,613	\$1,509	\$2,958	\$2,949	\$3,352	\$3,065	\$2,286	\$3,173	\$1,534	\$1,033	\$27,382
Total Savings Amount	\$765	\$1,928	\$1,725	\$1,545	\$1,952	\$2,308	\$2,668	\$2,842	\$1,901	\$3,075	\$1,477	\$1,049	\$23,235
% Savings	46%	39%	52%	51%	40%	44%	44%	48%	45%	49%	49%	50%	46%
Opioid Cost %	1.0%	0.3%	0.6%	1.0%	0.5%	0.9%	0.2%	0.3%	0.0%	0.0%	3.0%	0.0%	0.4%
Opioid Script %	8%	6%	7%	13%	14%	15%	6%	4%	0%	0%	9%	0%	7%
Generic Utilization %	83%	88%	93%	93%	86%	95%	88%	92%	93%	91%	91%	92%	90%
Cost per Patient	\$180	\$334	\$269	\$168	\$423	\$295	\$419	\$383	\$327	\$397	\$384	\$207	\$1,369
Cost per Script	\$75	\$188	\$115	\$101	\$211	\$147	\$197	\$123	\$163	\$151	\$139	\$79	\$143



Managed Care Quick Notes

Concussions In The Workplace

What is a Concussion?

A concussion is a type of traumatic brain injury caused by a bump, blow, or jolt to the head or by a hit to the body that causes the head and brain to move rapidly back and forth. The skull protects the brain against penetrating trauma but does not absorb all the impact of a violent force. The brain is cushioned inside the skull by the surrounding cerebrospinal fluid. Despite this, an abrupt blow to the head, or even a rapid deceleration, can cause the brain to contact the inner side of the skull. There is a potential for tearing of blood vessels, pulling of nerve fibers and bruising of the brain.

Medical providers may describe a concussion as a “mild” brain injury because concussions are usually not life-threatening. Even so, the effects of a concussion can be serious. Because the brain is very complex, every brain injury is different. Some symptoms may appear right away, while others may not show up for days or weeks after the concussion. The signs of concussion can be subtle. Early on, problems may be missed by patients, family members, and doctors. People may look fine even though they’re acting or feeling differently.

Because all brain injuries are different, so is concussion recovery. Most people with mild injuries recover fully, but it can take time. In general, recovery is slower in older persons and those who have had a concussion in the past.

Most people with a concussion have one or more of the symptoms listed below and recover fully within days,

<ul style="list-style-type: none">• Remembering and Thinking<ul style="list-style-type: none">• Difficulty thinking clearly• Feeling slowed down• Difficulty concentrating• Difficulty remembering new information	<ul style="list-style-type: none">• Emotional/Mood<ul style="list-style-type: none">• Irritability• Sadness• More emotional• Nervousness or anxiety
<ul style="list-style-type: none">• Physical<ul style="list-style-type: none">• Headache• Nausea or vomiting (early on)• Balance problems• Dizziness• Fuzzy or blurry vision• Feeling tired, having no energy• Sensitivity to noise or light	<ul style="list-style-type: none">• Sleep Disturbance<ul style="list-style-type: none">• Sleeping more than usual• Sleeping less than usual• Trouble falling asleep

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 JCMI 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

**TRI-COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation Report
Calendar Year 2024**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/3	DEPTFORD TWP.	2023292626	DEPTFORD TWP.	PR	2022	100.00	
1/3	PIESGROVE TWP	2023290691	PIESGROVE TWP	PR	2022	9,112.00	
1/3	HARRISON TWP	202301706	HARRISON TWP	PR	2023	2,934.00	
1/5	GREENWICH TWP	2022271652	GREENWICH TWP	PR	2022	100.00	
1/5	WASHINGTON TWP	2024315572	WASHINGTON TWP	PR	2023	2,545.45	
1/8	GLASSBORO BOROUGH	2022273404	GLASSBORO BOROUGH	PR	2021	150.00	
1/11	CLAYTON BOROUGH	2023305312	KATHLEEN WILSON	WC	2023	8,663.81	
1/15	CARNEYS POINT TWP	2022272295	JOSEPH SANTAGROSSI	WC	2022	4,443.06	
1/22	WASHINGTON TWP	2023301255	WASHINGTON TWP	PR	2023	1,931.77	
TOTAL JAN.						29,980.09	
TOTAL YTD							29,980.09

**TRI-COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2024**

	<u>January</u>	<u>February</u>	<u>March</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	31,028,604.26	34,556,425.08	34,556,425.08	
RECEIPTS:				
Interest Income (Cash)	110,225.31	0.00	0.00	110,225.31
Premium Assessment Receipts	5,337,490.00	0.00	0.00	5,337,490.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:	0.00	0.00	0.00	
Fund Year 2024	0.00	0.00	0.00	0.00
Fund Year 2023	16,075.03	0.00	0.00	16,075.03
Fund Year 2022	13,755.06	0.00	0.00	13,755.06
Fund Year 2021	150.00	0.00	0.00	150.00
Fund Year 2020	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	29,980.09	0.00	0.00	29,980.09
FY 2023 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2022 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
E-JIF Closed Year Dividend	100,963.00	0.00	0.00	100,963.00
Other	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	5,578,658.40	0.00	0.00	5,578,658.40
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2024	2,856.32	0.00	0.00	2,856.32
Fund Year 2023	147,928.82	0.00	0.00	147,928.82
Fund Year 2022	30,050.41	0.00	0.00	30,050.41
Fund Year 2021	51,542.15	0.00	0.00	51,542.15
Fund Year 2020	9,886.86	0.00	0.00	9,886.86
Closed Fund Year	4,730.00	0.00	0.00	4,730.00
Total Net Claim Payments	246,994.56	0.00	0.00	246,994.56
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2024	171,289.78	0.00	0.00	171,289.78
E-JIF Premium FY 2024	188,460.00	0.00	0.00	188,460.00
Property Fund Charges FY 2024	0.00	0.00	0.00	0.00
POL/EPL Policy Premium FY 2024	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2024	1,125,113.25	0.00	0.00	1,125,113.25
Cyber Risk Premium FY 2024	207,346.50	0.00	0.00	207,346.50
Exp. & Cont. Charges FY 2023	15,337.49	0.00	0.00	15,337.49
Exp. & Cont. Charges FY 2022	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2025	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	96,296.00	0.00	0.00	96,296.00
Total Bill List Payments	1,803,843.02	0.00	0.00	1,803,843.02
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	2,050,837.58	0.00	0.00	2,050,837.58
Closing Balance for the Period:	34,556,425.08	34,556,425.08	34,556,425.08	
Account Net Cash Change During the Period:				
Operating Account	3,432,828.05	0.00	0.00	3,432,828.05
JCMI Investment Program	82,454.97	0.00	0.00	82,454.97
Investment Account	14,525.49	0.00	0.00	14,525.49
Asset Management Account	695.00	0.00	0.00	695.00
Claims Imprest Account	-662.39	0.00	0.00	-662.39
Expense & Contingency Account	-2,020.30	0.00	0.00	-2,020.30
Total Change in Account Net Cash:	3,527,820.82	0.00	0.00	3,527,820.82

Proof: **0.00** **0.00** **0.00**

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

CURRENT MONTH **January**

CURRENT FUND YEAR **2024**

	Description:	INVEST ACCT	ASSET MGR	OPERATING ACCOUNT	CLAIMS ACCOUNT	ADMIN EXPENSE	UnNamed #6	JCMI
	ID Number:							
	Maturity (Yrs)							
	Purchase Yield:							
	TOTAL for All							
	Accts & instruments							
Opening Cash & Investment Balance	\$31,028,604.29	38,550.21	2,543,002.63	2,935,015.46	101,054.41	4,445.93	10,307.91	25,396,227.74
Opening Interest Accrual Balance	\$34,537.11	-	34,537.11	-	-	-	-	-
1 Interest Accrued and/or Interest Cost	\$10,367.00	\$0.00	\$10,367.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$5,308.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,308.53
5 Interest Paid - Cash Instr.s	\$54,909.54	-\$318.26	\$0.00	\$10,027.55	\$1,122.43	\$1,399.87	\$0.00	\$42,677.95
6 Interest Paid - Term Instr.s	\$14,843.75	\$0.00	\$14,843.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$35,163.49	\$0.00	\$695.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34,468.49
8 Net Investment Income	\$105,748.56	-\$318.26	\$11,062.00	\$10,027.55	\$1,122.43	\$1,399.87	\$0.00	\$82,454.97
9 Deposits - Purchases	\$7,539,319.41	\$14,843.75	\$0.00	\$5,473,638.08	\$246,994.56	\$1,803,843.02	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$4,121,723.90	\$0.00	-\$14,843.75	-\$2,050,837.58	-\$248,779.38	-\$1,807,263.19	\$0.00	\$0.00
Ending Cash & Investment Balance	\$34,556,425.11	\$53,075.70	\$2,543,697.63	\$6,367,843.51	\$100,392.02	\$2,425.63	\$10,307.91	\$25,478,682.71
Ending Interest Accrual Balance	\$30,060.36	\$0.00	\$30,060.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$674,978.22	\$0.00	\$0.00	\$0.00	\$199,277.69	\$475,700.53	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$35,231,403.33	\$53,075.70	\$2,543,697.63	\$6,367,843.51	\$299,669.71	\$478,126.16	\$10,307.91	\$25,478,682.71

Investment Income Allocation													
EYE	Interest Allocation Flag 1=Yes	1	1	1	1	1	0	0	0	0	1	1	
		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2024	Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment Balance	\$275,196.39	\$350,556.49	\$104,559.48	\$1,342,329.48	\$366,264.59	\$123,547.43	-\$76,166.09	\$324,782.20	\$247,618.73	\$583,735.43	\$0.00	\$3,642,424.15
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2023	Opening Cash & Investment Balance	61,576.26	1,213,470.47	327,082.75	3,140,306.18	1,262,171.85	0.00	(3.00)	(9,667.00)	750.00	618,811.84	15,935.47	\$6,630,434.82
	Opening Interest Accrual Balance	\$241.86	\$1,097.44	\$315.91	\$2,889.19	\$1,139.42	\$0.00	\$0.00	\$0.00	\$0.00	\$2,285.15	\$14.43	\$7,983.40
	1 Interest Accrued and/or Interest Cost	\$20.52	\$404.42	\$109.01	\$1,046.59	\$420.65	\$0.00	\$0.00	\$0.00	\$0.00	\$206.24	\$5.31	\$2,212.74
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$10.51	\$207.09	\$55.82	\$535.92	\$215.40	\$0.00	\$0.00	\$0.00	\$0.00	\$105.61	\$2.72	\$1,133.06
	5 Interest Paid - Cash Instr.s	\$108.70	\$2,142.05	\$577.37	\$5,543.34	\$2,228.02	\$0.00	\$0.00	\$0.00	\$0.00	\$1,092.34	\$28.13	\$11,719.95
	6 Interest Paid - Term Instr.s	\$103.95	\$471.67	\$135.78	\$1,241.75	\$489.71	\$0.00	\$0.00	\$0.00	\$0.00	\$982.14	\$6.20	\$3,431.20
	7 Realized Gain (Loss)	\$69.61	\$1,371.74	\$369.74	\$3,549.90	\$1,426.80	\$0.00	\$0.00	\$0.00	\$0.00	\$699.52	\$18.01	\$7,505.33
	8 Net Investment Income	\$209.33	\$4,125.30	\$1,111.95	\$10,675.75	\$4,290.87	\$0.00	\$0.00	\$0.00	\$0.00	\$2,103.71	\$54.17	\$22,571.08
	9 Interest Accrued - Net Change	-\$83.43	-\$67.25	-\$26.77	-\$195.16	-\$69.06	\$0.00	\$0.00	\$0.00	\$0.00	-\$775.90	-\$0.89	-\$1,218.45
	Ending Cash & Investment Balance	\$12,317.66	\$1,215,413.02	\$325,111.46	\$3,074,234.66	\$1,266,531.78	\$0.00	-\$3.00	-\$9,667.00	\$750.00	\$606,353.96	\$15,990.54	\$6,507,033.08
	Ending Interest Accrual Balance	\$158.43	\$1,030.19	\$289.14	\$2,694.03	\$1,070.36	\$0.00	\$0.00	\$0.00	\$0.00	\$1,509.25	\$13.54	\$6,764.95

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2022	Opening Cash & Investment Balance	174,992.87	1,035,207.12	321,298.81	1,848,523.76	769,558.83	0.00	1.00	0.00	0.60	217,305.16	0.00	\$4,366,888.15
	Opening Interest Accrual Balance	\$99.73	\$977.27	\$298.52	\$1,649.52	\$702.83	\$0.00	\$0.00	\$0.00	\$0.00	\$1,372.65	\$0.00	\$5,100.52
	1 Interest Accrued and/or Interest Cost	\$58.32	\$345.01	\$107.08	\$616.07	\$256.48	\$0.00	\$0.00	\$0.00	\$0.00	\$72.42	\$0.00	\$1,455.38
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$29.86	\$176.67	\$54.83	\$315.47	\$131.33	\$0.00	\$0.00	\$0.00	\$0.00	\$37.08	\$0.00	\$745.24
	5 Interest Paid - Cash Instr.s	\$308.90	\$1,827.37	\$567.16	\$3,263.06	\$1,358.44	\$0.00	\$0.00	\$0.00	\$0.00	\$383.59	\$0.00	\$7,708.53
	6 Interest Paid - Term Instr.s	\$42.86	\$420.02	\$128.30	\$708.95	\$302.07	\$0.00	\$0.00	\$0.00	\$0.00	\$589.95	\$0.00	\$2,192.16
	7 Realized Gain (Loss)	\$197.82	\$1,170.23	\$363.21	\$2,089.63	\$869.93	\$0.00	\$0.00	\$0.00	\$0.00	\$245.65	\$0.00	\$4,936.46
	8 Net Investment Income	\$594.90	\$3,519.28	\$1,092.28	\$6,284.22	\$2,616.18	\$0.00	\$0.00	\$0.00	\$0.00	\$738.75	\$0.00	\$14,845.61
	9 Interest Accrued - Net Change	\$15.46	-\$75.01	-\$21.22	-\$92.88	-\$45.59	\$0.00	\$0.00	\$0.00	\$0.00	-\$517.53	\$0.00	-\$736.78
	Ending Cash & Investment Balance	\$181,889.85	\$1,030,882.87	\$322,412.31	\$1,840,206.52	\$772,220.61	\$0.00	\$1.00	\$0.00	\$0.60	\$218,561.43	\$0.00	\$4,366,175.19
	Ending Interest Accrual Balance	\$115.19	\$902.26	\$277.30	\$1,556.64	\$657.24	\$0.00	\$0.00	\$0.00	\$0.00	\$855.12	\$0.00	\$4,363.74

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2021	Opening Cash & Investment Balance	79,330.03	730,765.32	242,423.10	139,193.29	991,855.77	(36,146.97)	0.00	0.00	39,751.00	282,125.87	0.00	\$2,469,297.41
	Opening Interest Accrual Balance	\$71.33	\$778.76	\$246.98	\$260.71	\$1,010.60	\$0.00	\$0.00	\$0.00	\$0.00	\$288.99	\$0.00	\$2,657.37
	1 Interest Accrued and/or Interest Cost	\$26.44	\$243.55	\$80.79	\$46.39	\$330.56	\$0.00	\$0.00	\$0.00	\$0.00	\$94.03	\$0.00	\$821.76
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$13.54	\$124.71	\$41.37	\$23.75	\$169.27	\$0.00	\$0.00	\$0.00	\$0.00	\$48.15	\$0.00	\$420.79
	5 Interest Paid - Cash Instr.s	\$140.04	\$1,289.96	\$427.93	\$245.71	\$1,750.85	\$0.00	\$0.00	\$0.00	\$0.00	\$498.02	\$0.00	\$4,352.50
	6 Interest Paid - Term Instr.s	\$30.66	\$334.70	\$106.15	\$112.05	\$434.35	\$0.00	\$0.00	\$0.00	\$0.00	\$124.21	\$0.00	\$1,142.11
	7 Realized Gain (Loss)	\$89.68	\$826.08	\$274.04	\$157.35	\$1,121.22	\$0.00	\$0.00	\$0.00	\$0.00	\$318.92	\$0.00	\$2,787.30
	8 Net Investment Income	\$269.69	\$2,484.30	\$824.14	\$473.20	\$3,371.90	\$0.00	\$0.00	\$0.00	\$0.00	\$959.11	\$0.00	\$8,382.34
	9 Interest Accrued - Net Change	-\$4.22	-\$91.16	-\$25.36	-\$65.66	-\$103.78	\$0.00	\$0.00	\$0.00	\$0.00	-\$30.18	\$0.00	-\$320.36
	Ending Cash & Investment Balance	\$79,731.44	\$723,011.78	\$243,272.59	\$98,541.50	\$995,331.46	-\$36,146.97	\$0.00	\$0.00	\$39,751.00	\$283,115.16	\$0.00	\$2,426,607.96
	Ending Interest Accrual Balance	\$67.11	\$687.60	\$221.62	\$195.05	\$906.82	\$0.00	\$0.00	\$0.00	\$0.00	\$258.81	\$0.00	\$2,337.01

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2020	Opening Cash & Investment Balance	211,102.48	741,450.38	144,224.67	(72,139.14)	90,226.05	954.51	(1,169.51)	0.00	(0.05)	213,183.39	142,347.37	\$1,470,180.15
	Opening Interest Accrual Balance	\$211.20	\$762.94	\$148.40	\$2.76	\$112.20	\$0.00	\$0.00	\$0.00	\$0.00	\$215.77	\$145.03	\$1,598.30
	1 Interest Accrued and/or Interest Cost	\$70.36	\$247.11	\$48.07	\$0.00	\$30.07	\$0.00	\$0.00	\$0.00	\$0.00	\$71.05	\$47.44	\$514.09
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$36.03	\$126.53	\$24.61	\$0.00	\$15.40	\$0.00	\$0.00	\$0.00	\$0.00	\$36.38	\$24.29	\$263.25
	5 Interest Paid - Cash Instr.s	\$372.64	\$1,308.83	\$254.59	\$0.00	\$159.27	\$0.00	\$0.00	\$0.00	\$0.00	\$376.32	\$251.27	\$2,722.92
	6 Interest Paid - Term Instr.s	\$90.77	\$327.90	\$63.78	\$1.19	\$48.22	\$0.00	\$0.00	\$0.00	\$0.00	\$92.74	\$62.33	\$686.94
	7 Realized Gain (Loss)	\$238.64	\$838.16	\$163.04	\$0.00	\$101.99	\$0.00	\$0.00	\$0.00	\$0.00	\$240.99	\$160.91	\$1,743.73
	8 Net Investment Income	\$717.66	\$2,520.63	\$490.30	\$0.00	\$306.73	\$0.00	\$0.00	\$0.00	\$0.00	\$724.74	\$483.92	\$5,243.98
	9 Interest Accrued - Net Change	-\$20.42	-\$80.80	-\$15.71	-\$1.19	-\$18.15	\$0.00	\$0.00	\$0.00	\$0.00	-\$21.69	-\$14.89	-\$172.84
	Ending Cash & Investment Balance	\$210,690.56	\$743,847.80	\$144,730.69	-\$80,670.81	\$90,550.94	\$954.51	-\$1,169.51	\$0.00	-\$0.05	\$213,929.81	\$142,846.18	\$1,465,710.12
	Ending Interest Accrual Balance	\$190.78	\$682.14	\$132.69	\$1.57	\$94.05	\$0.00	\$0.00	\$0.00	\$0.00	\$194.08	\$130.14	\$1,425.46

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
Closed FY	Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,497,884.76	0.00	\$14,497,884.76
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,685.54	\$0.00	\$15,685.54
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,831.81	\$0.00	\$4,831.81
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,474.18	\$0.00	\$2,474.18
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25,592.01	\$0.00	\$25,592.01
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,741.51	\$0.00	\$6,741.51
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$16,388.86	\$0.00	\$16,388.86
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$49,286.86	\$0.00	\$49,286.86
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,909.70	\$0.00	-\$1,909.70
	Ending Cash & Investment Balance	-\$4,730.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,553,748.32	\$0.00	\$14,549,018.32
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,775.84	\$0.00	\$13,775.84

Statement of Change in Net Assets

Market Value

01/31/2024

Report ID: IGLS0002

Base Currency: USD

Status: FINAL

	Current Period		Fiscal Year To Date	
	01/01/2024	01/31/2024	01/01/2024	01/31/2024
NET ASSETS - BEGINNING OF PERIOD		25,396,227.73		25,396,227.73
		<u>25,396,227.73</u>		<u>25,396,227.73</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	45,438.56		45,438.56	
UNREALIZED GAIN/LOSS-INVESTMENT	34,468.49		34,468.49	
ACCRETION/AMORTIZATION	5,308.53		5,308.53	
TOTAL INVESTMENT INCOME		<u>85,215.58</u>		<u>85,215.58</u>
TOTAL RECEIPTS		<u>85,215.58</u>		<u>85,215.58</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	637.07		637.07	
INVESTMENT ADVISORY FEES	1,486.47		1,486.47	
CONSULTING	637.07		637.07	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,760.61</u>		<u>2,760.61</u>
TOTAL DISBURSEMENTS		<u>2,760.61</u>		<u>2,760.61</u>
NET ASSETS - END OF PERIOD		<u>25,478,682.70</u>		<u>25,478,682.70</u>

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

Current Fund Year: 2024 Month Ending: January												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	527,001.64	3,720,893.29	1,035,029.33	5,055,884.09	3,113,812.50	(35,192.46)	(1,171.51)	(9,667.00)	40,501.55	15,829,311.02	1,752,201.81	31,028,604.26
RECEIPTS												
Assessments	276,192.91	350,556.49	104,559.48	1,344,189.28	366,264.59	123,547.43	112,293.91	532,128.70	1,372,731.98	755,025.21	0.00	5,337,490.00
Refunds	16,873.22	0.00	0.00	13,106.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,980.09
Invest Pymnts	1,794.25	12,328.72	3,431.09	16,912.93	10,290.89	0.00	0.00	0.00	0.00	54,366.75	5,792.15	104,916.78
Invest Adj	89.94	635.00	176.63	875.14	531.40	0.00	0.00	0.00	0.00	2,701.40	299.02	5,308.53
Subtotal Invest	1,884.19	12,963.72	3,607.72	17,788.07	10,822.29	0.00	0.00	0.00	0.00	57,068.15	6,091.17	110,225.31
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,963.00	0.00	100,963.00
TOTAL	294,950.32	363,520.21	108,167.20	1,375,084.22	377,086.88	123,547.43	112,293.91	532,128.70	1,372,731.98	913,056.36	6,091.17	5,578,658.40
EXPENSES												
Claims Transfers	66,856.06	20,701.54	3,110.00	156,326.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246,994.56
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	188,460.00	207,346.50	1,125,113.25	186,627.27	0.00	1,707,547.02
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96,296.00	0.00	96,296.00
TOTAL	66,856.06	20,701.54	3,110.00	156,326.96	0.00	0.00	188,460.00	207,346.50	1,125,113.25	282,923.27	0.00	2,050,837.58
END BALANCE	755,095.90	4,063,711.96	1,140,086.53	6,274,641.35	3,490,899.38	88,354.97	(77,337.60)	315,115.20	288,120.28	16,459,444.11	1,758,292.98	34,556,425.08

(\$0.03)

REPORT STATUS SECTION

Report Month: January		Balance Differences	
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals		0 . 00
Allocation variance 2:	Monthly transactions and allocation totals are equal		0 . 00
Allocation variance 3:	Treasurer/TPA net / Max/Min	1 , 847 . 13	(1 , 032 . 00)
Pre-existing variance:	Prior period unrecl / Max/Min	1 , 847 . 13	(1 , 032 . 00)

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	2024												
Month Ending:	January												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	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
RECEIPTS													
Assessments	276,192.91	350,556.49	104,559.48	1,344,189.28	366,264.59	123,547.43	112,293.91	532,128.70	1,372,731.98	755,025.21	0.00	5,337,490.00	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	276,192.91	350,556.49	104,559.48	1,344,189.28	366,264.59	123,547.43	112,293.91	532,128.70	1,372,731.98	755,025.21	0.00	5,337,490.00	
EXPENSES													0.00
Claims Transfers	996.52	0.00	0.00	1,859.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,856.32	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	188,460.00	207,346.50	1,125,113.25	171,289.78	0.00	1,692,209.53	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	996.52	0.00	0.00	1,859.80	0.00	0.00	188,460.00	207,346.50	1,125,113.25	171,289.78	0.00	1,695,065.85	
END BALANCE	275,196.39	350,556.49	104,559.48	1,342,329.48	366,264.59	123,547.43	(76,166.09)	324,782.20	247,618.73	583,735.43	0.00	3,642,424.15	

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	2023												
Month Ending:	January												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	61,576.26	1,213,470.47	327,082.75	3,140,306.18	1,262,171.85	0.00	(3.00)	(9,667.00)	750.00	618,811.84	15,935.47	6,630,434.82	
RECEIPTS													
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	7,411.22	0.00	0.00	8,663.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,075.03	
Invest Pymnts	282.25	3,985.46	1,082.89	10,334.99	4,144.53	0.00	0.00	0.00	0.00	2,774.00	52.35	22,656.47	
Invest Adj	10.51	207.09	55.82	535.92	215.40	0.00	0.00	0.00	0.00	105.61	2.72	1,133.07	
Subtotal Invest	292.76	4,192.55	1,138.71	10,870.91	4,359.93	0.00	0.00	0.00	0.00	2,879.61	55.07	23,789.54	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	7,703.98	4,192.55	1,138.71	19,534.72	4,359.93	0.00	0.00	0.00	0.00	2,879.61	55.07	39,864.57	
EXPENSES													
Claims Transfers	56,962.58	2,250.00	3,110.00	85,606.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147,928.82	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,337.49	0.00	15,337.49	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	56,962.58	2,250.00	3,110.00	85,606.24	0.00	0.00	0.00	0.00	0.00	15,337.49	0.00	163,266.31	
END BALANCE	12,317.66	1,215,413.02	325,111.46	3,074,234.66	1,266,531.78	0.00	(3.00)	(9,667.00)	750.00	606,353.96	15,990.54	6,507,033.08	

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2022											
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	174,992.87	1,035,207.12	321,298.81	1,848,523.76	769,558.83	0.00	1.00	0.00	0.60	217,305.16	0.00	4,366,888.15
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	9,312.00	0.00	0.00	4,443.06								13,755.06
Invest Pymnts	549.58	3,417.62	1,058.67	6,061.64	2,530.45	0.00	0.00	0.00	0.00	1,219.19	0.00	14,837.15
Invest Adj	29.86	176.67	54.83	315.47	131.33	0.00	0.00	0.00	0.00	37.08	0.00	745.24
Subtotal Invest	579.44	3,594.29	1,113.50	6,377.11	2,661.78	0.00	0.00	0.00	0.00	1,256.27	0.00	15,582.39
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	9,891.44	3,594.29	1,113.50	10,820.17	2,661.78	0.00	0.00	0.00	0.00	1,256.27	0.00	29,337.45
EXPENSES												
Claims Transfers	2,994.46	7,918.54	0.00	19,137.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30,050.41
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,994.46	7,918.54	0.00	19,137.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30,050.41
END BALANCE	181,889.85	1,030,882.87	322,412.31	1,840,206.52	772,220.61	0.00	1.00	0.00	0.60	218,561.43	0.00	4,366,175.19

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2021											
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	79,330.03	730,765.32	242,423.10	139,193.29	991,855.77	(36,146.97)	0.00	0.00	39,751.00	282,125.87	0.00	2,469,297.41
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	150.00	0.00	0.00	0.00								150.00
Invest Pymnts	260.37	2,450.75	808.12	515.11	3,306.42	0.00	0.00	0.00	0.00	941.14	0.00	8,281.91
Invest Adj	13.54	124.71	41.37	23.75	169.27	0.00	0.00	0.00	0.00	48.15	0.00	420.79
Subtotal Invest	273.91	2,575.46	849.49	538.86	3,475.69	0.00	0.00	0.00	0.00	989.29	0.00	8,702.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	423.91	2,575.46	849.49	538.86	3,475.69	0.00	0.00	0.00	0.00	989.29	0.00	8,852.70
EXPENSES												
Claims Transfers	22.50	10,329.00	0.00	41,190.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,542.15
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	22.50	10,329.00	0.00	41,190.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,542.15
END BALANCE	79,731.44	723,011.78	243,272.59	98,541.50	995,331.46	(36,146.97)	0.00	0.00	39,751.00	283,115.16	0.00	2,426,607.96

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2020											
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	211,102.48	741,450.38	144,224.67	(72,139.14)	90,226.05	954.51	(1,169.51)	0.00	(0.05)	213,183.39	142,347.37	1,470,180.15
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	702.05	2,474.89	481.41	1.19	309.49	0.00	0.00	0.00	0.00	710.04	474.52	5,153.59
Invest Adj	36.03	126.53	24.61	0.00	15.40	0.00	0.00	0.00	0.00	36.38	24.29	263.24
Subtotal Invest	738.08	2,601.42	506.02	1.19	324.89	0.00	0.00	0.00	0.00	746.42	498.81	5,416.83
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	738.08	2,601.42	506.02	1.19	324.89	0.00	0.00	0.00	0.00	746.42	498.81	5,416.83
EXPENSES												
Claims Transfers	1,150.00	204.00	0.00	8,532.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,886.86
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,150.00	204.00	0.00	8,532.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,886.86
END BALANCE	210,690.56	743,847.80	144,730.69	(80,670.81)	90,550.94	954.51	(1,169.51)	0.00	(0.05)	213,929.81	142,846.18	1,465,710.12

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	Closed FY											
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,497,884.76	0.00	14,497,884.76
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48,722.38	0.00	48,722.38
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,474.18	0.00	2,474.18
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,196.56	0.00	51,196.56
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,963.00	0.00	100,963.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152,159.56	0.00	152,159.56
EXPENSES												
Claims Transfers	4,730.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,730.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96,296.00	0.00	96,296.00
TOTAL	4,730.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96,296.00	0.00	101,026.00
END BALANCE	(4,730.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,553,748.32	0.00	14,549,018.32

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

Month January
Current Fund Year 2024

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Property	0.00	996.52	0.00	996.52	996.52	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	1,859.80	0.00	1,859.80	1,859.80	0.00	0.00	0.00
	Total	0.00	2,856.32	0.00	2,856.32	2,856.32	0.00	0.00	0.00
2023	Property	811,854.07	56,962.58	7,411.22	861,405.43	861,405.43	0.00	0.00	0.00
	Liability	20,293.36	2,250.00	0.00	22,543.36	22,543.36	0.00	0.00	0.00
	Auto	43,439.07	3,110.00	0.00	46,549.07	46,549.07	0.00	0.00	0.00
	Workers Comp	1,476,946.86	85,606.24	8,663.81	1,553,889.29	1,553,889.29	(0.00)	0.00	(0.00)
	Total	2,352,533.36	147,928.82	16,075.03	2,484,387.15	2,484,387.15	(0.00)	0.00	(0.00)
2022	Property	917,853.78	2,994.46	9,312.00	911,536.24	911,536.24	(0.00)	0.00	(0.00)
	Liability	92,939.90	7,918.54	0.00	100,858.44	100,858.44	0.00	0.00	0.00
	Auto	23,580.86	0.00	0.00	23,580.86	23,580.86	0.00	0.00	0.00
	Workers Comp	1,900,091.65	19,137.41	4,443.06	1,914,786.00	1,914,786.00	(0.00)	0.00	(0.00)
	Total	2,934,466.19	30,050.41	13,755.06	2,950,761.54	2,950,761.54	(0.00)	0.00	(0.00)
2021	Property	660,950.57	22.50	150.00	660,823.07	660,823.07	(0.00)	0.00	(0.00)
	Liability	285,791.14	10,329.00	0.00	296,120.14	296,120.14	0.00	0.00	0.00
	Auto	57,655.03	0.00	0.00	57,655.03	57,655.03	0.00	0.00	0.00
	Workers Comp	3,390,756.36	41,190.65	0.00	3,431,947.01	3,430,099.88	1,847.13	1,847.13	(0.00)
	Total	4,395,153.10	51,542.15	150.00	4,446,545.25	4,444,698.12	1,847.13	1,847.13	(0.00)
2020	Property	662,044.45	1,150.00	0.00	663,194.45	663,194.45	0.00	0.00	0.00
	Liability	258,531.86	204.00	0.00	258,735.86	258,735.86	0.00	0.00	0.00
	Auto	594,623.69	0.00	0.00	594,623.69	594,623.69	0.00	0.00	0.00
	Workers Comp	3,829,447.07	8,532.86	0.00	3,837,979.93	3,839,011.93	(1,032.00)	(1,032.00)	(0.00)
	Total	5,344,647.07	9,886.86	0.00	5,354,533.93	5,355,565.93	(1,032.00)	(1,032.00)	(0.00)
Closed FY	Property		4,730.00	0.00	4,730.00	4,730.00	0.00	0.00	0.00
	Liability		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	4,730.00	0.00	4,730.00	4,730.00	0.00	0.00	0.00
TOTAL		15,026,799.72	246,994.56	29,980.09	15,243,814.19	15,242,999.06	815.13	815.13	(0.00)



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

Bank Account: TRI CTY MUN JIF IV

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 28269 Check Date: 01/05/2024 Payee Name: BIRCHMEIER & POWELL LLC							
2023295351	POLICE PROF BI	01/27/2021	WOODBURY CITY	L-LEGAL GL	\$2,646.50	2021-2021	Legal
Check Amount:					\$2,646.50		
Check Number: 28270 Check Date: 01/05/2024 Payee Name: DAVID S DEWEESE							
2024319583	PUB OFF PI	09/28/2023	MONROE TOWNSHIP(TRIJIF)	L-LEGAL GL	\$750.00	2023-2023	Legal
Check Amount:					\$750.00		
Check Number: 28271 Check Date: 01/05/2024 Payee Name: AFFANATO MARUT LLC							
2022259937	INDEMNITY	03/24/2020	GLASSBORO BOROUGH	L-LEGAL WC	\$168.00	2020-2020	Legal
Check Amount:					\$168.00		
Check Number: 28272 Check Date: 01/05/2024 Payee Name: LOGAN TOWNSHIP							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 28273 Check Date: 01/05/2024 Payee Name: QUAL-LYNX							
2023290691	BLDG/CONTENT	12/06/2022	PILESGROVE TOWNSHIP	E-SUBROGATION EXPENSE PR	\$1,366.80	2022-2022	Expense
Check Amount:					\$1,366.80		
Check Number: 28274 Check Date: 01/05/2024 Payee Name: MONROE TOWNSHIP(TRIJIF)							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$1,632.62	2022-2022	Loss
Check Amount:					\$1,632.62		
Check Number: 28275 Check Date: 01/05/2024 Payee Name: WASHINGTON TOWNSHIP							
2024321089	INDEMNITY	11/28/2023	WASHINGTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,080.12	2023-2023	Loss
Check Amount:					\$1,080.12		
Check Number: 28276 Check Date: 01/05/2024 Payee Name: QUINTON TOWNSHIP							
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
Check Amount:					\$586.00		
Check Number: 28277 Check Date: 01/05/2024 Payee Name: MANTUA TOWNSHIP							
2023293464	INDEMNITY	01/11/2023	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,735.00	2023-2023	Loss
Check Amount:					\$1,735.00		
Check Number: 28278 Check Date: 01/05/2024 Payee Name: Salvatore Oldrati							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): All

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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:					\$1,938.00		
Check Number: 28279 Check Date: 01/05/2024 Payee Name: Diane Izzo							
2024322505	INDEMNITY	12/21/2023	BOROUGH OF NATIONAL PARK	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
Check Amount:					\$586.00		
Check Number: 28280 Check Date: 01/05/2024 Payee Name: Michael Beecher							
2024319174	INDEMNITY	11/08/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,495.04	2023-2023	Loss
Check Amount:					\$1,495.04		
Check Number: 28281 Check Date: 01/05/2024 Payee Name: Aaron Glenn							
2024318990	INDEMNITY	11/04/2023	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$1,099.00	2023-2023	Loss
Check Amount:					\$1,099.00		
Check Number: 28282 Check Date: 01/05/2024 Payee Name: PAUL BUNN							
2021229388	INDEMNITY	02/08/2021	WOODBURY CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:					\$1,177.44		
Check Number: 28283 Check Date: 01/05/2024 Payee Name: Ronald Nye							
2020202846	INDEMNITY	04/17/2020	MONROE TOWNSHIP(TRIJIF)	I-PERMANENT PARTIAL DISABILITY	\$1,764.00	2020-2020	Loss
Check Amount:					\$1,764.00		
Check Number: 28284 Check Date: 01/05/2024 Payee Name: Steve DeFelice							
2021238864	INDEMNITY	05/10/2021	MONROE TOWNSHIP(TRIJIF)	I-PERMANENT PARTIAL DISABILITY	\$1,140.64	2021-2021	Loss
Check Amount:					\$1,140.64		
Check Number: 28285 Check Date: 01/05/2024 Payee Name: Scott Pitzo							
2021238082	INDEMNITY	05/17/2021	WOODBURY CITY	I-PERMANENT PARTIAL DISABILITY	\$1,091.68	2021-2021	Loss
Check Amount:					\$1,091.68		
Check Number: 28286 Check Date: 01/05/2024 Payee Name: KYLE RIEPEN							
2022251631	INDEMNITY	10/13/2021	MANTUA TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:					\$1,177.44		
Check Number: 28287 Check Date: 01/05/2024 Payee Name: WASHINGTON TOWNSHIP							
2024315572	1ST PARTY COLL PD	09/28/2023	WASHINGTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 28288 Check Date: 01/05/2024 Payee Name: PILESGROVE TOWNSHIP							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): All

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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023290691	BLDG/CONTENT	12/06/2022	PILESGROVE TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$1,000.00	2022-2022	Loss
Check Amount:					\$1,000.00		
Check Number: 28289		Check Date: 01/05/2024	Payee Name: WOOLWICH TOWNSHIP				
2024322986	COMPREHENSIVE	01/02/2024	WOOLWICH TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$323.12	2024-2024	Loss
Check Amount:					\$323.12		
Check Number: 28290		Check Date: 01/05/2024	Payee Name: IVYREHAB NETWORK INC				
2023293464	INDEMNITY	01/11/2023	MANTUA TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$90.00		
Check Number: 28291		Check Date: 01/05/2024	Payee Name: RANOCAS ANESTHESIOLOGY PA				
2024320414	INDEMNITY	11/28/2023	WOODBURY CITY	M-PHYSICIAN FEES	\$618.00	2023-2023	Loss
Check Amount:					\$618.00		
Check Number: 28292		Check Date: 01/05/2024	Payee Name: TARIQ S. SIDDIQI, MD				
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	M-ORTHO/NEURO FEES	\$122.75	2023-2023	Loss
Check Amount:					\$122.75		
Check Number: 28293		Check Date: 01/05/2024	Payee Name: ONE CALL CARE DIAGNOSTICS				
2021229388	INDEMNITY	02/08/2021	WOODBURY CITY	M-MRI	\$485.00	2021-2021	Loss
Check Amount:					\$485.00		
Check Number: 28294		Check Date: 01/05/2024	Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC				
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$2,225.78	2022-2022	Loss
Check Amount:					\$2,225.78		
Check Number: 28295		Check Date: 01/05/2024	Payee Name: MATTHEW J PITERA MD PA				
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	M-BEHAVIORAL HEALTH	\$450.00	2023-2023	Loss
Check Amount:					\$450.00		
Check Number: 28296		Check Date: 01/05/2024	Payee Name: ATLANTIC PHYSICAL THERAPY CENTER				
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	M-PHYSICIAN FEES	\$800.00	2023-2023	Loss
Check Amount:					\$800.00		
Check Number: 28297		Check Date: 01/05/2024	Payee Name: NovaCare Rehabilitation				
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$131.84	2023-2023	Loss
Check Amount:					\$333.72		

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 100

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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 28298 Check Date: 01/05/2024 Payee Name: AFC URGENT CARE PARAMUS							
2024321089	INDEMNITY	11/28/2023	WASHINGTON TOWNSHIP	M-URGENT CARE CENTER	\$160.00	2023-2023	Loss
2024321768	MEDICAL ONLY	12/05/2023	WASHINGTON TOWNSHIP	M-URGENT CARE CENTER	\$160.00	2023-2023	Loss
Check Amount:					\$320.00		
Check Number: 28299 Check Date: 01/05/2024 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2023293464	INDEMNITY	01/11/2023	MANTUA TOWNSHIP	M-ORTHO/NEURO FEES	\$3,387.67	2023-2023	Loss
2024320414	INDEMNITY	11/28/2023	WOODBURY CITY	M-ORTHO/NEURO FEES	\$132.13	2023-2023	Loss
Check Amount:					\$3,519.80		
Check Number: 28300 Check Date: 01/05/2024 Payee Name: WORKERS COMP PSYCH NET							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-BEHAVIORAL HEALTH	\$970.00	2022-2022	Loss
Check Amount:					\$970.00		
Check Number: 28301 Check Date: 01/05/2024 Payee Name: myMATRIXX							
2021234379	INDEMNITY	04/05/2021	FRANKLIN TOWNSHIP	M-PHARMACY	\$39.52	2021-2021	Loss
2024310885	MEDICAL ONLY	08/05/2023	GLASSBORO BOROUGH	M-PHARMACY	\$28.99	2023-2023	Loss
Check Amount:					\$68.51		
Check Number: 28302 Check Date: 01/05/2024 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2024312158	MEDICAL ONLY	08/25/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
Check Amount:					\$180.00		
Check Number: 28303 Check Date: 01/05/2024 Payee Name: QUALCARE INC							
2024322820	MEDICAL ONLY	12/28/2023	MANTUA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2023-2023	Loss
Check Amount:					\$565.00		
Check Number: 28304 Check Date: 01/12/2024 Payee Name: SERETISCARE FAMILY PRACTICE							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	E-INDEP ADJUSTOR WC	\$110.00	2022-2022	Expense
Check Amount:					\$110.00		
Check Number: 28305 Check Date: 01/12/2024 Payee Name: PETE CLARK & SONS AUTO BODY							
2024323244	1ST PARTY COLL PD	01/07/2024	MONROE TOWNSHIP(TRIJIF)	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$673.40	2024-2024	Loss
Check Amount:					\$673.40		
Check Number: 28306 Check Date: 01/12/2024 Payee Name: MADDEN & MADDEN PA							
2022257779	BODILY INJURY	09/29/2021	OLDMANS TOWNSHIP	L-LEGAL GL	\$198.00	2021-2021	Legal
2022275538	POLICE PROF BI	05/29/2022	MONROE TOWNSHIP(TRIJIF)	L-LEGAL GL	\$2,979.04	2022-2022	Legal

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): All

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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024316758	POLICE PROF PI	09/13/2022	MANTUA TOWNSHIP	L-LEGAL GL	\$1,204.50	2022-2022	Legal
Check Amount:					\$4,381.54		
Check Number: 28307 Check Date: 01/12/2024 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2022270737	INDEMNITY	12/03/2020	GLASSBORO BOROUGH	E-MISC LEGAL EXPENSE WC	\$75.00	2020-2020	Expense
Check Amount:					\$75.00		
Check Number: 28308 Check Date: 01/12/2024 Payee Name: DR. LORI L. LEWIS, PC							
2024320615	MEDICAL ONLY	11/28/2023	GREENWICH TOWNSHIP	E-MISC ALL OTHER WC	\$25.00	2023-2023	Expense
Check Amount:					\$25.00		
Check Number: 28309 Check Date: 01/12/2024 Payee Name: State of New Jersey - Div of Worker's Comp							
2023293877	INDEMNITY	01/16/2023	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$0.59	2023-2023	Expense
Check Amount:					\$0.59		
Check Number: 28310 Check Date: 01/12/2024 Payee Name: ATLANTIC SECURITY INT'L							
2024321516	INDEMNITY	12/11/2023	MONROE TOWNSHIP(TRIJIF)	E-MISC ALL OTHER WC	\$399.84	2023-2023	Expense
Check Amount:					\$399.84		
Check Number: 28311 Check Date: 01/12/2024 Payee Name: MANTUA COLLISION INC							
2024322584	1ST PARTY COLL PD	12/08/2023	DEPTFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$7,766.35	2023-2023	Loss
Check Amount:					\$7,766.35		
Check Number: 28312 Check Date: 01/12/2024 Payee Name: LEO PETETTI LLC							
2024321919	1ST PARTY COLL PD	12/15/2023	GLASSBORO BOROUGH	E-APPRAISERS PR	\$135.00	2023-2023	Expense
Check Amount:					\$135.00		
Check Number: 28313 Check Date: 01/12/2024 Payee Name: DAVID S DEWEESE							
2024322477	EPL PI	08/28/2023	GLASSBORO BOROUGH	L-LEGAL GL	\$750.00	2023-2023	Legal
2024322574	PUB OFF PI	11/30/2023	CARNEYS POINT TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Legal
Check Amount:					\$1,500.00		
Check Number: 28314 Check Date: 01/12/2024 Payee Name: CLIFF GRAY APPRAISAL SERVICE							
2024322584	1ST PARTY COLL PD	12/08/2023	DEPTFORD TOWNSHIP	E-APPRAISERS PR	\$110.00	2023-2023	Expense
Check Amount:					\$110.00		
Check Number: 28315 Check Date: 01/12/2024 Payee Name: CLIFF GRAY APPRAISAL SERVICE							
2024318473	3RD PARTY PD	07/19/2023	GLASSBORO BOROUGH	E-INDEP ADJUSTOR AL	\$110.00	2023-2023	Expense
Check Amount:					\$110.00		

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): All

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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 28316 Check Date: 01/12/2024 Payee Name: THE DEWEESE LAW FIRM							
2021218257	1ST PARTY COLL PD	10/22/2020	WOOLWICH TOWNSHIP	L-LEGAL PR	\$150.00	2020-2020	Legal
Check Amount:					\$150.00		
Check Number: 28317 Check Date: 01/12/2024 Payee Name: AFFANATO MARUT LLC							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP(TRIJIF)	L-LEGAL WC	\$138.50	2021-2021	Legal
2022270737	INDEMNITY	12/03/2020	GLASSBORO BOROUGH	L-LEGAL WC	\$224.00	2020-2020	Legal
Check Amount:					\$362.50		
Check Number: 28318 Check Date: 01/12/2024 Payee Name: MEL PROPERTY							
001172192	MONEY/SEC INSIDE	04/19/2013	HARRISON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$4,730.00	2013-2013	Loss
Check Amount:					\$4,730.00		
Check Number: 28319 Check Date: 01/12/2024 Payee Name: RA COLLISION							
2024321919	1ST PARTY COLL PD	12/15/2023	GLASSBORO BOROUGH	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,523.51	2023-2023	Loss
Check Amount:					\$1,523.51		
Check Number: 28320 Check Date: 01/12/2024 Payee Name: COCKERILL CRAIG & MOORE LLC							
2022255534	PERSONAL INJURY	09/23/2021	HARRISON TOWNSHIP	L-LEGAL GL	\$76.50	2021-2021	Legal
2023297952	PERSONAL INJURY	10/14/2022	PAULSBORO BOROUGH	L-LEGAL GL	\$187.00	2022-2022	Legal
2023301685	POLICE PROF PI	09/12/2020	MONROE TOWNSHIP(TRIJIF)	L-LEGAL GL	\$204.00	2020-2020	Legal
Check Amount:					\$467.50		
Check Number: 28321 Check Date: 01/12/2024 Payee Name: HOWARD HAMMER PSY D LLC							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$165.00	2021-2021	Loss
Check Amount:					\$165.00		
Check Number: 28322 Check Date: 01/12/2024 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2020194546	INDEMNITY	01/12/2020	DEPTFORD TOWNSHIP	L-LEGAL WC	\$337.50	2020-2020	Legal
2021236459	INDEMNITY	04/30/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$555.00	2021-2021	Legal
2022243970	INDEMNITY	07/17/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$277.50	2021-2021	Legal
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	L-LEGAL WC	\$210.50	2021-2021	Legal
2022251833	INDEMNITY	10/15/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$555.00	2021-2021	Legal
2022255148	INDEMNITY	11/21/2021	DEPTFORD TOWNSHIP	L-LEGAL WC	\$597.00	2021-2021	Legal
2022257762	INDEMNITY	12/18/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$555.00	2021-2021	Legal
2022258700	INDEMNITY	12/27/2021	DEPTFORD TOWNSHIP	L-LEGAL WC	\$563.50	2021-2021	Legal

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): All

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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022270847	INDEMNITY	04/19/2022	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$966.50	2022-2022	Legal
2022274136	INDEMNITY	05/24/2022	GLASSBORO BOROUGH	L-LEGAL WC	\$555.00	2022-2022	Legal
2022297418	INDEMNITY	05/01/2022	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$249.50	2022-2022	Legal
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$375.00	2022-2022	Legal
2023297508	INDEMNITY	02/24/2023	PENNS GROVE BOROUGH	L-LEGAL WC	\$1,062.77	2023-2023	Legal
2023305748	INDEMNITY	05/31/2023	WESTVILLE BOROUGH	L-LEGAL WC	\$277.50	2023-2023	Legal
Check Amount:					\$7,137.27		
Check Number: 28323 Check Date: 01/12/2024 Payee Name: MONROE TOWNSHIP(TRIJIF)							
2024321516	INDEMNITY	12/11/2023	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
Check Amount:					\$586.00		
Check Number: 28324 Check Date: 01/12/2024 Payee Name: Julian Govan							
2024317798	3RD PARTY PD	09/05/2023	MONROE TOWNSHIP(TRIJIF)	M-MISC MED(WC) & PD (NON-WC) AL PD	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 28325 Check Date: 01/12/2024 Payee Name: WOODBURY CITY							
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 28326 Check Date: 01/12/2024 Payee Name: WOODBURY CITY							
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 28327 Check Date: 01/12/2024 Payee Name: WOODBURY CITY							
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 28328 Check Date: 01/12/2024 Payee Name: WOODBURY CITY							
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 28329 Check Date: 01/12/2024 Payee Name: QUAL-LYNX							
2024315572	1ST PARTY COLL PD	09/28/2023	WASHINGTON TOWNSHIP	E-SUBROGATION EXPENSE PR	\$381.81	2023-2023	Expense
Check Amount:					\$381.81		
Check Number: 28330 Check Date: 01/12/2024 Payee Name: LOGAN TOWNSHIP							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): All

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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$2,198.00		
Check Number: 28331 Check Date: 01/12/2024 Payee Name: WOODBURY CITY							
2024320414	INDEMNITY	11/28/2023	WOODBURY CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 28332 Check Date: 01/12/2024 Payee Name: QUAL-LYNX							
2022273404	INLAND MARINE	11/07/2021	GLASSBORO BOROUGH	E-SUBROGATION EXPENSE PR	\$22.50	2021-2021	Expense
Check Amount:					\$22.50		
Check Number: 28333 Check Date: 01/12/2024 Payee Name: Scott Pitzo							
2021238082	INDEMNITY	05/17/2021	WOODBURY CITY	I-PERMANENT PARTIAL DISABILITY	\$1,057.57	2021-2021	Loss
Check Amount:					\$1,057.57		
Check Number: 28334 Check Date: 01/12/2024 Payee Name: Timothy Cain							
2022270737	INDEMNITY	12/03/2020	GLASSBORO BOROUGH	I-LUMP SUM SETTLEMENT	\$3,000.00	2020-2020	Loss
Check Amount:					\$3,000.00		
Check Number: 28335 Check Date: 01/12/2024 Payee Name: Anthony Minguez							
2022271801	INDEMNITY	05/01/2022	PENNS GROVE BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,136.00	2022-2022	Loss
Check Amount:					\$1,136.00		
Check Number: 28336 Check Date: 01/12/2024 Payee Name: Edward McGuire							
2022262384	INDEMNITY	01/26/2022	WASHINGTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,337.12	2022-2022	Loss
Check Amount:					\$1,337.12		
Check Number: 28337 Check Date: 01/12/2024 Payee Name: Jessie Osuna							
2021220915	INDEMNITY	11/18/2020	DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,224.36	2020-2020	Loss
Check Amount:					\$1,224.36		
Check Number: 28338 Check Date: 01/12/2024 Payee Name: Aaron Glenn							
2024318990	INDEMNITY	11/04/2023	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 28339 Check Date: 01/12/2024 Payee Name: Severino Pasta Mtg Co Inc							
2024320492	3RD PARTY PD	11/10/2023	MANTUA TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) AL PD	\$2,000.00	2023-2023	Loss
Check Amount:					\$2,000.00		
Check Number: 28340 Check Date: 01/12/2024 Payee Name: IVYREHAB NETWORK INC							
2023293464	INDEMNITY	01/11/2023	MANTUA TOWNSHIP	M-PHYSICIAN FEES	\$255.00	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 105

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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$255.00		
Check Number: 28341 Check Date: 01/12/2024 Payee Name: EMERGENCY CARE SERVICES OF NJ							
2024321164	MEDICAL ONLY	12/06/2023	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$1,275.00	2023-2023	Loss
Check Amount:					\$1,275.00		
Check Number: 28342 Check Date: 01/12/2024 Payee Name: INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.							
2024320360	MEDICAL ONLY	11/28/2023	DEPTFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$123.34	2023-2023	Loss
Check Amount:					\$123.34		
Check Number: 28343 Check Date: 01/12/2024 Payee Name: EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC							
2024321516	INDEMNITY	12/11/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$1,105.00	2023-2023	Loss
Check Amount:					\$1,105.00		
Check Number: 28344 Check Date: 01/12/2024 Payee Name: NovaCare Rehabilitation							
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$434.48	2023-2023	Loss
2024320414	INDEMNITY	11/28/2023	WOODBURY CITY	M-PHYSICIAN FEES	\$615.94	2023-2023	Loss
Check Amount:					\$1,353.24		
Check Number: 28345 Check Date: 01/12/2024 Payee Name: THOMAS JEFFERSON UNIV HOSPITAL							
2024319439	MEDICAL ONLY	11/13/2023	MONROE TOWNSHIP(TRIJIF)	M-ACUTE CARE HOSPITAL	\$588.50	2023-2023	Loss
Check Amount:					\$588.50		
Check Number: 28346 Check Date: 01/12/2024 Payee Name: AMERICAN WORKCARE, PC							
2023293464	INDEMNITY	01/11/2023	MANTUA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$272.37	2023-2023	Loss
Check Amount:					\$272.37		
Check Number: 28347 Check Date: 01/12/2024 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2023286429	INDEMNITY	10/18/2022	WEST DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$317.12	2022-2022	Loss
2023303421	INDEMNITY	05/05/2023	QUINTON TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2024313903	MEDICAL ONLY	09/16/2023	WEST DEPTFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2024321768	MEDICAL ONLY	12/05/2023	WASHINGTON TOWNSHIP	M-ORTHO/NEURO FEES	\$132.13	2023-2023	Loss
Check Amount:					\$625.43		
Check Number: 28348 Check Date: 01/12/2024 Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC							
2024320516	INDEMNITY	11/20/2023	WOODBURY CITY	M-URGENT CARE CENTER	\$136.37	2023-2023	Loss
2024321474	MEDICAL ONLY	12/11/2023	DEPTFORD TOWNSHIP	M-URGENT CARE CENTER	\$113.54	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 106

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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$249.91		
Check Number: 28349 Check Date: 01/12/2024 Payee Name: GLOUCESTER COUNTY EMS							
2024321458	MEDICAL ONLY	12/09/2023	GREENWICH TOWNSHIP	M-OTHER PROVIDER FEES	\$1,219.00	2023-2023	Loss
Check Amount:					\$1,219.00		
Check Number: 28350 Check Date: 01/12/2024 Payee Name: JEFFERSON UNIVERSITY PHYSICIANS OF NEW JERSEY							
2024320024	MEDICAL ONLY	11/20/2023	MONROE TOWNSHIP(TRIJIF)	M-OCCUPATIONAL MEDICINE	\$13.21	2023-2023	Loss
Check Amount:					\$13.21		
Check Number: 28351 Check Date: 01/12/2024 Payee Name: WORKERS COMP PSYCH NET							
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-BEHAVIORAL HEALTH	\$179.12	2023-2023	Loss
Check Amount:					\$179.12		
Check Number: 28352 Check Date: 01/12/2024 Payee Name: INSPIRA HEALTH CENTER WOODBURY							
2024320414	INDEMNITY	11/28/2023	WOODBURY CITY	M-OCCUPATIONAL MEDICINE	\$4,071.14	2023-2023	Loss
Check Amount:					\$4,071.14		
Check Number: 28353 Check Date: 01/12/2024 Payee Name: KIRSHNER SPINE INSTITUTE							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$149.00	2022-2022	Loss
Check Amount:					\$149.00		
Check Number: 28354 Check Date: 01/12/2024 Payee Name: DR CAROL SCHOBER PSYD							
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	M-BEHAVIORAL HEALTH	\$305.00	2023-2023	Loss
Check Amount:					\$305.00		
Check Number: 28355 Check Date: 01/12/2024 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$720.00	2022-2022	Loss
2024319174	INDEMNITY	11/08/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024321516	INDEMNITY	12/11/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
Check Amount:					\$1,080.00		
Check Number: 28356 Check Date: 01/12/2024 Payee Name: QUALCARE INC							
2024322630	MEDICAL ONLY	12/26/2023	DEPTFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$555.00		
Check Number: 28357 Check Date: 01/12/2024 Payee Name: QUAL-LYNX							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	E-MISC ALL OTHER WC	\$3.25	2021-2021	Expense
Check Amount:					\$3.25		

Processed Date: Jan 1, 2024 through Jan 31, 2024
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000399354

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): All

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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 28358 Check Date: 01/19/2024 Payee Name: CAPEHART & SCATCHARD PA							
2022253367	INDEMNITY	10/09/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$435.50	2021-2021	Legal
2022257379	INDEMNITY	12/15/2021	GLASSBORO BOROUGH	L-LEGAL WC	\$521.00	2021-2021	Legal
2022270730	INDEMNITY	03/09/2022	GLASSBORO BOROUGH	L-LEGAL WC	\$215.00	2022-2022	Legal
2023286231	INDEMNITY	10/17/2022	WASHINGTON TOWNSHIP	L-LEGAL WC	\$182.00	2022-2022	Legal
Check Amount:					\$1,353.50		
Check Number: 28359 Check Date: 01/19/2024 Payee Name: MADDEN & MADDEN PA							
2022254973	BODILY INJURY	10/29/2021	PENNSVILLE TOWNSHIP	L-LEGAL GL	\$769.50	2021-2021	Legal
Check Amount:					\$769.50		
Check Number: 28360 Check Date: 01/19/2024 Payee Name: I C U INVESTIGATIONS INC							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	E-MISC ALL OTHER WC	\$475.00	2021-2021	Expense
2024320414	INDEMNITY	11/28/2023	WOODBURY CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2024321089	INDEMNITY	11/28/2023	WASHINGTON TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:					\$1,425.00		
Check Number: 28361 Check Date: 01/19/2024 Payee Name: State of New Jersey - Div of Worker's Comp							
2023292119	INDEMNITY	12/25/2022	WASHINGTON TOWNSHIP	E-MISC ALL OTHER WC	\$0.64	2022-2022	Expense
Check Amount:					\$0.64		
Check Number: 28362 Check Date: 01/19/2024 Payee Name: ATLANTIC SECURITY INT'L							
2024321516	INDEMNITY	12/11/2023	MONROE TOWNSHIP(TRIJIF)	E-MISC ALL OTHER WC	\$2,543.01	2023-2023	Expense
Check Amount:					\$2,543.01		
Check Number: 28363 Check Date: 01/19/2024 Payee Name: JENNIFER KELLY PHD LLC							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	M-PHYSICIAN FEES	\$4,800.00	2021-2021	Loss
Check Amount:					\$4,800.00		
Check Number: 28364 Check Date: 01/19/2024 Payee Name: MANTUA COLLISION INC							
2024323878	1ST PARTY COLL PD	12/24/2023	DEPTFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$3,035.75	2023-2023	Loss
Check Amount:					\$3,035.75		
Check Number: 28365 Check Date: 01/19/2024 Payee Name: LEO S PETETTI LLC							
2024321569	1ST PARTY COLL PD	12/06/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$55.00	2023-2023	Expense
2024323017	1ST PARTY COLL PD	12/28/2023	MANTUA TOWNSHIP	E-APPRAISERS PR	\$483.48	2023-2023	Expense
Check Amount:					\$538.48		

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 108

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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 28366 Check Date: 01/19/2024 Payee Name: THE DEWEESE LAW FIRM							
2023305312	INDEMNITY	05/25/2023	CLAYTON BOROUGH	E-SUBROGATION EXPENSE WC	\$1,299.57	2023-2023	Expense
Check Amount:					\$1,299.57		
Check Number: 28367 Check Date: 01/19/2024 Payee Name: HOWARD HAMMER PSY D LLC							
2022246088	INDEMNITY	08/23/2021	MONROE TOWNSHIP(TRIJIF)	M-BEHAVIORAL HEALTH	\$165.00	2021-2021	Loss
2022246208	INDEMNITY	08/23/2021	DEPTFORD TOWNSHIP	M-BEHAVIORAL HEALTH	\$165.00	2021-2021	Loss
Check Amount:					\$330.00		
Check Number: 28368 Check Date: 01/19/2024 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2021229863	INDEMNITY	02/13/2021	FRANKLIN TOWNSHIP	L-LEGAL WC	\$597.00	2021-2021	Legal
2021234366	INDEMNITY	04/05/2021	FRANKLIN TOWNSHIP	L-LEGAL WC	\$305.50	2021-2021	Legal
Check Amount:					\$902.50		
Check Number: 28369 Check Date: 01/19/2024 Payee Name: MONROE TOWNSHIP(TRIJIF)							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$1,632.62	2022-2022	Loss
Check Amount:					\$1,632.62		
Check Number: 28370 Check Date: 01/19/2024 Payee Name: MANTUA TOWNSHIP							
2023293464	INDEMNITY	01/11/2023	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,735.00	2023-2023	Loss
Check Amount:					\$1,735.00		
Check Number: 28371 Check Date: 01/19/2024 Payee Name: QUAL-LYNX							
2023301255	1ST PARTY COLL PD	03/15/2023	WASHINGTON TOWNSHIP	E-SUBROGATION EXPENSE PR	\$289.76	2023-2023	Expense
Check Amount:					\$289.76		
Check Number: 28372 Check Date: 01/19/2024 Payee Name: Salvatore Oldrati							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:					\$1,938.00		
Check Number: 28373 Check Date: 01/19/2024 Payee Name: Diane Izzo							
2024322505	INDEMNITY	12/21/2023	BOROUGH OF NATIONAL PARK	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
Check Amount:					\$586.00		
Check Number: 28374 Check Date: 01/19/2024 Payee Name: Jamie Cucugliello							
2022247312	INDEMNITY	09/07/2021	WEST DEPTFORD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:					\$1,177.44		
Check Number: 28375 Check Date: 01/19/2024 Payee Name: MANTUA TOWNSHIP							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 100

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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024323017	1ST PARTY COLL PD	12/28/2023	MANTUA TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$7,047.09	2023-2023	Loss
Check Amount:					\$7,047.09		
Check Number: 28376 Check Date: 01/19/2024 Payee Name: WOODBURY CITY							
2020206981	1ST PARTY COLL PD	06/01/2020	WOODBURY CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2020-2020	Loss
Check Amount:					\$1,000.00		
Check Number: 28377 Check Date: 01/19/2024 Payee Name: WASHINGTON TOWNSHIP							
2023301255	1ST PARTY COLL PD	03/15/2023	WASHINGTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 28378 Check Date: 01/19/2024 Payee Name: IVYREHAB NETWORK INC							
2023293464	INDEMNITY	01/11/2023	MANTUA TOWNSHIP	M-PHYSICIAN FEES	\$404.00	2023-2023	Loss
Check Amount:					\$404.00		
Check Number: 28379 Check Date: 01/19/2024 Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY							
2024312158	MEDICAL ONLY	08/25/2023	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$108.15	2023-2023	Loss
Check Amount:					\$108.15		
Check Number: 28380 Check Date: 01/19/2024 Payee Name: ONE CALL CARE DIAGNOSTICS							
2024321516	INDEMNITY	12/11/2023	MONROE TOWNSHIP(TRIJIF)	M-MRI	\$485.00	2023-2023	Loss
Check Amount:					\$485.00		
Check Number: 28381 Check Date: 01/19/2024 Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-PAIN MANAGEMENT	\$90.68	2022-2022	Loss
Check Amount:					\$90.68		
Check Number: 28382 Check Date: 01/19/2024 Payee Name: MATTHEW J PITERA MD PA							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-BEHAVIORAL HEALTH	\$450.00	2022-2022	Loss
Check Amount:					\$450.00		
Check Number: 28383 Check Date: 01/19/2024 Payee Name: ROTHMAN ORTHOPAEDICS							
2023289053	INDEMNITY	10/21/2022	PAULSBORO BOROUGH	M-ORTHO/NEURO FEES	\$250.74	2022-2022	Loss
2024316402	INDEMNITY	10/11/2023	PITMAN BOROUGH	M-ORTHO/NEURO FEES	\$114.84	2023-2023	Loss
Check Amount:					\$365.58		
Check Number: 28384 Check Date: 01/19/2024 Payee Name: NovaCare Rehabilitation							
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-PHYSICIAN FEES	\$131.84	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 110

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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024320414	INDEMNITY	11/28/2023	WOODBURY CITY	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
Check Amount:					\$737.48		
Check Number: 28385		Check Date: 01/19/2024	Payee Name: THOMAS JEFFERSON UNIV HOSPITAL				
2023296782	MEDICAL ONLY	01/25/2023	WEST DEPTFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$588.50	2023-2023	Loss
Check Amount:					\$588.50		
Check Number: 28386		Check Date: 01/19/2024	Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC				
2021229388	INDEMNITY	02/08/2021	WOODBURY CITY	M-ORTHO/NEURO FEES	\$284.58	2021-2021	Loss
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$88.09	2022-2022	Loss
2024320414	INDEMNITY	11/28/2023	WOODBURY CITY	M-OCCUPATIONAL MEDICINE	\$213.79	2023-2023	Loss
2024321089	INDEMNITY	11/28/2023	WASHINGTON TOWNSHIP	M-ORTHO/NEURO FEES	\$132.13	2023-2023	Loss
2024321516	INDEMNITY	12/11/2023	MONROE TOWNSHIP(TRIJIF)	M-OCCUPATIONAL MEDICINE	\$300.55	2023-2023	Loss
2024321814	MEDICAL ONLY	11/30/2023	MANTUA TOWNSHIP	M-ORTHO/NEURO FEES	\$132.13	2023-2023	Loss
Check Amount:					\$1,151.27		
Check Number: 28387		Check Date: 01/19/2024	Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC				
2024320516	INDEMNITY	11/20/2023	WOODBURY CITY	M-OCCUPATIONAL MEDICINE	\$129.39	2023-2023	Loss
2024321967	INDEMNITY	12/16/2023	PENNS GROVE BOROUGH	M-OCCUPATIONAL MEDICINE	\$367.42	2023-2023	Loss
Check Amount:					\$496.81		
Check Number: 28388		Check Date: 01/19/2024	Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC				
2024321474	MEDICAL ONLY	12/11/2023	DEPTFORD TOWNSHIP	M-URGENT CARE CENTER	\$129.39	2023-2023	Loss
Check Amount:					\$129.39		
Check Number: 28389		Check Date: 01/19/2024	Payee Name: ELECTROSTIM MEDICAL SERVICES, INC				
2022271117	INDEMNITY	04/16/2022	PENNSVILLE TOWNSHIP	M-DME/PROSTHETICS	\$401.32	2022-2022	Loss
Check Amount:					\$401.32		
Check Number: 28390		Check Date: 01/19/2024	Payee Name: PRINCETON BRAIN AND SPINE CARE LLC				
2024322505	INDEMNITY	12/21/2023	BOROUGH OF NATIONAL PARK	M-ORTHO/NEURO FEES	\$219.64	2023-2023	Loss
Check Amount:					\$219.64		
Check Number: 28391		Check Date: 01/19/2024	Payee Name: METHODIST ASSOCIATES IN HEALTHCARE OF NJ				
2024321516	INDEMNITY	12/11/2023	MONROE TOWNSHIP(TRIJIF)	M-OCCUPATIONAL MEDICINE	\$155.72	2023-2023	Loss
Check Amount:					\$155.72		
Check Number: 28392		Check Date: 01/19/2024	Payee Name: DR CAROL SCHOBBER PSYD				

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 111

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Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	M-BEHAVIORAL HEALTH	\$145.00	2023-2023	Loss
Check Amount:					\$145.00		
Check Number: 28393 Check Date: 01/19/2024 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2023281080	INDEMNITY	08/19/2022	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
2024319174	INDEMNITY	11/08/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$360.00	2023-2023	Loss
2024321516	INDEMNITY	12/11/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$360.00	2023-2023	Loss
Check Amount:					\$990.00		
Check Number: 28394 Check Date: 01/19/2024 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2021225591	INDEMNITY	01/07/2021	GLASSBORO BOROUGH	M-PHYSICIAN FEES	\$144.35	2021-2021	Loss
Check Amount:					\$144.35		
Check Number: 28395 Check Date: 01/19/2024 Payee Name: QUALCARE INC							
2024323781	MEDICAL ONLY	01/12/2024	WOODBURY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024324092	MEDICAL ONLY	01/12/2024	GLASSBORO BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
Check Amount:					\$1,130.00		
Check Number: 28396 Check Date: 01/26/2024 Payee Name: CAPEHART & SCATCHARD PA							
2023304027	PERSONAL INJURY	12/14/2021	ELK TOWNSHIP	L-LEGAL GL	\$6,638.50	2021-2021	Legal
Check Amount:					\$6,638.50		
Check Number: 28397 Check Date: 01/26/2024 Payee Name: I C U INVESTIGATIONS INC							
2024318990	INDEMNITY	11/04/2023	MONROE TOWNSHIP(TRIJIF)	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2024321089	INDEMNITY	11/28/2023	WASHINGTON TOWNSHIP	E-INDEP ADJUSTOR WC	\$1,400.00	2023-2023	Expense
Check Amount:					\$1,875.00		
Check Number: 28398 Check Date: 01/26/2024 Payee Name: BIRCHMEIER & POWELL LLC							
2023294461	BODILY INJURY	12/26/2022	WASHINGTON TOWNSHIP	L-LEGAL GL	\$3,548.00	2022-2022	Legal
Check Amount:					\$3,548.00		
Check Number: 28399 Check Date: 01/26/2024 Payee Name: ATLANTIC SECURITY INT'L							
2024318291	INDEMNITY	10/26/2023	PAULSBORO BOROUGH	E-MISC ALL OTHER WC	\$2,015.00	2023-2023	Expense
Check Amount:					\$2,015.00		
Check Number: 28400 Check Date: 01/26/2024 Payee Name: LEO S PETETTI LLC							
2024316122	COMPREHENSIVE	10/06/2023	WASHINGTON TOWNSHIP	E-APPRAISERS PR	\$55.00	2023-2023	Expense
Check Amount:					\$55.00		

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): All

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Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 28401 Check Date: 01/26/2024 Payee Name: NEW JERSEY IME ASSOCIATES LLC							
2023292119	INDEMNITY	12/25/2022	WASHINGTON TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
Check Amount:					\$800.00		
Check Number: 28402 Check Date: 01/26/2024 Payee Name: AFFANATO MARUT LLC							
2021227856	INDEMNITY	01/24/2021	WEST DEPTFORD TOWNSHIP	L-LEGAL WC	\$210.00	2021-2021	Legal
2022259433	INDEMNITY	05/06/2021	CARNEYS POINT TOWNSHIP	L-LEGAL WC	\$168.00	2021-2021	Legal
Check Amount:					\$378.00		
Check Number: 28403 Check Date: 01/26/2024 Payee Name: MIDWEST NEUROMONITORING ASSOCIATES							
2022257379	INDEMNITY	12/15/2021	GLASSBORO BOROUGH	M-ACUTE CARE HOSPITAL	\$11,817.00	2021-2021	Loss
Check Amount:					\$11,817.00		
Check Number: 28404 Check Date: 01/26/2024 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2021229863	INDEMNITY	02/13/2021	FRANKLIN TOWNSHIP	L-LEGAL WC	\$1,921.00	2021-2021	Legal
Check Amount:					\$1,921.00		
Check Number: 28405 Check Date: 01/26/2024 Payee Name: The Rawlings Company, LLC							
2021227863	INDEMNITY	01/22/2021	WEST DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$176.10	2021-2021	Loss
Check Amount:					\$176.10		
Check Number: 28406 Check Date: 01/26/2024 Payee Name: WASHINGTON TOWNSHIP							
2024321089	INDEMNITY	11/28/2023	WASHINGTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,080.12	2023-2023	Loss
Check Amount:					\$1,080.12		
Check Number: 28407 Check Date: 01/26/2024 Payee Name: WASHINGTON TOWNSHIP							
2024321089	INDEMNITY	11/28/2023	WASHINGTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$540.06	2023-2023	Loss
Check Amount:					\$540.06		
Check Number: 28408 Check Date: 01/26/2024 Payee Name: QUAL-LYNX							
2023302039	INLAND MARINE	04/01/2023	GLASSBORO BOROUGH	E-SUBROGATION EXPENSE PR	\$747.33	2023-2023	Expense
Check Amount:					\$747.33		
Check Number: 28409 Check Date: 01/26/2024 Payee Name: IMX MEDICAL MGMT SERVICES							
2020208391	INDEMNITY	06/24/2020	MONROE TOWNSHIP(TRIJIF)	E-ALLOCATED MED EXAM WC	\$400.00	2020-2020	Expense
Check Amount:					\$400.00		
Check Number: 28410 Check Date: 01/26/2024 Payee Name: MONROE TOWNSHIP(TRIJIF)							
2024321516	INDEMNITY	12/11/2023	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000399354

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): All

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Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$586.00		
Check Number: 28411 Check Date: 01/26/2024 Payee Name: IMX MEDICAL MGMT SERVICES							
2020208391	INDEMNITY	06/24/2020	MONROE TOWNSHIP(TRIJIF)	E-ALLOCATED MED EXAM WC	\$1,340.00	2020-2020	Expense
Check Amount:					\$1,340.00		
Check Number: 28412 Check Date: 01/26/2024 Payee Name: WOODBURY CITY							
2023295148	INDEMNITY	01/27/2023	WOODBURY CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 28413 Check Date: 01/26/2024 Payee Name: MONROE TOWNSHIP(TRIJIF)							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:					\$2,130.00		
Check Number: 28414 Check Date: 01/26/2024 Payee Name: QUAL-LYNX							
2023282733	1ST PARTY COLL PD	08/31/2022	MONROE TOWNSHIP(TRIJIF)	E-SUBROGATION EXPENSE PR	\$627.66	2022-2022	Expense
Check Amount:					\$627.66		
Check Number: 28415 Check Date: 01/26/2024 Payee Name: PAULSBORO BOROUGH							
2024318291	INDEMNITY	10/26/2023	PAULSBORO BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$819.69	2023-2023	Loss
Check Amount:					\$819.69		
Check Number: 28416 Check Date: 01/26/2024 Payee Name: WOODBURY CITY							
2024320414	INDEMNITY	11/28/2023	WOODBURY CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 28417 Check Date: 01/26/2024 Payee Name: LOGAN TOWNSHIP							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 28418 Check Date: 01/26/2024 Payee Name: Salvatore Oldrati							
2022247967	INDEMNITY	09/14/2021	MANTUA TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:					\$1,938.00		
Check Number: 28419 Check Date: 01/26/2024 Payee Name: Sharon De Palma							
2024308688	3RD PARTY PD	07/07/2023	GLASSBORO BOROUGH	M-MISC MED(WC) & PD (NON-WC) AL PD	\$500.00	2023-2023	Loss
Check Amount:					\$500.00		
Check Number: 28420 Check Date: 01/26/2024 Payee Name: Michael Beecher							
2024319174	INDEMNITY	11/08/2023	DEPTFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,495.04	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 114

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Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$1,495.04		
Check Number: 28421 Check Date: 01/26/2024 Payee Name: Aaron Glenn							
2024318990	INDEMNITY	11/04/2023	MONROE TOWNSHIP(TRIJIF)	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 28422 Check Date: 01/26/2024 Payee Name: Sarah Scapellato							
2022249302	INDEMNITY	09/22/2021	GLASSBORO BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,140.64	2021-2021	Loss
Check Amount:					\$1,140.64		
Check Number: 28423 Check Date: 01/26/2024 Payee Name: Eric Petroski							
2022257423	INDEMNITY	12/16/2021	WOOLWICH TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,084.00	2021-2021	Loss
Check Amount:					\$1,084.00		
Check Number: 28424 Check Date: 01/26/2024 Payee Name: WEST DEPTFORD TOWNSHIP							
2023305651	COMPREHENSIVE	05/29/2023	WEST DEPTFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$18,082.50	2023-2023	Loss
Check Amount:					\$18,082.50		
Check Number: 28425 Check Date: 01/26/2024 Payee Name: PENNSVILLE TOWNSHIP							
2024311429	INLAND MARINE	06/05/2023	PENNSVILLE TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$15,250.00	2023-2023	Loss
Check Amount:					\$15,250.00		
Check Number: 28426 Check Date: 01/26/2024 Payee Name: COASTAL SPINE, PC.							
2022264323	INDEMNITY	02/08/2022	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$166.54	2022-2022	Loss
Check Amount:					\$166.54		
Check Number: 28427 Check Date: 01/26/2024 Payee Name: IVYREHAB NETWORK INC							
2023293464	INDEMNITY	01/11/2023	MANTUA TOWNSHIP	M-PHYSICIAN FEES	\$85.00	2023-2023	Loss
Check Amount:					\$85.00		
Check Number: 28428 Check Date: 01/26/2024 Payee Name: QUEST DIAGNOSTICS							
2023304485	MEDICAL ONLY	05/17/2023	PENNSVILLE TOWNSHIP	M-OTHER PROVIDER FEES	\$58.68	2023-2023	Loss
2024311249	MEDICAL ONLY	08/14/2023	DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$29.05	2023-2023	Loss
Check Amount:					\$87.73		
Check Number: 28429 Check Date: 01/26/2024 Payee Name: EMERGENCY CARE SERVICES OF NJ							
2024322820	MEDICAL ONLY	12/28/2023	MANTUA TOWNSHIP	M-PHYSICIAN FEES	\$1,682.00	2023-2023	Loss
Check Amount:					\$1,682.00		
Check Number: 28430 Check Date: 01/26/2024 Payee Name: ONE CALL CARE DIAGNOSTICS							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): All

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Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024318990	INDEMNITY	11/04/2023	MONROE TOWNSHIP(TRIJIF)	M-MRI	\$485.00	2023-2023	Loss
2024321089	INDEMNITY	11/28/2023	WASHINGTON TOWNSHIP	M-MRI	\$970.00	2023-2023	Loss
Check Amount:					\$1,455.00		
Check Number: 28431 Check Date: 01/26/2024 Payee Name: NovaCare Rehabilitation							
2023298255	INDEMNITY	03/07/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$100.94	2023-2023	Loss
2024318291	INDEMNITY	10/26/2023	PAULSBORO BOROUGH	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
2024318990	INDEMNITY	11/04/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
2024320414	INDEMNITY	11/28/2023	WOODBURY CITY	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
Check Amount:					\$807.52		
Check Number: 28432 Check Date: 01/26/2024 Payee Name: ROTHMAN ORTHOPAEDICS							
2023300380	INDEMNITY	03/09/2023	LOGAN TOWNSHIP	M-ORTHO/NEURO FEES	\$114.84	2023-2023	Loss
Check Amount:					\$114.84		
Check Number: 28433 Check Date: 01/26/2024 Payee Name: VIRTUA MEDICAL GROUP, PA							
2024318990	INDEMNITY	11/04/2023	MONROE TOWNSHIP(TRIJIF)	M-ORTHO/NEURO FEES	\$184.48	2023-2023	Loss
Check Amount:					\$184.48		
Check Number: 28434 Check Date: 01/26/2024 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2024318291	INDEMNITY	10/26/2023	PAULSBORO BOROUGH	M-OCCUPATIONAL MEDICINE	\$88.09	2023-2023	Loss
2024320414	INDEMNITY	11/28/2023	WOODBURY CITY	M-ORTHO/NEURO FEES	\$4,120.39	2023-2023	Loss
2024321967	INDEMNITY	12/16/2023	PENNS GROVE BOROUGH	M-ORTHO/NEURO FEES	\$132.13	2023-2023	Loss
Check Amount:					\$4,340.61		
Check Number: 28435 Check Date: 01/26/2024 Payee Name: OPTUM URGENT CARE							
2024323781	MEDICAL ONLY	01/12/2024	WOODBURY CITY	M-OCCUPATIONAL MEDICINE	\$164.80	2024-2024	Loss
Check Amount:					\$164.80		
Check Number: 28436 Check Date: 01/26/2024 Payee Name: GLOUCESTER COUNTY EMS							
2024321164	MEDICAL ONLY	12/06/2023	WEST DEPTFORD TOWNSHIP	M-OTHER PROVIDER FEES	\$922.00	2023-2023	Loss
Check Amount:					\$922.00		
Check Number: 28437 Check Date: 01/26/2024 Payee Name: KENNEDY HEALTH							
2023279794	MEDICAL ONLY	08/03/2022	WASHINGTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,716.14	2022-2022	Loss
Check Amount:					\$1,716.14		
Check Number: 28438 Check Date: 01/26/2024 Payee Name: HOME CARE CONNECT LLC							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000399354

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 116

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Check Register

Insurer: TRIJIF-TRI.COUNTY MUN.JIF

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024321967	INDEMNITY	12/16/2023	PENNS GROVE BOROUGH	M-DME/PROSTHETICS	\$510.72	2023-2023	Loss
Check Amount:					\$510.72		
Check Number: 28439		Check Date: 01/26/2024		Payee Name: WORKERS COMP PSYCH NET			
2023296112	INDEMNITY	02/09/2023	DEPTFORD TOWNSHIP	M-BEHAVIORAL HEALTH	\$179.12	2023-2023	Loss
Check Amount:					\$179.12		
Check Number: 28440		Check Date: 01/26/2024		Payee Name: myMATRIXX			
2024321516	INDEMNITY	12/11/2023	MONROE TOWNSHIP(TRIJIF)	M-PHARMACY	\$44.14	2023-2023	Loss
Check Amount:					\$44.14		
Check Number: 28441		Check Date: 01/26/2024		Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC			
2024319174	INDEMNITY	11/08/2023	DEPTFORD TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024321516	INDEMNITY	12/11/2023	MONROE TOWNSHIP(TRIJIF)	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$180.00		
Check Number: 28442		Check Date: 01/26/2024		Payee Name: QUALCARE INC			
2024324450	MEDICAL ONLY	01/20/2024	PENNSVILLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
Check Amount:					\$565.00		
Total of TRI CTY MUN JIF IV Account							
Number of Checks:		174		Total Payments:		\$247,659.36	
Number of Payments:		305		First Check Number:		28269	
Expense Payments:		\$16,696.24		Last Check Number:		28442	
Legal Payments:		\$33,074.31					
Loss Payments:		\$197,888.81					
Grand Total							
Number of Checks:		174		Total Payments:		\$247,659.36	
Number of Payments:		305		First Check Number:		28269	
Expense Payments:		\$16,696.24		Last Check Number:		28442	
Legal Payments:		\$33,074.31					
Loss Payments:		\$197,888.81					

FY 2023 Dividend
AELCF Member Allocation

GLOUCESTER, SALEM & CUMBERLAND
COUNTIES MUNICIPAL JOINT INSURANCE FUND
AELCF MEMBER DATA FY 2024

	FY 2023 31-Dec-23 Balance	FY 2024 January Interest	FY 2024 31-Jan-24 Balance	E-JIF Dividend 31-Jan-24 Distribution	E-JIF Dividend 31-Jan-24 Balance
Alloway Township	4,983.67	10.71	4,994.38	960.00	5,954.38
Carneys Point Township	11,478.62	24.68	11,503.30	2,659.00	14,162.30
Clayton Borough	0.33	0.00	0.33	2,469.00	2,469.33
Deptford Township	39,973.73	85.94	40,059.67	9,259.00	49,318.67
East Greenwich Township	8,108.76	17.43	8,126.20	1,880.00	10,006.20
Elk Township	21.94	0.05	21.99	1,215.00	1,236.99
Elsinboro Township	83.22	0.18	83.39	0.00	83.39
Fairfield Township	9,385.19	20.18	9,405.37	2,174.00	11,579.37
Franklin Township	95.62	0.21	95.82	5,351.00	5,446.82
Glassboro Borough	118.14	0.25	118.40	6,597.00	6,715.40
Greenwich Township	7,292.89	15.68	7,308.57	1,688.00	8,996.57
Harrison Township	13,125.16	28.22	13,153.38	3,041.00	16,194.38
Logan Township	9,008.78	19.37	9,028.15	2,088.00	11,116.15
Lower Alloways Creek Township	857.48	1.84	859.32	176.00	1,035.32
Mannington Township	3.19	0.01	3.20	213.00	216.20
Mantua Township	21,234.99	45.66	21,280.64	4,918.00	26,198.64
Monroe Township	43,263.71	93.02	43,356.73	10,022.00	53,378.73
Oldmans Township	2,685.44	5.77	2,691.21	622.00	3,313.21
Paulsboro Borough	37.58	0.08	37.66	2,131.00	2,168.66
Penns Grove Borough	7,297.05	15.69	7,312.73	1,690.00	9,002.73
Pennsville Township	19,708.27	42.37	19,750.64	4,565.00	24,315.64
Pilesgrove Township	5,860.75	12.60	5,873.35	1,357.00	7,230.35
Pitman Borough	57.94	0.12	58.06	3,228.00	3,286.06
Pittsgrove	122,171.53	262.67	122,434.20	3,076.00	125,510.20
Quinton Township	5,628.69	12.10	5,640.79	964.00	6,604.79
Shiloh Borough	795.94	1.71	797.65	185.00	982.65
South Harrison Township	3,610.70	7.76	3,618.46	836.00	4,454.46
Stow Creek	8,920.74	19.18	8,939.92	300.00	9,239.92
Swedesboro Borough	3,067.07	6.59	3,073.66	711.00	3,784.66
Upper Pittsgrove Township	5,180.48	11.14	5,191.62	1,200.00	6,391.62
Washington Township	153,659.46	330.37	153,989.83	16,300.00	170,289.83
Wenonah Borough	3,460.25	7.44	3,467.69	802.00	4,269.69
Westville Borough	6,719.79	14.45	6,734.24	1,557.00	8,291.24
Woodbury City	17,327.54	37.25	17,364.80	3,566.00	20,930.80
Woodbury Heights Borough	4,465.53	9.60	4,475.13	1,035.00	5,510.13
Woodstown Borough	5,524.10	11.88	5,535.98	1,085.00	6,620.98
Woolwich Township	4,529.65	9.74	4,539.39	1,049.00	5,588.39
	549,959.99	1,182.41	551,142.40	\$100,969.00	652,111.40

Former Members

**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, Pilesgrove, 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		

GLOUCESTER, SALEM, CUMBERLAND COUNTIES

MUNICIPAL

JOINT INSURANCE FUND

Administrative Policies & Procedures

Date Adopted: 2/26/24

POLICY: Budget Amendment Policy

PURPOSE: To establish appropriate purposes and timelines for the Budget Amendments

During the course of each Fund Year it becomes necessary to amend the Fund's budget due to circumstances that were normally unforeseen by the Fund at the time the budget was adopted. Amending the budget requires that each member of the Fund receive a copy of the proposed amendment for posting on the member's official Municipal Bulletin Board. In addition, the proposed Amendment must be advertised as a Legal Notice in the Fund's three official newspapers. Therefore, for purposes of efficiency, it is in the best interest of the Fund to limit the number of times that the Fund amends its budget during the year. To accomplish this goal, the following guidelines shall be used in determining when and why the Fund Budget shall be amended:

- If a new member joins the Fund effective January 1st of a new Fund Year, the Fund shall amend the budget to include the new member's exposures as soon as practical following the commencement of the new year.
- All other Budget revisions requested by the member municipalities, for the purposes outlined below, shall be consolidated into one amendment and must be submitted to the Executive Director's office no later than June 1st in recognition of the Budget Development process the Fund undertakes in preparation for the new Fund Year. The final annual Budget Amendment will be adopted no later than August 1st:
 - Changes to RMC agreements from the previous year
 - Changes in member excess coverage limits / deductibles/co-insurance terms
 - Changes to an operational exposure that requires the addition/removal of premium to the budget.
 - Changes in JIF Loss Funding will be provided by the Fund Actuary and Operating Expenses allocated by the Executive Director's Office if applicable and reflected in the final installment invoice.
 - Changes in Excess / Stand Alone Premiums will be provided by the MEL's Executive Director's office. The member will be provided a quote utilizing the

current Fund Year rates for an estimated financial impact that will apply for the upcoming renewal year. However, the member's premium will not be modified in the current year.

-
- All other proposed amendments, for whatever purpose, that are brought to the attention of the Executive Director's office after June 1st shall be reviewed with the Finance Committee to determine the appropriate method to address the situation.

DRAFT



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)

TO REGISTER

Visit njmel.org or email Jaine Testa at jainet@permainc.com

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MEL



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

AGENDA

THE POWER OF COLLABORATION

njmel.org

NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND



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.