



AGENDA PACKET



Monday, March 25, 2024 at 5:00 pm

Via Microsoft Teams

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

Meeting ID: 253 673 893 467

Meeting Passcode: uroBxa

Audio Access: 1-331-256-5069

Audio Conference ID: 516 185 002#

WWW.TRICOJIF.ORG

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

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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 **February 26, 2024** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-3
 - B. Motion to adopt the **February 26, 2024** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
 - C. Motion to adopt the **February 26, 2024** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 4-16
- The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.*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 – March 25, 2024.....Verbal
 - IX. Executive Director’s Report Page 17- 51
 - A. Lost Time Accident Frequency Pages 21-22
 - B. Certificates of Insurance Pages 23-36
 - C. Financial Fast Track Report Page 37
 - D. Regulatory Filing Checklists Pages 38-39
 - E. 2023 Safety Incentive Program Awards
 - F. 2024 Optional Safety Budget..... Page 40
 - G. 2024 Wellness Incentive Page 41
 - H. 2024 EPL/Cyber Risk Management Budget Page 42
 - I. EPL Compliance Status Report Page 43
 - J. Statutory Bond Status..... Pages 44-46

K.	Skateboard Park Approval Status	Page 47
L.	Capehart & Scatchard Updates	
M.	Land Use Training Certification	Page 48
N.	Elected Officials Training.....	Pages 49-50
O.	Payroll Audit	
P.	Property Appraisals	
Q.	2024 Safety Breakfast.....	Page 51
R.	Safety, Claims and Wellness Coordinator Roundtable	
S.	New Fund Commissioner Orientation	
T.	Financial Disclosure Statement	
U.	Inclement Weather Policy	
V.	Website	
W.	New Member Activity	
X.	Solicitor's Report	
A.	MEL Helpline and Contact List	Pages 52-53
B.	Closed Cases Report.....	Pages 54-55
XI.	Safety Director's Report	
A.	Activity Report	Pages 56-58
XII.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 59
B.	Claims Roadmaps.....	Pages 60-63
XIII.	Law Enforcement Risk Management Report	
A.	Report	Pages 64-65
B.	Bulletin 24-01: Fatigue in Law Enforcement.....	Pages 66-69
XIV.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 70-71
B.	Targeting Wellness Newsletter.....	Pages 72-75
C.	Wellness Advisory Committee Meeting Minutes – February 15, 2024.....	Pages 76-83
XV.	Managed Care Report	
A.	TRICOJIF Summary	Page 84
B.	Average Days to Report.....	Page 85
C.	Claims Reported by Type.....	Page 86
D.	Nurse Case Management Reports	Page 87
E.	Transitional Duty Report	Page 88
F.	PPO Savings and Penetration Report.....	Pages 89-90
G.	Top 10 Providers & Paid Provider by Specialty.....	Page 91
H.	Quick Notes.....	Page 92
XVI.	Technology Risk Services	
A.	Reports	Pages 93-95
XVII.	Treasurer's Report as of February 29, 2024.....	Pages 96-135
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	March Bill List	Page 136

Motion to approve the Payment Register & Bill Lists– **Motion – Roll Call**

- XVIII. Committee Reports
- A. Strategic Planning Committee Meeting Minutes – February 28, 2024.....Pages 137-141
 - 1. Motion to Adopt the revised Strategic Planning Committee Charter – Motion – **All in Favor**.....Pages 142-143
 - B. Safety Committee Meeting Minutes – February 29, 2024.....Pages 144-179

XIX. MEL/RCF/EJIF Reports
Nothing to Report

XX. Miscellaneous Business

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

- 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**

February 26, 2024 – 3:30 PM

Microsoft Teams
EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held via Microsoft Teams on February 26, 2024 at 3:30 PM, prevailing time. Karen Sweeney, Fund Chair, Wenonah Borough, presiding.

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

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

Those in attendance were:

Karen Sweeney, *Chair, Wenonah Borough*
Bob Diaz, *Fund Secretary, South Harrison Township*
Marjorie Sperry, *Quinton Township*
Jeff Celebre, *City of Vineland*
Doug Hogate, *Elsinboro 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[®], Deputy Executive Director, *RPA – A Division of Gallagher*
Kris Kristie, Senior Account Manager, *RPA – A Division of Gallagher*
David DeWeese, *The DeWeese Law Firm, P.C.*
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:

Colette Bachich, *Washington Township*

EXECUTIVE SESSION PORTION OF MEETING

Chair Sweeney entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on February 26, 2024 at 5:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

SOLICITOR REPORT

Nothing for OPEN session

EXECUTIVE DIRECTOR'S MONITORING REPORTS

Due to time constraints, this section was tabled to next month

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.

He noted at this time Qual-Lynx continues to interview for a new workers compensation lost time adjuster. In regards to the Liability Unit, they continue to utilize the part-time services of Ms. Sulzer.

Lastly, Mr. Roselli reported that Ms. Oliva and Ms. Johnson are now handling only ACM/BURLCO/TRICO Claims in the Property unit and continue to handle subrogation/salvage files.

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

QUAL-LYNX STAFFING CONCERNS

Mr. Forlenza agreed that Mr. Roselli's report was accurate, but he continues to have concerns about the staffing situation at Qual-Lynx, 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, but he is happy to see the Liability Unit has been fully staffed for the last several months. Mr. Forlenza noted he has completed an analysis regarding the adjuster file counts for 2023 and will be sharing that information with the Claims Committee and discussing the situation with Qual Lynx.

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

CLAIMS AUDIT

Mr. Forlenza reported he received the final supplementary response from Qual-Lynx regarding the claims audit findings, which was the focal point of a meeting with the Chairs of the Claims Review Committees for the ACM, BURLCO, & TRICO JIFs. After reviewing the supplemental response, the Committee Chairs directed Mr., Forlenza to correspond with Ms. Lihou at Qual Lynx and outline a number of recommended changes and request ongoing reports providing evidence of the implemented changes. Mr. Forlenza stated both himself and Ms. Sweeney anticipate providing a comprehensive

overview of the audit findings and outlining the future plans during the upcoming March meeting. Mr. Forlenza asked if there were any questions. No questions were entertained.

MICROSOFT TEAMS

Ms. Patel asked the committee if they would like to receive meeting invites for the entire year, all at one time, or would they like to receive the meeting invites as the meetings come up monthly. The Committee stated they would like to continue to receive the Microsoft Teams calendar invites monthly.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, March 25, 2024 at 3:30 PM** via Microsoft Teams.

MOTION TO ADJOURN

Chair Sweeney 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 4:47 PM.

Kris Kristie, Recording Secretary for

Robert Diaz, Secretary

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

February 26, 2024 @ 5:00 pm

Via Microsoft Teams

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) was held via Microsoft Teams on February 26, 2024 at 5:00 PM, prevailing time. Chair Karen Sweeney, Wenonah Borough, presiding. The meeting was called to order at 5:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

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

ROLL CALL

Ken Brown, **Carneys Point Twp.**
Sue Miller, **Clayton Borough**
Colleen Emmons, **Deptford Twp.**
Carolyn King-Sammons, **Elk Twp.**
Doug Hogate, **Elsinboro Twp.**
Mike Burden, *Alternate*, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Lisa Jeffers, **Greenwich Twp.**
Kathy Schools, *Alternate*, **Harrison Township**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
William Pine, **Logan Twp.**
Luke Patrick, **Mannington Twp.**
Jennica Bileci, **Mantua Twp.**
Pat Mason, **Monroe Twp.**
Joy Gunn, **National Park Borough**
Susan Jacabucci, **Paulsboro Borough**
Anjanette Scott, **Penns Grove Borough**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Michael Raze, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz, *Fund Secretary*, **South Harrison Twp.**
Jena Dolbow, **Swedesboro Borough**
Jack Cimprich, **Upper Pittsgrove Twp.**
Jeff Celebre **Vineland City**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, **Westville Borough**
Bradley Pennypacker, *Alternate*, **Woodbury City**
Jane DiBella, **Woolwich Twp.**
Karen Sweeney, *Fund Chair*, **Wenonah Borough**
Shannon Elton, **Woodbury Heights Borough**

Absent Fund Commissioners/Professionals were:

John Hitchner, **Hopewell Twp.**
Harry Moore, **Oldmans Twp.**
Brad Campbell, **Shiloh Borough**
Colette Bachich, **Washington Twp.**

Also present were:

Paul A. Forlenza, MGA, Executive Director, **RPA, A Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director, **RPA – A Division of Gallagher**
David DeWeese, Esquire, Fund Solicitor, **The DeWeese Law Firm, P.C.**
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...after roll call**

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

Barclay Insurance
Cettei & Connell
Conner Strong & Buckelew
Len Eckman Insurance
Hardenbergh Insurance
Henry D Young Insurance

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

Recording Secretary Kristie asked for a motion to move up Kevin Clour, Lower Alloways Creek, Alternate #1, in the absence of Colette Bachich, Washington Township, to the Executive Committee for voting purposes.

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

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Sweeney presented the minutes of the January 22, 2024 Executive Committee meeting for approval.

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

Chair Sweeney entertained a motion to approve the minutes of the January 22, 2024 Executive Committee meeting.

Motion by Ms. Sperry, seconded by Mr. Brown, to approve the minutes of the January 22, 2024 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Sweeney presented the minutes of the January 22, 2024 Executive Claims Review Committee Meeting for approval.

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

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

Motion by Ms. Sperry, seconded by Mr. Brown, to approve the minutes of the January 22, 2024 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Sweeney presented the Executive Claims Review Committee Closed Session meeting minutes of January 22, 2024 for approval.

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

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

Motion by Ms. Sperry, seconded by Mr. Celebre, to approve the Executive Claims Review Committee Closed Session meeting minutes of January 22, 2024 as presented.

The Executive Claims Review Committee Closed Session minutes of January 22, 2024 shall not be released to the public until the reason(s) for their remaining closed is no longer applicable, the Fund Solicitor has had the opportunity to review them, and their release has been approved by the Executive Committee. All in Favor. Motion carried.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – February 26, 2024

Chair Sweeney reported that an Executive Claims Committee Meeting was held on Monday, February 26, 2024 at 3:30 PM via Microsoft Teams.

The Committee reviewed eighteen (18) claims. Of the claims reviewed, there were nine (9) Workers' Compensation, two (2) General Liability, one (1) Auto, and six (6) Property PARs recommended for approval of settlement or continuing defense.

There were zero (0) claim(s) reviewed for January that had previously been approved by Vineland.

There was one (1) claim(s) reviewed for abandonment of subrogation attempt for January.

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Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

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

Mr. Forlenza stated a notification was sent out last week by his office requesting that all Members take a moment to review the recently updated directories on the JIF websites. Kindly navigate to the directories pull-down menu and carefully examine the information provided. Specifically, we need to ensure the accuracy of contact details such as email addresses and phone numbers. Given the turnover of members and the appointment of new Fund Commissioners during the months of December, January, and February, it is crucial that we have up-to-date and reliable information. This information serves as the primary means of communication with the membership. Should there be any revisions needed, please contact his office

Mr. Forlenza referenced the Certificates of Insurance report included in the agenda and asked the members to please review to be sure the certificates were ordered by you, and are correct.

Mr. Forlenza noted details regarding the allocation of funds for the Optional Safety budget, EPL/Cyber budget, and Wellness Incentive funds for 2024 can be found on pages 38, 39, and 40 of the agenda, respectively. It is important to note that a combined notification letter was sent out on or about February 13, providing information on the allotted funds for each program. He requested that members review this information and ensure that you are aware of the funds allocated to your respective programs for this year. He emphasized the importance of timely reimbursement for any purchases made under these programs. If you have already made purchases and are seeking reimbursement, he urged the members not to wait until

the November 1, 2024 deadline to claim and request reimbursement from his office. You can simply submit the necessary information to his office, and we will process it for payment on the next bill list.

Mr. Forlenza noted the latest update on the statutory bonds, which can be found on pages 42-44 of the agenda. He noted the importance of verifying the inclusion of any newly bonded individuals, particularly in cases where retirements occurred at the end of December. Please ensure that the individuals who have been bonded through this program are accurately listed on the aforementioned pages. If you come across any discrepancies or if an individual's name is missing despite their application for underwriting and bonding, He strongly recommends reaching out to Jonathan Tavares in the Fund Underwriters Office. Alternatively, his office is readily available to assist you with any inquiries or concerns you may have.

In regards to the Elected Officials Training, Mr. Forlenza directed the members to pages 49-50, where there is pertinent information regarding the Elected Officials training for the 2023-2024 cycle. It is important to note that the instructions provided have been updated this year due to the implementation of a new MSI platform. Should you require any clarification or guidance regarding this process, please do not hesitate to contact his office. In addition, he noted his office receives a download of individuals who have completed the training approximately every two weeks. A follow-up email is sent to those who have successfully completed the training, and also published is an attendee/participants list on the JIF websites. To access this list, visit the JIF website and navigate to the "Sign-In Sheets" section, located approximately halfway down on the right-hand side.

Mr. Forlenza noted that the 2025 renewal process has been initiated. As part of this process, it is crucial to conduct payroll audits. You should have received a letter from his office last week regarding the completion of the payroll audit process for this year. Kindly remember it is important that all Members update and upload their payroll data for the 2023 fund year into Bowman's portal, by March 12, 2024. Detailed instructions on how to upload the data into Bowman's portal were provided in the email sent on February 15. Should you have any inquiries or concerns regarding this process, please do not hesitate to contact his office for assistance.

In addition, Mr. Forlenza stated the Property Appraisal process for this year has been initiated. A formal notification was sent out from his office last week, requesting the active participation of all Risk Management Consultants and Members in reviewing the property listings in Origami. It is important to ensure the accuracy and completeness of the property listing, and he asked that members who will be receiving a physical appraisal this year promptly notify AssetWorks once the review process has been completed.

In regards to the Police Accreditation Program, an announcement went out from his office in late January. He stated that if you have a Police Department, please forward that information to them. He also noted there are funds available to help offset the cost of the accreditation, or re-accreditation process.

Lastly, Mr. Forlenza stated his office is in the process of setting up and planning the 2024 Safety Kickoff Breakfast, which will be held on April 2, 2024 at Auletto's Caterers. More information and invitations will be sent out approximately 30 days prior to the Breakfast.

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

SOLICITOR'S REPORT

Assignment of New Cases

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

Hyman v Township of Franklin
Eckrich v Borough of Paulsboro

Mr. Garish noted his report encompasses a comprehensive overview of the activities conducted during the month of January. These activities include, but are not limited to, member visits, attendance at various meetings, completion of safety director bulletins and messages, as well as utilization of the MSI Live and MSI Now training platforms.

As a reminder, anyone who has new employees, volunteers, or part time employees please be sure to have them register in the new learning management system.

Mr. Garish reminded everyone of the upcoming deadlines and requirements. The signed 2024 SIP Program, along with the Safety Committee dates for the year, should be submitted by the end of next week. Additionally, the OSHA 300A logs, which provide a summary of work-related injuries and illnesses from the previous year, must be posted in all locations where our employees are present by February 1.

Mr. Garish noted he is pleased to announce the upcoming MSI Expo, which offers employees the opportunity to participate in in-person training sessions. The next expo is scheduled for March 13 at the Atlantic Cape Community College. Various training tracks and topics will be covered during the expo, including excavation, trenching and shoring, flagger safety, blood borne pathogens, driver safety, fire safety, and practical leadership. Detailed information regarding these tracks can be found on the JIF or MSI website.

In order to ensure a smooth transition and successful implementation of safety protocols, Mr. Garish requested that any new employees assuming the role of Safety Coordinator notify his office promptly. The Safety Director's office is more than willing to arrange a meeting, either in person or via Zoom, to provide the necessary materials and guidance to fulfill their responsibilities effectively.

Mr. Garish asked if there were any questions at this time. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

During this month's Lessons Learned from Losses, Mr. Roselli emphasized the importance of following safety measures when operating trucks. He discussed the significance of maintaining three points of contact when entering and exiting trucks, wearing bright colored vests, staying alert, watching for blind spots, and listening for back-up alarms.

Mr. Roselli further exemplified instances where employees could have easily prevented injuries and mitigated expensive claims by following essential safety guidelines. For instance, an employee suffered a broken arm after neglecting to maintain three points of contact while disembarking from the truck. Similarly, another employee failed to wear a brightly colored vest, which resulted in the employee being injured by a reversing truck. The final example was an employee's inattentiveness while operating a truck resulted in a regrettable accident.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

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

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

Mr. Winter noted he has completed one (1) Police agency visits this month with several more agency visits currently scheduled. These visits were provided to discuss agency concerns, claims 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 no training is scheduled at this time; however, the Report Writing Class and the Management of Aggressive Behavior will be repeated on a selected date based on Police Chief input. Additionally, a course is being discussed to assist agency Resiliency Officers, to be conducted by Dr. Kelly, and a survey document have been distributed to Police Chiefs in an effort to plan and strategize for the upcoming year.

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 Carney's Point PD for Cumberland County with an initial meeting being coordinated at this time for early March

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated her report, which is included in the agenda packet, provides a detailed overview of the activities and planned events for February. 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 noted she is in the process of reaching out to all of the Wellness Coordinators to initiate plans for 2024. As activities for 2023 are being wrapped up, she stated she was very happy to be met with great enthusiasm from them.

Ms. Schiffer also emphasized the importance of utilizing the Wellness funds effectively throughout the year. These meetings serve as a jumpstart to generate ideas on how she can engage our employees in wellness initiatives. She has listed a few ideas that either have been implemented in January or are currently being planned.

She also noted that some towns have found it advantageous to work in small groups or committees rather than placing the entire burden on one person. This collaborative approach has yielded positive results.

Ms. Schiffer noted just recently they had the first Wellness Advisory Committee meeting, and once the minutes are approved, she will share them with the Safety Committee and subsequently with the Executive Committee. She noted her newsletter, which has a different format, was also released in February and can be found on pages 68-61 of the agenda. She stated she would appreciate any feedback or circulation of the newsletter within your municipality.

Lastly, Ms. Schiffer noted a new section on the JIF website called "Multimedia by Debby" under the Wellness dropdown menu. She started posting mindful minutes, which include short mindfulness meditations or tips. The latest post focused on changing habits, and she will continue to incorporate various lifestyle pillars in future posts.

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

MANAGED HEALTH CARE REPORT

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

Lost Time v. Medical Only Cases

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

	January	YTD
<i>Lost Time</i>	2	2
<i>Medical Only</i>	20	20
<i>Report Only</i>	22	22
<i># of New Claims Reported</i>	44	44
<i>Average Days Reported to QL</i>	2.1	2.1

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 2024.

All Claims: 2.1 days
 Non-COVID Claims: 2.0 days
 COVID Claims: 7.0 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	269
<i>Transitional Duty Days Worked</i>	147
<i>% of Transitional Duty Days Worked</i>	55%
<i>Transitional Duty Days Not Accommodated</i>	122
<i>% of Transitional Duty Days Not Accommodated</i>	45%
<i>\$ Saved by Accommodating</i>	\$10,495
<i>\$ Lost by NOT Accommodating</i>	\$13,080

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 January 2024.

PPO Penetration Rate	January
<i>Bill Count</i>	137
<i>Original Provider Charges</i>	\$105,214
<i>Re-priced Bill Amount</i>	\$43,124
<i>Savings</i>	\$62,091
<i>% of Savings</i>	59%

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

Nurse Case Assignment Report: This report depicts the number of claims by member where a nurse case manager has been appointed and whether the nurse has been assigned longer than 90 days. The attached report depicts the information for January 2024.

Prescription Benefit Program

A report depicting the 2023 year-end statistics for the Prescription Benefit Management Program was included in the agenda. Ms. Beatty reviewed the report with the members outlining the year-end script count, utilizing patients count, opioid cost percentage, opioid script percentage, generic utilization percentage, cost per patient and cost per script.

Managed Care Quick Notes

Ms. Beatty reported this month on concussions in the workplace, explaining what a concussion is, what can cause a concussion, and different symptoms associated with a concussion including mood, sleep disturbance and thinking difficulties.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Caruso referenced his reports included in the agenda highlighting the activities during the month of January.

This report provides a comprehensive overview of the progress made in improving hygiene standards in towns, as well as the successful completion of training by over 90% of TRICO members. Additionally, it highlights the commencement of new training focused on phishing email detection, which has proven to be a challenging yet valuable exercise.

On the D2 front, the report highlights the commendable achievement of D2 in not penetrating any networks of TRICO members last month. Furthermore, the introduction of a new portal allowing towns to update their IP addresses has resulted in over 90% of towns reporting their addresses, ensuring accurate and up-to-date information for D2.

Mr. Caruso notes his report also emphasizes the availability of cyber framework forms on the Cyber JIF website, enabling the completion of basic, intermediate, and advanced forms. The immediate goal is to guide all members towards meeting the basic requirements, which include implementing robust backup systems, enforcing password policies, maintaining network diagrams, and utilizing inventory software.

Lastly, Mr. Caruso addressed the critical issue of protecting personally identifiable information (PII) in light of the growing ransomware threat. It highlights the alarming trend of ransomware infiltrating sensitive information and leveraging it for extortion. To mitigate this risk, the report provides comprehensive guidance on identifying and safeguarding PII, including the secure deletion or shredding of unnecessary data.

In conclusion, this report serves as a valuable resource for towns to enhance their hygiene standards, strengthen cybersecurity measures, and safeguard their communities against the ever-evolving threats posed by ransomware and data breaches.

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

TREASURER’S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for the period ending January 31, 2024, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski’s reports are valued as of November 30, 2023 for Closed Fund Years 1991 to 2019, and Fund Years 2020, 2021, 2022, 2023 and 2024.

Investment Interest

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.

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

The JCFI Portfolio has a current market value of \$25,478,682.71

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$29,980.09	\$29,980.09
Salvage	\$0.00	
Overpayment Reimbursement	\$322.00	
EJIF Closed Year Dividend		\$100,969.00

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

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 \$100,969.00 at months end.

Loss Run Payment Register for the Period – January 31, 2024

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

Bill Lists – February 2024 and the RMC Bill List

For the Executive Committee’s consideration, Mr. Tontarski presented the February Bill List in the amount of \$1,168,250.20, as well as the RMC Bill List in the amount of \$304,105.00.

Chair Sweeney entertained a motion to approve January 2024 Loss Run Payment Register, the February Bill List in the amount of \$1,168,250.20, and the RMC Bill List in the amount of \$304,105.00 as presented.

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

Motion by Ms. Sperry, seconded by Mr. Brown to approve the *January Loss Run Payment Register, the February Bill List in the amount of \$1,168,250.20, as well as the RMC Bill List in the amount of \$304,105.00*

as presented.

ROLL CALL

Yeas:

- Marjorie Sperry, **Quinton Township**
- Doug Hogate, **Elsinboro Township**
- Jeff Celebre, **Vineland City**
- Ken Brown, **Carneys Point**
- Kevin Clour, **Lower Alloways Creek**

Robert Diaz, *Fund Secretary*, **South Harrison Township**
Karen Sweeney, *Fund Chair*, **Wenonah Borough**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Finance Committee Report

Mr. Forlenza stated on pages 122 and 123 of the agenda, is a revised *Budget Amendment Policy*. This policy was previously discussed by the Finance Committee last fall but unfortunately was not included on the agenda for adoption. The purpose of this policy is to outline the process for charging/removing excess insurance premiums and loss funding from member assessments mid-year.

Mr. Forlenza explained while the JIF cannot change the MEL portion of a member's assessment because it remains fixed once adopted, the JIF does have the ability to control and reduce a Member's loss funding portion midway through the year. This policy revision acknowledges this situation.

Chair Sweeney asked for a *Motion to Adopt the Revised Budget Amendment Policy* as presented.

Motion by Ms. Sperry, seconded by Mr. Brown to Adopt the Revised Budget Amendment Policy as presented. All in Favor. Motion carried.

MEL/RCF/EJIF/CYBER Reports

Mr. Razze stated that included in the agenda on page 124 is a "Save the Date" regarding the MEL's annual educational seminar, scheduled for April 19 and 26th, consisting of two 3-hour sessions. To date he has not seen an official registration notification. The "Save the Date" advises individuals to register by visiting the MEL website. Mr. Forlenza stated he will follow-up with the MEL, so watch for more information. Mr. Razze stated if you require continuing education units, they are available at the seminar. The licensed positions and titles that qualify for continuing education units are listed in the "Save the Date".

Mr. Razze noted a revised report from the RCF's January 8, 2024 Reorganization meeting is also provided in the agenda and includes the necessary details that were initially omitted.

Lastly, on January 18, the Cyber JIF held their 2024 Reorganization meeting, which lasted approximately half an hour and included the appointment of professionals for the 2024 Fund year

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

MISCELLANEOUS BUSINESS

Motion to Authorize Paul Forlenza, Executive Director, as the Funds Primary Representative to AGRiP

Chair Sweeney entertained a motion to *Authorize Paul Forlenza, Executive Director, as the Funds Primary Representative to AGRiP*.

Motion by Ms. Sperry, seconded by Mr. Brown, to *Authorize Paul Forlenza, Executive Director, as the Funds Primary Representative to AGRiP*. All in favor. Motion carried.

NEXT MEETING

Chair Sweeney noted that the next meeting of the TRICO JIF would take place on **Monday, March 25, 2024 at 5:00 PM via Microsoft Teams**.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

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

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

APPROVE CLAIMS PAYMENTS

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

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
2021225591	2021224925	2024321533	2021209621
MLT-2021227859	2024311419	2024316122	
2021227856		2024313639	
2024321516		2024323072	
2023300380		2024324465	
2024319174		2021218257	
2023292119			
2022255148			
2022242339			
2021236459			

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

ROLL CALL *Yeas:* Marjorie Sperry, **Quinton Township**
 Doug Hogate, **Elsinboro Township**
 Jeff Celebre, **Vineland City**
 Ken Brown, **Carneys Point**
 Robert Diaz, *Fund Secretary*, **South Harrison Twp.**
 Karen Sweeney, *Fund Chair*, **Wenonah Borough**
 Kevin Clour, **Lower Alloways Creek**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote

APPROVE ABANDONING SUBROGATION

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

2023283220

Chair Sweeney entertained a motion for the **Authorization for the Abandonment of Subrogation on file 2023283220** as presented.

Motion by Ms. Sperry, second by Mr. Brown, for the authorization for the abandonment of Subrogation on file 2023283220 as presented.



To: Fund Commissioners
From: Paul Forlenza, MGA, RMC, Executive Director
Date: March 25, 2024
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 21-22)

The January 2024 Lost Time Accident Frequency Summary and the Statewide Recap for January 2024 are attached for your review.

B. Certificates of Insurance (pgs. 23-36)

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

C. Financial Fast Track (pg. 37)

The Financial Fast Track Report for January 31, 2024 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 January 31, 2024 was \$13,781,126

D. Regulatory Filing Checklists (pgs. 38-39)

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

E. 2023 Safety Incentive Program

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

F. 2024 Optional Safety Budget (pg. 40)

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. 41)

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. 42)

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. 43)

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. 44-46)

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. 47)

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

Nothing to report this month

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. If you have any questions, or need assistance with the training, please contact the MSI Helpline at 866-661-5120

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. Safety Kickoff Breakfast (pg. 51)

The JIF will hold the 2024 Safety Kickoff Breakfast on April 2, 2024 at Auletto's Caterers, Almonesson. The invitation was emailed to all Fund Commissioners and Alternates, as well as the Clerks, RMC's, Safety, Claims and Wellness Coordinators. We ask that you please respond no later than March 25, 2024.

R. 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.

S. New Fund Commissioner Orientation

This year, the Executive Directors office will hold two (2) New Fund Commissioner Orientation sessions; one in May and the other later this Fall via Microsoft Teams. Anyone who would like an overview of the JIF is welcome to sign up and participate. An email notification with further details on how to participate in this training will be emailed to all members in April.

T. Financial Disclosure Statement Filing

The Division of Local Government Services utilizes an "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at Kristi_Kristie@rpadmin.com. Additional information will be sent to all Fund Commissioners once it is released by the Department of Community Affairs.

U. Inclement Weather Policy

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

V. Website (www.tricojif.org)

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

W. New Member Activity

Nothing to report

**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			557.50											557.50	1,942.50	
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	\$557.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$557.50	86,442.50	

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		38.98												38.98	461.02	
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	\$38.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$38.98	\$34,711.02	

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			2,500.00											2,500.00	0.00	
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	2,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.00	67,000.00	

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



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

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

DATE: January 4, 2024

RE: 2023 -2024 Elected Officials Training Invitation

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

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

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

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

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

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

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

2023-2024 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



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

Login to LMS

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

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

ANNUAL SAFETY CELEBRATION & KICKOFF



Tuesday, April 2, 2024

Auletto's Catering | 1849 Cooper Street, Almonesson

Safety Celebration Breakfast Begins at 8:30am

**[Click Here to RSVP](#)
[for the Safety Breakfast](#)
[by 03/25/2024](#)**

THEME:

Unlocking the Potential of Your JIF Membership!

- ◆ Celebrate our Safety Accomplishments
- ◆ Strengthen our Commitment for 2024
- ◆ Embrace JIF Resources
- ◆ Plan for the Future: Vision and Goals

INVITED TO ATTEND:

- ◆ Claims Coordinators
- ◆ Clerks
- ◆ Elected Officials
- ◆ Fund Commissioners
- ◆ Risk Management Consultants
- ◆ Safety Committee Representatives
- ◆ Safety Coordinators
- ◆ Safety Delegates
- ◆ Supervisors
- ◆ Wellness Coordinators

IMPORTANT:

Attendance at the Safety Breakfast is a mandatory element of the 2024 JIF Safety Incentive Program. Please advise our office ASAP if you are unable to attend, as payment is on a per person basis.

Questions? Contact Kris Kristie at kristi_kristie@RPAdmin.com



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 Razze, Mayor
Quinton Township	Marty Uzdanovics, 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

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

Date of Last Revision: 03/19/24

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GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

MARCH 2024
CLOSED CASES

1.) **Kane v. Township of East Greenwich**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Gloucester County Complaint arising from an incident which occurred on October 4, 2020. The Plaintiff, Michael Kane, alleged that he was a spectator watching a baseball game at an East Greenwich Little League baseball field located at 280 Jessups Mill Road, in the Clarksboro section of the Township of East Greenwich, when he was struck by a foul ball as a result of an alleged dangerous, hazardous and/or defective condition of the premises, specifically the alleged failure to provide proper signage and/or otherwise warn spectators of said dangerous, hazardous and/or defective conditions of the premises. The Plaintiff alleged that as a result of the accident, he sustained multiple fractures of the nose (shattered into small fragments), permanent scarring and recurring headaches. The Plaintiff further alleged that the Township of East Greenwich was negligent in allowing the dangerous, hazardous and/or defective condition of the premises to exist. The case was assigned to Edward Romanik, Esquire of *Birchmeier & Powell, LLC*, on October 20, 2022. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint with Crossclaims with the Court on behalf of the insured on October 31, 2022. Defense Counsel continued with the exchange of Discovery and the completion of Depositions. Defense Counsel determined that the Facility Use Agreement that was utilized by East Greenwich was not legally binding since the Facility Use Agreement designated the "East Greenwich Little League" as the "Municipality", and the Agreement was executed by the President of the East Greenwich Little League and not any authorized representative of the Municipality. Therefore, the indemnification clause and the insurance clause as contained in the Agreement were invalid. In December of 2023, Plaintiff's Counsel issued a Demand for the settlement of this matter for a payment in the amount of \$45,000.00. An Arbitration Hearing was scheduled to be conducted on March 20, 2024; however, Defense Counsel and Co-Defendant Perfect Game Group, Inc. were able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$37,500.00 with each Defendant paying \$18,750.00. Closing documents are being circulated between the parties.

2.) **Brennan v. Township of Washington**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Gloucester County Complaint arising from an incident which occurred on June 30, 2020. The Plaintiff, Bernice Brennan, alleged that she was operating her motor vehicle traveling northbound on CR 555, Tuckahoe Road, at or near Route 322, Glassboro Road, in Williamstown, when she was involved in a collision specifically, she was rear-ended while in traffic by a motor vehicle owned by the Township of Washington and being operated by Township of Washington Police Officer, Robert S. McGovern. The Plaintiff alleged that as a result of the incident, she has suffered a right knee lateral meniscus tear, disc bulging at C2-3 and C6-7, a right shoulder sprain. The Plaintiff further alleged that the Township of Washington was negligent in its duty to properly train and supervise the members of the Washington Township Police Department. The case was assigned to Timothy R. Bieg, Esquire of *Madden & Madden, P.A.*, on June 21, 2022. Defense Counsel accepted the Assignment and he proceeded with the filing of an Answer to the Complaint with the Court on behalf of the insured on July 19, 2022. Defense Counsel continued with the exchange of Discovery and the completion of Depositions. Defense Counsel filed a Motion to Extend the July 14, 2023 Discovery End Date which was granted, extending the Discovery End Date to October 12, 2023. Defense Counsel proceeded with the filing of a Motion for Summary Judgment with the Court on behalf of the insured on December 22, 2023. Oral Argument on the Motion was conducted on January 19, 2024, and Judge Ragonese entered an Order granting the Motion in part, barring the Certification of Permanency. Defense Counsel's remaining request for relief granting Summary Judgment for failure to meet the permanent and substantial requirement of the Tort Claims Act was denied. An Arbitration Hearing was scheduled to be conducted on February 1, 2024; however, Defense Counsel was able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$7,500.00 pending TRICOJIF approval. The settlement was approved by the TRICOJIF and closing documents are being finalized between the parties.

3.) **Jones v. City of Vineland**-This matter involved the Plaintiff's allegations contained in Superior Court of New Jersey, Cumberland County Complaint arising from an incident which occurred on March 26, 2022. The *pro-se* Plaintiff, Noel Jones, alleged that he was lawfully operating his motor vehicle traveling on Landis Avenue, in the City of Vineland, when members of the City of Vineland Police Department effectuated a stop of the Plaintiff's motor vehicle. The Plaintiff further alleged that he was subsequently forcibly removed from his motor vehicle by the Officers and that the Defendant members of the City of Vineland Police Department performed an illegal search of his person. The Plaintiff alleged that all Summonses issued against him as a result of the incident were dismissed. The Plaintiff alleged that as a result of the actions and/or inactions of the Defendant member of the Vineland Police Department, the Plaintiff sustained substantial monetary damages, and that he incurred significant violations of his civil rights. The Plaintiff further alleged that the City of Vineland was negligent in its duty to properly train and supervise the members of the Vineland Police Department and in ensuring that the Vineland Police Department is operated in a lawful manner preserving the rights and privileges of the citizens. The case was assigned to William F. Cook, Esquire of *Brown & Connery, LLP*, on November 27, 2023. Defense Counsel accepted the Assignment and he filed a Notice of Appearance with the Court on behalf of the insured on December 12, 2023. In addition, Defense Counsel proceeded with the filing of a Motion to Dismiss the Plaintiff's Complaint for Failure to State as Claim with the Court on December 12, 2023. On January 26, 2024, Judge Arbittier entered an Order granting Defense Counsel's Motion, dismissing the Plaintiff's Complaint against the insured without prejudice. The Plaintiff has since failed to take any action to amend his Complaint and Defense Counsel has now closed his file.

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: March 6, 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 Risk Control 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 Upper Pittsgrove on February 1, 2024
- Township of Lower Alloways Creek on February 5, 2024
- Borough of Pitman on February 9, 2024
- Township of Monroe on February 14, 2024
- Borough of Glassboro on February 16, 2024
- Township of West Deptford on February 20, 2024
- Township of Carneys Point on February 23, 2024
- Township of Pennsville on February 27, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Claims Committee Meeting on February 26, 2024
- Executive Fund Committee Meeting on February 26, 2024
- Executive Safety Committee Meeting on February 29, 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

- Manual on Uniform Traffic Control Devices 11th Edition
- Employer Training Guide
- National Burn Awareness Week
- Dumpster Safety Awareness
- Husqvarna String Trimmer
- Office Safety & Work Station Ergonomics
- Bomb Threat Resources & Best Practices
- Catalytic Converter Theft
- Daniel's Law in New Jersey Requirements & Challenges

MSI FIRE & EMS BULLETIN

- Vaccinations: Who Pays for Required Vaccines?

MSI LAW ENFORCEMENT

- Active Shooter Hostile Event Training Considerations
- Firearms Accessible to Minors Considerations

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
Carneys Point	1
Deptford	5
Elsinboro	1
Greenwich	1

MSI NOW	
Municipality	Number of Videos
Hopewell	2
Mannington	1
Oldmans	4
Pennsville	2
Pilesgrove	1
Pitman	1
Quinton	1
South Harrison	1
Upper Pittsgrove	1
Vineland	9
West Deptford	1
Woodbury	22
Woolwich	5

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

MARCH 2024 NEWSLETTER OFFICE/BUILDING SAFETY



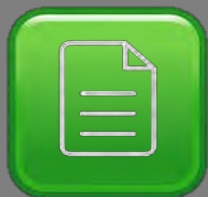
- Clean all spills and liquids immediately
- Regularly inspect and repair any dangerous conditions.
- Keep floors clean and clear of debris
- Make sure mats are in place where floors could be wet and make sure they lay flat
- Make sure wires are secured or tucked away safely.
- Once aware of an incident, have the area inspected and photographed immediately.

Examples:

- Employee tripped over computer/printer cords sticking out from under a desk causing a fall into the wall with resulting shoulder and concussion injuries. Total incurred on the file is \$67,000.
- Employee tripped walking down steps and fell onto left side of his body injuring left knee and left elbow. Several surgeries and multiple courses of physical therapy and the total incurred on the claim is \$185,000.

LIABILITY CLAIMS ROADMAP

When someone is Claiming Damage or Injury Resulting from the Action/Inaction of the Municipality.



Step 1 Notice of Claim received by the municipality. Complete Liability ACORD form found @ www.tricojif.org.

Step 2 Forward Notice of Claim and Liability ACORD form by email to Liability Unit Supervisor and Fund Solicitor with a copy to the Claims Coordinator.

Step 3 Qual-Lynx's assigned adjuster forwards the Tort Claims Act Questionnaire (TCQ) to claimant/attorney with a copy to Claims Coordinator/Fund Solicitor.

Step 4 Completed TCQ received from claimant/attorney by Qual-Lynx w/copy provided to Claims Coordinator/Fund Solicitor.

Step 5 If Municipal Clerk is served with Summons & Complaint forward it to the Claims Coordinator. Claims Coordinator shall send it to Liability Unit Supervisor and Fund Solicitor.

Step 6 Fund Solicitor will copy Claims Coordinator on defense counsel assignment letter. Defense counsel and Qual-Lynx adjuster will be listed as contacts.

The entire Claims team will walk you through every step of the claims process and take actions on your behalf if necessary.

Gloucester, Salem,
Cumberland Counties
Municipal Joint
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South Jersey Communities Securing Their Future



Qual-Lynx Liability Claims

Qual-Lynx Main Number:
609-653-8400

Liability Claims Manager
Dominic Spaventa
dominic.spaventa@qual-lynx.com
(609) 833-9362

Fund Solicitor:
David DeWeese
david@deweese-lawfirm.com
609.522.5599



PROPERTY CLAIMS ROADMAP

When there is damage to a vehicle, building or equipment owned by the Municipality, this is a 1st Party Property Claim.



Step 1

Complete Property Acord form found @ www.tricojif.org and email to the Property Unit Supervisor. Please include at least the following 4 pieces of information.

Date of Loss

Description

Location

Contact



Step 2

Mitigate damages by cleaning up water or boarding up windows. Delays can cost money and in some cases coverage. Protect involved equipment, it may be evidence.

Step 3

Remove vehicles from establishments charging storage fees. Take pictures **BEFORE** anything is discarded.

Step 4

Save Receipts – Save Evidence – Save Agreements. This can help with proving the claim and with Subrogation.

Step 5

Qual-Lynx will handle the claim to conclusion and following for any Subrogation/Salvage Potential.

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Contact Information

Property Unit Supervisor:

Joe Lisciandri

Joseph.lisciandri@qual-lynx.com

609.833.2090

Fund Solicitor:

David DeWeese

david@deweese-lawfirm.com

609.522.5599



EPL/POL CLAIMS ROADMAP

Employment Practices Liability and Public Officials Liability Claims and Potential Claims



Step 1

Municipality receives notice of potential claim. Report IMMEDIATELY to Liability Unit Supervisor and Fund Solicitor.

Step 2

Qual-Lynx will notify Municipality that claim has been referred to Insurer and their TPA.

Step 3

Municipality will receive acknowledgment of claim from Claims Administrator and must acknowledge back to Claims Administrator that it has been received.

Step 4

Municipality will receive a coverage determination from Claims Administrator which will state that coverage is either denied or there is a Reservation of Rights. Municipality must acknowledge receipt of Coverage Determination Letter.

Step 5

If coverage is denied and Municipality disagrees with the denial, the Fund Solicitor should be contacted.

Step 6

If Reservation of Rights is issued, carrier is providing coverage under a Reservation of Rights. Counsel will be assigned if and when a complaint is filed.

Step 7

Future contact regarding the claim is with Summit Risk Adjuster/Defense Counsel.

Gloucester, Salem,
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Insurance
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Qual-Lynx Liability Claims

Qual-Lynx Main Number:
609-653-8400

Liability Claims Manager
Dominic Spaventa
dominic.spaventa@qual-lynx.com
609.833.9362

Fund Solicitor:
David DeWeese
david@deweese-lawfirm.com
609.522.5599

WORKERS' COMPENSATION CLAIMS ROADMAP

When an employee or qualified volunteer reports an injury arising out of and in the course of their employment.



Step 1 Gather basic information:

See First Accident Report (FAR)* for guidance.

Date, Place and Time of Occurrence

How Injury Occurred

Type of Injury



Witness Info: Name and Phone

EE Info: Name, DOB, SS#, Address, Phone

Step 2 Report the Claim to the Intake Department:
Phone: 1-888-342-3839
Facsimile: 1-609-365-4000

Step 3 If medical treatment is requested, ensure first aid has been administered and/or direct injured EE to an authorized physician.

Step 4 Complete and transmit Supervisor Incident Report per instructions. Send 26 Week Wage Statement to: dbott@qual-lynx.com or fax 609-601-3196.

Step 5 State of New Jersey First Report of Injury or Illness (FROI) is generated and a copy is sent to the Claims Coordinator.

The entire Qual-Lynx Workers' Comp Team is available to assist you as needed with your Workers' Compensation claims.
*Refer to www.tricojif.org for forms and instructions.

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Qual-Lynx Workers' Comp Team

Tammy Langsdorf, Claims Supervisor
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609.833.2921

Mary Jane Tomasello, Assistant Supv.
maryjane.tomasello@qual-lynx.com
609.833.9217

Kaitlyn Leonard
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609.833.2826

Denise Hinton-Wilson
Denise.hinton-wilson@qual-lynx.com
732.465.7345

Alexandra McMurren
ally.mcmurren@qual-lynx.com
609-833-9345

Bryana Suggs
bryana.suggs@qual-lynx.com
757-945-6044

LIFTING

LACERATION

SLIP & FALL

DOG BITE

M.V. ACCIDENT

ASSAULT

BBPE



DATE: March 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 (February)

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 (Agency activity, policy assistance requested, police licensing discussed).

Additional visits are being coordinated /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 TRICO 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. Survey results are being received, a Summary will be prepared for distribution.

4. Law Enforcement Bulletins / Newsletters: Bulletin 24-01 was distributed to all Chiefs in regards to Fatigue in Law Enforcement. (see attached).

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 March for groups mentioned.

6. Meetings Attended:

L/E Consultant Meeting	02/02/2024
TRICO Executive Claim Meeting	02/26/2024
TRICO Executive Meeting	02/26/2024
TRICO Safety Meeting	02/29/2024

Sincerely,

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



TO: TRICO JIF Police Departments

FROM Christopher J. Winter, L/E Risk Management Consultant

DATE: February 29, 2024

SUBJECT: Fatigue in law Enforcement

L/E Bulletin : 24-01

Discussion: The information is provided for guidance. The JIF has handled many cases involving police vehicle accidents and injuries, officer injuries due to arrest situations involving citizen aggression / resistance where officers are compelled to take action at a level of force dictated by the incident. The information below plays a huge part in the day-to-day operations of a police department. In regards to the motor vehicle accidents handled, the number is low as it applies to officers at fault , however for the cases where the officers are at fault, fatigue and distractions have been determined to have great impact. PTSD situations are on the rise as well and at times identified through their actions on the job as noted. For these reasons and others, the following information is provided.

Law enforcement is inherently a 24/7 profession. Calls for service mission-critical that a department's officers be alert and able to respond more efficiently. The nature of shift work and its often-unpredictable scheduling can lead to a substantial occurrence of fatigue in law enforcement, which in turn can manifest as a challenge to an agency's readiness as well as a genuine health concern for officers.

Effects of Fatigue in Law Enforcement

Fatigue isn't always one discrete condition but rather can present feelings of tiredness, depression, other mood disorders, and reduction of sleep can also lead to memory impairment. irritability, stress and hypertension.

More than 90 percent of law enforcement officers report being routinely fatigued, and 85 percent report driving while drowsy. (*National Institute of Justice Journal*).

Effectively, officers are almost always doing their jobs while experiencing some degree of fatigue.

Beyond the health impacts, persistent fatigue creates real-world dangers for officers and the communities they serve. More officers are killed by unintended events like auto collisions, then events related to the commission of felonies. In recent years, up to a third of officer deaths have involved automotive accidents while driving. The danger doesn't stop with the end of a shift either, as many officers endure substantial commutes to reach their homes.

What is Contributing to Officer Fatigue?

Long workweeks with the possibility of overtime or moonlighting are the most attributable causes of officer fatigue. A study published in the *National Institute of Justice Journal* looked at officer fatigue's underlying and less-obvious causes. Though it is difficult to establish specific causes and effects of a subject as complicated as fatigue, the research pointed to five(5) main areas of concern related to officer fatigue.

SHIFT LENGTH

Shorter duration shifts that occur with greater frequency are shown to be more disruptive to sleep patterns. Research findings suggest that agencies that schedule a 40-hour workweek over less than five days reduce the fatigue felt by officers.

SHIFT POLICIES

As we age, our ability to cope with fatigue diminishes. This is especially true for shift workers. As such, older officers tend to experience the effects of inconsistent shift scheduling more intensely than their younger colleagues.

COMMUTING

As more officers live outside the communities they work in, commuting times are generally rising throughout the country. Longer commutes, compounded by the stress of heavy traffic in many metro areas, show a strong correlation with reported fatigue levels.

HOME LIFE

Officers with young children experience profound fatigue at a greater rate than officers without children. This may be especially true for women in law enforcement.

Interestingly, though female officers' sleep quality is often reported as lower than their male counterparts, they tend to report less fatigue.

SHIFT REGULARITY

Irregular shift schedules can play havoc with a person's circadian rhythms (the body's natural sleep-wake cycle). In contrast, fixed shift schedules do not seem to produce such a dramatic effect on reported fatigue.

STAFFING SHORTAGES

As many as 86% of officers state their agencies do not have enough sworn and support staff. These shortfalls are causing severe strain in scheduling at agencies around the country.

SHIFT REGULARITY

Irregular shift schedules can play havoc with a person's circadian rhythms (the body's natural sleep-wake cycle). In contrast, fixed shift schedules do not seem to produce such a dramatic effect on reported fatigue.

STAFFING SHORTAGES

As many as 86% of officers state their agencies do not have enough sworn and support staff. These shortfalls are causing severe strain in scheduling at agencies around the country.

Compassion Fatigue

Though not a new concept, compassion fatigue is increasingly part of the conversation surrounding officer fatigue. Though much police work is relatively routine, most officers will respond to extreme situations like domestic violence, a mass-casualty event, or child exploitation at least once in their careers. Typically, officers are called to service by a desire to help their communities, and in these intense situations, they operate as caregivers as much as first-responders, comforting victims and working to restore a sense of order to otherwise chaotic situations.

A growing body of research suggests that repeated trauma occurs within an officer among law enforcement officers and other first responders and medical personnel, potentially leading them to have difficulty disengaging from a stressful shift.

Compassion fatigue impacts cognitive processes, feelings of helplessness and hopelessness, and negative behavioral patterns that can often involve substance abuse. Recent survey data shows as many as 23% of officers report high levels of compassion fatigue. The anecdotal discussion suggests this number is likely growing.

Charting a Course of Action

To combat officer fatigue, departments are moving past long-established law enforcement traditions and, instead, are following the data from research to inform their decision-making. Some departments are experimenting with and seeing results from four-day workweeks and compressed shifts as a part of broader wellness programming. Other departments limit officer overtime, capping them at no more than 20-25 hours per week to encourage rest and healthy sleep schedules. Giving officers a say in their shift schedule has also shown promise in reducing the effects of shift work, lending some predictability to an officer's schedule.

While structural forces constitute a significant driver of fatigue risk factors, officers can take action to reduce these risks for themselves. Good physical fitness can mitigate the effects of fatigue. Quitting smoking or nicotine use and moderating caffeine and alcohol intake are also positive steps, often supported by Employee Assistance Programs (EAPs). that promotes the healthy sleep and rest needed to fight fatigue.

The study of compassion fatigue is not as advanced as the study of other forms of fatigue. However, the ability of an officer to experience gratification from their service seems to be an essential factor in managing compassion fatigue. Agency leaders can help promote a feeling of gratification from service by inviting officers to share positive stories of their impact on the community in roll call or other ways. Peer-support programs, mental health support, and different facets of EAP offerings also show real promise in emphasizing the value of an officer's work. The nature of policing will always create significant challenges to officer wellness. The combination of a 24- hour schedule with calls for service that can be emotionally intense poses real dangers to officers' mental and physical health. By understanding what causes fatigue, departmental leaders can follow the research to craft policies that can help reduce the prevalence of fatigue in law enforcement.

*Posted in 21st Century Policing, Officer Wellness. Risk Management
Fatigue in Law Enforcement
by Nicholas Frankel*

Disclaimer: The materials provided in this correspondence are for general informational and educational purposes only and are not intended to be and should not be considered legal advice or opinions. Prior to making any policy or rule changes, seek the advice of your municipal attorney or County Prosecutor.

CJW

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: March 25, 2024 Microsoft Team Virtual Conference
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

MARCH WELLNESS INITIATIVES

Meetings held or planned: Glassboro, Pitman, Penns Grove, Pennsville, Washington Township, West Deptford, Westville, City of Woodbury

Wellness Activities Planned or Explored (so far):

Glassboro – planning presentation for Administration

Pennsville – planning activities for the year including onsite cancer mobility van, presentation on skin cancer prevention, step challenge, and hydration challenge

Pitman – Stress management Challenge

West Deptford – Fruit/Snack Day

Woolwich – chair massage

Westville – planning of ideas for the year including challenges, chair massage, presentations, cooking demo and chair yoga/stretch

City of Woodbury – list of ideas to share with various departments for feedback and level of interest

Monroe – Spring into Fitness Photo Challenge. Second Wednesday of every month is Wellness Wednesday.

Stay tuned for more wellness adventure!

Wellness 2024 Planning Meetings:

Wellness Advisory Committee (WAC): The following towns are part of the committee: Fieldsboro, Palmyra, Pemberton Twp. Minutes were emailed out to the Safety Committee for approval on Feb 26th.

Meeting Schedule:

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

Wellness Coordinator Brainstorming Sessions: I had my first of three (3) virtual Brainstorming sessions for peer sharing and support. This was NOT MANDATORY. Minutes and summary of discussion was sent to all the Wellness Coordinators for their reference. Towns present: Borough of National Park, Borough of Pitman, Upper Pittsgrove Township, Borough of Penns Grove, Monroe Township, Pennsville Township

Meeting Schedule:

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

New Resources:

Rutgers Speakers Bureau – Various topics available through Rutgers Faculty

Jefferson Health - Free online Classes & Events on various health topics. They also have a Mobile Cancer Screening. I am looking into details regarding this and more.

Cigna Wellness in Motion – I have reached out to get more details and will update, as information becomes available.

Penn Medicine Virtua Cancer Program – I will be reaching out to find more information on their speaker bureau and onsite services.

Targeting Wellness Newsletter – 2024 Quarterly Themes

First Quarter 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

March National Health Awareness:

- National Nutrition Month
- National Colorectal Cancer Awareness Month

JIF Website – NEW Wellness Section Drop-down Selection:

Reminder - 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.



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!

March Mindful Minutes – Two Simple Exercises

Vision Meditation

Two Minute Rule for Building Habits

Quote of the Month: “To live is the rarest thing in the world. Most people exist, that is all.”

— Oscar Wilde



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

	February-24	February-23	2024 February YTD	YTD February 23
# of New Claims Reported	22	43	66	92
# of Report Only	12	20	33	37
% Report Only	55%	47%	50%	40%
# of Medical Only	9	20	29	46
# of Lost Time	1	2	4	8
Medical Only to Lost Time Ratio	90:10	91:09	88:12	85:15
Claim Petition	0	1	0	1
COVID-19	0	2	0	6
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	1.5	22.4	1.9	12.0
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.2	1.5	0.3	0.9

Nurse Case Management	February-24	February-23
# of Cases Assigned to Case Management	37	33
# of Cases >90 days	31	25

Savings	February-24	February-23	2024 February YTD	YTD February 23
Bill Count	184	296	321	393
Provider Charges	\$176,996	\$306,424	\$282,210	\$659,184
Repriced Amount	\$65,706	\$100,519	\$108,830	\$202,997
Savings \$	\$111,290	\$205,905	\$173,380	\$456,187
% Savings	63%	67%	61%	69%

QualCare Network Provider Penetration Rate	February-24	February-23	2024 February YTD	YTD February 23
Bill Count	96%	90%	94%	90%
Provider Charges	97%	90%	95%	94%

Exclusive Provider Panel Penetration Rate	February-24	February-23	2024 February YTD	YTD February 23
Bill Count	95%	93%	96%	92%
Provider Charges	98%	97%	98%	97%

Transitional Duty Summary			2024 February YTD	YTD February 23
% of Transitional Duty Days Worked			38%	52%
\$ Saved By Accommodating			\$18,843	\$27,805
% of Transitional Duty Days Not Accommodated			62%	48%
Cost Of Days Not Accommodated			\$44,475	\$42,277

Technical Risks Services Director

Monthly Executive Report



March 6, 2024

Summary

February was devoted to the Wizer/D2 kickoffs for 2024. By now everyone should have at least logged into their Wizer training account. As of this report 27% are still in training mode and 3% have never logged in. Please advise your staff that Hygiene training is mandatory for deductible savings and BASIC Cyberframework compliance.

Vulnerability probing and penetration testing continues. There are a few towns with critical vulnerabilities. These have been reported to the POC for each. Please address these open items as soon as possible.

BASIC Cyberframework forms were re-distributed to all Fund Commissioners and then again to their respective IT POC. I am pleased to report that as of this report that across all JIF's that we handle we have a 40% approved rate for BASIC with ACM leading the way with 49% approved submissions. Perhaps some InterJIF competition will spur us to get to 100% well before the 6/30/24 deadline. And there is a good reason for moving this along. The Cyberframework V 2.0 has just been released. Most likely this will be adopted quickly so get your BASIC forms in to be grandfathered.

Remember BASIC is the lowest level of compliance required for \$75,000 of deductible relief. If you need help going over this form with your IT support, I am available any time for a consult. This month I had an opportunity to meet with the Salem County Association of Local Government where I met with the Salem County TRICOJif members. It was a great opportunity to go over BASIC with the entire group! If anyone knows of any such organizations elsewhere supporting JIF members, I work for food.

This month's bulletin addresses O365 policies that can be enacted to thwart threat actors from infiltrating your email network. Remember over 80% of all breaches start with a compromised email account. I encourage you to go over the list with your IT support. Many of the measures are FREE, some may not apply to your organization. All create another layer of discouragement for those who would seek to attack your town.

Stay Cybersafe,

Jerry Caruso

Technical Risks Services Director



Securing Office 365 (O365)

Securing Office 365 (O365) email accounts against hacking involves implementing multiple layers of security measures. Here are some ways to lock down O365 email accounts effectively:

1. **Enable Multi-Factor Authentication (MFA):** This adds an extra layer of security by requiring users to verify their identity using a second factor, such as a phone or token, in addition to their password.
2. **Use Strong Password Policies:** Implement strong password policies requiring complex passwords that are changed regularly to prevent brute force attacks.
3. **Anti-Phishing Policies:** Set up anti-phishing policies in the Office 365 Security & Compliance Center to detect attempts to impersonate your users and custom domains.
4. **Enable Advanced Threat Protection (ATP):** ATP safeguards your organization against malicious threats posed by email messages, links, and collaboration tools.
5. **Audit and Review Permissions Regularly:** Regularly review and audit permissions for your Office 365 accounts to ensure that only necessary permissions are granted.
6. **Train Users on Security Awareness:** Educate users on the importance of security, how to recognize phishing attempts, and safe email practices.
7. **Implement Conditional Access Policies:** These policies allow you to define conditions under which users can access Office 365 services, such as requiring MFA when logging in from unrecognized devices.
8. **Use Secure Email Gateways:** Deploy secure email gateways that can filter spam and malicious content before it reaches your users' inboxes.
9. **Enable Alert Policies:** Configure alert policies in Office 365 to get notified about suspicious activities, such as multiple failed login attempts or unusual volume of emails sent.
10. **Secure Mail Flow Rules:** Create mail flow rules (also known as transport rules) to block or flag emails with suspicious content, such as attachments with executable files or emails from domains that mimic your own.
11. **Disable Legacy Authentication:** Legacy authentication protocols like IMAP, SMTP, and POP3 do not support modern security features such as MFA. Disabling them helps protect against credential stuffing and brute-force attacks.
12. **Implement Email Encryption:** Use Office 365 Message Encryption (OME) to encrypt sensitive emails. This ensures that only intended recipients can read the content, even if the email is intercepted during transit.
13. **Regularly Update and Patch:** Ensure that all Office 365 and related software are kept up to date with the latest patches and updates to protect against known vulnerabilities.
14. **Utilize Secure Score in Office 365:** Microsoft's Secure Score evaluates your organization's security posture within Office 365 and provides recommendations for improvement. Regularly reviewing and acting on these recommendations can enhance your security.
15. **Implement Data Loss Prevention (DLP) Policies:** DLP policies help prevent sensitive information, such as credit card numbers, social security numbers, or confidential company information, from being accidentally or intentionally shared outside the organization.

And two of my favorite free and easy changes

16. Disable Outlook Web Access (OWA):

- **Reduced Attack Surface:** Disabling OWA reduces the number of entry points available to attackers, making it more difficult for them to gain unauthorized access to your email accounts. Since OWA is accessible from any web browser, it can be a tempting target for attackers looking to exploit user credentials through phishing or other means.

17. Implement Geolocation Restrictions (Geo-blocking):

- **Enhanced Security Posture:** By restricting access to Office 365 services, including email, based on geographic location, organizations can prevent unauthorized access attempts from high-risk regions or countries that are not relevant to their business operations. This is particularly useful for mitigating risks associated with attempts from known malicious IP addresses or regions frequently associated with cyber threats.

March 13, 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 February 29, 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 \$ 77,686.21. This generated an average annual yield of 2.65%. However, after including an unrealized net loss of \$ 145,192.71 in the asset portfolio, the yield is adjusted to -2.30% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,818,933.01 vs. the amount we have invested.

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

Our JCMF Portfolio has a current market value of \$ 25,376,299.23.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 79,899.71 YTD \$ 109,879.80 (detailed in my report)

Salvage Receipts \$ 0.00

Overpayment Reimbursement \$ 0.00

1st Installment Premium Receipts \$ 3,002,573.00

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

All Member Balances are now combined in one report and shows that \$ 1,402.04 in interest has been applied to the existing balances as shown in the attached report totaling \$ 653,513.44 at month end.

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 330,266.30. The claims detail shows 438 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 \$ 34,556,425.08 to a closing balance of \$ 35,761,327.64 showing an increase in the fund of \$ 1,204,902.56 A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

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

	Payable To:	FY 2024	FY 2023	Appropriation	Description
1	The Actuarial Advantage	4,237.00		Prof Services/Actuary	Febuary 2024 Fees
2	Risk Program Administrators LLC	67,501.00		Prof Services/Administration	March 2024 Fees
3	Risk Program Administrators LLC	124.45		Misc/Postage/Copies/Faxes	Feb 2024 Fees
4	Risk Program Administrators LLC	550.18		Safety Incentive Program	SC/CC/WC gifts for breakfast; split
5	Risk Program Administrators LLC	81.02		Misc/Meeting Expense	Meeting bags
6	David DeWeese	10,138.00		Prof Services/Attorney	March 2024 Fees
7	Qual-Lynx	47,604.00		Prof Services/Claims Admin	March 2024 Fees
8	Joyce Media	473.33		Misc/JIF Website	March 2024 Fees plus annual wordpress (split and prorated)
9	Christopher J. Winter Sr.	1,907.00		Training/Police Risk Services	Law Enforcement Consultant-March 2024 Fee
10	Kris Kristie	447.00		Misc/Recording Secretary	March 2024 Fees
11	J.A. Montgomery Consulting	19,160.00		Prof Services/Safety Director	March 2024 Fees
12	Wintsec Consulting LLC	4,414.00		Prof Services/Technology Risk Ser	March 2024 Fees
13	Tom Tontarski	1,270.00		Prof Services/Treasurer	March 2024 Fees
14	Tom Tontarski	30.45		Misc/Postage/Copies/Faxes	Virtual meeting Feb-cks sent
15	Conner Strong & Buckelew	1,005.00		Prof Services/Underwriting Manager	March 2024 Fees
16	Debby Schiffer	5,108.00		Wellness	March 2024 Fees
17	AAA Rush Signs 2	2,340.00		Safety Incentive Program	SC/CC/WC blankets; split
18	Iron Mountain	102.03		Misc/Records Retention Service	Inv#JGTD615; Storage 3/1-31/24; Service 1/24-2/20/24
19	ODP Business Solutions LLC	85.00		Safety Incentive Program	Bags for blankets/Safety Breakfast #356082435
20	Township of Franklin	2,500.00		EPL/CYBER/EPL/Cyber Incentive Pr	New server
21	Lower Alloways Creek Township	557.50		Optional Safety Budget	Protective Safety Gear for employees
22	City of Vineland		670.33	Wellness	Wellness challenges
23	Hardenbergh Insurance Group	45,398.00		Risk Management Consultants	1st installment - Mantua and Woodbury City
	Subtotals	215,032.96	670.33		
	JIF BILL LIST TOTAL		215,703.29		



STRATEGIC PLANNING COMMITTEE MEETING MINUTES

Wednesday, February 28, 2024 – 10:00 AM

Via Microsoft Teams

A meeting of the Strategic Planning Committee was held on Wednesday, February 28, 2024 at 10:00 AM, via Microsoft Teams. The Meeting was called to order at 10:00 AM.

Those in attendance were:

Sue Miller, *Chair*, **Clayton Borough**
Carolyn King-Sammons, **Elk Township**
Barbara Freijomil, **Franklin Township**
Dennis Chamber, **Harrison Township**
Kathy Schools, **Harrison Township**
Jennica Bileci, **Mantua Township**
Jane DiBella, **Woolwich Township**
Paul Forlenza, MGA, RMC, Executive Director, **RPA a Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA[®], Deputy Executive Director, **RPA a Division of Gallagher**

Those not in attendance:

Kevin Clour, **Lower Alloways Creek Township**
Jack Cimprich, **Upper Pittsgrove Township**

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

I. Minutes of October 25, 2023 Meeting

Mr. Forlenza stated that a copy of the October 25, 2023, Strategic Planning Committee Minutes were emailed to all Committee members along with the notice for today's meeting on February 20, 2024. He asked if there were any questions. No questions were entertained.

II. Committee Vice Chair

Mr. Forlenza noted it has been a longstanding tradition for the Fund to establish a Committee Vice Chair position. This position ensures that in the unfortunate circumstance where the Chair is unable to attend, the Vice Chair can seamlessly assume responsibility, preside over the meeting, and provide a report to the Executive Committee. Ms. King-Sammons graciously volunteered to assume the role of Vice Chair.

III. Committee Charter

Mr. Forlenza mentioned that at the first meeting of each year, the committee is asked to review its Charter. He suggested a few revisions, including clarifying that the committee will meet at least three times per year and that the committee chair will review and approve the meeting minutes. He also noted that that Payroll Auditor's performance evaluation falls under jurisdiction of the Strategic Planning Committee and proposed adding the Payroll Auditor to the list of Fund Professionals who falls under the jurisdiction of this committee. The committee approved the proposed revisions. Mr. Forlenza asked the committee to contact his officer or Ms. Miller, if anyone has any recommendations for additional revisions. Mr. Forlenza noted that the proposed revised

Charter would be attached to today's minutes and included in the March Executive Committee meeting agenda for adoption.

IV. 2025 Membership Renewals

Mr. Forlenza reviewed the renewing members with the committee and noted that Mr. Miola, Ms. Patel and himself will be meeting with renewing members later this year. As in the past, the Executive Director's Office will send correspondence to the renewing members regarding their renewal paperwork, and will plan to meet with members who have shown concerning claim trends or specific issues. The committee expressed their agreement with this approach. Mr. Forlenza then reviewed the six-year average loss ratio reports for the renewing members valued as of 12/31/2023, highlighting members who have had a loss ratio exceeding 100% over a six-year period. He explained that they are looking for members who may be experiencing ongoing claims. He also reviewed the MEL loss ratios for the renewing member at the same valuation date. He mentioned that one or two claims could significantly affect a member's overall results. Mr. Forlenza emphasized the importance of assessing a municipality's safety culture and participation in JIF programs. He mentioned that the Safety Director is currently conducting renewal visits and will address any concerns they have with specific members. The process is already underway, and updates will be provided at the next meeting.

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

V. Membership Growth

Mr. Forlenza informed the committee that currently there are no prospects for membership in 2025. He mentioned that they have good coverage in Gloucester, Salem, and Cumberland counties, whether it is through the TRICO JIF or as an ACM JIF member. He assured the committee that if any potential towns come up; they will be kept updated, citing the example of National Park joining the Fund two years ago.

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

VI. 2024 Conferences

Mr. Forlenza reviewed with the committee the upcoming PRIMA and AGRIP conferences noting no fund commissioners has expressed interest in attending. He expressed disappointment as these conferences offer great seminars and speakers. He mentioned that their office sent out a note in January regarding AGRIP membership and, although there were concerns about the cost, the members overwhelmingly agreed to continue membership due to the valuable resources provided. Mr. Forlenza mentioned that he has been designated as the main contact for AGRIP at the February Executive Committee meeting. He explained that AGRIP is trying to control access to their resources by having one designated individual from each JIF.

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

VII. Membership- Professional Organizations

Mr. Forlenza mentioned that his office has renewed the TRICO JIF's membership in both PRIMA and AGRIP. He noted that AGRIP now operates on a 12-month cycle starting in January, which is different from their previous April renewal.

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

VIII. Executive Committee Meeting Times & Format

Mr. Forlenza discussed the Executive Committee meetings for 2024. He mentioned that five meetings would be held via Microsoft Teams, with the first one already taking place earlier in the

week. The March, May, September, and November meetings will be held via Teams, while the April, June, October, and December meetings will be held in person at the Gloucester County Library. The July meeting will be held at Aulletto's Catering following the first day of the retreat, and the July claims meeting will be held via Teams on the Monday prior to the Retreat. Mr. Forlenza mentioned that the format of a combination of virtual and in-person meetings seems to be working well, providing cohesion and convenience for attendees. He asked if there are any questions or concerns about the meeting schedule, and everyone expressed their comfort and agreement with the plan.

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

IX. *Fund Commissioner Orientation*

Mr. Forlenza mentioned that Ms. Patel is actively working on the Fund Commissioner orientation. They will be sending out a notification to all members in the three (3) Funds they work with, indicating the scheduling of the orientation. Based on the responses, they will determine the number of attendees and schedule one or two sessions to accommodate everyone. The presentation will be generic in nature and not specific to any particular fund. He noted that Ms. Patel will coordinate the process, and members can expect a notification from Ms. Kristie and/or Ms. Patel regarding a "save the date" for the orientation, which will ultimately be scheduled for April.

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

X. *Fund Commissioner Attendance*

Mr. Forlenza reviewed the Fund Commissioner attendance for 2023. He mentioned that the overall attendance for the year was 73%, with only 4% attendance by alternates. He emphasized the importance of good attendance and mentioned that some JIFs struggle to achieve a quorum. He explained that the state of New Jersey's Department of Banking & Insurance (DOBI) looks at meeting attendance and wants the Executive Committee to be involved in decision-making and policy creation. Mr. Forlenza mentioned the back-and-forth they had with DOBI regarding surplus release and how DOBI emphasized the importance of the Executive Committee and membership understanding the JIF's finances and making decisions in the best interest of the JIF. Mr. Forlenza mentioned that they sent out a letter to members who did not meet the attendance criteria and Ms. Patel confirmed that she received responses. They plan to review attendance again at the next meeting, possibly in October, and send out another letter if necessary.

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

XI. *Annual Planning Retreat*

Mr. Forlenza discussed the Annual Planning Retreat scheduled for July 24th and 25th at Aulletto's Catering. He mentioned that the catering facility has done a good job, except for the temperature being too cold. He mentioned that the claims meeting will be held via Teams on the Monday prior to the retreat, and the regular meeting would be on Wednesday afternoon. He discussed the feedback received from the Survey Monkey survey conducted after the 2023 Annual Planning Retreat and mentioned specific topics suggested for the future retreat, such as storm water programs, updates on recreational marijuana, event-planning requirements, handling claims related to cannabis, mental fitness, AI impact on cyber readiness, and more. Mr. Forlenza noted that they would prepare a draft agenda for the retreat and review it in the June meeting.

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

XII. *Elected Officials Training*

Mr. Forlenza reviewed the Elected Officials training and the availability of online training through MSI. He mentioned that last year's survey results indicated that Elected Officials prefer online training, so they followed through on that. Once an Official completes the training, his office sends a follow-up email summarizing the information covered and providing hyperlinks for further information. The list of officials who have completed the training is updated on the website every two weeks. Mr. Forlenza encourages anyone with questions about their Officials' completion of the training to visit the TRICO JIF website and check the participation sheets. He cautioned that participation in the training this year is significantly lower than last year and emphasized the need to continue promoting the training.

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

XIII. *Fund Professional Performance Evaluation*

Mr. Forlenza discussed the RFQ (Request for Qualifications) process and the need to follow proper procedures outlined in the Fund's policy. He mentioned that in previous years, there were issues with the evaluation and scoring process not being completed. To address this, the committee implemented a memorandum process for his office to provide recommendations based on their evaluation of the responses. Mr. Forlenza acknowledged that the participation in the RFQ process last year was down compared to previous years. He emphasized the importance of following procedures and scoring the responses. He mentioned the positions that will go through the RFQ process this year and stressed the need for all committee members to evaluate the RFQs and complete the scoring process. He asked if everyone is comfortable with the current procedure and if his office should continue to utilize the memorandum. The committee agreed. He confirmed that the RFQ issuance would be authorized at the March Executive Committee meeting. He reminded the committee that they must be involved and score the responses.

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

XIV. *TRICO JIF Website*

Mr. Forlenza discussed the creation of a Members-only section on the JIF website. He mentioned that his office has noticed other JIFs copying the JIF's policies and programs, which is frustrating. He noted that his office is working on creating a member only section of the website to safeguard their information. Ms. Matro and Mr. Joyce are collaborating on this project. Mr. Forlenza acknowledged that there will be additional expenses involved but believes it is in everyone's best interest. He mentioned that his email address was recently spoofed, highlighting the need for a Members-only section to protect member contact information. The goal is to have the Member's only site ready for the July retreat, where they can demonstrate how to access it.

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

XV. *Bylaw Revisions*

Mr. Forlenza explained that the JIF Bylaws have not been revised since 1991. He mentioned that there are sections of the bylaws that lack clarity and sometimes contradict other sections of the bylaws. Mr. DeWeese and his office have been working on suggested revisions, and further discussions will take place in the coming months. Mr. Forlenza highlighted concerns with the language regarding the membership three-year renewal and whether members need to take affirmative action to renew their membership in the Fund. He also mentioned the need to review the risk management consultant fees, as they differ from other JIFs. He recognized that the bylaw revision process is arduous and involves introducing the bylaws, sharing them with the Department of Banking & Insurance, and obtaining approval of the Bylaw revisions from at least 3/4 of the members within a specific timeframe. Ms. Patel added that the current bylaw language contradicts

state regulations in several areas, which were designed to bring stability and homogeneity to the JIF programs. Mr. Forlenza anticipates further discussions on the proposed revisions in the coming months.

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

XVI. *Small Municipalities- Challenges*

Mr. Forlenza discussed the challenges faced by small municipalities, using Shiloh as an example. He mentions that Shiloh has not attended a meeting in over a year and has no full-time employees. He questions the fairness of charging small municipalities for optional safety budget programs that they do not utilize. He also raised the question of whether it makes sense to require Shiloh to participate in these programs. He mentioned that Shiloh did not qualify for the program in the past year and suggests discussing this issue with the Executive Safety Committee. He emphasizes that this issue potentially affects all small members.

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

XVII. *Remaining Meetings*

Mr. Forlenza reviewed the remaining meeting dates for this year, which are June 28, 2024 and October 15, 2024.

Mr. Forlenza and the committee expressed their heartfelt gratitude to Ms. DiBella for her invaluable services and unwavering commitment to the JIF. They extended their warmest wishes for a fulfilling and joyous retirement as she embarks on this new chapter of her life.

Ms. Miller inquired about the attendance at the 2023 Annual Planning Retreat and questioned whether breaking the Retreat up into two separate days, one in the first six months and one in the last six months of the year is an option. She wonders if this would increase participation and inquired about the logistical challenges. Mr. Forlenza admitted he is unsure and mentions that people have already marked the current date on their calendars. He compared it to the JIF meetings, which are held on the 4th Monday of the month, and how members have become accustomed to the schedule. He also mentioned the importance of not creating the perception that the JIF is becoming burdensome. Ms. Miller acknowledged his points. Ms. Patel confirmed that several members attended both days while Shiloh was the only member without representation.

Mr. Forlenza mentioned that the perception exists that the JIF mandates training and requires certain actions to be undertaken by the membership. He clarified that the JIF does not require any training and only makes it available to members in an efficient manner. He mentioned the Employment Practices Liability Risk Management Plan and the Cyber Risk Management plan as examples where participation is optional but can result in lower deductibles. He emphasized that if members choose not to participate in the risk management program; they will still have coverage but will have to pay more out of pocket for claims. He mentioned that this issue would be discussed at the upcoming Safety Breakfast and possibly at the Annual Planning Retreat.

There being no further discussion, the meeting adjourned at 10:48 AM.



Strategic Planning Committee Charter

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

Composition

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

Authority and Responsibility

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

Strategic Planning Committee Bylaws

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

Meetings

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

Attendance

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

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

Minutes

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

Specific Duties

The Strategic Planning Committee is to:

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



EXECUTIVE SAFETY COMMITTEE MEETING MINUTES

February 29, 2024 @ 9:00 AM
Via Microsoft Teams

An Executive Safety Committee meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (“TRICOJIF”) was held via Microsoft Teams on Thursday, February 29, 2024. The meeting was called to order at 9:00 AM.

Those in attendance were:

Jeffre Celebre, *Chair*, **Vineland City**
Michel Burden, **Fairfield Township**
Lisa Jeffers, **Greenwich Township**
Joy Gunn, **National Park Borough**
Anjanette Scott, **Penns Grove Borough**
Melissa Fackler, **Pilesgrove Township**
Marty Uzdancovics, **Quinton Township**
Jena Dolbow, **Swedesboro Borough**
Linda Gomez, **Vineland City**
Robert Diaz, **South Harrison Township**
Dave Strout, **Cettei & Connell**
Joe Henry, **Hardenbergh Insurance J.A.**
Jaclyn Lindsey, **Conner Strong and Buckelew**
Katie Walters, **Conner Strong and Buckelew**
George Reese, **Henry D Young**
Tom Reilly, *Risk Control Consultant*, **J.A. Montgomery Consulting**
Debby Schiffer, *Wellness Director*, **Targeting Wellness, LLC**
Christopher Winter, Sr., CPM, *Law Enforcement Risk Management Consultant*
Paul A. Forlenza, MGA, *Executive Director*, **RPA a Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director*, **RPA a Division of Gallagher**

Those **not** in attendance were:

Pat Mason, **Monroe Township**
Harry Moore, **Oldmans Township**
Susan Jacobucci, **Paulsboro Borough**
Steve Eckman, **Len Eckman Insurance**
Tom Narolewski, **Barclay Insurance**
Rob Garish, *Assistant Director of Public Works*, **J.A. Montgomery Consulting**
Keith Hummel, *Safety Director*, **J. A. Montgomery Consulting**

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

I. MEETING MINUTES – December 07, 2023 (E-mailed 02/20/2024)

Mr. Forlenza indicated that a copy of the December 07, 2023 Executive Safety Committee Meeting Minutes were e-mailed to all committee members along with the notice for today's meeting.

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

II. COMMITTEE VICE CHAIR

Mr. Forlenza noted it has been a longstanding tradition for the Fund to establish a Committee Vice Chair position. This position ensures that in the unfortunate circumstance where the Chair is unable to attend, the Vice Chair can seamlessly assume responsibility, preside over the meeting, and provide a report to the Executive Committee. Ms. Scott graciously volunteered to assume the role of Vice Chair.

III. COMMITTEE CHARTER

Mr. Forlenza directed the committee to pages 1 and 2 of the agenda packet, which depicts the Committee Charter. He mentioned that at the first meeting of each year, the committee is asked to review its Charter. He reviewed the proposed revision to include the evaluation of performance for fund professionals listed in the charter, aligning with the existing JIF policy. A committee member asked for clarification on the evaluation process, and Mr. Forlenza explained that it involves using an evaluation form similar to the one used for the defense panel. Ms. Patel noted that the committee is already conducting these evaluations but wanted to amend the charter to reflect it. The committee approved the proposed revisions. Mr. Forlenza asked the committee to contact his office or Mr. Celebre, if anyone has any recommendations for additional revisions. Mr. Forlenza noted that the proposed revised Charter would be attached to the minutes of today's meeting and included in the March Executive Committee meeting agenda for adoption.

For details, please see the Committee Charter attached.

IV. 2023 ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT (emailed 02/28/2024)

Mr. Reilly referred the Committee to a copy of the 2023 Annual Safety Director's Loss Control Report that was emailed to the Committee for their review. He then provided a brief overview of the report to the Committee.

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

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

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

Mr. Reilly informed the Committee that they distribute an MSI Newsletter twice a month. Mr. Reilly noted that there have been significant changes in Training Administrators and mentioned they are actively working with member towns to update the designated Training Administrator.

For details, please see the 2023 Annual Safety Director's Loss Control Report attached.

V. SAFETY INTERVENTION / MONITORING

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

VI. MEMBERSHIP RENEWALS

Mr. Forlenza reviewed the twelve (12) renewing members and briefly reviewed the renewal process and timeline. He mentioned that the committee evaluates the performance of these members using various criteria including their loss ratios. He directed the committee to page 3 of the agenda packet, which depicts the renewing members JIF six-year average loss ratio valued as of 12/31/2023 versus the total fund. He explained that yellow highlights indicate when a member's loss ratio exceeded 100%. The evaluation considers incurred losses and the fund's self-insured retention. Mr. Forlenza emphasized that the Safety Director evaluates factors such as accident investigation processes and safety culture. Renewal Loss Control visits are currently taking place and a more detailed report will be presented in May.

Mr. Forlenza directed the committee to page 4 of the agenda packet, which depicts the six-year average loss ratio at MEL level for the renewing members versus the Fund's overall performance. He noted that bad losses at the local level could affect the excess layers. He noted that the renewal visitations will begin in June, and the goal is to secure membership renewal for another three years.

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

VII. JIF LOSS RATIO REPORTS – December 31, 2023

Mr. Forlenza directed the Committee to pages 5-12 of the agenda packet, which depicts the JIF Six-Year Average Loss Ratio Reports valued as of December 31, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the TRICO JIF is 92.5%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIF's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee. Mr. Forlenza also noted that these reports are available through Origami.

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

VIII. MEL LOSS RATIO REPORTS –December 31, 2023

Mr. Forlenza directed the Committee to pages 13-20 of the agenda, which depict the *MEL Six Year Average Loss Ratio Reports* valued as of December 31, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the TRICO

JIF is 99.0% as of December 31, 2023. He noted that this information pertains to member claims that exceed the Fund's Self Insured Retention (SIR) where the MEL picks up the claim cost after the local JIF exhausts its retention on a claim. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' MEL loss funding assessment within the MEL's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

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

Mr. Forlenza noted that the loss ratio reports for the JIF and MEL for each member are available through Origami. He also noted that all Members and Risk Management Consultants should review the information for accuracy and any discrepancies, questions and concerns, should be brought to the Executive Director's or Qual-Lynx's attention.

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

IX. EXECUTIVE DIRECTOR REPORTS

Supervisory Investigation Reports

Ms. Patel referred the Committee to page 20 of the agenda packet, which reflects TRICO JIF's Supervisor Investigation Report for January 2024. She reported that there were zero (0) incidences out of thirteen (13) where Supervisor Investigation Reports were not provided.

Ms. Patel referred the Committee to page 21 of the agenda packet, which reflects Vineland City's Supervisor Investigation Report for January 2024. She reported that there were zero (0) incidences out of eight (8) where Supervisor Investigation Reports were not provided.

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

Police MVA: Workers Compensation Claims

Ms. Patel directed the Committee's attention to pages 23-24 of the agenda, which provide an overview of Workers Compensation claims for Police Officers involved in automobile accidents. The reports include information for both the TRICO JIF and Vineland City. She briefly reviewed the reports highlighting that thirty-three (33) claims have a total incurred of \$2,017,195.60 for the TRICO JIF and that six (6) claims have a total incurred of \$70,068.85 for Vineland City.

Comorbidities Reports:

Ms. Patel mentioned that approximately 10 years ago, the Wellness Program kicked off due to national statistics showing that healthy employees are less likely to be injured and, when they are injured, recover more quickly. She then reviewed the comorbidity statistics on a combined basis for all three (3) JIFs (ACM, BURLCO and TRICO) from December 1, 2019 through December 31,

2023. She noted that the Total Claim Cost is 81% higher for those employees with co-morbidities, while Indemnity & Medical Cost is 108% higher for those with comorbidities vs. those without. Finally, Ms. Patel noted that the Lost Time Days per claim is 87% longer for those with comorbidities vs. those without.

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

X. REGIONAL TRAINING SCHEDULE

Mr. Reilly directed the Committee to page 14 of the 2023 Annual Safety Director's report and reviewed the 2023 Regional Training schedule providing a recap of each event. The training events included a Safety, Claims, and Wellness Coordinator Roundtable, back safety training, summer seasonal training for managers and supervisors, CDL entry-level driver training, and indoor air quality training. The indoor air quality training was particularly important due to an uptick in complaints to PEOSH and the Department of Health. The training aimed to ensure employee protection and prevent costly claims. He then directed the Committee to pages 16-17 of the 2023 Annual Safety Director's report that depicts the regional training plan for 2024, which includes safety, wellness, and claims roundtable, indoor air quality training, accident investigations training, and CDL entry-level driver training. Mr. Forlenza noted that for many years, the ACM JIF has sponsored a bi-annual Lifeguard Symposium. He noted that while none of the TRICO JIF members has a true "beach exposure" many members do have swimming pool and lake exposures. As a result, he would like to see an invitation extended to the TRICO JIF members to the Lifeguard symposium.

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

XI. MSI NEWSLETTER / BULLETINS

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

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

XII. MEL SAFETY INSTITUTE

Mr. Reilly provided a brief review of the activity within the MEL Safety Institute for 01/01/2023 thru 12/31/2023:

- MSI NOW – 2,176
- MSI Live – via Zoom / In person – 1,305

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

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

XIII. S: ERVE

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

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

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

XIV. POLICE TOPICS

Police Ad Hoc Committee

Mr. Forlenza directed the committee to pages 28-31, which depicts the Police Ad-Hoc Committee meeting minutes held on December 5th. He mentioned there was good turnout from Trico JIF, their office, and J.A. Montgomery. The meeting covered topics such as law enforcement training, unauthorized agreements executed by police chiefs, ongoing discussions about police licensing, internal affairs issues, vulnerabilities, and mitigating strategies. Mr. Forlenza highlighted the importance of input from everyone regarding police operations. Another Police Ad-Hoc Committee meeting is scheduled for May. Mr. Reilly added details about police command staff training sessions and various programs attended by members. He emphasized the importance of quality training and mentioned additional training opportunities offered to the first responder community. Various bulletins on law enforcement topics were also shared with the membership.

Mr. Forlenza noted that Ms. Plavchak from his office sent the annual police accreditation incentives memorandum to the membership on January 25, 2024, a copy of which was on pages 32-34.

Mr. Forlenza noted that the preliminary results on the impact of accredited departments versus non-accredited departments are being gathered and will be shared with the executive directors and the MEL in the near future.

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

XV. LAW ENFORCEMENT CONSULTANT

Mr. Winter provided an update on his research for training courses this year. He mentioned that he is looking into repeating courses on report writing and managing aggressive behavior. He advised the Committee that agency visits and retirement transitions will be prioritized, and overall, the cooperation and response from TRICO JIF members has been positive. He noted that he would be meeting with a few select Chiefs throughout the year to gather information regarding the challenges faced by police agencies. He advised the Committee that he would include updates on the meetings

conducted with the Chiefs in his monthly report. A survey will be conducted to gather feedback and suggestions for improvement. It is important to note that the mentioned training courses are not mandatory but are based on chief input.

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

XVI. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Reilly advised the Committee that PEOSHA reported a rise in the number of consulting visits that are being completed. Mr. Reilly is hopeful that the increase in consulting visits is a direct result of the Safety Director's encouragement for members to request this type of visit to avoid potential violations in the future. He noted during these consultative visits the PEOSHA Consultant offers guidance and does not penalize. He stressed if problems are identified, Consultants are encouraging rectification rather than imposing fines. He stated that opting for these voluntary consultative visits could lead to a year without enforcement visits. Mr. Reilly mentioned you could contact PEOSHA to arrange an assessment of your facility and records, providing insight without the immediate threat of citations.

Mr. Reilly directed the Committee's attention to page 39 of the agenda packet. He then explained the Most Frequently Cited violations, allowing the Committee to see exactly what PEOSHA is looking for when they visit. In conclusion, he suggested that if a member is interested in receiving a consultative visit, please contact PEOSHA who will be more than happy to arrange a visit.

Mr. Reilly advised the Committee that Mr. Garish and Mr. Callahan have applied to sit on the Board for PEOSH Advisor. His office will keep the Committee updated on the status of their application.

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

XVII. MEL SAFETY & EDUCATION MEETING

Mr. Forlenza provided a quick update on the MEL Safety and Education Committee. He mentioned that they are waiting for the meeting minutes from the last meeting, which was held on February 9th, which he and Ms. Patel attended. He explained that the minutes are shared to give everyone an opportunity to see what is happening at the state level. The ideas and discussions from the local Executive Safety Committees are circulated up to the MEL Safety and Education Committee through the Chairs. This allows for the exchange of information and the possibility of ideas percolating down to the local level. Mr. Forlenza stated that updates on the MEL Safety and Education Committee will be provided and, once the minutes are available, they will be included in the May 30th agenda.

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

XVIII. WELLNESS INITIATIVE

Wellness Advisory Committee Report

Ms. Schiffer mentioned that the Wellness Advisory Committee met on February 15, 2024 via Zoom. She directed the committee to pages 40-47 of the agenda packet, which depicts the meeting minutes. She then proceeded to review the topics discussed such as review of Committee's goals,

2023 Employee Needs Survey, quarterly newsletters and new promotional items. Ms. Patel asked for approval to accept Wellness Advisory Committee meeting minutes so that they can be included in March Executive Committee agenda packet. The Committee approved.

Wellness Newsletter

Ms. Schiffer advised the Committee this quarter, the focus is on gratitude and emphasized the importance of individuals feeling valued, appreciated and a sense of purpose.

Transformational Leadership Program

In addition, Ms. Schiffer updated the Committee stating that there are seven (7) open spots for the Transformational Leadership program with Dr. Elias. She indicated the next cohort would start in May 2024. Any member interested in participating in this program should contact Ms. Schiffer.

2023 Wellness Incentive Program Budget

Ms. Schiffer directed the Committee's attention to page 48, which depicts the 2023 Wellness Incentive Program Budget. Ms. Schiffer expressed her concerns regarding the unclaimed funds from the 2023 Wellness funds. She expressed disappointment that several towns did not claim the funds, some of which had already done activities but failed to submit the necessary paperwork. In regards to the 2024 Program, she stated that all members should claim or encumber their funds by November 1, 2024. All encumbered funds for the 2024 Program should be claimed by January 31, 2025 as February 1st falls on a Saturday.

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

XIX. OPTIONAL SAFETY BUDGET

Mr. Forlenza directed the Committee to a copy of the 2023 Optional Safety Budget Balance spreadsheet in the agenda packet on page 49. He reminded the Committee that the deadline to claim or encumber these funds was November 01, 2023, and all balances needed to be claimed by February 01, 2024. Mr. Forlenza explained his concern that several members did not claim any of their funds.

XX. SAFETY INCENTIVE PROGRAM

2022 Member Balances

Mr. Forlenza directed the Committee to Page 50 of the agenda packet, which depicts the 2022 Safety Incentive Program member balances. He noted that all members have claimed their funds.

2023 Safety Incentive Program

Mr. Forlenza inquired if all members qualified for the 2023 Safety Incentive Program. Mr. Reilly stated all members qualified. Mr. Forlenza advised the committee that award notices would go out to the membership following the Safety Kickoff Breakfast.

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

XXI. JIF SAFETY REIMBURSEMENT PROGRAMS

Mr. Forlenza raised concerns about smaller members having difficulty participating in reimbursement programs. A discussion ensued regarding the challenges faced by smaller member municipalities in utilizing the funds provided by the reimbursement programs. Several Committee Members advised that while they have difficulties utilizing the funds, they do have a need for the reimbursement programs to fund various safety related expenses.

XXII. 2024 SAFETY KICKOFF BREAKFAST

Mr. Forlenza informed the Committee that the 2024 Safety Breakfast would be held on April 02, 2024 at Aulletto's Catering in Deptford. He mentioned that Captain Walsh will be the guest speaker at the breakfast and will discuss the challenges faced by public employees and the higher standards to which they are held. Mr. Forlenza noted that he and Chief Hummel would also speak about global trends and the perception of the JIF as a "four-letter" word. Mr. Forlenza emphasized that the JIF does not mandate training and clarified that their goal is to make compliance with programs as easy as possible. He discussed the Special Safety Awards program, where individuals or departments that have gone beyond in ensuring employee safety are recognized with a lunch award of up to \$1000. Mr. Forlenza requested authorization from the Committee to re-institute the Special Safety Award program, noting the funding is already in the budget. The Committee granted authorization to re-institute the Special Safety Award Program.

XXIII. 2024 SAFETY, WELLNESS & CLAIMS COORDINATORS ROUNDTABLE

Mr. Forlenza noted that the 2024 Safety Wellness and Claims Roundtable is scheduled for April 30, 2024. He mentioned that it would be held separately from the safety breakfast and will be conducted via Zoom or Microsoft Teams. Mr. Reilly confirmed that an email has already been sent to professionals, and once the topics are finalized, the initial invite will be sent out.

XXIV. NEXT MEETING:

Mr. Forlenza reviewed the scheduled meetings for 2024, which are as follows:
May 30, 2024 via Microsoft Teams
July 31, 2024 via Microsoft Teams
October 04, 2024 In Person at Vineland

There being no further business, the meeting adjourned at 10:16 AM

Safety Committee Charter

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

Composition

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

Authority and Responsibility

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

Safety Committee Bylaws

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

Meetings

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CHARTER Safety.docx

Originally Adopted: January 25, 1999

Revisions Adopted; February 28, 2000, June 27, 2016

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

Attendance

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

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

Minutes

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

Specific Duties

The Safety Committee is to:

- (1) Develop with the Executive Director and the Safety Director on-going and annual safety programs that shall provide for the planning, organization, control, and leadership of the JIF's directed safety efforts.
- (2) Develop with the Executive Director and the Wellness Director on-going wellness programs that shall provide for the planning, organization, control, and leadership of the JIF's directed wellness efforts
- (3) Identify and analyze loss exposures and claims information for the JIF as a whole and for individual members to determine where resources should be directed to reduce claims.
- (4) Examine alternative risk techniques to determine the most efficient method for reducing the risk of loss.
- (5) Recommend to the Executive Committee any appropriate expenditures on programs or services which, in the opinion of the committee, will likely result in long-term savings for the JIF.
- (6) Implement, monitor and evaluate all safety and wellness programs, services, and vendors.
- (7) Recommend to the Executive Committee the retention or replacement of safety and/or wellness vendors and provide a written summary of the basis of such recommendations.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Evaluate the performance of the Fund Professionals under the jurisdiction of the Executive Safety Committee including Safety Director, Law Enforcement Consultant, Wellness Director and/or any other Fund Professional requested by the Executive Committee.
- ~~(10)~~(11) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



**2023
ANNUAL SAFETY
DIRECTOR'S REPORT**

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

PREPARED BY

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Table of Contents

A. GENERAL DUTIES – EXECUTIVE SUMMARY	2
1. Executive Safety Committee	3
2. Participation in Claims Process / Accident Investigation	3
3. Written Compliance Programs / Bulletin Updates	3
B. PROGRAMS	3
1. Safety Incentive Program	3
2. Road, Sign, and Walkway Program.....	5
3. Law Enforcement Services.....	5
4. S:ERVE / Attention and Distracted Driving	6
5. Facility Checklist, Job Safety Observations, ToolBox Talks	7
C. TRAINING	7
1. Regional Training / Additional Training.....	8
2. MSI Training and Participation	8
D. ATTENDANCE / REPORTS	13
1. Attendance at Meetings of the Fund.....	13
2. Monthly and Quarterly Reports.....	13
3. 2023 Regional Training Plan	14
4. 2024 Regional Training Plan	15

GLOUCESTER, SALEM, CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

2023 ANNUAL SAFETY DIRECTOR'S REPORT

A. GENERAL DUTIES – EXECUTIVE SUMMARY

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

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

Renewal Surveys were completed for fourteen (14) members in 2023, including Deptford Township, East Greenwich Township, Fairfield Township, Glassboro Borough, Greenwich Township, Harrison Township, Mannington Township, Mantua Township, Monroe Township, Quinton Township, South Harrison Township, Swedesboro Borough, West Deptford Township, and Woolwich Township. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

Right to Know Inventory and Labeling Surveys for 2023 were conducted. Members will be receiving the electronic distribution of their 2023 Central in 2024. All members should have submitted their 2022 R.T.K. surveys by July 15, 2023.

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

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

1. Executive Safety Committee

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

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

2. Participation in Claims Process / Accident Investigation

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

3. Written Compliance Programs / Bulletin Updates

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

B. PROGRAMS

1. Safety Incentive Program (SIP)

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

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

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

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

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

available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway, signs, walkway logs, etc.).

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

2. Road, Sign, and Walkway Program

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

3. Law Enforcement Services

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

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

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

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

[MSI - Law Enforcement Resources](#)

- Key to Agency Stability, Longevity, and Liability Resilience
- Attorney General – Drug Testing – Officer Safety and Wellness (Revision)
- Police Officer Licensure Regulations (Update)
- Law Enforcement – Unique Role in Active Shooter / Mass Violence
- Newly Released Active Shooter Report – Key Findings and Considerations
- Parade Risk Mitigation Considerations
- Crossing Guard Program Resources
- Traffic Controls During Roadway Incidents

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

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

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

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

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

4. S:ERVE & Attention and Distracted Driving

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

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

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

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

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

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

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

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

C. TRAINING

1. Regional Training Plan / Additional Training

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

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

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

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

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

Managers and Supervisor Training:

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

CDL (Entry Level Driver Training)

- 4/3/2023 9:00 AM – 10:30 AM (Camden County)
- 6/26/2023 9:00 AM-10:30 AM (Burlington County)
- 11/29/2023 8:30 AM – 10:00 AM (Virtual)

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

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

Annual Retreat – July 25th & July 26th (In-Person) at Auletto Caterers.

2. MSI Training and Participation

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

Newer training courses include but are not limited to:

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

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

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

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

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

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

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

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

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

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

How do I know what courses are available?

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

How do I register?

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

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

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

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

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

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

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

- Firefighter Pre-Hab (8 Minutes)
- Fire Prevention Week (6 Minutes)
- Finding Fentanyl at Recreational Facilities (3 Minutes)

MSI Info Graphics:

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

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

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

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

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

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

Requirements:

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

Academy Open Enrollment:

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

Open Enrollment Dates:

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

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

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

[MSI Resources](#)

Member Participation:

TRICO JIF members participated in the following training courses in 2023

- MSI LIVE: 2,172
- MSI NOW: 1,305

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

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

2. Monthly and Quarterly Reports Semi-Annual Loss Analysis

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



2023 Regional Training Plan

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

Date / Time: April 25 @ 10 AM

Location: Virtual (Zoom)

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

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

#2 Topic: Back Safety Material Handling

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

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

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

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

#3 Topic: Indoor Air Quality

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

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

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

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

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

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



2024 Regional Training Plan (DRAFT)

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

Date / Time: April 30, 2024 @ 9AM-10:30AM

Location: Virtual (Zoom)

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

We will highlight the 2024 S.I.P., ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations, Tool-Box Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2024 theme and review the membership accomplishments. The Claims Coordinator will review the claims process and provide updates/resources.

#2 Topic: CDL: Entry Level Driver Training (ELDT) Train-the-Trainer Program

Date / Time: 3/6 @ 9 AM , 6/21 @ 1 PM, 9/10 @ 9 AM, 11/6 @ 1PM

Location: (Zoom)

Target Audience: Designated Persons, Safety Coordinators, Risk Management Consultants, and Other Interested Personnel

This class will prepare an experienced Commercial Driver's License Holder to conduct in-house training to satisfy the mandatory minimum Federal Curricula Requirements for Entry Level Driver Training, upgrade their current license, or add endorsements that were mandated to begin on February 7, 2022. Attendees will be provided with materials necessary to present an ELDT program to potential Commercial Motor Vehicle License applicants and satisfy the mandatory FMCSA curriculum.

#3 Topic: Accident Investigation

Date / Time: 3/21 @ 9 AM, 5/1 @ 1 PM, 9/6 @ 1PM, 12/6 8:30 AM

Location: Virtual (Zoom)

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

This course leads the student through the 3-step process of 1) collecting good information about the incident, 2) identifying the root cause and contributing factors and 3) creating an action plan to incorporate what was learned from the investigation.

#4 Topic: Lifeguard Symposium

Date/Time: TBD

Location: TBD

Target Audience: Command Staff / Administration

The Lifeguard/Beach Patrol Symposium will provide an opportunity for Lifeguard Command Staff to exchange information on Workers' Compensation and General Liability issues related to beach operations. The presentation will include but is not limited to information on the Law Against Discrimination (L.A.D.), CEPA, Protection of Minors, and Life Saving Responsibilities. Safety programs and training tools will be discussed to assist with the goal of creating a safer environment for the lifeguards and the community.

#5 Topic: Indoor Air Quality

Date / Time: August 8 @ 8:30 AM-9:30 AM

Location: (Zoom)

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

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

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

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The Wellness Advisory Committee meeting of the BURLCO & TRICO Municipal Joint Insurance Funds was held via Zoom on Thursday, February 15th, 2024 at 9:30am-10:35.

Those in attendance were:

Sue Miller, Chair, Borough of Clayton
Lauren Schoonmaker, Co-Chair, Pennsville Township
Deb Bender, Monroe Township
Doretha (Rita) Jackson, Palmyra Township
Tiffany Carney, Monroe Township
Patrice Hansell, Borough of Fieldsboro
Debby Schiffer, BURLCO & TRICO Wellness Director

Those not in attendance were:

Michele Brown, Pemberton Township
Paul Forlenza, Executive Director, Arthur J. Gallagher
Kamini Patel, Pooling Administrator, Arthur J. Gallagher

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

I. MINDFULNESS MOMENT

A. Ms. Schiffer asked the Committee for approval to continue starting with this mindful share to help bring us all into the moment, understanding that we are all bombarded with so many responsibilities, so much on our plates. This can give us a moment to realize what is important right now and to foster ideas not only to increase the wellness of our municipal employees, but for each of us as well.

B. Quotes shared by members of the committee:

1. Ms. Jackson shared a quote given to her by the Senior Group of Palmyra:

Live like heaven on earth

Love like you have never been hurt

Laugh like no one is listening

Sing like no one can hear

Dance as if no one is watching

Dream like there is no impossibilities

Play like there are no winners

Give like you have plenty

Smile until your face hurts

And cherish your family and friends everyday

2. Ms. Schiffer shared a quote that was shared with her by another municipality: *“Have patience with all things, but chiefly have patience with yourself.”* St. Francis De Sales

II. AGENDA TOPICS:

A. Review of Committee’s Goal

1. Ms. Schiffer commented that the Committee Charter was sent out to all members with only one change, that being the elimination of the ACM JIF. Committee acknowledged the change; which will be shared for approval at the next Safety Committee meetings.
2. Ms. Schiffer acknowledged the reappointment of the Chair, Ms. Miller and Co-Chair, Ms. Schoonmaker with the acknowledgement from the Committee members. All in favor was received.

B. WAC 2023 Review

1. Ms. Schiffer reminded the Committee of the Employee Needs Survey distributed last year to all JIF Wellness Coordinators for appropriate distribution within their municipalities. Of those responding, the common area of concern was stress, establishing healthy habits with nutrition, sleep, and exercise. Ms. Schiffer posed the question “What do we do with this information? Do we implement something different and if so what might that look like? This was an overall survey, is there a need for a unique survey done by the municipality themselves asking their employees what is important to them, their goals, their challenges, and how we support them on that journey?”
 - a) Ms. Schoonmaker indicated she had sent it throughout her municipality and no one responded.
 - b) Ms. Schiffer acknowledged the burden that sometimes falls on the shoulders of the Wellness Coordinator and wondered if it would help if it came through leadership.
 - c) Ms. Miller felt it would be challenging in her town. Having the Governing Body involved may appear as though we are dictating to them.
 - d) Ms. Hansell indicated that she tends to talk with employees one-on-one since they are very small. All employees are part-time. Half of them don’t even want to talk about wellness because it’s very personal to them. An attempt to support an individual who was trying to quit a habit was counterintuitive. Ms. Schiffer pointed out that perhaps this person felt shame, embarrassment, guilt, weakness for not achieving this goal. The attempt to help is not always received in a positive way.
 - e) Ms. Schiffer reminded the committee that our goal is to provide resources for individuals, look at what we offer, and recommend other resources that support workplace wellness. Last year we talked about a phone app, however, there are so many. The question always arises as to our roles in helping people take care of themselves.

- f) Ms. Jackson shared that Palmyra started a Wellness Library. She is seeing that having books on various wellness topics allows the employees to go in and peruse. She sends the newsletter every month and asks for suggestions but no one shares. Nevertheless, they will go to the books. Ms. Schiffer commented that it also encourages employees to get away from their computer and de-stress versus searching the internet for an answer. It allows folks to take a break. Ms. Jackson mentioned that they ask for donations for keeping more books in the library on subjects that matter to them.
- g) Ms. Hansell added the importance of giving employees a resource that will allow them to share when they are ready. Ms. Schiffer reiterated the possible benefits of coaching. Folks are aware of what they need to do but they are often challenged in getting the support at work or home, no fault of anyone. Feeling overwhelmed by so much to do they probably don't want to hear about anything else that they "should" be doing.
- h) Ms. Hansell continued by saying if everyone could take a baby step in the right direction regardless of his or her goal...just keep going. Not singling anyone out and instead, just offering information about changing a habit. Ms. Schiffer mentioned that is something she started including in the monthly newsletters – habit-changing tips.
- i) Ms. Schiffer posed the question to the Committee of how realistic is it to have support groups, coaching groups or accountability groups either online, local resources, or in-person? Perhaps someone to check in with employees every month/quarter?
- j) Ms. Schoonmaker liked the idea. Maybe she could send out an invite to stop by to see the coach if they are interested. Ms. Schiffer just sharing an option with the employees and let them know if they want a consultation for free. Use your wellness funds to have a coach come in to talk with them one-on-one.
- k) Ms. Miller commented that everyone seems to want merely to get in, do what he or she has to and get out. To do something after hours or employee barbeques results in half the people not coming.
- l) Ms. Schiffer posed the question to the Committee: Are people happy? Ms. Miller responded that she feels people are just resigned. World is tough right now in many ways with many personal battles.
- m) Ms. Schiffer commented how sad it is that people are wasting time now. It's so important to create an environment that allows for more joy in the workplace.
- n) Ms. Hansell agreed that if folks were in a better mindset they might engage in better self-care. She continued with the idea of helping people to think about their future self and the person they want to become. Ms. Schiffer mentioned the Mental Fitness training program targets that by teaching participants to focus on what is important now that will allow

one to have the future and life journey desired. Ms. Hansell commented that everyone is on a hamster wheel and going through the motions.

- o) Ms. Schiffer commented that what we are sharing today, in this manner, may be what the employees need as well to come together to support each other. The workplace is just a part of our life...its not our life. Perhaps reminding employees of the intention of our wellness program and the efforts of this Committee; reminding them that we are in this together and that a big part of our work stress is how we approach it. Are they approaching it with joy and purposefulness? Ms. Schiffer continued with sharing a parable about the *Story of the Three Bricklayers* doing the same task yet each one had a different view of their “purpose”. Can we bring joy and purpose into what we are doing? What tiny step could we take as a Committee to let folks know that they are not alone?
- p) Ms. Schiffer shared some results from 2023 of those towns that did not claim their funds, those that only did one thing, and a few who offered wellness throughout the year. She continued by saying we want to encourage towns to do things throughout the year whether monthly or quarterly, establish a committee or perhaps ask someone in your town to help you with wellness.
- q) Ms. Schiffer asked what might encourage engagement if there was no resource or time limitation. One idea was coaching. Think outside the box.
- r) Ms. Hansell said coaching could help if we could set up a time, in a private room allowing employees to talk in confidence and offer some resources or advice on reaching their goal.
- s) Ms. Schiffer mentioned it could go piggyback with promoting their EAP program. Reminding employees that it is available for them to use. Some towns do not have an EAP program; however, it is available through their private insurance.
- t) Ms. Miller commented on the importance of getting to the root cause. What is driving people to hold back, emotionally, intellectually, psychologically etc.? She mentioned that some employees with health issues may feel they are already “taking care” of their health by seeing a physician. Ms. Schiffer mentioned that they may be taking care of the physical symptoms, however, not necessarily the mental driven by stressful challenges which may have caused the ailment in the first place. The lack of healthy eating habits, lack of exercise, lack of sleep...all the pillars of lifestyle that are often neglected are those same pillars we have addressed through our Wellness Program.
- u) Ms. Miller asked the Committee if we “test bench” having a Life Coach in for those who might want to use the service. Letting them know it’s available if they want it. Ms. Schiffer commented that we don’t know until we try. Ms. Miller added that NJWELL provides Life Coaching with following calls yet so many of us come up with excuses why we

don't have time to talk right now. Ms. Schiffer commented how we so often waste more time worrying about the future, not having enough time, and thinking of possible sickness, that we waste our precious life right now. This takes a mind shift in people and all we can do is remind them that there is no dress rehearsal.

C. *Feedback on New Quarterly Newsletter*

1. Ms. Schiffer shared the quarterly wellness newsletter format and the focus on mindset for overall well-being. She continued with Qtr 1 theme of Gratitude and how having gratitude can improve our life and create happiness. She asked the Committee if the newsletter is doing what it needs to do.
 - a) Ms. Miller commented that she feels people like it, yet they just don't seem to "get it". She continued by directing her question to the committee members from Monroe Township by asking if they have any idea as to why their people are more engaged?
 - b) Ms. Carney responded that she and Ms. Bender bring wellness **to** the employees every month by physically walking around to each Department. She commented that the employees don't need to seek them out or do something on their own; instead they make it fun and a challenge. They recently encouraged everyone to wear red for Heart Awareness Month. They handed out heart pens and notebook with inspirational saying. Everyone but one person wore red. On occasion they will have an employee reach out with suggestions or to ask for more information. However, the success comes from their monthly engagement and interaction in person with the employees. They have rewards and a chance for an end-of-year prize for participating.
 - c) Ms. Schiffer did comment that it's also understood that not all municipalities could do this. There are benefits to having a small town, which could allow for more support and engagement. On the other hand, it could be too much exposure with a very small group since wellness is very private. They may fear "standing out" too much. Unfortunately, we don't have a "one size fits all" solution.
 - d) Ms. Schiffer continued by saying that sometimes we just need to make it silly, a little bit more light-heartedness in the office to help with folks feeling more bonded together. Showing someone that you appreciate them. Doing it consistently. Starting small. One person has to start the ball rolling with clear and honest intentions to instill trust. Sharing that we are in this together and this one thing might be tiny and seems silly; however, it's a small attempt at bringing some joy to the workplace. Some Wellness Coordinators may not be comfortable with being the cheerleader and that is okay. It's also okay to ask someone else for help. Someone they could work with and share in this challenge.
 - e) Ms. Miller commented, "we need 36 Debby's".
 - f) Ms. Schiffer reminded them that she could come in to talk with those employees interested. Maybe start with her and if it isn't enough, or they

want someone else, we can look into additional outside support to come in on a more regular basis. This is one piece we haven't tried yet to help with the mental shift which may improve engagement.

- g) Ms. Miller mentioned that she has been reading where loneliness is an epidemic in our country, which is a driver for illness, suicide, general malaise across our country. Not necessarily being alone but being disconnected.
- h) Ms. Schiffer posed an idea to the Committee: instead of asking employees what they want regarding wellness, what if we did a survey to measure the "temperature" of the environment within the workplace. There are surveys that exist to measure the support they feel they are getting at work/home, interactions with colleagues, support from managers, etc.
- i) Ms. Schoonmaker commented that it would need to be anonymous. Ms. Schiffer agreed and asked the Committee members who they think should distribute it.
- j) Ms. Carney mentioned their Administration is behind them and supports all their wellness efforts. They sent out the Employee Survey last year and mostly everyone filled it out. She continued that since so much comes from the Wellness Coordinator (or Wellness team), it may be overlooked. Coming from Administration or HR reflects their support and they take employee wellness seriously.
- k) Ms. Miller said this might be something to offer the Safety Committee for their thoughts. We need to be careful yet frank in our wording of the questions.
- l) Ms. Schiffer offered to research a few examples of surveys out there and offer a few suggested questions for the Committee to consider. Distributing such an assessment, if approved, would also be at the discretion of the individual municipality.
- m) Ms. Miller further commented that perhaps it would be beneficial to do a presentation on where we stand as a country in terms of longevity, comorbidities, etc. so it doesn't appear point the finger at THEM but rather a concern as a country; Expressing an understanding that this is what we are facing. She continued to share that the rise in cancer is expected to double. Perhaps shining a light on this could allow exploring if any employee might want help in any one of the areas mentioned.
- n) Ms. Schiffer reflected on this by saying that sharing this information could be a way to reiterate that this is happening everywhere, reminding them that they are important to us and asking them now we can offer support in those areas that matter to THEM.
- o) Ms. Miller posed a question to the Committee: Is it unwillingness or is it that we tend to stick our heads in the sand when it comes to wellness?
- p) Ms. Hansell continued by commenting that many people think they are just going to be okay until it isn't and they have a medical scare. That

scare may motivate people to make the change. Yet even that doesn't change some.

- q) Ms. Schiffer added that one word that comes to mind is "fear". Also they may make a change initially but it typically doesn't last because once they feel better they go right back to the thing that caused it in the first place because they haven't changed their lifestyle, they haven't changed their habits. The cues are still there. They have gotten over this hurdle but the next one is going to come.
- r) Ms. Hansell agreed that it's very easy to fall back into your own ways.
- s) Ms. Schiffer mentioned that a big part of all this is changing "habits".
- t) Ms. Hansell continued that quitting a habit cold turkey is not doable; it's too big. She used the analogy of waiting to get to the other building: hard to take make it by that running leap; instead breaking it down into tiny steps on how to get to the other side. Perhaps giving a tiny piece of information to the employees instead of overloading them with information, might be more useable with immediate implementation.
- u) Ms. Schiffer commented that the first step is self-awareness. If you want to make a habit change, know what you are doing now so you can measure progress. She mentioned that Monroe had many employees create a vision board. The next step could be for them to pick one thing/area, dig deeper, set goals, and be accountable to make it happen.
- v) Ms. Hansell said it is like a road map on how to get there.
- w) Ms.. Schiffer commented on making it fun.
- x) Ms. Hansell added it could be like a game board with things along the way that can be checked off. It has to be motivating, fun, and personal. She added that often they try to do too much at once and become overwhelmed and burn out.

D. New Promotional Items - Idea Generating

1. Ms. Schiffer offered the idea of creating a poster on habits. No other ideas were suggested from the Committee members.

E. Meeting Wrap Up

1. Ms. Schiffer encouraged the members to comment if any ideas surface after today's meeting. She reminded members that we do not have to wait until our Committee meetings to share ideas.
2. Ms. Miller asked Ms. Carney the age group of Monroe's employees.
3. Ms. Carney responded that they have a mid-to-older workforce with a good amount of younger employees are being hired. She continued that to her surprise the younger ones are participating more.
4. Ms. Miller commented that they have a few younger employees but her municipality has predominately an older workforce. She commented that they have some younger hires in the Police and PW department and perhaps they will be the drivers to help promote wellness in these areas.

5. The take away thoughts from the meeting:
 - a) Look into a short survey assessing the “temperature” of the work environment and offering possible questions to the Committee for their review.
 - b) Focus on how we can encourage employees to look at their current life, maybe by sharing a Wellness Wheel, which Ms. Schiffer can provide. Ask employees to pick those areas needed the most attention and establish one tiny goal towards achieving the most important area first. The idea was shared of offering a “game board” approach (a.k.a. The Game of Life) to help employees make it fun, to see their progress and help keep their goal in the forefront of their mind every day. Individual or group coaching can support them in accountability.
 - c) Ask for help regarding disseminating wellness among the employees so it is not on one person. Be specific in whom you ask and what you ask of them. Does this need to come from management? Many times people will not step up because they are not sure what they will need to do. Perhaps if we say “would you like to help me on this and work with me to bring it to the other employees within the municipality?” they just might be willing to help.

F. 2024 Meeting Schedule

1. May 16th
2. September 19th
3. December 10th (this date may need to change)