



AGENDA PACKET



Monday, April 22, 2024 at 5:00 pm

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

WWW.TRICOJIF.ORG

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

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

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**

- VII. Approval of Minutes
 - A. Motion to adopt the **March 25, 2024** – Executive Claims Committee Meeting Minutes – **Motion – All in Favor**.....Pages 1-4
 - B. Motion to adopt the **March 25 2024** – Executive Claims Committee Meeting Closed Session Minutes – **Motion – All in Favor**
 - C. Motion to adopt the **March 25, 2024** - Executive Committee Meeting Minutes – **Motion – All in Favor**.....Pages 5-18

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – April 22, 2024.....Verbal
- IX. Executive Director’s Report Pages 19- 52
 - A. Lost Time Accident Frequency Pages 22-23
 - B. Certificates of Insurance Pages 24-29
 - C. Financial Fast Track Report Pages 30-31
 - D. Regulatory Filing Checklists Pages 32-33
 - E. 2023 Safety Incentive Program Awards.....Page 34
 - F. 2024 Optional Safety Budget..... Page 35
 - G. 2024 Wellness Incentive Page 36
 - H. 2024 EPL/Cyber Risk Management Budget Page 37
 - I. EPL Compliance Status Report Page 38
 - J. Statutory Bond Status..... Pages 39-41
 - K. Skateboard Park Approval Status Page 42
 - L. Capehart & Scatchard Updates.....Pages 43-48
 - M. Land Use Training Certification..... Page 49
 - N. Elected Officials Training.....Pages 50-51
 - O. Safety, Claims and Wellness Coordinator Roundtable

P.	New Fund Commissioner Orientation	
Q.	Financial Disclosure Statement	
R.	Special Law Enforcement Officer Training	
S.	1 st Qtr. Attendance.....	Page 52
T.	Website	
U.	New Member Activity	
X.	Solicitor’s Report	
A.	MEL Helpline and Contact List	Page 53-54
B.	Closed Cases Report.....	Page 55
C.	Resolution 2024-_____ Adopting the Revised Litigation Management Guidelines – Motion – Roll Call	Pages 56-97
XI.	Safety Director’s Report	
A.	Activity Report	Pages 98-100
XII.	Claims Administrator’s Report	
A.	Lessons Learned from Losses	Page 101
XIII.	Law Enforcement Risk Management Report	
A.	Report	Pages 102-103
XIV.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 104-105
B.	Targeting Wellness Newsletter.....	Pages 106-109
XV.	Managed Care Report	
A.	TRICOJIF Summary	Page 110
B.	Average Days to Report.....	Page 111
C.	Claims Reported by Type.....	Page 112
D.	Nurse Case Management Reports	Page 113
E.	Transitional Duty Report	Page 114
F.	PPO Savings and Penetration Report.....	Pages 115-116
G.	Top 10 Providers & Paid Provider by Specialty.....	Page 117
H.	Quick Notes.....	Page 118
XVI.	Technology Risk Services	
A.	Reports	Pages 119-120
XVII.	Treasurer’s Report as of March 31, 2024.....	Pages 121- 168
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	April Bill List	Pages 169-170
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	
XVIII.	Committee Reports	
	Nothing	

- XIX. MEL/RCF/EJIF Reports
 - A. MEL Report – March 22, 2024.....Pages 171-172
 - B. RCF Report – March 22, 2024.....Page 173
 - C. EJIF Report – March 22, 2024.....Page 174
 - D. Cyber JIF Report – March 21, 2024.....Page 175

- XX. Miscellaneous Business
 - A. Resolution 2024 - _____ Authorizing the Release of Fund Year 2021 Closed Session Executive Committee Meeting Minutes as Recommended by the Fund Solicitor –**Motion – Roll Call**.....Pages 176-177
 - B. Resolution 2024 - _____ Authorizing the Release of Fund Year 2022 Closed Session Executive Committee Meeting Minutes as Recommended by the Fund Solicitor –**Motion – Roll Call**.....Pages 178-179
 - C. Resolution 2024 - _____ Authorizing the Release of Fund Year 2023 Closed Session Executive Committee Meeting Minutes as Recommended by the Fund Solicitor –**Motion – Roll Call**.....Pages 180-181
 - D. Motion to Authorize the Fund Solicitor & Executive Director to Prepare, Advertise, and Receive Requests for Qualifications for the Position of Workers Compensation Defense Attorneys and Liability Defense Attorneys – **Motion – All in Favor**
 - E. Motion to Authorize the Executive Director to Prepare, Advertise, and Receive Requests for Qualifications for the Position of Safety Director, RTK Coordinator, Fund Treasurer, & Payroll Auditor – **Motion – All in Favor**
 - F. Motion to Authorize the Fund Solicitor to Prepare, Advertise, and Receive Requests for Qualifications for the Position of Fund Administrator – **Motion – All in Favor**

The next meeting of the TRICO JIF will be held on Monday, May 20, 2024 at 5:00 PM via Microsoft Teams

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

- XXII. **Closed Session** (*if necessary*) – Resolution 2024- _____ A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion – Roll Call**
 - A. Professionals’ Reports
 - 1. Claims Administrator’s Report
 - 2. Executive Director’s Report
 - 3. Safety Director’s Report
 - 4. Solicitor’s Report
 - B. Reopen Public Portion of Meeting (*if necessary*) – **Motion – All in Favor**

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

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

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

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

March 25, 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 March 25, 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*
Ken Brown, *Carneys Point*
Colette Bachich, *Washington Township*

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*
Scott 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:

Jeff Celebre, *City of Vineland*
Doug Hogate, *Elsinboro 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 March 25, 2024 at 5:00 PM.

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

SOLICITOR REPORT

Proposed Revised Litigation Management Guidelines:

Mr. Scott DeWeese announced that the proposed revisions to the Litigation Management Guidelines have been completed. He then directed the committee members to a draft of the revised Litigation Management Guidelines included in the agenda packet. He noted that Mr. David DeWeese is recommending substantial revisions explaining that the last update was completed in 2017 and there have been significant changes in processes and procedures. He asked the committee to review the Guidelines and provide any comments or suggestions for additions, deletions, or corrections to Mr. David DeWeese as soon as possible. He noted Mr. David DeWeese would like to present a resolution along with the revised Litigation Management Guidelines to the Executive Committee in April for adoption. In addition, Mr. David DeWeese will include updated form reports as an appendix.

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

EXECUTIVE DIRECTOR'S MONITORING REPORTS

Supervisor Investigation Report:

Ms. Patel referenced the reports included in the agenda noting that two (2) out of eight (8) incidents reported did not have a Supervisor's Investigation Reports completed. Vineland had Supervisor's Investigation Reports completed on both of their incidents. Ms. Patel noted this is very good.

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

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

QUAL-LYNX REPORT;

Mr. Roselli referenced his OPEN/CLOSED Analysis reports included in the agenda packet. He explained that these reports are two separate depictions of each Unit's (WC, Property, and Liability) Claims Counts per Adjuster.

In the Workers' Compensation Unit, there are 678 lost time files, including 43 related to COVID-19. Each adjuster in the unit handles an average of 136 lost time files. The total file count, including both lost time and medical only files, is 991, which is 11 more than the previous month. Mr. Roselli announced that earlier this week, an offer of employment has been made and accepted for a new adjuster in the WC unit. He stated that this new employee would start on April 15, 2024. He stated that while

this new hire does not have any adjusting experience, they are familiar with workers compensation from their current employment.

The Liability Unit has 574 claim files, with 626 claimants attached to them. Each adjuster in the unit handles an average of 135 claim files. The total file count has decreased by five (5) since the previous month.

In the Property Unit, Tanya Johnson and Karen Oliva handle claims in ACM/BURLCO/TRICO JIFs. Karen Oliva, who is now fully employed in the unit and will assist Tanya with these claims to reduce the workload. Mr. Roselli asked if there were any questions. No questions were entertained.

QUAL-LYNX STAFFING CONCERNS

Mr. Forlenza stated that he was happy to hear that Qual Lynx had recently hired a new adjuster in the WC unit since this position has been open for several months. He noted that having this position open for an extended period placed a burdensome workload on other adjusters in the unit as the lost time adjusters claim counts are currently higher than outlined in the contract between Qual Lynx and the JIF. Mr. Forlenza also noted that his office has requested a modification to the monthly report format. This alteration aims to facilitate a monthly comparison between the current adjuster workload and the contractual adjuster file counts.

CLAIMS AUDIT

Mr. Forlenza requested that all Fund Professionals, with the exception of Mr. DeWeese, Ms. Patel, and himself, leave the meeting to allow for a thorough review of the claims audit outcomes. Once the Fund Professionals had exited, Mr. Forlenza proceeded to deliver a comprehensive summary on the purpose and findings of the audit including a concise overview of the subsequent meetings held following the completion of the claims audit. Mr. Forlenza reminded the Committee that a copy of the Claims Audit had been emailed to all members of the Committee last week asking that they review, at a minimum, the Executive Summary section of the report. Following his overview, Mr. Forlenza asked the Committee if they had any questions. Hearing none, Mr. Forlenza stated that he, along with Ms. Patel and Mr. DeWeese, will meet with Qual-Lynx in the near future to address the audit's recommendations and proposed potential solutions. He noted that his office would work with Qual-Lynx to install monitoring mechanisms to ensure the audit recommendations are implemented. The Committee agreed with this approach.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, April 22, 2024 at 3:30 PM** at Gloucester County Library.

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 4:48 PM.

Kris Kristie, Recording Secretary for

Robert Diaz, Secretary

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

March 25, 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 March 25, 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.**
Mike Burden, **Fairfield Twp.**
Barbara Freijomil, **Franklin Twp.**
Clark Pierpont, **Glassboro Borough**
Kathy Schools, *Alternate*, **Harrison Township**
William Pine, **Logan Twp.**
Kevin Clour, **Lower Alloways Creek Twp.**
Jennica Bileci, **Mantua Twp.**
Don Darcangelo **Monroe Twp.**
Joy Gunn, **National Park Borough**
Harry Moore, **Oldmans Twp.**
Susan Jacabucci, **Paulsboro Borough**
Anjanette Scott, **Penns Grove Borough**
Dan Neu, **Pennsville Twp.**
Melissa Flacker, **Pilesgrove Twp.**
Michael Razzo, **Pitman Borough**
Majorie Sperry, **Quinton Twp.**
Bob Diaz, *Fund Secretary*, **South Harrison Twp.**
Jena Dolbow, **Swedesboro Borough**
Linda Gomez, *Alternate*, **Vineland City**
Colette Bachich, **Washington Twp.**
Lee Ann DeHart, **West Deptford**
Nicole O'Hara, **Westville Borough**
Cassidy Swanson, **Woodbury City**
Jane DiBella, **Woolwich Twp.**
Karen Sweeney, *Fund Chair*, **Wenonah Borough**
Shannon Elton, **Woodbury Heights Borough**

Absent Fund Commissioners/Professionals were:

Doug Hogate, **Elsinboro Twp.**
Lisa Jeffers, **Greenwich Twp.**
John Hitchner, **Hopewell Twp.**
Rick Eber, **Mannington Twp.**
Brad Campbell, **Shiloh Borough**
Jack Cimprich, **Upper Pittsgrove 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***
Scott DeWeese, Esquire, ***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

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, and Dan Neu, Pennsville Township, Alternate #2 in the absence of Jeff Celebre, Vineland City, and Doug Hogate, Elsinboro Township to the Executive Committee for voting purposes.

Motion by Ms. Sperry, seconded by Ms. Bachich, 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 February 26, 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 February 26, 2024 Executive Committee meeting.

Motion by Ms. Sperry, seconded by Mr. Brown, to approve the minutes of the February 26, 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 February 26, 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 Ms. Bachich, to approve the minutes of the February 26, 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 February 26, 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 Ms. Bachich, to approve the Executive Claims Review Committee Closed Session meeting minutes of February 26, 2024 as presented.

The Executive Claims Review Committee Closed Session minutes of February 26, 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 – March 25, 2024

Chair Sweeney reported that an Executive Claims Committee Meeting was held on Monday, March 25, 2024 at 3:30 PM via Microsoft Teams.

The Committee reviewed fourteen (14) claims. Of the claims reviewed, there were six (6) Workers' Compensation, one (1) 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 February that had previously been approved by Vineland.

There were four (4) claim(s) reviewed for abandonment of subrogation attempt for February.

2019156233
2023282793
2022271264
2023297102

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 noted that last month the updated JIF directories were posted to the website. Please review them as the information comes directly from Origami so any errors in emails, mailing addresses, phone numbers, need to be corrected in Origami. Please also let our office know what is being corrected.

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 27, 28, and 29 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 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 30, 2024 deadline to claim and request reimbursement from his office. You can simply submit the necessary information to her 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 31-32 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 noted attendance has been very low, so please remind your Governing Body to take the training if they have not done so. He reminded the members that a \$250 credit, up to 5% of your towns assessment, will be issued for each Municipal Elected Official that competes the training. 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 her office last month regarding the completion of the payroll audit process for this year. 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 month, 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.

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

Mr. Forlenza stated the JIF will hold the 2024 Safety, Claims, & Wellness Coordinator Roundtable online on April 30, 2024. Additional information will be forthcoming.

Mr. Forlenza noted the Executive Director's office will be holding two (2) New Fund Commissioner Orientation sessions this year; 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.

Mr. Forlenza reminded the members that 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 his 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.

In regards to the JIF website, Mr. Forlenza noted that we are still working on the Members Only Section of the JIF website. He reported that all would be notified as soon as it is complete.

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

SOLICITOR’S REPORT

Assignment of New Cases

Mr. Scott DeWeese reported that there have been no new case(s) assigned since the last meeting:

Assignment of Closed Cases

Mr. DeWeese reported that there have been three (3) case(s) closed since the last meeting:

Kane v. Township of East Greenwich
Brennan v. Township of Washington
Jones v. City of Vineland

General Liability Files

Mr. DeWeese noted that there are **37** active General Liability files, thirteen (13) of which are Police Civil Rights cases. He stated if a member would like a synopsis of their town’s cases sent to them please contact him.

Subrogation Files

Mr. DeWeese stated that there are collection efforts being made on **\$2,197,259.23** of potential recoveries on **78** files.

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

Proposed Revised Litigation Management Guidelines

Mr. Scott DeWeese announced that Mr. DeWeese had completed proposed revisions to the Litigation Management Guidelines (LMG). He noted that he is recommending substantial revisions to the LMG, and he explained that the last update was completed in 2017 and there have been significant changes in processes and procedures since that last revision. The Claims Review Committee was asked to review these at the March meeting. Mr. Scott DeWeese stated that Mr. DeWeese would like to present a resolution along with the revised Litigation Management Guidelines to the Executive Committee in April for adoption.

In addition, Mr. DeWeese will include updated form reports as an appendix.

Indemnification and Hold Harmless Provisions

Mr. Scott DeWeese noted that Mr. DeWeese has had several questions regarding the JIF indemnification and hold harmless language that is on the ACM JIF website. These are in the process of being revised as well as the insurance requirements and will be sent out shortly for review. He stated Mr. DeWeese would

like to present a resolution along with the revised Indemnification and Hold Harmless Guidelines to the Executive Committee in April for adoption.

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

SAFETY DIRECTOR'S REPORT

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

Mr. Garish noted his report encompasses a comprehensive overview of the activities conducted during the month of February. 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 noted his office has recently introduced specialized *Work Zone Training Programs* exclusively tailored for police officers. This program mirrors the TEAMS class, which is a mandatory traffic incident management course mandated by the state for police officers upon their initial assignment.

Recognizing the importance of this training, his office has created a comprehensive training program that will be conducted live via the MSI Platform through Zoom and is scheduled for May 16th. A formal notice will be disseminated to all members, and this training opportunity will be made available to all law enforcement agencies.

Mr. Garish also noted, as we approach the forthcoming spring and summer months, it is incumbent upon us to underscore the heightened utilization of our parks and playgrounds. We strongly encourage diligent inspections utilizing the provided forms that are specifically tailored for municipal operations. Furthermore, his office offers comprehensive general safety overviews and online classes pertaining to playground knowledge.

Lastly Mr. Garish noted his office has had quite a few inquiries regarding fireworks and drone shows. To address these concerns, they have curated a dedicated section on the MEL website exclusively catering to drones. Additionally, the Safety Director's office has compiled a comprehensive handbook and bulletins that serve as resources for events. Should you require a thorough survey of the designated area or any form of assistance, please do not hesitate to reach out to the Safety Director's office.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

During the recent Lessons Learned from Losses review, Mr. Roselli emphasized the importance of office and building safety. He discussed the significance of maintaining floors, mats, wiring and spills, making sure to clean up spills immediately and inspect for tripping hazards daily. Mr. Roselli also mentioned that when a slip & fall occurs that the scene of the accident should be photographed immediately.

Lastly, Mr. Roselli referenced several Claim Roadmaps, which were included in the agenda packet, noting the Roadmaps should be shared with those in your municipalities who report claims or are involved in the claims process. He stated the Roadmaps are designed to assist you in initiating and managing claims, whether they pertain to workers' compensation, liability claims, or damage to municipal property. He noted the information has been updated to reflect any changes in personnel, particularly within the workers' compensation team. He stated there are no new processes involved, and the resources are readily available for your convenience.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter reviewed his 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 he will be responding to requesting agencies with the most current L/E best practices, NJ AG Guidelines and L/E Accreditation requirements.

Mr. Winter noted he completed one (1) Police agency visit to date with other agency visits currently scheduled. These visits were provided to discuss agency concerns, trends, Accreditation assistance and other requests. L/E RM services were outlined and provided to Chiefs and Command Staff 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 Chiefs input. Additionally, a course is being discussed to assist agency Resiliency Officers, to be conducted by Dr. Kelly. He noted a survey has been distributed to Police Chiefs in an effort to plan and strategize for the upcoming year. Results continue to be received and will be summarized for a future distribution.

Mr. Winter noted that the TRICO JIF Law Enforcement Ad-Hoc Committee is being formulated with three (3) Police Chiefs to represent (JIF) police agencies. Mr. Winter will meet with them on a quarterly basis virtually 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 for this committee are from Mantua PD, Clayton PD, Glassboro PD and Carneys Point, PD, with the initial meeting conducted sometime in April. Topics discussed included police licensing, JIF training courses offered, and pre-employment processes.

Lastly, Mr. Winter reviewed Bulletin 24-01, which discussed Fatigue in Laws Enforcement. He explained fatigue is a prevalent issue among law enforcement officers, with more than 90 percent reporting routine fatigue and 85 percent driving while drowsy. Fatigue can manifest as tiredness, depression, mood disorders, memory impairment, irritability, stress, and hypertension. It poses dangers to officers and communities, with a significant number of officer deaths resulting from auto collisions. Factors contributing to fatigue include long workweeks, inconsistent shift schedules, commuting, home life, irregular shift schedules, and staffing shortages. Compassion fatigue, resulting from repeated exposure to traumatic situations, is also a concern. Departments are implementing strategies such as compressed shifts, limiting overtime, and involving officers in shift scheduling to combat fatigue. Individual actions, such as maintaining physical fitness and utilizing support programs, can also help mitigate fatigue.

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 has been actively engaging with Wellness coordinators, both through meetings and individual discussions, to exchange ideas and offer assistance in accessing necessary resources. Some towns have already initiated their Wellness initiatives, including challenges focused on relaxation and stress management. Presentations on various wellness topics are also being scheduled in different towns.

Ms. Schiffer noted she has been reaching out to new resources, including speaker bureaus, to provide additional support and will be sharing this information with all coordinators as appropriate. Some towns are exploring new ideas and sharing them at the Town Safety Committee meetings to gain input and opinions from other department heads and some towns have established dedicated Wellness committees to facilitate brainstorming and shared responsibilities in promoting wellness activities.

Ms. Schiffer advised the first Wellness Advisory Committee meeting for 2024 has taken place, and the minutes have been shared with the Executive Safety Committee members. The Executive Safety Committee has approved the minutes and they are included in today's agenda for the membership's review and the next meeting is scheduled for May 16th, with participation from Clayton, Pennsville, and Monroe.

Ms. Schiffer reported she has conducted the first of three brainstorming sessions for Wellness coordinators, providing a platform for peer support and idea exchange. The last meeting in February had representation from four Burlington County towns, and the next session is planned for May.

In terms of resource development, she has been contacting companies and lenders to explore new offerings that can benefit the TRICOJIF. For instance, Deborah Heart and Lung now provides in-person health screenings, which can be challenging to arrange on-site. Additionally, they offer a first responder program called Hero Care Connect. She is also working on the distribution of the quarterly newsletter, with the first quarter already distributed and the April issue for Q2 scheduled for the end of this month, focusing on growth and learning.

Lastly, Ms. Schiffer reminded everyone about the new multimedia section under the Wellness portion of the TRICO JIF website. It features mindful minutes, including stretching exercises, workplace movement tips, and mindfulness for meditation. Employees can access these resources at their convenience. 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 February reports in the agenda, before reviewing her reports; she noted that she would be retiring as of April 1, 2024. Ms. Beatty noted that a replacement for her position has not yet been announced; however, there are a few candidates, and she will be around for the next 2 months or so to assist in training her replacement.

Ms. Beatty then highlighted the following from her reports:

Lost Time v. Medical Only Cases

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

	<i>February</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>4</i>
<i>Medical Only</i>	<i>9</i>	<i>29</i>
<i>Report Only</i>	<i>12</i>	<i>33</i>
<i># of New Claims Reported</i>	<i>22</i>	<i>66</i>
<i>Average Days Reported to QL</i>	<i>1.5</i>	<i>1.9</i>

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: 1.9 days
Non-COVID Claims: 1.8 days
COVID Claims: 0.0 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	599
<i>Transitional Duty Days Worked</i>	226
<i>% of Transitional Duty Days Worked</i>	38%
<i>Transitional Duty Days Not Accommodated</i>	373
<i>% of Transitional Duty Days Not Accommodated</i>	62%
<i>\$ Saved by Accommodating</i>	\$18,843
<i>\$ Lost by NOT Accommodating</i>	\$44,475

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 February 2024.

PPO Penetration Rate	February
<i>Bill Count</i>	184
<i>Original Provider Charges</i>	\$176,996
<i>Re-priced Bill Amount</i>	\$65,706
<i>Savings</i>	\$111,290
<i>% of Savings</i>	63%

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 for February 2024.

Managed Care Quick Notes

Ms. Beatty reported that starting May 1, 2024, Qual-Lynx would collaborate with Enlyte ScriptAdvisor for Pharmacy Benefit Management (PBM) services in New Jersey. ScriptAdvisor is a leading PBM solution provider in the workers' compensation industry. They have a wide network of pharmacies, including popular ones like Walgreens and CVS. The PBM program includes customized drug formularies, opioid and compound drug controls, pharmacist oversight, 24/7 support, and savings reporting. The transition will not interrupt patient care, and Qual-Lynx will provide First Fill letters to ensure no out-of-pocket expenses for medications.

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 February. He noted substantial portions of his efforts were dedicated to the successful completion of our cyber hygiene training.

In regards to the new training session, which commenced on February 5, he reported positive outcomes. He reported that just over 90% of the recipients of the training emails have already completed the training, signifying a good level of engagement. He noted each employee received two (2) emails, one to restart the new training, and another to test their ability to check a phishing email to determine whether it was a genuine email or not. Additionally, Mr. Caruso reiterated the significance of the phishing exercise, which serves as a pre-training assessment of individuals' knowledge and preparedness.

Mr. Caruso stated he is currently engaged in proactive outreach to Fund Commissioners to address the ongoing results of the external network vulnerability scanning. He highlighted the critical vulnerabilities identified in some towns and the subsequent notifications sent to address them within the designated 30-day timeframe. He also mentions the positive outcome of the penetration testing, which has not yielded any concerning results.

Mr. Caruso noted his primary focus at present is the distribution of cyber risk management framework forms to all Fund Commissioners, emphasizing the significance of completing the basic form to qualify for a deductible reduction, of which 90% of our members have completed thus far, which is another excellent result.

Additionally, Mr. Caruso highlighted his efforts in addressing O365 policies, providing 15 online recommendations to enhance the security of the O365 environment. Notably, he emphasizes the importance of disabling external access to email via the web and implementing geo-restriction measures to prevent unauthorized access. He advises printing and sharing these recommendations with IT personnel for implementation.

Lastly, Mr. Caruso informed the members that Microsoft Teams would be transitioning to a new version by July 1, prompting all users to adapt to the updated platform.

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 February 29, 2024, a copy of which was provided to the membership in the agenda packet, 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 \$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.

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

The JCMI Portfolio has a current market value of \$25,376,299.23

Receipt Activity for the Period

	Month	YTD
Subrogation Receipts	\$79,899.71	\$109,879.80
Salvage	\$0.00	
Overpayment Reimbursement	\$0.00	
1 st Installment Premium Receipts		\$3,002,573.00

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

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 months end.

Loss Run Payment Register for the Period – February 29, 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 \$330,266.30. The claims detail shows 438 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 \$34,556,425.08 to a closing balance of \$35,761,327.64 showing an increase in the fund of \$1,204,902.56

Bill Lists – March 2024

For the Executive Committee’s consideration, Mr. Tontarski presented the March Bill List in the amount of \$215,703.29.

Chair Sweeney entertained a motion to approve February 2024 Loss Run Payment Register and the March Bill List in the amount of \$215,703.29, as presented.

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

Motion by Ms. Sperry, seconded by Ms. Bachich to approve the *February Loss Run Payment Register and the March Bill List in the amount of \$215,703.29*, as presented.

ROLL CALL

- | | |
|------------------------|--|
| <i>Yeas:</i> | Marjorie Sperry, Quinton Township
Colette Bachich, Washington Township
Ken Brown, Carneys Point
Robert Diaz, Fund Secretary, South Harrison Twp.
Karen Sweeney, Fund Chair, Wenonah Borough
Kevin Clour, Lower Alloways Creek
Dan Neu, Pennsville Township |
| <i>Nays:</i> | None |
| <i>Abstain:</i> | None |

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Committee Meeting Minutes – February 28, 2024

Ms. Miller noted the Strategic Planning Committee met virtually on February 28, 2024 and the detailed minutes were included in the agenda, pages 127-143, which also included the revised Strategic Planning Charter for consideration of approval. She noted the minutes and report are self-explanatory, and highlighted the following.

Ms. Miller provided an update on recent activities, noting the upcoming member renewal period and highlighted the efforts of Mr. Forlenza and Ms. Patel to conduct visitations, ensuring maximum membership retention. She noted the absence of growth prospects this year, a trend they have been monitoring closely.

Two final points were highlighted: the Fund Commissioner orientation, which will now be held twice a year to accommodate those who missed the initial session, and the upcoming Annual Planning Retreat, scheduled to take place in person at Auletto Caterers, Almonesson in late July, with more information to follow.

Chair Sweeney asked for a Motion to Adopt the *Revised Strategic Planning Committee Charter* as presented.

Motion by Ms. Sperry, seconded by Ms. Bachich to Adopt the *Revised Strategic Planning Committee Charter* as presented. All in Favor. Motion carried.

Safety Committee Meeting Minutes – February 29, 2024

In the absence of Mr. Celebre, Ms. Patel noted the Safety Committee met virtually on February 29, 2024 and the detailed minutes were included in the agenda, pages 144-179, which also included the revised Safety Committee Charter for consideration of approval. She noted the minutes and report are self-explanatory, and highlighted the following.

Ms. Patel stated that action needs to be taken to adopt the revised Safety Committee Charter at tonight's meeting. She noted that the annual Safety Director's report was discussed and is attached to the minutes. She reported that twelve (12) members are up for renewal 1/1/25 and inspections by the Safety Director will be completed. She stated that loss ratio reports were discussed and that the TRICO JIF's six-year average loss ratio is 92.5% loss ratio as of 12/31/23. She noted that the 12/31/23 snapshots could be found in Origami for your review. The Committee also discussed the upcoming Safety Breakfast and the Safety and Claims Coordinator Roundtable. The next meeting is May 30, 2024 via Microsoft Teams.

Chair Sweeney asked for a Motion to Adopt the *Revised Safety Committee Charter* as presented.

Motion by Ms. Sperry, seconded by Ms. Bachich to Adopt the *Revised Safety Committee Charter* as presented. All in Favor. Motion carried.

MEL/RCF/EJIF/CYBER Reports

There were no meeting to report on this month.

MISCELLANEOUS BUSINESS

Resolution 2024-19 Honoring Jane DiBella, Woolwich Township

Chair Sweeney read Resolution 2024-19 Honoring Jane DiBella, Woolwich Township, and thanked her for her services, and wished her a wonderful retirement.

Chair Sweeney entertained a motion to adopt Resolution 2024-19, as presented.

Motion by Ms. Sperry, seconded by Ms. Bachich to approve the Motion as presented. All in favor. Motion carried.

NEXT MEETING

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

PUBLIC COMMENT

Open Public Comment

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

Motion by Ms. Sperry, second by Ms. Bachich 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 Ms. Bachich 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>
2022245499	2022254973	2024326176	2024325080
2024325590		2024326303	
2021234366		2021209871	
2022246520		2024309858	
202128262		2024313632	
2024324316		2021224601	

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

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
 Colette Bachich, **Washington Township**
 Ken Brown, **Carneys Point**
 Robert Diaz, *Fund Secretary*, **South Harrison Twp.**
 Karen Sweeney, *Fund Chair*, **Wenonah Borough**
 Kevin Clour, **Lower Alloways Creek**
 Dan Neu, **Pennsville Township**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote

APPROVE ABANDONING SUBROGATION

Secretary Diaz noted there were four (4) claim(s) reviewed for abandonment of subrogation attempt since the last meeting:

2019156233
 2023282793
 2022271264
 2023297102

Chair Sweeney entertained a motion for the **Authorization for the Abandonment of Subrogation files 2019156233, 2023282793, 2022271264, 2023297102** as presented.

Motion by Ms. Sperry, second by Ms. Bachich, for the authorization for the abandonment of Subrogation on files as presented.

ROLL CALL

Yeas: Marjorie Sperry, **Quinton Township**
 Colette Bachich, **Washington Township**
 Ken Brown, **Carneys Point**
 Robert Diaz, *Fund Secretary*, **South Harrison Twp.**
 Karen Sweeney, *Fund Chair*, **Wenonah Borough**
 Kevin Clour, **Lower Alloways Creek**
 Dan Neu, **Pennsville Township**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote

MOTION TO ADJOURN

There being no further business, Chair Sweeney entertained a *Motion to Adjourn* the March 25, 2024 Executive Committee Meeting of the TRICO JIF.

Motion by Ms. Sperry, second by Ms. Bachich. All in Favor. Motion carries.

The meeting was adjourned at 6:00 PM.

Kris Kristie, Recording Secretary for

Robert Diaz, Fund Secretary



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

A. Lost Time Accident Frequency Report – (pgs. 22-23)

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

B. Certificates of Insurance (pgs. 24-29)

Summaries of the Certificates of Insurance issued through 2/22/24-3/22/24 2024 are attached for your review.

C. Financial Fast Track (pg. 30-31)

The Financial Fast Track Report for Year End 2023 and February 29, 2024 is 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 Year End was **\$13,430,300** and for February 29, 2024 was **\$13,749,039**

D. Regulatory Filing Checklists (pgs. 32-33)

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 (pg. 34)

A letter from our office describing how to collect your 2023 Safety Award Money was emailed out to all members on or about March 28, 2024. If you have any questions on how to collect your 2023 Safety Incentive allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 1, 2024. All encumbered funds had to be claimed by January 31, 2025.**

F. 2024 Optional Safety Budget (pg. 35)

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 January 31, 2025.

G. 2024 Wellness Incentive (pg. 36)

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 January 31, 2025.**

H. 2024 EPL/Cyber Risk Management Budget (pg. 37)

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 January 31, 2025.**

I. Employment Practices Liability Compliance Status (pg. 38)

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. 39-41)

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. 42)

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

L. Capehart & Scatchard Blog (pgs. 43-48)

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

M. Land Use Training Certification (pg. 49)

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. 50-51)

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. Safety, Claims, & Wellness Coordinator Roundtable

The JIF will hold the 2024 Safety, Claims, & Wellness Coordinator Roundtable via Zoom Conferencing on Tuesday, April 30, 2024 starting at 10:00 am and running approximately one hour. An invitation was emailed to all members from the Safety Directors office on April 5, 2024.

P. 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.

Q. 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 and newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. An email was sent to all Fund Commissioners on April 3, 2024 along with LFN 2024-08 stating the Financial Annual Filing platform was open for filing and the deadline to file without penalty was April 30, 2024. If you have confirmation of your filing, please be sure to keep it should the Executive Directors office receive notice of non-filer status.

R. Special Law Enforcement Officer Training

The Annual SLEO Training will be provided again this year in two (2) sessions in May. Additional information will be forthcoming.

S. Quarterly Attendance (pg. 52)

A report detailing attendance records through the first quarter of the 2024 Fund Year is attached. Please be sure to review your attendance, and contact Ms. Kristie at Kristi_Kristie@RPAdmin.com if you feel there are any discrepancies in the report.

T. 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.

U. New Member Activity

Nothing to report

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

Member Municipality	Size	Opening Balance	"Bonus" SIP Funds	Jan 2024	Feb 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	Sept. 2024	October 2024	Nov. 2024	Dec. 2024	Paid 2025	Total Paid	Ending Balance	Date Encumber	Award Lunch
Carneys Point Township	M	3,200.00	1,000.00				4,200.00										4,200.00	0.00		N/A
Clayton Borough	M	3,200.00	1,000.00				4,200.00										4,200.00	0.00		N/A
Deptford Township	XL	4,500.00	750.00														0.00	5,250.00		N/A
Elk Township	S	2,500.00	500.00				3,000.00										3,000.00	0.00		N/A
Elsinboro Township	XS	2,000.00	750.00														0.00	2,750.00		N/A
Fairfield Township	S	2,500.00	500.00				3,000.00										3,000.00	0.00		N/A
Franklin Township	L	3,800.00	500.00				4,300.00										4,300.00	0.00		N/A
Glassboro Borough	XL	4,500.00	750.00				5,250.00										5,250.00	0.00		
Greenwich Township	M	3,200.00	750.00				3,950.00										3,950.00	0.00		N/A
Harrison Township	M	3,200.00	250.00				3,450.00										3,450.00	0.00		
Hopewell Township	S	2,500.00	500.00														0.00	3,000.00		N/A
Logan Township	M	3,200.00	750.00														0.00	3,950.00		N/A
Lower Alloways Creek T	S	2,500.00	500.00														0.00	3,000.00		N/A
Mannington Township	XS	2,000.00	250.00				2,250.00										2,250.00	0.00		N/A
Mantua Township	L	3,800.00	250.00				4,050.00										4,050.00	0.00		N/A
Monroe Township	XL	4,500.00	750.00				5,250.00										5,250.00	0.00		N/A
National Park Borough	XS	2,000.00	1,000.00														0.00	3,000.00		N/A
Oldmans Township	XS	2,000.00	1,000.00														0.00	3,000.00		N/A
Paulsboro Borough	M	3,200.00	500.00														0.00	3,700.00		N/A
Penns Grove Borough	M	3,200.00	750.00				3,950.00										3,950.00	0.00		N/A
Pennsville Township	L	3,800.00	500.00				4,300.00										4,300.00	0.00		N/A
Pilesgrove Township	XS	2,000.00	500.00				2,500.00										2,500.00	0.00		N/A
Pitman Borough	L	3,800.00	1,000.00				4,800.00										4,800.00	0.00		N/A
Quinton Township	XS	2,000.00	750.00				2,750.00										2,750.00	0.00		N/A
Shiloh Borough	XS	2,000.00	0.00														0.00	2,000.00		N/A
South Harrison Township	XS	2,000.00	1,000.00				3,000.00										3,000.00	0.00		N/A
Swedesboro Borough	S	2,500.00	750.00														0.00	3,250.00		N/A
Upper Pittsgrove Townsh	XS	2,000.00	250.00				2,250.00										2,250.00	0.00		N/A
Vineland City	XL	4,500.00	1,000.00														0.00	5,500.00		N/A
Washington Township	XL	4,500.00	1,000.00				5,500.00										5,500.00	0.00		N/A
Wenonah Borough	XS	2,000.00	500.00				2,500.00										2,500.00	0.00		N/A
West Deptford Township	XL	4,500.00	750.00				5,250.00										5,250.00	0.00		N/A
Westville Borough	M	3,200.00	1,000.00														0.00	4,200.00		N/A
Woodbury City	L	3,800.00	1,000.00														0.00	4,800.00		N/A
Woodbury Heights Borou	M	3,200.00	500.00														0.00	3,700.00		N/A
Woolwich Township	M	3,200.00	750.00														0.00	3,950.00		
Total By Line		110,500.00	24,250.00	0.00	0.00	0.00	79,700.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79,700.00	55,050.00		

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

**Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund
2024 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 Towns	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	04/09/24
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		235.03										274.01	225.99	
Pitman Borough	1,250.00				85.55										85.55	1,164.45	
Quinton Township	500.00														0.00	500.00	04/09/24
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	\$320.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$359.56	\$34,390.44	

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				2,500.00										2,500.00	0.00	
Quinton Township	1,000.00														0.00	1,000.00	4/9/2024
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	2,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	64,500.00	

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Trico JIF						
Data Valued As of :		April 3, 2024				
Total Participating Members		36				
Complaint		34				
Percent Compliant		94.44%				
				01/01/24		2024
Member Name	*	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/24
CARNEYS POINT		Yes	Yes	\$ 20,000	\$ 20,000	0%
CLAYTON		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
DEPTFORD		Yes	Yes	\$ 50,000	\$ 50,000	20% of 1st 250K
ELK		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
ELSINBORO		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
FAIRFIELD TOWNSHIP T		Yes	Yes	\$ 2,500	\$ 2,500	0%
FRANKLIN TOWNSHIP T		Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
GLASSBORO		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GREENWICH		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HARRISON		Yes	Yes	\$ 15,000	\$ 15,000	0%
HOPEWELL TOWNSHIP		Yes	Yes	\$ 5,000	\$ 5,000	0%
LOGAN		Yes	Yes	\$ 20,000	\$ 20,000	0%
LOWER ALLOWAYS CREEK		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
MANNINGTON TOWNSHIP		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MANTUA		Yes	Yes	\$ 20,000	\$ 20,000	0%
MONROE		Yes	Yes	\$ 50,000	\$ 50,000	20% of 1st 250K
NATIONAL PARK BOROUGH		No	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
OLDMANS		Yes	Yes	\$ 2,500	\$ 2,500	0%
PAULSBORO		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PENNS GROVE		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PENNSVILLE		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PILES GROVE		Yes	Yes	\$ 15,000	\$ 15,000	0%
PITMAN		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
QUINTON		Yes	Yes	\$ 20,000	\$ 20,000	0%
SHILOH		No	No	\$ 100,000	\$ 2,500	20% of 1st 2Mil for EPL/0% for POL
SOUTH HARRISON		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SWEDESBORO BORO		Yes	Yes	\$ 10,000	\$ 10,000	0%
UPPER PITTS GROVE		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VINELAND		Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
WASHINGTON TOWNSHIP T		Yes	Yes	\$ 50,000	\$ 50,000	20% of 1st 250K
WENONAH		Yes	Yes	\$ 2,500	\$ 2,500	0%
WEST DEPTFORD		Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WESTVILLE		Yes	Yes	\$ 5,000	\$ 5,000	0%
WOODBURY		Yes	Yes	\$ 20,000	\$ 20,000	0%
WOODBURY HEIGHTS		Yes	Yes	\$ 2,500	\$ 2,500	0%
WOOLWICH		Yes	Yes	\$ 20,000	\$50,000 Police Deductible	\$ 20,000 20% of 1st 250K
* Member does NOT participate in EPL coverage						

2024 TRICO Meeting Attendance

Municipality	Name	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y												3			
Carneys Point	Brown/Bomba	FC	FC	FC										3	0	3	100%	0%	100%
Clayton	Miller/Vondran	FC	FC	FC										3	0	3	100%	0%	100%
Deptford	Emmons/Hack	FC	FC	FC										3	0	3	100%	0%	100%
Elk	King-Sammons/Pine	Alt	FC	FC										2	1	3	67%	33%	100%
Elsinboro	Hogate/McAllister	FC	FC	N/A										2	0	3	67%	0%	67%
Fairfield	Burden/Flores	FC	Alt	FC										2	1	3	67%	33%	100%
Franklin	Freijomil/Hegarty	FC	FC	FC										3	0	3	100%	0%	100%
Glassboro	Pierpont/Villano	FC	FC	FC										3	0	3	100%	0%	100%
Greenwich	Jeffers/Chila	FC	FC	N/A										2	0	3	67%	0%	67%
Harrison	Chambers/Schools	Alt	Alt	Alt										0	3	3	0%	100%	100%
Hopewell	Hitchner/Pace	N/A	N/A	N/A										0	0	3	0%	0%	0%
Logan	Pine/Smith	FC	FC	FC										3	0	3	100%	0%	100%
Lower Alloways CK	Clour/Campbell	N/A	FC	FC										2	0	3	67%	0%	67%
Mannington	Eber/Mitchell	N/A	FC	N/A										1	0	3	33%	0%	33%
Mantua	Bileci/LeVine	FC	FC	FC										3	0	3	100%	0%	100%
Monroe	Darcangelo/DeHart	FC	FC	FC										3	0	3	100%	0%	100%
National Park	Gunn/	FC	FC	FC										3	0	3	100%	0%	100%
Oldmans	Moore/Ferrell	N/A	N/A	FC										1	0	3	33%	0%	33%
Paulsboro	Jacobucci/Schoch	N/A	FC	FC										2	0	3	67%	0%	67%
Penns Grove	Scott/Marinaro	FC	FC	FC										3	0	3	100%	0%	100%
Pennsville	Neu/Hourigan	FC	FC	FC										3	0	3	100%	0%	100%
Pilesgrove	Fackler/Bonowski	N/A	FC	FC										2	0	3	67%	0%	67%
Pitman	Razze/McCafferty	FC	FC	FC										3	0	3	100%	0%	100%
Quinton	Sperry/Uzdanovics	FC	FC	FC										3	0	3	100%	0%	100%
Shiloh	Campbell/Bruso	N/A	N/A	N/A										0	0	3	0%	0%	0%
South Harrison	Diaz/Richardson	FC	FC	FC										3	0	3	100%	0%	100%
Swedesboro	Dolbow/Fromm	FC	FC	FC										3	0	3	100%	0%	100%
Upper Pittsgrove	Cimprich/Seery	N/A	FC	N/A										1	0	3	33%	0%	33%
Vineland	Celebre/Gomez	FC	FC	Alt										2	1	3	67%	33%	100%
Washington	Bachich/Riiff	FC	N/A	FC										2	0	3	67%	0%	67%
Wenonah	Sweeney/Newman	N/A	FC	FC										2	0	3	67%	0%	67%
West Deptford	Rost/Kwasizur	FC	FC	FC										3	0	3	100%	0%	100%
Westville	O'Hara/Giles	FC	FC	FC										3	0	3	100%	0%	100%
Woodbury	Swanson/Pennypacker	FC	Alt	FC										2	1	3	67%	33%	100%
Woodbury Heights	Elton/Wells	FC	FC	FC										3	0	3	100%	0%	100%
Woolwich	DiBella/Bertino	FC	FC	FC										3	0	3	100%	0%	100%
36		27	32	30	36	36	36	36	36	36	36	36	36	82	7	108	76%	6%	82%
		75%	89%	83%	100%	100%	100%	100%	100%	100%	100%	100%	100%						

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

GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

APRIL 2024
CLOSED CASES

1.) **Maenner v. Township of Mantua**-This matter involved the Plaintiff's allegations contained in Superior Court of New Jersey, Gloucester County Complaint arising from an incident which occurred on September 13, 2022. The Plaintiff, Nancy Maenner, alleged that she was falsely accused of shoplifting from the Home Depot located at 320 Bridgeton Pike, in the Township of Mantua. The Plaintiff further alleged that Township of Mantua Police Corporal Layton posted her picture on *Facebook* seeking the public's assistance in identifying a shoplifting subject. The Plaintiff alleged that when she became alerted to the *Facebook* post, she immediately contacted Corporal Layton who scheduled a time for her report to the Mantua Police Station where she was provided with a Summons indicating that she had shoplifted \$600.00 worth of DeWalt products from Home Depot. The Plaintiff further alleged that the Municipal Court Complaint against her was subsequently dismissed. The Plaintiff alleged that as a result of the actions and/or inactions of the members of the Township of Mantua Police Department, she has incurred a substantial loss of income, and that she been subjected to extreme emotional distress and humiliation. The Plaintiff was seeking damages in the amount of \$300,000.00. The case was assigned to Timothy R. Bieg, Esquire of *Madden & Madden, P.A.*, on October 26, 2023. Defense Counsel accepted the Assignment and he proceeded with the filing of an Answer to the Plaintiff's Complaint with the Court on behalf of the insured on November 21, 2023. Defense Counsel continued with the exchange of limited Discovery. On January 10, 2024, Defense Counsel proceeded with the filing of a Motion to Dismiss the Plaintiff's Complaint which was ultimately granted on February 2, 2024 based upon the Plaintiff's failure to comply with the New Jersey Tort Claims Act, dismissing the Plaintiff's Complaint against the insured without prejudice. To date, the Plaintiff has failed to take action to reinstate the matter against the insured and Defense Counsel has closed his file.

**GLOUCESTER SALEM CUMBERLAND COUNTIES MUNICIPAL
JOINT INSURANCE FUND
RESOLUTION #2024-_____**

**A RESOLUTION ADOPTING THE REVISED TRICOJIF LITIGATION MANAGEMENT
GUIDELINES.**

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

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

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

WHEREAS, upon the recommendation of the Fund Solicitor and the Claims Review Committee, the Fund Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund have determined that it is appropriate to adopt the revised TRICOJIF Litigation Management Guidelines; and

WHEREAS, the Fund Solicitor has previously provided a draft of these revised Litigation Management Guidelines to the Claims Review Committee of the TRICOJIF for their review and approval, and the Claims Review Committee of the TRICOJIF has recommended the adoption of these revised Guidelines by the Fund Commissioners, a copy of which are attached hereto; and

WHEREAS, the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund have deemed it appropriate to adopt these revised TRICOJIF Litigation Management Guidelines.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund, assembled at a public session April 22, 2024, that:

1. The Litigation Management Guidelines which are attached hereto are hereby adopted as the Litigation Management Guidelines of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund.

BE IT FURTHER RESOLVED that copies of this Resolution shall be provided to the Executive Director, Fund Solicitor, Claims Administrator and all Assigned Defense Counsel and Approved Associates of the TRICOJIF Defense Panel for their information and attention.

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

GLOUCESTER SALEM CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Secretary

By: _____
Chairperson

Date: April 22, 2024

LITIGATION MANAGEMENT GUIDELINES



GLOUCESTER, SALEM,
CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND

PREFACE

Since the inception of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) in 1991, the number of Member Municipalities in the TRICOJIF has grown from nine (9) to the current number of thirty-six (36) Municipalities in 2024.

The Municipal Joint Insurance Fund concept has continued to be very successful throughout the State of New Jersey, and the operation of these Funds has resulted in millions of dollars of monetary savings to not only the Member Municipalities but also the taxpayers of these Municipalities. The TRICOJIF's proactive, effective and efficient handling and management of the claims on behalf of its Member Municipalities has produced and continues to produce outstanding results.

The adoption of an aggressive and consistent Litigation Management Philosophy by the Fund has been very effective in discouraging Plaintiffs' Attorneys and potential Plaintiffs from asserting claims against the Member Municipalities and their Employees. In addition, the philosophy adopted by the Fund has resulted in a significant reduction in the number of claims received, filed and paid. Immediately upon the receipt of notice of a potential claim, the Claims Administrator and the Fund Solicitor each perform extensive investigations and attempt to identify and establish defenses. Thereafter, once the litigation has commenced, the Fund Solicitor, Assigned Defense Counsel (ADC) and the Claims Administrator identify the cases in which the Member Municipality has strong liability defenses, and the Fund determines that those cases will be aggressively defended. In those cases, ADC is directed to serve the Plaintiff's Attorneys with frivolous lawsuit notices (*R. 1:4-8*), and file Motions to Dismiss prior to filing responsive pleadings. If those strategies are unsuccessful, upon the completion of discovery, ADC is directed to file Motions for Summary Judgment. These strategies are effectively utilized to obtain the dismissal of these cases at the earliest stages possible. Our Litigation Philosophy is that the concept of settling a case, which the Fund has determined has strong liability defenses, for the cost of litigation is rarely an option. This philosophy has been very successful in sending the message to the potential Plaintiffs and to the Plaintiffs' Attorneys that settlement monies will not be paid on cases where there are strong liability defenses available to the Member Municipality. This Litigation Philosophy has effectively discouraged the filing of claims against our Member Municipalities, and our goal is to continue that trend into the future. In those cases where the Fund Solicitor, ADC and the Claims Administrator have identified that the Member Municipality has liability issues, the Fund has endeavored to expeditiously attempt to settle the case reasonably, and if that is not possible, the Fund will engage Fund approved Mediators to assist with the reasonable resolution of the case without incurring substantial legal expenses to defend the claim.

Our Fund Professionals (Fund Solicitor, ADC and Claims Administrator) each play very important roles in the successful litigation of claims; however, the ADC occupies the trenches, and the Fund and the Member Municipalities rely upon their representation and guidance for their ultimate successes in litigating the claims. Because of the importance of ADC's role, every three (3) years, the Fund advertises, through Requests for Qualifications (RFQs), the position of ADC for the Fund, and in response to that RFQ, the Fund receives numerous proposals from the best Insurance Defense Firms in South Jersey to serve as ADCs for the Fund. The Fund thoroughly reviews and evaluates each of these proposals in order to determine which firms and attorneys shall be awarded Contracts to serve as the ADC for the Fund. The Fund is fortunate to have the best and the brightest defense attorneys in South Jersey defending cases on behalf of our Member Municipalities and their employees.

The Fund has determined that one of the key components in the effective and efficient defense of claims is for our Fund Professionals to actively engage in regular communications regarding the handling of the claims. The Fund Solicitor conducts annual meetings with ADC and their Approved Associates, and annual meetings with the Supervisors and Adjusters from the Claims Administrator's Office to review and discuss current claims, trends and legal issues; to review and discuss the performance of the Litigation Management Team; to identify and address any communication issues and/or claims handling issues; and to improve the overall performance of the Fund Professionals in the handling and administration of the claims. In addition to the daily communications and meetings, these Litigation Management Guidelines are intended to be an invaluable tool to insure the efficient, effective and consistent management of all of our claims.

It is essential that each of the Contracted ADC and their Approved Associates review these Litigation Management Guidelines regularly, and that they have their support staff also regularly familiarize themselves with these Guidelines to ensure compliance in the best interest of the Fund and the Member Municipalities.

As always, it is the goal of all of the Fund Professionals to continue to work together as a team in the aggressive, effective and efficient management of litigated matters on behalf of the Member Municipalities and their employees and elected officials.

David S. DeWeese, Esquire
Fund Solicitor, TRICOJIF

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GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
LITIGATION MANAGEMENT GUIDELINES

I. INTRODUCTION.

The purpose of these Litigation Management Guidelines is to emphasize, delineate and support the TRICOJIF's Litigation Management Philosophy, to specifically describe the roles and relationships of the Fund Professionals, the Member Municipalities and their employees and elected officials to the litigation process and to supplement the TRICOJIF Bylaws, Plan of Risk Management and other policies established by the Fund's Executive Committee.

The Fund recognizes that the total cost of defending, administering, managing and resolving litigated claims can be very expensive, and therefore, through the RFQ process, the Fund has been providing, and is determined to continue to provide, quality ADC, at very reasonable hourly rates, as an essential part of our Litigation Management program. In order to ensure high quality representation together with controlling the costs of litigation, the Fund has established and adopted these Litigation Management Guidelines which will serve the best interests of the Member Municipalities, the Fund Professionals (Fund Solicitor, ADC and Claims Administrator) and the Fund. These Litigation Management Guidelines will provide the Fund Professionals (Fund Solicitor, ADC and Claims Administrator) and the Member Municipalities with guidance as to the roles, duties and responsibilities of the Litigation Management Team throughout the process of defending claims and litigation. The Fund firmly believes that the establishment of these Litigation Management Guidelines is essential to providing the framework for our Litigation Team to successfully defend claims and for the continued success of the Fund.

The Fund is confident that outstanding, effective and efficient claims and litigation defense will be provided for our Member Municipalities when the Litigation Management Team combines all of their skills and resources and effectively communicate with one another from the inception of a claim through the ultimate disposition of the claim. It is imperative that every expense incurred during the claims and litigation process is determined to be reasonable, necessary and required to effectively and efficiently defend and resolve each and every claim. Our "loss experience" is comprised of two factors: loss and expense. It is our goal to control both of these factors while still adhering to our Litigation Management Philosophy. Therefore, a collaborative effort by the Litigation Management Team in the claims management and litigation management process is essential to accomplishing this goal. Jointly, the Team shall endeavor to identify and clarify all pertinent issues at the earliest possible stage of a claim. Thereafter, once the litigation strategy has been established, it is imperative that this "Team" shall immediately proceed toward an expeditious, efficient, cost effective and just disposition of a claim. Disposition of a claim at the earliest possible date is highly desirable, and is in the best interest of our Member Municipalities.

II. ROLE OF CLAIMS ADMINISTRATOR.

The Claims Administrator (CAS) or the TRICOJIF is an integral member of the Litigation Management Team. The CAS and their staff are the Claims Manager for the Fund, and they are charged with the responsibility of the initial investigation, management and handling of claims prior to litigation being filed. In addition, they are charged with the responsibility of vigilantly and proactively anticipating and initiating all reasonable action necessary to investigate the claims and control the claims and its cost for the Fund and its Member Municipalities. It is for these reasons that the CAS will always retain primary responsibility for the management of a claim from its inception through final disposition. The CAS will work closely with our Fund Solicitor and the ADC, and they will continually monitor all assignments; provide input to the Fund Solicitor and ADC regarding the litigation strategies; prepare all Payment Authority Requests (PARs) for submission to the Claims Review Committee; participate in Mediations and Arbitrations; and upon the conclusion of a claim, provide the Member Municipalities with a copy of the Complaint, Court Order Dismissing the case (if applicable) and any Settlement Agreement and/or Release and Settlement Check (if applicable).

Upon the receipt of a claim, the CAS shall be responsible to immediately and thoroughly investigate the claim and determine the appropriate coverages for the claim under the TRICOJIF policies of insurance. The CAS shall issue coverage letters to Member Municipalities within ten (10) days of their receipt of the claim explaining the coverage determination for matters under the General Liability Policy (GL), the Automobile Liability Policy (AL), the Police Civil Rights matters under the GL Policy, the Property Damage Policy (PD) and the Employment Practices Liability and Public Officials Liability Policy (EPL/POL). If the claim may be covered under the EPL/POL Policy, the CAS shall also, within ten (10) days of their receipt of the claim, provide notice of the claim to the Claims Administrator for the EPL/POL Policy with copies to the Fund Solicitor for a coverage determination by the EPL/POL carrier. The Municipal Claims Coordinators for the respective Member Municipalities should be utilized by the CAS to obtain all required information and documentation in order to analyze and effectively prepare for the defense of the claim. The CAS should contact the Fund Solicitor for any assistance required in the investigation and evaluation of a claim. In addition, the CAS should consult with the Fund Solicitor regarding any potential pre-suit assignments to ADC. If a claim, on a file where suit has not been commenced, is being presented for Payment Authority Request (PAR) to the Claims Review Committee, the CAS shall, at least thirty (30) days prior to the Claims Review Committee Meeting and the presentation of the PAR, provide a copy of the file to the Fund Solicitor so that the Fund Solicitor can properly evaluate the claim and provide their legal opinion to the CAS prior to the presentation of the PAR to the Claims Review Committee. If the claim cannot be settled by the CAS, with the assistance of the Fund Solicitor, prior to suit, the CAS, upon the receipt of a filed Complaint, shall request that the Fund Solicitor assign a member of the ADC Panel to handle the defense of the Member Municipality and/or their employee(s) in the litigation. The assignment shall be communicated by the Fund Solicitor to ADC, in writing, with copies to the CAS and the Member Municipality and/or their employees who have been named as Defendants, and the Fund Solicitor shall provide the ADC with detailed instructions regarding the handling of the claim.

The CAS shall immediately provide ADC with a complete copy of their file, and thereafter, they shall assist the ADC in conducting any further investigation as is deemed necessary to evaluate the liability and damages exposure of the Member Municipality, and thereafter, based upon that liability and damages determination, the CAS and ADC with the Fund Solicitor shall develop a litigation strategy for the appropriate handling of the matter.

Prior to suit being filed, it is the CAS's responsibility to investigate, negotiate and settle claims in accordance with the maximum amount the "Certifying and Appointing Officer" may approve under the TRICOJIF's Risk Management Plan. However, once suit is filed, all of the further investigation and negotiations will be coordinated by the ADC, in consultation with the Fund Solicitor and the CAS after receiving the required authority from the Claims Review Committee. The ADC shall keep the Adjuster, the Supervisor of the CAS and the Fund Solicitor apprised of the status of all settlement negotiations.

When a settlement cannot be negotiated or it is determined that the claim will be aggressively defended, the CAS shall work closely with the ADC to complete all Discovery and then prepare the matter for the filing of a Summary Judgment Motion as expeditiously as possible. For cases in which the potential damages are significant, the CAS shall provide detailed quarterly reports of such claims to the Executive Director's Office, the Fund Solicitor, the Fund Solicitor for the Municipal Excess Liability (MEL) and the Claims and Litigation Manager for the MEL in accordance with the established "Large Loss" reporting requirements as outlined in their Contract and as required by the MEL.

When there is a proposed settlement of a claim, the CAS and the ADC shall be certain to immediately inform the appropriate representatives of the Member Municipality (Fund Commissioner, Claims Coordinator, Municipal Administrator and/or Municipal Clerk and the Municipal Solicitor for the Municipality) of the proposed terms of the settlement prior to finalizing the settlement. In addition, at the conclusion of the matter, the Member Municipality shall be provided by the CAS with a copy of the Complaint, Court Order Dismissing the case (if applicable) and any Settlement Agreement and/or Release and Settlement Check (if applicable).

III. ROLE OF ASSIGNED DEFENSE COUNSEL AND APPROVED ASSOCIATES.

The TRICOJIF awards Contracts annually to ADC based upon an RFQ process that occurs every three (3) years. The ADC and their Approved Associates that are selected by the TRICOJIF after the RFQ process are the only Attorneys permitted to represent the TRICOJIF's Member Municipalities and /or employees, unless exceptional circumstances arise and the Fund Solicitor, with the approval of the Executive Committee of the TRICOJIF, determines that other Attorneys are required to provide representation on a particular matter. Therefore, ADC shall only utilize the ADC and the Approved Associates that are designated in their Contract with the TRICOJIF. If the contracted ADC, during the term of their Contract, desires to add additional ADC and/or Approved Associates to their Contract, ADC must submit the request to the Fund Solicitor together with the Resume of the individual or individuals being requested to be added. The Fund Solicitor shall review and evaluate the request, and if he determines that the request should be approved, he will present the request to the TRICOJIF Claims Review Committee in the form of a draft of a Resolution for their recommendation to the TRICOJIF Executive Committee. If the TRICOJIF Claims Review Committee recommends the addition to the ADC's Contract, the TRICOJIF Executive Committee shall vote on the Resolution, and if approved, the ADC and/or Approved Associate shall be added to the ADC's Contract.

The ADC who has been assigned to handle the litigation on behalf of a Member Municipality and/or its employee(s) owes the Member Municipality/employee the highest degree of care and good faith during his or her professional legal representation of that entity and/or individual. The Fund's contractual duty to provide a defense to the Member Municipality encompasses the expectation, by both the Member Municipality and the Fund, that ADC will use their best efforts to avoid or limit the liability of the Member Municipality, and to avoid or limit any assessment of damages against the Member Municipality. In all matters, the Fund expects that ADC will abide by the New Jersey's Rules of Professional Conduct and the TRICOJIF's Conflict of Interest Policy (attached hereto), and that the ADC will diligently, effectively and efficiently provide zealous representation of the Member Municipality and/or employee.

Once ADC has been assigned to defend a claim, the Fund expects ADC to take a very aggressive approach in the handling of the case. If warranted, it is required that Motions to Dismiss and Motions for Summary Judgment are to be filed at the earliest date possible in the litigation. In cases where it is determined that the litigation is frivolous (for example, based upon a lack of jurisdiction or otherwise), ADC shall immediately provide notice to the Plaintiff's Attorney in accordance with *R. 1:4-8*. Likewise, if the filing of a Motion to Dismiss is deemed to be appropriate, it should be filed at the earliest date possible. It is imperative that Motions for Summary Judgment are filed immediately upon the expiration of the Discovery End Date (DED), if not sooner. Those Motions should assert all of the available and applicable Title 59 defenses and any and all other defenses that are available in each particular case. It should be clear that the aggressive, pro-active approach of our ADC toward the pursuit of the early dismissal of cases will be expected and required.

It is expected by the Fund that time entries for extensive legal research will not appear on billings/invoices/memos from either the ADC or an Approved Associate. The Fund Solicitor maintains a Brief and Opinions Bank containing effective briefs and judicial decisions dealing with commonly litigated issues. This Brief and Opinion Bank is accessible by all ADC and Approved Associates. These briefs and opinions, together with the vast experience of our ADC in the defense of municipalities, should eliminate and control any extensive legal research expenses. If legal research is determined to be required, ADC must obtain the prior approval from the Fund Solicitor to conduct the legal research, and ADC should be prepared to provide an accurate estimate for the time required to perform the research to the Fund Solicitor.

There are certain litigation expenses that require ADC to obtain the prior approval from the CAS and the Fund Solicitor. Those expenses include but are not limited to expert's fees, the expense and costs associated with depositions that take place outside of the State of New Jersey and investigator's fees and expenses. ADC must submit a request for the approval of these litigation expenses at least sixty (60) days prior to the date required for the expense to be incurred.

On all litigated matters and all pre-suit assignments, ADC shall submit to the CAS and the Fund Solicitor the following: initial summary and analysis of the file after reviewing pleadings and the CAS file, written summaries of all discovery (Interrogatories, Requests for Production of Documents, Requests for Admission and Depositions); written summaries of all medical records received; written summaries and analysis of all expert opinions and reports received; written summaries prior to and after all mediation sessions; written summaries prior to and after any Arbitration Hearing; written summaries of any judicial decisions on Motions and written summaries of all settlement recommendations and/or negotiations. The goal of ADC shall be to provide these summaries within ten (10) days of the occurrence of the event. In addition, ADC shall regularly review their litigation budget as contained in their Reports, and they shall revise the budget when it is determined to be necessary. Any budget revision shall be accompanied by a detailed explanation for the revision.

When it has been determined that there is a proposal that may cause a claim to be settled, it shall be the primary responsibility of ADC to inform the appropriate representatives of the Member Municipality (Fund Commissioner, Claims Coordinator, Municipal Administrator and/or Municipal Clerk and the Municipal Solicitor for the Municipality) of the terms of the proposed settlement prior to finalizing the settlement. In addition, the Member Municipality shall be provided with copies of all executed Settlement and/or Release documents. Finally, upon the disposition of the claim, other than by settlement, the ADC shall immediately communicate this disposition to the appropriate representatives of the Member Municipality, and thereafter provide them with copies of any and all Court Orders memorializing the disposition.

While the Contracts between the TRICOJIF and ADC permit billing entries by Paralegals, the tasks billed by ADC's Paralegals shall be limited, and any clerical work which is performed by Paralegals shall not be billed.

Established procedures for the authorization of the delegation of litigation tasks by the ADC to Approved Associates have previously been adopted by the TRICOJIF. Those procedures are incorporated into these Litigation Management Guidelines and they are set forth below, and they should be strictly adhered to by all ADC and Approved Associates.

**PROCEDURES FOR THE AUTHORIZED DELEGATION OF
LITIGATION TASKS BY ASSIGNED DEFENSE COUNSEL**

- 1.) The Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) shall, by Resolution, annually award Contracts to all the Assigned Defense Counsel (ADC) and their Approved Associates that are permitted to provide representation of the TRICOJIF's Member Municipalities and/or their employees and/or their elected officials in accordance with the procedures set forth below.
- 2.) "Assigned Defense Counsel" shall be defined as very experienced and qualified defense attorneys who are partners in their Law Firms, and who have been approved after an RFQ process by a Resolution of the Executive Committee of the TRICOJIF to be awarded a Contract to serve as ADC to provide representation to the Member Municipalities of the TRICOJIF and/or their employees and/or their elected officials in General Liability, Automobile Liability, Police Civil Rights and Workers' Compensation matters.
- 3.) "Approved Associates" shall be defined as those individual attorneys, who are Associates of Assigned Defense Counsel's Law Firm, who are approved by a Resolution of the Executive Committee of the TRICOJIF, and may be assigned by Assigned Defense Counsel to perform certain authorized litigation tasks as herein delineated.
- 4.) When the Fund Solicitor issues an Assignment Letter to ADC, he/she should thoroughly review the Complaint and any CAS file materials received, perform the appropriate in-house conflict of interest review, and, if it is determined that no conflict exists, ADC shall forward an executed Acceptance of Assignment to the Fund Solicitor, the Claims Administrator Supervisor and the Claims Administrator Adjuster assigned to the file.
- 5.) ADC shall initially determine whether a R. 1:4-8 Frivolous Lawsuit Notice should be issued and whether a Motion to Dismiss should be filed, and if so, ADC shall draft, serve and/or file the Notice and Motion. ADC shall prepare and completely review the Answer that is to be filed with the Court to ensure that the appropriate Answers, Separate Defenses, Crossclaims and Third Party Claims have been included. All Answers are to be executed by the ADC only. While Approved Associates may assist in the preparation of the first draft of the Answer, the Answer must be reviewed, approved and executed by ADC prior to being filed with the Court.
- 6.) Written Discovery requests and responses may be drafted by Approved Associates; however, the drafts must be reviewed, approved and executed by ADC.
- 7.) The forwarding of Subpoenas, legal research projects, compilation of medical records, appearances at Scheduling Conferences, and discovery motion practice may be handled by an Approved Associate under the supervision of ADC. All discovery motions must be reviewed, approved and executed by ADC.
- 8.) ADC shall attend all meetings with representatives of the Member Municipality, and Approved Associates who have performed work on the matter shall be permitted to also attend these meetings.

- 9.) The ADC must attend all Discovery Depositions of the Plaintiffs, representatives of the Member Municipalities, and all expert Depositions. With regard to Discovery Depositions of fact witnesses to the litigation, the ADC should make every effort to attend said Depositions; however, if the ADC is unable to attend (due to a Trial commitment or is otherwise unavailable), an Approved Associate may attend and handle those Depositions with the prior approval of the Fund Solicitor.
- 10.) All Briefs in support of Motions for Summary Judgment must be prepared and executed by ADC. While an Approved Associate may assist in the preparation of the Brief, the ADC shall be primarily responsible for the preparation, review and execution of all Briefs submitted to the Court.
- 11.) ADC shall attend all Oral Arguments on Motions for Summary Judgment. There shall be no exceptions. However, Approved Associates who have performed work on the matter shall be permitted to also attend oral arguments on the Motion.
- 12.) All Arbitration and Mediation Statements must be prepared and executed by the ADC, and all Arbitration Hearings and Mediation sessions must be attended by the ADC. However, Approved Associates who have performed work on the matter shall be permitted to also attend Mediation sessions and Arbitration Hearings.
- 13.) All Settlement Conferences must be attended by the ADC. However, Approved Associates who have performed work on the matter shall be permitted to also attend the Settlement Conferences.
- 14.) All *de bene esse* Depositions must be conducted by the ADC. However, Approved Associates who have performed work on the matter shall be permitted to also attend the Depositions.
- 15.) All Appearances, Hearings, and Conferences in Workers' Compensation Court must be attended by ADC unless there has been prior approval granted by the Fund Solicitor for an Approved Associate to cover the appearance. However, Approved Associates who have performed work on the matter shall be permitted to also attend all Workers' Compensation Court Hearings and Conferences.
- 16.) All Trials must be attended and conducted by the Assigned Defense Counsel. There shall be no exceptions. However, Approved Associates who have performed work on the matter shall be permitted to also all Trials.

IV. FUND SOLICITOR.

The Fund Solicitor shall have the exclusive responsibility for the selection and assignment of ADC to all claims and litigation matters subject to the provisions of the Bylaws of the Fund. The Fund Solicitor shall assign and designate ADC to the handling and defense of the Member Municipalities and/or their employees and/or their elected officials from the ADC who have entered into Contracts with the TRICOJIF for that particular year and which have been annually approved by Resolution of the Executive Committee of the TRICOJIF. The Fund Solicitor shall be responsible to monitor and evaluate the performance of all of the ADC and Approved Associates, and he or she shall provide the Claims Review Committee and the Executive Committee of the TRICOJIF with an Annual Defense Panel Report, which analyzes the performance of the ADC and Approved Associates over the prior year. The Fund Solicitor shall actively participate and be involved in every claim and litigated matter on behalf of the TRICOJIF and the Member Municipalities, and he or she shall also perform evaluations of: the liability and damages issues in each case; the litigation strategies to be employed by ADC; the settlement values of cases; and the negotiation of the settlement of all cases. The Fund Solicitor shall have the responsibility to assist the CAS in the pre-litigation investigation and evaluation of claims, and he or she shall also monitor the performance and billings of all ADC and Approved Associates, and shall generally supervise, monitor and assist in the management of all claims and litigated matters. The Fund Solicitor shall actively resolve all issues and disputes between the CAS and ADC so as to ensure the orderly implementation and maintenance of the policies and guidelines outlined herein. Whenever necessary, the Fund Solicitor shall act as the liaison between the Fund, ADC, CAS and the Member Municipalities and their employees and elected officials.

At least annually, the Fund Solicitor shall organize a meeting with all ADC and Approved Associates to review current legal trends, these Litigation Management Guidelines and the policies, procedures and guidelines of the Fund as they relate to the efficient and effective defense of claims. In addition, the Fund Solicitor shall meet periodically with representatives of the CAS to discuss and evaluate the performance of ADC and Approved Associates, provide updates in the law that affect the claims against the Fund's member municipalities, provide advice on the handling of specific claims, and discuss the litigation strategies of the Fund. Finally, the Fund Solicitor shall periodically review and update the Litigation Management Guidelines.

V. INTERACTION OF ALL PARTIES WITH THE GOAL OF PROMPT DISPOSITION.

The effective and efficient disposition of claims is dependent upon the communication, cooperation and assistance between the Fund Professionals (Fund Solicitor, ADC and CAS) who comprise the "Litigation Management Team". Each of these Fund Professionals shall be responsible for his or her designated assigned duties, responsibilities and tasks as delineated in these Litigation Management Guidelines, and it is essential that the Fund Professionals communicate and cooperate with one another in order to accomplish the effective, efficient and successful management of these claims.

The Fund Solicitor, ADC and the CAS each share the common goal of the prompt and effective disposition of all claims and any litigated matters. An exchange of ideas and opinions by the "Litigation Management Team" is not only encouraged, but is required, in order to not only properly identify and evaluate the liability and damages issues for each claim, but also outline the most effective claims management and litigation strategies available to defend the claim in the best interest of the Fund, the Member Municipalities and their employees and elected officials. The collaborative efforts of the Fund Solicitor, the ADC and the CAS, through regular communications, are necessary for effective and successful claims management.

Upon the assignment of a claim by the Fund Solicitor to ADC, the CAS and the Municipal Claims Coordinator for the Member Municipality shall immediately provide the ADC and the Fund Solicitor with all of the investigative documents and information gathered prior to the assignment of ADC in order to avoid the duplication of efforts by ADC. ADC should thereafter promptly advise and supply the Fund Solicitor and the CAS with all pertinent documents and information that he or she has obtained through their investigation of the claim. If additional investigation is determined to be required, the Fund Solicitor, the CAS, and the ADC shall collectively determine how the task will be accomplished most efficiently and who will accomplish the task. Regular communications must then continue between the members of the "Litigation Management Team" with a constant view toward the aggressive defense of the claim with the ultimate goal being the effective and timely disposition of the claim. The expeditious disposition of claims against the Fund is most often accomplished through the service of *R. 1:4-8* Notices, the filing of Motions to Dismiss and the filing of Motions for Summary Judgment. However, there are some claims, based upon the identification of liability issues and/or the presence of significant injuries, that the exploration of the settlement of the claim is the best course of action. In these cases, the goal is to attempt to settle the claim early in the litigation process which may require the assistance of a Mediator. The Fund has identified Mediators who are very effective in settling cases, and it is in the best interest of the Fund and the Member Municipalities to direct these types of cases to these Mediators. The primary responsibility for determining the appropriate settlement authority shall be with the Fund Solicitor after consultation with the ADC and the CAS and as recommended by the Claims Review Committee, for approval by the Executive Committee, subject to the provisions of the Bylaws of the Fund and the Risk Management Program. It shall be the responsibility of the "Litigation Management Team" to effectively communicate to the Claims Review Committee and the Executive Committee the reasons why a case should be settled together with their respective opinions regarding the fair settlement value of the case. It shall then be determined by the Team how to best handle the settlement negotiations with the Plaintiff's Attorney.

As detailed previously in these Litigation Management Guidelines, if it is determined that there are liability issues and/or damages issues on a particular claim, and the Plaintiff's Attorney is not reasonable in his/her valuation of the claim, then the Mediation process shall be utilized. Through the collective efforts of the Fund Solicitor, ADC and the CAS, an appropriate Mediator shall be selected for each claim, and the matter shall proceed expeditiously with the goal being to dispose of the claim early in the litigation process prior to incurring substantial legal expenses.

VI. FEES, COSTS, AND EXPENSES.

All ADC for the Fund have been chosen for their experience in aggressively defending municipalities, municipal employees and municipal elected officials in litigation, and for their vast knowledge of municipal law with emphasis on Title 59 and related issues. Therefore, it is expected that *pro-forma* briefs, motions, interrogatories, etc. should be billed accordingly. ADC is encouraged to utilize the Brief and Opinion Bank that has been established and maintained by the Fund Solicitor for the preparation of all briefs in support of Motions to Dismiss and Motion for Summary Judgment and Trial Briefs.

However, where a unique issue is involved and extraordinary research has been determined to be required, the ADC shall promptly notify the Fund Solicitor of their request and ADC shall provide the Fund Solicitor with a detailed explanation and justification for the request. The prior approval of the Fund Solicitor is required before incurring the expense and the ADC shall also provide an accurate estimate of the time that will be required to perform and complete the research. All conclusions, results and/or memoranda from the legal research should be submitted to the Fund Solicitor and CAS for their review.

On each claim, the ADC shall submit to the Fund Solicitor and the CAS the Quarterly Summary Invoices together with the Quarterly Litigation Report, and the ADC shall also simultaneously submit to the Fund Solicitor the "Confidential and Privileged Memo" containing all billing, itemized with detailed entries describing the work performed and delineating the time spent for each entry in one-tenth of an hour increments with no reference to the monetary value of the increments. The date, description of the services rendered, and identity of the persons providing such service must be provided for each entry. The Fund should not be billed by Assigned Defense Counsel for the preparation of any Reports required by these Litigation Management Guidelines. Appropriate documentation must be provided for all out-of-pocket costs and disbursements. Each Summary Invoice shall reflect the current period outstanding fees plus cumulative paid fees and expenses from the inception of the legal activities of the claim. The Fund Solicitor shall review all "Confidential and Privileged Memos" to determine the appropriateness of the entries and the time allocated to each entry. The Fund Solicitor shall direct any questions and/or issues with the Memo directly to ADC. Once the Fund Solicitor has approved the "Confidential and Privileged Memo", he shall forward the Memo to the CAS for their subsequent review and approval. Any Billing Guidelines that are approved by the Fund shall be strictly adhered to by all ADC.

ADC shall not bill the Fund for office expenses such as postage, copies, mileage, tolls, legal research services, etc.. If an extraordinary expense is anticipated, the ADC shall request the approval of the Fund Solicitor prior to incurring any such expense, and said approval shall only be provided in extraordinary circumstances.

VII. REVIEW OF LEGAL SERVICES.

Occasionally, the Fund may audit and review the legal product of ADC. It is expected that ADC will cooperate with the Fund and make available all files requested for review.

The review will address the overall quality of the legal work performed including the following:

1. Services performed by ADC:
 - a. Was contact promptly made with the representatives of the member municipality and the CAS?
 - b. Did the ADC follow the initial instructions and guidelines set forth by the CAS and the Fund Solicitor?
 - c. Were responsive pleadings filed in a timely manner?
 - d. Did ADC report recommendations for defending the claim to the CAS and the Fund Solicitor in a timely manner?
 - e. Did ADC perform any research that required prior authorization, and did the Fund benefit from the research?
 - f. Did the ADC promptly perform and provide reports regarding all reasonable and necessary discovery?
 - g. Did ADC effectively communicate with all necessary parties at all stages of the litigation?
 - h. Did ADC aggressively move the case to a conclusion and was there a constant attempt to seek early disposition?
 - i. Did ADC submit required reports, billings and budgets on a complete and timely basis, and were these reports, billings and budgets accurate?
 - j. Did ADC promptly file the appropriate Motions to Change Venue, Dismiss the Complaint and or For Summary Judgment?
 - k. Did ADC effectively and timely communicate the disposition of the claim to the Member Municipality, and provide the Member Municipality with copies of all of the settlement documents?
2. The legal fees for the legal services rendered compared with the legal work performed:
 - a. Were the time and event entries contained in the “Confidential and Privileged” Memos in accordance with the Litigation Management Guidelines and were the time entries reasonable?

- b. Were the time and event entries itemized to one-tenth of an hour?
- c. Were the time and event entries submitted quarterly in accordance with the Litigation management Guidelines?
- d. Were the time and event entries excessive for the work that was performed?
- e. Were the services performed and/or the legal fees charged commensurate with the complexity of the case assigned?
- f. Were the time and event entries for each task appropriate?
- g. Were the costs billed appropriately and did the ADC receive approval from the Fund Solicitor prior to incurring the costs?

VIII. CONCLUSION.

The purpose of these Litigation Management Guidelines is to detail the expectations of the CAS, ADC, Approved Associates and the Fund Solicitor in the handling of claims on behalf of the Fund and the Member Municipalities. It has been determined that adherence to these Guidelines will result in the most efficient and effective handling and disposition of litigation, and will also produce a cost-effective benefit to the Member Municipalities of the Fund. The Fund firmly believes that an aggressive and consistent Litigation Management Philosophy that is consistently implemented by the Litigation Management Team, in accordance with these Litigation Management Guidelines, is in the best interest of the Fund and its Member Municipalities.

SAMPLE ASSIGNMENT LETTER

_____, 2024

Attorney
Address

Re:

Dear _____:

Enclosed herewith please find a copy of a Summons and Complaint which have been filed in the above-captioned matter in the Superior Court of New Jersey, County of _____. I am assigning the defense of this matter to you on behalf of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund (TRICOJIF) member, _____.

This matter arises from the Plaintiff's allegations as contained in the Complaint that on

_____.

Initially, I would request that you immediately make the appropriate investigation in your office to determine whether a conflict exists regarding this matter. Please advise Qual-Lynx, as well as my office, as soon as possible, if a conflict does, in fact, exist.

Please adhere to the Litigation Management Guidelines of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund in the handling of this matter. In accordance with those Guidelines, the Initial Acceptance of Assignment should be returned immediately, the Thirty (30) Day Report will be due on _____, and the Sixty (60) Day Report will be due on _____.

The Qual-Lynx Claims Adjuster handling this matter is _____, and _____, Claim Supervisor, and I should be provided with copies of all reports regarding this matter.

All billings must be submitted quarterly, with the original bill going to the claims adjuster and copies to this office and the claims supervisor. The bills must be attached to the quarterly report as outlined in the Litigation Management Guidelines.

Be advised that all Independent Investigations, Independent Medical Examinations and Expert Witnesses which may be required in this matter are to be coordinated through the Claims Adjuster and Claims Supervisor from Qual Lynx.

Attorney
Re:
Date
Page Two

Within five (5) to ten (10) days, you will be receiving a copy of the Qual Lynx file concerning this matter. If you have not received this information within said time period, please contact me immediately.

As I am sure you are aware, these General Liability matters are reviewed on a monthly basis by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund Executive Committee. Therefore, any settlement authority in this matter must be approved by the Committee, which in some cases may take up to thirty (30) days.

Finally, be advised that the Municipal Claim Coordinator for _____ is _____, at _____. Any requests for information for answers to Interrogatories and the scheduling of Depositions should be arranged through said Municipal Claims Coordinator.

If you have any questions or need for additional information, please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b
Enclosure

cc: _____, Executive Director, ACMJIF
_____, Qual Lynx Account Manager
_____, Qual Lynx Claim Supervisor
_____, Claim Adjuster, Qual Lynx Associates
_____, Fund Commissioner
_____, Municipal Claim Coordinator

OUTLINE OF REPORTS TO BE SUBMITTED BY ASSIGNED DEFENSE COUNSEL TO THE
CLAIMS ADMINISTRATOR AND THE FUND SOLICITOR

- I. Initial Acceptance of Assignment. To be returned immediately upon receipt of assignment. (Form)
- II. Thirty (30) Day Report. To be completed within thirty (30) days of the Assignment. (Form)
- III. Sixty (60) Day Report. This Report is identical to the Thirty (30) Day Report. The Thirty (30) Day Report should be copied and that portion which was not completed should be answered and any changes necessary should also be made to the form. All additions and/or revisions should be highlighted in “BOLD”. (Form)
- IV. Quarterly Report. These Reports are due at the end of every quarter subsequent to the filing of the Sixty (60) Day Report. The Report should indicate the status since the last report and the tasks that are anticipated to be completed in the next quarter. (Form)
- V. Discovery Completion Report. This Report is a narrative that is due within ten (10) days of the Discovery End Date. The items to be contained in this Report are as follows:
 - A. General statement of facts, with references to the relevant interrogatory answers and testimony at depositions;
 - B. Assessment of liability, with reference to Statutory Law and Case Law, if necessary;
 - C. Assessment of damages, with reference to the method of determination and a detailed description of the Plaintiff’s injuries and the Plaintiff’s current condition. If possible, the determination of damages should be broken down into the various components, such as pain and suffering, lost wages, loss of services, property damage, etc.
 - D. Assessment of the credibility of all parties and witnesses.
 - E. Recommendations of Assigned Defense Counsel. For example, is the case able to be settled? Should it be settled or should the case proceed to Arbitration or Mediation? Are there any Motions that should be filed, and if so, what type of Motion should be filed and when will it be filed? What is the likelihood of success on any Motion to be filed?
- VI. Pre-Arbitration/Pre-Mediation Report. This Report must be submitted at least fifteen (15) days prior to any scheduled Mediation and/or Arbitration. (Form)
- VII. Post-Arbitration/Post-Mediation Report. This report must be submitted within seven (7) days after the Mediation and/or Arbitration. This Report should not be a review of all of the facts of the case, but instead it should indicate who attended the session, Assigned Defense Counsel’s impressions of all individuals who were present, Assigned Defense Counsel’s evaluation of the Mediator or Arbitrators, the results of the Mediation/Arbitration, the rationale of the Arbitrators in arriving at their decision or the opinion of the Mediator as to the fair settlement value of the case, and Assigned Defense Counsel’s recommendations as to whether the case should be settled or whether the case should proceed to Trial. (Form)
- VIII. Pre-Trial Report. This Report must be submitted at least thirty (30) days prior to the scheduled date for Trial. (Form)

- IX. Miscellaneous Reports. The Assigned Defense Counsel should advise the Claims Administrator's staff and the Fund Solicitor when a significant event or change in Assigned Defense Counsel's analysis occurs during the course of the litigation. For example, if a witness suddenly appears who can have a determinative effect on liability or damages, or if facts are determined that might adversely impact the claim or the defense of any party, notice should be provided immediately. This Report should be communicated by way of correspondence. Additionally, the Claims Administrator's staff and the Fund Solicitor must immediately receive copies of all Motions filed by any party, the return dates of the same as well as the dates of all other scheduled appearances, such as Arbitration, Mediation, Oral Argument, etc.
- X. Post-Litigation Analysis. To be submitted within ten (10) working days of the completion of the litigation, whether the case was settled, dismissed, or tried to a verdict. (Form)

Please note that the original of all reports, along with any enclosures, is to be forwarded to the Claims Adjuster assigned to the claim. A copy of the Reports, with copies of enclosures, must be emailed to the Fund Solicitor, and a copy of the Reports only is to be emailed to the Claims Supervisor. The Claim Administrator's staff and the Fund Solicitor should receive copies of all pleadings.

INITIAL ACCEPTANCE OF ASSIGNMENT

CAPTION: _____

MEMBER MUNICIPALITY/EMPLOYEE: _____

QUAL LYNX CLAIM NO: _____

DATE OF LOSS: _____

ASSIGNED DEFENSE COUNSEL INITIALLY ASSIGNED TO HANDLE THIS MATTER: _____

TO THE GLOUCESTER SALEM CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND:

I have been assigned the above captioned matter to defend the litigation on behalf of _____ . Our Law Firm hereby makes the following representations to the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund:

1. Assigned Defense Counsel who shall be responsible for this file is:

2. The Approved Associate(s) who will also perform work on this file is (are):

3. The Assigned Defense Counsel, the Approved Associate(s) and this law firm have the experience and requisite ability necessary to handle this matter.

4. The Assigned Defense Counsel, the Approved Associate(s) and this law firm will have the time available to properly represent the member municipality and/or its employee(s), including the preparation for and attendance at all depositions, hearings, and trial.

5. The Assigned Defense Counsel, the Approved Associate(s) and this law firm will comply with the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund's Litigation Management Guidelines and all of the policies and procedures relating to litigation (including billing procedures).

6. The Assigned Defense Counsel, Approved Associate(s) and this law firm have no ethical or legal conflicts that would disqualify the firm or the attorney(s) from representing the defendants insured by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund in the pending litigation.

Law Firm: _____

BY: _____
Esquire

Date: _____

Original: Claims Adjuster _____ (with enclosures)

cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)
Claims Supervisor: _____ (without enclosures)

_____ 30 Day Report (Due _____)

_____ 60 Day Report (Due _____)

DEFENSE ATTORNEY'S SUIT STATUS REPORT

THE COMPLETED THIRTY -DAY REPORT SHOULD BE COPIED
AND USED AS THE BASIS FOR THE SIXTY-DAY REPORT.
(Attach extra sheets, if necessary)

DATE OF REPORT: _____

CAPTION: _____

MEMBER MUNICIPALITY/EMPLOYEE: _____

QUAL LYNX CLAIM NO: _____

DATE OF LOSS: _____

A. GENERAL INFORMATION

A. 1. PLAINTIFF

Name: _____

Age: _____

Marital Status: _____

No. of Dependents: _____

A. 2. CO-DEFENDANT(S)

A. 3. THIRD PARTY DEFENDANT (S)

A. 4. Have you received the contents of the file from Qual Lynx?

Yes _____

No _____

A. 5. Does the file contain all information and/or documentation necessary to evaluate the liability and damages issues in this case?

Yes _____

No _____

If not, what information and documentation is required?

B. LITIGATION INFORMATION

B. 1. Court:

Venue:

Jury Trial: Yes _____ No _____

Bifurcation: Yes _____ No _____

B. 2. Designated Trial Counsel:
This Defendant: _____
Co-Defendant(s): _____
Plaintiff: _____
Third Party Defendant(s): _____
Plaintiff's Attorney's Experience: _____

B. 3. Date Complaint Filed: _____
Date Answer Filed: _____
Date Crossclaim Filed: _____
Date Third Party Claim Filed: _____
Names of Third-Party Defendant (s): _____
Frivolous Lawsuit Notice (R. 1:4-8) to Plaintiff's Attorney: _____

B. 4. Plaintiff's Cause(s) of Action (Negligence, wrongful death, civil rights, property damage, etc.):

B. 5. Interrogatories Propounded Yes _____ No _____
Date(s): _____
Date Answers to Interrogatories propounded by this Party are due:
Plaintiff: _____
Co-Defendants _____
Third Party Defendant(s) _____
Parties upon whom Interrogatories were propounded:

B. 6. Depositions Scheduled: Yes _____ No _____
Date(s): _____
Parties and Witnesses to be deposed: _____

B. 7. Discovery End Date: _____

B. 8. Anticipated Trial Date: _____

B. 9. Plaintiff's Demand for Damages: (Pursuant to R.4:52) _____

C. PRELIMINARY LITIGATION STRATEGY

C. 1. Should any party (ies) be added Yes _____ No _____
If Yes, state name(s) and what has been (will be) done to add said party(ies):

C. 2. Is (Are) there any unknown party(ies)? Yes _____ No _____
Have they been appropriately noted at time Answer filed? Yes _____ No _____
Are any special investigative services required to determine identity? Yes _____ No _____
Explain: _____

C. 3. Will any preliminary Motions be required?
(Venue, Jurisdiction, Motion to Dismiss, Title 59 defenses, Summary Judgment, etc.)?
State nature of Motion, factual basis for same, and return date or anticipated return date _____

C. 4. Besides the standard negligence defenses, have any special defenses been asserted (e.g., Title 59 defenses)?
Yes _____ No _____
If Yes, state the nature of the defense and factual basis for same. _____

C. 5. Do you suggest any additional investigation? Yes _____ No _____
If Yes, explain in further detail: _____

C. 6. Are any Motions by any party (including this Defendant) to be anticipated at the completion
of discovery? Yes _____ No _____
If Yes, set forth nature of Motion and basis for same.

When do you anticipate that these Motions will be filed?

C. 7. Do you anticipate the need for any type of expert witnesses on behalf of this Defendant? (e.g., independent
medical examination, accident reconstruction, police professional, etc.)?
Yes _____ No _____
If Yes, explain in further detail:

C. 8. Do you have any comments or suggestions regarding the preliminary litigation strategy?

C. 9. Do you recommend that this matter be submitted to Mediation? If so, when would you anticipate that the
Mediation Process would commence and who would you recommend as the Mediator?

D. DEFENSE ATTORNEY'S ASSESSMENT OF EXPOSURE

- D. 1. DAMAGES
- Pain and suffering:
- Lost Wages:
- Punitive:
- Property Damage:
- Per Quod:

D. 2. Medical Specials to date: _____

D. 3. Liability as against this defendant: Yes _____ No _____
If Yes, give your assessment of percentage of liability of this defendant, co-defendants, third party defendants, and the plaintiff's contributory and/or comparative negligence and the factual basis for same:

If No, set forth the factual basis upon which you base this assessment: _____

D. 4. For 60 Day Report Only:
Has your assessment of damages or liability changed since the initial assessment?

Yes _____ No _____

If Yes, explain: _____

D. 5. Your assessment of the value of this case today:

30 Day Report _____

60 Day Report _____

D. 6. Recommended settlement offer today:

30 Day Report _____

60 Day Report _____

D. 7. BUDGET-Anticipated Legal Fees and Expenses-

Through completion of discovery: _____

Through completion of ESP/Arbitration: _____

Through trial: _____

Should the Initial Budget be revised, and if so, why: _____

D. 8. Have there been any settlement negotiations? Yes _____ No _____

Explain: _____

MISCELLANEOUS COMMENTS BY DEFENSE ATTORNEY

ASSIGNED DEFENSE COUNSEL

Defense Attorney (30-Day Report)

Defense Attorney (60-Day Report)

Original: Claims Administrator: _____ (with enclosures)

cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)

Claims Supervisor: _____ (without enclosures)

QUARTERLY LITIGATION REPORT

TO BE FILED BY THE END OF EACH CALENDAR QUARTER
SUBSEQUENT TO THE SUBMISSION OF THE SIXTY (60) DAY REPORT
(Attach extra sheets, if necessary)

DATE OF REPORT: _____

CAPTION: _____

MEMBER MUNICIPALITY/EMPLOYEE: _____

QUAL LYNX CLAIM NO: _____

DATE OF LOSS: _____

1. Date of last report submitted.
2. Have all interrogatories propounded on behalf of this Defendant been answered?
Yes _____ No _____
If No, set forth the name(s) of the party(ies) with overdue answers, when the answers were due, and what is being done to obtain answers:
3. Has discovery been completed? Yes _____ No _____
4. State, in narrative form, what has transpired since the submission of the last report.
5. What actions do you intend to take within the next calendar quarter in regard to this matter?
6. Have any settlement negotiations taken place since the submission of the last report?
Yes _____ No _____
Explain:
7. Do you anticipate filing any Motions, such as a Motion to Dismiss or a Motion for Summary Judgment in this matter?
Yes _____ No _____
If so, when do you anticipate filing the Motion?

8. Are you recommending that this matter be submitted to Mediation?
Yes _____ No _____
If so, when will the matter be submitted to Mediation?

9. Has anything happened since the submission of your last report that would change your assessment of liability or damages or your litigation budget? Yes _____ No _____
Explain:

10. Do you anticipate the need for any type of expert witness on behalf of this defendant (e.g. independent medical examination, accident reconstruction, police professional, etc.)?
Yes _____ No _____
Explain:
11. Miscellaneous comments of defense counsel:
12. Attach quarterly billing to this report.

Assigned Defense Counsel: _____

BY: _____
Esquire

Original: Claims Administrator: _____ (with enclosures)
cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)
Claims Supervisor: _____ (without enclosures)

PRE-ARBITRATION/PRE-MEDIATION REPORT

TO BE SUBMITTED AT LEAST FIFTEEN (15) WORKING DAYS
BEFORE THE SCHEDULED ARBITRATION/MEDIATION
(Attach extra sheets, if necessary)

DATE OF REPORT: _____

CAPTION: _____

MEMBER MUNICIPALITY/EMPLOYEE: _____

QUAL LYNX CLAIM NO: _____

DATE OF LOSS: _____

1. Scheduled Date of Arbitration/Mediation:
2. Is this matter ready to proceed to Arbitration/Mediation?
Yes _____ No _____
If No, set forth why:
3. Name of the Attorney who will be preparing the Arbitration/Mediation Memorandum and appearing at the Arbitration:
If different from original attorney, state why:
4. If representatives/witnesses are to be present at the Arbitration/Mediation, have proper arrangements been made for their attendance, including the service of subpoenas?
Yes _____ No _____
If No, set forth why:
5. Have representatives of the Member Municipality received notice of the date for the Arbitration/Mediation?
If so, who received notice?
6. Who will be appearing at the Arbitration/Mediation on behalf of the Member Municipality?
7. Attach copy of any Arbitration/Mediation Memorandum that you intend to submit to the Arbitrators/Mediator.
8. Miscellaneous comments of Assigned Defense Counsel:

Assigned Defense Counsel: _____

BY: _____
Esquire

Original: Claims Administrator: _____ (with enclosures)
cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)
Claims Supervisor: _____ (without enclosures)

POST ARBITRATION/POST MEDIATION REPORT

TO BE SUBMITTED WITHIN FIVE (5) DAYS UPON COMPLETION
OF ARBITRATION

(Attach extra sheets, if necessary)

DATE OF REPORT: _____

CAPTION: _____

MEMBER MUNICIPALITY/EMPLOYEE: _____

QUAL LYNX CLAIM NO: _____

DATE OF LOSS: _____

1. What was the assessment of liability placed on each of the parties by the Arbitrators?
Describe their analysis of the liability issues:

2. Attach copy of the Report of Arbitration containing the decision of the Arbitrators.

3. What was the assessment of the Plaintiff's damages by the Arbitrators? Be certain to clarify whether the assessment of damages was for the full value of the Plaintiff's injuries or if the figure was simply the amount the Arbitrators determined the Plaintiff should receive.

4. Who attended the Arbitration on behalf of the Member Municipality?

5. What were the names of the Arbitrators?

Describe the experience of the Arbitrators, if known:

6. In your opinion, did the Arbitrators fully comprehend the factual and/or legal issues?
Yes _____ No _____
If answer is No, explain:

7. Does plaintiff's attorney indicate a willingness to settle this matter at the figure set forth by the Arbitrators?
Yes _____ No _____
If No, set forth what he would be willing to settle the case for and any reasoning he gave you therefor:

8. In your opinion, should the case be settled for the amount set forth by the Arbitrators?
Yes _____ No _____
Explain, with reference to your opinion as to whether or not the case should be settled, and the amount which you would propose to offer.

9. Should a Trial De Novo be requested and filed on behalf of the client?
Yes _____ No _____
Explain and indicate the date by which the Trial De Novo must be filed.
10. Were you satisfied with results of Arbitration?
Yes _____ No _____
Explain:
11. Did the results of the Arbitration change your assessment of this case?
Yes _____ No _____
Explain:
12. Additional comments by Assigned Defense Counsel:

Assigned Defense Counsel: _____

BY: _____
Esquire

Original: Claims Administrator: _____ (with enclosures)
cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)
Claims Supervisor: _____ (without enclosures)

PLEASE ADJUST THE CONTENT OF THIS REPORT FOR MEDIATIONS.

PRE-TRIAL REPORT

TO BE SUBMITTED AT LEAST THIRTY (30) DAYS
PRIOR TO THE FIRST SCHEDULED DATE FOR TRIAL
(Attach extra sheets, if necessary)

DATE OF REPORT: _____

CAPTION: _____

MEMBER MUNICIPALITY/EMPLOYEE: _____

QUAL LYNX CLAIM NO: _____

DATE OF LOSS: _____

1. Is this matter ready to proceed to trial?
Yes _____ No _____
If No, explain:

2. Scheduled Trial Date: _____ Name of Judge: _____

3. Have arrangements been made for all witnesses, including expert witnesses, to appear at the _____ time of trial?
Yes _____ No _____
If No, explain:

Will there be any de bene esse depositions?

Of whom?

4. Will any requests be made for special jury instructions?
Yes _____ No _____
Explain: (If special request to be made, attached copies of same.)

Will you submit *voir dire* questions for the jury?
If so, please attach copies.

Have you prepared a Witness List?
If so, please attach a copy.

5. Should any attempt be made to settle this matter prior to trial?
Yes _____ No _____
Explain:

6. Will you submit *voir dire* questions for the jury? If so, please attach copies.

7. Have you prepared a witness list? If so, please attach a copy.

8. Should any additional attempts be made to settle this matter prior to trial? Explain.

9. Have representatives of the Member Municipality received notice of the trial date? If so, who received the notice?
10. As succinctly as possible, set forth your trial strategy.
11. What is your assessment of the probability of success if the matter proceeds to Trial?
12. Who (Assigned Defense Counsel) will be handling the Trial on behalf of the member?

Assigned Defense Counsel: _____

BY: _____
Esquire

Original: Claims Administrator: _____ (with enclosures)
cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)
Claims Supervisor: _____ (without enclosures)

POST-LITIGATION ANALYSIS

TO BE SUBMITTED WITHIN TEN (10) DAYS
OF COMPLETION OF LITIGATION
(Attach extra sheets, if necessary)

DATE OF REPORT: _____

CAPTION: _____

MEMBER MUNICIPALITY/EMPLOYEE: _____

QUAL LYNX CLAIM NO: _____

DATE OF LOSS: _____

1. This case was concluded by:
Settlement _____,
Dismissal _____, or
Jury Verdict _____.
2. Set forth the final terms resulting from the Settlement or Trial of this matter:
3. How did this result compare with your analysis of the case throughout Litigation?
4. Did this case conclude along the lines of the Arbitration/Mediation? Explain:
5. If tried to verdict, do you anticipate anyone, including this party, filing an appeal?
Yes _____ No _____
Explain:
6. Did you receive proper cooperation from the Claims Administrator's office?
Yes _____ No _____.
Explain:
7. Do you have any recommendations how cooperation and communication between the Assigned Defense Counsel, the Fund Solicitor and the Claims Administrator' staff can be improved in the future?

8. Did you receive proper cooperation from the Fund Solicitor's office?
Yes _____ No _____.
Explain:
9. Do you have any recommendation as to how the relationship between the Assigned Defense Counsel and the Fund Solicitor can be improved in the future?
10. Were you satisfied with your and your firm's performance on behalf of the defendant in this matter?
Yes _____ No _____.
If No, explain:
11. Did you receive proper support services, such as investigation, from the Claims Administrator?
Yes _____ No _____.
If No, explain:
12. If any expert witnesses were utilized in representing this defendant, whether medical or non-Medical, please evaluate each expert witness in terms of knowledge, abilities, cooperation with the defense, and their credibility. Would you use this expert in the future?
Yes _____ No _____.
If No, explain:
13. In dealing with the Municipal Claims Coordinator and Municipal representatives for the member municipality, did you receive their full cooperation?
Yes _____ No _____.
If No, explain:
14. Were the representatives of the Member Municipality provided with notice of the outcome of the litigation?
Yes _____ No _____.
If so, who was provided with notice and how was the notice provided?
15. Please utilize this space to make any post-litigation comments you may have. These comments should include reference to the administrative procedures of the Fund, the degree of cooperation between and among the Assigned Defense Counsel, Claims Administrator's staff, Fund Solicitor and the Member Municipalities representatives.

Assigned Defense Counsel: _____

BY: _____
Esquire

Original: Claims Administrator: _____ (with enclosures)
cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)
Claims Supervisor: _____ (without enclosures)

GLOUCESTER SALEM CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE FUND CONFLICT OF INTEREST POLICY

The Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund have determined that the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund is distinguished from commercial insurance providers by virtue of the fact that it is formed by Municipalities, it is funded by public monies (Taxpayer Dollars) appropriated by the Member Municipalities, it serves a public purpose and is responsible for the discharge of its function in a manner consistent with the ethical policies applicable to Municipal Government. As a result, the Fund has adopted a policy applicable to potential conflicts of interest by the officials and professional staff of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund.

Findings:

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

Alloway Township, Carneys Point Township, Borough of Clayton, Deptford Township, East Greenwich Township, Elk Township, Elsinboro Township, Fairfield Township, Franklin Township, Borough of Glassboro, Greenwich Township, Harrison Township, Logan Township, Lower Alloways Creek, Mannington Township, Mantua Township, Monroe Township, Oldmans Township, Borough of Paulsboro, Borough of Penns Grove, Pennsville Township, Pilesgrove Township, Borough of Pitman, Quinton Township, Shiloh Borough, South Harrison Township, Borough of Swedesboro, Upper Pittsgrove Township, Vineland City, Washington Township, Borough of Wenonah, Borough of Westville, City of Woodbury, Borough of Woodbury Heights, Borough of Woodstown, Woolwich Township, providing those municipalities with General Liability, Police Professional, Property, Workers' Compensation, Cyber Liability and Employment Practices Liability and Public Officials Liability coverage.

2. The municipalities which are members of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund are jointly responsible for the defense and payment of claims against each other in accordance with the standards and limitations applicable to the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund.

3. While in some aspects of its activity the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund functions in a manner similar to that of a commercial insurance provider, it is clearly distinguished by the fact that it is created by the Member Municipalities; it is governed by Fund Commissioners appointed by the Member Municipalities; its funding is provided exclusively by the Member Municipalities and thereby constitutes public funds; those associated with the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund are compensated with those public funds; the function of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund is to fulfill a public purpose by providing insurance coverage exclusively to its Member Municipalities; there is a need for those appointed by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund to freely discuss and evaluate potential liability exposures of the Member Municipalities and to receive information on municipal activities and operations in the same manner as those directly appointed by the Member Municipalities to advise them; and the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund is bound by many of the same laws and regulations applicable to Municipalities with regard to financial records, public contracts and public meetings.

Conflict of Interest Policy

4. It is hereby determined by the Fund Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund that it is in the best interests of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund and the Member Municipalities to establish a policy regarding potential conflicts of interest affecting those appointed or retained by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund.

5. It is further determined that it would be inappropriate for an individual appointed or retained by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund, or for any person owning or employed by the business entity with which the appointed individual is associated, to undertake the representation or appearance on behalf of a party in a matter or claim adverse to that of the Member Municipalities. The potential conflict of interest or appearance of a conflict of interest specifically extends to the assertion of claims against the Member Municipalities and to appearances before agencies of those Municipalities.

6. In determining the nature and extent of the conflict-of-interest policy, guidance can be drawn from the Opinions of the Advisory Committee on Professional Ethics that address the restrictions on Municipal Attorneys and those associated with their law offices and the reasons underlying those Opinions. In adopting this Policy, however, the Fund Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund are aware of Opinion No. 640 issued for attorneys by the Advisory Committee on Professional Ethics which compared a Municipal Joint Insurance Fund to a commercial insurance company and determined that there was not a conflict between representing a Joint Insurance Fund and appearing before a Municipal Agency. To the extent of the policy adopted by this Resolution, the Commissioners of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund do not adopt the rationale of Opinion No. 640 and hereby determine that the nature of the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund; its creation by the Member Municipalities; its funding by the Member Municipalities; its governance by the Municipal Officials appointed by the Member Municipalities and the need to share confidential information regarding potential liabilities affecting the Member Municipalities is sufficient to present a potential conflict of interest or the potential for an appearance of a conflict of interest and that the same must be avoided by those associated with the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund.

Exceptions.

7. The general policy prohibiting those retained or appointed by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund from appearing before agencies of the Member Municipalities shall not be applicable to the representation of parties in the Municipal Court for motor vehicle violations, including drunk driving, provided that the defense is not based upon and the parties are not asserting any claim against a police officer, a Municipal Employee or the Municipality for any alleged wrongful or improper action. It is noted that even traffic violations require sensitivity to potential conflicts, since charges arising out of a motor vehicle accident, could well result in a subsequent claim against the Municipality. Those situations which would present a conflict of interest between the representation of a client and the representation of municipal interests should be avoided. Claims against Member Municipalities will need to be evaluated and defended by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund and the defense should not be compromised by the representation of a party asserting a claim.

8. The general policy prohibiting those retained or appointed by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund from appearing before agencies of the Member Municipalities may be waived with regard to the representation of parties with minor development applications before the Planning Board or the Zoning Board of Adjustment. Where a person retained or appointed by the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund seeks to appear before the Planning Board or the Zoning Board of Adjustment of a Member Municipality for any relatively minor application, in which there is not a substantial adversarial relationship to the Municipality, a waiver of the conflict-of-interest policy may be requested for that application. The request for the waiver shall be reviewed by the Executive Director and the Solicitor for the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund and the Commissioner representing the Municipality in which the application is to be considered to the Gloucester Salem Cumberland Counties Municipal Joint Insurance Fund to determine whether a waiver shall be allowed in the particular matter after considering the nature of the application and whether any use or significant bulk variances are requested.

9. Nothing in the policy adopted herein shall bar an individual from representing or appearing for himself or herself or a member of his or her immediate family residing with him or her before any municipal agency.

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

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

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

Keith Hummel Associate Public Sector Director khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Robert Garish Assistant Director Public Sector rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719	Jacqueline Cardenosa 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

- Borough of Pitman on March 5, 2024
- Township of Hopewell on March 5, 2024
- Township of Monroe on March 7, 2024
- Borough of Paulsboro on March 15, 2024
- Township of Elk on March 19, 2024
- Borough of Swedesboro on March 20, 2024
- Township of Washington on March 21, 2024
- Township of Upper Pittsgrove on March 28, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Claims Committee Meeting on March 25, 2024
- Executive Fund Committee Meeting on March 25, 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

- MSI Leadership Academy
- March Is Ladder Safety Month
- Fall Protection: Understanding Warranty Requirements
- MSI Expo: Morris County Public Safety Training Academy, Wednesday, April 3, 2024, 8:30 am
- Hand Laceration Prevention Best Practices
- Respirators: Counterfeit P100 Filters
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

- Juvenile’s Right to Attorney Representation – MSI LE Bulletin
- E-Bikes E-Scooters & Bicycle Considerations – MSI LE Bulletin
- Work Zone Training – MSI LE Training Announcement

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
Hopewell	1
Lower Alloways Creek	1
Oldmans	3
Pennsville	10
Pilesgrove	4
Pitman	4
South Harrison	1
Swedesboro	1
Vineland	2
Woodbury	22
Woodbury Heights	2
Woolwich	4

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

APRIL 2024 NEWSLETTER SUBROGATION



- When the JIF pays a Property or Workers' Compensation claim it has a right to subrogate if it is believed that someone else caused or contributed to the damage or injury. Subrogation allows the JIF to recoup certain claim costs from an at-fault party.
- Qual-Lynx and the office of JIF Solicitor, David DeWeese, undertake these efforts.
- In 1st party property we seek all damages including your deductible.
- In Workers' Compensation, we seek the amount paid for medical treatment, lost wages, and the face value of an award.
- Any amount recovered reduces how much was paid on that claim and therefore reduces the amount of your town's overall claims payments which reduces your insurance costs.
- The assistance of the town can be an integral part of the level of success achieved.

Example:

- An officer injured his elbow taking an intoxicated subject into custody. He underwent surgery to repair the injury and the total amount of the lien sought in subrogation against the intoxicated subject was almost \$54,000. We enlisted the help of the Solicitor's office as we were not finding success with our subrogation efforts. Their office had to file suit and the matter went to trial. The Judge found that the Defendant acted in a negligent manner, but we could not prove that the employee's injuries were caused by the Defendant's actions. The employee did not report the injury or seek medical treatment for almost a month and there was no mention of the injury in any of the incident reports.



DATE: April 05, 2024

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

FROM: Christopher Winter L/E Risk Management Consultant

RE: TRICO Activities (March)

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:

Elk Twp. PD: Policy and Procedures discussed, assistance was requested with the agency.

Washington Twp. PD: Accreditation update, Police Licensing and progress, agency size and officer Pre-Employment

Monroe Twp. PD: Brief meeting to discuss JIF business with the recently appointed Chief of Police (Ryan Borkowski) A future meeting is being coordinated for April.

Additional visits are being scheduled.

- Consultative Visits were provided to identify and discuss agency concerns, training, policy and procedures, trends and requests. L/E RMC services were outlined and provided to Chiefs and Command members present. Police

agency's with Command changes were a priority and visited as well. Additional agency visits are being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the TRICO JIF.

3. Training: No training scheduled at this time, however training topics are being considered for future training dates. Additionally, a course is being discussed and reviewed to assist agency Resiliency Officers, to be conducted by Dr. Kelly, Ph.D., ABPP. and Captain William Walsh, Voorhees PD.

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

5. TRICO JIF Law Enforcement Committee: A L/E Committee has been formulated with three (3) Police Chiefs from each county to represent (JIF) police agencies in Gloucester and Salem 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 Gloucester and Salem County in April.

6. Meetings Attended:

TRICO Executive Claim Meeting	03/25/2024
TRICO Executive Meeting	03/25/2024

Sincerely,

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

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

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: April 22, 2024 Gloucester County Library, Mullica Hill
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

APRIL WELLNESS INITIATIVES

I am very pleased with the level of connection so many of your Wellness Coordinators maintain with me. Their dedication and tireless efforts to bring wellness to all employees is honorable and greatly appreciated. They are a joy to work with. Thank you!

Wellness Activities Planned or Explored (so far):

- **Elk Twp** – planning a cooking demo and presentation with the Food Bank
- **Deptford** – Wellness Day in May focusing on Skin Cancer Prevention. Vendors and presentations scheduled. Jefferson offering the DermaScan.
- **Glassboro** – planning presentation for Administration
- **Pennsville** – Offered a Spring Step Challenge. Planning activities for the year including onsite cancer mobility van, presentation on skin cancer prevention, and hydration challenge
- **Pitman** – Stress management Challenge completed and successful. Planning a plant based cooking demo in April.
- **Mantua** – Chair massage and Somatic Release event in April.
- **Upper Pittsgrove** – New Wellness & Safety Coordinator. Shared a Gratitude inspired video during Safety Committee meeting and focus on that theme for April through a journaling “challenge” and distribution of kindness cards to anyone they wish.
- **West Deptford** – Fruit/Snack Day. Plans for the upcoming months
- **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 for March. April Stress Less Schedule a chair massage. Also 5R’s to reduce and cope with stress better. Pick one or more each week: Relax, Rethink, Release, Reduce and Reorganize. May is Showing Kindness with the distribution of kindness cards to anyone you wish. Event held on second Wednesday of every month = Wellness Wednesday.

Stay tuned for more wellness adventure!

Wellness 2024 Planning Meetings:

Wellness Advisory Committee (WAC): The following towns are part of the committee: Clayton, Pennsville, and Monroe Twp.

The next meeting: Thurs, May 16th 9:30am

Wellness Coordinator Brainstorming Sessions: I had my first of three (3) virtual Brainstorming sessions for peer sharing and support. This was NOT MANDATORY.

The next meeting may be moved from May 9th to June 14th

JIF Round Table Virtual Meeting: Tuesday, April 30th beginning at 10am. Please have your Wellness Coordinators attend this short presentation acknowledging their efforts and highlighting any changes they need to know.

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.

ShopRite Registered Dietitians – I will be having a discovery call with one of the dietitians to determine their scope of services available to the TRICO JIF members. I will provide an update.

Targeting Wellness Newsletter – 2024 Quarterly Themes

The April issue for Q2 was distributed later this week. . In addition, a short Mindful Minutes video was posted on the JIF website on simple stretches to do at your desk to release neck and shoulder tension.

As a reminder, the 2024 Quarterly themes will be built around **4 Essential Mindsets for Overall Well-being** and Q2 is Growth and Learning

Schedule of quarterly Essential Mindset themes for 2024:

Quarter 1 – Gratitude

Quarter 2 – Growth & Learning

Quarter 3 – Compassion


Quarter 4 – Mindfulness

April National Health Awareness:

Earth Month (Earth Day April 22), National Cancer Control Month, Stress Awareness Month, Parkinson's Awareness Month, National Financial Literacy 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!

[Mindful Minutes Neck Stretch - April](#)

[March Mindful Minutes - Two Simple Exercises](#)

[Vision Meditation](#)

[Two Minute Rule for Building Habits](#)

April is a reminder that life is a beautiful, ever-renewing cycle. E.E. Cummings
What seeds of hope and renewing are you planting for yourself?



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

	March-24	March-23	2024 March YTD	YTD March 23
# of New Claims Reported	28	43	94	141
# of Report Only	11	18	43	58
% Report Only	39%	42%	46%	41%
# of Medical Only	17	20	45	68
# of Lost Time	0	5	6	14
Medical Only to Lost Time Ratio	100:00	75:25	88:12	83:17
Claim Petition	0	0	0	1
COVID-19	0	0	1	6
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	11.7	3.5	4.8	9.0
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	1.3	1.3	0.6	1.0

Nurse Case Management	March-24	March-23
# of Cases Assigned to Case Management	34	35
# of Cases >90 days	31	25

Savings	March-24	March-23	2024 March YTD	YTD March 23
Bill Count	253	270	574	663
Provider Charges	\$203,982	\$450,494	\$486,192	\$1,109,678
Repriced Amount	\$84,188	\$214,483	\$193,018	\$417,481
Savings \$	\$119,794	\$236,010	\$293,175	\$692,197
% Savings	59%	52%	60%	62%

QualCare Network Provider Penetration Rate	March-24	March-23	2024 March YTD	YTD March 23
Bill Count	90%	85%	92%	88%
Provider Charges	90%	86%	93%	91%

Exclusive Provider Panel Penetration Rate	March-24	March-23	2024 March YTD	YTD March 23
Bill Count	94%	86%	95%	90%
Provider Charges	97%	80%	98%	91%

Transitional Duty Summary		2024 March YTD	YTD March 23
% of Transitional Duty Days Worked		45%	56%
\$ Saved By Accommodating		\$41,274	\$55,375
% of Transitional Duty Days Not Accommodated		55%	44%
Cost Of Days Not Accommodated		\$65,896	\$58,118



Gloucester, Salem, Cumberland Counties Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only, Report Only)
1/1/2024 - 3/31/2024

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
CLAYTON BOROUGH	2	1.0	0.5
DEPTFORD TOWNSHIP	7	1.4	0.1
FRANKLIN TOWNSHIP	5	1.4	0.2
GLASSBORO BOROUGH	9	5.6	0.1
GREENWICH TOWNSHIP	2	0.5	0.5
HARRISON TOWNSHIP	1	0.0	0.0
LOWER ALLOWAYS CREEK TOWNSHIP	1	3.0	0.0
MANTUA TOWNSHIP	2	2.5	0.0
MONROE TOWNSHIP	6	0.5	0.0
PAULSBORO BOROUGH	2	1.0	0.0
PENNSVILLE TOWNSHIP	3	3.3	0.3
PITMAN BOROUGH	1	1.0	0.0
QUINTON TOWNSHIP	1	2.0	1.0
VINELAND CITY	36	1.9	0.8
WASHINGTON TOWNSHIP	6	2.5	2.2
WENONAH BOROUGH	1	252.0	1.0
WEST DEPTFORD TOWNSHIP	4	1.8	0.0
WOODBURY CITY	5	2.8	0.4
Grand Total	94	4.8	0.6



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

March 2024

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	17	18.4	2.1
REPORT ONLY	11	1.5	0.0
Grand Total	28	11.7	1.3

1/1/2024 - 3/31/2024

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	6	0.5	0.3
MEDICAL ONLY	45	8.3	1.0
REPORT ONLY	43	1.8	0.1
Grand Total	94	4.8	0.6

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	17	18.4	2.1
REPORT ONLY	11	1.5	0.0
Grand Total	28	11.7	1.3

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	6	0.5	0.3
MEDICAL ONLY	45	8.3	1.0
REPORT ONLY	42	1.7	0.1
Grand Total	93	4.8	0.6

Covid-19 Claims Reported

None Reported

Covid-19 Claims Reported

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



Gloucester, Salem, Cumberland Counties Municipal JIF
Nurse Case Management Report
March 2024

Of Claims Open to Nurse Case Management

	Open		Re-Open		GRAND TOTAL
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	
BOROUGH OF NATIONAL PARK	1	0	0	0	1
DEPTFORD TOWNSHIP	3	0	1	0	4
FRANKLIN TOWNSHIP	1	0	0	0	1
GLASSBORO BOROUGH	2	1	0	0	3
GREENWICH TOWNSHIP	1	0	0	0	1
LOGAN TOWNSHIP	1	0	0	0	1
MANTUA TOWNSHIP	2	0	1	0	3
MONROE TOWNSHIP	4	0	0	0	4
PENNS GROVE BOROUGH	1	0	0	0	1
VINELAND CITY	3	4	2	0	9
WASHINGTON TOWNSHIP	1	0	0	0	1
WEST DEPTFORD TOWNSHIP	1	0	0	0	1
WOODBURY CITY	3	0	1	0	4
Grand Total	24	5	5	0	34



**Gloucester, Salem, Cumberland Counties Municipal JIF
Transitional Duty Summary Report
1/1/2024 - 3/31/2024**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
CLAYTON BOROUGH	20	0	0%	\$0	20	100%	\$863
DEPTFORD TOWNSHIP	112	16	14%	\$2,063	96	86%	\$10,365
GLASSBORO BOROUGH	85	0	0%	\$0	85	100%	\$10,068
LOGAN TOWNSHIP	91	0	0%	\$0	91	100%	\$14,287
MANTUA TOWNSHIP	71	71	100%	\$8,939	0	0%	\$0
MONROE TOWNSHIP	76	30	39%	\$2,148	46	61%	\$1,925
PAULSBORO BOROUGH	2	0	0%	\$0	2	100%	\$182
PENNS GROVE BOROUGH	28	4	14%	\$612	24	86%	\$3,672
VINELAND CITY	324	324	100%	\$27,210	0	0%	\$0
WASHINGTON TOWNSHIP	100	0	0%	\$0	100	100%	\$14,891
WOODBURY CITY	85	7	8%	\$302	78	92%	\$9,643
Grand Total	994	452	45%	\$41,274	542	55%	\$65,896



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	227	\$184,499	\$68,323	\$116,176	63%
Negotiated	4	\$2,800	\$1,800	\$1,000	36%
Out Of Network	22	\$16,683	\$14,065	\$2,618	16%
Grand Total	253	\$203,982	\$84,188	\$119,794	59%

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulance	1	0	0	0	1	\$249
Ambulatory Surgical Center	0	3	0	0	3	\$17,508
Anesthesiology	0	2	0	2	4	\$3,205
Behavioral Health	1	0	4	2	7	\$1,165
Durable Medical Equipment	4	0	0	3	7	\$467
Emergency Medicine	0	0	0	11	11	\$886
Hospital	0	11	0	0	11	\$11,922
MRI/Radiology	11	3	0	3	17	\$8,434
Neurosurgery	2	3	0	0	5	\$1,168
Occupational Medicine	3	5	0	0	8	\$1,446
Orthopedic Surgery	6	24	0	0	30	\$11,309
Pain Management	0	4	0	0	4	\$2,746
Physical Medicine & Rehab	3	1	0	0	4	\$2,871
Physical therapy	121	0	0	0	121	\$54,884
Physicians Fees	0	5	0	1	6	\$388
Sports Medicine	1	0	0	0	1	\$16
Urgent Care Center	13	0	0	0	13	\$1,132
Grand Total	166	61	4	22	253	\$119,794



**Gloucester, Salem, Cumberland Counties Municipal JIF
PPO Savings Report
1/1/2024 - 3/31/2024**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Negotiated	9	\$7,100	\$4,850	\$2,250	32%
Out Of Network	35	\$26,670	\$22,401	\$4,269	16%
QualCare PPO	530	\$452,423	\$165,767	\$286,656	63%
Grand Total	574	\$486,192	\$193,018	\$293,175	60%

	QualCare PPO	EPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulance	0	2	0	2	4	\$502
Ambulatory Surgical Center	5	0	0	0	5	\$31,109
Anesthesiology	4	0	0	3	7	\$4,573
Behavioral Health	0	10	9	8	27	\$4,244
Durable Medical Equipment	1	5	0	4	10	\$676
Emergency Medicine	0	0	0	14	14	\$1,421
Hospital	22	0	0	0	22	\$24,888
Laboratory Services	0	6	0	0	6	\$1,292
MRI/Radiology	3	24	0	3	30	\$19,360
Neurosurgery	3	9	0	0	12	\$3,331
Occupational Medicine	5	13	0	0	18	\$3,958
Orthopedic Surgery	24	42	0	0	66	\$57,557
Pain Management	4	2	0	0	6	\$5,405
Physical Medicine & Rehab	2	8	0	0	10	\$9,691
Physical therapy	0	286	0	0	286	\$118,214
Physicians Fees	8	0	0	1	9	\$599
Radiology	2	0	0	0	2	\$0
Sports Medicine	1	6	0	0	7	\$1,504
Urgent Care Center	0	33	0	0	33	\$4,852
Grand Total	84	446	9	35	574	\$293,175

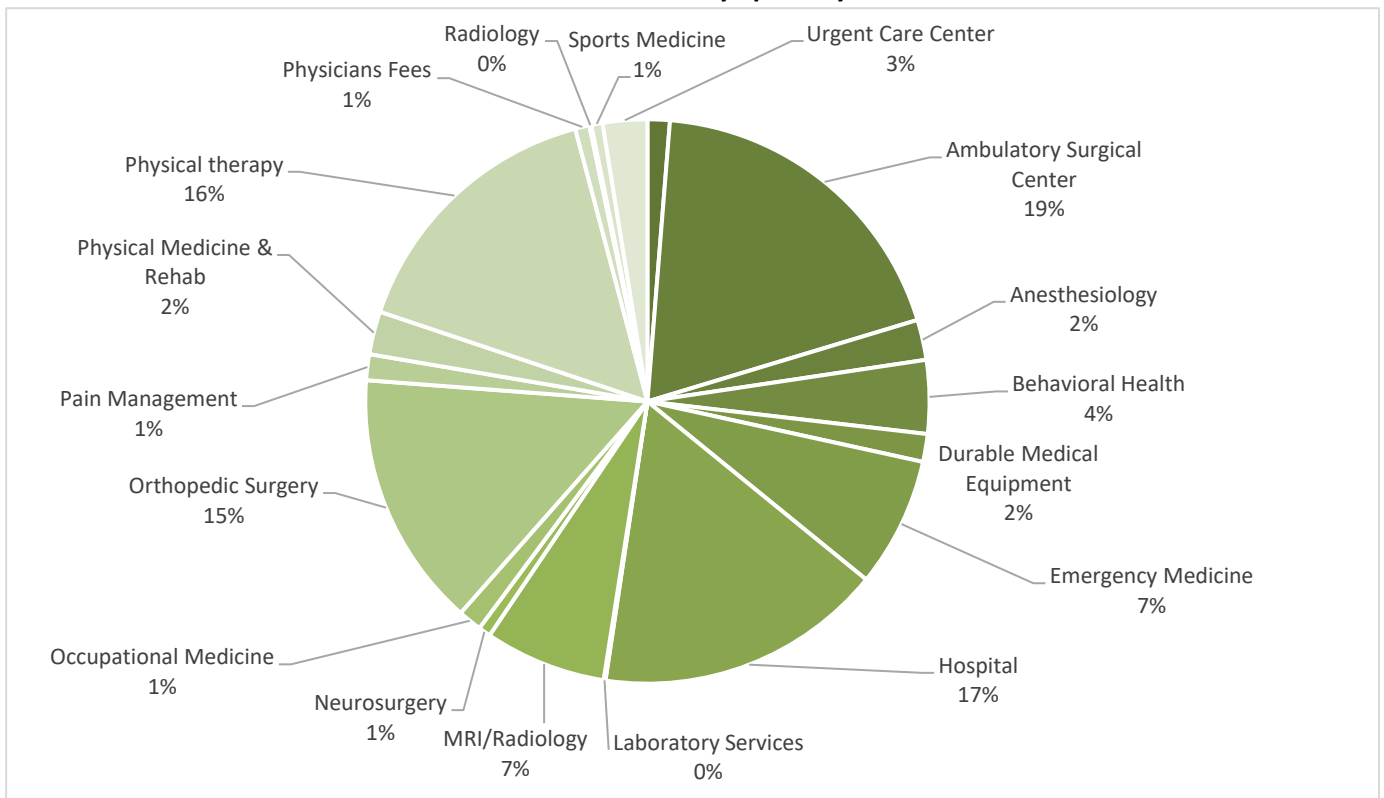


**Gloucester, Salem, Cumberland Counties Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2024 - 3/31/2024**

Top 10 Providers

	Repriced Amount
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	\$25,340
CENTENNIAL SURGERY CENTER LLC	\$18,539
KENNEDY HEALTH	\$14,137
ONE CALL CARE DIAGNOSTICS	\$12,355
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	\$11,780
RIDDLE SURGICAL CENTER, LLC	\$8,987
NOVACARE REHABILITATION	\$8,341
IVY REHAB NETWORK INC	\$7,915
PREMIER ORTHO ASSOC SURG CENTER	\$7,850
INSPIRA MEDICAL CENTER MULLICA HILL	\$7,516
Grand Total	\$122,760

Paid Provider By Specialty





Managed Care Quick Notes

Functional Capacity Evaluations

An FCE is an objective, comprehensive, performance-based assessment that determines an employee's functional ability to perform essential duties in the workplace or activities of daily living and leisure. This evaluation assesses an individual's physical ability relative to a specific injury or illness. An FCE is an important tool to determine functional levels for a safe return-to-work following an injury. The examiner uses scientific methods to determine the validity of the test based on the employee's effort level which is noted in the report.

Components of an FCE:

- Patient's self-described level of pain and disability obtained by answering a few questions
- Detailed medical history
- Examination of musculoskeletal system
- Material handling tests to evaluate ability to lift, carry, push, and pull
- Movement tests to evaluate ability to walk, reach, climb, and level of dexterity
- Positional tolerance tests to evaluate ability to stand and sit
- Evaluation of aerobic capacity
- Material, movement, or positional tests customized to the patient's industry
- Analysis of information including patients' level of effort
- Report that draws conclusions about the patient's abilities based on the above evaluations

An FCE can be used to determine the physical capability of a potential employee, an employee returning to work after an illness or injury outside of work, or an employee who appears to be demonstrating difficulties in performing duties. Your Labor Attorney should be consulted in these situations.

Technical Risks Services Director

Monthly Executive Report



April 5, 2024

Summary

This month I attended an intense boot camp provided by the Criminal Justice Institute and hosted by the Salem County OEM. This was a 32-hour course covering a wide range of pertinent topics concerning Cyber Defenses. I was encouraged to see many of our JIF members in attendance.

March was devoted to the continued push for Wizer Cyber Hygiene Training for 2024. We still have a small percentage of users who have not even logged in yet. Reminders have been sent. All members are encouraged to follow up with their users. The good news is almost 90 % of Trico has been trained! For the stragglers 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 towns have been notified. Please address these open items as soon as possible.

BASIC Cyberframework forms are rolling into our office, and we are clearing them with Underwriting. As of this writing Trico is about 62% compliant with BASIC. I have met with several members to clear up any confusion with the forms. Please get these into me as soon as possible to lock in the BASIC requirements. Currently these requirements are extremely easy to accomplish but they can change in a moment's notice without warning. Lock in your position today!

Page 4 of the CyberFramework document reads STOP GET A TECHNOLOGY EXPERT! This is becoming an increasingly difficult task for some towns. The local break/fix tech guy may have a friendly attitude but you need a real Managed Service Provider (MSP) capable of installing the products that you need to protect your environment AND provide the monitoring support needed make those products work for you. This adds cost to your IT budget so choosing wisely is very important.

This month's bulletin is on choosing an IT vendor for a municipality, especially when adhering to the New Jersey Cyber Risk Management Fund (Cyber JIF) Cybersecurity Framework which involves a meticulous process to ensure compliance with the advanced security measures outlined in the framework. This selection is paramount for maintaining robust cybersecurity defenses, managing risks effectively, and potentially reducing cyber insurance deductibles.

Please use this as a template in your decision-making process.

Stay Cybersafe,

Jerry Caruso

Technical Risks Services Director



Choosing an IT vendor

Initial Screening:

Ensure potential vendors are familiar with the NJ Cyber JIF Cybersecurity Framework and are capable of complying with its requirements. This includes basic, intermediate, and advanced security controls, such as data management, account management, vulnerability management, and more.

Detailed Evaluation:

Third-Party Risk Management

Vendor Assessment: Utilize the 3rd Party Risk Assessment tool mentioned in the framework to evaluate potential IT vendors. This assessment should cover security requirements, indemnification, and proper insurance.

Defensive Tools and Strategies

Capability Review: Check that the vendor can support defensive tools and strategies, including email and web browser protections (CIS 9), malware defenses (CIS 10), and network monitoring defense (CIS 13). Their solutions should enable the municipality to deploy protective DNS, use anti-exploitation tools, and ensure 24x7 support in case of an incident.

Support for Policy and Procedure Implementation

Ensure the IT vendor can assist in implementing the necessary policies and procedures outlined in the advanced section of the framework. This includes developing a Business Continuity Plan that addresses technology assets and ensuring that the organization's technology practices policy is in compliance with the Cyber JIF's Cyber Risk Management Program.

Proven Experience and References

Past Performance: Seek references from other municipalities or public sector entities that have utilized the vendor's services. This can provide insights into the vendor's ability to comply with the NJ Cyber JIF framework and their effectiveness in implementing the required security controls.

Contractual Agreements

Security Requirements: Ensure that all contractual agreements with the chosen vendor include strict security requirements, indemnification clauses, and adequate insurance coverage. This protects the municipality in case of security breaches or failures in service delivery.

Conclusion

Selecting an IT vendor based on the Cyber JIF Cybersecurity Framework involves a comprehensive evaluation of the vendor's ability to meet specific security controls, manage third-party risks, support defensive strategies, and adhere to stringent policies and procedures. By following this structured approach, a municipality can ensure that its IT vendor not only complies with the Cyber JIF framework but also strengthens its Cybersecurity posture against evolving threats.

April 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 March 31, 2024 for Closed Fund Years 1991 to 2019, and Fund Years 2020, 2021, 2022, 2023 and 2024. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 88,178.39. This generated an average annual yield of 2.99%. However, after including an unrealized net gain of \$ 50,157.99 in the asset portfolio, the yield is adjusted to 4.69% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$27,924,183.72 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 \$ 25,474,146.74.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 36,751.13 YTD \$ 146,630.93 (detailed in my report)

Salvage Receipts \$ 0.00

Overpayment Reimbursement \$ 2,250.16

1st Installment Premium Receipts \$ 62,679.00

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

All Member Balances are now combined in one report and shows that \$ 1,628.34 in interest has been applied to the existing balances as shown in the attached report totaling \$ 655,141.78 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 \$ 688,785.59. The claims detail shows 536 claims payments issued.

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 35,761,327.64 to a closing balance of \$ 35,102,336.06 showing a decrease in the fund of \$ 658,991.58 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 - April 2024**

	Payable To:	FY 2024	FY 2023	Appropriation	Description
1	Risk Program Administrators LLC	67,501.00		Prof Services/Administration	April 2024 Fees
2	Risk Program Administrators LLC	40.99		Misc/Postage/Copies/Faxes	March 2024 Fees
3	Risk Program Administrators LLC	80.49		Safety Incentive Program	QR holders and app; split
4	David DeWeese	10,138.00		Prof Services/Attorney	April 2024 Fees
5	Qual-Lynx	47,604.00		Prof Services/Claims Admin	April 2024 Fees
6	Joyce Media	390.00		Misc/JIF Website	April 2024 Fees
7	Christopher J. Winter Sr.	1,907.00		Training/Police Risk Services	Law Enforcement Consultant-April 2024 Fee
8	Kris Kristie	447.00		Misc/Recording Secretary	April 2024 Fees
9	J.A. Montgomery Consulting	19,160.00		Prof Services/Safety Director	April 2024 Fees
10	J. A. Montgomery Consulting		56,424.00	Training/Right to Know	2023 RTK labeling services
11	Wintsec Consulting LLC	4,414.00		Prof Services/Technology Risk Ser	April 2024 Fees
12	Tom Tontarski	1,270.00		Prof Services/Treasurer	April 2024 Fees
13	Tom Tontarski	15.23		Misc/Postage/Copies/Faxes	Virtual meeting March-cks sent; split
14	Conner Strong & Buckelew	1,005.00		Prof Services/Underwriting Manager	April 2024 Fees
15	Debby Schiffer	5,108.00		Wellness	April 2024 Fees
16	Apex Insurance Services c/o Lexington Insurance	876,621.50		EPL/POL Policy - Excess Insuranc	installment
17	ARC Reprographics	405.00		Misc/Printing	Safety Breakfast 4/2/24 handouts, Inv#282814
18	Auletto Caterers	3,696.00		Safety Incentive Program	Safety Breakfast 4/2/24
19	Bowman & Company LLP		12,350.50	Prof Services/Auditor	Inv#115607 12/31 Auditor progressive billing
20	Bowman & Company LLP	10,188.50		Prof Services/Payroll Auditor	Inv#115608 2023 payroll auditor progressive billing
21	Conner Strong & Buckelew	2,163.00		Misc/Fidelity Bond (Admin/TPA/T	Exe Dir/Treasurer/Claims admin fidelity bond
22	Insight Public Sector SLED	11,872.00		EPL/CYBER/Cyber Risk Services	DBA Wizer; online cyber training, notification, phishing
23	Iron Mountain	102.03		Misc/Records Retention Service	Inv#JJCH931; Storage 4/1-30/24; Service 2/21-3/26/24
24	William Walsh	600.00		Safety Incentive Program	Safety Breakfast Presentor
25	Carneys Point Township		4,200.00	Safety Incentive Program	Direct check reimbursement
26	Borough of Clayton		4,200.00	Safety Incentive Program	Direct check reimbursement
27	Elk Township		3,000.00	Safety Incentive Program	Direct check reimbursement
28	Township of Franklin		4,300.00	Safety Incentive Program	Direct check reimbursement
29	Fairfield Township		3,000.00	Safety Incentive Program	Direct check reimbursement
30	Borough of Glassboro		5,250.00	Safety Incentive Program	Direct check reimbursement
31	Greenwich Township		3,950.00	Safety Incentive Program	Direct check reimbursement
32	Harrison Township		3,450.00	Safety Incentive Program	Direct check reimbursement
33	Mannington Township		2,250.00	Safety Incentive Program	Direct check reimbursement
34	Township of Mantua		4,050.00	Safety Incentive Program	Direct check reimbursement
35	Monroe Township		5,250.00	Safety Incentive Program	Direct check reimbursement

36	Borough of Penns Grove		3,950.00	Safety Incentive Program	Direct check reimbursement
37	Pennsville Township		4,300.00	Safety Incentive Program	Direct check reimbursement
38	Pilesgrove Township		2,500.00	Safety Incentive Program	Direct check reimbursement
39	Pilesgrove Township	235.03		Wellness	Healthy foods-veggies/fruit
40	Borough of Pitman	2,500.00		EPL/CYBER/EPL/Cyber Incentive Pr	IT, Cyber upgrades/security
41	Borough of Pitman		4,800.00	Safety Incentive Program	Direct check reimbursement
42	Borough of Pitman	85.55		Wellness	Stress Relief basket
43	Quinton Township		2,750.00	Safety Incentive Program	Direct check reimbursement
44	South Harrison Township		3,000.00	Safety Incentive Program	Direct check reimbursement
45	Upper Pittsgrove Township		2,250.00	Safety Incentive Program	Direct check reimbursement
46	Township of Washington		5,500.00	Safety Incentive Program	Direct check reimbursement
47	Borough of Wenonah		2,500.00	Safety Incentive Program	Direct check reimbursement
48	West Deptford Township		5,250.00	Safety Incentive Program	Direct check reimbursement
49	Hardenbergh Insurance Group	53,211.00		Risk Management Consultants	1st installment - Hopewell and Vineland
50	Henry D. Young, Inc.	1,343.00		Risk Management Consultants	1st installment - Elsinboro
	Subtotals	1,122,103.32	148,474.50		
	JIF BILL LIST TOTAL		1,270,577.82		



Municipal Excess Liability Joint Insurance Fund

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

Date: Friday March 22, 2024

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

Subject: MEL March 2024 Report

Management Committee: This committee met on March 18th and discussed the following contracts and/or services that were up for renewal:

- § **Fund Treasurer** - Michael Zambito, has submitted his resignation notice as of July 1, 2024. The MEL will recognize and honor Mr. Zambito's years of service to the MEL at its June 10, 2024 meeting. In addition, a replacement candidate will be submitting a proposal for services; more information will be provided at the next meeting.
- § **Joint Cash Management & Investment Program (JCMI) Professionals** – The Board of Fund Commissioners adopted a resolution authorizing award of Professional Service Agreement to Eagle Asset Management for Asset Manager, The Bank of New York for Custodial Services/Accounting and NW Financial Services as Financial Advisor.
- § **Archivist** – The Board of Fund Commissioners adopted a resolution authorizing award of services to PolicyFind for Confidential Insurance Archaeology Services.
- § **Southern New Jersey Marketing Consultant** – This contract is set to expire on May 8th; the Fund office in conjunction with the Qualified Purchasing Agent (QPA) issued Request for Proposals (RFP) and received one proposal from PJM Consultants LLC.

Banking Services Request For Proposals (RFP): The Joint Cash Management & Investment Program (JCMI) Operating Committee issued an RFP for Banking Services, which was due on January 17th. Responses were submitted by Citizens Bank (*incumbent*), Republic Bank and TD Bank. The JCMI Operating Committee reviewed the responses and made a recommendation to the MEL Investment Committee at their March 19th meeting; copies of those minutes were submitted for information. The Board of Fund Commissioners adopted a resolution awarding services to TD Bank effective July 1, 2024.

Emergency Restoration Services Vendors: The Fund's Qualified Purchasing Agent (QPA) prepared a Request for Qualifications (RFQ) #24-02 for Emergency Restoration Services, which was due on March 6th. Via this process, the MEL prequalifies vendors that provide emergency cleanup and restoration services to assist members in securing these services during an emergency. Eleven (11) responses were received and reviewed by the QPA; the QPA's bid summary report was submitted for information and noted all but one (1) vendor was "responsive". The Board of Fund Commissioners approved the list of Emergency Restoration Service vendors. A copy of the responses will be posted to the MEL website for members to access. Confirmed vendors are:

1. AllRisk Property Damage Experts
2. Belfor Property Restoration
3. CPR Restoration and Cleaning LLC
4. Ferreira Construction Co Inc.
5. Montana Construction Corp. Inc
6. National Restoration LLC
7. Nela Carpentry & Masonry
8. Rapid Recovery Services LLC
9. Timeless Restore LLC dba ServiceMaster by Timeless
10. Vaspro LLC dba SERVPRO

MEL Committee Reports:

Safety & Education Committee: This committee met on February 9, 2024; submitted for information were the minutes of that meeting. Committee is scheduled to meet next on May 3, 2024 at 10:30AM.

Coverage Committee: A meeting of this committee will be scheduled during the 2nd quarter of 2024.

Legislative Committee: This committee last met on February 23, 2024; submitted for information were the minutes of that meeting.

Claims Committee: This committee last met on January 8, 2024 and met after today's meeting. Minutes of these meetings are sent to the full MEL Board separately from the agenda.

MEL Financials: The preliminary year-end financials indicate the MEL will close out Fund Year 2023 with approximately \$14.3 million in surplus and is not expected to be issuing any additional assessments to the local JIFs.

Residual Claims Fund (RCF): Submitted for information was a copy of Commissioner Clarke's report on the RCF 2024 Reorganization meeting.

Cyber JIF: Submitted for information was the Cyber JIF report on the 2024 Reorganization meeting. The Cyber JIF met on March 21st and will be considering reimbursement to those JIFs that already contracted for cyber security control services at their next meeting.

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

2024 MEL, MR HIF & NJCE JIF Educational Seminar: The 14th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 19th and Friday April 26th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). A copy of the invitation, along with directions to register was submitted for information.

MEL Memorandum/Notices to Members: In early February, the Fund Attorney prepared a memorandum, which addressed "Recent Trends in Billboard Litigation". The memo included some information to assist members in evaluating billboard litigation and existing sign ordinances that may require revisions.

2024 Financial Disclosures: JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30th.

Retirement Acknowledgement: Donna Setzer of QualCare, the MEL's Managed Care Organization announced her retirement as of March 31st and was acknowledged for her years of service on the MEL account.

NJ Code of Conduct for Youth Sporting Events: Fund Attorney summarized a claim arising out of the NJ Code of Conduct for Youth Sporting Events statute. In 2022, the state amended the law to establish guidelines for conduct of behavior by any student, coach, official, parent or other person, which could result in a ban on attending future sport events and includes a remediation process for the banned individual.

Order of Meetings: The Board was asked to consider changing the order of meetings, so the MEL meeting occurs first since the RCF and EJIF typically adopt initiatives led by the MEL. In addition, consideration was asked to hold the MEL and RCF claims meetings on separate days than the regular JIF meetings.

Executive Session: An executive session was held to discuss a claim matter. Board confirmed authorization given to Fund Attorney to meet with the town, along with one or two members of the board.



Municipal Excess Liability Residual Claims Fund

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

March 22, 2024

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

Re: RCF March Meeting

2024 Cash Management Plan Amendment: Resolution 2-24 Establishing the RCF 2024 Fiscal Management Plan, adopted at the RCF January reorganizational meeting, was amended to include an additional claims signatory from Qual-Lynx.

Crime Bond Renewal: The Board passed a motion to renew Selective Insurance policy for commercial crime coverage for the Fund's Executive Director, Treasurer and Claims as of 5/1/2024 for a premium of \$1,514.00. The policy was enhanced to include additional coverages for 2024.

Financial Disclosures: JIF Fund Commissioners should anticipate the online filing of the Financial Disclosure forms in April.

Claims Committee: The Claims Review Committee met on January 8, 2024 and the morning of the Commissioner's meeting.

Next Meeting: The next meeting of the RCF is scheduled for June 10, 2024 at 10:30 AM at Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: March 22, 2024
TO: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REVISED 2024 BUDGET AND RELATED 2024 PROFESSIONAL FEE AMENDMENTS:

The EJIF 2024 budget that was adopted at the January 8, 2024 meeting was been revised to reflect a new member, Willingboro MUA, who joined February 1, 2024. The change is .05% and does not need to be filed with the state. The change in membership slightly changed the professional fees for Fund Attorney, Executive Director, Underwriting Managers, Environmental Services and Claims Administrator. A motion was passed to adopt the amended budget and approve the changes for the mentioned Fund professionals. A motion was passed to adopt the amended budget and approve the changes for the mentioned Fund professionals.

BANKING SERVICES REQUEST FOR PROPOSALS (RFP): The MEL's Joint Cash & Management Investment Program (JCMI) oversaw the release of an RFP for banking services and later this morning the MEL will discuss the appointment. At our next meeting in June the EJIF will discuss the outcome of the MEL's decision and decide if the Fund will follow the MEL's lead. No action was taken at the March meeting.

FINANCIAL DISCLOSURES: JIF Commissioners should anticipate the online filing notice of the Financial Disclosure forms inclusive of any other municipal related positions that require filing before the deadline of April 30th.

NEXT MEETING - The next meeting of the EJIF is scheduled for Monday June 10, 2024 at Forsgate Country Club, Monroe Twp, N.J



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: March 21, 2024

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

Banking Services: The Cyber JIF will review the MEL's decision to appoint a new banking services provider and consider if they will follow the MEL's lead.

Cyber Security Framework: Using feedback and questions received from the membership over the past year, the Underwriting Manager made updates to the Cyber Security Framework to better assist members in obtaining Basic, Intermediate or Advanced cyber compliance. Members are encouraged to continue sharing their feedback. The Underwriting Manager's office notified Fund Commissioners and Risk Management Consultants that the updates have been posted on the Cyber JIF website in the Secure Documents section for members only.

Cyber Website: The Cyber JIF website has had an increase in activity and member login requests has increased as well. Login requests are vetted through each JIF's Executive Director's office.

Cyber Controls: D2 Cybersecurity, the JIF's vendor for cyber training, phishing and vulnerability scanning, began launching their training program to registered members in February. Deadline to complete the training is June 30, 2024.

Cyber Best Banking Practice Reference: The following wording was shared for members wishing to update their cash management plan to meet the MEL's JCMI requirement. This language ensures that should the JCMI make any changes, that every municipality does not have to amend their plans, it is automatically incorporated: "The Township will follow the MEL's JCMI Banking Best Practices governing Wire Transfers, ACH Payments and Check Issuance. The Finance Office will further confirm that its financial institutions adhere to these requirements."

JIF Reimbursements: A motion was passed to consider reimbursement for JIF's that already have contracted cyber control services, and a resolution will be presented next month.

Timing of Collecting Deductibles: XL, the excess carrier, bills the Cyber JIF as it makes payments until its deductible is met. The Board passed a motion to bill back the deductible to the member on a quarterly basis until the deductible is exhausted rather than at the close of the claim.

Financial Disclosures: The New Jersey Department of Community Affairs will soon open their website for financial disclosures. The Fund office will notify Fund Commissioners and the deadline to complete filing is April 30th.

Next Meeting Date: Thursday, May 16, 2024 at 3:30 PM via video / audio teleconference.

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2024-_____**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2021 CLOSED
SESSION EXECUTIVE CLAIMS COMMITTEE MEETING MINUTES AS
RECOMMENDED BY THE FUND SOLICITOR**

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

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

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

WHEREAS, in 2021 the Executive Committee, during Executive Claims Committee scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these Executive Claims closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated February 15, 2024, the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2021 to make a determination as to whether any of the redacted minutes could be released to the public; and

WHEREAS, in correspondence dated April 1, 2024, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director's Office that previously redacted sections of the Closed Session Minutes from the 2021 Executive Claims Committee Meetings can now be released to the public in their entirety;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund that the Closed Session Minutes from the 2021 Executive Claims Committee Meetings can be released to the public in their entirety;

BE IT FURTHER RESOLVED that a copy of this Resolution by forwarded to the Fund Recording Secretary and Executive Director for their knowledge and action as required.

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

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

Attest: _____
Robert Diaz, Secretary

By: _____
Karen Sweeney, Chairperson



DAVID S. DEWEESE, ESQUIRE
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April 1, 2024

Paul A. Forlenza, Executive Director, TRICOJIF

ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.

P.O. Box 530
6000 Sagemore Drive, Suite 6203
Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: TRICOJIF 2021 Closed Session Meeting Minutes
TRICOJIF 2021 Executive Claims Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the remaining redaction from the Closed Session Meeting Minutes from the Fund Year 2021 (January through December) and based upon my review of that redaction to the September 27, 2021 minutes regarding the *Dean v. Glassboro* matter, the minutes can be released in their entirety.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese
Dictated not read

DSD/b

cc: Tracy Forlenza, Recording Secretary, TRICOJIF
Kris Kristie, Sr. Account Representative, Risk Program Administrators
Kamini Patel, MBA, CIC, CPCU, Pooling Administrator
Chris Roselli, Acct. Mgt., Qual-Lynx
Karen Sweeney, TRICOJIF Fund Chair

THE DEWEESE LAW FIRM
3200 PACIFIC AVENUE
WILDWOOD, NEW JERSEY 08260

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2024-_____**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2022 CLOSED
SESSION EXECUTIVE CLAIMS COMMITTEE MEETING MINUTES AS
RECOMMENDED BY THE FUND SOLICITOR**

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

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

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

WHEREAS, in 2022 the Executive Committee, during Executive Claims Committee scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these Executive Claims closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated February 15, 2024, the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2022 to make a determination as to whether any of the redacted minutes could be released to the public; and

WHEREAS, in correspondence dated April 1, 2024, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director's Office that previously redacted sections of the Closed Session Minutes from the 2022 Executive Claims Committee Meetings can now be released to the public in their entirety;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund that the Closed Session Minutes from the 2022 Executive Claims Committee Meetings can be released to the public in their entirety;

BE IT FURTHER RESOLVED that a copy of this Resolution by forwarded to the Fund Recording Secretary and Executive Director for their knowledge and action as required.

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

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

Attest: _____
Robert Diaz, Secretary

By: _____
Karen Sweeney, Chairperson



DAVID S. DEWEESE, ESQUIRE
david@deweese-lawfirm.com

D. SCOTT DEWEESE, II, ESQUIRE
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April 1, 2024

Paul A. Forlenza, Executive Director, TRICOJIF

ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.

P.O. Box 530
6000 Sagemore Drive, Suite 6203
Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: TRICOJIF 2022 Closed Session Meeting Minutes
TRICOJIF 2022 Executive Claims Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the remaining redactions from the Closed Session Meeting Minutes from the Fund Year 2022 (January through December) and based upon my review of those redactions to the February 28, 2022 and May 23, 2022 minutes, the minutes can now be released in their entirety.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese
Dictated not read

DSD/b

cc: Tracy Forlenza, Recording Secretary, TRICOJIF
Kris Kristie, Sr. Account Representative, Risk Program Administrators
Kamini Patel, MBA, CIC, CPCU, Pooling Administrator
Chris Roselli, Acct. Mgt., Qual-Lynx
Karen Sweeney, TRICOJIF Fund Chair

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2024-_____**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2023 CLOSED
SESSION EXECUTIVE CLAIMS COMMITTEE MEETING MINUTES AS
RECOMMENDED BY THE FUND SOLICITOR**

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

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

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

WHEREAS, in 2023 the Executive Committee, during Executive Claims Committee scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these Executive Claims closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated February 15, 2024, the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2023 to make a determination as to whether any of these minutes could be released to the public; and

WHEREAS, in correspondence dated April 1, 2024, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director's Office that the Closed Session Minutes from the 2023 Executive Claims Committee Meetings can be released to the public in their entirety, except for the following specific sections of these minutes, as the matters discussed are still unresolved the Fund Solicitor advised the Executive Director's Office that the Closed Session Minutes from the 2023 Executive Claims Committee Meetings can be released in entirety;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem Cumberland Counties Municipal Joint Insurance Fund that the Closed Session Minutes from the 2023 Executive Claims Committee Meetings can be released to the public in their entirety;

BE IT FURTHER RESOLVED that a copy of this Resolution by forwarded to the Fund Recording Secretary and Executive Director for their knowledge and action as required.

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

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

Attest: _____
Robert Diaz, Secretary

By: _____
Karen Sweeney, Chairperson



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April 1, 2024

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[via paul_forlenza@riskprogramadministrators.com]

RE: TRICOJIF 2023 Closed Session Meeting Minutes
TRICOJIF 2023 Executive Claims Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2023 (January through December) and based upon my review of those minutes, the minutes can be released in their entirety.

If you have any questions, or need for additional information, please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b

cc: Tracy Forlenza, Recording Secretary, TRICOJIF
Kris Kristie, Sr. Account Representative, Risk Program Administrators
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