



**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

*Via Zoom conference call*

**September 15, 2021 at 3:00 PM**

***OPEN SESSION MINUTES***

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The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held via Zoom conference following social distancing guidelines for COVID-19 on September 15, 2021 at 3:00 PM, prevailing time. Chair Seib, City of Sea Isle City, presiding. The meeting was called to order at 3:00 PM.

***FLAG SALUTE***

***STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT***

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

***ROLL CALL of FUND COMMISSIONERS***

Those in attendance were:

Jessica Thompson, **Absecon City**  
Scott Wahl, **Avalon Borough**  
Mollye O'Neill, **Brigantine City**  
Bill Nimohay **Buena Borough**  
Erin Burke, *Alt.*, **Cape May City**  
Ed Grant, **Cape May Point** (*Joined after roll call*)  
Heather Sparks, **Commercial Twp.**  
LaVerne Kirn, **Corbin City**  
Dawn Marie Bascelli, **Deerfield Twp.** (*Joined after roll call*)  
Jessica Bishop, **Dennis Twp.** (*Joined after roll call*)  
Samantha Tucker, *Alt.*, **Downe Twp.**  
Eileen Tedesco, **Egg Harbor Twp.**  
Judson Moore, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Alim Parks, Sr., *Alt.* **Galloway Twp.**  
Lisa Marcologno, *Alt.*, **Hamilton Twp.**  
Leigh Ann Napoli, **Linwood City**  
Rich Hirsch, **Longport Borough**  
Karen Fournier, **Lower Twp.**  
Lisa McLaughlin, **Margate City**  
Regina Burke, **Millville City**  
Sam Barbagli, **Newfield Borough**  
Ron Simone, **North Wildwood City**  
Shannon Campbell, *Alt.*, **Northfield City**  
Liz Woods, **Ocean City**

Kellie Seib, *Chair*, **Sea Isle City**  
Shelby Heath, *Alt.*, **Somers Point City**  
Jim Craft, *Sec*, **Stone Harbor Borough**  
Teri Smuz, **Upper Twp.**  
Roy Spoltore, **Upper Deerfield Twp.**  
Jim Goos, **Ventnor City**  
Jim D'Auria, **Waterford Twp.**  
Lauren Vitelli, **West Cape May Borough**  
Carl O'Hala, *Alt.*, **West Wildwood City**  
DJ Ayres, **Weymouth Twp.**  
Steve O'Connor, **Wildwood City**  
Connie Mahon, **Wildwood Crest**  
Lisa Garrison, **Woodbine Borough**

Absent were:

Varvara Keun, **Middle Twp.**  
Dawn Stollenwerk, **Mullica Twp.**  
Sean Riggin, **Pleasantville City**

Present Fund Professionals were:

Paul A. Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*  
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJG Risk Management Services, Inc.*  
Tracy Forlenza, Recording Secretary  
Chris Roselli, Claims Administrator, *Qual-Lynx*  
Karen Beatty, Managed Care Provider, *QualCare*  
Rob Garish, Safety Consultant, *J.A. Montgomery Risk Control*  
Keith Hummel, Safety Consultant, *J.A. Montgomery Risk Control*  
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
John Hansen, Fund Treasurer  
Jordan Simone, Fund Wellness Director

Present Risk Management Consultants were:

C. J. Adams Company  
Atlantic Associates  
J. Byrne Agency, Inc.  
Conner Strong & Buckelew  
Glenn Insurance  
Hardenbergh Insurance  
Thomas Heist Insurance Agency  
Insurance Agencies Inc.  
Marsh & McLennan Agency  
McMahon Agency, Inc.  
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

Assured Partners  
BCA Insurance  
William R. Mints Agency

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

In absence of Mary Canesi, Northfield, and Sean Riggin, Pleasantville, alternates Lauren Vitelli, West Cape May, and Heather Sparks, Commercial Twp., were moved to the Executive Board for voting purposes.

Motion by Ms. Woods, seconded by Mr. Simone, to move alternates to Executive Board for voting purposes. All in Favor. Motion carried by unanimous vote.

***APPROVAL OF MINUTES – OPEN SESSION***

Chair Seib entertained a motion to approve the meeting minutes of the July 20, 2021 Executive Committee Meeting.

Motion by Ms. Vitelli, seconded by Mr. Simone, to approve the meeting minutes of the July 20, 2021 Executive Committee Meeting as presented. All in Favor. Motion carried by unanimous vote.

***APPROVAL OF MINUTES – CLOSED SESSION***

Confidential Closed Session Meeting Minutes were distributed to the Executive Committee Members.

Chair Seib entertained a motion to adopt the Closed Session Meeting Minutes of the July 20, 2021 Executive Committee meeting.

Motion by Ms. Woods, seconded by Ms. Burke, to approve the Closed Session minutes of the July 20, 2021 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the July 20, 2021 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Confidential Closed Session Meeting Minutes were collected.

***CLOSED SESSION - RESOLUTION #2021-38***

*\*Closed session resolution was incorrectly listed as 2021-34 which was a duplicate of a prior resolution number. This resolution number was changed after the meeting to resolution 2021-38.*

Be it moved by the Atlantic County Municipal Joint Insurance Fund that the public be excluded from this portion of the meeting to permit the Executive Committee to consider in closed session matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations and that the minutes covering these matters and the results of closed session will be released to the public when the reasons for discussing and on them in closed session no longer exists as required by the Open Public Meeting Act.

Chair Seib entertained a motion to adopt *Closed Session Resolution 2021-38*.

Motion by Ms. Burke, seconded by Ms. Vitelli, to adopt *Resolution 2021-38* as presented.

**ROLL CALL**

***Yeas:***

Heather Sparks, **Commercial Twp.**  
Regina Burke, **Millville City**  
Ron Simone, **North Wildwood**  
Liz Woods, **Ocean City**  
Kellie Seib, *Chair*, **Sea Isle City**  
Jim Craft, *Sec.*, **Stone Harbor**  
Lauren Vitelli, **West Cape May**

***Nays:***

None

***Abstained:***

None

All in favor. Motion carried by unanimous vote.

***REOPEN PUBLIC PORTION OF THE MEETING***

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

Motion by Ms. Woods, seconded by Ms. Burke, to reopen the public portion of the meeting. All in favor. Motion carried.

***AUTHORIZATION OF CLAIMS PAYMENTS***

The claims for payment were presented as discussed in *Closed Session*.

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

Chair Seib entertained a motion to approve the claims for payment as discussed in *Closed Session*.

Motion by Mr. Craft, seconded by Ms. Woods to approve the claims payments as discussed in *Closed Session*.

They are as follows:

**July 2021 PARs:**

<i>Workers' Compensation</i>	<i>Property</i>
2021217221	2022244193
2021236577	2022243234
2021237291	2022242300
2021236152	2022242606
2020179236	2022243691
2021209338	
2021237448	
2021238830	
001245741	
2020188304	
2021241283	
2021237132	
2021241955	
2021234022	
2020191802	

**August 2021 PARs:**

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Auto</i>	<i>Property</i>
MLT-2021221151 (01-03)	2020190067	2018108076	2022245352
2022245851	2019176471		
2019148301			
2021236549			
2020181713			
2021237844			
2022243031			
2022244042			
2020180629			
2022242261			



**CLAIMS ADMINISTRATOR'S REPORT**

**Lessons Learned from Losses – September**

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on how to lift correctly. He reminded the members that should use S.M.A.R.T. lifting techniques which means: **S**ize up the load; **M**ove the load closer, **A**lways bend your knees; **R**aise the load with your legs; and **T**urn your feet in the direction you want to move. He encourages everyone to print this out and place in an area where employees will see who are doing the lifting. He noted that maybe if someone reads this, it will prevent a lifting claim.

Mr. Roselli explained the example of two claims where the incurred cost was high, but noted that cost is not the worst part. He informed the members that after lifting injuries, most employees have pain or discomfort the rest of their lives.

The remainder of the Claims Administrator's report was provided in Closed Session.

**MANAGED HEALTH CARE REPORT**

**Lost Time v. Medical Only Cases**

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

	<b>July</b>	<b>August</b>	<b>YTD</b>
<i>Total Intakes (New Claims)</i>	133	143	857
<i>Report Only</i>	56	67	316
<i>Report Only % of Total</i>	42%	47%	37%
<i>Medical Only</i>	67	62	381
<i>Lost Time</i>	9	14	151
<i>Medical Only/Lost Time Ratio</i>			
<i>Occupational, Claim Petition, Cancer Presumption</i>	1	0	9
<i>COVID-19</i>	9	50	253
<i>Average Days to Report to QL</i>	1.5	3.2	4.7

**PPO Penetration Report:**

Ms. Beatty presented the self-explanatory *PPO Penetration Rate Report*.

<b>PPO Penetration Rate</b>	<b>July</b>	<b>August</b>	<b>YTD</b>
<i>Bill Count</i>	584	416	5,016
<i>Original Provider Charges</i>	\$953,530	\$523,800	\$6,223,180
<i>Re-priced Bill Amount</i>	\$304,552	\$276,608	\$1,981,350
<i>Savings</i>	\$648,978	\$247,191	\$430,056
<i>% of Savings</i>	68%	47%	68%
<i>Participating Provider Penetration Rate- Bill count</i>	97%	89%	95%
<i>Participating Provider Penetration Rate-Provider Charges</i>	97%	92%	96%
<i>EPO Penetration Rate – Bill Count</i>	97%	92%	96%
<i>EPO Penetration Rate –Provider Charges</i>	97%	94%	97%

Ms. Beatty noted that the percentage of savings was only 47% last month because a hospital bill that was paid originally at a per diem rate and not all the charges were submitted. She noted that this number will be adjusted at some point when all charges are finalized.

***Transitional Duty Report***

Ms. Beatty presented her *Transitional Duty reports*.

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	6,560
<i>Transitional Duty Days Worked</i>	4,879
<i>% of Transitional Duty Days Worked</i>	74%
<i>Transitional Duty Days Not Accommodated</i>	1,681
<i>% of Transitional Duty Days Not Accommodated</i>	26%
<i>Money Saved by Accommodating</i>	\$425,607
<i>Cost of Days NOT Accommodated</i>	\$173,287

Ms. Beatty stated that she included transitional duty jobs broken out by job, title, injury type, and what the transitional duty assignment was on page 22.

***Transitional Duty***

Mr. Miola complimented Qual-Lynx on their transitional duty efforts as the nurses and the adjusters really work to get the employees working as shown by the \$400,000 savings.

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

***SOLICITOR'S REPORT***

Mr. DeWeese presented the following reports:

***Closed Claims***

Mr. DeWeese noted that there was one (1) cases closed in September with no payment to the Plaintiff after arbitration found Plaintiff 100% liable.

***RFQ for GL and WC Defense Panel***

Mr. DeWeese reported that the RFQ for Defense Panel for GL and WC was issued and responses are due to Fund Administrator on September 17, 2021. He noted that the responses are provided to him for review and recommendation and then the Claims Review Committee reviews and scores the responses received. He noted that there were quite a few inquiries for copies of the RFQ so he anticipates many responses.

***MEL EPL Helpline***

Mr. DeWeese stated that there is a reminder regarding the MEL EPL Helpline in the agenda. He urged members to review the MEL EPL Helpline authorized contact list and make certain that the individual listed is accurate as he noted he recognizes several individuals that retired and/or should not be on this list.

***Subrogation***

Mr. DeWeese reported that there has been over \$240,000 subrogation monies collected; \$5.4 million in liens; \$3.4 million in Judgments on 106 files. His office is actively trying to collect these monies.

***Civil Rights Summary***

Mr. DeWeese stated that there are (19) active civil rights cases pending; (2) pre-suit; (2) dismissed; and (6) Motion for Summary Judgment pending. If any member would like their cases, please contact Mr. DeWeese. He asked that they only share these cases to the governing body in closed session.

Mr. DeWeese entertained any questions. No questions were entertained.

## **COMMITTEE REPORTS**

### ***Finance Committee meeting – August 27, 2021***

Ms. McLaughlin reported that the minutes can be found in the agenda packet on pages 32-45. She highlighted the following:

***Unfunded Liability***-Ms. McLaughlin noted that there was a 2021 unfunded liability for \$195,000 from the MEL layer due to excess premiums and changes to cyber liability assessments which occurred after the JIF 2021 budget was adopted, so the MEL funded the excess on behalf of the JIFs. She stated that this amount will be accounted for in the 2022 budget.

***Assessment Allocation Strategies*** – Ms. McLaughlin reported that with the passing of legislation, there are additional perils (Firefighter Cancer Presumption, WC Pension offset, GL sexual abuse and molestation, and GL title 159 erosion) for which the Fund Actuary is recommending an additional \$1,685,000 in loss funding. She informed the members that several strategies were discussed the Committee to address this recommendation. The Committee recommends funding 25% of these perils in 2022. Some funding was accounted for in 2021 by using the Loss Fund Contingency line to help offset this increase. Ms. McLaughlin stated that the budget will be discussed and finalized at the Committee's next meeting on October 29, 2021.

***2021 Budget Amendment*** – Ms. McLaughlin noted that the 2021 Budget Amendment was discussed and there are changes to deductibles, copays, buy downs in EPL/POL, cyber, OSB, MEL and RMC adjustments that need to be recognized in the JIF Budget. Action for this will be taken at today's meeting.

***June 30, 2021 Financials*** – Ms. McLaughlin reported that the Fund is in good financial shape. She stated that for all years, there are \$493,258,440 in contributions; claims payments of \$427,141,969; investment income \$23,473,926; cash position of \$46,980,717 and net surplus of \$22,607,420 which has improved by \$2.6 million since March 31, 2021. She stated that the performance of individual Fund Years can be found in the minutes for your review.

***EJIF*** – Ms. McLaughlin noted that the ACM JIF discussed seeking a proposal from the EJIF as the ACM JIF does not offer its members Environmental Impairment Liability coverage. The Committee decided not to join EJIF, but noted it is strongly encouraged that all members review and evaluate the need for this coverage with their Risk Manager Consultant.

***Surplus Release*** – Ms. McLaughlin noted that the JIF has \$16.4 million in unencumbered surplus available and the Committee decided to release \$3,750,000 which is same as last year. Notices for will be sent out later in the year which can be applied as a credit to 2022 assessment; receive a check; place into the AELCF or any combination of the three. She stated a resolution will be presented at today's meeting for authorization. Ms. McLaughlin thanked Ms. Palmeri for her hard work in preparing the budget and financials along with Mr. Forlenza and Ms. Forlenza.

Ms. McLaughlin entertained any questions. No questions were entertained.



***2021 Budget Amendment – Public Hearing***

***Motion to Open the 2021 Budget Amendment Public Hearing***

Chair Seib entertained a motion to open the Public Hearing on the 2021 Budget Amendment.

Motion by Ms. Burke, seconded by Mr. Simone to open the 2021 Budget Amendment Public Hearing. All in favor. Motion carried.

***Motion to Close the 2021 Budget Amendment Public Hearing***

Hearing no comments from the public, Chair Seib entertained a motion to close the 2021 Budget Amendment Public Hearing.

Motion by Ms. Vitelli, seconded by Ms. Woods to close the 2021 Budget Amendment Public Hearing. All in favor. Motion carried.

***Motion to Adopt the 2021 Budget Amendment***

Chair Seib entertained a motion to adopt the 2021 Budget Amendment.

Motion by Ms. Woods, seconded by Ms. Burke to adopt the 2021 Budget Amendment as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Heather Sparks, <b>Commercial Twp.</b> Regina Burke, <b>Millville City</b> Ron Simone, <b>North Wildwood</b> Liz Woods, <b>Ocean City</b> Kellie Seib, <i>Chair</i> , <b>Sea Isle City</b> Jim Craft, <i>Sec</i> , <b>Stone Harbor</b> Lauren Vitelli, <b>West Cape May</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***Motion to Adopt the 2021 Amended Assessment Certification***

Chair Seib entertained a motion to adopt the 2021 Amended Assessment Certification.

Motion by Ms. Woods, seconded by Ms. Burke to adopt the 2021 Amended Assessment Certification as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Heather Sparks, <b>Commercial Twp.</b> Regina Burke, <b>Millville City</b> Ron Simone, <b>North Wildwood</b> Liz Woods, <b>Ocean City</b> Kellie Seib, <i>Chair</i> , <b>Sea Isle City</b> Jim Craft, <i>Sec</i> , <b>Stone Harbor</b> Lauren Vitelli, <b>West Cape May</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***Resolution 2021-35 Authorizing Refund of the Closed Years Accounts as Surplus***

Chair Seib entertained a motion to adopt Resolution 2021-35 authorizing a Refund of Closed Year Accounts (2008-2016) Surplus of \$3.75 million.

Motion by Mr. Goos, seconded by Ms. Woods to adopt Resolution 2021-35 authorizing a Refund of Closed Year Accounts (2008-2016) Surplus as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Heather Sparks, <b>Commercial Twp.</b> Regina Burke, <b>Millville City</b> Ron Simone, <b>North Wildwood</b> Liz Woods, <b>Ocean City</b> Kellie Seib, <i>Chair</i> , <b>Sea Isle City</b> Jim Craft, <i>Sec</i> , <b>Stone Harbor</b> Lauren Vitelli, <b>West Cape May</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

All in favor. Motion carried by unanimous vote.

***EPL/Technology Liability Committee Meeting – July 21, 2021***

Mr. Simone noted that the minutes can be found on page 62 in the agenda and highlighted the following:

***EPL/POL Claims*** - EPL/POL Loss Ratio reports for Fund Years 2015-2020 valued as of June 30, 2021. Mr. Simone noted the 5 year average loss ratio at 34.4% and the 6 year average loss ratio at 37.4%. The status of all EPL/POL claims were discussed with (1) pre-2016 XL claim; (50) open with QBE; (30) awaiting coverage determination; (20) in litigation and (21) having Defense Counsel assigned. He reiterated the revised MEL handbook was posted to MEL website in July 2020 and he encouraged all to watch the hour long webinar on the website as it is very informative in regards to updating your policies and procedures. He stated that the JIF is in year 3 of a 5 year phase in for the reassessment of members' EPL/POL premiums. He encouraged members to call the EPL helpline.

***Elected Officials training*** - Mr. Simone stated that the attendance lists for Elected Officials training is posted on the JIF website.

***Police Training*** – Mr. Simone noted that as of June 30, 2021, 25 of the 26 members that have police agencies; are using the Police One platform; 18/25 are actively taking Police One courses with approximately 5,069 courses completed.

***Technology Risk Services Director*** – Mr. Simone reported that the Committee discussed the need for a contract for Technology Risk Services Director. The Committee agreed that Mr. Romero may be too small to handle an additional (41) members as he currently handles the BURLCO and TRICO JIFs, but agreed the members do need assistance in managing their technology risk. He noted that the Committee asked for a memo from Mr. Romero outlining how he would manage the workload with the additional towns. He stated that currently cyber renewals include a 100% increase on cyber premiums.

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

***Safety Committee Meeting – August 5, 2021***

In absence of Committee Chair Joe Picard, Mr. Miola reported on the August 5, 2021 Safety Committee meeting. He noted that the minutes are found in the agenda packet on page 70. He noted they reviewed the Safety Director's report which is attached to the minutes. He complimented the staff at JA Montgomery for their detail in this report and encouraged members to review. He stated that Estell Manor is still being monitored, but moving in the right direction. He reported that the renewing members and their safety

programs were discussed. He commented that the loss ratios for JIF and MEL were discussed and noted that they are used in calculating the renewal increases. He reported that the Designated Employee Representative (DER) training has another session on September 28, 2021 and a Health and Wellness Stress Management Seminar will be held November 9, 2021. He further stated that the format of regional training in 2022 was discussed as well as upcoming Safety Bulletins suggestions. He stated that the Supervisor Investigation Reports were not being submitted or reviewed by some members and a list was sent to JA Montgomery to have them assist with this process.

Mr. Miola noted that the Committee had an extensive discussion of police programs being implemented by the Safety Director to assist members. He reported that the Small Municipalities Regional Joint Safety Committee has held two meetings and is doing well. He stated that Ms. Simone is putting forth great efforts to assist members in their wellness initiatives. He noted that the Committee approved the purchase of wellness calendars and discussed the safety kickoff breakfast format. He also stated that they discussed background checks, budget pressures for 2022, October's Planning Retreat Topics and its format.

Mr. Miola commented that the Safety Committee reviewed the Wellness Director and noted that the Committee felt Ms. Simone is doing a very good job.

The next meeting is scheduled for October 28, 2021.

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

#### ***Strategic Planning Committee Meeting – August 26, 2021***

Mr. Hirsch stated that the minutes from the August 26, 2021 Strategic Planning Committee can be found on pages 93-98. He congratulated the Committee as they had 100% attendance! He highlighted the following: Membership renewals have not been received from Brigantine, Sea Isle City and Woodbine City. He noted that Egg Harbor City is making application to join the JIF. He stated that no one registered for the upcoming AGRIP Conference. He noted Fund Commissioner attendance was reviewed and the overall attendance is 84%. He also noted the December dinner meeting format was discussed and will be decided in upcoming weeks. He commented that Elected Officials training will be held in conjunction with BURLCO and TRICO JIFs in 2022. He stated that annual reports were released to the members. He also noted that 2022 meeting dates and times were discussed and the Committee decided to stay with the 3<sup>rd</sup> Wednesday on the month. He noted that Atlantic County Library is not available and meeting format and place will be discussed in upcoming weeks. Performance evaluations for Administrative Consultant and Recording Secretary were reviewed and the Committee is pleased with both.

Mr. Hirsch asked the members to review the OPRA section of this report as it is very informative. He stated the Annual Retreat was discussed and a draft agenda formulated, but noted that the format is still in question. He noted the next meeting is September 22, 2021.

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

#### ***WELLNESS DIRECTOR REPORT***

Ms. Simone stated that her report is included in the agenda packet and encouraged the members to read through her material beginning on page 99. She noted that the last day to submit for NJ Well Activities, NJ State Health Benefits Plan, is October 31, 2021 with November 1, 2021 beginning a new cycle for 2022.

Ms. Simone also stated that she has reached out to all the municipalities regarding their Wellness Incentive Funds for 2021. She noted that Egg Harbor Township is hosting a wellness month with activities planned; Lower Township hosted "Guac and Roll" with many events and prizes; Northfield is hosting a bike rodeo

with prizes open to the public as well as the employees; Pleasantville is hosting an activity challenge to encourage movement; and Sea Isle City is purchasing fresh fruit for their departments.

Ms. Simone noted that the newsletter focuses on preventative health and the importance of annual doctor's visits. She also defined what a comorbidity is and how to manage them. She stated the mindful moment's section references easing into a work week, the monthly move, and a recipe for a summer pesto salad. She asked that all members share the newsletter with their employees.

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

### ***EXECUTIVE DIRECTOR'S REPORT***

***Certificates of Insurance*** - Mr. Forlenza noted that the certificates of insurance issued in July & August are included in the agenda. He asked members to review and please make sure that these were requested by your municipality and issued properly. If you have not received your certificates, please reach out to Ed Cooney at the Underwriter's office.

***Finance Committee***- Mr. Forlenza noted that as Ms. McLaughlin indicated, the Finance Committee authorized a surplus release of \$3.75 million. He stated that the overall surplus jumped in June/July up to \$23 million due to the release of the MEL Retrospective Surplus that the JIF had budgeted from 2016-2021. He did note that the MEL Surplus Trigger is still in place and the JIF will need these funds to offset the anticipated additional assessments from the MEL over the next few years. Mr. Forlenza further stated that the insurance market is very tumultuous right now making renewals difficult. He noted that the Cyber liability coverage was underfunded in 2021 and needs to be added to the 2022 budget. He added that Ed Cooney, the Fund Underwriter, will be making a presentation to the members in October. He did state that the Fund is in a good, financial position. He asked the members to review the attached Finance minutes.

***Safety, OSB, Wellness and EPL/Cyber Reimbursement***- Mr. Forlenza stated that all SIP, OSB, Wellness and EPL/Cyber funds are available for use at this time. He asked members to please review the program requirements and balances and contact Jordan, Tracy, or Rob Garish prior to purchases if unsure if it is an approved purchase. He stressed that all members should claim their reimbursements as they are spent and not wait until the end of the year. The deadline to claim or encumber these funds is December 31, 2021.

***MEL Cyber Risk Management Plan Compliance/Grandfathered Status*** – Mr. Forlenza reported that there are two checklists on pages 133-134. He noted it depicts the members' current status in regards to version 1 and version 2 of the Cyber RMP. He encouraged members to work with their IT personnel to implement these guidelines to protect their municipality, assist the JIF in getting cyber coverage, and reduce their deductibles. If you feel your report is inaccurate, please contact Ed Cooney at the Fund Underwriter's office. He noted the deadline is October 1, 2021. He also stated that members already in compliance with tier 1 or tier 2 as of March 5, 2021 are grandfathered until October 1, 2021. He stated that the Underwriters are going to review these standards going into 2022 as the market for cyber coverage is unstable.

***Wizer*** – Mr. Forlenza stated that the final contract negotiations are underway with Wizer who will be handling the Cyber Hygiene Training. He noted that training should begin within 2 weeks. He also stated that he will email the members first before the training notices are released.

***Technology Risk Services*** – Mr. Forlenza reminded members that a RFP was issued for these services effective January 1, 2022. He stated that the RFP includes phishing, penetration testing of networks and other cyber hygiene training. He will keep the members informed of these responses.

***Statutory Bonds*** - Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 135-136 as it is the individual, not the position, which is bonded. With retirements at June 30<sup>th</sup> being popular, please make certain you complete the application for any change in a bonded position. Any changes require a completed application, which can be found on the MEL website (linked from the JIF website), and submitted to the MEL Underwriting Office for approval. Please contact Ed Cooney with questions.

**2022-2023 MEL EPL Risk Management Plan Update** – Mr. Forlenza noted the revised Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL’s website (NJMEL.org) in July 2020. Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan so he encouraged members to begin this process. He stated the date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan has been extended from June 1, 2021 to November 1, 2021. He noted that there is a revised *Safe Treatment of Minors Policy* on the MEL website which has been updated to include background check resources. He noted that if you have already adopted the policy before the revision, the MEL will accept the old policy.

**Police Command Staff Training** – Mr. Forlenza stated that a component of the MEL EPL Risk Management Program is Police Command Staff training. He reported that the in-person training for Chiefs were held June 3, June 8 and June 23 and sign in sheets were on the JIF website until there was a concern with police officers signatures being posted. Mr. Forlenza noted that you may reach out to his office and we can provide you the information.

**Managerial & Supervisors Training** – Mr. Forlenza noted another aspect of the MEL EPL Risk Management Plan is Managers and Supervisors training. The Employment Practice piece of the training was held via webinar with Armando Riccio. He noted that twenty (20) different sessions were held and close to 1,000 have completed this training. The individuals that have participated are listed on the JIF website [www.acmjif.org](http://www.acmjif.org). He noted that no additional training has been planned, but if you are still in need, please send an email to [Paul\\_Forlenza@AJG.com](mailto:Paul_Forlenza@AJG.com).

**Non-Supervisory EPL Employee Training** – Mr. Forlenza noted non-supervisory employee training - *Building a Safe Workspace: Anti-Harassment and Discrimination* is available on the MEL website through the MSI. He noted that his office sent notification with REVISED instructions on April 14, 2021 to access that video through the MSI. He commented that this course must be offered to employees as a requirement of the program, but the employees are not required to complete it. He noted that the process of offering them the program must be **documented**.

**Protection & Safe Treatment of Minors** – Mr. Forlenza reminded members that the MEL launched the *Protection and Safe Treatment of Minors Program* last fall. He noted that training was held, but additional dates were released and can be found on page 152 of the agenda. He stated that this assists the JIF in defending claims against the municipality and the individual named in the cases as well. He asked members to follow up with their personnel regarding this 2 hour webinar. He strongly recommended all the members to take this training.

**Renewing Members** – Mr. Forlenza noted that Brigantine, Sea Isle City and Woodbine renewal paperwork has not been received.

**Visitations** – Mr. Forlenza and Mr. Miola completed the visitations and these were well received.

**New Member Activity** – Mr. Forlenza noted that Egg Harbor City has requested an application for the JIF. He noted that they were a member of ACM JIF until 2010 and are currently with Statewide JIF.

**2022 Renewal Process** – Mr. Forlenza reported that the origami schedules are more than 90% complete at this time. He thanked the members and their RMCs for their efforts in this regard.

**Email Issues** – Mr. Forlenza stated that in July he reported that several members were having issues receiving emails from AJG, however, we believe those issues have been resolved. He asked any member that did not receive the agenda packet from Kris Kristie to contact his office.

**Loss Ratio Snapshots** – Ms. Forlenza stated that an email was sent noting that the June 30, 2021 loss ratio snapshots were loaded to Origami and she asked that all members review them. If you did not receive this email, please contact Ms. Forlenza as there may still be email issues at hand.

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

***MEL/RCF REPORTS***

Mr. Hirsch noted that a Moment of Silence was held for Russell F. Bent, the MEL's first lobbyist who passed away at the age of 90. He stated that Joseph Zanga, Borough of South River, is the new Executive Board member of the MEL, representing Middlesex JIF.

Mr. Hirsch also reported that a copy of the MEL rate table was included in the agenda. He noted that property increased 17.8%; Liability increased 5-10%; WC increased 11%; and Cyber increased 91.1% leading to an overall 9.9% increase over 2021. He stated that the LCF was reduced by \$368,000 in order to keep overall budget increase under 10%.

Mr. Hirsch reported that Middlesex JIF is having problems and the MEL appointed Landolfi & Associates as a Monitor on the JIF's compliance with the MEL's 13 membership conditions for an hourly rate of \$150, NTE \$44,000. He also stated that the MEL appointed Jim Pietras, Esquire special counsel for COVID-19 related WC matters at a NTE of \$5,000 to review these claims.

Mr. Hirsch noted that the JIF's memberships in the MEL and RCF are expiring at year end. He noted these are action items on the agenda today.

Mr. Hirsch stated that the RCF will be entertaining a resolution returning surplus of \$671,000 from the Closed Years account at their October meeting. These funds are used to pay the RCF operating expenses.

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

***Resolution 2021-36 Authorizing Renewal of Membership in MEL JIF for 3 Years***

Chair Seib entertained a motion to adopt Resolution 2021-36 authorizing renewing a (3) three year membership in the MEL JIF commencing January 1, 2022.

Motion by Ms. Burke, seconded by Mr. Simone to adopt Resolution 2021-36 authorizing renewing a (3) three year membership in the MEL JIF commencing January 1, 2022 as presented.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Heather Sparks, <b>Commercial Twp.</b> Regina Burke, <b>Millville City</b> Ron Simone, <b>North Wildwood</b> Liz Woods, <b>Ocean City</b> Kellie Seib, <i>Chair</i> , <b>Sea Isle City</b> Jim Craft, <i>Sec</i> , <b>Stone Harbor</b> Lauren Vitelli, <b>West Cape May</b>
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<b><i>Nays:</i></b>	None
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<b><i>Abstain:</i></b>	None
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All in favor. Motion carried by unanimous vote.

***Resolution 2021-37 Authorizing Renewal of Membership in MEL RCF JIF for 3 Years***

Chair Seib entertained a motion to adopt Resolution 2021-37 authorizing renewing a (3) three year membership in the MEL RCF JIF commencing January 1, 2022.

Motion by Ms. Vitelli, seconded by Ms. Woods to adopt Resolution 2021-37 authorizing renewing a (3) three year membership in the MEL RCF JIF commencing January 1, 2022 as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Heather Sparks, <b>Commercial Twp.</b> Regina Burke, <b>Millville City</b> Ron Simone, <b>North Wildwood</b> Liz Woods, <b>Ocean City</b> Kellie Seib, <i>Chair</i> , <b>Sea Isle City</b> Jim Craft, <i>Sec</i> , <b>Stone Harbor</b> Lauren Vitelli, <b>West Cape May</b>
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	<b>Nays:</b>	None
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	<b>Abstain:</b>	None
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All in favor. Motion carried by unanimous vote.

***SAFETY DIRECTOR'S REPORT***

Mr. Garish stated that the Safety Director's Report begins on page 165. He stated that the report is self-explanatory.

He stated the there is a list of overall safety services performed for the month. He noted the bulletins sent out this month are listed in his report. He reminded members that these are also listed on the JIF and MEL websites and the MEL mobile app. He noted that 26/41 members have police agencies; 25/26 are using the Police One platform; 18/25 are actively taking Police One courses with approximately 5,069 courses completed as of June 14, 2021. He thanked Megan Matro from the Executive Director's office for providing this information.

Mr. Garish noted that there are four (4) different platforms for training now. He stated that they are: MSI LIVE training (which includes the MEL media library video rentals); the MSI NOW (streaming videos added this year due to COVID); the traditional videos for streaming on MSI; and webinar trainings with live instructors for CEUs (this can be accessed from MSI). He noted the virtual MSI training directory is in the report. He noted that an updated MSI website was recently updated and easier to navigate. He reminded members that to offer CEUs, the attendee MUST be present for the entire session.

Mr. Garish requested that the members try the new "Law Enforcement" tab added to the MEL website and can also be found on the JIF website under the Safety tab. He noted also that since Police Command Staff Training is a requirement this year, an extra session has been added for October 25, 2021 in person at the Collingswood Senior Center in Collingswood, NJ.

Mr. Garish noted that due to overwhelming response to the September 23, 2021 DER training, an additional session has been added for October 28, 2021 and will be virtual.

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

**TREASURER'S REPORT**

**Reports**

Mr. Hansen presented the Treasurer's Report for the period ending for both **July 31 and August 31, 2021**. The reports were made part of the agenda packet beginning on page 169. Mr. Hansen noted the following information:

**Investment Interest**

<b>Interest Income:</b>	<b>July</b>	<b>August</b>	<b>YTD</b>
Interest Received	\$54,424.26	\$44,033.20	\$213,939.96
Overall rate of return	1.334%	1.445%	

<b>Accrued Interest Position</b>	<b>July</b>	<b>August</b>
Treasury	\$124,754.73	\$72,289.92

<b>Unrealized Gain/Loss Position</b>	<b>July</b>	<b>August</b>
Treasury	\$476,128.89	\$440,060.86

**Receipt Activity for the Period:**

	<b>July</b>	<b>August</b>	<b>YTD</b>
Subrogation Receipts	\$2,920.29	\$49,859.53	\$243,991.26
Adjustment Receipts	\$3,358.26	\$2,634.52	\$9,972.35
Assessment Receipts	\$443,562	\$5,304,365.25	

**Claim Activity for the Period**

Claim activity for the month of **July** for claims paid by the Fund and claims payable by the Fund are in the amount of \$812,274.15 with a total of 979 checks issued totaling 1,580 claims payments.

Claim activity for the month of **August** for claims paid by the Fund and claims payable by the Fund are in the amount of \$817,170.58 with a total of 442 checks issued totaling 1,147 claims payments.



***Cash Activity for the Period***

During the reporting month, the Fund's "Cash Position" changed from an opening balance in **July** of \$49,989,501.27 to a closing balance of \$47,956,683.90 showing a decrease in the Fund of \$2,032,817.37.

During the reporting month, the Fund's "Cash Position" changed from an opening balance in **August** of \$47,956,683.90 to a closing balance of \$51,442,510.26 showing an increase in the Fund of \$3,485,826.36.

***A.E.L.C.F. PARTICIPANT BALANCES***

<b>Member</b>	<b>8/31/2021 Unaudited(includes interest allocation)</b>
Buena Vista	170.31
Egg Harbor City	42,087.09
Hamilton Township	85,134.21
Hammonton Town	102,735.41
Middle Township	173,324.81
Mullica Township	27,749.85
Northfield	110,345.35
Pleasantville City	505.30
Port Republic	2,816.03
Upper Deerfield Township	73,633.65
Waterford Township	27,991.10
Upper Township	117,280.99
Stone Harbor	9,416.34
<b>Total</b>	<b>\$773,190.44</b>

***Allocation of Invested Funds***

<b>FUND</b>	<b>July Total</b>	<b>July Percentage</b>	<b>August Total</b>	<b>August Percentage</b>
Treasury	\$23,385,736.52	49%	\$22,396,667.24	44%
JCMI	\$15,117,420.42	32%	\$15,101,588.35	29%
Investors	\$9,453,526.96	19%	\$13,944,254.67	27%
<b>TOTALS</b>	<b>\$47,956,683.90</b>		<b>\$51,442,510.26</b>	

Mr. Hansen noted that he moved \$6 million from Investors to JCMI in September as their overall performance is better.

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

***Payment Register***

Chair Seib entertained a motion to approve the ***July and August 2021 Payment Register*** (Claims Activity).  
Chair Seib asked if there were any questions at this time. No questions were entertained.

Motion by Ms. Woods, seconded by Ms. Burke to approve the ***July and August 2021 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

<b>ROLL CALL</b>	<b>Yeas:</b>	Heather Sparks, <b>Commercial Twp.</b> Regina Burke, <b>Millville City</b> Ron Simone, <b>North Wildwood</b> Liz Woods, <b>Ocean City</b> Kellie Seib, <i>Chair</i> , <b>Sea Isle City</b> Jim Craft, <i>Sec</i> , <b>Stone Harbor</b> Lauren Vitelli, <b>West Cape May</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***Ratification of August Bill List***

For the Executive Committee's consideration, Mr. Hansen presented the ***August 2021 Bill List*** in the amount of **\$1,104,371.51** for ratification.

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

Chair Seib entertained a motion for approval of the ratification of the ***August 2021 Bill List***.

Motion by Ms. Burke, seconded by Ms. Vitelli, to approve the ***August 2021 Bill List*** as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Heather Sparks, <b>Commercial Twp</b> Regina Burke, <b>Millville City</b> Ron Simone, <b>North Wildwood</b> Liz Woods, <b>Ocean City</b> Kellie Seib, <i>Chair</i> , <b>Sea Isle City</b> Jim Craft, <i>Sec</i> , <b>Stone Harbor</b> Lauren Vitelli, <b>West Cape May</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***Bill List – September***

For the Executive Committee's consideration, Mr. Hansen presented the ***September 2021 Bill List*** in the amount of **\$197,963.11**.

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

Chair Seib entertained a motion for approval of the ***September 2021 Bill List***.

Motion by Mr. Simone, seconded by Ms. Woods, to approve the ***September 2021 Bill List*** as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Heather Sparks, <b>Commercial Twp</b>
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Regina Burke, Millville City  
Ron Simone, North Wildwood  
Liz Woods, Ocean City  
Kellie Seib, Chair, Sea Isle City  
Jim Craft, Sec, Stone Harbor  
Lauren Vitelli, West Cape May  
None  
None

*Nays:*

*Abstained:*

Motion carried by unanimous vote.

**MISCELLANEOUS BUSINESS**

**Next Meeting**

Chair Seib reminded the members the next meeting will be held on either October 20, 2021 at 3:00 PM via zoom or October 27, 2021 at 3:00 PM (\*verbal correction) at Flanders Hotel, Ocean City, NJ in person. Mr. Forlenza noted additional information will be forthcoming after the Strategic Planning Committee meets and discusses.

**PUBLIC COMMENT**

**Open Public Comment**

Chair Seib entertained a motion to open the meeting to the public for comment.

Motion by Ms. Burke, seconded by Mr. Stone Harbor, to open the meeting to the public. All in favor. Motion carried.

**Close Public Comment**

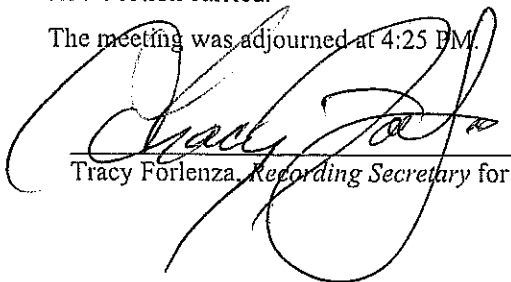
Chair Seib entertained a motion to close the public comment.

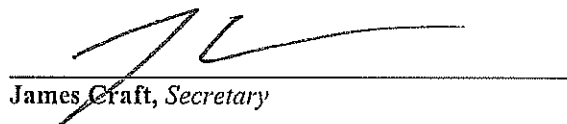
Motion by Ms. Woods, seconded by Ms. Vitelli, to close the meeting to the public. All in favor. Motion carried.

**MOTION TO ADJOURN**

Motion by Ms. Burke, seconded by Ms. Woods, to adjourn the September 15, 2021 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:25 PM.

  
Tracy Forlenza, Recording Secretary for

  
James Craft, Secretary