



**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Avalon Community Hall  
3001 Avalon Ave  
Avalon, NJ**

**November 15, 2021 at 2:00 PM**

***OPEN SESSION MINUTES***

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The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held in person at Avalon Community Hall, 3001 Avalon Ave, Avalon, NJ following social distancing guidelines for COVID-19 on November 15, 2021 at 2:00 PM, prevailing time. Chair Seib, City of Sea Isle City, presiding. The meeting was called to order at 2:00 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:

Scott Wahl, **Avalon Borough**  
Mollye O'Neill, **Brigantine City**  
Bill Nimohay **Buena Borough**  
Heather Sparks, **Commercial Twp.**  
LaVerne Kirn, **Corbin City**  
Jeff Mayfield, **Egg Harbor Twp.**  
Alim Parks, Sr., *Alt.* **Galloway Twp.**  
Leigh Ann Napoli, **Linwood City**  
Rich Hirsch, **Longport Borough**  
Karen Fournier, **Lower Twp.**  
Lisa McLaughlin, **Margate City**  
Dawn Stollenwerk, **Mullica Twp.**  
Ron Simone, **North Wildwood City**  
Mary Canesi, **Northfield City**  
Liz Woods, **Ocean City**  
James Williams, **Pleasantville City**  
Kellie Seib, *Chair*, **Sea Isle City**  
Lucy Samuelsen, **Somers Point City**  
Jim Craft, *Sec.* **Stone Harbor Borough**  
Teri Smuz, **Upper Twp.** (*Missed roll call*)  
Roy Spoltore, **Upper Deerfield Twp.** (*Missed roll call*)

Jim Goos, **Ventnor City**  
Lauren Vitelli, **West Cape May Borough** (*Missed roll call*)  
Elaine Crowley, **West Wildwood City**  
Steve O'Connor, **Wildwood City**  
Patricia Feketics, **Wildwood Crest**

Absent were:

Jessica Thompson, **Absecon City**  
Joe Picard, **Cape May City**  
Ed Grant, **Cape May Point**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Jessica Bishop, **Dennis Twp.**  
Bob Campbell, **Downe Twp.**  
Judson Moore, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Lisa Marcologno, *Alt.*, **Hamilton Twp.**  
Varvara Keun, **Middle Twp.**  
Regina Burke, **Millville City**  
Sam Barbagli, **Newfield Borough**  
Jim D'Auria, **Waterford Twp.**  
DJ Ayres, **Weymouth Twp.**  
Lisa Garrison, **Woodbine Borough**

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.*  
Kamini Patel, Program Administrator, *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  
Insurance Agencies Inc.  
William R. Mints Agency  
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

Assured Partners  
BCA Insurance

Thomas Heist Insurance Agency  
Marsh & McLennan Agency  
McMahon Agency, Inc.

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

In absence of Ms. Burke, Millville, and Mr. Riggin, Pleasantville, alternates Ms. Vitelli, West Cape May, Ms. Sparks, Commercial Twp., were moved to the Executive Committee for voting purposes.

Motion by Ms. Woods, seconded by Mr. Simone, to move alternates Ms. Sparks, Commercial Twp., and Mr. Goos, Ventnor, to the Executive Committee 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 October 20, 2021 Executive Committee Meeting with the verbal correction of RMC, Conner Strong, being present.

Motion by Ms. Woods, seconded by Ms. Canesi, to approve the meeting minutes of the October 20, 2021 Executive Committee Meeting with the verbal correction of RMC, Conner Strong, being present. 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 October 20, 2021 Executive Committee meeting.

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

The Closed Session meeting minutes of the October 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 #2021-40***

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 2021-40*.

Motion by Ms. Woods, seconded by Mr. Simone, to adopt *Resolution 2021-40* as presented.

**ROLL CALL**

**Yeas:** Heather Sparks, **Commercial Twp.**  
 Ron Simone, **North Wildwood**  
 Mary Canesi, **Northfield**  
 Liz Woods, **Ocean City**  
 Kellie Seib, *Chair*, **Sea Isle City**  
 Jim Craft, *Sec*, **Stone Harbor**  
 Jim Goos, **Ventnor City**

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

They are as follows:

**October 2021 PARs:**

<b><i>Workers' Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Auto</i></b>	<b><i>Property</i></b>
2021233791	2020195816	2019151495	2022252758
2018143668	2020195809		2022252616
2021214232	2021214896		
MLT-2022249298 (01-02)	2019155036		
2021229039	2018145012		
2021228131	2020178338		
2018120260	2020181602		
2017107182	2020193153		
2022249032	2017106185		
001249945			
2021214307			

**ROLL CALL**            *Yeas:*            Heather Sparks, **Commercial Twp.**  
Ron Simone, **North Wildwood**  
Mary Canesi, **Northfield**  
Liz Woods, **Ocean City**  
Kellie Seib, *Chair*, **Sea Isle City**  
Jim Craft, *Sec*, **Stone Harbor**  
Jim Goos, **Ventnor City**

*Nays:*                None

*Abstain:*            None

All in favor. Motion carried by unanimous vote.

***ABANDON SUBROGATION***

There were no files to abandon subrogation.

***CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS***

Mr. Miola reminded the members NOT to take the minutes with them as the open cases are confidential. He noted that twenty-three (23) PARs including eleven (11) Workers' Compensation (*4 Police, 1 Fire, and 6 Other*); nine (9) General Liability, one (1) Auto Liability, and two (2) Property claims were reviewed for settlement, continuing defense, or to advise of trial date.

Mr. Miola noted that the Committee discussed that Qual-Lynx is currently being monitored for re-classification of claims, J.A. Montgomery will follow up with members for completion of Supervisor's Incident Reports and he noted the revised OPRA policy was being presented for adoption at this afternoon's meeting. He encourage members to read the Claims Review minutes.

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

***CLAIMS ADMINISTRATOR'S REPORT***

***Lessons Learned from Losses – November***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on truck safety. He noted that this topic follows some larger claims warranting the matter to be addressed again.

Mr. Roselli outlined three examples of claims that were easily preventable. He asked members that they hang this document where the employees will see it and discuss the importance of truck safety with them, possibly preventing a future claim or a catastrophic loss.

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).

	<i>Oct</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	66	1,050
<i>Report Only</i>	30	393
<i>Report Only % of Total</i>	45%	37%
<i>Medical Only</i>	27	451
<i>Lost Time</i>	8	197
<i>Medical Only/Lost Time Ratio</i>	77:23	70:30
<i>Occupational, Claim Petition, Cancer Presumption</i>	1	9
<i>COVID-19</i>	20	320
<i>Average Days to Report to QL</i>	1.7	1.7

**PPO Penetration Report:**

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

<b>PPO Penetration Rate</b>	<i>Oct</i>	<i>YTD</i>
<i>Bill Count</i>	578	6,184
<i>Original Provider Charges</i>	\$1,290,072	\$8,860,889
<i>Re-priced Bill Amount</i>	\$394,656	\$2,818,110
<i>Savings</i>	\$895,416	\$6,042,779
<i>% of Savings</i>	69%	68%
<i>Participating Provider Penetration Rate- Bill count</i>	94%	95%
<i>Participating Provider Penetration Rate-Provider Charges</i>	94%	96%
<i>EPO Penetration Rate – Bill Count</i>	94%	96%
<i>EPO Penetration Rate –Provider Charges</i>	90%	96%

**Transitional Duty Report**

Ms. Beatty presented her *Transitional Duty reports*.

<b>Transitional Duty Summary Report</b>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	7,882
<i>Transitional Duty Days Worked</i>	5,908
<i>% of Transitional Duty Days Worked</i>	75%
<i>Transitional Duty Days Not Accommodated</i>	1,974
<i>% of Transitional Duty Days Not Accommodated</i>	25%
<i>Money Saved by Accommodating</i>	\$514,893
<i>Cost of Days NOT Accommodated</i>	\$198,415

Ms. Beatty stated that she included transitional duty jobs broken out by job, title, injury type, and transitional duty assignment which is included in her report.

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 were three (3) cases closed in November and reviewed the outcomes. He noted that the Summary Judgement on the Ocean City boardwalk trip and fall had a good outcome. Judge Pickering's findings were important to future JIF cases. He stated that the constructive notice of dangerous conditions was not present as the City did not have active notice of condition that led to the claim. The City also has extensive inspection procedures by boardwalk carpenters. Judge Pickering noted that the actions and/or inactions of the City were not palpably unreasonable within the meaning of Title 59.

***MEL EPL Helpline***

Mr. DeWeese stated that there is a reminder regarding the MEL EPL Helpline in the agenda. He also 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 are no longer with the municipality.

***GL File Status***

Mr. DeWeese reported that there are 79 Active GL files with defense counsel assigned.

***Subrogation***

Mr. DeWeese reported that there was over \$41,000 in subrogation monies collected last month with YTD total of \$316,418.

***Media Pro Settlement***

Mr. DeWeese entertained a motion to settle the Media Pro case for \$4,121, 50% of the contract fee, as discussed in closed session.

Motion by Mr. Craft, seconded by Mr. Simone to approve the settlement in the Media Pro case for \$4,121, 50% of the contract fee, as presented.

**ROLL CALL**

***Yeas:***

Heather Sparks, **Commercial Twp**  
Ron Simone, **North Wildwood**  
Mary Canesi, **Northfield**  
Liz Woods, **Ocean City**  
Kellie Seib, *Chair*, **Sea Isle City**  
Jim Craft, *Sec*, **Stone Harbor**  
Jim Goos, **Ventnor City**

***Nays:***

None

***Abstain:***

None

All in favor. Motion carried by unanimous vote.

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

## **COMMITTEE REPORTS**

### ***Strategic Planning Committee – September 22, 2021***

Mr. Hirsch reviewed the Strategic Planning Committee minutes with the members and highlighted that the survey for holding an in person ACM dinner meeting was released. The members who did respond resulted in a split decision. Mr. Hirsch asked the members present if anyone was interested in holding a December Dinner meeting this year. Those present were not in favor of holding dinner meeting at this time so no dinner will be held this year.

### ***Safety Committee – October 28, 2021***

Mr. Miola noted that the Safety Committee minutes from October 28, 2021 were a handout today. He highlighted the following: Safety Intervention and Monitoring – no member was of concern; Regional Training Schedule – he noted that the 2022 schedule is listed on page 4 of the minutes; The Committee reviewed Qual-Lynx reports; updated statistics regarding claims with Comorbidities vs. WC was reviewed; S:ERVE – he noted that they discussed a correlation between vehicle accidents and WC injuries of the fire and police using this program; Ms. Simone discussed wellness ideas; and the 2022 Safety Incentive Program with the possibility of holding a Safety Kickoff Breakfast.

### ***Finance Committee – October 29, 2021***

Ms. Stollenwerk noted that the Finance Committee minutes from October 29, 2021 were included in the agenda packet. She highlighted the following: the 3<sup>rd</sup> quarter financials were included in the minutes; the Fund has a surplus of \$24 million which reflects 75% of this year's contributions; \$2.3 million set aside in MEL Retro account; \$16.4 million in the Closed Years funds with the 2017 fund year transferring at 12/31 (resolution on agenda today) with a current surplus of \$2.9 million.

Ms. Stollenwerk encouraged members to read the Finance Minutes as well as the 2022 Budget Message on page 51-55 as it gives a clear and concise explanation of all the factors impacting the budget increases.

Ms. Stollenwerk stated that the 2022 Budget is being introduced today (on pg. 61 of the agenda) which has a JIF increase of 5.05% (6.13% increase in loss funding) noting that "additional perils" are continuing to be funded at this time; the MEL increase is 4.43%; a decrease in the EPL/POL line which stems from the 5 year phase in plan; overall the MEL and Excess lines increased 1.24% for a total budget increase of 5.05%. She stated that the large increase was thoroughly explained at the Retreat. She noted that the Assessment Allocation Strategy and Certification can be found on pgs. 62-77.

Ms. Stollenwerk reported that 7 members with loss ratios higher than 90% will receive a loss funding increase of 7%; members with loss ratios between 20 and 90% will receive increases between 2.0% & 6%; and 7 members with loss ratios higher than 120% will receive increases between 8% & 10%.

Ms. Stollenwerk informed the members that if they have not submitted their EPL Compliance Checklist, the terms will be \$100,000 deductible, and 20% of \$2 million co-insurance for that year. She strongly recommends submitting the EPL checklist prior to January 1, 2022.

## **MOTION TO INTRODUCE 2022 BUDGET**

Chair Seib entertained a motion to introduce the 2022 Budget.

Motion by Mr. Craft, second by Ms. Woods, to introduce the 2022 Budget as presented.

**ROLL CALL**

**Yeas:**

Heather Sparks, **Commercial Twp.**



Ron Simone, **North Wildwood**  
Mary Canesi, **Northfield**  
Liz Woods, **Ocean City**  
Kellie Seib, *Chair*, **Sea Isle City**  
Jim Craft, *Sec*, **Stone Harbor**  
Jim Goos, **Ventnor City**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

***MOTION TO INTRODUCE 2022 ASSESSMENT ALLOCATION STRATEGY***

Chair Seib entertained a motion to introduce the 2022 Assessment Allocation Strategy.

Motion by Mr. Simone, second by Ms. Woods, to introduce the 2022 Assessment Allocation Strategy as presented.

**ROLL CALL**

*Yeas:* Heather Sparks, **Commercial Twp.**  
Ron Simone, **North Wildwood**  
Mary Canesi, **Northfield**  
Liz Woods, **Ocean City**  
Kellie Seib, *Chair*, **Sea Isle City**  
Jim Craft, *Sec*, **Stone Harbor**  
Jim Goos, **Ventnor City**

*Nays:* None  
*Abstained:* None

Motion carried by unanimous vote.

***MOTION TO INTRODUCE 2022 ASSESSMENT CERTIFICATION***

Chair Seib entertained a motion to introduce the 2022 Assessment Certification.

Motion by Ms. Woods, second by Ms. Canesi, to introduce the 2022 Assessment Certification as presented.

**ROLL CALL**

*Yeas:* Heather Sparks, **Commercial Twp.**  
Ron Simone, **North Wildwood**  
Mary Canesi, **Northfield**  
Liz Woods, **Ocean City**  
Kellie Seib, *Chair*, **Sea Isle City**  
Jim Craft, *Sec*, **Stone Harbor**  
Jim Goos, **Ventnor City**

*Nays:* None  
*Abstained:* None

Motion carried by unanimous vote.

***Resolution 2021-41 Authorizing Transfer of 2017 to the MEL Residual Claims Fund***

Chair Seib entertained a motion to adopt Resolution 2021-41 Authorizing the Transfer of the 2017 Fund Year to the MEL Residual Claims Fund.

Motion by Mr. Simone, second by Ms. Woods, to adopt Resolution 2021-41 Authorizing the Transfer of the 2017 Fund Year to the MEL Residual Claims Fund as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Heather Sparks, <b>Commercial Twp.</b> Ron Simone, <b>North Wildwood</b> Mary Canesi, <b>Northfield</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> Jim Goos, <b>Ventnor City</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***Nominating Committee Meeting – October 21, 2021***

Mr. Hirsch asked the members to review the minutes from the October 21, 2021 meeting. He noted they discussed the charter, eligible Fund Commissioners noting both the history and the attendance records in preparation for the 2022 Executive Committee draft slate. The 2022 Nomination Slate is as follows:

Chair:	<b>James Craft</b> , Borough of Stone Harbor
Secretary:	<b>Liz Woods</b> , City of Ocean City
Executive Committee:	#1 <b>Ron Simone</b> , City of North Wildwood #2 <b>Mary Canesi</b> , City of Northfield #3 <b>Jessica Bishop</b> , Dennis Township #4 <b>Ron Spoltore</b> , Upper Deerfield Township #5 <b>Lauren Vitelli</b> , West Cape May
Alternates:	#1 <b>Heather Sparks</b> , Commercial Township #2 <b>Teri Smuz</b> , Upper Township #3 <b>Lisa Garrison</b> , City of Woodbine #4 <b>Scott Wahl</b> , Avalon Borough #5 <b>James Goos</b> , City of Ventnor #6 <b>Sam Barbagli</b> , City of Newfield #7 <b>Leigh Ann Napoli</b> , City of Linwood

Mr. Hirsch noted that the write in nomination form will be emailed following the meeting and is due December 3, 2021.

***WELLNESS DIRECTOR REPORT***

Ms. Simone stated that her report is included in the agenda packet and encouraged the members to read through her materials beginning on page 84. She reminded the members everyone must use or encumber their JIF Wellness funds by December 31, 2021. She noted to please send in vouchers and receipts to Tracy Forlenza.

Ms. Simone stated that the JIF website has a lot of wellness resources. She asked that members share their wellness activities and photos with her. She noted that Ventnor City hosted a weight loss challenge and listed several activities anyone can do before the year's end.

Ms. Simone noted that the November newsletter discusses portion sizes and what foods you should be eating. She stated that November is Diabetes Awareness month so she listed the differences between types 1 & 2; modifiable risk factors; and preventing diabetes.

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

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

***Welcome Kamini*** – Mr. Forlenza introduced the newest Arthur J. Gallagher employee joining the municipal team, Kamini Patel.

***Certificates of Insurance*** - Mr. Forlenza noted that the certificates of insurance issued in October 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.

***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. He noted that there are a lot of unspent dollars waiting to be claimed and the deadline to claim or encumber these funds is December 31, 2021.

***EPL Checklist*** – Mr. Forlenza noted that he received an updated checklist today that now 27/41 members submitted their compliance checklist. He stated that the Finance Committee approved a 20% surcharge on your EPL portion of your EPL/POL premium if you do not submit your checklist to Sandra Cantwell at the MEL by January 1, 2022. Ms. Palmeri sent notifications to the members who are not in compliance, outlining the changes in deductible, co-insurance, and the 20% surcharge if they do not come into compliance by January 1, 2022.

***MEL Cyber Risk Management Plan Compliance Status*** – Mr. Forlenza reported that there are two checklists on page 112. 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 the report is inaccurate, please contact Ed Cooney at the Fund Underwriter's office. He noted the deadline was October 1, 2021. He also stated that members already in compliance with tier 1 or tier 2 as of March 5, 2021 were grandfathered until October 1, 2021.

***Statutory Bonds*** - Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 115-116 as it is the individual, not the position, which is bonded. With retirements this year being popular, please make certain you complete the application for any change in a bonded position. He reported that the report format has changed to include multiple positions for one individual. He also noted that any member municipality renewing 1/1/22, had their statutory positions re-underwritten so that all statutory positions will be re-underwritten once every three years. If you are renewing this year, please make certain you follow up with submitting the application to the MEL. 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.

***Police Command Staff Training*** – Mr. Forlenza stated that you may reach out to his office and we can provide you the information of who attended.

***Managerial & Supervisors Training*** – Mr. Forlenza noted another aspect of the MEL EPL Risk Management Plan is Managers and Supervisors training. The individuals that have participated are listed on the JIF website [www.acmjif.org](http://www.acmjif.org).

***2021-2022 Elected Officials Training*** – Mr. Forlenza noted the Fund will be sponsoring Elected Officials training but pushed back the start to January. The MEL will reduce each member's 2022 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2022 MEL Assessment. Information on the training is forthcoming and a notice will be sent out to all members. Deadline for taking this training is May 1, 2022.

***Model RFQ for Risk Management Services*** – Mr. Forlenza stated that on or about October 8, 2021, a model RFQ for Risk Management Services was sent to all Fund Commissioners, Municipal Clerks, and Risk Managers. This model RFQ was developed by the Strategic Planning Committee to assist members in prioritizing the securing of necessary risk management services from an insurance professional for their municipality instead of the price for these services. Any members with questions regarding these documents can contact Tracy Forlenza at [Tracy\\_Forlenza@riskprogramadministrators.com](mailto:Tracy_Forlenza@riskprogramadministrators.com).

***2022 RMC Resolutions and Agreements*** – Mr. Forlenza stated that on or about October 11, 2021, a memo and sample copies of the JIF Risk Management Consultant Resolution and Agreement for the 2022 Fund Year were emailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2022 fees at the February 2022 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143 or [Tracy\\_Forlenza@riskprogramadministrators.com](mailto:Tracy_Forlenza@riskprogramadministrators.com).

***Dividend Notices*** – Mr. Forlenza stated that the JIF authorized releasing \$3.75 million in surplus. Notifications will be sent out this week for how you would like to receive your dividend: check, credit, deposit in the AELCF, or any combination thereof. Deadline for checks will be December 6, 2021 and December 15, 2021 for credit against the 2022 assessment. Mr. Forlenza reminded the members that putting this dividend into the AELCF for unforeseen expenses is always a good idea. He also reminded members to read the budget message and the MEL budget message in the agenda packet as it outlines the issues in the market driving the assessment changes.

***WIZER Cyber Awareness Training*** – Mr. Forlenza reminded the members that the JIF has engaged with WIZER to roll out a web based cyber security awareness training program to all employees. The system uses each employees email as a unique identifier, and each Monday they system generates and sends out a compliance report to each Fund Commissioner and provides an overview of the training by member. The attached report depicts members' compliance in the Cyber Awareness Training. He asked the Fund Commissioner to reach out to the employees on the Monday list that have not completed the training. He noted that if an employee services more than one member, they only need to complete the training one time. Please send any employee email updates to his office.

***New Member Activity*** – Mr. Forlenza noted that Egg Harbor City has made application to the JIF for coverage effective January 1, 2022. He noted that a zoom meeting will be set with representatives from Egg Harbor City and the Fund Committee Chairs to review the application. Mr. Forlenza will present the application at the December Executive Committee meeting for consideration of membership effective January 1, 2022.

***Loss Ratio Snapshots for September 30, 2021*** – Mr. Forlenza reported that the September 30, 2021 Loss Ratio Snapshots will be loaded into Origami in the next few days so please review when you see the email notification.

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

***Resolution 2021-42 Appointing Rich Hirsch as MEL/RCF representative***

Chair Seib entertained a motion to adopt Resolution 2021-42 appointing Rich Hirsch as the Fund's Representative to the MEL JIF and the RCF JIF for the 2022 Fund Year.

Motion by Ms. Woods, second by Mr. Simone, to adopt resolution 2021-42 appointing Rich Hirsch as the Fund's Representative to the MEL JIF and the RCF JIF for the 2022 Fund Year as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Heather Sparks, <b>Commercial Twp.</b> Ron Simone, <b>North Wildwood</b> Mary Canesi, <b>Northfield</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> Jim Goos, <b>Ventnor City</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

Motion carried by unanimous vote.

***MEL/RCF REPORTS***

Mr. Hirsch noted that the MEL/RCF met on October 20, 2021. He reported that the rate table was voted on with an overall 9.9% increase in the budget over 2021 before exposure changes. He noted that the MEL is holding the Budget Hearing on November 17, 2021 at 12:30pm at the League of Municipalities Conference.

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

***SAFETY DIRECTOR'S REPORT***

Mr. Garish stated that the Safety Director's Report begins on page 145. 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 the Cyber Notices that Mr. Forlenza just mentioned are also being released on the MEL app. He informed the members that Safety bulletins are now being sent through the MEL app instead of so many emails. He reminded members to utilize the JIF website as well.

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 his report. He noted that the MSI website was recently updated and is now easier to navigate. He reminded members that for an attendee to secure CEUs, the attendee MUST be present for the entire session.

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 **October 31, 2021**. The reports were made part of the agenda packet beginning on page 148. Mr. Hansen noted the following information:

**Investment Interest**

<b>Interest Income:</b>	<b>October</b>	<b>YTD</b>
Interest Received	-\$135,471.90	\$21,703.67
Overall rate of return	-3.2%	

<b>Accrued Interest Position</b>	<b>October</b>
Treasury	\$70,761.94

<b>Unrealized Gain/Loss Position</b>	<b>October</b>
Treasury	\$342,385.61

**Receipt Activity for the Period:**

	<b>October</b>	<b>YTD</b>
Subrogation Receipts	\$41,356.82	\$316,418.00
Other Receipts	\$0	\$29,904.00
Adjustment Receipts	\$431.50	\$13,143.17
Assessment	\$2,233,758.26	

**Claim Activity for the Period**

Claim activity for the month of **October** for claims paid by the Fund and claims payable by the Fund are in the amount of \$1,117,046.94 with a total of 1,184 checks issued.

**Cash Activity for the Period**

During the reporting month, the Fund's "Cash Position" changed from an opening balance in **October** of \$50,391,834.80 to a closing balance of \$51,221,110.12 showing an increase in the Fund of \$829,276.

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

<b>Member</b>	<b>10/31/2021 Unaudited(includes interest allocation)</b>
Buena Vista	170.31
Egg Harbor City	42,087.09
Hamilton Township	85,134.21

Hammonton Town	193,063.41
Middle Township	173,324.81
Mullica Township	27,749.85
Northfield	110,345.35
Pleasantville City	505.30
Port Republic	4,551.03
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>\$865,253.44</b>

***Allocation of Invested Funds***

<b>FUND</b>	<b>September Total</b>	<b>September Percentage</b>	<b>October Total</b>	<b>October Percentage</b>
Treasury	\$22,415,099.96	44%	\$20,186,346.95	39%
JCMI	\$21,023,649.66	42%	\$20,923,591.89	41%
Investors	\$6,953,085.18	14%	\$10,111,171.28	20%
<b>TOTALS</b>	<b>\$50,391,834.80</b>		<b>\$51,221,110.12</b>	

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

***Payment Register***

Chair Seib entertained a motion to approve the ***October 2021 Payment Register*** (Claims Activity).

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

Motion by Mr. Craft, seconded by Ms. Woods to approve the ***October 2021 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

**ROLL CALL**

***Yeas:***

Heather Sparks, **Commercial Twp.**  
 Ron Simone, **North Wildwood**  
 Mary Canesi, **Northfield**  
 Liz Woods, **Ocean City**  
 Kellie Seib, *Chair*, **Sea Isle City**  
 Jim Craft, *Sec*, **Stone Harbor**  
 Jim Goos, **Ventnor City**

***Nays:***

None

***Abstained:***

None

For the Executive Committee's consideration, Mr. Hansen presented the *November 2021 Bill List* in the amount of **\$218,862.76**.

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

Motion carried by unanimous vote.

***Bill List – November***

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

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

<b>ROLL CALL</b>	<b>Yeas:</b>	Heather Sparks, <b>Commercial Twp.</b> Ron Simone, <b>North Wildwood</b> Mary Canesi, <b>Northfield</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> Jim Goos, <b>Ventnor City</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***RMC Bill List – November***

For the Executive Committee's consideration, Mr. Hansen presented the *November 2021 RMC Bill List* in the amount of **\$173,478**.

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

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

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

<b>ROLL CALL</b>	<b>Yeas:</b>	Heather Sparks, <b>Commercial Twp.</b> Ron Simone, <b>North Wildwood</b> Mary Canesi, <b>Northfield</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> Jim Goos, <b>Ventnor City</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***MISCELLANEOUS BUSINESS***

***Resolution 2021-43 Authorizing Christopher Winter - Law Enforcement Consulting Services***

Chair Seib entertained a motion to adopt Resolution 2021-43 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Christopher Winter, Sr. to provide law enforcement risk management



consulting services to the members of the ACM JIF for the period of December 1, 2021 to December 31, 2021 at a cost Not to Exceed \$2,167.

Motion by Ms. Woods, second by Mr. Simone, to adopt resolution 2021-43 Authorizing the Fund Chair and Fund Secretary to execute a contract with Christopher Winter, Sr. to provide law enforcement risk management consulting services to the members of the ACM JIF for the period of December 1, 2021 to December 31, 2021 at a cost Not to Exceed \$2,167 as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Heather Sparks, <b>Commercial Twp.</b> Ron Simone, <b>North Wildwood</b> Mary Canesi, <b>Northfield</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> Jim Goos, <b>Ventnor City</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

Motion carried by unanimous vote.

***Motion to Adopt the Revised OPRA Policy***

Chair Seib entertained a motion to adopt the revised OPRA Policy.

Motion by Mr. Craft, second by Mr. Simone, to adopt the revised OPRA Policy as presented.

All in favor. Motion carried.

***Resolution 2021-44 Honoring and Recognizing Service of Joseph Picard***

Chair Seib entertained a motion to adopt Resolution 2021-44 *Honoring and Recognizing the Service of Joseph Picard to the ACM JIF*.

Motion by Ms. Woods, second by Mr. Simone, to adopt Resolution 2021-44 *Honoring and Recognizing the Service of Joseph Picard to the ACM JIF* as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Heather Sparks, <b>Commercial Twp.</b> Ron Simone, <b>North Wildwood</b> Mary Canesi, <b>Northfield</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> Jim Goos, <b>Ventnor City</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

Motion carried by unanimous vote.

***Next Meeting***

Chair Seib reminded the members that due to the holidays, the next meeting will be held on **Wednesday, December 15, 2021 at 3:00 PM via zoom or in person TBD.**

***PUBLIC COMMENT***

***Open Public Comment***

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

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

***MOTION TO ADJOURN***

Motion by Ms. Woods, seconded by Mr. Craft, to adjourn the November 15, 2021 meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 3:16 PM.

  
Tracy Forlenza, *Recording Secretary* for

  
Jim Craft, *Secretary*