



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Zoom conference call

December 15, 2021 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held via Zoom conferencing platform following social distancing guidelines for COVID-19 on December 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**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough** (*Missed roll call*)
Heather Sparks, **Commercial Twp.**
LaVerne Kirn, **Corbin City**
Jackie Justice, *Alt.*, **Dennis Twp.**
Samantha Tucker, *Alt.*, **Downe Twp.**
Jeff Mayfield, **Egg Harbor Twp.**
Judson Moore, **Estell Manor City** (*Missed roll call*)
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**
Varvara Keun, **Middle Twp.**
Dawn Stollenwerk, **Mullica Twp.** (*Missed roll call*)
Ron Simone, **North Wildwood City**
Mary Canesi, **Northfield City**
Liz Woods, **Ocean City**
Sean Riggin, **Pleasantville City**
Kellie Seib, *Chair*, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Jim Craft, *Sec*, **Stone Harbor Borough**

Teri Smuz, **Upper Twp.**
Roy Spoltore, **Upper Deerfield Twp.** (*Missed roll call*)
Jim Goos, **Ventnor City**
Jim D'Auria, **Waterford Twp.**
Carol Sabo, *Alt.*, **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** (*Missed roll call*)

Absent were:

Scott Wahl, **Avalon Borough**
Joe Picard, **Cape May City**
Ed Grant, **Cape May Point**
Dawn Marie Bascelli, **Deerfield Twp.**
Patricia Gatto, **Folsom Borough**
Regina Burke, **Millville City**
Sam Barbagli, **Newfield 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, MBA, CIC, CPCU, Pooling Administrator, *AJG Risk Management Services, Inc.*
Tracy Forlenza, Recording Secretary
Chris Roselli, Claims Administrator, *Qual-Lynx*
Chris Winter, Sr., Law Enforcement Consultant
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
Assured Partners
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.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

BCA Insurance

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

In absence of Ms. Burke, Millville, alternate Ms. Sparks, Commercial Twp., was moved to the Executive Committee for voting purposes.

Motion by Ms. Woods, seconded by Mr. Simone, to move alternate Ms. Sparks, Commercial Twp. 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 November 15, 2021 Executive Committee Meeting.

Motion by Ms. Woods, seconded by Mr. Simone, to approve the meeting minutes of the November 15, 2021 Executive Committee Meeting. 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 November 15, 2021 Executive Committee meeting.

Motion by Mr. Riggin, seconded by Ms. Woods, to approve the Closed Session minutes of the November 15, 2021 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the November 15, 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 #2021-45

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 2021-45*.

Motion by Mr. Craft, seconded by Mr. Simone, to adopt *Resolution 2021-45* as presented.

ROLL CALL

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

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.

MOTION TO EXTEND QUALCARE CONTRACT FOR TWO MONTHS

Chair Seib entertained a motion to extend QualCare’s contract for Managed Care Services for two months effective January 1, 2022.

Motion by Mr. Craft, seconded by Mr. Simone, to extend QualCare’s contract for Managed Care Services for two months effective January 1, 2022 as presented.

ROLL CALL

Yeas:

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

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

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:

November 2021 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
MLT-20211234257 (01-02)	20149148310	2022247444
2022244124	2020206528	2022246661
2022242474	2019150387	2022248128
2018143522		
2022252077		
2021226252		
2022244916		
2020205933		
2022253534		

001141349		
2021214063		
20212223057		
2021213854		
2022248874		
2021209355		
2022247161		
MLT-2021212116 (01-03)		
MLT T&E COVID (11, 5, 5)		

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

Secretary Craft made a motion to abandon subrogation on the following Qual-Lynx files:

<i>Qual-Lynx Files Presented for Abandonment</i>
2021220051
2021214111
2021214307
2020204572
2020195344
2021211542
2021215999
20212119573

Motion by Mr. Craft, seconded by Mr. Riggin to abandon subrogation on the presented Qual-Lynx files.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

MOTION TO ACCEPT RECOMMENDATION FOR DEFENSE PANEL

Mr. Riggin entertained a motion to accept Solicitor DeWeese's recommendations for the GL and WC Defense Panel members for 2022 as presented to the Claims Review Committee.

Motion by Mr. Simone, seconded by Mr. Craft to accept Solicitor DeWeese's recommendations for the GL and WC Defense Panel members for 2022 as presented.

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – December

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on winter safety. He noted that this topic, Winter Safety, is something to be discussed annually.

Mr. Roselli noted that all the bullets on newsletter are very important, but wants to really focus on "Maintaining heat and considering those colder areas of the building where heat may not easily reach and pipes can break." He outlined example of property claim where pipes broke due to freezing temperatures. He feels that this was preventable noting that the employees could have opened door or moved ceiling panel to circulate the ambient air and prevent pipe from freezing since it was on the outside wall. The total damages were \$148,000.

He asked members that they hang this document where the employees will see it and discuss the importance of winter 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>Nov</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	44	1,086
<i>Report Only</i>	20	409
<i>Report Only % of Total</i>	45%	38%
<i>Medical Only</i>	18	471
<i>Lost Time</i>	5	206
<i>Medical Only/Lost Time Ratio</i>	78:22	70:30
<i>Occupational, Claim Petition, Cancer Presumption</i>	1	10
<i>COVID-19</i>	3	320
<i>Average Days to Report to QL</i>	1.3	1.7

Ms. Beatty reminded all members that they need to report the claims immediately and not wait.

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Nov</i>	<i>YTD</i>
<i>Bill Count</i>	558	6,742
<i>Original Provider Charges</i>	\$953,006	\$9,813,895
<i>Re-priced Bill Amount</i>	\$409,655	\$3,227,765
<i>Savings</i>	\$543,352	\$6,586,131
<i>% of Savings</i>	57%	67%
<i>Participating Provider Penetration Rate- Bill count</i>	94%	95%
<i>Participating Provider Penetration Rate-Provider Charges</i>	95%	96%
<i>EPO Penetration Rate – Bill Count</i>	91%	96%
<i>EPO Penetration Rate –Provider Charges</i>	81%	95%

Transitional Duty Report

Ms. Beatty presented her *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	8,675
<i>Transitional Duty Days Worked</i>	6,477
<i>% of Transitional Duty Days Worked</i>	75%
<i>Transitional Duty Days Not Accommodated</i>	2,198
<i>% of Transitional Duty Days Not Accommodated</i>	25%
<i>Money Saved by Accommodating</i>	\$561,260
<i>Cost of Days NOT Accommodated</i>	\$218,958

Ms. Beatty asked if there were any questions at this time. Ms. Smuz inquired if the nurse case managers do in home visits or if a request to do so is needed. Ms. Beatty noted that usually a visit would occur at a provider's office, not at the home. She noted that if the member felt it was needed, they could go to the home. She stated that prior to COVID the nurses would go to the doctor's office and now if they are needed,

it could be done via video conferencing. Ms. Smuz reiterated that she can then request this to be done. Ms. Beatty noted yes, she may request a visit. No other questions were entertained.

SOLICITOR'S REPORT

Mr. DeWeese presented the following reports:

Closed Claims

Mr. DeWeese noted that there were two (2) cases closed in December and reviewed the outcomes.

MEL EPL Helpline

Mr. DeWeese stated that there is a reminder regarding the MEL EPL Helpline in the agenda on page 30. 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. He noted that a resolution to change individuals can be found on the JIF website.

Motion to Accept Carrier Recommendations for EPL/POL Attorneys

Chair Seib entertained a motion to accept the Solicitor's recommendations to the carrier for the EPL/POL Defense Panel as presented.

Motion by Mr. Craft, seconded by Mr. Simone to accept the Solicitor's recommendations to the carrier for the EPL/POL Defense Panel as presented. All in favor. Motion carried.

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

COMMITTEE REPORTS

Finance Committee – Budget Public Hearing

Ms. Stollenwerk noted that she reported on the 2022 Budget last month upon introduction and has nothing further to add.

MOTION TO OPEN PUBLIC HEARING

Chair Seib entertained a motion to open the Public Hearing for the 2022 budget.

Motion by Ms. Woods, second by Mr. Simone, to open the Public Hearing for the 2022 budget. All in favor. Motion carried.

Chair Seib asked if there were any questions or comments on the 2022 Budget. No questions or comments were entertained.

MOTION TO CLOSE PUBLIC HEARING

Chair Seib entertained a motion to close the Public Hearing for the 2022 Budget.

Motion by Mr. Craft, second by Mr. Simone, to close the Public Hearing for the 2022 Budget. All in favor. Motion carried.

MOTION TO ADOPT 2022 BUDGET

Chair Seib entertained a motion to Adopt the 2022 Budget.

Motion by Ms. Woods, second by Mr. Simone, to adopt the 2022 Budget as presented.

ROLL CALL	Yeas:	Heather Sparks, Commercial Twp. Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Sean Riggan, Pleasantville Kellie Seib, <i>Chair</i> , Sea Isle City Jim Craft, <i>Sec</i> , Stone Harbor
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

MOTION TO ADOPT 2022 ASSESSMENT ALLOCATION STRATEGY

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

Motion by Mr. Craft, second by Ms. Woods, to adopt 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 Sean Riggan, Pleasantville Kellie Seib, <i>Chair</i> , Sea Isle City Jim Craft, <i>Sec</i> , Stone Harbor
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

MOTION TO ADOPT 2022 ASSESSMENT CERTIFICATION

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

Motion by Mr. Simone, second by Mr. Craft, to adopt the 2022 Assessment Certification as presented.

ROLL CALL	Yeas:	Heather Sparks, Commercial Twp. Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Sean Riggan, Pleasantville Kellie Seib, <i>Chair</i> , Sea Isle City Jim Craft, <i>Sec</i> , Stone Harbor
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

EPL/TECHNOLOGY LIABILITY COMMITTEE MEETING MINUTES –November 15, 2021

Mr. Simone noted that the minutes from the EPL/Technology Liability Committee meeting can be found in the agenda packet and highlighted some items. He noted the 9/30/21 loss ratio reports show the 6 year average is 38.8% and 5 year average is 41.2%. He stated the snapshots will be loaded to Origami in next

few days. He noted that there are twenty open QBE files; Mr. DeWeese closed the last XL file; and there are sixteen closed QBE files since the Committee's last meeting. He stated that 2022 is year 3 of 5 year process of phasing in the EPL premium calculation revisions based on members' exposures and loss history noting a 12% decrease for 2022. He stated the MEL EPL Helpline is still available and please review the contact list on page 32 of the agenda. He noted that an Elected Officials training was held at the League of Municipalities conference and another is tentatively scheduled for January 26, 2022. He also reported that Cyber renewal is increasing 82% over last year; loss funding is increasing 70% primary increasing 102%; and excess increasing 10% which equates to \$7,100 per member for cyber coverage.

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

New Member Review Committee Meeting –December 1, 2021

Mr. Forlenza noted that the minutes from the New Member Review Committee meeting can be found in the agenda packet. He stated that the Committee reviewed Egg Harbor City's application for membership effective January 1, 2022. He noted that they were members of the ACM JIF until 2011 and their application looks "clean" meaning their exposures were intact and claims history was good. Mr. Garish completed a loss control survey and their special exposures include a lake with attractions of which extra signage is recommended, a large cemetery, Fire Department, but overall they are good. Mr. Forlenza noted they are under contract to sell of their Water and Sewer Utilities sometime in 2022 removing that liability. He encourage all to read through the minutes in the agenda packet for detailed information. He noted the New Member Committee is recommending an offer of membership for January 1, 2022 with annual assessment of \$257,740.

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

Motion for Offer of Membership to be extended to Egg Harbor City

Chair Seib entertained a motion to authorize the Executive Director to extend an offer of membership in ACM JIF to Egg Harbor City effective January 1, 2022.

Motion by Mr. Simone, second by Ms. Woods, to authorize the Executive Director to extend an offer of membership in ACM JIF to Egg Harbor City effective January 1, 2022 as presented.

ROLL CALL	Yeas:	Heather Sparks, Commercial Twp. Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Sean Riggan, Pleasantville Kellie Seib, <i>Chair</i> , Sea Isle City
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote. *Secretary Craft, **Stone Harbor**, left the meeting prior to the vote to attend another meeting.

2022 Executive Committee Nomination Slate

Mr. Hirsch noted that no nomination forms were returned to the Executive Director's office by the deadline so the 2022 Nomination Slate stands as presented at the November meeting.

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 63. She reminded the members everyone must use or encumber

their JIF Wellness funds by the December 31, 2021 deadline. Please contact her with any questions. 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 and answers to many questions. She asked that members share their wellness activities and photos with her.

Ms. Simone noted that in 2022 she would like to hold at least three wellness coordinator meetings to discuss the best ways to provide wellness services. She added that in the newsletter is a recap of some Wellness initiatives that were done in 2021 to use for ideas for 2022. She also included stretches, healthy snacks, healthy habits, recipes, puzzle and healthy facts.

A member inquired what the "Guac and Roll" entailed. Ms. Simone noted that it was held by Lower Township and had activities, prizes, and held after work hours.

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 November are included in the agenda. He asked members to review and please make sure that these were requested by your municipality and issued properly. He noted that many are being reissued effective January 1, 2022 so please review your certificates and that there reissuance was appropriate and reach out to Ed Cooney at the Underwriter's office if there are any questions.

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 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.

MEL Cyber Risk Management Plan Compliance Status – Mr. Forlenza reported that there are two checklists on pages 90-91. 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 92-93 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 1/01/22, had their statutory positions re-underwritten so that all statutory positions will be re-underwritten once every three years. Please contact Ed Cooney with questions.

2022-2023 MEL EPL Risk Management Plan Updates – Mr. Forlenza reported that the revised handbook was on the MEL website for the past 18 months with all the required items to be completed by November 1, 2021. He noted that the following members have NOT submitted their compliance checklist: **Downe Township, Middle Township, Ocean City, Upper Deerfield Township, Ventnor City, West Wildwood, Wildwood and Woodbine**. He reminded the members that the Finance Committee approved a 20% surcharge on your EPL portion of your EPL/POL premium, a minimum of \$100,000 deductible, and a 20% co-insurance for the first \$2 million of any loss if you do not submit your checklist to Sandra Cantwell at the MEL by January 1, 2022. Ms. Palmeri sent notifications in November to 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.

2021-2022 Elected Officials Training – Mr. Forlenza noted the Elected Officials training dates are scheduled for January 26, 2022, February 8, 2022, March 24, 2022 and April 6, 2022. If your Elected Official/Municipal Manager attends, 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. He stated that it will be in person as it's much more effective, but this will be re-evaluated based upon the COVID numbers. Deadline for taking this training is May 1, 2022.

Land Use Training Certification – Mr. Forlenza noted that the 28 members listed on page 110 have had at least one member of their land use board complete this training. Remember those members of your land use boards that complete this training are eligible for improved coverage should they be named individually in a land use claim. Please contact our office if you need additional training materials.

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.

2022 Committee Volunteers Request – Mr. Forlenza stated that on or about December 6, 2021, Committee Volunteer Request Forms were emailed to all Fund Commissioners and Risk Management Consultants. We ask that everyone serve on at least one committee in 2022 as the vast majority of the JIF work is handled in the sub-committees. If you do not return the form, you will be assigned to a committee.

2022 Safety and Wellness Calendars – Mr. Forlenza noted the 2022 calendars were ordered, received and are being packaged at his office. He added that we are trying not to mail these due to their weight, but rather grouped and delivered to the RMCs, and the Safety and Wellness Directors, to deliver.

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. He noted on page 115 there is a report as of December 1, 2021 noting members who have taken the cyber training. The system uses each employee's email as a unique identifier, and each Monday the system generates and sends out a compliance report to each Fund Commissioner that provides an overview of the training by member. 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.

Annual Report – Mr. Forlenza thanked Megan Matro in his office for completing the annual reports and noted they were mailed to the clerks asking that they make it available to the elected officials. A downloadable copy will be placed on the website as well.

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

MEL/RCF REPORTS

Mr. Hirsch noted that the MEL/RCF met on November 17, 2021. He reported that the rate table was adopted at the November meeting. He also noted that a contract for Excess Property Claims Administrator was

awarded to Qual-Lynx from August 31, 2021 – December 31, 2023. He stated that the budget breakout is on pages 117-118 and the Loss Fund Contingency was reduced by \$368,381 to keep the overall increase under 10%. The next meeting is January 6, 2022.

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 121. He stated that the report is self-explanatory.

He stated 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 reminded members to utilize the JIF website as well. He stated that ALL communications will be sent through the MEL app.

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.

2022 Change to Training– Mr. Garish noted that large scale Safety Expos with “track” training sessions will be held in different locations. Each track is 4 hours. There will be one held in Atlantic County in October 2022.

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 **November 30, 2021**. The reports were made part of the agenda packet beginning on page 124. Mr. Hansen noted the following information:

Investment Interest

Interest Income:	November	YTD
Interest Received	\$28,258.31	\$49,961.98
Overall rate of return	.649%	

Accrued Interest Position	November
Treasury	\$312,299.57

Unrealized Gain/Loss Position	November
Treasury	\$69,620.29

Receipt Activity for the Period:

	November	YTD
Subrogation Receipts	\$7,916.21	\$324,334.21
Other Receipts	\$0	\$29,904.00
Adjustment Receipts	\$680.00	\$13,823.17
Assessment	\$3,516,812	

Claim Activity for the Period

Claim activity for the month of **November** for claims paid by the Fund and claims payable by the Fund are in the amount of \$1,054,784.52 with a total of 1,431 checks issued.

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance in **November** of \$51,221,110.12 to a closing balance of \$53,333,938.83 showing an increase in the Fund of \$2,112,828.71.

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

Member	11/31/2021 Unaudited(includes interest allocation)
Buena Vista	170.31
Egg Harbor City	42,087.09
Hamilton Township	85,134.21
Hammonton Town	193,063.41
Lower Township	163,376.00
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	174,206.99
Stone Harbor	9,416.34
Total	\$1,085,555.44

Allocation of Invested Funds

FUND	Oct Total	October Percentage	Nov Total	November Percentage
Treasury	\$20,186,346.95	39%	\$20,186,260.90	38%
JCMI	\$20,923,591.89	41%	\$20,948,046.07	39%
Investors	\$10,111,171.28	20%	\$12,199,631.86	23%
TOTALS	\$51,221,110.12		\$53,333,938.83	

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

Payment Register

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

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

Motion by Mr. Simone, seconded by Ms. Woods to approve the **November 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 Sean Riggin, Pleasantville Kellie Seib, <i>Chair</i> , Sea Isle City
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Bill List –December

For the Executive Committee’s consideration, Mr. Hansen presented the **December 2021 Bill List** in the amount of **\$1,401,428.89**.

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

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

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

ROLL CALL	Yeas:	Heather Sparks, Commercial Twp. Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Sean Riggin, Pleasantville Kellie Seib, <i>Chair</i> , Sea Isle City
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Motion to Re-Advertise the January Meeting

Chair Seib entertained a motion to authorize the Executive Director's office to re-advertise the January 19, 2022 Reorganization Meeting in consultation with the Fund Chair, Fund Secretary and Fund Solicitor.

Motion by Ms. Woods, seconded by Mr. Riggin, to authorize the Executive Director's office to re-advertise the January 19, 2022 Reorganization Meeting in consultation with the Fund Chair, Fund Secretary and Fund Solicitor. All in favor. Motion carried.

Motion to Authorize Executive Director to bind EPL/POL Coverage

Chair Seib entertained a motion to authorize the Executive Director's office to bind EPL/POL Coverage on behalf of the membership for the 2022 Fund Year.

Motion by Ms. Woods, seconded by Mr. Riggin, to authorize the Executive Director's office to bind EPL/POL Coverage on behalf of the membership for the 2022 Fund Year as presented. All in favor. Motion carried.

Motion to Authorize Executive Director to bind VDO Coverage

Chair Seib entertained a motion to authorize the Executive Director's office to bind Volunteers Directors and Officers Coverage on behalf of the membership for the 2022 Fund Year.

Motion by Ms. Woods, seconded by Mr. Riggin, to authorize the Executive Director's office to bind Volunteers Directors and Officers Coverage on behalf of the membership for the 2022 Fund Year as presented. All in favor. Motion carried.

Motion to Authorize Executive Director to bind Cyber Coverage

Chair Seib entertained a motion to authorize the Executive Director's office to bind Cyber Liability Coverage on behalf of the membership for the 2022 Fund Year.

Motion by Ms. Woods, seconded by Ms. Canesi, to authorize the Executive Director's office to bind Cyber Liability Coverage on behalf of the membership for the 2022 Fund Year as presented. All in favor. Motion carried.

Resolution 2021-46 Authorizing One Year Agreement with Wizer

Mr. Forlenza reported the details of the contract and services that Wizer and D2 will provide.

Chair Seib entertained a motion to adopt Resolution 2021-46 authorizing the Fund Chair and Fund Secretary to Execute a Contract with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications and Phishing Assessments effective January 1, 2022 at a cost not to exceed \$17,916.

Motion by Ms. Canesi, second by Ms. Sparks, to adopt Resolution 2021-46 authorizing the Fund Chair and Fund Secretary to Execute a one year agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications and Phishing Assessments effective January 1, 2022 at a cost not to exceed \$17,916 as presented.

ROLL CALL

Yeas:

Heather Sparks, **Commercial Twp.**
Ron Simone, **North Wildwood**
Mary Canesi, **Northfield**
Liz Woods, **Ocean City**

Sean Riggin, **Pleasantville**
Kellie Seib, *Chair*, **Sea Isle City**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2021-47 Authorizing One Year Agreement with D2

Chair Seib entertained a motion to adopt Resolution 2021-47 authorizing the Fund Chair and Fund Secretary to execute a one year agreement with D2 to provide External Network Vulnerability Testing and External Network Penetration Testing effective January 1, 2022 at a cost not to exceed \$139,195.

Motion by Mr. Riggin, second by Mr. Simone, to adopt Resolution 2021-47 authorizing the Fund Chair and Fund Secretary to Execute a one year agreement with D2 to provide External Network Vulnerability Testing and External Network Penetration Testing effective January 1, 2022 at a cost not to exceed \$139,195 as presented.

ROLL CALL	<i>Yeas:</i>	Heather Sparks, Commercial Twp. Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Sean Riggin, Pleasantville Kellie Seib, <i>Chair</i> , Sea Isle City
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

Motion carried by unanimous vote.

Resolution 2021-48 Release of Upper Township's AELCF

Chair Seib entertained a motion to adopt Resolution 2021-48 which authorizes release of \$40,669.42 of the Township of Upper's Share of Aggregate Excess Loss Contingency Fund.

Motion by Ms. Woods, second by Mr. Simone, to adopt Resolution 2021-48 which authorizes release of \$40,669.42 of the Township of Upper's Share of Aggregate Excess Loss Contingency Fund as presented.

ROLL CALL	<i>Yeas:</i>	Heather Sparks, Commercial Twp. Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Sean Riggin, Pleasantville Kellie Seib, <i>Chair</i> , Sea Isle City
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

Motion carried by unanimous vote.

Next Meeting

Chair Seib reminded the members that the Reorganizational meeting will be held on **Wednesday, January 19, 2022 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. Simone, to open the meeting to the public. All in favor. Motion carried.

Honoring Sean Riggin's Retirement

Mr. Forlenza thanked Sean Riggin for his years of dedication and service to the JIF. He noted that he has been an asset as Chair of the Claims Committee and providing his insights. He wished him the best of luck. Chair Seib also thanked Mr. Riggin for his service as Claims Chair and Fund Commissioner. Mr. Riggin thanked the Fund.

Close Public Comment

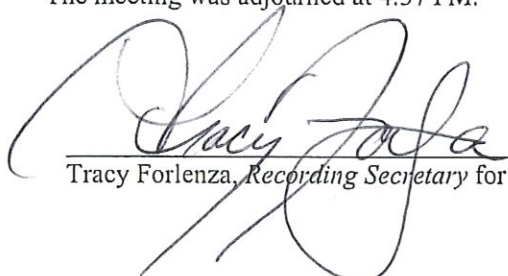
Chair Seib entertained a motion to close the public comment.

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

The meeting was adjourned at 4:37 PM.



Tracy Forlenza, Recording Secretary for



James Craft, Secretary