



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
Avalon Community Hall, Avalon, NJ

September 21, 2022 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held at Avalon Community Hall, 3001 Avalon Blvd., Avalon, NJ on September 21, 2022 at 3:00 PM, prevailing time. Chair Craft, Stone Harbor, 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 2022 FUND COMMISSIONERS

Those in attendance were:

Scott Wahl, **Avalon Borough**
Kelly Redington, *Alt.*, **Cape May Point**
Heather Sparks, **Commercial Twp.**
LaVerne Kirn, **Corbin City**
Dawn Marie Bascelli, **Deerfield Twp.** (*arrived after roll call*)
Jessica Bishop, **Dennis Twp.**
Alicia Hernandez, *Alt.*, **Downe Twp.**
Jeff Mayfield, **Egg Harbor Twp.**
Alim Parks, Sr., **Galloway Twp.**
Sue Giberson, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Rich Hirsch, **Longport Borough**
Karen Fournier, **Lower Twp.**
Dan Adams, *Alt.*, **Margate City** (*arrived after roll call*)
Dawn Stollenwerk, **Mullica Twp.**
Jared Marandino, **Newfield Borough**
Jennifer VanSant, **North Wildwood City**
Mary Canesi, **Northfield City**
Liz Woods, *Secretary*, **Ocean City**
Skip Williams, **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Jim Craft, *Chair*, **Stone Harbor Borough**
Gary DeMarzo, **Upper Twp.**
Roy Spoltore, **Upper Deerfield Twp.**

Michael Dougherty, **Waterford Twp.**
Lauren Vitelli, **West Cape May Borough**
Elaine Crowley, **West Wildwood City**
Steve O'Connor, **Wildwood City**
Connie Mahon, **Wildwood Crest**

Absent were:

Jessica Thompson, **Absecon City**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Deb Lindholm, **Cape May City**
Lekisha Roberson, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Varvara Keun, **Middle Twp.**
Ray Compari, **Millville City**
Jim Goos, **Ventnor City**
DJ Ayres, **Weymouth Twp.**
Alex Bauer, **Woodbine Borough**

Present Fund Professionals were:

Paul A. Forlenza, MGA, Executive Director, *RPA a Division of Gallagher*
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *RPA a Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, AIDA ®, Program Director, *RPA a Division of Gallagher*
Tracy Forlenza, Recording Secretary
Tammy Langsdorf, WC Supervisor, *Qual-Lynx*
Christopher J. Winter, Sr, CPM, Law Enforcement Risk Management Consultant
Keith Hummel, Safety Director, *J.A. Montgomery Consulting*
Robert Garish, Assistant Director of Public Sector, *J.A. Montgomery Consulting*
David DeWeese, Esquire, Fund Attorney, *The DeWeese Law Firm, P.C.*
John Hansen, Fund Treasurer
Jordan Simone, COTA/L, CHC, RYT-200, Wellness Director

Absent Fund Professionals were:

Karen Beatty, Client Services Manager, *Qual-Lynx*
Christopher Roselli, Account Manager, *Qual-Lynx*

Present Risk Management Consultants were:

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

Absent Risk Management Consultants were:
Assured Partners
BCA Insurance
Conner Strong & Buckelew
William R. Mints Agency

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

MOVE UP ALTERNATES

There were no Executive Committee members absent.

APPROVAL OF MINUTES – OPEN SESSION

Chair Craft entertained a motion to approve the meeting minutes of the July 20, 2022 Executive Committee Meeting.

Motion by Ms. Woods, seconded by Ms. Canesi, to approve the meeting minutes of the July 20, 2022 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 Craft entertained a motion to adopt the Closed Session Meeting Minutes of the July 20, 2022 Executive Committee meeting.

Motion by Ms. Bishop, seconded by Mr. Spoltore, to approve the Closed Session minutes of the July 20, 2022 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the July 20, 2022 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 #2022-42

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 Craft entertained a motion to adopt *Closed Session Resolution 2022-42*.

Motion by Ms. Woods, seconded by Mr. Spoltore, to adopt *Resolution 2022-42* as presented.

ROLL CALL

Yeas:

Heather Sparks, **Commercial Twp.**
Jessica Bishop, **Dennis Twp.**
Liz Woods, *Sec*, **Ocean City**
Mary Canesi, **Northfield**
Jim Craft, *Chair* **Stone Harbor**
Roy Spoltore, **Upper Deerfield Twp.**
Lauren Vitelli, **West Cape May**

Nays:

None

Abstained: None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Ms. Woods, seconded by Ms. Bishop, 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 Craft asked if there were any questions at this time. No questions were entertained.

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

Motion by Ms. Bishop, seconded by Ms. Vitelli to approve the claims payments as discussed in *Closed Session*.

They are as follows:

July 2022 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2022245984	2019150387	2022269876
MLT-201215990 (01-02)		2022275973
2022273096		2023277705
2021237523		
2021236200		

ROLL CALL

Yeas: Heather Sparks, **Commercial Twp.**
 Jessica Bishop, **Dennis Twp.**
 Liz Woods, *Sec*, **Ocean City**
 Mary Canesi, **Northfield**
 Jim Craft, *Chair* **Stone Harbor**
 Roy Spoltore, **Upper Deerfield Twp.**
 Lauren Vitelli, **West Cape May**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

August 2022 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2020181414	2019156974	2020185947
2021237844	2022256377	2022269876
2021209628	2021212945	2022275973
2018130564	2022242276	2023277849
2020202597	2020199981	2022277203
2021212429	2019151199	

MLT-2022259943 (01-02)	2021210964	
2021211338		
2023278025		
2018122163		
2021222460		
2022276436		
2020204572		
MLT-2023278507 (01-03)		
2021241476		
2022247638		
2021239676		

ROLL CALL *Yeas:* Heather Sparks, **Commercial Twp.**
 Jessica Bishop, **Dennis Twp.**
 Liz Woods, *Sec*, **Ocean City**
 Mary Canesi, **Northfield**
 Jim Craft, *Chair* **Stone Harbor**
 Roy Spoltore, **Upper Deerfield Twp.**
 Lauren Vitelli, **West Cape May**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

The following files were presented by Secretary Woods for abandonment of subrogation this month:

Qual-Lynx Files
2021232551
2021235698
2021211931
2020191402
2021241240
2021241833

Motion by Ms. Woods, seconded by Ms. Bishop to abandon subrogation on the presented Qual-Lynx files.

ROLL CALL *Yeas:* Heather Sparks, **Commercial Twp.**
 Jessica Bishop, **Dennis Twp.**
 Liz Woods, *Sec*, **Ocean City**
 Mary Canesi, **Northfield**
 Jim Craft, *Chair* **Stone Harbor**
 Roy Spoltore, **Upper Deerfield Twp.**
 Lauren Vitelli, **West Cape May**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Secretary Woods noted that there was nothing for open session.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – September

In absence of Mr. Roselli, Ms. Langsdorf reported that the *Lessons Learned from Losses* this month focuses on proper lifting. She asked members to review the bulletin on proper lifting in the agenda.

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

In absence of Ms. Beatty, Ms. Langsdorf presented the ACM JIF Lost Time v. Medical Only Cases (Intake Report).

	<i>Aug</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	72	720
<i>Report Only</i>	24	301
<i>Report Only % of Total</i>	33%	42%
<i>Medical Only</i>	43	320
<i>Lost Time</i>	4	95
<i>Medical Only/Lost Time Ratio</i>	91:09	77:23
<i>Occupational, Claim Petition, Cancer Presumption</i>	1	4
<i>COVID-19</i>	3	182
<i>Average Days to Report to QL</i>	5.7	5.9
<i>Average Days to Report to employer</i>	1.6	.8

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Aug</i>	<i>YTD</i>
<i>Bill Count</i>	519	4,155
<i>Original Provider Charges</i>	\$951,146	\$5,225,825
<i>Re-priced Bill Amount</i>	\$309,758	\$1,929,195
<i>Savings</i>	\$641,388	\$3,296,630
<i>% of Savings</i>	67%	63%
<i>Participating Provider Penetration Rate- Bill count</i>	93%	92%
<i>Participating Provider Penetration Rate-Provider Charges</i>	98%	93%
<i>EPO Penetration Rate – Bill Count</i>	93%	93%
<i>EPO Penetration Rate –Provider Charges</i>	99%	95%

Transitional Duty Report

Ms. Langsdorf presented the *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	3,045
<i>Transitional Duty Days Worked</i>	2,386
<i>% of Transitional Duty Days Worked</i>	79%
<i>Money Saved by Accommodating</i>	\$333,790
<i>Transitional Duty Days NOT Accommodated</i>	659
<i>% of Transitional Duty Days NOT Accommodated</i>	21%
<i>Cost of Days NOT Accommodated</i>	\$86,633

Ms. Langsdorf reminded the members of the Managed Care "quick notes". This shares examples of behind the scenes managed care activities.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter noted his report outlines activity for the month. He stated that Policy and Procedure requests have been received and have been forwarded to requesting agencies and will continue.

Mr. Winter stated that he will be teaching a class on *Managing Aggressive Behavior* in the fall and a place and time is being decided at this time. He also stated that three bulletins were released: 22-06 *Requirements for Carrying Firearms in Public*; 22-07 *Wellness and Physical Assessment Program*; and 22-08 *Protocols for Pregnant Officers* and nursing while working.

Mr. Winter noted that he forwards his activity reports to the Fund Commissioners and police chiefs.

Mr. Winter asked if there are any questions. Ms. Stollenwerk inquired regarding Fit for duty testing with officers and how is it handled with unions. He stated that the testing is critical and it helps evaluate the officer. Sometimes helpful with the unions to put into the bargaining agreements. Ms. Mahon inquired who determines the workout hours for officers. Mr. Winter noted that you decide what hours they can work out and Chief of Police can make the decision. No other questions were entertained.

SOLICITOR'S REPORT

Closed Claims

Mr. DeWeese noted that there were four (4) cases closed since his last report with three (3) having no payment to the Plaintiff for August and four (4) cases closed since his last report with three (3) having no payment to the Plaintiff for September as well. He then reviewed the outcomes.

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. The resolution to make changes is on the ACM JIF website.

GL Cases

Mr. DeWeese noted that there are currently 91 active GL cases which includes 21 civil rights cases.

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

COMMITTEE REPORTS

Finance Committee – August 26, 2022

Ms. Stollenwerk noted that the minutes were a handout this month's and highlighted the following: She noted that the surplus is \$15.9 million with \$14.8 million in the Closed Years Fund noting the 2018 fund year will transfer to the RCF at 12/31 and has a \$633,000 balance. She stated that all the years are closely being monitored and Property still remains an issue; thus recommending a transfer in the 2021 Fund Year of \$100k from Deductible to Property line. The resolution is up for authorization tonight.

2023 Budget – Ms. Stollenwerk reported that the numbers will improve as the investments improve from unrealized losses to positive income. She reported to the members that 2023 Fund Year, the MEL JIF has paid out \$13.5 million in "State Pension offset" costs, \$24.8 million in COVID claims, plus unknown in SAM and Firefighters presumption claims which are driving unprecedented increase in loss funding; just under 16% of which \$2 million is WC. She reminded members that the loss funding is the largest part of the budget. We are budgeting approximately 15% for the MEL budget; 5.19% EPL/cyber; making it a 12.85% overall budget increase.

Ms. Stollenwerk stated that the majority of the members will receive an increase of 12-16% in their loss funding allocation depending on their loss ratio consistent with the strategy that poor performers pay slightly more and good performers pay less. Members with loss ratio over 140% will receive increases of approximately 19-20%.

2022 Release of Surplus- Ms. Stollenwerk noted to assist with the larger increases this year, the Finance Committee is recommending a surplus release of \$3 million. She stated that last year's release was \$3.75 million, however, this year is less due to less surplus rolling into the Closed Years account from the newer years. To maintain some stability, the finance committee decided to release slightly less in surplus this year due to the uncertainty of the ongoing impact of the legislative changes.

2022 Budget Amendment – Ms. Stollenwerk stated that the 2022 budget amendment is being held this evening to adjust the budget for the removal of Absecon dispatch and library, addition of Galloway fire buildings, removal of Middle's dispatch and EMS; Waterford's trash adjustment, EPL/POL buy downs, VDO adjustments, and RMC adjustments.

2022 Budget Amendment – Public Hearing

Motion to Open the 2022 Budget Amendment Public Hearing

Chair Craft entertained a motion to open the Public Hearing on the 2022 Budget Amendment.

Motion by Ms. Bishop, seconded by Mr. Spoltore to open the 2022 Budget Amendment Public Hearing. All in favor. Motion carried.

Motion to Close the 2022 Budget Amendment Public Hearing

Hearing no comments from the public, Chair Craft entertained a motion to close the 2022 Budget Amendment Public Hearing.

Motion by Ms. Woods, seconded by Ms. Bishop to close the 2022 Budget Amendment Public Hearing. All in favor. Motion carried.

Motion to Adopt the 2022 Budget Amendment

Chair Craft entertained a motion to adopt the 2022 Budget Amendment.

Motion by Mr. Spoltore, seconded by Ms. Vitelli to adopt the 2022 Budget Amendment as presented.

ROLL CALL	Yeas:	Heather Sparks, Commercial Twp. Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Mary Canesi, Northfield Jim Craft, <i>Chair</i> Stone Harbor Roy Spoltore, Upper Deerfield Twp. Lauren Vitelli, West Cape May
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Motion to Adopt the 2022 Amended Assessment Certification

Chair Craft entertained a motion to adopt the 2022 Amended Assessment Certification.

Motion by Ms. Woods, seconded by Mr. Spoltore to adopt the 2022 Amended Assessment Certification as presented.

ROLL CALL	Yeas:	Heather Sparks, Commercial Twp. Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Mary Canesi, Northfield Jim Craft, <i>Chair</i> Stone Harbor Roy Spoltore, Upper Deerfield Twp. Lauren Vitelli, West Cape May
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Resolution 2022-43 Authorizing an Intra-Fund Transfer in Fund Year 2021

Chair Craft entertained a motion to adopt Resolution 2022-44 authorizing an intra-fund transfer in Fund Year 2021 of \$100k from the deductible line to the property line.

Motion by Ms. Woods, seconded by Ms. Bishop to adopt Resolution 2024-44 authorizing an intra-fund transfer in Fund Year 2021 of \$100k from the deductible line to the property line as presented.

ROLL CALL	Yeas:	Heather Sparks, Commercial Twp. Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Mary Canesi, Northfield Jim Craft, <i>Chair</i> Stone Harbor Roy Spoltore, Upper Deerfield Twp. Lauren Vitelli, West Cape May
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

Resolution 2022-44 Authorizing Refund of the Closed Years Accounts as Surplus

Chair Craft entertained a motion to adopt Resolution 2022-44 authorizing a Refund of Closed Year Accounts (2012-2017) Surplus of \$3 million.

Motion by Mr. Spoltore, seconded by Ms. Vitelli to adopt Resolution 2024-44 authorizing a Refund of Closed Year Accounts (2012-2017) Surplus as presented.

ROLL CALL	Yeas:	Heather Sparks, Commercial Twp. Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Mary Canesi, Northfield Jim Craft, <i>Chair</i> Stone Harbor Roy Spoltore, Upper Deerfield Twp. Lauren Vitelli, West Cape May
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	Nays:	None
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	Abstain:	None
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All in favor. Motion carried by unanimous vote.

EPL/Technology Committee – July 20, 2022

In absence of Ms. Keun, Middle Township, Mr. Forlenza reported that the EPL/Technology minutes from July 20, 2022 meeting are included in your agenda packet. He highlighted the loss ratio results as of 3/31 and 6/30. He stated that Elected Officials training was discussed and will begin late January with a mix of virtual and in person. Technology liability was discussed as well as the RFP process seeking for a Technology Risk Services Director. He reminded the members that the members authorized a RFP for this position which was released in August to 35 firms and due September 22, 2022. The results will be discussed at the next meeting.

Safety Committee – August 4, 2022

Mr. Wahl reported that the minutes from the August 4, 2020 meeting were in the agenda packet for your review. He highlighted the following: improving participation in the wellness program, and thus formed a committee with volunteers to review the program and its activities. The first meeting will be held next month.

Strategic Planning Committee – September 1, 2022

Mr. Hirsch reported that the minutes from the September 1, 2022 meeting were in the agenda packet for everyone's review. He highlighted the following: The Annual Retreat will be held in Ocean City at The Flanders on October 19th & 20th 2022 with the next JIF meeting being held on the 19th at 3pm. He stated that Dr. Kelly will be speaking at the event. He also noted that all members renewed except for Somers Point and Downe Township which have been scheduled within their towns. He stated the AGRIP conference will be held October 2-4, 2022. The committee will review the Fund Commissioner attendance after the September meeting. He reminded the Committee that the October meeting is in Ocean City, November is virtual and December is at Merighi's Savoy Inn. In 2023 the JIF will have six in-person and 5 virtual meetings.

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. She encouraged the members to read through her materials beginning on page 99 and share it with the employees.

Ms. Simone asked members to reach out if they have questions with how to proceed using their wellness funds this year.

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

EXECUTIVE DIRECTOR'S REPORT

Certificates of Insurance - Mr. Forlenza noted that there are lists of certificates of insurance issued included in the agenda. He asked members to review and please make sure that these were requested by your municipality and issued properly. He asked members to please review your certificates as a few were found where members were being serviced by an outside vendor and naming them as additional issued. This is not correct. If the vendor is providing a service to the member for a payment, the vendor holds the liability, not the member town or JIF. If you need assistance, please contact your Risk Manager. Members can also 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 for 2022 are listed in the agenda. He asked members not to wait until the end of the year to submit their reimbursement requests.

Statutory Bonds - Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 135-140 as it is the individual, not the position, which is bonded. He noted that all statutory bonds are re-underwritten once every three years so the renewing members have receive notification with an application from the Fund Underwriter's office. Mr. Forlenza also noted that he is aware of a few members who applied and did not meet the guidelines. He noted that they may appeal this denial and should have received the information on how to do this in the return email directly from the Fund Underwriter. Please contact the MEL underwriter, Ed Cooney, with questions.

Membership Renewals – Mr. Forlenza stated that they have received 14 of the 15 member's renewal paperwork and Somers Point has indicated that it is on their agenda for this evening. He noted that the visitations were a good opportunity to explain to the governing bodies the factors driving the increases in the budget for next year.

2022 Coverage Documents – Mr. Forlenza noted the 2022 coverage documents were uploaded to Origami this year in lieu of emailing. These can be downloaded directly from Origami same as the loss ratio snapshots. He reminded the members that the coverage document retention is twenty years and we recommended you keep them as permanent records. He stated that some municipal clerks do not currently have access, but the MEL is adding licensing for them. He asked that the Fund Commissioners and Risk Managers work with the clerks assisting them in Origami until the clerks receive access.

MEL Cyber Risk Management Plan Compliance Status – Mr. Forlenza reported that on page 133-134 there is a report and shows all the MEL affiliated JIFs status that are part of the program. This program is version 2. He noted that his office is part of a task force looking at the creation of a Cyber JIF effective January 1, 2023. These standards will be needed to qualify for cyber coverage next year. He noted that 21 members have not done anything in regards to compliance in the tiers meaning they are not in compliance with the most basic cyber security. He stated that on January 1, 2023 a MEL created Cyber JIF is launching because the current cyber market is awful and do not want to public entities. As a result, the MEL is deciding if they will provide coverage at all to the members who have not complied with Tier 1 standards. These standards are going to be required in 2023 by the Excess Insurers and if you are not compliant, you will either not be eligible for cyber coverage in 2023 or your coverage will be very limited with a \$50k-\$100k deductible. This has been discussed for over three years and programs have been in place for five

years to enhance your cyber security profile. He urged members that are still working towards completing a tier to move "tier compliance" to the top of their to-do list as it is essential prior to January 1, 2023. Those members who are in compliance with any of the three tiers, will be grandfathered through the end of 2023. Any member NOT in compliance with any tier by January 1, 2023, will need to complete the revised tiers and the expanded standards. These members will need to adhere to these new tiers and standards for compliance. He asked the members to filter this information back to their governing bodies. He also offered his assistance/direction for compliance. He reported that municipal cyber-attacks are all over the news. He noted there is more information to come regarding the Cyber JIF and he will have updates at the upcoming Retreat.

Mr. Donato reported that not all his member's employees were receiving phishing emails. Mr. Forlenza reminded him that the phishing emails were random, but Ms. Patel will follow up.

Ms. Stollenwerk commented that she recently attended a Moody's rating conference and one of the questions was if her municipality had cyber insurance and what their program offered. She noted that they were aware of the MEL and what it offers. She just wanted everyone to understand that they are really looking at cyber protection for your operations.

Ms. Stollenwerk also noted that in one of her municipalities their IT service company will NOT sign off on the tiers. She is finding it difficult and asked if any other member is having issues with its outside IT vendor. Mr. Forlenza stated that he has heard some IT companies are uncomfortable certifying these tiers.

Mr. Heist inquired if there was a list of vendors who were comfortable signing. Mr. Forlenza noted he can provide a list of vendors, but cannot comment regarding their comfort level. He did state that the MEL will be putting together model documents to use when writing RFPs for IT vendors. They outline certifications, service levels you should be receiving, along with model agreements, COI guidelines have recommended policy limits, etc.

Annual Retreat – Mr. Forlenza stated that Annual Planning Retreat is October 19 & 20, 2022 and will be held at The Flanders Hotel in Ocean City, NJ. An invitation will be emailed from Sheila Ortiz with the rsvp information. He reminded members that the Safety Incentive Program has a requirement of attending at least one half day session of the retreat. He stated that October 19th afternoon session will pertain to discussing the JIF programs, how they operate, the member's expectations, how you can benefit from the JIF and asked the Fund Commissioners to come to that session if possible.

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

MEL/RCF REPORTS

Mr. Hirsch noted his report is on page 162 of the agenda. He noted that Mr. Forlenza covered the Cyber JIF information already. He stated that several committee reports were given. He also stated that an Executive Session was held regarding the Middlesex JIF and Safety National discussion regarding COVID claims. Mr. Forlenza injected that they are nearing a settlement with Safety National. He stated there was an endorsement on the 2020 policy for WC that made all COVID claims one occurrence with multiple claimants. He noted that there will be reimbursement after the settlement for the 2020 fund year.

Mr. Forlenza also reported that there was a significant theft of funds recently when a member was wiring money for payment to the JCFI. The email with banking instructions was intercepted and compromised. The member town lost over \$600k. Half the money was recovered by the banks, but the rest is outstanding. He reminded all CFOs and treasurers to always do a secondary confirmation of banking information when transferring money.

Mr. Hirsch noted the RCF meeting was held and the budget was discussed as the budget hearing is October 19, 2022 and the 2017 Fund Year will be transferred to the RCF.

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

Mr. Garish stated that the loss control services and bulletins sent are listed in his report. He reminded members that these are also on the ACMJIF.org and MEL websites and can be viewed on the MEL mobile app. He stated that ALL MSI communications will be sent through the MEL app which has been recently updated with friendlier features. He encouraged all members to download the MEL mobile 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.

Mr. Garish reminded all members to submit their materials due for the next quarter of the Safety Incentive Program which include checklists and regional training. He stated the last regional training will be held on October 4th & 6th, 2022. A representative from each member town should attend this training via zoom.

Mr. Garish stated that all members are required to train their crossing guards for a minimum of two hours. Please remind the supervisors of this training need. He encouraged members to review the MEL website for the materials.

Mr. Garish noted the COI guidelines for managing special events are detailed in the bulletin from the Safety Director's office. Mr. Adams inquired about the email regarding upgrading the MEL safety system. Mr. Garish noted that they are moving to a new Management System for training. He asked members to please make employees that are no longer there, inactive in the system. Ms. Seib inquired if marking them inactive deletes them. Mr. Garish noted that no, they are still stored in system.

No other questions were entertained.

TREASURER'S REPORT

Reports

Mr. Hansen presented the Treasurer's Report for the period ending **July and August 31, 2022**. The reports were made part of the agenda packet beginning on page 173. He noted the following information:

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

Member	8/31/2022 Unaudited(includes interest allocation)
Buena Vista	0
Egg Harbor City	42,444.41
Hamilton Township	85,872.13

Hammonton Town	194,081.04
Lower Township	163,612.02
Middle Township	174,827.13
Mullica Township	27,990.38
Northfield	111,301.79
Pleasantville City	509.68
Port Republic	4,577.95
Upper Deerfield Township	74,271.88
Waterford Township	28,233.72
Upper Township	134,606.98
Stone Harbor	9,497.96
Total	\$1,051,827.07

Receipt Activity for the Period:

	July	August	YTD
Subrogation Receipts	\$18,245.24	\$11,526.05	\$229,034.51
Assessments	\$4,071,324		\$14,943,358.73
Adjustment Receipts	\$4.02	\$10,027.04	\$15,711.06

Claim Activity for the Period

Claim activity for the month of **July** for claims paid by the Fund and claims payable by the Fund. Total of 281 checks issued; 807 claims payments in the amount of \$542,733.72 with effect on cash position of \$502,724.16.

Claim activity for the month of **August** for claims paid by the Fund and claims payable by the Fund. Total of 402 checks issued; 968 claims payments in the amount of \$903,282.23 with effect on cash position of \$881,089.30.

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance in **July** of \$46,104,785.72 and a closing balance of \$47,511,187.66 for **August**.

Investment Interest

Interest Income:	July	August	YTD
JCMI	\$20,946.78	\$21,296.97	\$159,159.46
Treasury	\$3,065.74	\$28,531.27	\$189,452.49
Investors	\$4,441.20	\$5,972.21	\$38,049.45

Rate of Return: Only interest as FROM ANALYSIS WORKSHEET July .715% and August 1.564%

Allocation of Invested Funds

FUND	July Total	July Percentage	August Total	August Percentage
Treasury	\$21,803,762.28	47%	\$21,821,081.55	46%
JCMI	\$19,986,929.22	43%	\$19,597,101.68	41%
Investors	\$4,314,094.22	10%	\$6,093,004.43	13%
TOTALS	\$46,104,785.72		\$47,511,187.66	

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

Payment Register

Chair Craft entertained a motion to approve the **July and August 2022 Payment Register** (Claims Activity).

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

Motion by Ms. Woods, seconded by Ms. Bishops to approve the **July and August 2022 Payment Register** (Claims Activity) as submitted.

ROLL CALL	Yeas:	Heather Sparks, Commercial Twp. Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Mary Canesi, Northfield Jim Craft, <i>Chair</i> Stone Harbor Roy Spoltore, Upper Deerfield Twp. Lauren Vitelli, West Cape May
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Bill List – August (Ratification)

For the Executive Committee’s ratification, Mr. Hansen presented the **August 2022 Bill List** in the amount of **\$1,417,296.70**.

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

Chair Craft entertained a motion for ratification of the **August 2022 Bill List**.

Motion by Ms. Woods, seconded by Mr. Spoltore, to ratify the **August 2022 Bill List** as presented.

ROLL CALL	Yeas:	Heather Sparks, Commercial Twp. Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Mary Canesi, Northfield Jim Craft, <i>Chair</i> Stone Harbor
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	Roy Spoltore, Upper Deerfield Twp.
	Lauren Vitelli, West Cape May
<i>Nays:</i>	None
<i>Abstained:</i>	None

Motion carried by unanimous vote.

Bill List – September

For the Executive Committee's consideration, Mr. Hansen presented the *September 2022 Bill List* in the amount of \$221,592.22.

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

Chair Craft entertained a motion for approval of the *September 2022 Bill List*.

Motion by Ms. Vitelli, seconded by Mr. Spoltore, to approve the *September 2022 Bill List* as presented.

ROLL CALL	<i>Yeas:</i>	Heather Sparks, Commercial Twp. Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Mary Canesi, Northfield Jim Craft, <i>Chair</i> Stone Harbor Roy Spoltore, Upper Deerfield Twp. Lauren Vitelli, West Cape May
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

OPRA Request Roadmap

Mr. Forlenza noted that the OPRA request roadmap was a handout, emailed to the clerks earlier today and also part of the agenda found on page 321. He noted that this will assist the clerks in handling OPRA requests. He stated that if you receive an OPRA request looking for claims or settlement information, please review your files for the documentation prior to forwarding this request. He reminded the members that once a claim has settled, the information regarding this claim/settlement is provided to the member. All members must retain these documents in accordance with the State retention schedules. Once you have reviewed your files, then please send an email to Kris Kristie in the Executive Director's office as she logs the request and tracks them. He asked that you please do NOT send emails directly to the solicitor or Qual-Lynx. Seeking information as they could get lost.

Next Meeting

Chair Craft reminded the members that the next meeting will be held on **Wednesday, October 19, 2022 at 3:00 PM immediately following the Retreat at the Flanders Hotel, Ocean City, NJ.**

PUBLIC COMMENT

Open Public Comment

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

Motion by Ms. Woods, seconded by Ms. Bishop, to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

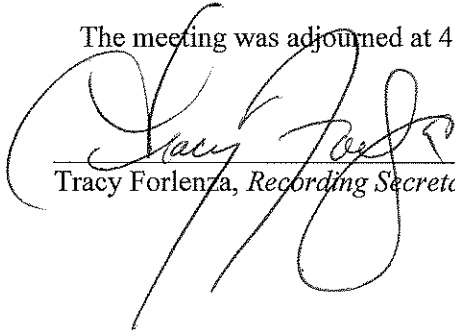
Chair Craft entertained a motion to close the public comment.

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


MOTION TO ADJOURN

Motion by Ms. Woods, seconded by Ms. Bishop, to adjourn the September 21, 2022 meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 4:28 PM.



Tracy Forlenza, *Recording Secretary* for



Elizabeth Woods, *Secretary*