



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Zoom Conferencing

November 21, 2022 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 on November 21, 2022 at 3:00 PM, prevailing time. Chair Jim 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:

Jessica Thompson, **Absecon City**
Scott Wahl, **Avalon Borough**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Deb Lindholm, **Cape May City**
Ed Grant, **Cape May Point**
Gabrielle Horseman, *Alt.*, **Commercial Twp.**
LaVerne Kirn, **Corbin City**
Dawn Marie Bascelli, **Deerfield Twp.**
Jessica Bishop, **Dennis Twp.**
Jeff Mayfield., **Egg Harbor Twp.**
Patricia Gatto, **Folsom Borough**
Sue Giberson, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Rich Hirsch, **Longport Borough**
Karen Fournier, **Lower Twp.**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Twp.**
Ray Compari, **Millville City**
Dawn Stollenwerk, **Mullica Twp.**
Jared Marandino, **Newfield Borough**
Jennifer VanSant, **North Wildwood City** (*arrived after roll call*)
Mary Canesi, **Northfield City** (*arrived after roll call*)
Liz Woods, *Secretary*, **Ocean City**
Skip Williams, **Pleasantville City**

Kellie Seib, **Sea Isle City**
Shelby Health, *Alt.*, **Somers Point City**
Jim Craft, *Chair*, **Stone Harbor Borough**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Goos, **Ventnor City**
Michael Dougherty, **Waterford Twp.**
Lauren Vitelli, **West Cape May Borough**
Elaine Crowley, **West Wildwood City**
DJ Ayres, **Weymouth Twp.**
Steve O'Connor, **Wildwood City**
Connie Mahon, **Wildwood Crest**
Alex Bauer, **Woodbine Borough**

Absent were:

Bob Campbell, **Downe Twp.**
Lekisha Roberson, **Estell Manor City**
Alim Parks, Sr., **Galloway Twp.**
Gary DeMarzo, **Upper Twp.**

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

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.

MOVE UP ALTERNATES

In absence of Ms. Sparks, Commercial Township and Ms. Canesi, Northfield, Chair Craft moved up Executive Committee Alternate Mr. Wahl, Avalon, and Mr. Goos, Ventnor, for voting purposes.

Motion by Ms. Woods, seconded by Ms. Vitelli, to move alternates as presented. All in Favor. Motion carried by unanimous vote.

APPROVAL OF MINUTES – OPEN SESSION

Chair Craft entertained a motion to approve the meeting minutes of the October 19, 2022 Executive Committee Meeting.

Motion by Mr. Wahl, seconded by Mr. Goos, to approve the meeting minutes of the October 19, 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 October 19, 2022 Executive Committee meeting.

Motion by Mr. Spoltore, seconded by Ms. Woods, to approve the Closed Session minutes of the October 19, 2022 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the October 19, 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 #2022-48

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 2022-48*.

Motion by Ms. Vitelli, seconded by Mr. Wahl, to adopt *Resolution 2022-48* as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Jessica Bishop, **Dennis Twp.**
Liz Woods, **Sec, Ocean City**
Jim Craft, **Chair Stone Harbor**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Goos, **Ventnor**
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 Mr. Wahl, 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 Mr. Goos, seconded by Ms. Vitelli to approve the claims payments as discussed in *Closed Session*.

They are as follows:

October 2022 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Auto</i>	<i>Property</i>
2020188835	2020193799	2020183985	2023285779
MLT-2021226671 (01-03)	2020178338	2018108076	2022262713
2019175917	2019150387		
2023277935	2020196153		
2022276965	2021211741		
2023284867			
2023282229			
2023280187			
2022247785			
2022273437			
2023282992			
2023280364			
2022246046			

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Jessica Bishop, **Dennis Twp.**
 Liz Woods, *Sec*, **Ocean City**
 Jim Craft, *Chair* **Stone Harbor**
 Roy Spoltore, **Upper Deerfield Twp.**
 Jim Goos, **Ventnor**
 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
2021239249
2022243013
2021239204
2022249895
2021241606
2021234784
2021235890
2022248057

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Jessica Bishop, **Dennis Twp.**
Liz Woods, *Sec.*, **Ocean City**
Jim Craft, *Chair* **Stone Harbor**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Goos, **Ventnor**
Lauren Vitelli, **West Cape May**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Napoli noted that there was nothing for open session.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – November

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Reporting Refresher. He asked members to review the bulletin in the agenda.

Mr. Roselli reminded the members to report all claims and potential claims as soon as possible to Qual-Lynx. This helps keep the costs down when a claim is reported within three days. He noticed that there was an uptake in the number of days so he thought it was time for a refresher. He stated that YTD is averaging 4-7 days which is high and typically costs about 9% higher for these. He reminded everyone that the claim reporting roadmap is on the JIF website.

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).

	Oct	YTD
<i>Total Intakes (New Claims)</i>	60	856
<i>Report Only</i>	31	360
<i>Report Only % of Total</i>	52%	42%
<i>Medical Only</i>	24	375
<i>Lost Time</i>	5	117
<i>Medical Only/Lost Time Ratio</i>	83:17	76:24
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	4
<i>COVID-19</i>	0	185
<i>Average Days to Report to QL</i>	2.4	5.5
<i>Average Days to Report to employer</i>	0.2	0.8

PPO Penetration Report:

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

PPO Penetration Rate	Oct	YTD
<i>Bill Count</i>	474	5,1694,695
<i>Original Provider Charges</i>	\$654,793	\$6,348,470
<i>Re-priced Bill Amount</i>	\$161,364	\$2,248,997
<i>Savings</i>	\$493,429	\$4,099,473
<i>% of Savings</i>	75%	65%
<i>Participating Provider Penetration Rate- Bill count</i>	93%	93%
<i>Participating Provider Penetration Rate-Provider Charges</i>	94%	93%
<i>EPO Penetration Rate – Bill Count</i>	96%	93%
<i>EPO Penetration Rate –Provider Charges</i>	99%	96%

Transitional Duty Report

Ms. Beatty presented the Transitional Duty reports.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	6,455
<i>Transitional Duty Days Worked</i>	5,061
<i>% of Transitional Duty Days Worked</i>	78%
<i>Money Saved by Accommodating</i>	\$508,731
<i>Transitional Duty Days NOT Accommodated</i>	1,394
<i>% of Transitional Duty Days NOT Accommodated</i>	22%
<i>Cost of Days NOT Accommodated</i>	\$138,105

Ms. Beatty reminded the members of the Managed Care “quick notes”. This shares examples of behind the scenes managed care activities.

Ms. Beatty reiterated that late claim reporting increases costs, increases treatment time and litigation so please report all claims timely.

Ms. Beatty 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 documents have been forwarded to requesting agencies and will continue.

Mr. Winter stated that he is teaching a class on *Managing Aggressive Behavior* which is scheduled for December 15, 2022 from 8:30am to noon at Cape May County Police Academy with 40 attendees max.

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

Mr. Winter sent L/E Bulletin 22-09 to all agencies pertaining to Resiliency Program Officers (RPO). He stated he is trying to give the officers some techniques and strategies to assist in their roles and working with PTSD. He asked that they review the course. He noted that he discussed this at a recent Police Adhoc meeting in October. He noted that this helps deal with stress and providing peer to peer support when possible. He noted he did a presentation on transitional duty, critical stress management and debriefing at the Retreat followed by a presentation from Jennifer Kelly who discussed PTSD.

Mr. Winter asked if there are any questions. No questions were entertained.

Mr. Miola thanked Mr. Winter for his work on Managing Aggressive Behavior. He stated that the leading causes of injuries towards officers is aggressive behavior. He also noted the combined work with the Wellness Director and Safety Director to address officer wellness.

SOLICITOR'S REPORT

Closed Claims

Mr. DeWeese noted that there were four (4) cases closed since his last report; three (3) without payment. 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 individuals listed is accurate. The resolution to make changes is on the ACM JIF website.

Mr. DeWeese reported that there were 44 calls this year which he fielded and believes this program is successful in avoiding employment claims.

GL Cases

Mr. DeWeese noted that there are currently 92 active GL cases which includes 26 civil rights cases.

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

COMMITTEE REPORTS

Finance Committee – November 4, 2022

Ms. Stollenwerk reported that the minutes from the November 4, 2022 meeting were included in the agenda packet. She noted that the 2023 budget is being introduced this evening. She noted it is a very difficult budget year. She asked members to read the budget message beginning on page 39 as it provides an overview of all the difficult factors the members face and how they are affecting the budget. She stated that the budget is increasing 12.75% to \$27.2 million with loss funding increasing by 16% which is mostly due to WC. She noted the MEL increase is 15% and the ACM JIF is continually negatively experienced

rated on those claims. She further noted that the EPL/POL has slightly decreased due to the five year premium adjustment phase in. She was also just informed that QBE will no longer be providing the EPL/POL coverage in 2023 and therefore these costs may change and more information will be available as it develops.

Ms. Stollenwerk stated there is a 57% increase in cyber coverage (\$167,000) based on assessments from Cyber JIF noting that will be finalized if the ACM JIF joins the cyber JIF at today's meeting. She also noted that the excess property is increasing 22%.

Ms. Stollenwerk noted the assessment allocation is on page 49. She noted 28 members have loss ratios below 100% so they will receive increases less than the loss funding increase (6-15.25%); 11 members with loss ratios between 100-180% will have increases from 17.25-20%; and 2 members with loss ratios over 180% will have a 21% increase.

Ms. Stollenwerk stated that at the September meeting the JIF authorized a release of \$3 million in dividends and the Finance Committee is recommending an additional release of \$750,000 applied as a credit against the first installment for 2023. She noted that Ms. Forlenza emailed the notice for the first release so please return your dividend response forms with your choice of payment by deadline.

Ms. Stollenwerk entertained any questions. No questions were entertained.

MOTION TO INTRODUCE 2023 BUDGET

Chair Craft entertained a motion to introduce the 2023 Budget.

Motion by Mr. Spoltore, second by Mr. Wahl, to introduce the 2023 Budget as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Jessica Bishop, **Dennis Twp.**
Liz Woods, *Sec*, **Ocean City**
Jim Craft, *Chair* **Stone Harbor**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Goos, **Ventnor**
Lauren Vitelli, **West Cape May**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

MOTION TO INTRODUCE 2023 ASSESSMENT ALLOCATION STRATEGY

Chair Craft entertained a motion to introduce the 2023 Assessment Allocation Strategy.

Motion by Ms. Vitelli, second by Ms. Woods, to introduce the 2023 Assessment Allocation Strategy as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Jessica Bishop, **Dennis Twp.**
Liz Woods, *Sec*, **Ocean City**
Jim Craft, *Chair* **Stone Harbor**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Goos, **Ventnor**
Lauren Vitelli, **West Cape May**

Nays:

None

Abstained: None

Motion carried by unanimous vote.

MOTION TO INTRODUCE 2023 ASSESSMENT CERTIFICATION

Chair Craft entertained a motion to introduce the 2023 Assessment Certification.

Motion by Ms. Vitelli, second by Mr. Wahl to introduce the 2023 Assessment Certification as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Jim Craft, <i>Chair</i> Stone Harbor Roy Spoltore, Upper Deerfield Twp. Jim Goos, Ventnor Lauren Vitelli, West Cape May
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

Resolution 2022-49 Authorizing Transfer of 2018 to the MEL Residual Claims Fund

Chair Craft entertained a motion to adopt Resolution 2022-49 Authorizing the Transfer of the 2018 Fund Year to the MEL Residual Claims Fund.

Motion by Mr. Simone, second by Ms. Woods, to adopt Resolution 2022-49 Authorizing the Transfer of the 2018 Fund Year to the MEL Residual Claims Fund as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Jim Craft, <i>Chair</i> Stone Harbor Roy Spoltore, Upper Deerfield Twp. Jim Goos, Ventnor Lauren Vitelli, West Cape May
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

Resolution 2022-50 Authorizing Release of \$750,000 from Closed Years Surplus

Chair Craft entertained a motion to adopt Resolution 2022-50 Authorizing release of \$750,000 from closed years surplus.

Motion by Mr. Wahl, second by Mr. Spoltore, to adopt 2022-50 Authorizing release of \$750,000 from closed years surplus as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Jim Craft, <i>Chair</i> Stone Harbor Roy Spoltore, Upper Deerfield Twp. Jim Goos, Ventnor Lauren Vitelli, West Cape May
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Nays: None
Abstained: None

Motion carried by unanimous vote.

Nominating Committee Meeting – October 26, 2022

Mr. Hirsch asked the members to review the minutes from the October 26, 2022 meeting. He noted they discussed the charter, eligible Fund Commissioners noting both the history and the attendance records in preparation for the 2023 Executive Committee draft slate. The 2023 Nomination Slate is as follows:

Chair:		Liz Woods , City of Ocean City
Secretary:		Jessica Bishop , Dennis Township
Executive Committee:	#1	Roy Spoltore , Upper Deerfield Township
	#2	Lauren Vitelli , West Cape May
	#3	Heather Sparks , Commercial Township
	#4	Ed Grant , Cape May Point
	#5	Scott Wahl , Avalon Borough
Alternates:	#1	Varvara Keun , Middle Township
	#2	Steve O'Connor , City of Wildwood
	#3	Dawn Marie Bascelli , Deerfield Township
	#4	LaVerne Kirn , Corbin City
	#5	Lisa McLaughlin , City of Margate
	#6	DJ Ayers , Weymouth Township
	#7	Leigh Ann Napoli , City of Linwood

Mr. Hirsch noted that the write in nomination form can be found on page 72 and are due by December 5, 2022.

Mr. Hirsch entertained 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 74 and share it with the employees. She included a 4th Quarter Observance calendar and 4th Quarter wellness challenge idea: "meatless Monday challenge".

Ms. Simone noted that the next Wellness Advisory Committee meeting will be held December 5, 2022.

Ms. Simone asked members to reach out if they have questions with how to proceed using their wellness funds this year. She included wellness activities for members to try. She reminded members to encumber or use their wellness funds by December 31, 2022.

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. 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. Members must encumber or spend the funds by December 31, 2022.

MEL Cyber Risk Management Plan Compliance Status – Mr. Forlenza reported that on page 103-104 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 for the past year he has reminded members in regards to compliance in the tiers with the most basic cyber security standards. 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 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 reminded the members that a claim deductible is based on compliance at time of the incident. This means that you must stay in compliance throughout the year.

Statutory Bonds - Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 105-107 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 late. He noted that everyone should have had a response by this time and to please contact the MEL underwriter, Ed Cooney, with questions at ecooney@connerstrong.com.

WIZER Employee Roster Updates & Whitelisting – Mr. Forlenza directed members to page 116 which shows the roster and whitelisting status. Requests will go out at end of November asking members to review the employee rosters as this is critical for continued training.

Elected Officials Training – Mr. Forlenza reminded the members that the Fund will be sponsoring Elected Officials training with both in-person and virtual options. The MEL will reduce each member's 2023 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 2023 MEL Assessment. Once information is available regarding the training, a notice will be sent out to all members.

Model RFQ for RMCs – Mr. Forlenza stated that mid-October a model RFQ for Risk Management Consultants were emailed to all members. He noted that it outlines the services you should be getting from your RMC. He reminded the members that this RFQ allows for them to choose qualifications instead of pricing.

RMC Resolutions and Agreements – Mr. Forlenza noted that the RMC resolutions and agreements for 2023 were emailed on or about Friday October 21, 2022 to all Risk Managers and Fund Commissioners. Agreements need to be executed for each member for the 2023 Fund Year. The first payment to Risk Management Consultants is scheduled for February 2023 so all executed documents must be submitted before payment could be made.

Dividend Notices – Mr. Forlenza noted that all members who are eligible to receive a share of this year's surplus release were sent a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the surplus. He reminded members that this is for the first \$3 million release. All members are asked to respond to Tracy as to the disposition of their portion of the surplus no later than **December 7, 2022**.

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

MEL/RCF REPORTS

Mr. Hirsch noted that the MEL report begins on page 118. He noted that the meeting on November 16, 2022 during the League. The budget and rate table were adopted. He stated they also reviewed Excess Renewals and noted that the Underwriters are still negotiating certain renewals.

Mr. Hirsch also updated members that the JCMI approved a contract for one year for a management company.

Mr. Hirsch noted that the November meeting report will be in listed in the December agenda.

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

Resolution 2022-46 ACM JIF to join NJ Cyber JIF for 3 Years

Chair Craft entertained a motion to adopt resolution 2022-46 ACM JIF to join NJ Cyber JIF for a 3 year term beginning January 1, 2023 Subject to Approval of Assessment.

Motion by Mr. Goos, second by Ms. Woods, to adopt resolution 2022-46 ACM JIF to join NJ Cyber JIF for a 3 year term beginning January 1, 2023 Subject to Approval of Assessment as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Jim Craft, <i>Chair</i> Stone Harbor Roy Spoltore, Upper Deerfield Twp. Jim Goos, Ventnor Lauren Vitelli, West Cape May
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Resolution 2022-51 Accepting the 2023 Annual Assessment for NJ Cyber JIF

Chair Craft entertained a motion to adopt resolution 2022-51 accepting the 2023 annual assessment for the NJ Cyber Risk Management JIF and confirming membership of the ACM JIF effective January 1, 2023.

Motion by Mr. Goos, second by Mr. Wahl, to adopt resolution 2022-51 accepting the 2023 annual assessment for the NJ Cyber Risk Management JIF and confirming membership of the ACM JIF effective January 1, 2023.as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Jim Craft, <i>Chair</i> Stone Harbor Roy Spoltore, Upper Deerfield Twp. Jim Goos, Ventnor Lauren Vitelli, West Cape May
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Resolution 2022-52 Appointing Kellie Seib, Sea Isle City, as Fund's Rep for MEL/RCF/Cyber JIF

Chair Craft entertained a motion to adopt resolution 2022-52 Appointing Kellie Seib, Sea Isle City, as Fund's representative for MEL/RCF/Cyber JIF for the remainder of 2022 and for 2023 Fund Year.

Motion by Ms. Vitelli, second by Ms. Woods, to adopt resolution 2022-52 Appointing Kellie Seib, Sea Isle City, as Fund's representative for MEL/RCF/Cyber JIF for the remainder of 2022 and for 2023 Fund Year as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Jessica Bishop, **Dennis Twp.**
Liz Woods, *Sec*, **Ocean City**
Jim Craft, *Chair* **Stone Harbor**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Goos, **Ventnor**
Lauren Vitelli, **West Cape May**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report begins on page 132. 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 stated that there is a training guide by department on the J.A. Montgomery website. He also reported that they recently revamped their MSI LIVE and MSI NOW and if anyone is experiencing difficulties, please reach out to him.

Mr. Garish also noted that there are lots of special events this time especially parades and encourages members to utilize the special events handbook on the website and also the Risk Management Consultants.

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

TREASURER'S REPORT

Reports

Mr. Hansen presented the Treasurer's Report for the period ending **October 31, 2022**. The reports were made part of the agenda packet beginning on page 135. He noted the following information:

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

Member	10/31/2022 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	0
Upper Deerfield Township	74,271.88
Waterford Township	28,233.72
Upper Township	134,606.98
Stone Harbor	9,497.96
Total	\$1,047,249.12

Receipt Activity for the Period:

	October	YTD
Subrogation Receipts	\$3,771.68	\$305,587.40
Adjustment Receipts	\$1,580.00	\$36,228.14
Assessments	\$2,512,394.50	

Claim Activity for the Period

Claim activity for the month of **October** for claims paid by the Fund and claims payable by the Fund. Total of 333 checks issued; 899 claims payments in the amount of \$1,273,355.09 with effect on cash position of \$1,268,003.41.

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" at month end (October) was \$47,134,952.45.

Investment Interest

Interest Income:	October	YTD
JCMI	\$23,862.76	\$205,435.26
Treasury	\$33,506.45	\$265,889.99
Investors	\$8,774.63	\$53,696.40

Rate of Return: Only interest FROM ANALYSIS WORKSHEET October 1.701%

Allocation of Invested Funds

FUND	September Total	September Percentage	October Total	October Percentage
Treasury	\$21,844,063.30	47%	\$21,873,785.61	46%
JCMI	\$19,142,890.76	42%	\$19,052,205.89	41%
Investors	\$5,177,281.23	11%	\$6,208,960.95	13%
TOTALS	\$46,164,235.29		\$47,134,952.45	

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

Payment Register

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

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

Motion by Mr. Spoltore, seconded by Mr. Wahl to approve the ***October 2022 Payment Register*** (Claims Activity) as submitted.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Jessica Bishop, **Dennis Twp.**
 Liz Woods, *Sec*, **Ocean City**
 Jim Craft, *Chair* **Stone Harbor**
 Roy Spoltore, **Upper Deerfield Twp.**
 Jim Goos, **Ventnor**
 Lauren Vitelli, **West Cape May**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Bill List – November

For the Executive Committee's consideration, Mr. Hansen presented the *November 2022 Bill List* in the amount of **\$310,880.64**.

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

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

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

ROLL CALL	Yeas:	Scott Wahl, Avalon Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Jim Craft, <i>Chair</i> Stone Harbor Roy Spoltore, Upper Deerfield Twp. Jim Goos, Ventnor Lauren Vitelli, West Cape May
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

RMC Bill List – November

For the Executive Committee's consideration, Mr. Hansen presented the *November 2022 RMC Bill List* in the amount of **\$177,843.00**.

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

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

Motion by Mr. Goos, seconded by Mr. Wahl, to approve the *November 2022 RMC Bill List* as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Jessica Bishop, Dennis Twp. Liz Woods, <i>Sec</i> , Ocean City Jim Craft, <i>Chair</i> Stone Harbor Roy Spoltore, Upper Deerfield Twp. Jim Goos, Ventnor Lauren Vitelli, West Cape May
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Resolution 2022-53 Rejecting All of the Responses Received for Technology Risk Services Director

Chair Craft entertained a motion for adoption of Resolution 2022-53 Rejecting All of the responses received for technology risk services director request for proposal and authorizing the executive director to undertake certain actions to secure a technology risk service director.

Motion by Ms. Bishop, seconded by Ms. Vitelli, to adopt resolution 2022-53 Rejecting All of the responses received for technology risk services director request for proposal and authorizing the executive director to undertake certain actions to secure a technology risk service director as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Jessica Bishop, **Dennis Twp.**
Liz Woods, *Sec*, **Ocean City**
Jim Craft, *Chair* **Stone Harbor**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Goos, **Ventnor**
Lauren Vitelli, **West Cape May**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Next Meeting

Chair Craft reminded the members that the next meeting will be held on **Wednesday, December 21, 2022 at 3:00 PM at Merighi's Savoy Inn, Vineland, NJ with a pre-meeting holiday buffet.**

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

MOTION TO ADJOURN

Motion by Mr. Goos, seconded by Mr. Spoltore, to adjourn the November 21, 2022 meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 4:05 PM.


Tracy Forlenza, *Recording Secretary* for


Elizabeth Woods, *Secretary*