



## ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Merighi's Savoy Inn, 4940 E. Landis Ave, Vineland, NJ

December 21, 2022 at 3:00 PM

### *OPEN SESSION MINUTES*

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The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on December 21, 2022 at 3:00 PM, prevailing time at Merighi's Savoy Inn, 4940 E. Landis Ave, Vineland, NJ. 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:

Mollye O'Neill, **Brigantine City**  
Bill Nimohay **Buena Borough**  
LaVerne Kirn, **Corbin City**  
Dawn Marie Bascelli, **Deerfield Twp.** (*arrived after roll call*)  
Jessica Bishop, **Dennis Twp.**  
Bob Campbell, **Downe Twp.**  
Jeff Mayfield., **Egg Harbor Twp.**  
Alim Parks, Sr., **Galloway Twp.**  
Rich Hirsch, **Longport Borough**  
Lisa McLaughlin, **Margate City**  
Varvara Keun, **Middle Twp.**  
Dawn Stollenwerk, **Mullica Twp.**  
Jared Marandino, **Newfield Borough**  
Mary Canesi, **Northfield City**  
Liz Woods, *Secretary*, **Ocean City**  
Shurlana Stewart, Alt., **Pleasantville City** (*arrived after roll call*)  
Kellie Seib, **Sea Isle City**  
Jim Craft, *Chair*, **Stone Harbor Borough**  
Roy Spoltore, **Upper Deerfield Twp.**  
Jim Goos, **Ventnor City**  
Michael Dougherty, **Waterford Twp.**  
Joseph Segrest, *Representing*, **West Wildwood City**  
DJ Ayres, **Weymouth Twp.**  
Alex Bauer, **Woodbine Borough**

Absent Fund Commissioners:

Jessica Thompson, **Absecon City**  
Scott Wahl, **Avalon Borough**  
Deb Lindholm, **Cape May City**  
Ed Grant, **Cape May Point**  
Heather Sparks, **Commercial Twp.**  
Lekisha Roberson, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Sue Giberson, **Hamilton Twp.**  
Leigh Ann Napoli, **Linwood City**  
Karen Fournier, **Lower Twp.**  
Ray Compari, **Millville City**  
Jennifer VanSant, **North Wildwood City**  
Lucy Samuelson, **Somers Point City**  
Gary DeMarzo, **Upper Twp.**  
Lauren Vitelli, **West Cape May Borough**  
Steve O'Connor, **Wildwood City**  
Connie Mahon, **Wildwood Crest**

Present Fund Professionals:

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.*  
Jordan Simone, COTA/L, CHC, RYT-200, Wellness Director

Absent Fund Professionals:

John Hansen, Fund Treasurer

Present Risk Management Consultants were:

C. J. Adams Company  
Assured Partners  
Atlantic Associates  
J. Byrne Agency, Inc.  
Conner Strong & Buckelew  
Hardenbergh Insurance  
Insurance Agencies Inc.  
Marsh & McLennan Agency  
McMahon Agency, Inc.  
William R. Mints Agency  
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

BCA Insurance

Glenn Insurance  
Thomas Heist Insurance Agency

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

***MOVE UP ALTERNATES***

In absence of Ms. Vitelli, West Cape May, and Ms. Sparks, Commercial Township, Chair Craft moved up Executive Committee Alternate Mr. Goos, Ventnor, for voting purposes.

Motion by Ms. Woods, seconded by Ms. Bishop, to move alternate(s) 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 November 21, 2022 Executive Committee Meeting.

Motion by Mr. Goos, seconded by Mr. Spoltore, to approve the meeting minutes of the November 21, 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 November 21, 2022 Executive Committee meeting.

Motion by Ms. Woods, seconded by Mr. Goos, to approve the Closed Session minutes of the November 21, 2022 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the November 21, 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 #2022-54***

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 2022-54*.

Motion by Ms. Woods, seconded by Mr. Spoltore, to adopt *Resolution 2022-54* as presented.

**ROLL CALL**

***Yeas:***

Jessica Bishop, **Dennis Twp.**  
Mary Canesi, **Northfield**  
Liz Woods, **Sec, Ocean City**  
Jim Craft, **Chair Stone Harbor**  
Roy Spoltore, **Upper Deerfield Twp.**  
Jim Goos, **Ventnor**

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

They are as follows:

**November 2022 PARs:**

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2022274127	2020186607	2023283869
2022274129	2018127150	2022272055
2022274133	2021223206	2023286080
2022274139	2021215885	2023282417
2022274141	2021217952 (1-2)	
2022274163	2022270704 (1-3)	
2022274166	001203660	
2022274091		
2019160731		
2022247283		
2019148821		
2022274887		
2018127762		
2023282901		
2021233008		
2021233050		
2021233051		
2021233065		
2021233067		
2021233069		
2023282124		
2021227099		
2022272115		

**ROLL CALL**      *Yeas:*            Jessica Bishop, **Dennis Twp.**  
Mary Canesi, **Northfield**  
Liz Woods, *Sec*, **Ocean City**  
Jim Craft, *Chair* **Stone Harbor**  
Roy Spoltore, **Upper Deerfield Twp.**  
Jim Goos, **Ventnor**

*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:

<b>Qual-Lynx Files</b>
2022249502

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

**ROLL CALL**      *Yeas:*            Jessica Bishop, **Dennis Twp.**  
Mary Canesi, **Northfield**  
Liz Woods, *Sec*, **Ocean City**  
Jim Craft, *Chair* **Stone Harbor**  
Roy Spoltore, **Upper Deerfield Twp.**  
Jim Goos, **Ventnor**

*Nays:*                    None

*Abstain:*                None

All in favor. Motion carried by unanimous vote.

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

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

***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 asked members to review the bulletin in the agenda.

Mr. Roselli asked the members to review the bulletin as there are many winter related things to watch out for that helps to prevent claims. He noted a firetruck traveling too fast on snow; a shoveling injury; slipping on untreated icy patches in municipal lot. He also reminded the members to be aware of pipes that can burst from the cold. He suggested opening cabinets or doors (if it's safe to do so) to allow heat in the room to keep the pipes warm.

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>	46	900
<i>Report Only</i>	18	374
<i>Report Only % of Total</i>	39%	42%
<i>Medical Only</i>	21	390
<i>Lost Time</i>	7	130
<i>Medical Only/Lost Time Ratio</i>	75:25	75:25
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	6
<i>COVID-19</i>	2	187
<i>Average Days to Report to QL</i>	2.6	4.9
<i>Average Days to Report to employer</i>	0.4	0.7

**PPO Penetration Report:**

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

<b>PPO Penetration Rate</b>	<i>Nov</i>	<i>YTD</i>
<i>Bill Count</i>	452	5,621
<i>Original Provider Charges</i>	\$746,270	\$7,094,741
<i>Re-priced Bill Amount</i>	\$224,914	\$2,473,910
<i>Savings</i>	\$521,357	\$4,620,830
<i>% of Savings</i>	70%	65%
<i>Participating Provider Penetration Rate- Bill count</i>	92%	93%
<i>Participating Provider Penetration Rate-Provider Charges</i>	97%	94%
<i>EPO Penetration Rate – Bill Count</i>	96%	94%
<i>EPO Penetration Rate –Provider Charges</i>	99%	96%

**Transitional Duty Report**

Ms. Beatty presented the Transitional Duty reports.

<b>Transitional Duty Summary Report</b>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	7,066
<i>Transitional Duty Days Worked</i>	5,436
<i>% of Transitional Duty Days Worked</i>	77%
<i>Money Saved by Accommodating</i>	\$549,723
<i>Transitional Duty Days NOT Accommodated</i>	1,630
<i>% of Transitional Duty Days NOT Accommodated</i>	23%
<i>Cost of Days NOT Accommodated</i>	\$166,410

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 reporting of claims increases the cost of claims. She noted an example with a timeline and how the cost of the claim dramatically increased due to the delay in reporting.

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.

Mr. Winter stated that his planned seminar on *Managing Aggressive Behavior* was postponed due to a conflict with other training and will be rescheduled for late January.

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

Mr. Winter noted that his first year with the ACM JIF has been a positive one and he appreciates the confidence that the JIF has in him by reappointing him. He feels his assistance is being well received. He noted that training for report writing will be held in 2023; transitional duty will continue to be improved by working with all the fund professionals involved; and emphasis will be made on diminishing comorbidities.

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

### ***SOLICITOR'S REPORT***

#### ***Closed Claims***

Mr. DeWeese noted that there were two (2) cases closed since his last report; both without payment from the JIF. 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.

#### ***GL Cases***

Mr. DeWeese noted that there are currently 92 active GL cases.

#### ***Defense Panel Report***

Mr. DeWeese reviewed the annual Defense Panel report with the members of the Claims Review Committee and highlighted the following: thirty-one (31) liability cases were closed in the first ten months of 2022 and twenty-one were closed with no payment to the plaintiff. From 2006-2019 the total number of cases being closed has been consistent while 2020 and 2021 were slightly lower due to COVID. In the first 10 months of 2022, forty-one (41) new GL files were opened which is an increase of fourteen (14) cases from the same time in 2021. He attributes the increase to COVID issues. He noted the Defense Panel and the approved associates are strictly adhering to the Litigation Management guidelines. He noted that these guidelines were adopted in 2017 and will be reviewed again in 2023. In August of 2024, there will be a Defense Panel RFQ for 2025, 2026 and 2027.

***Motion for Reorganization Resolutions Assigning Defense Counsel***

Chair Craft entertained a motion to authorize the Fund Solicitor to prepare the 2023 Reorganizational Resolutions for the Appointment of the Defense Panel to include the same attorneys that served in 2022.

Motion by Mr. Goos, seconded by Ms. Woods to authorize the Fund Solicitor to prepare the 2023 Reorganizational Resolutions for the Appointment of the Defense Panel to include the same attorneys that served in 2022. All in Favor. Motion carried.

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

***COMMITTEE REPORTS***

***Finance Committee***

Ms. Stollenwerk noted the 2023 JIF Budget information was covered thoroughly in November.

Ms. Stollenwerk stated she would entertained any questions. No questions were entertained.

***MOTION TO OPEN PUBLIC HEARING***

Chair Craft entertained a motion to open the 2023 Budget Hearing.

Motion by Mr. Spoltore, seconded by Mr. Goos to open the 2023 Budget Hearing. All in Favor. Motion carried.

***MOTION TO CLOSE PUBLIC HEARING***

Chair Craft entertained a motion to close the 2023 Budget Hearing.

Motion by Ms. Bishop, seconded by Ms. Woods to close the 2023 Budget Hearing. All in Favor. Motion carried.

***MOTION TO ADOPT THE 2023 BUDGET***

Chair Craft entertained a motion to adopt the 2023 Budget.

Motion by Mr. Spoltore, second by Ms. Woods, to adopt the 2023 Budget as presented.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Jessica Bishop, <b>Dennis Twp.</b> Mary Canesi, <b>Northfield</b> Liz Woods, <i>Sec</i> , <b>Ocean City</b> Jim Craft, <i>Chair</i> <b>Stone Harbor</b> Roy Spoltore, <b>Upper Deerfield Twp.</b> Jim Goos, <b>Ventnor</b>
	<b><i>Nays:</i></b>	None
	<b><i>Abstained:</i></b>	None

Motion carried by unanimous vote.

***MOTION TO ADOPT 2023 ASSESSMENT ALLOCATION STRATEGY***

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

Motion by Mr. Goos, second by Ms. Woods, to adopt the 2023 Assessment Allocation Strategy as presented.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Jessica Bishop, <b>Dennis Twp.</b> Mary Canesi, <b>Northfield</b> Liz Woods, <i>Sec</i> , <b>Ocean City</b> Jim Craft, <i>Chair</i> <b>Stone Harbor</b>
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Roy Spoltore, **Upper Deerfield Twp.**  
Jim Goos, **Ventnor**

*Nays:* None  
*Abstained:* None

Motion carried by unanimous vote.

***MOTION TO ADOPT 2023 ASSESSMENT CERTIFICATION***

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

Motion by Ms. Woods, second by Mr. Spoltore to adopt the 2023 Assessment Certification as presented.

**ROLL CALL**

*Yeas:* Jessica Bishop, **Dennis Twp.**  
Mary Canesi, **Northfield**  
Liz Woods, *Sec*, **Ocean City**  
Jim Craft, *Chair* **Stone Harbor**  
Roy Spoltore, **Upper Deerfield Twp.**  
Jim Goos, **Ventnor**

*Nays:* None  
*Abstained:* None

Motion carried by unanimous vote.

***Resolution 2022-55 Authorizing the Fund Treasurer to Transfer Funds from the 2022 MEL Liability & Workers Compensation lite items to the MEL Unencumbered Surplus***

Chair Craft entertained a motion to adopt Resolution 2022-55 Authorizing the Fund Treasurer to transfer \$118,959 from the Fund Year 2022 MEL Liability & WC budget line item and \$12,416 from the MEL Excess Property line to the MEL Unencumbered Surplus Account.

Motion by Mr. Goos, second by Ms. Woods, to adopt Resolution 2022-55 Authorizing the Fund Treasurer to transfer \$118,959 from the Fund Year 2022 MEL Liability & WC budget line item and \$12,416 from the MEL Excess Property line to the MEL Unencumbered Surplus Account.

**ROLL CALL**

*Yeas:* Jessica Bishop, **Dennis Twp.**  
Mary Canesi, **Northfield**  
Liz Woods, *Sec*, **Ocean City**  
Jim Craft, *Chair* **Stone Harbor**  
Roy Spoltore, **Upper Deerfield Twp.**  
Jim Goos, **Ventnor**

*Nays:* None  
*Abstained:* None

Motion carried by unanimous vote.

***EPL/POL – Technology Liability Committee Meeting Minutes –November 21, 2022***

Mr. Forlenza noted the minutes from the November 21, 2022 are in the agenda packet. He highlighted the following: EPL loss ratio snapshots; pending litigation affecting members; no members of concern for EPL matters at this time; review of the authorized *MEL EPL Helpline* contacts; elected officials training update; and status of the RFP for Technology Risk Services Director – all bids were rejected and RFP reissued with proposals due January 4, 2023.

Mr. Forlenza entertained any questions. No questions were entertained.

***Safety Committee Meeting Minutes – December 1, 2022***

Ms. Patel noted the minutes from the December 1, 2022 meeting are in the agenda for your review. She highlighted the following: Safety Director's Tri-Annual Report; loss ratios; comorbidities chart; topics for regional training; wellness and transformational leadership program which Ms. Simone will discuss later in her report.

Ms. Patel entertained any questions. No questions were entertained.

***Joint Coverage Committee Meeting Minutes – December 12, 2022***

Ms. Seib noted the minutes from the December 12, 2022 are in the agenda for your review. She highlighted the following: Common issues which are impacting rates in the JIFs; Mr. Cooney discussed excess property rate increases are driven by climate change, inflation, reconstruction costs, increasing number of catastrophic events; length of collision replacement rentals are increasing cost of the claims for auto physical damage. He noted several factors leading the rate increases such as police liability, sexual abuse and molestation and social inflation and noted cost of claims have doubled in last twelve years. Reviewed renewal strategy; property claims have increased and the MEL has restructured the risk retention on the excess layer. He also noted in 2023, the MEL will increase the retention on the program overall and expand number of insurers on excess layer. Mr. Cooney advised the Committee that the EPL/POL program provider is changing from QBE to AIG for 2023. The 2023 MEL budget increase is 16.3% which is the largest since creation of the MEL.

Ms. Seib noted the 2023 renewal challenges were discussed. The committee discussed the Cyber JIF creation; WC claim reopeners have increased tremendously which is impacting the RCF JIF which in turns affects the JIF; reviewed statutory changes impacting JIFs such as Firefighters Cancer Presumption bill, Sexual Abuse and Molestation; COVID-19 and Pension Offset. Programs to help dampen effects of budget increases are compliance in the cyber risk management program; wellness and tracking comorbidities; supervisor and manager training; and land use training. Also discussed having properly executed interlocal agreements; and review fine print on rental equipment agreements. Discussed alternatives to auto rental reimbursements; MEL coverage committee revised coverage limits to \$100,000 subject to \$10,000 monthly cap and a \$5,000 deductible with 20% coinsurance for any rentals over \$2,000 per month in effect January 1, 2023. Quasi municipal entities coverage – groups 1 & 2 covered; 3 & 4 are not covered. Reminded all that ACM JIF does not provide environmental impairment liability coverage.

Ms. Seib entertained any questions. No questions were entertained.

***Claims Auditor Evaluation Committee Meeting – December 13, 2022***

Mr. Forlenza noted that the minutes from the Claims Auditor Evaluation Committee meeting on December 13, 2022 were a handout this evening. He noted that a representative from each JIF reviewed each of the four RFP respondents; one proposal did not meet mandatory requirements; one had extremely high pricing beyond the set budget; and two more viable ones -North Shore and Praxis. These two firms were evaluated by the Committee. He noted that North Shore was using a larger sampling for more years than Praxis and the Committee felt that was important. The Committee recommends authorizing a contract with North Shore at the reorganization meeting to undertake the claims audit process. Ms. Stollenwerk inquired the fee. Mr. Forlenza stated approximately \$78,000 which will be paid from multiple fund years and split across the three municipal JIFs.

Mr. Forlenza entertained any other questions. No other questions were entertained.

**2023 Executive Committee Nomination Slate**

Mr. Hirsch noted that no petitions were received and the 2023 Nomination Slate on page 85 will be presented at the January reorganizational meeting for approval. The slate is as follows:

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

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 86 and share it with the employees. She included a 4<sup>th</sup> Quarter Observance calendar and 4<sup>th</sup> Quarter wellness challenge idea: "meatless Monday challenge".

Ms. Simone noted that the Wellness Advisory Committee meeting was held December 5, 2022. 2023 dates will be released soon.

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 over the last month 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 balances 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 claim the funds by December 31, 2022. Encumbered funds must be submitted by February 1, 2023. No reminders will be sent.

***MEL Cyber Risk Management Plan Compliance Status*** – Mr. Forlenza reported that on page 114-115 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 for preferred deductibles. All members will need to adhere to these new tiers and standards for compliance by the end of 2023. 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. Mr. Forlenza noted that Ed Cooney will be sending information outlining the new program in the next week or so.

Ms. Stollenwerk inquired about a Tier 3 standard. She stated that some members were not compliance with Tier 3 because outside vendors refuse to complete the third party risk assessment. She stated that most members use the same vendors for certain services, can a list of “approved” vendors be provided to all members. Mr. Forlenza noted that some vendors have completed the third party risk assessment; however, he is unaware of a comprehensive list; however, he will inquire as to the availability of a list of vendors that have completed the third party risk assessment.

***Statutory Bonds*** - Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 116-118 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. 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](mailto:ecooney@connerstrong.com).

***Elected Officials Training*** – Mr. Forlenza reminded the members that the Fund will be sponsoring Elected Officials training with both in-person and virtual options. In early January dates will be released so watch for this email invitation. 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.

***RMC Resolutions and Agreements*** – Mr. Forlenza noted that the RMC resolutions and agreements for 2023 were emailed in mid-October 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 can be made.

***Committee Volunteer Forms*** – Mr. Forlenza noted that in early December the Committee Volunteer forms were issued to the Fund Commissioners and the RMCs. Please fill out the form and return to Kris Kristie in our office.

***2023 Safety and Wellness Calendars*** – Mr. Forlenza asked members to please take their safety and wellness calendars back to their municipality and distribute to all departments.

***Annual Reports*** – Mr. Forlenza noted that the annual report is also here tonight for distribution. Only one copy is provided, but they are on the website and can be downloaded. He asked that members share with their Governing Bodies.

***EPL/POL Carriers*** – Mr. Forlenza stated that effective January 1, 2023, the MEL will be changing EPL/POL carriers. He noted the new carrier is AIG and sweep letters were sent to all members last week.

He stated that the purpose of the sweep letter is for the member to report any claims to Qual-Lynx that have not yet been reported in regards to Employment Practices or Public Officials Liability. He also noted that if there is a potential issue that could become a claim, please report it so the insurer is aware of the situation. Any questions regarding the sweep letter should be directed to his office.

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 135. He noted that the meeting on November 16, 2022 was reported at the November Executive Committee meeting.

Ms. Seib noted the 2023 MEL meeting dates are: January 5, 2023; March 24, 2023; June 2, 2023; September 15, 2023; October 18, 2023; and November 15, 2023.

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 138. 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 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 asked if there were any questions. No other questions were entertained.

### ***TREASURER'S REPORT***

#### **Reports**

In Mr. Hansen absence, Mr. Forlenza presented the Treasurer's Report for the period ending **November 30, 2022**. The reports were made part of the agenda packet beginning on page 141. He noted the following information:

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

<b>Member</b>	<b>11/30/2022 AUDITED(includes interest allocation)</b>
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
Upper Deerfield Township	74,271.88
Waterford Township	28,233.72
Upper Township	134,606.98
Stone Harbor	9,497.96
<b>Total</b>	<b>\$1,047,249.12</b>

***Receipt Activity for the Period:***

	<b>November</b>	<b>YTD</b>
Subrogation Receipts	\$22,451.90	\$328,039.30
Adjustment Receipts	\$1,500.00	\$37,728.14
Other	\$15,008.12	\$15,008.12
Assessments	\$3,490,336	

***Claim Activity for the Period***

Claim activity for the month of **November** for claims paid by the Fund and claims payable by the Fund. Total of 406 checks issued; 1,073 claims payments in the amount of \$1,280,613.85 with effect on cash position of \$1,236,248.20.

***Cash Activity for the Period***

During the reporting month, the Fund's "Cash Position" at month end (November) was \$49,277,621.51.

***Investment Interest***

<b>Interest Income:</b>	<b>November</b>	<b>YTD</b>
JCMI	\$25,013.63	\$230,448.89
Treasury	\$41,813.71	\$307,703.70
Investors	\$12,623.57	\$66,320.17

***Rate of Return:*** Only interest FROM ANALYSIS WORKSHEET November 1.978%

***Allocation of Invested Funds***

<b>FUND</b>	<b>October Total</b>	<b>October Percentage</b>	<b>November Total</b>	<b>November Percentage</b>
Treasury	\$21,873,785.61	46%	\$21,924,749.12	45%
JCMI	\$19,052,205.89	41%	\$19,365,633.21	39%
Investors	\$6,208,960.95	13%	\$7,987,239.18	16%

<b>TOTALS</b>	\$47,134,952.45		\$49,277,621.51	
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Mr. Forlenza asked if there were any questions. No questions were entertained.

***Payment Register***

Chair Craft entertained a motion to approve the *November 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. Bishop to approve the *November 2022 Payment Register* (Claims Activity) as submitted.

<b>ROLL CALL</b>	<b>Yeas:</b>	Jessica Bishop, <b>Dennis Twp.</b> Mary Canesi, <b>Northfield</b> Liz Woods, <i>Sec</i> , <b>Ocean City</b> Jim Craft, <i>Chair</i> <b>Stone Harbor</b> Roy Spoltore, <b>Upper Deerfield Twp.</b> Jim Goos, <b>Ventnor</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***Bill List – December***

For the Executive Committee’s consideration, Mr. Hansen presented the *December 2022 Bill List* in the amount of **\$1,710,385.31.**

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

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

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

<b>ROLL CALL</b>	<b>Yeas:</b>	Jessica Bishop, <b>Dennis Twp.</b> Mary Canesi, <b>Northfield</b> Liz Woods, <i>Sec</i> , <b>Ocean City</b> Jim Craft, <i>Chair</i> <b>Stone Harbor</b> Roy Spoltore, <b>Upper Deerfield Twp.</b> Jim Goos, <b>Ventnor</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

**MISCELLANEOUS BUSINESS**

***Motion to Authorize the Executive Director's Office to Bind EPL/POL Insurance Coverage for 2023***

Chair Craft entertained a motion to authorize the Executive Director's Office to Bind EPL/POL Insurance Coverage for 2023.

Motion by Ms. Woods, seconded by Mr. Goos, to authorize the Executive Director's Office to bind EPL/POL Insurance Coverage for 2023 as presented. All in favor. Motion carried.

***Motion to Authorize the Executive Director's Office to Bind Volunteers, Directors and Officers Insurance Coverage for 2023***

Chair Craft entertained a motion to authorize the Executive Director's Office to bind Volunteers, Directors and Officers Insurance Coverage for 2023.

Motion by Ms. Woods, seconded by Mr. Goos, to authorize the Executive Director's Office to bind Volunteers, Directors and Officers Insurance Coverage for 2023 as presented. All in favor. Motion carried.

***Resolution 2022-56 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer***

Chair Craft entertained a motion for adoption of Resolution 2022-56 authorizing the Fund Chair & 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, 2023 at a cost not to exceed \$16,124.

Motion by Ms. Woods, seconded by Mr. Goos, to adopt resolution 2022-56 authorizing the Fund Chair & 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, 2023 at a cost not to exceed \$16,124 as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Jessica Bishop, <b>Dennis Twp.</b> Mary Canesi, <b>Northfield</b> Liz Woods, <i>Sec</i> , <b>Ocean City</b> Jim Craft, <i>Chair</i> <b>Stone Harbor</b> Roy Spoltore, <b>Upper Deerfield Twp.</b> Jim Goos, <b>Ventnor</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***Resolution 2022-57 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2***

Chair Craft entertained a motion for adoption of Resolution 2022-57 authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability Testing and External Network Penetration Testing effective January 1, 2023 at a cost not to exceed \$127,861.

Motion by Ms. Woods, seconded by Ms. Bishop, to adopt resolution 2022-57 authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability



Testing and External Network Penetration Testing effective January 1, 2023 at a cost not to exceed \$127,861 as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Jessica Bishop, <b>Dennis Twp.</b> Mary Canesi, <b>Northfield</b> Liz Woods, <i>Sec</i> , <b>Ocean City</b> Jim Craft, <i>Chair</i> <b>Stone Harbor</b> Roy Spoltore, <b>Upper Deerfield Twp.</b> Jim Goos, <b>Ventnor</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

#### *Next Meeting*

Chair Craft reminded the members that the 2023 Reorganizational meeting will be held on **Wednesday, January 18 at 3:00 PM** at Atlantic County Library, Mays Landing, NJ.

#### **PUBLIC COMMENT**

##### ***Resolution 2022-58 Honoring Richard Hirsch***

Chair Craft entertained a motion for adoption of Resolution 2022-58 honoring the retirement and services of Richard Hirsch for the past 28 years. Chair Craft read the resolution to the members.

Motion by Ms. Woods, seconded by Mr. Goos, to adopt resolution 2022-58 honoring the retirement and services of Richard Hirsch for the past 28 years as presented. All in Favor. Motion carried.

Chair Craft presented Richard Hirsch a plaque commemorating his years of devoted service to the ACM JIF. Mr. Hirsch said a few words.

##### ***Resolution 2022-59 Honoring Paul J. Miola***

Chair Craft entertained a motion for adoption of Resolution 2022-59 honoring and recognizing the services of Paul J. Miola. Chair Craft read the resolution to the members and thanked Mr. Miola.

Motion by Mr. Goos, seconded by Ms. Woods, to adopt resolution 2022-59 honoring and recognizing the services of Paul J. Miola as presented. All in Favor. Motion carried.

Mr. Miola said a few words thanking the members for allowing him to serve.

#### ***Open Public Comment***

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

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

#### ***Close Public Comment***

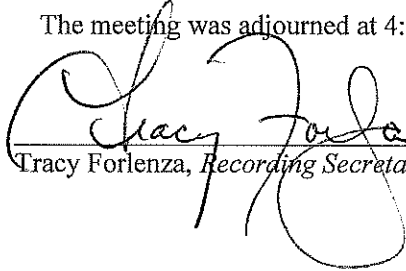
Chair Craft entertained a motion to close the public comment.

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

***MOTION TO ADJOURN***

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

The meeting was adjourned at 4:15 PM.

  
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Tracy Forlenza, *Recording Secretary* for

  
\_\_\_\_\_  
Elizabeth Woods, *Secretary*