



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Zoom Conference Call

March 15, 2023 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on March 15, 2023 at 3:00 PM, prevailing time via Zoom Conferencing. Chair Liz Woods, Ocean City, presiding. The meeting was called to order at 3:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to *The Press of Atlantic City* and the *Courier Post*, Cherry Hill, New Jersey; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Atlantic County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Atlantic County Municipal Joint Insurance Fund.

ROLL CALL of 2023 FUND COMMISSIONERS

Those in attendance were:

Kayla Haberstroh, Alt., **Absecon City**
Scott Wahl, **Avalon Borough**
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, *Secretary*, **Dennis Twp.**
Tom D'Intinio, **Egg Harbor Twp.**
Christine Masker, Alt., **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp.**
Shantele Pollock, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Monica Kyle, **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**
Mary Canesi, **Northfield City**
Liz Woods, *Fund Chair*, **Ocean City**
Skip Williams, **Pleasantville City**

Kate McGonagle, Alt., **Stone Harbor Borough**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
Michael Dougherty, **Waterford Twp.**
Carl O'Hala, Alt., **West Wildwood City**
Steve O'Connor, **Wildwood City**
Connie Mahon, **Wildwood Crest**
Alex Bauer, **Woodbine Borough**

Absent Fund Commissioners:

Mollye O'Neill, **Brigantine City**
Bob Campbell, **Downe Twp.**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Gary DeMarzo, **Upper Twp.**
Carol Sabo, **West Cape May Borough**
DJ Ayres, **Weymouth Twp.**

Present Fund Professionals:

Paul A. Forlenza, MGA, 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
Jerry Caruso, Technology Risk Services Director, *Wintsec Consulting*

Present Risk Management Consultants were:

C. J. Adams Company
Atlantic Associates
Barclay Insurance Group
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.

MOTION TO NOMINATE VARVARA KEUN, MIDDLE TOWNSHIP, AS EXECUTIVE COMMITTEE MEMBER

Chair Woods entertained a motion to nominate alternate Executive Committee member Varvara Keun, Middle Township, to the Executive Committee to replace Lauren Vitelli, West Cape May, for the remainder of 2023 Fund Year.

Motion by Ms. Bishop, seconded by Mr. Wahl, to approve the nomination of Varvara Keun, Middle Township, to the Executive Committee to replace Lauren Vitelli for the remainder of 2023 Fund Year as presented.

ROLL CALL

Yeas:

Kayla Haberstroh, Alt., **Absecon City**
Scott Wahl, **Avalon Borough**
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, *Secretary*, **Dennis Twp.**
Tom D’Intinio, **Egg Harbor Twp.**
Christine Masker, Alt., **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp.**
Shantele Pollock, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Monica Kyle, **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**
Mary Canesi, **Northfield City**
Liz Woods, *Fund Chair*, **Ocean City**
Skip Williams, **Pleasantville City**
Kate McGonagle, Alt., **Stone Harbor**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
Michael Dougherty, **Waterford Twp.**
Carl O’Hala, Alt., **West Wildwood City**
Steve O’Connor, **Wildwood City**
Connie Mahon, **Wildwood Crest**
Alex Bauer, **Woodbine Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

MOVE UP ALTERNATES

In absence of Ms. Sparks, Commercial Twp. And Ms. Vitelli, West Cape May, Chair Woods moved up Executive Committee Alternate(s) Ms. Keun, Middle Township and Mr. O'Connor, Wildwood City, to the board for voting purposes.

Motion by Ms. Bishop, seconded by Mr. Spoltore, approved to move alternate(s) as presented. All in Favor. Motion carried by unanimous vote.

RESOLUTION 2023-24 ELECTING A MEMBER OF EXECUTIVE COMMITTEE TO FILL VACANCY

Chair Woods entertained a motion to approve Resolution 2023-24 Electing Varvara Keun, Middle Township, as a member of the Executive Committee to fill a vacancy for the remainder of the 2023 Fund Year.

Motion by Mr. Grant, seconded by Ms. Bishop, to approve Resolution 2023-24 Electing Varvara Keun, Middle Township, as a member of the Executive Committee to fill a vacancy for the remainder of the 2023 Fund Year as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ed Grant, Cape May Point Jessica Bishop, Sec, Dennis Township Varvara Keun, Middle Township Liz Woods, Chair, Ocean City Roy Spoltore, Upper Deerfield Steve O'Connor, Wildwood City
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

RESOLUTION 2023-25 CONFIRMING AN EXECUTIVE COMMITTEE FOR REMAINDER OF 2023

Chair Woods entertained a motion to approve Resolution 2023-25 Confirming an Executive Committee for the Remainder of the 2023 Fund Year.

Motion by Mr. Grant, seconded by Ms. Bishop, to approve Resolution 2023-25 Confirming an Executive Committee for the Remainder of the 2023 Fund Year as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ed Grant, Cape May Point Jessica Bishop, Sec, Dennis Township Varvara Keun, Middle Township Liz Woods, Chair, Ocean City Roy Spoltore, Upper Deerfield Steve O'Connor, Wildwood City
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

APPROVAL OF MINUTES – OPEN SESSION

Chair Woods entertained a motion to approve the meeting minutes of the February 15, 2023 Executive Committee Meeting.

Motion by Mr. Wahl, seconded by Chair Woods, to approve the meeting minutes of the February 15, 2023 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 Woods entertained a motion to adopt the Closed Session Meeting Minutes of the February 15, 2023 Executive Committee meeting.

Motion by Mr. Spoltore, seconded by Ms. Keun, to approve the Closed Session minutes of the February 15, 2023 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the February 15, 2023 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 #2023-26

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 Woods entertained a motion to adopt Closed Session Resolution 2023-26.

Motion by Mr. Wahl, seconded by Ms. Keun, to adopt Resolution 2023-26 as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ed Grant, Cape May Point Jessica Bishop, Sec, Dennis Township Varvara Keun, Middle Township Liz Woods, Chair, Ocean City Roy Spoltore, Upper Deerfield Steve O'Connor, Wildwood City
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Wahl, 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 Woods asked if there were any questions at this time. No questions were entertained.

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

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

They are as follows:

February 2023 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2021240978	2020179319	2023290794
2023277463		2023285759
2023294217		
2020206497		
2023293330		
2021241233		
MLT-2023292487 (01-04)		
2023289340		
2023281071		
MLT-2023291543 (01) (2023291543)		
MLT-2023291543 (02) (2023291553)		

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Ed Grant, **Cape May Point**
 Jessica Bishop, *Sec*, **Dennis Township**
 Varvara Keun, **Middle Township**
 Liz Woods, *Chair*, **Ocean City**
 Roy Spoltore, **Upper Deerfield**
 Steve O'Connor, **Wildwood City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

ABANDON SUBROGATION

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

Qual-Lynx Files
2021238307
2022264649
2021232354
2021234836

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ed Grant, **Cape May Point**
Jessica Bishop, *Sec*, **Dennis Township**
Varvara Keun, **Middle Township**
Liz Woods, *Chair*, **Ocean City**
Roy Spoltore, **Upper Deerfield**
Steve O'Connor, **Wildwood City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Mr. Forlenza highlighted that Qual-Lynx presented the 2022 Annual Report to the Claims Review Committee. If anyone would like a copy of the report, please contact his office. He stated Mr. Roselli provided an overview at the Committee meeting and if anyone has any questions, please reach out to him.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – March

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Heavy Equipment Maintenance. He reminded the members on maintenance tips and a checklist to use. He advised members to commit to a preventative maintenance program; identify causes of machinery breakdown; make certain your mechanics are qualified to make the repairs; make sure they are familiar with the machinery; adhere to the factory recommended maintenance intervals; document each machine's service and repair history; and establish a heavy equipment checklist for maintenance and daily inspections.

Mr. Roselli explained a recent claim in the ACM JIF where a mower blade was not secured properly and dislodged. The blade went through a tire, the mower door and dashboard, nearly missing the employee. He recapped the members how serious an injury this could have been. He stated that if you or your staff are not experienced in doing the repairs, please have an outside repair facility complete the work instead.

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).

	February	YTD
<i>Total Intakes (New Claims)</i>	36	100
<i>Report Only</i>	12	39
<i>Report Only % of Total</i>	33%	39%
<i>Medical Only</i>	18	48
<i>Lost Time</i>	6	13
<i>Medical Only/Lost Time Ratio</i>	75:25	79:21
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	0
<i>COVID-19</i>	1	6
<i>Average Days to Report to QL</i>	3.7	5.0
<i>Average Days to Report to employer</i>	0.8	1.2

PPO Penetration Report:

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

PPO Penetration Rate	February	YTD
<i>Bill Count</i>	516	940
<i>Original Provider Charges</i>	\$520,666	\$949,504
<i>Re-priced Bill Amount</i>	\$156,738	\$292,943
<i>Savings</i>	\$363,928	\$656,561
<i>% of Savings</i>	70%	69%
<i>Participating Provider Penetration Rate- Bill count</i>	93%	94%
<i>Participating Provider Penetration Rate-Provider Charges</i>	96%	96%
<i>EPO Penetration Rate – Bill Count</i>	94%	95%
<i>EPO Penetration Rate –Provider Charges</i>	98%	98%

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty reports*.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	1,149
<i>Transitional Duty Days Worked</i>	750
<i>% of Transitional Duty Days Worked</i>	65%
<i>Money Saved by Accommodating</i>	\$69,603
<i>Transitional Duty Days NOT Accommodated</i>	399
<i>% of Transitional Duty Days NOT Accommodated</i>	35%
<i>Cost of Days NOT Accommodated</i>	\$44,163

Ms. Beatty reminded the members of the Managed Care “quick notes”. This month it focuses on “What is the EPO?” She asked members to review page 27 of the agenda.

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 on page 28.

Mr. Winter stated that he will hold a report writing class later this year and is coordinating with Dr. Kelly to develop advanced resiliency training. He is also researching a training class for use of force and control techniques. No bulletins were released this month.

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 with no payments to the Plaintiffs.

MEL EPL Helpline

Mr. DeWeese stated that there is a reminder regarding the MEL EPL Helpline in the agenda. Mr. DeWeese stated that activity has been good and lots of inquiries regarding FMLA issues. He also urged members to review the MEL EPL Helpline Authorized Contact list and make certain that the individuals listed is accurate as some members do not have anyone listed. The resolution to make changes is on the ACM JIF website.

GL Cases

Mr. DeWeese noted that there are currently 95 active GL cases inclusive of the civil rights cases. If you would like your member files sent to you, please contact Mr. DeWeese's office.

Mr. DeWeese 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 33 and share it with the employees.

Ms. Simone stated that she held a Wellness Advisory Committee meeting on February 8, 2023 at 9:30am and the minutes can be found on page 50. She noted a Wellness Coordinator Brainstorming Session with be held sometime in June or July as well as two other wellness webinars.

Ms. Simone noted that two Wellness Webinars will be held in 2023; June 20, 2023 *Decoding the Nutrition Label* at 10am and November 14, 2023 *Intro to Mindfulness* at 10am.

Ms. Simone asked members to review the 2023 JIF approved wellness items and activities on website. She also noted that she will be doing a presentation at the Safety Breakfast on March 23, 2023 on complacency and how it impacts our well-being.

Ms. Simone highlighted some new resources: Medical Essentials Diagnostics – Save My Life Program. It is a company that runs series of tests within two hours and is completely free for municipal employees. The closest clinic is in Marlton, NJ.

Ms. Simone noted the newsletter this quarter focuses on nutrition beginning on page 35. It also has tips for healthy eating on the run on page 48 and 49.

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

COMMITTEE REPORTS- Safety Committee

Mr. Wahl reported that the Safety Committee minutes from February 23, 2023 can be found on pages 55-82 of the agenda packet. He highlighted that the Annual Safety Director's report was presented which had fifteen (15) renewal surveys, seven (7) boardwalk surveys, and fourteen (14) Law Enforcement surveys. He stated that no member is recommended for *Safety Intervention* or *Monitoring* at this time; they reviewed the December 31, 2022 loss ratio reports for JIF and MEL – loss ratio 6 yr average for the JIF was 89.6% and for the MEL was 98.8%. He noted that Ms. Patel reported that total claims costs are 96% higher on claimants with comorbidities than without. He asked all to review upcoming JA Montgomery training schedule on page 58 and 59. He also stated that Small Municipalities Regional Joint Safety Committee meetings coordinated between Corbin City, Estell Manor, Folsom, Weymouth and Woodbine continue to take place.

Mr. Wahl noted the next Safety Committee meeting will be held in Avalon on May 18, 2023.

EXECUTIVE DIRECTOR'S REPORT

Loss Ratio Snapshots for 12/31/22

Mr. Forlenza reminded the members that their loss ratio snapshots as of 12/31/22 were loaded into Origami on March 9, 2023 for your review. An email with instructions on how to view these were sent to all members and Risk Managers. He urged members to review their claims.

Certificates of Insurance - Mr. Forlenza noted that the certificates of insurance issued in the last month are included in the agenda. He asked members to review and please make sure that these were requested by your municipality and issued properly including those that might have been reissued for the New Year. Please 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 OSB, Wellness and EPL/Cyber balances for 2023 are listed in the agenda. He noted that the SIP announcements will be sent out after the Safety Breakfast next week. He reminded the members that you will be able to claim the funds with a direct check within the period directly after it is released.

Statutory Bonds - Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 99-101 as it is the individual, *not the position*, which is bonded. Please review list to see if your new employees are listed. He noted that everyone with questions to please contact the MEL underwriter, Ed Cooney, with questions at ecooney@connerstrong.com. Renewing members will receive a notification around June notifying them that their employees with bonds need to be underwritten.

Elected Officials Training – Mr. Forlenza noted that the 2023 training will now be done virtually through the MSI. Megan Matro sent a notification to all the Fund Commissioners, Clerks, and Risk Managers. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the 30 minute 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.

Land Use Training Certification– Mr. Forlenza stated that on page 110 is a list of member towns where at least some of the members of their land use board(s) completed the enhanced land use training. As many member appoint new members to their land use boards) in January, any member that needs additional training materials should contact his office. In addition, these training materials are also available on the JIF website.

Payroll Audit Process – Mr. Forlenza stated that the notification for the Payroll Audit was released on February 15th via email. Information was due to Bowman by March 10th. He noted that this is a key component in determining the 2024 WC premiums.

Property Appraisal Process – Mr. Forlenza noted the property appraisal process notifications were emailed February 15th. He asked members to review their schedules in Origami. He reminded members that some members will be physically inspected this year and they will be contacted by the Property Appraiser once that member has reviewed their property schedule for accuracy. Mr. Forlenza then reiterated the importance of making sure that all properties are properly scheduled due to the difficult excess property market.

2023 Safety Breakfast – Mr. Forlenza reminded members that the 2023 Safety Breakfast will be held on March 23, 2023 at Merighi's Savoy Inn, Vineland. A component of the 2023 Safety Incentive Program is that at least one representative from each municipality attend this function.

New Fund Commissioner Orientation– Mr. Forlenza noted that an email was sent to all members on February 24th from Kris Kristie. He stated that there was an overwhelming response so two (2) sessions will be held in conjunction with Burlco and Trico JIFs.

Financial Disclosure Statements

Mr. Forlenza stated that all members should have received notification from the State regarding the financial disclosure process has begun. Newly appointed Fund Commissioners should have received PIN numbers from the Executive Director's office; if you did not receive one, please contact Kris Kristie at Kristi_Kristie@RPAdmin.com. Once we receive notification from the State that the portal is open, we will send an email to all Fund Commissioners.

Mr. Forlenza 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 111. 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 stated that anyone who wants to meet for specific questions, please contact his office.

Mr. Garish reminded the members that the Annual Safety dates were due February 24, 2023 and the Safety Contracts are due March 31, 2023.

Mr. Garish reported that the MEL will hold eight (8) large scale expos in person this year. He stated that fast track trainings will be held; March 29, 2023 at Wildwood Convention Center and May 23, 2023 at Atlantic Community College. He noted that flyer can be found on the JIF and MEL websites.

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

TECHNOLOGY RISK SERVICES DIRECTOR'S REPORT

Mr. Caruso, Wintsec Consulting, asked the members to review the reports beginning on page 114. He noted that if the report shows your percentage in green, you are doing well. He stated that if you fall towards the bottom in red, please encourage your employees to complete the training. He noted that Phishing has begun and the next report will show percentages of those phished. He reported that if you see a potential phishing email and open it, it does not mean you have been phished. He stated that a question keeps coming

up and reiterated, to be considered phished, you would need to click on the attachment, enter data in some way or forward the email to indicate that you are responding.

Mr. Caruso noted that from the penetration testing aspect, please respond to the email regarding IP addresses. If you recently changed your provider, you need to respond with your new IP address. He noted that separate buildings and departments within your municipality need to be reported with their own IP addresses so D2 can begin their testing.

Mr. Caruso 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 **February 28, 2023**. The reports were made part of the agenda packet beginning on page 118. He noted the following information:

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

Member	2/28/2023 AUDITED(includes interest allocation)
Egg Harbor City	43,099.09
Hamilton Township	87,196.65
Hammonton Town	197,074.61
Lower Township	0
Middle Township	177,523.73
Mullica Township	28,422.11
Northfield	113,018.55
Pleasantville City	517.54
Upper Deerfield Township	75,417.48
Waterford Township	28,669.20
Upper Township	184,042.00
Stone Harbor	9,644.46
Total	\$944,625.43

Receipt Activity for the Period:

	February	YTD
Subrogation Receipts	\$34,455.48	\$47,160.68
Other	\$3,000.00	\$3,000.00
Adjustment	\$500.00	\$500.00

Assessment Receipts	\$2,429,503.00	\$3,519,690.00
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Claim Activity for the Period

Claim activity for the month of **February** for claims paid by the Fund and claims payable by the Fund. Total of 359 checks issued; 1,070 claims payments in the amount of \$634,088.80 with effect on cash position of \$567,206.69.

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" at month end (February) was \$46,126,634.19.

Investment Interest

Interest Income:	February	YTD
JCMI	\$30,789.17	\$62,399.59
Treasury	\$95,663.97	\$95,663.97
Investors	\$10,038.98	\$21,280.17

Rate of Return: Only interest FROM ANALYSIS WORKSHEET February 3.56%

Allocation of Invested Funds

FUND	January Total	January Percentage	February Total	February Percentage
Treasury	\$22,032,612.75	48%	\$22,116,762.23	48%
JCMI	\$19,654,508.10	43%	\$19,391,154.35	42%
Investors	\$4,162,968.12	9%	\$4,618,717.61	10%
TOTALS	\$45,859,989.06		\$48,126,634.19	

Mr. Hansen noted all member assessments were paid.

Mr. Hansen also noted that Investors bank has switched over successfully to Citizens Bank. The interest is a combined number between both banks.

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

Payment Register

Chair Woods entertained a motion to approve the ***February 2023 Payment Register*** (Claims Activity).

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

Motion by Mr. Wahl, seconded by Mr. Spoltore to approve the ***February 2023 Payment Register*** (Claims Activity) as submitted.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Ed Grant, **Cape May Point**
 Jessica Bishop, **Sec, Dennis Township**

Varvara Keun, **Middle Township**
Liz Woods, *Chair*, **Ocean City**
Roy Spoltore, **Upper Deerfield**
Steve O'Connor, **Wildwood City**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Bill List – March

For the Executive Committee's consideration, Mr. Hansen presented the ***March 2023 Bill List*** in the amount of **\$288,075.28**.

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

Chair Woods entertained a motion for approval of the ***March 2023 Bill List***.

Motion by Ms. Keun, seconded by Mr. Spoltore, to approve the ***March 2023 Bill List*** as presented.

ROLL CALL

Yeas: Scott Wahl, **Avalon**
Ed Grant, **Cape May Point**
Jessica Bishop, *Sec*, **Dennis Township**
Varvara Keun, **Middle Township**
Liz Woods, *Chair*, **Ocean City**
Roy Spoltore, **Upper Deerfield**
Steve O'Connor, **Wildwood City**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MEL/RCF/CYBER REPORTS

Nothing to report.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Woods reminded the members that the next meeting will be held on **Wednesday, April 19, 2023 at 3:00 PM** in person at the Atlantic County Library, Mays Landing branch.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

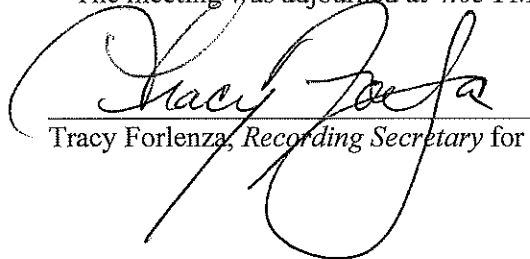
Chair Woods entertained a motion to close the public comment.

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

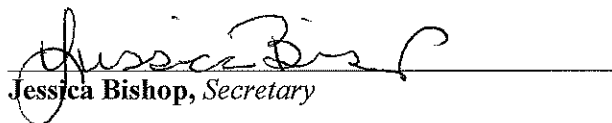
MOTION TO ADJOURN

Motion by Ms. Bishop, seconded by Mr. Wahl, to adjourn the March 15, 2023 meeting of the ACM JIF.
All in favor. Motion carried.

The meeting was adjourned at 4:05 PM.



Tracy Forlenza, *Recording Secretary* for



Jessica Bishop, *Secretary*