



Atlantic County
Municipal Joint
Insurance

Fund

South Jersey Communities Securing Their Future



ACM JIF

Annual Safety Celebration Breakfast



DOOR PRIZE!



**Find Your Door
Prize Number at Top
Right Corner of
Pamphlet**

Introduction

Paul A. Forlenza, RMC, MGA
Executive Director, ACM JIF

- *Public Entity Background*
 - County Government
 - N. J. Department of Community Affairs
 - Township Administrator
- 20 Years Pool Administration
- 30 Years Pool Experience



Welcome



- **Municipal Employees**
 - **Fund Commissioners**
 - **Safety/Claims/Wellness Coordinators**
 - **Clerks & Administrators**
 - **Elected Officials**
- **JIF Professionals & Staff**

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Why Are We Here?



1.

Celebrate Your Achievements

2.

Remind you of the Importance of Employee Safety & Wellness

2023 ACM JIF Safety Breakfast

**Executive Safety Committee
Safety Coordinators
Claims Coordinators
Wellness Coordinators**

**The pamphlet you received at the door lists
each individual's name as most recently
reported to us.**

**THANK
YOU!**



**THANK
YOU!**

Fund Professionals

- **Wellness Director**
 - Jordan Simone
- **Qual-Lynx**
 - Claims Administrator
- **QualCare**
 - Managed Care Provider
- **Solicitor**
 - David DeWeese, Esq.
- **Gallagher Risk Management Services, Inc.**
 - Administrator
- **Law Enforcement Risk Management Consultant**
 - Christopher J. Winter, Sr.
- **J. A. Montgomery Risk Control**
 - Safety Director



Your Risk Control Service Team

Safety Director

**KEITH
HUMMEL**

Sr. Consultant

**THOMAS
REILLY**

Sr. Consultant

**ROB
GARISH**

Administration

**MELISSA
MECCARIELLO**

**Safety Training
Coordinator**

**ANDREA
FELIP**

**Training & Admin
Manager**

**SUSAN
KOPEC**

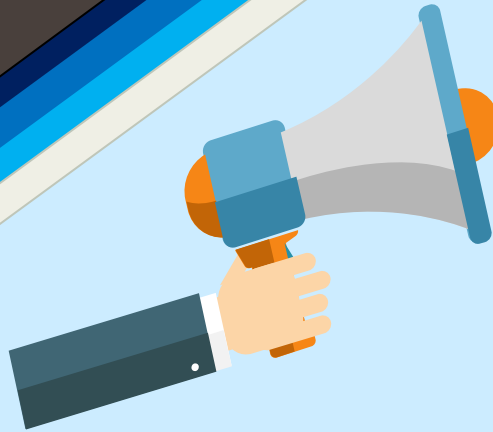
**Administration &
MSI Help Desk**

**NATALIE
DOUGHERTY**



The NJ JIF Movement

IS A SUCCESS



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Statewide Results

- **\$3.5 Billion in Savings**
- **More than 500 public entities are in a MEL JIF**
- **LTAf at its lowest level ever**
- **Safety training at its highest levels ever**

- **35 Year History of Success**
 - **\$17,593,372 in surplus**
 - **\$46,206,855 in cash on hand**
 - **\$46,359,680 in dividends**
 - **\$3,750,000 in 2022**



JIF Results
(Valued as of 9-30-2022)

Challenges Remain!

- **Difficult Worldwide Insurance Market**
 - Property - Climate Change & Inflation
 - Workers' Compensation – Pandemic & Expansion of Compensability
 - Liability – Social Inflation & Social Media
- **Regulatory Changes**
 - Pension Offset
- **Statutory Changes**
 - SAM Amendments
 - Firefighters Presumption

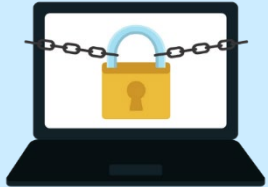


Control What is Within Our Reach



As a JIF, we must concentrate on controlling those factors that we can

The Newest Challenge: Technology Risk



**Technology Risk
Services Director**

WINTSEC
TECHNOLOGIES

Jerry Caruso – Wintsec Consulting

- **Employee Cyber Hygiene Training**
- **Phishing Exercises**
- **External Network Scanning**
- **External Penetration Testing**

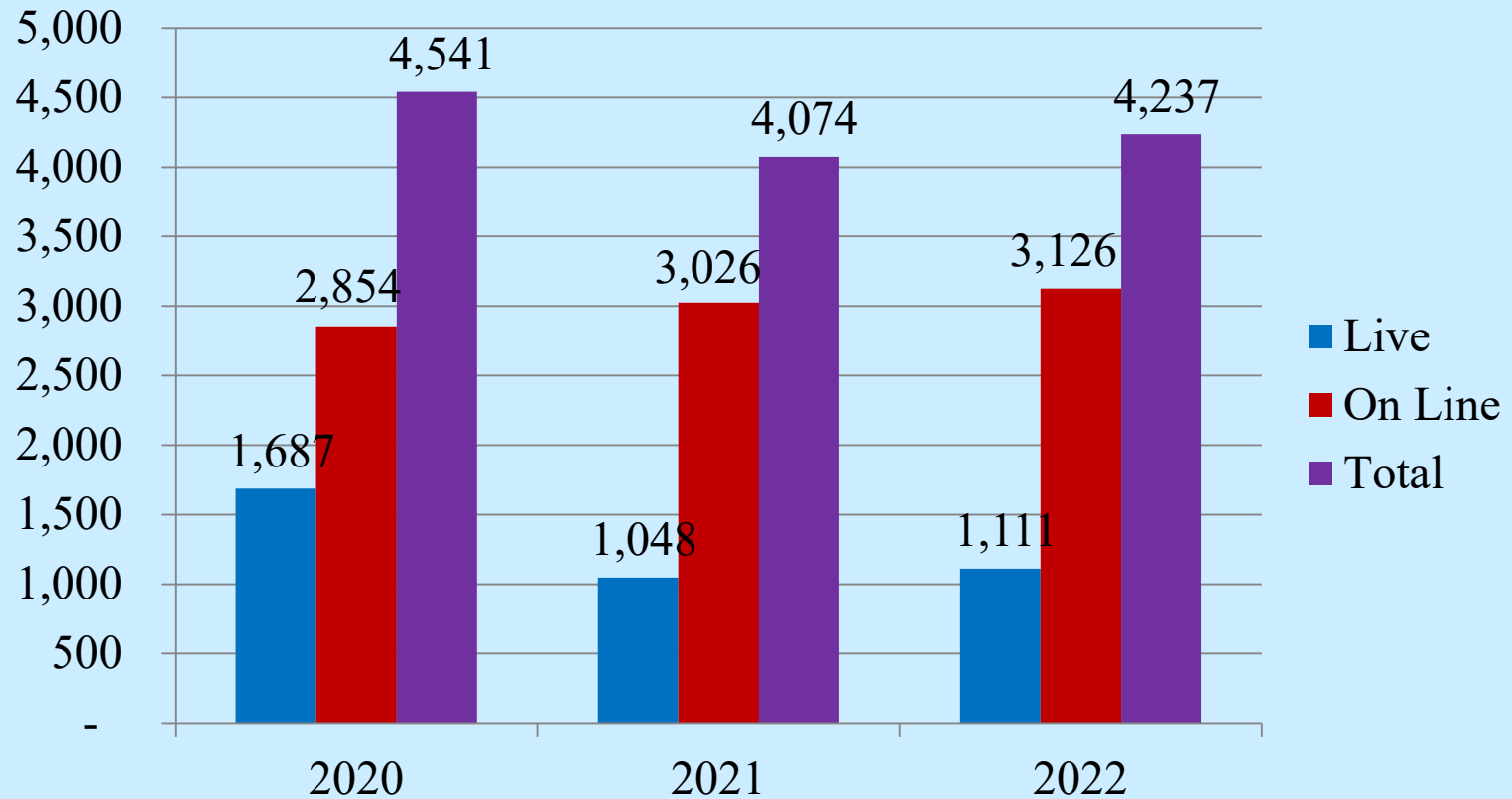
Managing Technology Risk

Municipalities Hold Valuable Information

- **98% of members are participating in monthly network scanning & annual penetration testing**
- **88% of members are participating in the phishing exercises**
- **Over 90% of your employees are completing the cyber hygiene training**

Creation of the Cyber JIF – January 1, 2023

ACM JIF Employee Training Events



Overall Training has Remained Stable

Zero Lost Time Accidents in 2022



- Absecon
- Buena Borough
- Cape May Point
- Commercial
- Corbin City
- Deerfield
- Dennis
- Downe

Zero Lost Time Accidents in 2022



- Estell Manor
- Folsom
- Linwood
- Longport
- Mullica
- Newfield
- Upper Deerfield
- West Cape May
- Weymouth

Significant Reduction in Lost Time Accident Rate

Egg Harbor Twp.

4.01 in 2021

1.80 in 2022



Millville City

4.31 in 2021

1.44 in 2022

Middle Twp.

2.76 in 2021

1.25 in 2022

Significant Reduction in Lost Time Accident Rate

Upper Twp.

2.86 in 2021

.71 in 2022



Absecon City

2.35 in 2021

"0" in 2022

Linwood City

2.72 in 2021

"0" in 2022

Best Claims Reporting Record

- Absecon
- Avalon
- Brigantine
- Buena Borough
- Commercial
- Deerfield



- Dennis
- Galloway
- Hamilton
- Linwood
- Longport
- Margate

All Claims Reported in Less Than 3 Days!

Best Claims Reporting Record

- Middle
- Mullica
- North Wildwood
- Northfield
- Ocean City
- Stone Harbor



- Upper Deerfield
- Upper
- Waterford
- West Cape May
- West Wildwood
- Wildwood
- Woodbine

**All Claims Reported in Less
Than 3 Days!**

No Workers' Compensation Claims Reported in 2022!

- Corbin City
- Downe Township
- Folsom Borough
- Newfield Borough



2022 Managed Care Results

- 6,047 Workers Compensation Bills
- \$7,753,394 Billed
- \$5,092,159 in discounts applied
- \$2,661,235 Paid
- 66% in Network Savings!

JIF Results

(Valued as of 12-31-2022)

96% of Provider Charges are Repriced through the Exclusive QualCare Network

Transitional Duty Work Days Used

- Avalon
- Cape May Point
- Dennis
- Margate
- Somers Point
- Wildwood
- Woodbine

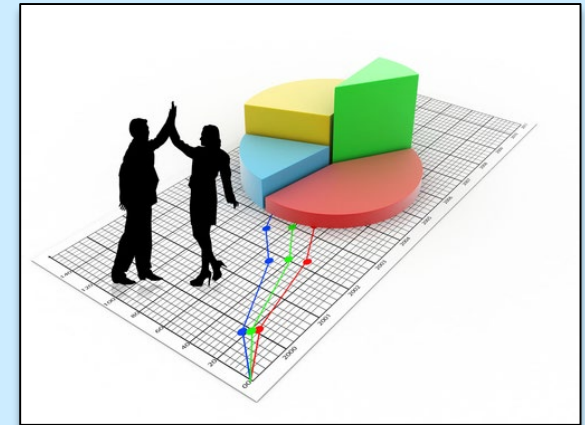


100% of Available Days Used!

**76% of Available Days Used
\$600,137 in Overall Savings in 2022!**

Beat the Six Year JIF Average Loss Ratio (89.6%)

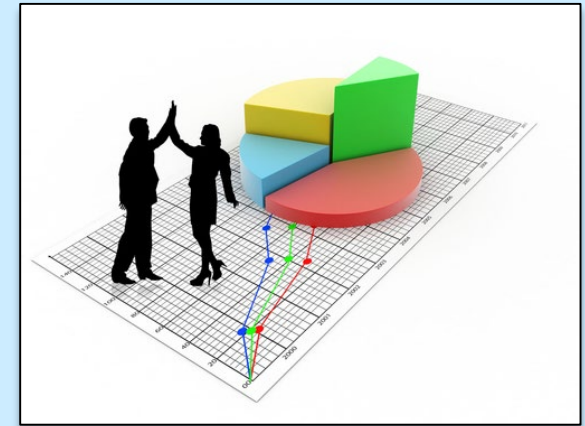
- Hamilton (86.9%)
- Galloway (86.3%)
- Wildwood Crest (81.9%)
- Middle (81.8%)
- Upper (78.4%)
- Lower (75.3%)
- Ocean City (74.4%)



Fund Years 2016 –
2021 - As of 12/31/22

Beat the Six Year JIF Average Loss Ratio (89.6%)

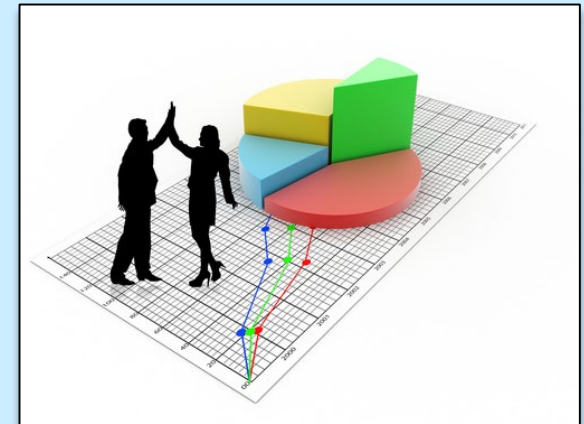
- Buena Borough (73.3%)
- Commercial (73.1%)
- Stone Harbor (72.7%)
- Northfield (70.4%)
- Sea Isle City (67.9%)
- Avalon (59.5%)
- Cape May (59.0%)



Fund Years 2016 –
2021 - As of 12/31/22

Beat the Six Year JIF Average Loss Ratio (89.6%)

- Upper Deerfield (56.7%)
- Brigantine (55.9%)
- Mullica (48.9%)
- Folsom (42.7%)
- Waterford (40.5%)
- Linwood (38.0%)
- Cape May Point (28.1%)
- Downe Township (10.9%)



Fund Years 2016 –
2021 - As of 12/31/22

So What's the Worry?

Everything is Great!



So What's the Worry?

com·pla·cen·cy

/kəm'plāsənsē/ noun

- a feeling of smug or uncritical satisfaction with oneself or one's achievements.
- "the figures are better, but there are no grounds for complacency"



Following Breakfast:

- Jordan Simone – Wellness Director
- Keith Hummel – Safety Director



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2023 ACM JIF Safety Breakfast

**Executive Safety Committee
Safety Coordinators
Claims Coordinators
Wellness Coordinators**

**Hats for Safety, Claims and Wellness
Coordinators:**

**THANK
YOU!**



**THANK
YOU!**

Enjoy Your Breakfast!



DOOR PRIZE!



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**Please
Welcome:**

**Your Wellness Director:
Jordan Simone**

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**Wellness Director
Jordan Simone**

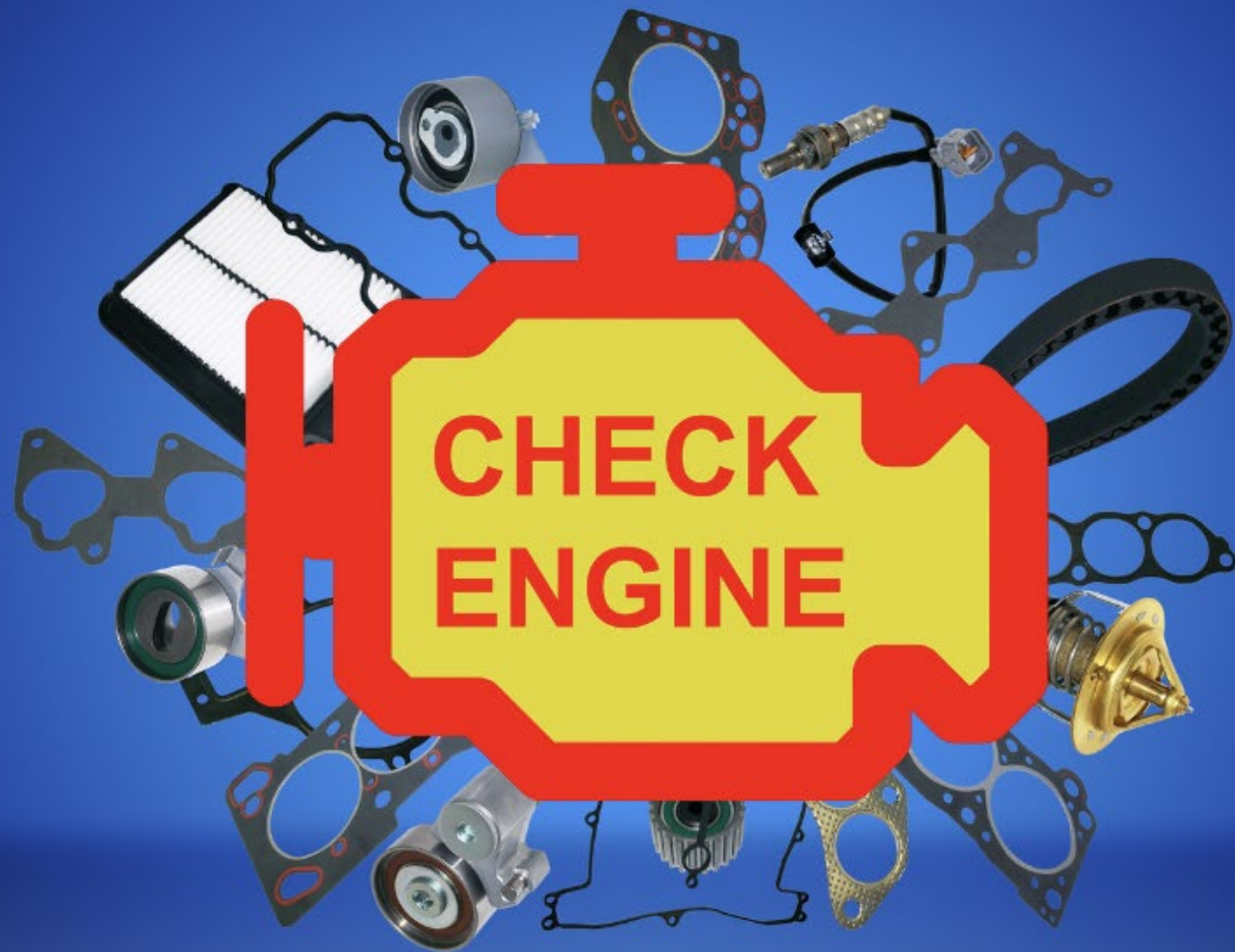
**What does
complacency
mean to you?**

**What would happen if you got
complacent with taking care of
your car?**











take a
small step
EVERYDAY

CHANGE YOUR MINDSET

**Thinking you can do
what you have always
done and expect
something to change...**

That is the definition of insanity.



CREATE A VISION



- What kind of life do you want to live?
- What do you wish you could still do but think you can't anymore?

- How do you want to be in 5, 10 or 15 years from now?

SET A HIGHER STANDARD...



**...and hold
yourself to it!**

BREAK BIG VISIONS INTO SMALLER STEPS

What are you are ready
to do today?

Make a list and pick
ONE to focus on first.



When you achieve that,
move on to the next one.

ENCOURAGING SUPPORT SYSTEM

- Who do you hang out with?
- Do they support your complacency or encourage new and healthier choices?



AN ACCOUNTABILITY PARTNER..

Helps you show up.

Helps keep your momentum.

Challenges you to go beyond your comfort level.

Can make the effort more enjoyable.



Set yourself up
for success

CELEBRATE ALL SUCCESS...



...even the small ones!

They all add up!

complacency
kills
progress



IN SUMMARY...

- Change your **mindset**—do something different.
- Create a **vision** – see your future self and break it down into smaller achievable steps.
- Set and hold yourself to higher **standards**.
- Find **support** and an **accountability** partner.
- Don't forget to **CELEBRATE SMALL WINS!**

PREVENTATIVE MAINTENANCE CHECK...

YOUR CAR



YOURSELF



...WHERE ARE YOU BEING COMPLACENT?



DOOR PRIZE!



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Number at Top Right
Corner of Pamphlet**