

Atlantic County
Municipal Joint
Insurance

Fund

South Jersey Communities Securing Their Future



AGENDA PACKET



Wednesday, April 19, 2023 at 3:00 PM

Atlantic County Library
40 Farragut Ave
Mays Landing, NJ

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

April 19, 2023 – 3:00 PM

Atlantic County Library, Mays Landing, NJ

AGENDA

- I. Meeting called to order by Chairperson
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 1. Sending sufficient notice herewith to:
 - a. *The Press of Atlantic City*
 - b. *Courier Post*, Cherry Hill, New Jersey; and
 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 3. Posting notice on the public bulletin boards of all member municipalities.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Move up Alternate Executive Committee Members (if necessary) – **Motion – All in Favor**
- VI. Approval of Minutes.....Pages 1-15
 - A. Adoption of the **March 15 , 2023** minutes – **Motion – All in Favor**
- VII. Closed Session Minutes
 - A. Approval of the **March 15, 2023** Closed Session minutes – **Motion – All in Favor**
The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VIII. Closed Session – Resolution 2023- _____ Authorizing a Closed Session of the Atlantic County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**
 - A. Claims Review Committee Report – Closed Session Items
 - B. Professionals’ Reports
 1. Claims Administrator’s Report
 2. Executive Director’s Report
 3. Safety Director’s Report
 4. Solicitor’s Report
- IX. Reopen Public Portion of Meeting – **Motion – All in Favor**
- X. Authorization of Claims Payments – **Motion - Roll Call**
- XI. Authorization to Abandon Subrogation (if necessary) – **Motion - Roll Call**
- XII. Claims Review Committee Meeting Minutes – April 13, 2023.....Handout
- XIII. Claims Administrator’s Report
 - A. Lessons Learned from LossesPage 16

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- XXI. Technology Risk Services Director's Report
 - A. Wizer.....Pages 99-100
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 - C. Cyber JIF Memo.....Pages 102-103

- XXII. Treasurer's Report as of March 31, 2023.....Pages 104-205
 - A. Fund Status
 - B. Investment Report
 - C. Investment JCMI
 - D. Payment Register – **Motion to Approve - Roll Call**
 - E. April Bill List – **Motion to Approve – Roll Call**.....Page 201
 - F. Analysis of Non-Assessment Receipts

- XXIII. MEL/RCF/ CYBER JIF Reports
 - A. MEL Report – March 24, 2023.....Pages 206-207
 - 1. Resolution 2023-_____Appointing Lisa McLaughlin as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund; the Residual Claims Joint Insurance Fund; and the New Jersey Cyber Risk Management Joint Insurance Fund for the Remainder of the 2023 Fund Year – **Motion – Roll Call**.....Page 208
 - 2. MEL Bulletin: Public Entity Websites.....Pages 209-210
 - B. RCF Report – March 24, 2023.....Page 211

- XXIV. Miscellaneous Business

**The next meeting of the ACMJIF will be held on Wednesday, May 17, 2023
at 3:00 pm via Zoom Conferencing**

- XXV. Public Comment
 - A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**

- XXVI. Motion to Adjourn Meeting – **All in Favor**



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	<i>Yeas:</i>	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
	<i>Nays:</i>	None
	<i>Abstain:</i>	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	<i>Yeas:</i>	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
	<i>Nays:</i>	None
	<i>Abstain:</i>	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*.

<i>PPO Penetration Rate</i>	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*.

<i>Transitional Duty Summary Report</i>	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, <i>Chair</i> , Ocean City
	Roy Spoltore, Upper Deerfield
	Steve O'Connor, Wildwood City
<i>Nays:</i>	None
<i>Abstain:</i>	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	<i>Yeas:</i>	Scott Wahl, Avalon
		Ed Grant, Cape May Point
		Jessica Bishop, <i>Sec</i> , Dennis Township
		Varvara Keun, Middle Township
		Liz Woods, <i>Chair</i> , Ocean City
		Roy Spoltore, Upper Deerfield
		Steve O'Connor, Wildwood City
	<i>Nays:</i>	None
	<i>Abstain:</i>	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*

LESSONS LEARNED FROM LOSSES

APRIL 2023 NEWSLETTER OFFICE/BUILDING SAFETY



- Clean all spills and liquids immediately
- Regularly inspect and repair any dangerous conditions.
- Keep floors clean and clear of debris
- Make sure mats are in place where floors could be wet and make sure they lay flat
- Make sure wires are secured or tucked away safely.
- Once aware of an incident, have the area inspected and photographed immediately.

Examples:

- Employee carrying trash down steps slipped and injured elbow. Total incurred is \$84,150.
- Employee coming in from the outside on a rainy day fell injuring shoulder. 2 surgeries were required and the total incurred on the file is \$122,000.
- Resident walked into municipal building and fell in an area where there were no issues or dangerous conditions. The Fund Commissioner immediately went to the area and took pictures of the area in question, noted her findings in the incident report and secured any video of the area, which helped us ultimately deny this claim.



Atlantic County Municipal JIF
Managed Care Summary Report
2023

Intake	March-23	March-22	2023 March YTD	2022 March YTD
# of New Claims Reported	52	47	156	271
# of Report Only	23	22	63	111
% Report Only	44%	47%	40%	41%
# of Medical Only	23	20	67	128
# of Lost Time	6	3	26	30
Medical Only to Lost Time Ratio	79:21	87:13	72:18	81:19
Claim Petition First Notice	0	2	0	2
COVID-19	0	3	150	99
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	5.8	2.2	7.6	4.7
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	4.7	0.6	2.4	0.9

Nurse Case Management	March-23	March-22
# of Cases Assigned to Case Management	91	102
# of Cases > 90 days	73	91

Savings	March-23	March-22	2023 March YTD	2022 March YTD
Bill Count	642	771	1582	1902
Provider Charges	822,154	\$763,181	\$1,771,657	\$2,100,009
Repriced Amount	291,042	\$328,475	\$583,985	\$890,644
Savings \$	531,111	\$434,706	\$1,187,672	\$1,209,365
% Savings	65%	57%	67%	58%

QualCare Network Provider Penetration Rate	March-23	March-22	2023 March YTD	2022 March YTD
Bill Count	94%	93%	94%	90%
Provider Charges	96%	95%	96%	95%

Exclusive Provider Panel Penetration Rate	March-23	March-22	2023 March YTD	2022 March YTD
Bill Count	96%	94%	96%	91%
Provider Charges	95%	97%	97%	94%

Transitional Duty Summary		2023 March YTD	2022 March YTD
% of Transitional Duty Days Worked		67%	78%
\$ Saved By Accommodating		\$128,206	\$141,303
% of Transitional Duty Days Not Accommodated		33%	22%
Cost Of Days Not Accommodated		\$75,512	\$36,429



DATE: April 08 ,2023

TO: The Members of the Executive Board of the Atlantic County Municipal JIF

FROM: Christopher J. Winter L/E Risk Management Consultant

RE: ACM Activities (March)

1. Policy/Procedures: Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guideline and L/E Accreditation requirements.

2. Agency Visits:

(1) North Wildwood PD

(2) Wildwood Crest PD

Additional Agency Visits are being scheduled.

3. Training: Training classes are being considered and / or prepared in the following areas and will be announced in the near future to the agencies and Fund Commissioners:

(1) Report Writing

(2) Advanced Skills and Strategies for Resiliency Officers

4. Law Enforcement Bulletins / Newsletters: 23-0-2 distributed (ALPR). See attachment.



5. Meetings Attended:

ACM Executive Claim Meeting	03/09/2023
ACM Executive Meeting	03/15/2023

Respectfully Submitted,

Christopher J. Winter Sr. CPM
Law Enforcement Risk Management Consultant
ACM, BURLCO, and TRICO JIF
609-780-4769
chriswinter1429@gmail.com



TO: All ACM JIF Police Departments

FROM Christopher J. Winter, L/E Risk Management Consultant

DATE: March 31, 2023

SUBJECT: ALPR (Automated License Plate Recognition)

L/E Bulletin : 23-02

DISCUSSION: The New Jersey Attorney General made modifications to the ALPR requirements. (Directive 2022- 12). Agencies that possess or use an ALPR or its data shall establish—or conform to existing—standing operating procedures, directives, or orders that govern ALPRs and stored ALPR data. The Chief of Police or his / her designee shall provide a copy of the agency’s ALPR policy to the Count Prosecutor and State ALPR Coordinator at or before the time of promulgation, including any subsequent policy amendments.

The modification has two major goals.

1. It maintains—and builds upon—the significant safeguards from abuse and privacy protections that have served the State well under the 2010 policy, including continuing to apply the New Jersey Supreme Court’s framework in *State v. Donis*, 157 N.J. 44 (1998), limiting law enforcement access to personal identifying information associated with a vehicle’s license plate unless there is a particularized basis.

2. The revised policy facilitates the sharing and standardization of ALPR data statewide in order to maximize our ability to use this tool to solve and prevent crimes. The outlined information is provided to ensure agencies who utilize (ALPR’s) to make the necessary revisions to your policies.

- **Oversight.** Establishes ALPR coordinators at the agency, county, and state level to improve oversight and information sharing.
- **Sharing and standardization of data.** Requires use of the statewide application program interface (“Statewide API”)—software that will make ALPR data accessible statewide— and mandates standard data formats to make ALPR information consistent across agencies, without requiring additional agreements between agencies.
- **Retention period.** Decreases retention period for both ALPR data and records from five years to three years. • **Release of ALPR data.** Provide the release process for ALPR data in criminal prosecutions. • **Audits.** Mandates annual audits of each agency’s ALPR program.

- Training. Establishes specific training requirements for all agency users authorized by their law enforcement executive to use ALPRs and access ALPR data. Training can be accomplished through Roll-Call training or Agencies who utilize PowerDMS.
- The Chief shall designate an Agency ALPR Coordinator. The Coordinator will be responsible for the following:
 - Be the external point of contact for agency ALPR-related items such as information sharing and audits;
 - Internally oversee the agency's ALPR program, including training and approving access requests (may delegate approval authority to other supervisors);
 - Designate authorized users within the agency who can use ALPRs and access stored data (such users must complete the training mandated by the New Jersey Attorney General's Office and the County Prosecutor;
 - Maintain contact with the assigned County ALPR Coordinator in the respective Prosecutor's Office who is responsible to provide information to the State ALPR Coordinator.
 - ALPR Coordinators shall deconflict with the County and State ALPR Coordinator about deployment locations to avoid duplication of efforts.
- Deployment Information:
 - An ALPR and the data it generates shall only be used for official and legitimate law enforcement purposes. The agency's Chief of Police or designee must authorize deployment of each ALPR.
 - An ALPR shall only be used to scan license plates of vehicles that are exposed to public view (e.g., vehicles on a public road, street, or that are on private property but whose license plate(s) are visible from a public road, street, or a place to which members of the public have access, such as the parking lot of a shopping mall or other business establishment).
 - The following data must be shared with the State ALPR Coordinator prior to installing or relocating a permanent fixed ALPR unit:
 - Camera name (pursuant to convention specified by State ALPR Coordinator)



- Location (latitude and longitude);
- Survey provided by ALPR vendor, including projected size of ALPR data
When deploying or relocating a portable fixed ALPR unit, agencies must provide updated latitude and longitude data to the State ALPR Coordinator.
- **BOLO Procedures**
 - A license plate number may be included in a “be on the lookout” or BOLO list (a compilation of license plates or partial plates for which a BOLO situation exists) for input into an ALPR system only if there is a legitimate and specific law enforcement reason to identify or locate that particular vehicle, or any person(s) who are reasonably believed to be associated with that vehicle.
 - Stolen vehicles ;
 - Vehicles reasonably believed to be involved in the commission of a crime or disorderly persons offense ;
 - Vehicles registered to or reasonably believed to be operated by persons who do not have a valid operator’s license or who are on the revoked or suspended list ;
 - Vehicles with expired registrations or other Title 39 violations ;
 - Persons who are subject to a restraining order or curfew issued by a court or by the Parole Board, or who are subject to any other duly issued order restricting their movements
 - Persons wanted by a law enforcement agency who are of interest in a specific investigation, whether or not such persons are themselves suspected of criminal activity ;
 - Persons who are on any watch list issued by a state or federal agency responsible for homeland security.
 - Additional definitions have been revised or added that should be provided and / or revised in agency policy:
 - Batch downloading
 - Updating BOLO lists.
 - Immediate alert response.
 - Alert data.

- Documenting access for any stored data search.
- A BOLO list may be revised at any time. Updates to a BOLO list shall be done at the start of each shift for mobile ALPRs attached to police vehicles, and as frequently as possible, but at least daily, for ALPRs at stationary locations.
- Immediate alert response. A BOLO match with an ALPR scan may be programmed to trigger an immediate alert. The reason for including the vehicle on the BOLO list shall be disclosed to the officer who will react to an immediate alert. The officer should determine whether the alert has been designated as a non-encounter alert (meaning officer should not encounter the vehicle) and, if so, follow any instructions included in the alert for notifying the originating agency.
- Accessing stored data: Procedures for the following should be provided in policy.
 - Alert Data
 - Non-Alert Data
 - Crime Trend Analysis should be documented.
- Storage, Records and Retention: The following areas should be defined in policy:
 - Deployment records.
 - Stored ALPR data access records
 - Retention (Records and ALPR data shall be retained for three (3) years.
- Discovery:
 - Criminal investigatory records: Stored ALPR data shall be treated as “criminal investigatory records” within the meaning of N.J.S.A. 47:1A-1 et seq., and shall not be shared with or provided to any person, entity, or government agency other than a law enforcement agency, unless a subpoena or court order authorizes such disclosure or unless such disclosure is required by court rules governing discovery in criminal matters.
 - Release of ALPR data: Appropriate procedures should outline required information.



Establishing or revising a policy. Agencies that possess or use an ALPR or its data shall establish—or conform to existing—Standing Operating Procedures, Directives, or orders that govern ALPRs and stored ALPR data. The Chief of Police or his / her designee shall provide a copy of the agency’s ALPR policy to the County Prosecutor (or DCJ Director) and County and State ALPR Coordinator at or before the time of promulgation, including any subsequent policy amendments.

Disclaimer: The materials provided in this correspondence are for general informational and educational purposes only and are not intended to be and should not be considered legal advice or opinions. Prior to making any policy or rule changes, seek the advice of your municipal attorney or County Prosecutor.



**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2023-____**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2022 CLOSED SESSION
EXECUTIVE COMMITTEE MEETING MINUTES AS RECOMMENDED BY THE FUND
SOLICITOR**

WHEREAS, the Atlantic County Municipal Joint Insurance Fund has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, the Atlantic County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the Atlantic County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the “Open Public Meetings Act”; and

WHEREAS, in 2022, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA 10:4-12; and

WHEREAS, in accordance with NJSA 10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated March 8, 2023 the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2022 to make a determination as to whether any of these minutes could be released to the public; and

WHEREAS, in correspondence dated April 4, 2023, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director’s Office that the Closed Session Minutes from the 2022 Executive Committee Meetings can be released to the public in their entirety, except for the following specific sections of these minutes, as the matters discussed are still unresolved;

1. In the May 18, 2022 minutes, the discussion on page 2 entitled “Recreational Marijuana and Employee Testing” should be redacted.
2. In the June 15, 2022 minutes, the discussion on page 2 entitled “Beaches” should be redacted.
3. In the September 21, 2022 minutes, the discussion on page 2 entitled “Police Civil Rights Cases” should be redacted.
4. In the December 21, 2022 minutes, the discussion on page 2 entitled “Wildwood Boardwalk” should be redacted.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the Closed Session Minutes from the 2022 Executive Committee Meetings can be released to the public in their entirety, except for the following specific sections of these minutes, as the matters discussed are still unresolved;

1. In the May 18, 2022 minutes, the discussion on page 2 entitled “Recreational Marijuana and Employee Testing” should be redacted.
2. In the June 15, 2022 minutes, the discussion on page 2 entitled “Beaches” should be redacted.
3. In the September 21, 2022 minutes, the discussion on page 2 entitled “Police Civil Rights Cases” should be redacted.
4. In the December 21, 2022 minutes, the discussion on page 2 entitled “Wildwood Boardwalk” should be redacted.

BE IT FURTHER RESOLVED that a copy of this Resolution be forwarded to the Fund Recording Secretary and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on April 19, 2023.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Secretary

By: _____
Chairperson



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April 4, 2023

Paul A. Forlenza, Executive Director, ACMJIF
ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.
P.O. Box 530
6000 Sagemore Drive, Suite 6203
Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: ACMJIF 2022 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2022 (January through December) and based upon my review of those minutes, the minutes can be released with the following exceptions, which sections should be redacted prior to the release of the minutes:

- 1.) In the May 18, 2022 minutes, the discussion on page 2 entitled "Recreational Marijuana and Employee Testing" should be redacted.
- 2.) In the June 15, 2022 minutes, the discussion on page 2 entitled "Beaches" should be redacted.
- 3.) In the September 21, 2022 minutes, the discussion on page 2 entitled "Police Civil Rights Cases" should be redacted.
- 4.) In the December 21, 2022 minutes, the discussion on page 2 entitled "Wildwood Boardwalk" should be redacted.

If you have any questions or need for additional information, please do not hesitate to contact me.

Very truly yours,

THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

Paul Forlenza, Deputy Executive Director

Re: *ACMJIF 2012 Closed Session Minutes*

April 4, 2023

Page Two

DSD/b

cc: Tracy Forlenza, Recording Secretary, ACMJIF
Kris Kristie, Sr. Account Representative, Risk Program Administrators
Kamini Patel, MBA, CIC, CPCU, Pooling Administrator
Chris Roselli, Acct. Mgt., Qual-Lynx
Elizabeth Woods, ACMJIF Fund Chair



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April 4, 2023

Paul A. Forlenza, Executive Director, ACMJIF

ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.

P.O. Box 530
6000 Sagemore Drive, Suite 6203
Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: ACMJIF 2020 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the remaining redaction from the Closed Session Meeting Minutes from the Fund Year 2020 (January through December) and based upon my review of that redaction, the June 17, 2020 redaction to the 2020 minutes should remain redacted.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese
Dictated not read

DSD/b

cc: Tracy Forlenza, Recording Secretary, ACMJIF
Kris Kristie, Sr. Account Representative, Risk Program Administrators
Kamini Patel, MBA, CIC, CPCU, Pooling Administrator
Chris Roselli, Acct. Mgt., Qual-Lynx
Elizabeth Woods, ACMJIF Fund Chair

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

To: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
From: Jordan Simone, ACM JIF Wellness Director
Date: April 19th, 2023
Contact Information: jsimonewellness@gmail.com (609) 435-0708

ACMJIF Wellness Initiatives - April Updates

Wellness Advisory Committee Meeting

The second meeting for 2023 will be held on May 16th at 9:30a via Zoom.

Wellness Coordinator Brainstorm Session

I will be hosting a brainstorm session via Zoom alongside my colleague, Debby Schiffer, sometime in June or July. Date TBD.

Wellness Webinars

I will be hosting two webinars (via Zoom) on wellness related topics throughout this year.

- Decoding the Nutrition Label: June 20th at 10:00am
- Intro to Mindfulness: November 14th at 10:00am

2023 JIF Approved Wellness Items & Activities

Please refer to this handout when purchasing items with your wellness funds. This can also be found on the JIF website under the Wellenss section. Feel free to contact me with any questions about applicable items.

March 23rd Safety Breakfast & Roundtable Discussion

I presented during the Safety Breakfast on complacency and how it impacts our wellbeing, and will be speaking at the upcoming Safety & Wellness Roundtable and providing updates on our current wellness program.

Member Municipality Vists

In order to prioritize the planning and organization of wellness activities early in the year, I will be reaching out to municipalities over the course of the next few months to schedule my attendance at your 2023 safety meetings. I will be providing Paul Forlenza and Kamini Patel with a quarterly list of scheduled and completed visits along with any applicable notes.

New Resources

- *Medical Essentials Diagnostics - Save My Life Program*
 - A group of board-certified cardiologists and pulmonologists whose goal is to provide care that is tailored to meet the specific needs of firefighters, police

officers, emergency responders, as well as educators, county, municipal, and administrative workers. They provide the annually recommended checkups and testing needed to ensure you are in the best shape possible to serve your community.

- <https://www.medicalessentialdiagnostics.com/the-program>

In Good Health Newsletter

Quarter Two's issue of In Good Health focuses on Exercise & Movement. Specifically, it discusses:

- Bodyweight Exercises: 3 Ways to Get Stronger & Build Muscle Without Weights
- Pilates vs. Yoga: How They Differ and Which One is Right for You
- Benefits of Resistance Training
- The Mind-Body Connection: How Exercise Impacts Your Brain and Mental Health
- Exercise and Aging: How Staying Active Can Help You Live a Longer, Healthier Life
- The Power of Habit: How to Build Consistency and Make Exercise a Part of Your Lifestyle
- How to Fit Exercise into a Busy Schedule: Tips for Incorporating Movement into Your Day



***Employment Practices & Technology Liability Committee
Meeting Minutes***

Wednesday, March 15, 2023,

A meeting of the Atlantic County Municipal Joint Insurance Fund Employment Practices & Technology Liability Committee was held on Wednesday, March 15, 2023 at 1:00 PM at Avalon Community Hall, Avalon, NJ.

Those in attendance were:

Fund Commissioners: Varvara Keun, *Chair*, Middle Township
Liz Woods, *Fund Chair*, City of Ocean City
Mary Canesi, *Claims Committee Chair*, Northfield City
LaVerne Kirn, *Strategic Planning Committee Chair*, Corbin City
Dawn Stollenwerk, *Finance Committee Chair*, Mullica Township
Ray Compari, *Fund Commissioner*, City of Millville

Fund Professionals: David DeWeese, *Fund Solicitor*, **The DeWeese Law Firm, P.C**
Keith Hummel, *Safety Director*, **J.A. Montgomery Consulting**
Rob Garish, *Asst. Director of Public Sector*, **J.A. Montgomery Consulting**
Jerry Caruso, *Technology Director*, **Wintsec Consulting**
Paul Forlenza, MGA, *Executive Director*, **RPA a Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA, Program Director, **RPA a Division of Gallagher**
Kris Kristie, Sr. Account Rep., **RPA a Division of Gallagher**

Those unable to attend: Scott Wahl, *Safety Committee Chair*, Avalon Borough
Kellie Seib, *Coverage Committee Chair*, Sea Isle City
Dawn Marie Bascelli, *Fund Commissioner*, Deerfield Township

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

I. Committee Vice Chair

Mr. Forlenza explained during the Annual Committee Chairs Meeting that took place in early January, the creation of Committee Vice Chairs was discussed to assist in the absence of a Committee Chair and for purposes of perpetuation of Committee Chairs. He then advised the Committee that the Committee Vice Chair would be responsible for chairing the meeting and providing an update at the monthly Executive Committee meeting in the absence of the Committee Chair. The Committee agreed to move forward with the creation of the position of Vice Chair. Mr. Forlenza also indicated, it probably should not be a Committee member who is already a sub-Committee chair, which is most of the members on this Committee. Mr. Compari noted he would act as Vice Chair. The Committee thanked Mr. Compari.

II. EPL/POL Loss Ratio Snapshots- Valued as of September 30, 2022 and December 31, 2022

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2016-2021 valued as of September 30, 2022 that were included in the agenda packet. He noted the EPL/POL Five Year Average Loss Ratio for the ACM JIF is 66.7% and the Six Year Average Loss Ratio is 57.2%. He reminded the Committee that the 5 year

average is reviewed by the insurer to determine member performance while the six year average is used by the JIF to determine a member's performance. Mr. Forlenza reminded the Committee that the carrier uses a 55% loss ratio as a "breakeven" point for determining the JIF's performance. Mr. Forlenza then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results over the same five and six year period valued as of September 30, 2022 by member. He then briefly reviewed the individual performance in each of the Fund Years currently being tracked.

Mr. Forlenza then reviewed the EPL/POL Loss Ratio Reports for Fund Years 2016-2021 valued as of December 31, 2022 that were included in the agenda packet, noting the EPL/POL Five Year Average Loss Ratio for the ACM JIF was 67.6% and the Six Year Average Loss Ratio is 57.9%

Mr. Forlenza stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL has been uploaded into Origami for review.

III. *EPL/POL Claims Filed*

Mr. DeWeese noted his report currently depicts both QBE and AIG OPEN EPL/POL cases. In the future, he stated he will break out the report to depict QBE cases, prior to January 1, 2023, separately from the AIG cases, who began providing coverage for these lines of coverage effective January 1, 2023.

A. *Open QBE/AIG Files*

Mr. DeWeese reviewed the open cases with QBE/AIG. Mr. DeWeese stated that there are currently forty-four (44) open claims; twenty-three (23) are in Litigation; five (5) have been Administratively Dismissed/Administratively Stayed/ Dismissed Without Prejudice; and twenty-eight (28) have Defense Counsel assigned.

B. *Closed QBE Files – November 2022-March 2023*

Mr. DeWeese reviewed the closed cases with QBE. Mr. DeWeese stated that from November 2022 – March 2023: eighteen (18) claims closed, with seven (7) due to coverage denials; six (6) closed due to inactivity; four (4) settled with payment to the Plaintiff and one (1) closed with no payment to plaintiff.

IV. *Members of Concern*

Mr. Forlenza asked Mr. DeWeese if there are any members of concern. Mr. DeWeese advised there are no members of concern at this time. He noted that he is not seeing any members with multiple claims, or any type of situation to be of concern currently. Mr. DeWeese then explained that the overall five year results are being driven by two significant claims; one claim in 2020 involving Ocean City, and a second claim in 2021 involving Galloway. Mr. Forlenza agreed noting that these two claims combine for almost \$2.8 million of the \$8.2 million of total incurred losses for Fund years 2017 through 2021

V. *MEL EPL Plan of Risk Management Program*

Mr. Forlenza referred the Committee to page 17 of the agenda which depicts the current compliance status of the Members as of March 6, 2023 stating this is the members' status for the 2022- 2023 EPL Risk Management Program. He stated that members will need to complete the necessary steps to stay or come into compliance with the new program effective January 1, 2024. He stated that this compliance spreadsheet is included in the monthly agenda packet. Mr. Forlenza noted that some members are carrying a higher deductible due to specific loss trends in a specific department (i.e. police), but overall, most members have the standard deductible or have had the ability to buy down their deductible and coinsurance.

Mr. Forlenza stated that all members that want to be in compliance with the 2024-2025 Program will need to complete the Managerial and Supervisory Training which will be held this year via Zoom. As in the past, Mr. Riccio will be presenting the Training, which will consist of an AM and PM Session each day, with 10-12 sessions planned. The cost per session to have Mr. Riccio conduct this training is \$750 per session, which is the rate we have paid in the past; he has not raised his rate. These expenses will be split with the BURLCO & TRICO JIFs. Mr. Forlenza asked if the Committee was ok with that expenditure. The Committee agreed.

In regards to Police Command Staff Training, these sessions will be held in person and presenting will be Keith Hummel, Harry Earle and/or Chris Winter. Trainings will be 3 or 4 days, with an AM and PM session per day. Mr. Forlenza asked for authorization to secure the JIFs' typical venues and to pay the expense of these sessions. Again, these expenses will be split with the BURLCO & TRICO JIFs. The Committee agreed. Mr. Hummel noted there will be a lot of new topics covered in these sessions and he is looking forward to them.

Next, Mr. Forlenza stated that in regards to the updated policies and procedures, he has heard they will be uploaded to the MEL website by mid-April. Once that has been done, his office will send notification out to the members so they can go to the site, download them, and begin the process of updating their policies.

Lastly, in regards to Training of all other personnel, Mr. Forlenza reminded the Committee that a component of complying with this program is that employers offer their employees anti-harassment training. The employees are not required to complete it, but as an employer, you need to offer it and have documentation that you have done so. This training process has been done previously via the MSI website as your employee can log into the site, complete the training and it's documented. Your roll as the employer, again, is to make sure you document that you have offered this training to all personnel. Mr. Forlenza stated additional information will be forthcoming in regards to this program over the next few months.

Ms. Kirn asked if the employees were assigned this training through the MSI, would that be documentation enough. Mr. Forlenza stated it would. Ms. Canesi asked if the updates were going to be as significant as two years ago when all policies and the entire handbook were revised. Mr. Forlenza indicated that he did not think the updates would be as substantial.

VI. *EPL/POL Policy*

Mr. Forlenza reminded the Committee that the MEL instituted a five year phase in process in how the members' EPL premium is calculated moving to a process based on member exposures and loss history. 2023 is year 4 of the 5 year process, though he noted that any changes for 2024 should not be significant. He reminded the Committee that this process was implemented as it became apparent that some good performing members in poor performing JIFs were paying too much premium while poor performing members in good performing JIFs were not paying enough premium.

Mr. Forlenza reminded the Committee that in November 2022 the Fund Underwriter, Ed Cooney, advised him that QBE had decided to no longer offer coverage and that he was working with AIG to secure coverage effective January 1, 2023. In regards to the premium for 2023, there was a statewide increase of 5%; however, the ACM JIF increase was approximately 0.6%, partially due to the premium revaluation process discussed earlier. He noted the ACMJIF's current 5 year Loss Ratio is 67.6%, which is being driven by the two substantial claims in 2020 and 2021 discussed earlier.

VII. *MEL EPL Helpline*

Mr. Forlenza referred the Committee to pages 18 and 19 of the agenda noting this is the most up to date list of Helpline Contacts. Mr. Forlenza noted there are contact persons listed that are no longer with the municipality, as well as a few towns with no one assigned. Mr. Forlenza indicated an email to all members had been sent out from his office in November asking members to review their appointed contacts for the EPL Helpline and notify his office of any changes. He also noted Mr. DeWeese does a great job of referring to the report and asking members to review it each month.

Mr. DeWeese reported that Members are still using the Helpline and he has personally received about forty-four (44) calls for 2022 and nine (9) so far in 2023. Mr. DeWeese indicated that members are more comfortable utilizing the Helpline as they are familiar with him. He noted that recently he has received a number of FMLA related inquiries. He further stated that some of the smaller towns are reaching out to him more as they may not have funding for an attorney that specializes in employment related law.

Mr. DeWeese advised the Committee he met with Ms. Heather Steinmiller in regards to producing videos/webinars on employment related matters. Ms. Steinmiller is currently working on these with hopes of having the videos completed and uploaded to the website by August. Mr. DeWeese stated he is also sending some of his advisory memos, which he produces from the phone calls he receives, and sending them to Ms. Stienmiller. These memos will then be generalized and made available to the members for educational purposes. He stated he would be following up with Ms. Steinmiller on these memos.

VIII. *Elected Officials Training*

Mr. Forlenza informed the Committee that this year, the Elected Officials Training is being conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow all Elected Officials to complete this training at their convenience. The training is approximately 30 minutes long. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2023. 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. An email including instructions on how to access this training was emailed to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants by Megan Matro on or about February 24, 2023.

Mr. Forlenza noted he receives a download every week or so of those that have completed the training. A follow-up email is sent from his office to those that completed that training with links they can use to access additional information on the topics covered during the training. Also, included in that email is a short questionnaire to see how the participants liked the training being available through the MSI system. Ms. Kim noted she took the training on line and it was very good, short, and easy to follow.

Ms. Canesi asked if it was possible to go on the MSI website and see which Elected Officials, have completed the trainings. Mr. Forlenza stated that as he receives data dumps every week or so, he will have his office configure the report and post to the websites so the members can see who has taken the training thus far. He will send an email out to all members once this is completed.

IX. *Land Use Liability Risk Management Program*

Mr. Forlenza referred the Committee to page 22 of the agenda which depicts those member municipalities that have had at least some of their land use board's members complete the enhanced training program. This report is also included in the monthly agenda packet. Mr. Forlenza reminded the Committee that only those land use board members that complete the training process are eligible for enhanced coverage, should they be named personally in a Land Use claim and also stated the certification is for the individual, not the position. Mr. Forlenza noted that should anyone need additional training materials to please contact his office, or you may obtain them from the ACM JIF website.

X. *Technology Liability*

Mr. Forlenza introduced Jerry Caruso, Technology Director with Wintsec Consulting, for the ACM, BURLCO and TRICO JIFs as of this year.

Mr. Forlenza reviewed the Cyber Training and Phishing Report included in the agenda packet and explained the MEL Cyber Risk Management program requires one hour of cyber hygiene training each year which is being provided by Wizer in two (2) 30 minute sessions. He informed the Committee that Wizer does change up the phishing emails to the employees on a monthly basis. He stated this report depicts the results so far for the training that was released on February 27, 2023. He then reviewed the report with the Committee. He noted this report also included the member phishing results, but stated there has been some confusion over what constitutes a successful phishing attempt. Mr. Caruso explained that depending on individual settings in Outlook, if you hover over an email too long it actually registers as the email being "read" even if you do not actually open the email, thereby, giving a "false" positive on the report. He noted they are currently working on this with WIZER and hope to have it figured out soon.

Mr. Caruso then explained in regards to D2, the report in the agenda packet depicts those towns who have provided their IP addresses to him, and once a member confirms their IP address and domain name, the scanning/penetration testing can begin. Mr. Caruso is currently working with the towns in obtaining these as some of the larger towns have multiple IP addresses that might not have been provided during last years activities.

Ms. Stollenwerk noted she is having issues with getting her employee rooster straight as she will revise the list for Wizer, and when she receives it back, it is not updated again. Ms. Patel noted that several towns are having the same issues and it appears to be a "glitch" in the system that is duplicating employee emails. Mr. Caruso agreed stating he would follow-up with WIZER for her and make sure it is addressed.

XI. *Cyber JIF*

Mr. Forlenza reviewed the coverage limits provided by the Cyber JIF effective January 1, 2023, which is \$3,000,000 each claim/ \$6,000,000 aggregate per JIF with no umbrella. In addition, Mr. Forlenza reviewed the deductibles and co-insurance for the Cyber JIF noting non-compliant members have a \$50,000 deductible and 20% coinsurance of the next \$300,000 of a loss; minimum security has a \$25,000 deductible and no coinsurance; and advanced security compliance has a \$0 deductible.

Mr. Forlenza noted he is still working with the Cyber JIF on determining the reimbursement due the JIF for training costs that are currently being provided by the JIF that are built into the Cyber JIF assessment. He explained that the Cyber JIF had built into their budget funding to provide cyber hygiene training, phishing

exercises, and network scanning. As the ACM JIF has been providing this service to its members for a few years, and we did not want to use the Cyber JIF program as there was nothing wrong with the ACM JIF's current program, Mr. Forlenza requested a reimbursement of the costs associated with those programs for the ACM JIF. Mr. Forlenza noted that once the Cyber JIF has contracts with vendors for these services, he will have a better idea of the total amount of the reimbursement. Mr. Forlenza stated he will keep this Committee updated and noted to Ms. Stollenwerk they will need to discuss with the Finance Committee how to recognize the reimbursement.

XII. Committee Charter

Mr. Forlenza referenced the Committee Charter included in the agenda packet, noting his office has a policy to review the Charter at the first meeting of each sub-Committee each year to make sure everyone still feels it represents the Committee's specific duties and responsibilities.

With that said, he referenced a section added in red under Specific Duties portion of the Charter that reads: *Evaluate the performance of the Fund Professionals under the jurisdiction of the Employment Practices & Technology Liability Committee including the Technology Risk Services Director and/or any other Fund Professional requested by the Executive Committee.*

Mr. Forlenza explained this change should be made to coincide with the new *Fund Professionals Evaluation Policy* that was adopted at the 2023 Reorganization meeting. Under that policy, each year a memorandum is distributed to the Fund Commissioners asking for feedback on Fund Professionals to be provided to specific Committee Chairs. In order for that policy to work effectively, the Charter should include the professionals the Committee are responsible for evaluating. In the case of this Committee, the performance of the Technology Risk Services Director. Mr. Forlenza noted if everyone is comfortable with the proposed change, he will add the revised Charter to the minutes of today's meeting and look to adopt the revised Charter at the April Executive Committee meeting.

Ms. Stollenwerk stated that when this Committee was formed, members were chosen who had some HR experience, and then Technology Liability was added to this Committee. She noted that with the way the Charter reads in regards to the Composition, it has made it difficult to add new members, and the Committee should now include members with some sort of IT experience. Ms. Stollenwerk mentioned that she believes the new Fund Commissioner in Ventnor is also their IT person. Ms. Stollenwerk also suggested maybe the meeting could be broken out into two sections so the IT people do not need to sit through the EPL items and vice versa. Mr. Forlenza stated he will start by reaching out to Ventnor and see if the Fund Commissioner is interested in joining the Committee.

Lastly, Ms. Kirn asked if there were any updates on the new MSI website. Mr. Garish noted May 1st is currently the launch date for the new learning management website. Weekly meetings with the new vendor are currently taking place to work out the kinks as a lot of the issues are with the migration of the current LMS into the new LMS. Mr. Garish stated that prior to the May 1 launch date there will be a 2 week dead period where no one will be able to utilize the current LMS as everything is getting moved over. Essentially anyone who registers their employees now for MSI Live trainings, all certificates, etc will be moved over to the new system, but any group trainings and certificates may need to be entered manually, so all of this is currently being figured out and will be ready to go, foreseeing no issues, on May 1.

XIII. Next Meeting

The next meeting will be July 20, 2023 @ 1pm in person in Middle Township.

Seeing no other business, the meeting adjourned at pm.

Employment Practices & Technology Liability Committee Charter

The Atlantic County Municipal Joint Insurance Fund (ACMJIF) Executive Committee hereby constitutes and establishes an Employment Practices & Technology Liability Committee.

Composition

1. Serving on the Committee shall be the Chairs of the Claims Review Committee, Coverage Committee, Finance Committee, Operations & Planning Committee, and Safety Committee.
2. A member of the Executive Committee shall serve on the committee.
3. At least two additional Fund Commissioner shall be appointed by the Executive Committee Chair
4. Serving on the Committee shall be the Fund Attorney, Fund Claims Administrator, Safety Director, and a representative from the Administrator's office.

Authority and Responsibility

The Committee is to serve as a focal point for discussion on issues pertaining to employment practices liability claims. The Committee shall advise the Executive Committee on issues pertaining to the source, amount, and types of claims and their financial impact on members, on the ACMJIF, and on the MEL. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

The Committee shall also serve as the focal point for discussions on issues pertaining to Technology Liability. The Committee shall advise the Executive Committee on issues pertaining to the source, number, and types of claims impacting members. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

Committee Bylaws

The Employment Practices Liability Committee of the ACMJIF was established by charter approved by motion of the JIF's Executive Committee on December 15, 2010. The Charter was revised and re-adopted on May 21, 2014 and January 15, 2020. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.

Specific Duties

The Employment Practices & Technology Liability Committee is to:

- (1) Monitor existing claims trends to determine the source, amount, and types of claims being incurred by ACMJIF members and MEL members statewide.
- (2) Develop policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership
- (3) Determine whether existing measures are adequate and appropriate to prevent claims and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing policies.
- (4) Identify and evaluate emerging techniques for mitigation of risk which could be adopted by members in order to enhance the protection of JIF finances and, by extension, the financial interests of members of the JIF.
- (5) Oversee the creation of training programs designed to educate elected officials, managers and supervisors, and employees with respect to the role they play in the prevention and mitigation of employment and technology related claims.
- (6) Review individual member claims records and recommend remedial actions to be taken by the member including training, adoption of policies, or utilizing resources available through the JIF/MEL or other professionals. Recommend members for probation in accordance with policies recommended by the MEL and/or adopted by the ACMJIF.
- (7) Review policies and directives issued by the MEL or excess carriers and communicate as necessary with the Executive Committee and the membership at large and oversee the implementation of coverage, underwriting, and retention guidelines.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Evaluate the performance of the Fund Professionals under the jurisdiction of the Employment Practices & Technology Liability Committee including the Technology Risk

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Adopted: 12/15/2010

Revised: 05/21/2014, 01/15/2020

Services Director and/or any other Fund Professional requested by the Executive Committee.

- (11) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



STRATEGIC PLANNING COMMITTEE MEETING MINUTES

Wednesday, April 05, 2023 @ 10:00am
Via Zoom

A meeting of the Atlantic County Municipal Joint Insurance Fund's Strategic Planning Committee was held on April 05, 2023 at 10:00am via Zoom / Conference Call. The meeting began at 10:04 AM.

Those in attendance were:

LaVerne Kirn, *Chair*, **Corbin City**
Molly O'Neil, **Brigantine City**
Ed Grant, **Cape May Point**
Heather Sparks, **Commercial Township**
Roy Spoltore, **Upper Deerfield Township**
Dorothy-Jo Ayers, **Weymouth Township**
Alex Bauer, **Woodbine City**
Elizabeth Woods, *Fund Chair*, **City of Ocean City**
Paul A. Forlenza, MGA, *Executive Director* **RPA a Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director*, **RPA a Division of Gallagher**
Karla Allamby, Account Representative, **RPA a Division of Gallagher**

Those in not in attendance were:

I. Meeting Minutes from September 06, 2022

Ms. Patel indicated the meeting minutes from the September 6, 2022 Strategic Planning Committee meeting were emailed out to the Committee on March 22, 2023. She asked if any there were any questions or items the Committee would like to discuss. No questions or comments were entertained.

II. Committee Vice Chair

Ms. Patel explained that during the Annual Committee Chairs Meeting that took place in early January, the creation of Committee Vice Chairs was discussed to assist in the absence of a Committee Chair and for purposes of perpetuation of Committee Chairs. She then advised the Committee that the Committee Vice Chair would be responsible for chairing the meeting and providing an update at the monthly Executive Committee meeting in the absence of the Committee Chair. The Committee agreed to move forward with the creation of the position of Vice Chair. Ms. Patel then asked for a volunteer, Ms. Ayers volunteered to serve in Committee Vice Chair position.

III. Committee Charter

Ms. Patel directed the Committee to pages 1 and 2 of the agenda packet which depicts the Committee Charter. Ms. Patel reviewed a recommended change to the Committee Charter which outlines the Committee's responsibility to review the performance of various Fund Professionals including the Fund Administrator, Administrative Consultant, Recording Secretary, Website Manager and/or any other Fund Professional requested by the Executive Committee. Mr. Forlenza advised the Committee, the recommended change is a direct result of the newly adopted *Fund Professional Evaluation Policy*. Ms. Patel asked if there were any questions. No questions were entertained.

Mr. Forlenza then asked for permission to include the revised Committee Charter as an attachment to the minutes of today's meeting for approval at the April Executive Committee Meeting. The Committee agreed.

IV. 2024 Membership Renewal

Ms. Patel reminded the Committee, a Member's commitment to the JIF is for three (3) years and if the renewing member fails to renew their membership by October 1st of the last year of their three (3) year commitment, the member is automatic non-renewed with the JIF.

Ms. Patel stated that for a number of years, her office has been reaching out to those members up for Renewal that year to inquire if they are interested in a "Renewal Visit Presentation" to their Governing Body at one of their meetings. This is an opportunity for a representative from the Executive Director's office to talk directly to the decision makers in the municipality and discuss with them how the JIF is doing, the programs offered, and all the resources that are available to them as members of the Fund. A discussion ensued regarding the importance of the renewal visits. The Committee then directed the Executive Director's office to continue with the "Renewal Visit Presentations" for the 2023 renewing members.

Ms. Patel directed the Committee to page 3 of the agenda packet which depicts renewing member's six year average loss ratio in comparison to the JIF's overall results. Ms. Patel reviewed the loss ratios report for the renewing members and emphasized that loss ratios are utilized to help identify any trends in a member's performance.

Mr. Forlenza indicated the Safety Director's office conducts a renewal visit with all renewing members. The results of these visits will be shared with the Safety Committee at their upcoming meeting. The purpose of the visit is to make sure the member is still complying with the JIF's Safety Program and, more importantly, "dipstick" the member's safety culture.

V. Membership Growth

Ms. Patel advised the Committee that the few municipalities in Atlantic County that are not currently in the ACM JIF have not approached the Executive Director's office for a proposal to join the JIF.

VI. 2023 Conferences

Ms. Patel directed the Committee to pages 4 and 5 of the agenda packet which including emails that were sent to all eligible Fund Commissioners on January 3, 2023 and March 13, 2023, that have first right of refusal to attend the 2023 AGRiP and PRIMA Conferences.

The PRIMA Conference will be held June 4-7, 2023 in Long Beach, CA. AGRiP held it's Spring conference March 5-8, 2023 in Orlando, FL, of which no members from the ACM JIF attended. The AGRiP Fall Conference will be held October 1-3, 2023 in Salt Lake City, UT.

VII. Membership-Professional Organizations

Ms. Patel advised the Committee, the PRIMA membership was renewed in February. She further indicated the AGRiP membership is now on a calendar year and was renewed in January. She asked if anyone had any questions or concerns. No questions or concerns were entertained.

VIII. Executive Committee Meeting Times & Locations

Ms. Patel reviewed the 2023 meeting schedule, format, and location with the Committee. She asked if the Committee received any feedback from other members. The Committee advised they have received positive feedback on the new hybrid schedule from Fund Commissioners and Risk Management Consultants. Ms. Patel indicated that the Re-Organization meeting will be held in

January 2024 and will be in person. Ms. Patel asked if there were any questions. No questions were entertained.

IX. Fund Commissioner Orientation

Ms. Patel indicated that the New Fund Commissioner Orientation has been scheduled for April 27, 2023 at 1:00pm and May 02, 2023 at 10:00am. She indicated the orientation is currently being updated to emphasize the importance of member engagement. She indicated there will be 20 attendees from the ACM JIF between the two sessions. Ms. Patel noted the New Fund Commissioner Orientation is open to new and existing Fund Commissioners and Risk Management Consultants.

X. Fund Commissioner Attendance

Ms. Patel referenced the 2022 Fund Commissioner Attendance report included in the agenda packet. She noted the attendance is taken directly from the Recording Secretary's minutes. This report depicts the attendance of the Fund Commissioners and Alternates for 2022, with the exception of August as we do not hold a meeting that month.

Ms. Patel stated the overall attendance for Fund Commissioner for 2022 is at 69% and for a combination of Fund Commissioner/Alternates at 76%. She noted that the goal is to have 75% member attendance overall with at least 50% attendance by the Fund Commissioner. With both in-person and virtual meetings, member towns, both big and small, should meet attendance goal easily.

Ms. Patel noted that each year a letter is sent to the Mayor and Council c/o the Municipal Clerk of those members that do not meet these guidelines. The 2022 attendance letter was sent on November 4, 2022 to 14 members. The letter outlines the importance of active participation in the JIF and that the organization wants all members to be actively involved and provide their input. It notes that if the current Fund Commissioner is unable to attend the meetings, then please assign someone who is able to attend. The purpose of the letter is to remind the members that the JIF belongs to them, and in order to get the most out of it, you need to actively participate. Mr. Grant suggested that future letters should emphasize the importance of appointing upper echelon individuals from the municipality as the Fund Commissioner. He stated that the JIF offers a great deal of resources to its members; however, if the right people are not in the Fund Commissioner position the information and programs available to the JIF might not be utilized by the members.

A discussion then ensued regarding attendance correlating to meeting format and the rank of the Fund Commissioners and Alternative Fund Commissioners in their respective Municipalities. Following the brief discussion, Mr. Grant mentioned he is curious to see attendance results for 2023 due to the change in meeting format.

She noted the 2023 attendance report for the 1st qtr. will be included in the monthly agenda packet for April.

XI. Annual Planning Retreat

A. 2022 Annual Planning Retreat Breakout Group Results

Mr. Forlenza directed the Committee to pages 8-12 of the agenda packet which depicts the 2022 Annual Planning Retreat Breakout Group Results. He reviewed the survey results in detail. A discussion ensued regarding the feedback contained in the surveys and potential options the Committee can explore. Following in a brief discussion, the Committee asked the Executive Director's office to provide a revised summary with survey feedback removing those options which cannot be pursued due to logistics, statutory or otherwise. Once the Executive Director provides the Committee with the updated feedback, the Committee will review and provide direction to the Executive Director's office on which options to research and provide

recommendations. In addition, Mr. Grant requested a breakdown of the titles for both Fund Commissioners and Alternative Fund Commissioners for further review.

Ms. Patel asked the Committee if the 2022 Annual Planning Retreat Breakout Group Results should be included with today's minutes. The Committee advised they would like to review the results and formulate a game plan prior to releasing the results to the full membership. Mr. Forlenza advised a Fund Commissioner specifically asked to review the results but were not released as this Committee had not yet reviewed the results.

B. 2022 Annual Planning Retreat Survey Results

Mr. Forlenza directed the Committee to pages 13 to 37 which depict the 2022 Annual Planning Retreat Survey Results. He reviewed survey results in detail highlighting the topics reviewed, location, length of retreat, and member feedback. Mr. Forlenza noted that the feedback will be used in planning next year's Retreat. Mr. Grant noted that 48% of those that completed the survey did not attend the sessions on day 2 of the Retreat and therefore are skewing the rating of relevance and effectiveness of the topics. He asked that be reviewed and amended for the next Retreat if possible. Mr. Forlenza noted his office will review and amend accordingly.

C. 2023 Annual Planning Retreat

Mr. Forlenza asked the Committee if the 2023 Annual Planning Retreat should be scheduled for October 18th and 19th utilizing the two day schedule with Executive Committee meeting starting at 3:00pm on the 18th as done in the years prior. The Committee approved the Retreat dates and format.

XII. Elected Officials Training

Mr. Forlenza directed the Committee to page 39 of the agenda packet which depicts the invitation and instructions for Elected Officials training that is being offered through the MSI. Mr. Forlenza asked if Ms. Kirn has viewed the training. Ms. Kirn indicated she has viewed the training and found it informative. A discussion ensued regarding the flexibility of viewing the online training and the availability of the attendance list on the JIF website. After a brief discussion, Mr. Forlenza indicated if we continue to receive positive feedback with this format, we can continue to utilize the MEL issued training assuming the quality remains consistent. He noted we can always offer Zoom or In Person, if the membership is not happy with the MEL training.

XIII. Fund Professional Performance Evaluations

Mr. Forlenza directed the Committee to pages 40-42 of the agenda packet which depict the newly adopted *Fund Professional Evaluation Policy*. He noted that the policy was revised based on the recommendation of this Committee last year. He advised under the new policy, a memorandum will be released to membership advising them that any feedback for the Fund Professionals can be directed to the Committee Chair that has authority over the Fund Professional. If there is a matter that cannot be resolved, the Committee Chair can request that the Executive Committee authorize an RFP/RFQ to be issued for the Fund Professional position. Mr. Forlenza asked if there were any questions. No questions were entertained.

XIV. 2023 Remaining Meetings

The remaining meetings will take place on the following dates and formats:

- A. September 07, 2023- In person -10:00am – Corbin City
- B. December 14, 2023 –via Zoom- 10:00am

There being no other business the meeting concluded at 11:13 AM.

File: ACMJIF/2023/Strategic Planning Committee
ACMJIF/Gen/Strategic Planning Committee

Tab: 04/05/2023
Tab: 04/05/2023

Strategic Planning Committee Charter

The Atlantic County Municipal Joint Insurance Fund (ACMJIF) Executive Committee hereby constitutes and establishes a Strategic Planning Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Strategic Planning Committee.
3. Serving on the Committee shall be a representative from the Administrator's office.

Authority and Responsibility

The Strategic Planning Committee is to serve as the focal point for communication between the Administrator, the Fund Commissioners, and any other professionals regarding long range strategies which should be pursued in order to ensure the integrity, growth, and viability of the Joint Insurance Fund. The Strategic Planning Committee shall advise the Executive Committee regarding long term strategies and planning considerations.

Strategic Planning Committee Bylaws

The Strategic Planning Committee of the ACMJIF was established by charter approved by motion of the JIF's Executive Committee on January 18, 2012. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, at the discretion of the Chair.

Attendance

Members of the Committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Strategic Planning Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Strategic Planning Committee is to:

- (1) Develop a plan for implementation of long term strategies for the Fund.
- (2) Report to the Executive Committee on the progress regarding selection and implementation of the plan and monitor strategy for implementation.
- (3) Identify long range planning issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the Joint Insurance Fund.
- (4) Review the collective organizational structure of the JIF and its servicing agents to assure that it represents a balance of values including flexibility, participation, efficiency and effectiveness which should be weighed in maintaining a healthy organizational structure.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Evaluate the performance of the Fund Professionals under the jurisdiction of the Strategic Planning Committee including the Fund Administrator, Administrative Consultant, Recording Secretary, Website Manager and/or any other Fund Professional requested by the Executive Committee.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



To: Fund Commissioners

From: Paul A. Forlenza, MGA, RMC, Executive Director

Date: April 18, 2023

Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pgs. 75-76)

-The February 2023 Lost Time Accident Frequency Summary and the Statewide Recap for February 2023 are attached for your review.

B. Certificates of Insurance (pgs. 77-78)

A summary of the Certificates of Insurance issued during March are attached for your review.

C. Financial Fast Track Report

The Financial Fast Track Reports as of February 28, 2023 has not been issued at the time of this report.

D. Regulatory Filing Checklists (pgs. 79-80)

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items listed.

E. 2022 Safety Incentive Program Awards (pg. 81)

A letter from our office describing how to collect your 2022 Safety Award Money was emailed out to all members on or about April 5, 2023. If you have any questions on how to collect your 2022 Safety Incentive Program Awards, please contact our office. **Please note that the deadline to claim or encumber these funds was December 31, 2023. All encumbered funds had to be claimed by February 1, 2024.**

F. 2023 Optional Safety Budget (pg. 82)

A consolidated announcement letter including instructions on how to collect your 2023 Optional Safety Allowance was emailed to all members on or about February 13, 2023. If you have any questions on how to collect your 2023 Optional Safety Budget allowance, please contact our office **Please note that the deadline to claim or encumber these funds is December 31, 2023. All encumbered funds have to be claimed by February 1, 2024.**

G. 2023 Wellness Incentive Program Allowance (pg. 83)

A consolidated announcement letter including instructions on how to collect your 2023. Wellness Incentive Program Allowance was emailed to all members on or about February 13, 2023. If you have any questions on how to collect your 2023 Wellness Incentive Program Allowance, please contact our

office. **Please note that the deadline to claim or encumber these funds is December 31, 2023. All encumbered funds have to be claimed by February 1, 2024.**

H. 2023 EPL/Cyber Risk Management Budget (pg. 84)

A consolidated announcement letter including instructions on how to collect your 2023 EPL/Cyber Risk Management Allowance was emailed to all members on or about February 13, 2023. If you have any questions on how to collect your 2023 EPL/Cyber Risk Management Allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is December 31, 2023. All encumbered funds have to be claimed by February 1, 2024.**

I. Employment Practices Liability Compliance (pg. 85)

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is attached for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

J. Statutory Bond Status (pgs. 86-88)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Please note that these bonds are written for the individual NOT the position to be bond. All applicants for a bond must complete an underwriting application and submit it to the Fund Underwriter for approval. Any questions on the status of an application or a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

K. Skateboard Park Approval Status (pg. 89)

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process, outlined in MEL Coverage Bulletin **2023-06**, which must be followed by all members who wish to construct a skateboard park and have the Atlantic JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

L. Capehart & Scatchard Updates

There are no updates at this time.

M. Monthly Activity Calendars (pgs. 90-91)

Attached for your review is the monthly activity calendar for the months of April/May 2023..

N. Elected Officials Training (pg. 92)

This year, the Elected Officials Training is being conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow all Elected Officials to complete this training at their convenience and is approximately 30 minutes long. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2023. 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. An email including instructions on how to access this training was emailed to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants on or about February 24, 2023 and is attached for your reference. In regards to attendance at these trainings, approximately once a week a report indicating who has completed the Elected Officials Training is posted to the JIF

website for your reference. If you have any questions, or need assistance with the training, please contact the MSI Helpline at 866-661-5120

O. Managerial & Supervisory Training

In 2023, the ACM JIF, in conjunction with the BURLCO and TRICO JIFs, will be sponsoring Managers & Supervisor's Employment Liability Training sessions. These trainings will be presented by Armando Riccio, Esq. Participation by your managers & supervisors in this training is required for compliance with the 2024-2025 MEL EPL Plan of Risk Management. Additional information will be forthcoming.

P. Police Command Staff Training

In 2023, the ACM JIF, in conjunction with the BURLCO and TRICO JIFs will be sponsoring this training and completion by the members of your Police Department's Command Staff is a required element for compliance with the MEL's 2024-2025 Employment Practices Liability Plan of Risk Management. Additional information will be forthcoming.

Q. Land Use Training Certification (pg. 93)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that they have completed the Land Use Training process for at least some of their Board Members. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

R. Safety, Claims & Wellness Coordinator Round Table

The JIF will hold the 2023 Safety, Claims, & Wellness Coordinator Roundtable via Zoom Conferencing on Tuesday, April 25, 2023 starting at 10:00 am and running approximately one hour. An invitation was emailed to all members from the Safety Directors office on March 27, 2023.

S. New Fund Commissioner Orientation

An email inquiring about interest in attending the New Fund Commissioner Orientation was emailed to all Fund Commissioners, Alternate Fund Commissioners and Risk Management Consultants on or about February 24, 2023. Two (2) identical, generic sessions have been scheduled virtually for April 27 @ 1:00 pm and again on May 2 @ 10:00 am. Email notifications went out to those member that indicated they were interested in attending the training on March 29th. If anyone would like to attend either one of these sessions and has not indicated prior, please contact Kris Kristie @ Kristi_kristie@RPAdmin.com so she can add you to the training session of your choice.

T. Financial Disclosure Statement Filing

The Division of Local Government Services utilizes an "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at Kristi_Kristie@rpadmin.com. Additional information was sent to all Fund Commissioners on April 14, 2023 that included the Local Finance Notice 2023-08 which contained important information concerning the filing process instructions.

The statutory deadline to file is April 30, 2023 and the Local Finance Board will start to issue violations to non-filers on June 14, 2023.

U. Special Law Enforcement Officer Training (pg. 94)

The Annual SLEO Training will be provided in two (2) sessions; one on May 24, 2023 at Cape May Police Academy County Complex and another on May 25, 203 at Atlantic County Policy Academy. Both session run from 6:00-10:00pm. Kris Kristie sent an invitation with registration information to all Clerks, Fund Commissioners, and RMCs on March 27, 2023.

V. Quarterly Attendance (pg. 95)

A report detailing attendance records through the first quarter of the 2023 Fund Year is attached for your review.

W. Website (www.acmjif.org)

Please take a moment to explore the website, which contains a plethora of information in an easy to read format and navigate site. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan_Matro@rpadmin.com.

X. New Member Activity

Nothing to report

**Atlantic County Municipal Joint Insurance Fund
2022 SIP Qualifiers Award**

Member Municipality	Town Size	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid in 2024	Total YTD Expenses	Ending Balance	Encumb Funds
Absecon City	M	2,500.00				2,500.00										2,500.00	0.00	
Avalon Borough	M	2,500.00														0.00	2,500.00	
Brigantine City	L	2,750.00				2,750.00										2,750.00	0.00	
Buena Borough	S	2,250.00														0.00	2,250.00	
Cape May City	L	2,750.00														0.00	2,750.00	
Cape May Point Borough	XS	2,000.00				2,000.00										2,000.00	0.00	
Commercial Township	XS	2,000.00														0.00	2,000.00	
Corbin City	XS	2,000.00				2,000.00										2,000.00	0.00	
Deerfield Township	XS	2,000.00														0.00	2,000.00	
Dennis Township	S	2,250.00														0.00	2,250.00	
Downe Township	XS	2,000.00				2,000.00										2,000.00	0.00	
Egg Harbor Township	XL	3,000.00				3,000.00										3,000.00	0.00	
Estell Manor City	XS	2,000.00														0.00	2,000.00	
Folsom Borough	XS	2,000.00				2,000.00										2,000.00	0.00	
Galloway Township	XL	3,000.00				3,000.00										3,000.00	0.00	
Hamilton Township	XL	3,000.00														0.00	3,000.00	
Linwood City	M	2,500.00														0.00	2,500.00	
Longport Borough	S	2,250.00														0.00	2,250.00	
Lower Township	L	2,750.00				2,750.00										2,750.00	0.00	
Margate City	L	2,750.00														0.00	2,750.00	
Middle Township	L	2,750.00														0.00	2,750.00	
Millville City	XL	3,000.00				3,000.00										3,000.00	0.00	
Mullica Township	S	2,250.00				2,250.00										2,250.00	0.00	
Newfield Borough	XS	2,000.00														0.00	2,000.00	
North Wildwood City	L	2,750.00														0.00	2,750.00	
Northfield City	M	2,500.00				2,500.00										2,500.00	0.00	
Ocean City	XL	3,000.00				3,000.00										3,000.00	0.00	
Pleasantville City	XL	3,000.00														0.00	3,000.00	
Sea Isle City	L	2,750.00				2,750.00										2,750.00	0.00	
Somers Point City	M	2,500.00														0.00	2,500.00	
Stone Harbor Borough	M	2,500.00														0.00	2,500.00	
Upper Township	M	2,500.00				2,500.00										2,500.00	0.00	
Upper Deerfield Township	S	2,250.00				2,250.00										2,250.00	0.00	
Ventnor City	L	2,750.00				2,750.00										2,750.00	0.00	
Waterford Township	M	2,500.00														0.00	2,500.00	
West Cape May Borough	XS	2,000.00				2,000.00										2,000.00	0.00	
West Wildwood Borough	XS	2,000.00														0.00	2,000.00	
Weymouth Township	XS	2,000.00														0.00	2,000.00	
Wildwood City	XL	3,000.00				3,000.00										3,000.00	0.00	
Wildwood Crest Borough	M	2,500.00				2,500.00										2,500.00	0.00	
Woodbine Borough	XS	2,000.00														0.00	2,000.00	
Total By Line		\$100,750.00	0.00	0.00	0.00	50,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,500.00	50,250.00	

Must be Claimed or Encumbered by December 31, 2023. All Encumbered Funds Must be Claimed by February 1, 2024

Atlantic County Municipal Joint Insurance Fund 2023 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid 2024	Total YTD Paid	Remaining Balance	Date Encumbered
Absecon City																N/A	
Avalon Borough	\$1,500.00														\$0.00	\$1,500.00	
Brigantine City	\$2,000.00														\$0.00	\$2,000.00	
Buena Borough																N/A	
Cape May City	\$1,500.00														\$0.00	\$1,500.00	
Cape May Point Borough	\$1,000.00														\$0.00	\$1,000.00	
Commercial Township	\$1,500.00														\$0.00	\$1,500.00	
Corbin City																N/A	
Deerfield Township																N/A	
Dennis Township																N/A	
Downe Township																N/A	
Egg Harbor Township																N/A	
Estell Manor City																N/A	
Folsom Borough																N/A	
Galloway Township																N/A	
Hamilton Township	\$2,000.00														\$0.00	\$2,000.00	
Linwood City	\$1,500.00														\$0.00	\$1,500.00	
Longport Borough																N/A	
Lower Township	\$2,000.00														\$0.00	\$2,000.00	
Margate City																N/A	
Middle Township																N/A	
Millville City																N/A	
Mullica Township																N/A	
Newfield Borough	\$1,000.00														\$0.00	\$1,000.00	
North Wildwood City																N/A	
Northfield City	\$1,500.00														\$0.00	\$1,500.00	
Ocean City	\$2,500.00														\$0.00	\$2,500.00	
Pleasantville City	\$2,500.00														\$0.00	\$2,500.00	
Sea Isle City																N/A	
Somers Point City																N/A	
Stone Harbor Borough	\$1,500.00														\$0.00	\$1,500.00	
Upper Township																N/A	
Upper Deerfield Township																N/A	
Ventnor City																N/A	
Waterford Township	\$1,500.00														\$0.00	\$1,500.00	
West Cape May Borough	\$1,000.00														\$0.00	\$1,000.00	
West Wildwood Borough																N/A	
Weymouth Township	\$1,000.00														\$0.00	\$1,000.00	
Wildwood City	\$2,500.00														\$0.00	\$2,500.00	
Wildwood Crest Borough																N/A	
Woodbine Borough																N/A	
Total By Line	\$28,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$28,000.00	

Must be Claimed or Encumbered by December 31, 2023. All Encumbered Funds Must be Claimed by February 1, 2024

**Atlantic County Municipal Joint Insurance Fund
2023 WELLNESS INCENTIVE PROGRAM ALLOWANCE**

Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	October 2023	November 2023	December 2023	Paid in 2024	Total YTD Paid	Remaining Balance	Date Encumbered
Absecon City	800.00														0.00	\$800.00	
Avalon Borough	1,000.00														0.00	\$1,000.00	
Brigantine City	1,500.00														0.00	\$1,500.00	
Buena Borough	600.00														0.00	\$600.00	
Cape May City	1,000.00														0.00	\$1,000.00	
Cape May Point Borough	275.00														0.00	\$275.00	
Commercial Township	275.00														0.00	\$275.00	
Corbin City	275.00														0.00	\$275.00	
Deerfield Township	275.00														0.00	\$275.00	
Dennis Township	600.00														0.00	\$600.00	
Downe Township	275.00														0.00	\$275.00	
Egg Harbor Township	1,500.00														0.00	\$1,500.00	
Estell Manor City	275.00														0.00	\$275.00	
Folsom Borough	275.00														0.00	\$275.00	
Galloway Township	1,000.00														0.00	\$1,000.00	
Hamilton Township	1,000.00														0.00	\$1,000.00	
Linwood City	800.00														0.00	\$800.00	
Longport Borough	800.00														0.00	\$800.00	
Lower Township	1,000.00														0.00	\$1,000.00	
Margate City	1,500.00														0.00	\$1,500.00	
Middle Township	1,000.00														0.00	\$1,000.00	
Millville City	1,500.00				403.88										403.88	\$1,096.12	
Mullica Township	600.00														0.00	\$600.00	
Newfield Borough	275.00														0.00	\$275.00	
North Wildwood City	1,000.00														0.00	\$1,000.00	
Northfield City	800.00														0.00	\$800.00	
Ocean City	1,500.00														0.00	\$1,500.00	
Pleasantville City	1,500.00														0.00	\$1,500.00	
Sea Isle City	1,000.00														0.00	\$1,000.00	
Somers Point City	1,000.00														0.00	\$1,000.00	
Stone Harbor Borough	1,000.00														0.00	\$1,000.00	
Upper Township	800.00														0.00	\$800.00	
Upper Deerfield Township	600.00														0.00	\$600.00	
Ventnor City	1,500.00														0.00	\$1,500.00	
Waterford Township	800.00														0.00	\$800.00	
West Cape May Borough	275.00														0.00	\$275.00	
West Wildwood Borough	275.00														0.00	\$275.00	
Weymouth Township	275.00														0.00	\$275.00	
Wildwood City	1,500.00														0.00	\$1,500.00	
Wildwood Crest Borough	1,000.00														0.00	\$1,000.00	
Woodbine Borough	275.00														0.00	\$275.00	
Total By Line	\$33,500.00	\$0.00	\$0.00	\$0.00	\$403.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$403.88	\$33,096.12	0

Must be Claimed or Encumbered by December 31, 2023. All Encumbered Funds Must be Claimed by February 1, 2024

Atlantic County Municipal Joint Insurance Fund 2023 EPL/CYBER Risk Management Budget																	
Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	October 2023	November 2023	December 2023	Paid in 2024	Total YTD Expenses	Ending Balance	Date Encumbered
Absecon City	725.00														0.00	\$725.00	
Avalon Borough	725.00														0.00	\$725.00	
Brigantine City	725.00														0.00	\$725.00	
Buena Borough	725.00														0.00	\$725.00	
Cape May City	725.00														0.00	\$725.00	
Cape May Point Borough	725.00														0.00	\$725.00	
Commercial Township	725.00														0.00	\$725.00	
Corbin City	725.00														0.00	\$725.00	
Deerfield Township	725.00														0.00	\$725.00	
Dennis Township	725.00														0.00	\$725.00	
Downe Township	725.00														0.00	\$725.00	
Egg Harbor Township	725.00														0.00	\$725.00	
Estell Manor City	725.00														0.00	\$725.00	
Folsom Borough	725.00														0.00	\$725.00	
Galloway Township	725.00				725.00										725.00	\$0.00	
Hamilton Township	725.00														0.00	\$725.00	
Linwood City	725.00														0.00	\$725.00	
Longport Borough	725.00														0.00	\$725.00	
Lower Township	725.00			725.00											725.00	\$0.00	
Margate City	725.00				725.00										725.00	\$0.00	
Middle Township	725.00														0.00	\$725.00	
Millville City	725.00														0.00	\$725.00	
Mullica Township	725.00														0.00	\$725.00	
Newfield Borough	725.00														0.00	\$725.00	
North Wildwood City	725.00														0.00	\$725.00	
Northfield City	725.00														0.00	\$725.00	
Ocean City	725.00														0.00	\$725.00	
Pleasantville City	725.00														0.00	\$725.00	
Sea Isle City	725.00														0.00	\$725.00	
Somers Point City	725.00														0.00	\$725.00	
Stone Harbor Borough	725.00														0.00	\$725.00	
Upper Township	725.00														0.00	\$725.00	
Upper Deerfield Townshi	725.00														0.00	\$725.00	
Ventnor City	725.00														0.00	\$725.00	
Waterford Township	725.00														0.00	\$725.00	
West Cape May Borough	725.00														0.00	\$725.00	
West Wildwood Borough	725.00														0.00	\$725.00	
Weymouth Township	725.00														0.00	\$725.00	
Wildwood City	725.00														0.00	\$725.00	
Wildwood Crest Borough	725.00														0.00	\$725.00	
Woodbine Borough	725.00														0.00	\$725.00	
Total By Line	\$29,725.00	\$0.00	\$0.00	\$725.00	\$1,450.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,175.00	\$27,550.00	

Must be Claimed or Encumbered by December 31, 2023. All Encumbered Claims Must be Claimed by February 1, 2024

2022-2023 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



This course details ways to control workers' compensation and liability insurance costs. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 2023 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2023 assessment.

1. Click the MEL Safety Institute's **Learning Management System (LMS)** link:
www.firstnetcampus.com/meljif
- 2 **Login to LMS**
 - If you have previously taken MSI classes, enter your username and password.
 - If you do not know your username/password, check with your Training Administrator or call the MSI Help Line at (866) 661-5120
 - If you are new, click **New User Registration**, complete the fields and you will receive an email with your username and password.
- 3 After you sign in, click **MSI NOW** on the bottom right of the Home page.
- 4 Click the course: **2022-2023 Elected Officials Risk Management Seminar**
- 5 Click **Enroll**.
- 6 Click **My Training** tab on the top blue tool bar.
7. Click the **Program Name** (2022-23 Elected Officials R.M. Seminar) to launch the course.
- 8 Upon completion of the course navigate to the **Student Center** tab to **print your Certificate of Completion**. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

IMPORTANT: You must **complete the entire program** to receive credit.

If you have questions or need assistance contact the **MSI Help Line (866) 661-5120**, during business hours. The MEL Safety Institute can also be accessed anytime by going to www.melsafetyinstitute.org.

2023 SPECIAL POLICE OFFICER PATROL PRACTICES UPDATE



Four Hour Pre-Season Training

Instructed by: Chief Denis E. Connell, Retired

TOPICS:

- | | |
|----------------------------------|--------------------------------|
| 1. Service Animals: | NJSA 10: 5-29 |
| 2. NJ LAD: | Bathroom Access Issues |
| 3. Immigrant Trust Directive: | Policy Review |
| 4. L E Social Media: | Evidence and OPRA Implications |
| 5. L E Computer Systems: | Confidentiality |
| 6. Case Law Update: | State v Carter/State v. Keaton |
| 7. Duty to Provide Medical Help: | State-Created Danger Theory |

The course is designed for newly appointed Special Officers Class I, Class II and Veteran Special Officers assigned to seasonal police duty.

NOTE

All in-person training is conducted at COVID-compliant academy facilities. State regulations applicable at the time of training will be enforced.

2 Sessions Offered

Wednesday, May 24, 2023

CLASS CAPACITY: 90

6 pm - 10 pm

Cape May Police Academy
County Complex

Thursday, May 25, 2023

CLASS CAPACITY: 40

6 pm - 10 pm

Atlantic County Police Academy
5033 English Creek Road
Mays Landing

These training seminars are provided free of charge to ACM, BURLCO and TRICO JIF Members on a first come - first serve basis. Register your personnel today!

[CLICK HERE TO REGISTER](#)

PLEASE DO NOT CALL THE ACADEMY TO REGISTER

Questions? Contact Kristi Kristie:
Email: Kristi_Kristie@RPAdmin.com



2023 ACM Meeting Attendance

Municipality	Name	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	# FC Attended	#ALT Attended	Total Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y												3			
Absecon	Thompson/Snyder	N/A	FC	Alt										1	1	3	33%	33%	67%
Avalon	Wahl/Waldron	FC	FC	FC										3	0	3	100%	0%	100%
Brigantine	O'Neill	N/A	FC	N/A										1	0	3	33%	0%	33%
Buena Boro	Nimohay/Jones	FC	FC	FC										3	0	3	100%	0%	100%
Cape May	h	ALT	FC	FC										2	1	3	67%	33%	100%
Cape May Point	Grant/Redington	N/A	FC	FC										2	0	3	67%	0%	67%
Commercial Twp	Sparks/Horseman	FC	N/A	Alt										1	1	3	33%	33%	67%
Corbin City	Kirn/Schulte	FC	FC	FC										3	0	3	100%	0%	100%
Deerfield	Bascelli/Seifrit	FC	N/A	FC										2	0	3	67%	0%	67%
Dennis	Bishop/Justice	FC	Alt	FC										2	1	3	67%	33%	100%
Downe	Campbell, B./Hernandez	FC	Rep	N/A										1	0	3	33%	0%	33%
Egg Harbor Twp.	D'Intino/Tedesco	FC	FC	FC										3	0	3	100%	0%	100%
Estell Manor	Marcolongo./Masker	N/A	Alt	Alt										0	2	3	0%	67%	67%
Folsom	Gatto/Schenker	FC	FC	FC										3	0	3	100%	0%	100%
Galloway	Parks/Spinelli	FC	FC	FC										3	0	3	100%	0%	100%
Hamilton	Pollock/Noll	FC	FC	FC										3	0	3	100%	0%	100%
Linwood	Napoli/Strazzeri	FC	FC	FC										3	0	3	100%	0%	100%
Longport	Kyle/Kelly	N/A	FC	FC										2	0	3	67%	0%	67%
Lower	Fournier/Ridgway	FC	FC	FC										3	0	3	100%	0%	100%
Margate	McLaughlin/Adams	FC	FC	FC										3	0	3	100%	0%	100%
Middle	Keun/Schumann	FC	Alt	FC										2	1	3	67%	33%	100%
Millville	Compari/Shapiro	N/A	FC	FC										2	0	3	67%	0%	67%
Mullica	Stollenwerk	N/A	FC	FC										2	0	3	67%	0%	67%
Newfield	Marandino	FC	FC	FC										3	0	3	100%	0%	100%
North Wildwood	vanSant	FC	FC	FC										3	0	3	100%	0%	100%
Northfield	Canesi/Campbell	FC	FC	FC										3	0	3	100%	0%	100%
Ocean City	Woods/Wood	FC	FC	FC										3	0	3	100%	0%	100%
Pleasantville	Williams/Stewart	FC	Alt	FC										2	1	3	67%	33%	100%
Sea Isle	Seib/Savastano	FC	FC	N/A										2	0	3	67%	0%	67%
Somers Point	Samuelson/Heath	FC	FC	N/A										2	0	3	67%	0%	67%
Stone Harbor	Craft/McGonagle	FC	Alt	Alt										1	2	3	33%	67%	100%
Upper Deerfield	Spoltore/Vagnarelli	FC	FC	FC										3	0	3	100%	0%	100%
Upper Township	DeMarzo	N/A	FC	N/A										1	0	3	33%	0%	33%
Ventnor	Pacanowski/Iannuzzelli	ALT	FC	FC										2	1	3	67%	33%	100%
Waterford	Dougherty/Regn	FC	FC	FC										3	0	3	100%	0%	100%
West Cape May	Sabo/Vitelli	ALT	N/A	N/A										0	1	3	0%	33%	33%
West Wildwood	Segrest, Joe/O'Hala	N/A	Alt	FC										1	1	3	33%	33%	67%
Weymouth	Ayres/Carroll	FC	Alt	N/A										1	1	3	33%	33%	67%
Wildwood City	O'Connor/Dunn	N/A	N/A	FC										1	0	3	33%	0%	33%
Wildwood Crest	Mahon/Feketics	ALT	FC	FC										2	1	3	67%	33%	100%
Woodbine	Bauer/Gurdgiel	FC	N/A	FC										2	0	3	67%	0%	67%
41		31	36	34	41	41	41	41	41	41	41	41	41	85	15	123	69%	12%	81%
		76%	88%	83%	100%	100%	100%	100%	100%	100%	100%	100%	100%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance

SAFETY DIRECTOR REPORT

Atlantic County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: April 4, 2023

J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102	Robert Garish Assistant Director Public Sector rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719
Thomas Reilly Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205	P.O. Box 99106 Camden, NJ 08101	John Saville Assistant Director Public Sector jsaville@jamontgomery.com Office: 732-660-5009
Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070		

LOSS CONTROL SURVEYS

- Township of Waterford on March 3, 2023
- City of Absecon on March 8, 2023
- Township of Upper on March 8, 2023
- Borough of Avalon on March 14, 2023
- Borough of Woodbine on March 20, 2023
- City of Ventnor on March 29, 2023

MEETINGS ATTENDED

- Claims Committee Meeting on March 9, 2023
- Executive Fund Committee Meeting on March 15, 2023
- Safety Kickoff Breakfast on March 23, 2023

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

- How to Receive Push Notifications on the NJ MEL Mobile App?
- Law Enforcement Bulletin: Succession Planning: Key to Agency Stability, Longevity, And Liability Resilience
- Chainsaw Safety Best Practices
- Sewer Backup Prevention Best Practices
- Backing Fire Apparatus into Station Best Practices
- Law Enforcement Risk Analysis: Attorney General Drug Testing Policy
- 2022: Morris County Public Safety Training Academy on March 22nd; Wildwood Convention Center on March 29th
- Training Announcement: CDL Entry Level Driver Training (ELDT) Program Train-The-Trainer Program
- Safe Exchange Zone Best Practices
- CDL Exemption Fire & Emergency Medical Services
- Blue Light for Volunteer Emergency Responders Best Practices
- MSI LIVE Schedule
- MSI Toolkit

MSI LAW ENFORCEMENT MESSAGES

- Police Licensing Risk Analysis Update - MSI LE Bulletin

MSI NOW & MSI DVD

[MSI NOW](#) provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
Absecon	3
Avalon	1
Buena	1
Cape May	1
Corbin	6
Egg Harbor Township	5
Lower	1

Margate	1
Middle	1
Newfield	6
West Cape May	1
Wildwood	2

[MSI DVD](#) includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

MSI DVD	
Municipality	Number of Videos
Stone Harbor	2

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The [MSI LIVE Schedule](#) is available for registration. Please register early, under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI Helpdesk at 866-661-5120.

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes or deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at afelip@jamontgomery.com.

2023 Cyber Awareness Training - Part 1

Department	Invited Users	Started Training	Completed Training	%	Rating
Absecon City	29	22	22	75.86%	4.33
Avalon Borough	130	89	87	66.92%	4.25
Brigantine City	122	98	96	78.69%	4.15
Buena Borough	41	18	18	43.90%	4.50
Cape May City	104	100	99	95.19%	4.29
Cape May Point Borough	17	15	15	88.24%	4.71
Commercial Township	13	11	11	84.62%	4.53
Corbin City	14	8	8	57.14%	4.77
Deerfield Township	11	11	11	100.00%	4.78
Dennis Township	19	17	17	89.47%	4.03
Downe Township	3	3	3	100.00%	4.75
Egg Harbor Township	186	134	132	70.97%	4.48
Estell Manor City	10	8	8	80.00%	4.46
Folsom Borough	7	4	4	57.14%	4.67
Galloway Township	145	130	130	89.66%	4.27
Hamilton Township	134	118	118	88.06%	4.33
Linwood City	44	44	44	100.00%	4.47
Longport Borough	37	29	29	78.38%	4.11
Lower Township	99	93	93	93.94%	4.12
Margate City	118	111	110	93.22%	4.35
Middle Township	122	91	88	72.13%	4.25
Millville City	292	198	197	67.47%	4.13
Mullica Township	35	31	31	88.57%	4.31
Newfield Borough	5	4	4	80.00%	4.60
No Department	3	1			
North Wildwood City	89	76	76	85.39%	4.17
Northfield City	63	52	52	82.54%	4.13
Ocean City	237	178	177	74.68%	4.19
Pleasantville City	124	93	91	73.39%	4.46
Sea Isle City	83	56	56	67.47%	4.14
Somers Point City	61	41	41	67.21%	3.83
Stone Harbor Borough	70	41	41	58.57%	4.56
Upper Deerfield Township	15	15	14	93.33%	4.43
Upper Township	40	26	25	62.50%	4.44
Ventnor City	111	99	99	89.19%	4.31
Waterford Township	43	31	31	72.09%	4.32
West Cape May Borough	19	12	12	63.16%	4.47
West Wildwood Borough	31	17	17	54.84%	4.83
Weymouth Township	7	5	5	71.43%	4.33
Wildwood City	111	52	51	45.95%	4.20
Wildwood Crest Borough	80	69	69	86.25%	4.39
Woodbine Borough	10	8	8	80.00%	4.29

Comments

Messages	Rating	Created_at
neat	3	11 April 2023
great format easy to understand	4	06 April 2023
Course was excellent. I was quickly brought up to date about current cybersecurity threats.	5	05 April 2023
very informative	5	05 April 2023
okay and informative	4	05 April 2023
Very good, to the point and kept my attention without a hammer.	5	02 April 2023
good information	5	30 March 2023
Good training	5	29 March 2023
hhhhh	5	27 March 2023
good information.	4	27 March 2023
learned a lot.....	4	24 March 2023
Thanks! One of the better ones Ive done	5	24 March 2023
I am already taking the Wizer same exact courses in my other town that I am employed in (City of Vineland and City of Absecon). Can you combine my accounts into a single account for training?	5	24 March 2023
well worth the training and time. important information	5	22 March 2023
Good job	4	21 March 2023
Good course! Thanks for the info!	5	20 March 2023
Appreciate the update on new levels of sophisticated cyber criminals. I feel mopre aware and will be sure my family is too.	5	18 March 2023
Great	5	17 March 2023
very useful for work and personal use at home	5	16 March 2023
love the pdf at the end.	5	16 March 2023
Great	5	14 March 2023
Great	5	13 March 2023
Great	5	12 March 2023
Great	4	08 March 2023
Great	4	08 March 2023
Great	4	27 February 2023
very informative	4	27 February 2023
Great	5	27 February 2023
very informative	5	15 December 2022
Great	5	14 December 2022
very informative	5	08 November 2022
Great	5	20 July 2022
very informative	5	01 July 2022
very informative	5	29 June 2022
very informative	5	09 June 2022
very informative	5	02 June 2022
Great	5	13 January 2022
very informative	5	07 December 2021
Great	5	27 October 2021
Great	5	25 October 2021
good information	5	30 September 2021
Great	5	29 September 2021
Great	5	28 September 2021

24

Active Campaigns

4,636

Sent

848

Opened

103

Clicked

2.22%

Clicked Rate

Active Phishing Campaigns Stats

Department	Sent	Opened	Clicked	Clicked Rate	Last Sent
Absecon City	<div><div></div></div> 62	18	2	3.23%	05 May 2023
Avalon Borough	<div><div></div></div> 217	3			05 May 2023
Brigantine City	<div><div></div></div> 248	31	4	1.61%	05 May 2023
Buena Borough	<div><div></div></div> 82	9			05 May 2023
Cape May City	<div><div></div></div> 203	57	6	2.96%	05 May 2023
Cape May Point Borough	<div><div></div></div> 34	10	1	2.94%	05 May 2023
Commercial Township	<div><div></div></div> 27	2			03 May 2023
Corbin City	<div><div></div></div> 23	2	1	4.35%	05 May 2023
Deerfield Township	<div><div></div></div> 23	6			04 May 2023
Dennis Township	<div><div></div></div> 40	1			05 May 2023
Egg Harbor Township	<div><div></div></div> 396	128	11	2.78%	05 May 2023
Estell Manor City	<div><div></div></div> 19	8			01 May 2023
Folsom Borough	<div><div></div></div> 16	1	1	6.25%	05 May 2023
Galloway Township	<div><div></div></div> 289	46	3	1.04%	05 May 2023
Hamilton Township	<div><div></div></div> 248	48	4	1.61%	05 May 2023
Linwood City	<div><div></div></div> 93	42	1	1.08%	05 May 2023
Longport Borough	<div><div></div></div> 73	5	3	4.11%	05 May 2023
Lower Township	<div><div></div></div> 199	11	1	0.50%	05 May 2023
Margate City	<div><div></div></div> 173	2			05 May 2023
Middle Township	<div><div></div></div> 244	98	12	4.92%	05 May 2023
Millville City	<div><div></div></div> 401	80	10	2.49%	05 May 2023
Mullica Township	<div><div></div></div> 75	2	1	1.33%	05 May 2023
Newfield Borough	<div><div></div></div> 9	1			19 April 2023
No Department	<div><div></div></div> 21	21	17	80.95%	07 February 2023
North Wildwood City	<div><div></div></div> 6	1			02 May 2023
Northfield City	<div><div></div></div> 124				05 May 2023
Ocean City	<div><div></div></div> 7	4	1	14.29%	03 May 2023
Pleasantville City	<div><div></div></div> 243	69	13	5.35%	05 May 2023
Sea Isle City	<div><div></div></div> 171	5			05 May 2023
Somers Point City	<div><div></div></div> 122	16	1	0.82%	05 May 2023
Stone Harbor Borough	<div><div></div></div> 144	23	2	1.39%	05 May 2023
Upper Deerfield Township	<div><div></div></div> 33	15			05 May 2023
Upper Township	<div><div></div></div> 73	18	4	5.48%	05 May 2023
Ventnor City	<div><div></div></div> 213	3			05 May 2023
Waterford Township	<div><div></div></div> 87	30	4	4.60%	05 May 2023
West Cape May Borough	<div><div></div></div> 36	7	1	2.78%	05 May 2023
West Wildwood Borough	<div><div></div></div> 58	9	1	1.72%	05 May 2023
Weymouth Township	<div><div></div></div> 13	2			05 May 2023
Wildwood Crest Borough	<div><div></div></div> 156	28	1	0.64%	05 May 2023
Woodbine Borough	<div><div></div></div> 18	2			05 May 2023

D2 - ACM

Member	Status
Absecon City	
Avalon Borough	
Brigantine Beach	
Buena Borough	info reviewed / scan started
Cape May City	
Cape May Point Borough	
Commercial Township	info reviewed / scan started
Corbin City	info reviewed / scan started
Deerfield Township	
Dennis Township	
Downe Township	info reviewed / scan started
Egg Harbor Township	info reviewed / scan started
Estell Manor City	
Folsom Borough	info reviewed / scan started
Galloway Township	info reviewed / scan started
Hamilton Township	
Linwood City	info reviewed / scan started
Longport Borough	info reviewed / scan started
Lower Township	info reviewed / scan started
Margate City	info reviewed / scan started
Middle Township	
Millville City	
Mullica Township	info reviewed / scan started
Newfield Borough	
North Wildwood City	
Northfield City	info reviewed / scan started
Ocean City	
Pleasantville City	
Sea Isle City	info reviewed / scan started
Somers Point City	
Stone Harbor Borough	
Upper Deerfield Township	info reviewed / scan started
Upper Township	info reviewed / scan started
Ventnor City	info reviewed / scan started
Waterford Township	info reviewed / scan started
West Cape May Borough	
West Wildwood Borough	
Weymouth Township	info reviewed / scan started
Wildwood City	info reviewed / scan started
Wildwood Crest Borough	info reviewed / scan started
Woodbine Borough	



EDWARD J. COONEY, MBA

MEL UNDERWRITING MANAGER

P 973-659-6424

E ecooney@connerstrong.com

MEL Cyber 2023

The MEL is pleased to introduce you to our new Cyber solution, the New Jersey Cyber Risk Management Fund ("Cyber JIF"). The Cyber JIF will deliver broad insurance coverage alongside a suite of security services, providing members with the type of complete risk management program the MEL has deployed over the last 35 years to assist New Jersey local government. But now in the digital world. The key to success is the uniform adoption of minimum cybersecurity controls, which will be accomplished through an updated Cybersecurity Framework and group purchase of certain security solutions to help reduce costs.

Deductibles

The Cyber JIF's Risk Management Program will incentivize members to strengthen their security posture as follows:

- Non-Compliant: Members not meeting the minimum-security controls will have a \$50,000 deductible and 20% coinsurance of the next \$300,000 of loss.
- Minimum Security: Members meeting the minimum-security controls will see their deductible reduced to \$25,000 with no coinsurance (worth up to \$85k in savings).
- Advanced Security: Compliance with the entire program will eliminate your deductible (worth \$110k in savings).

As always, your compliance will be determined at the time of loss, when you will be required to submit an updated checklist and certain documentation to prove such compliance.

Claims Examples with Deductible Application

- *Total Claim is \$500k. Member is "Non-Compliant". Member pays \$50k deductible plus \$60k copay (20% of the next \$300k), for a total of \$110k out of pocket. The remaining \$390k is paid by the Cyber JIF.*
- *Total Claim is \$500k. Member is "Minimum Security". Member pays \$25k deductible and Cyber JIF pays remaining \$475k.*

Grandfathering

We will also reinstitute a grandfathering program for the deductibles, as follows:

- Members with no compliance by end of 2022 will be subject to the new deductibles on 1/1/23
- Members in the current Tier 1 or Tiers 1 and 2 will be grandfathered until 1/1/24 (15 months) in the "Minimum Security" group.
- Members with current Tiers 1, 2 and 3 will be grandfathered until 1/1/24 (15 months) in the "Advanced Security" group.

Cybersecurity Risk Control Services

The Cyber JIF will include the following services within your membership:

- Cyber Hygiene Training and Phishing Testing
- Vulnerability Scanning
- Template Incident Response Plan and Technology Practices Policy
- JIF-wide Cybersecurity Advice
- Identification of Cybersecurity Grants

The update Cybersecurity Framework, created in conjunction with The Chertoff Group, will be available shortly on the MEL website at <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>. Included is a guide to the new program and notable changes.

Cybersecurity Framework

Following are the security control categories within each group.

Minimum Security

- This category is for members not meeting all the controls of “Minimum Security”.

Minimum Security

- Data Protection – *Back-up strategy and data security*
- Policies – *Incident Response Plan and Technology Practices Policy (provided by the Cyber JIF)*
- Remote Access – *MFA and VPN*
- Vulnerability Scanning (*reimbursed up to a set rate by the Cyber JIF*)
- Asset Management – *Inventory of software and hardware assets, plus managing user accounts*
- Patch Management
- Cyber Hygiene Training (*reimbursed up to a set rate by the Cyber JIF*)
- Defense – *Software and security settings to protect the network*
- Credential Management

Advanced Security

- Advanced items for “Minimum Security” categories
- Logging Practices
- Business Continuity Plan
- Network Segmentation
- Endpoint Detection and Response

Changes in Coverage

We want to reiterate the member’s deductible will be \$50,000 and 20% coinsurance of the next \$300,000 of loss if you are “Non-Compliant”. This is an increase from the current \$25,000 and 0% coinsurance.

The limits offered by the Cyber JIF for the 2023 renewal will be \$3,000,000 Each Claim subject to a separate \$6,000,000 Aggregate for each MEL Member JIF. The Cyber JIF believes these limits are sufficient considering the claims trends and large increases in cost of excess insurance.

Best regards,



Edward J. Cooney, MBA
MEL Underwriting Manager

April 12, 2023

To the Members of the
Executive Board of the
Atlantic County Municipal
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund. The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending **March 31, 2023**, for Closed Fund Years 1987 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

A.E.L.C.F. PARTICIPANT YEAR-END BALANCES- includes 2022 interest and former members dividends transferred {CURRENT YEAR} into this account.

	3/30/2023 <u>AUDITED {includes un-audited interest allocation }</u>
Buena Vista	\$ -0-
Egg Harbor City	\$ 43,099.09
Hamilton Township	\$ 87,196.65
Hammonton Township	\$ 197,074.61
Lower Township	\$ -0-
Middle Township	\$ 177,523.73
Mullica Township	\$ 28,422.11
Northfield	\$ 113,018.55
Pleasantville	\$ 517.54
Port Republic	\$ -0-
Upper Deerfield Township	\$ 75,417.48
Waterford Township	\$ 28,669.20
Upper Township	\$ 184,042.00
Stone Harbor	\$ 9,644.46
	<u>\$ 944,625.43</u>

SUMMARY REPORT OF AELCF/DIVIDENDS/RETRO PROGRAM

-attached

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts

March: \$ 62,636.11 YTD: \$109,796.79

Other:

March: \$ -0- YTD: \$ 3,000.00

Adjustment:

March: \$ 241.32 YTD: \$ 741.32

CLAIM ACTIVITY FOR THE PERIOD:

ACTIVITY

The enclosed report shows claim activity during the period:

March:

Checks Issued: 387 Claim Payments: 1129 Total Issued: \$1,231,452.62

Effect on Cash Position: \$1,155,537.90

CASH ACTIVITY FOR THE PERIOD:

ACTIVITY

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed as follows:

DECEMBER:	Ending Balance	<u>\$47,017,369.53</u>
JANUARY:	Ending Balance	<u>\$45,859,989.06</u>
FEBRUARY:	Ending Balance	<u>\$46,126,634.19</u>
MARCH:	Ending Balance	<u>\$45,149,946.80</u>

Executive Committee

4/12/2023

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INVESTMENT INTEREST & INVESTMENTS:

Please refer to the schedule entitled: **ANALYSIS OF INVESTMENT ACTIVITY** which summarizes all the required adjustments to the investments of JCMI, Treasuries, and Investors:

INTEREST EARNED:

JCMI	\$32,902.23	YTD: \$ 95,301.82
Treasury	\$ 9,261.26	YTD: \$104,925.23
Citizens Investors	\$10,262.10	YTD: \$ 31,542.27

Note: some off-set adjustments are required for administrative charges.

RATE OF RETURN-only interest as FROM ANALYSIS WORKSHEET.

March: 1.378%

ALLOCATION OF FUNDS:

JANUARY

Treasury-	\$22,032,612.75	48%
JCMI-	\$19,654,508.10	43%
Investors	<u>\$ 4,162,968.12</u>	<u>9%</u>
	\$45,859,989.06	

FEBRUARY

Treasury-	\$22,116,762.23	48%
JCMI-	\$19,391,154.35	42%
Investors	<u>\$ 4,618,717.61</u>	<u>10%</u>
	\$48,126,634.19	

MARCH

Treasury-	\$22,192,608.86	48%
JCMI-	\$19,771,971.35	44%
Investors	<u>\$ 3,185,365.59</u>	<u>8%</u>
	\$45,149,946.80	

Executive Committee

4/12/2023

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BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-425-1136 or email ocjjh4263@gmail.com.

Respectfully Submitted,

John J. Hansen

John J. Hansen
Treasurer

**ATLANTIC COUNTY MUNICIPAL JIF
BILL LIST -APRIL 2023**

	Payable To:	FY 2023	FY 2022	Appropriation	Description
1	PERMA	11,458.00		Prof Services/Admin. Consultant	April, May, June 2023 Fees
2	Arthur J. Gallagher Risk Management Services, Inc	88,142.00		Prof Services/Administration	April 2023 Fees
3	Arthur J. Gallagher Risk Management Services, Inc	94.17		Misc/Postage/Copies/Fax	March 2023 Fees
4	Arthur J. Gallagher Risk Management Services, Inc	67.00		Misc/JIF Website	WP forms annual fee for website(split)
5	Arthur J. Gallagher Risk Management Services, Inc	557.10		Safety Incentive Program	Door prizes for safety breakfast (MM amex)
6	The DeWeese Law Firm, P.C.	11,549.00		Prof Services/Attorney	April 2023 Fees
7	Bowman & Company LLP		10,291.00	Prof Services/Auditor	#106779 progress bill for 12/31/2022 audit
8	Bowman & Company LLP	11,381.00		Prof Services/Payroll Auditor	#106780 1st half bill for WC payroll audit
9	Qual-Lynx	74,723.00		Prof Services/Claims Administration	April 2023 Fees
10	Joyce Media	390.00		Misc/JIF Website	April 2023 Fees
11	Christopher J. Winter Sr.	2,167.00		Training/Police Risk Services	Law Enforcement Consultant-April 2023 fee
12	Tracy Forlenza	560.00		Misc/Recording Secretary	April 2023 Fees
13	J.A. Montgomery Risk Control Services	19,587.00		Prof Services/Safety Director/Loss Control	April 2023 Fees
14	Wintsec Consulting LLC	4,863.00		Prof Services/Technology Risk Serv Dir	April 2023 Fees
15	John Hansen	2,125.00		Prof Services/Treasurer	April 2023 Fees
16	Conner Strong & Buckelew	1,062.00		Prof Services/Underwriting Mgr	April 2023 Fees
17	Conner Strong & Buckelew	2,549.00		Misc/Fidelity Bond (Admin/TPA/Treasurer)	Exe Dir/Treasurer/Claims admin fidelity bond
18	Jordan Simone	5,420.00		Wellness/Wellness Incentive Program	April 2023 Fees
19	Apex Insurance Services c/o Lexington Insurance	947,040.00		EPL/POL Policy - Excess Insurance	EPL, POL, LU Coverage; P#038248750-00; 1/1/23-1/1/24; Inv#8660680 2 of 2 installment
20	Appliedinfo Partners, Inc dba D2 Cybersecurity	67,509.50		EPL/CYBER/Cyber Risk Services	Penetration testing by D2; 50% installment
21	AAA Rush Signs2	1,578.00		Safety Incentive Program	SC/CC hats and pens
22	ARC Reprographics	480.00		Safety Incentive Program	Handouts for Safety Breakfast
23	Iron Mountain	194.81		Misc/Records Retention Service	"Inv#HKPN431; Storage 4/1-30/23; Service 2/22-3/28/23 plus 2021 offsite files
24	Merighi's Savoy Inn	7,628.82		Safety Incentive Program	3-23-23 Safety Breakfast
25	Office Depot	112.90		Safety Incentive Program	Order #301412123-001 folders for SIP breakfast
26	City of Absecon		2,500.00	Safety Incentive Program	Direct Check
27	City of Brigantine		2,750.00	Safety Incentive Program	Direct Check
28	Borough of Cape May Point		2,000.00	Safety Incentive Program	Direct Check
29	Corbin City		2,000.00	Safety Incentive Program	Direct Check
30	Downe Township		2,000.00	Safety Incentive Program	Direct Check
31	Egg Harbor Township		3,000.00	Safety Incentive Program	Direct Check
32	Borough of Folsom		2,000.00	Safety Incentive Program	Direct Check
33	Galloway Township		3,000.00	Safety Incentive Program	Direct Check
34	Galloway Township	725.00		EPL/CYBER/EPL/Cyber Incentive Program	EPL matters
35	Township of Lower		2,750.00	Safety Incentive Program	Direct Check
36	City of Margate	725.00		EPL/CYBER/EPL/Cyber Incentive Program	EPL matters
37	City of Millville		3,000.00	Safety Incentive Program	Direct Check
38	City of Millville	403.88		Wellness/Wellness Incentive Program	Wellness demo
39	Township of Mullica		2,250.00	Safety Incentive Program	Direct Check
40	City of Northfield		2,500.00	Safety Incentive Program	Direct Check
41	City of Ocean City		3,000.00	Safety Incentive Program	Direct Check
42	City of Sea Isle City		2,750.00	Safety Incentive Program	Direct Check
43	Upper Township		2,500.00	Safety Incentive Program	Direct Check
44	Upper Deerfield Township		2,250.00	Safety Incentive Program	Direct Check
45	City of Ventnor		2,750.00	Safety Incentive Program	Direct Check
46	Borough of West Cape May		2,000.00	Safety Incentive Program	Direct Check
47	City of Wildwood		3,000.00	Safety Incentive Program	Direct Check
48	Borough of Wildwood Crest		2,500.00	Safety Incentive Program	Direct Check
49	Hardenbergh Insurance Group	982.00		Risk Management Consultants	1st Qtr Pymt-Estell Manor
	Subtotals	1,264,074.18	60,791.00		
	JIF BILL LIST TOTAL	1,324,865.18			



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: March 25, 2022

To: Atlantic County Municipal Joint Insurance Fund

Subject: MEL June Report

2022 MEL, MR HIF & NJCE JIF Educational Seminar: The 11th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 29th and Friday, May 6th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). A notice was distributed to members, risk managers and professionals via email.

2021/2022 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. A flyer with instructions to complete the course; flyer has been distributed to commissioners and is posted to the MEL's webpage – njmel.org.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2022. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is approximately 5% of the member's assessment.

MEL Cyber Liability JIF: A committee was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability. The committee is comprised of MEL Commissioners, Executive Directors and Professionals; to date the full committee has met twice to meet the target start-up date of January 1, 2023. Enclosed is a memorandum on the progress to date. The topic will be more fully discussed during the retreat.

2022 Financial Disclosures: JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30th.

Sexual Molestation Claims: Local affiliated JIF members are beginning to see claims filed alleging sexual molestation with occurrence dates preceding JIF formation and/or membership terms. Fund Attorney conducted a search to find an Archivist Firm. Fund Attorney said the EJIF had hired a firm with great success in helping the EJIF recover from policies predating the JIF. That firm is no longer in existence. Resolution 20-22 adopted awarding a contract to Policy Find to help members identify prior policies to submit these claims for coverage.

Anderson Kill: The MEL is still working with Anderson Kill in the matter of Covid claims. Resolution 21-22 was adopted to renew the arrangement.

RCF: A copy of Commissioner Clarke's report on the RCF's January Reorganization, submitted for information. RCF also met prior to MEL meeting.

September Meeting: This year, we reset the scheduled meeting times for the MEL to avoid conflicts with holidays. However, we scheduled the September date for September 8th and that conflicts with other JIF meetings. The Board will be reconsidering the date of September meeting.

Management Committee: Committee met on January 14th to confirm excess insurance placements, the Middlesex Joint Insurance Fund, Enlyte purchase of Quani (Qual-lynx and Qualcare) and pilot program for table-top property appraisals. Minutes are enclosed, for information.

Legislative Committee: Committee met on February 25th; minutes are enclosed, for information.

Marketing Committee: We are in the process of scheduling a meeting of the Marketing Committee for early April.

Safety & Education Committee: Committee met on February 4th; enclosed are the minutes for information. FirstNet is no longer able to support the MEL's current Learning Management System. A competitive contracting RFP has been issued with a March 23rd due date. We hope to have a new vendor in place by July 1, 2022 to allow for a smooth transition.

Coverage Committee: Committee is in the process of scheduling a meeting for April.

Claims Committee: The Claims Review Committee met on January 6th and March 18th; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet next on May 5th.

Due Diligence

Financial Fast Track – as of 12/31/21. Report not yet completed but Executive Director reviewed the various items that have impacted the MEL Financials, such as the change in accidental disability pension offsets, Covid 19 claims for 2020 and 2021, and Hurricane Ida.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2023-_____

APPOINTING LISA McLAUGHLIN AS THE FUND'S REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND, THE RESIDUAL CLAIMS JOINT INSURANCE FUND, AND THE NEW JERSEY CYBER RISK MANAGEMENT JOINT INSURANCE FUND FOR THE REMAINDER OF THE 2023 FUND YEAR

Whereas, the Atlantic County Municipal Joint Insurance Fund has been organized pursuant to NJSA 40A:10-36, et seq.; and

Whereas, the Atlantic County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the NJ Cyber Risk Management Joint Insurance Fund; and

Whereas, as a member of each of these Funds, the Atlantic County Municipal Joint Insurance Fund actively participates in the meetings and operations of each of these Funds through the appointment of a representative to each Fund; and

Whereas, the appointment of the representative to each of these Fund's is at the discretion of the Fund Chair of the Atlantic County Municipal Joint Insurance Fund; and

Whereas, Kellie Seib, Fund Commissioner from the City of Sea Isle who has served as the Atlantic County Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the NJ Cyber Risk Management Joint Insurance Fund for the past several months needed to step down; and

Whereas, the Fund Chair has determined that it is in the best interest of the Atlantic County Municipal Joint Insurance Fund to appoint Lisa McLaughlin, Fund Commissioner for the City of Margate, as the Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the NJ Cyber Risk Management Joint Insurance Fund for the remainder of the 2023 Fund Year effective April 19, 2023.

Now, Therefore, Be it Resolved by the Fund Commissioners of the Atlantic County Municipal Joint Insurance Fund that Lisa McLaughlin, Fund Commissioner from the City of Margate, is hereby appointed as the Atlantic County Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the NJ Cyber Risk Management Joint Insurance Fund for the remainder of the 2023 Fund Year; and

Be it Further Resolved that these appointments shall be effective April 19, 2023; and

Be it Further Resolved that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the NJ Cyber Risk Management Joint Insurance Fund.

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on April 19, 2023.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
CHAIRPERSON

Attest: _____
SECRETARY

Date: _____



Municipal Excess Liability Joint Insurance Fund

Office of the Fund Attorney
714 Main Street
P.O. Box 228
Boonton, New Jersey 07005
Tel (973) 334-1900
fsemrau@dorseysemrau.com

BULLETIN

TO: All Members

FROM: Fred Semrau, Fund Attorney

DATED: March 20, 2023

RE: Local Government Unit Websites

In recent years, local government entities have expanded their use of their public-facing websites to make a wide variety of information to the general public. With this growth comes potential scrutiny by the public and State agencies, resulting in increased legal exposure.

Recently, certain State agencies and advocacy groups have been reviewing municipal websites for potential discrimination claims under the New Jersey Law Against Discrimination, N.J.S.A. 10:5-1 et seq. In particular, over the last six months there appears to be increased intent by the State to expand the NJLAD's scope of "places of public accommodation" and "public facilities" to include municipal public websites.

Unfortunately, to date the Division of Civil Rights (DCR) has not adopted an explicit policy or standard related to municipal websites, and legal guidance in this area remains unsettled on both the federal and State level. However, since last fall, the DCR has issued violation notices and instituted administrative proceedings against municipalities based on outdated forms and language contained on municipal websites.

Accordingly, if you have not already done so, we urge you to update your policies to address website content monitoring, and to regularly review your website materials to ensure that all areas are updated to meet with current legal standards. The following are some areas that you should pay particular attention to and update in this process:

1. Marriage license information
2. Special event requests
3. Birth certificates
4. Voter registration
5. Use of gender-neutral terms and language instead of gender-specific terms on all forms and website content

It is also important to check and update all links for correct, updated application forms, whether they be links to local, State or federal websites. In addition, N.J.S.A. 47:1B-1 et seq. (P.L.2021, c.371), more commonly known as “Daniel's Law”, is important legislation that prohibits disclosure via public records and internet postings, the home addresses, or in some cases, names, of former, active, and retired judicial officers, prosecutors and law enforcement officers, as well as certain immediate family members registered as “covered persons” with the State Office of Information Privacy (OIP).

You should consult with your municipal attorney to discuss ways to ensure that the above information pertaining to covered persons is redacted or removed from public-facing websites and records in compliance with Daniel's Law deadlines. Standards and guidance on Daniel's Law continues to evolve. However, it is critical that your respective public entities register with OIP as redactors so they receive timely notifications identifying individuals who are authorized covered persons so that redactors can immediately coordinate to prevent improper release of protected information.

We remind all Administrators to continue to regularly monitor the status of your websites to be certain that it is current and up-to-date. All forms, applications, information and other content should be reviewed and “audited” on a regular basis. Limit the number of employees to a small group with authorized access to upload material and/or make changes to the content on your website. Before any changes are uploaded to your municipal website, the content/text should be reviewed and approved by Department Heads and Administration.

Lastly, please ensure that public entity websites are fully compliant with the ADA requirements for website accessibility. For more information, please visit: <https://njmel.org/wp-content/uploads/2020/04/Bulletin-2019-Website-Compliance-with-ADA.pdf>.

As always, we suggest you consult with your legal counsel regarding these matters to ensure you have the most recent information.



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

March 24, 2023

Memo to: Atlantic County Municipal Joint Insurance Fund

Re: RCF March 2023 Meeting Summary

Contract Extension for Professional Contracts CC#20-01: Professional contracts for the RCF are in their 3rd year of their term. A provision in the contracts allows the Board to extend the contracts for a 4th and/or 5th year. The Board adopted Resolution #12-23 to authorize extending the professional contracts for an additional two (2) years, from January 1, 2024, through December 31, 2025.

RCF 2023 Professionals Contract Addendums: The professional contract addendums for 2023 have been executed and are being distributed.

Financial Disclosures: JIF Commissioners should anticipate the Division of Local Government Services to distribute a notice with filing instruction in March with a deadline to file by April 30th.

Claims Committee: The Claims Review Committee met on January 6, 2023 and March 1, 2023; minutes of the meetings were distributed under separate cover.

June Meeting: As a reminder the June meeting is scheduled for Friday, June 2, 2023 at 10:30AM at the Forsgate Country Club.