

Atlantic County
Municipal Joint
Insurance

Fund

South Jersey Communities Securing Their Future



AGENDA PACKET



Wednesday, May 17, 2023 at 3:00 PM

Via Zoom Conferencing

<https://us06web.zoom.us/j/84191328365>

Meeting ID: 841 9132 8365

Telephone Access: 646-876-9923 US (New York)

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

May 17, 2023 – 3:00 PM

Via Zoom Conferencing

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 1-14
 - A. Adoption of the **April 19 , 2023** minutes – **Motion – All in Favor**
- VII. Closed Session Minutes
 - A. Approval of the **April 19, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – May 11, 2023.....Handout
- XIII. Claims Administrator’s Report
 - A. Lessons Learned from LossesPage 15

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XV.	Law Enforcement Risk Management	
	A. Report.....	Pages 27-28
	B. LE Bulletin.....	Pages 29-31
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	A. MEL Helpline and Contact List.....	Pages 32-34
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	Motion to approve the Charters of the following ACMJIF sub-committees:	
	A. <i>Claims Review Committee</i>	Pages 39-40
	B. <i>Executive Safety Committee</i>	Pages 41-42
	Motion to Approve – All in Favor	
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	I. EPL Compliance Status	Page 58
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	L. Capehart Scatchard Updates	
	M. Monthly Calendars.....	Pages 63-64
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	U. New Member Activity	

- XX. Safety Director's Report
A. Activity Report Pages 68-71
- XXI. Technology Risk Services
A. Reports.....Pages 72-79
- XXII. Treasurer's Report as of April 30, 2023.....Pages 80-177
A. Fund Status
B. Investment Report
C. Investment JCMI
D. Payment Register – **Motion to Approve - Roll Call**
E. May Bill List – **Motion to Approve – Roll Call**.....Page 172
F. RMC Bill List – **Motion to Approve – Roll Call**.....Page 173
G. Analysis of Non-Assessment Receipts
- XXIII. MEL/RCF/ CYBER JIF Reports
A. MEL JIF Report – May 8, 2023.....Pages 178-179
B. RCF JIF Report – May 8, 2023.....Page 180
C. Cyber JIF Report – May 9, 2023.....Shared Screen
- XXIV. Miscellaneous Business
- The next meeting of the ACMJIF will be held on Wednesday, June 21, 2023
at 3:00 pm at Avalon Community Hall, Avalon, NJ**
- 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

Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ

April 19, 2023 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on April 19, 2023 at 3:00 PM, prevailing time Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ. 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**
LaVerne Kirn, **Corbin City**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Tom D'Intinio, **Egg Harbor Twp.**
Patricia Gatto, **Folsom Borough**
Shantele Pollock, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Karen Fournier, **Lower Twp.**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Twp.**
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**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
Michael Dougherty, **Waterford Twp.**
Carol Sabo, **West Cape May Borough**
Carl O'Hala, Alt., **West Wildwood City**

DJ Ayres, **Weymouth Twp.**
Steve O'Connor, **Wildwood City**
Connie Mahon, **Wildwood Crest**
Alex Bauer, **Woodbine Borough**

Absent Fund Commissioners:

Mollye O'Neill, **Brigantine City**
Ed Grant, **Cape May Point**
Heather Sparks, **Commercial Twp.**
Dawn Marie Bascelli, **Deerfield Twp.**
Bob Campbell, **Downe Twp.**
Christine Masker, Alt., **Estell Manor City**
Alim Parks, Sr., **Galloway Twp.**
Monica Kyle, **Longport Borough**
Ray Compari, **Millville City**
Jim Craft, **Stone Harbor Borough**
Gary DeMarzo, **Upper 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
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*
David Grubb, Executive Director, MEL JIF

Absent Fund Professionals:

Christopher Roselli, Account Manager, *Qual-Lynx*

Present Risk Management Consultants were:

C. J. Adams Company
Atlantic Associates
Conner Strong & Buckelew
Glenn Insurance
Hardenbergh Insurance
Thomas Heist Insurance Agency
Insurance Agencies Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
Syracusa-Kauffman Insurance

Absent Risk Management Consultants were:

Barclay Insurance Group
BCA Insurance
J. Byrne Agency, Inc.

William R. Mints Agency

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

MOVE UP ALTERNATES

In absence of Ms. Sparks, Commercial Twp. and Mr. Grant, Cape May Point, Chair Woods moved up Executive Committee Alternate(s) Mr. O'Connor, Wildwood City, and Ms. Kirn, Corbin 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.

APPROVAL OF MINUTES—OPEN SESSION

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

Motion by Mr. Wahl, seconded by Ms. Kirn, to approve the meeting minutes of the March 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 March 15, 2023 Executive Committee meeting.

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

The Closed Session meeting minutes of the March 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 #2023-27

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 2023-27.

Motion by Mr. Wahl, seconded by Ms. Bishop, to adopt Resolution 2023-27 as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
LaVerne Kirn, **Corbin City**
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. Spoltore, 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 Mr. Wahl, seconded by Mr. Spoltore to approve the claims payments as discussed in Closed Session.

They are as follows:

March 2023 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
2021228131	2021212939	2023296421	2023298538
2022253534	2020206528	2023294747	
2023290862	2023279451	2022271964	
2023294122	2021218959	2023292345	
2023297016		2019165895	
2022273627			
2023294910			
MLT-2021225964 2021226107			
2022249887			

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
LaVerne Kirn, **Corbin City**
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

There were no files for abandonment of subrogation this month.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Canesi highlighted that the Claims Audit is in progress and the results will be presented in a few months.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – April

In Mr. Roselli's absence, Ms. Beatty reported that the *Lessons Learned from Losses* this month focuses on Office/Building Safety and what can be done to prevent claims. She stated that these are basic things that can be done and little to no cost to prevent WC claims.

Ms. Beatty explained a recent claim in the ACM JIF where a resident fell in the municipal building. The Fund Commissioner immediately went to that area, took pictures, noted her findings and secured video of the area which ultimately helped deny this claim.

The remainder of the Claims Administrator's report was provided in Closed Session.

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

Ms. Beatty presented the ACM JIF Lost Time v. Medical Only Cases (Intake Report).

	<i>March</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	52	156
<i>Report Only</i>	23	63
<i>Report Only % of Total</i>	44%	40%
<i>Medical Only</i>	23	67
<i>Lost Time</i>	6	26
<i>Medical Only/Lost Time Ratio</i>	79:21	72:18
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	0
<i>COVID-19</i>	0	150
<i>Average Days to Report to QL</i>	5.8	7.6
<i>Average Days to Report to employer</i>	4.7	2.4

Ms. Beatty noted that one claim is being removed so the Average Days to Report to QL number will change due to the claimant not receiving any treatment.

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>March</i>	<i>YTD</i>
<i>Bill Count</i>	642	1,582
<i>Original Provider Charges</i>	\$822,154	\$1,771,657
<i>Re-priced Bill Amount</i>	\$291,042	\$583,985
<i>Savings</i>	\$531,111	\$1,187,672
<i>% of Savings</i>	65%	67%
<i>Participating Provider Penetration Rate- Bill count</i>	94%	94%
<i>Participating Provider Penetration Rate-Provider Charges</i>	96%	96%
<i>EPO Penetration Rate – Bill Count</i>	96%	96%
<i>EPO Penetration Rate –Provider Charges</i>	95%	97%

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	2,119
<i>Transitional Duty Days Worked</i>	1,422
<i>% of Transitional Duty Days Worked</i>	67%
<i>Money Saved by Accommodating</i>	\$128,206
<i>Transitional Duty Days NOT Accommodated</i>	697
<i>% of Transitional Duty Days NOT Accommodated</i>	33%
<i>Cost of Days NOT Accommodated</i>	\$75,512

Ms. Beatty reminded the members of the Managed Care “quick notes”. She commented that it covers how Comorbidities Impact Recovery as described in an actual case. She asked members to review page 25 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 26. Mr. Winter noted that policy and procedure requests have been received. He has agency visits scheduled for North Wildwood PD and Wildwood Crest PD.

Mr. Winter also 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. LE bulletin 23-0-2 on ALPR (Automated License Plate Recognition) was released last month. Some members may need to update their policies and procedures.

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

SOLICITOR’S REPORT

Closed Claims

Mr. DeWeese noted that there were five (5) cases closed since his last report with four (4) having 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.

Resolution 2023-28 Release of 2022 Closed Session Minutes

Mr. DeWeese stated that Resolution 2023-28 authorizes release of the closed session minutes with the exception of certain redactions in May, June, September and December as outlined in the Resolution.

Chair Woods entertained a motion to approve Resolution 2023-28 which authorizes release of the closed session minutes with the exception of certain redactions in May, June, September and December as outlined.

Motion by Ms. Bishop, seconded by Mr. Spoltore to approve Resolution 2023-28 which authorizes release of the closed session minutes with the exception of certain redactions in May, June, September and December as outlined as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

LaVerne Kirn, **Corbin City**

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.

2020 Closed Session Meeting Minutes Redactions

Mr. DeWeese noted that the redaction from June 17, 2020 was reviewed and should remain redacted.

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 41 and share it with the employees.

Ms. Simone stated that the Wellness Advisory Committee meeting was held on February 8, 2023 at 9:30am and the recording was uploaded to the website. 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 via zoom; June 20, 2023 *Decoding the Nutrition Label* at 10 AM and November 14, 2023 *Intro to Mindfulness* at 10 AM.

Ms. Simone asked members to review the 2023 JIF approved wellness items and activities on website and it was included with the quarter 2 newsletter.

Ms. Simone asked that members reach out with their upcoming Wellness/Safety meetings and she can join in the meeting. She noted that the newsletter is on Exercise and Movement so please read through and share with your employees.

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; however, the mobile unit will travel to your location for free if you are outside Marlton.

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

COMMITTEE REPORTS- EPL/Technology Risk Committee

Ms. Keun noted that the minutes from the March 15, 2023 EPL/Technology Risk Committee meeting are in the agenda packet. She highlighted the following: EPL/POL loss ratio 5 yr. average of 66.7% and 6 yr. average of 57.2% and she noted that there are two large claims driving the results. She also stated that training is being offered to qualify for the EPL Risk Program is for managers and supervisors. Mr. Riccio will provide this via zoom in both AM and PM sessions. Police command staff training will also be available from Mr. Hummel. This training will be in person with both AM and PM sessions. She reported that updated policies and procedures will be uploaded to the MEL website shortly. She noted that to be in compliance with the EPL Risk Program, each member must adopt these by the end of the year. Ms. Keun reminded members that all Elected Official training was to be completed by May 1, 2023, but is now extended until May 30, 2023. This is offered through the MSI website online.

Ms. Keun reiterated what Mr. DeWeese stated that to update your EPL Hotline contact, please execute the resolution on the JIF website specifying the new contact. A list of all members who completed the Land Use training was presented. Please review and encourage members to take this training. Updates to this training will be send out shortly. She then reported that Wizer has begun email training. Members should send updated emails to Mr. Caruso.

Mr. Forlenza reported that the Committee Charter was presented and a proposed revision reviewed. The revision is #10 on page 62 of the agenda packet and states that revision designates the EPL/Technology Risk Committee to have jurisdiction to evaluate the performance of the Fund Professionals, namely the Technology Risk Services Director.

Ms. Keun noted the next EPL Committee meeting will be held in Middle Township on July 20, 2023 at 1pm. No questions were entertained.

Motion to Adopt the Revised EPL/Technology Liability Committee Charter

Chair Woods entertained a motion to adopt the revised Employment Practices & Technology Liability Committee Charter.

Motion by Ms. Keun, seconded by Mr. Wahl to adopt the revised Employment Practices & Technology Liability Committee Charter as presented. Motion All in Favor. Motion carried.

Strategic Planning Committee – April 5, 2023

Ms. Kirn noted the Strategic Planning Committee meeting minutes from April 5, 2023 can be found in the agenda packet. She highlighted the following: Ms. Ayres volunteered to be Vice Chair of the committee. She noted that fifteen (15) members are up for renewal and presentations will be done in early June. The PRIMA conference will be held June 4-7, 2023. The JIF annual retreat is scheduled for October 18 & 19, 2023 with the JIF meeting held on October 18, 2023 at 3pm. Survey results from last year's retreat are being reviewed and compiled. Elected Official training is online this year and deadline is May 1, 2023. A low attendance letter was sent in November 2022 to fourteen (14) members. She also remarked that four (4) municipalities had 100% attendance.

Ms. Kirn stated that the Committee is requesting action to adopt their revised charter. The revision designates the Strategic Planning Committee to have authority to evaluate the following Fund Professionals: Fund Administrator, Administrative Consultant, Recording Secretary, Website Manager, and any other Fund Professional requested by the Executive Committee.

Ms. Kirn noted the next Strategic Planning Committee meeting will be held in Corbin City on September 7, 2023 at 10am. No questions were entertained.

Motion to Adopt the Revised Strategic Planning Committee Charter

Chair Woods entertained a motion to adopt the revised Strategic Planning Committee Charter.

Motion by Ms. Bishop, seconded by Mr. Wahl to adopt the revised Strategic Planning Committee Charter as presented. Motion All in Favor. Motion carried.

Presentation from Dave Grubb, Executive Director of MEL JIF

Mr. Grubb, Executive Director of the MEL JIF discussed the state of the excess market with the members of the ACM JIF. He noted that the market has not had this kind of deterioration in the last 40 years. He reminded the members that the MEL JIF is fortunate and has surplus to deal with these issues. He stated that a large part of the deterioration is due to WC re-openers. He also noted other items that caused this are changes in the court system, the change in the pension system, COVID, Firefighter Cancer presumption legislation, SAM legislation, climate change, cyber attacks, and the federal government increasing rates all contributed.

Mr. Grubb handed out the MEL JIF Financial Fast Track as of December 31, 2022 and reviewed the IBNR, interest income and surplus. He noted that we have to get back to fundamentals. He stated the 2024 budgets will go up substantially.

Ms. Stollenwerk commented that the ACM JIF has been preparing for this crisis and has been funding for these potential liabilities over the last few years. The rates have been rising and thus the JIF keeps close watch on unrealized losses. She inquired if the MEL lobbyists have been successful at all. Mr. Grubb noted that there is a disconnect between the municipalities and the State Legislators.

Mr. Grubb thanked the members and noted he can come speak to any member's governing body upon request. Chair Woods thanked Mr. Grubb for his presentation.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza thanked Mr. Grubb as well. He noted that earlier in the day the revised 12/31/22 Financial Fast Track reports were received. He stated that he will review the ACM JIF's share of the MEL/RCF JIF's \$16 million deficit. He noted that as Ms. Stollenwerk mentioned, our JIF has been budgeting for this payment with the MEL unencumbered surplus and healthy closed years account. He noted that it will impact the financials especially due to the unrealized losses and although we are in a strong financial position, the 2024 budget will be impacted.

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. 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 were sent out and included in the agenda. Please do not wait until the end to submit the reimbursements.

Employment Practices Liability Compliance – Mr. Forlenza reiterated what Ms. Keun said earlier that regarding the training over the next few months. He noted on page 85 there is a checklist denoting the members' status. He anticipates that the revised MEL policies and procedures will be on the website by the end of the month. His office will send an email blast once they are loaded there for all to download and update on your end. A key component is Managers and Supervisors training, which will be held via zoom with dates to come, as well as Police Command Staff training, which will be held in person with dates to come.

Elected Officials Training – Mr. Forlenza noted that the 2023 training invite is found on page 92 in the agenda. It is being done through the MSI, however, the MSI website is currently offline for an upgrade. Mr. Forlenza stated an email was sent out to all with this information and the instructions for the new platform. It should be back online April 30, 2023. Due to this delay, the deadline has been extended from May 1, 2023 to May 30, 2023. 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. A list of completed training can be found on the JIF website of which his email had a direct link to it.

New Fund Commissioner Orientation– Mr. Forlenza noted that New Fund Commissioner orientation has been scheduled for April 27, 2023 at 1pm and May 2, 2023 at 10am. They 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 being on hold, but is now open and ready for use. He reminded Fund Commissioners that they need to list this position as well. 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.

Special Law Enforcement Officer Training

Mr. Forlenza noted that the SLEO training invite is on page 94 in the agenda. Two sessions will be held; May 24, 2023 at Cape May Police Academy and May 25, 2023 at Atlantic County Police Academy. Please register for the training.

Quarterly Attendance

Mr. Forlenza stated that the first quarter attendance report for 2023 is on page 95. He noted it is taken directly from the minutes and to please review it.

New RPA staff Karla Allamby

Mr. Forlenza introduced a new staff member at RPA, Karla Allamby, as our new Account Representative.

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 96. 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. He reiterated that the MSI is currently undergoing an upgrade, however, MSI LIVE is still active.

Mr. Garish reminded all members that the Elected Officials training is being done only through the MSI Learning Management System which will be back up and running on May 1, 2023.

Mr. Garish noted that a Police Adhoc meeting was just scheduled for May 17, 2023 and police chiefs will be invited. He also noted that Summer Seasonal Training for Supervisors was just scheduled for June 8, 2023 at Ocean City Library.

Mr. Garish stated that the Safety and Wellness Coordinator Roundtable will be held April 25, 2023 via zoom at 10am.

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; next one 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 99. He noted that the Cyber Awareness Training statistic is included this month. ACM JIF has a 2.2% click rate which is great. He had a suggestion from a member that instead of a note popping up that you have been phished that the member immediately goes through the entire training again. Mr. Caruso is considering that suggestion.

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 **March 31, 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	3/31/2023 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:

	March	YTD
Subrogation Receipts	\$62,636.11	\$109,796.79
Other	\$0	\$3,000.00
Adjustment	\$241.32	\$741.32

Claim Activity for the Period

Claim activity for the month of **March** for claims paid by the Fund and claims payable by the Fund. Total of 387 checks issued; 1,129 claims payments in the amount of \$1,231,452.62 with effect on cash position of \$1,155,537.90.

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" at month end (February) was \$45,149,946.80.

Investment Interest

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

Rate of Return: Only interest from the *ANALYSIS WORKSHEET* - 1.378%

Allocation of Invested Funds

FUND	February Total	February Percentage	March Total	March Percentage
Treasury	\$22,116,762.23	48%	\$22,192,608.86	48%
JCMI	\$19,391,154.35	42%	\$19,771,971.35	44%
Investors	\$4,618,717.61	10%	\$3,185,365.59	8%
TOTALS	\$48,126,634.19		\$45,149,946.80	

Mr. Hansen noted that the unrealized losses is a difficult concept as the accounting rules play a large part. If interested in more explanation, please review the Analysis of Investment Activity report found in the agenda.

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

Payment Register

Chair Woods entertained a motion to approve the ***March 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 Ms. Bishop to approve the ***March 2023 Payment Register*** (Claims Activity) as submitted.

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

Motion carried by unanimous vote.

Bill List – April

For the Executive Committee's consideration, Mr. Hansen presented the ***April 2023 Bill List*** in the amount of **\$1,324,865.18.**

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

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

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

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

Motion carried by unanimous vote.

MEL/RCF/CYBER REPORTS

Mr. Forlenza noted that the MEL June report is included on page 206. He asked members to review. He reminded members if CEUs are needed, please register for the Annual MEL Training Seminar scheduled for Friday April 21, 2023 and April 28, 2023 via zoom. Registration is required. He stated that pages 209

and 210 have a memorandum from MEL Fund Attorney Fred Semrau regarding Local Government Unit Websites and compliance with the ADA. Please review.

Resolution 2023-29 Appointing Lisa McLaughlin as the Fund's MEL/RCF/Cyber Representative

Chair Woods entertained a motion for resolution 2023-29 appointing Lisa McLaughlin as the ACM JIF's MEL/RCF/Cyber Representative for the remainder of 2023.

Motion by Ms. Bishop, seconded by Mr. Wahl, to approve resolution 2023-29 appointing Lisa McLaughlin as the ACM JIF's MEL/RCF/Cyber Representative for the remainder of 2023 as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
LaVerne Kirn, **Corbin City**
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.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Woods reminded the members that the next meeting will be held on **Wednesday, May 17, 2023 at 3:00 PM** via zoom.

PUBLIC COMMENT

Open Public Comment

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

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

MOTION TO ADJOURN

Motion by Ms. Bishop, seconded by Ms. Keun, to adjourn the April 19, 2023 meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 4:12 PM.

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – MAY 2023

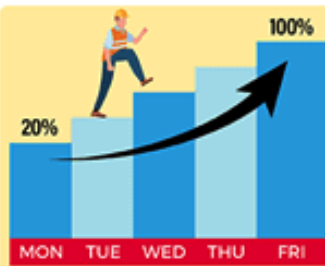


EVERY YEAR WE SEE MANY HEAT RELATED CLAIMS FOR WORKERS THAT ARE ENTIRELY PREVENTABLE. MANY OF THEM ARE MINOR, BUT OUR OFFICE HAS HANDLED CLAIMS IN NEW JERSEY INVOLVING FATAL INJURIES TO EMPLOYEES FROM THE HEAT. IT CAN HAPPEN. A TOLERANCE TO THE HEAT CAN BE BUILT, SEE OSHA DOCUMENT BELOW. ALSO PLEASE SEE THE LINK BELOW TO EXCELLENT INFORMATION ON THE MEL'S SAFETY INSTITUTE WEBSITE ABOUT SAFETY FOR YOUR EMPLOYEES DURING THE HEAT OF SUMMER.

[HTTPS://NJMEL.ORG/MEL-SAFETY-INSTITUTE/BULLETINS/SUMMER-HEAT-SAFETY/](https://njmel.org/mel-safety-institute/bulletins/summer-heat-safety/)



Prevent Heat Illness at Work



Ease into Work. Nearly 3 out of 4 fatalities from heat illness happen during the first week of work.

Build a tolerance to heat by increasing intensity by 20% each day.



Drink cool water even if you are not thirsty



Rest for long enough to recover from the heat



Take breaks in a shady or cool area



Wear a hat and dress for the heat



Watch out for each other



Verbally check on workers wearing face coverings



Atlantic County Municipal JIF
Managed Care Summary Report
2023

Intake	April-23	April-22	2023 April YTD	2022 April YTD
# of New Claims Reported	69	48	227	324
# of Report Only	21	23	83	134
% Report Only	30%	48%	37%	41%
# of Medical Only	42	22	106	150
# of Lost Time	6	3	37	39
Medical Only to Lost Time Ratio	88:12	88:12	74:26	79:21
Claim Petition First Notice/Occupational	0	0	1	1
COVID-19	0	2	7	136
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	5.1	4.6	6.0	5.9
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	0.8	2.1	1.6	1.1

Nurse Case Management	April-23	April-22
# of Cases Assigned to Case Management	88	104
# of Cases > 90 days	72	93

Savings	April-23	April-22	2023 April YTD	2022 April YTD
Bill Count	506	498	208	2400
Provider Charges	\$1,218,609	\$281,634	\$2,990,266	\$2,381,643
Repriced Amount	\$286,609	\$105,523	\$870,594	\$996,167
Savings \$	\$932,000	\$176,111	\$2,119,672	\$1,385,476
% Savings	76%	63%	71%	58%

QualCare Network Provider Penetration Rate	April-23	April-22	2023 April YTD	2022 April YTD
Bill Count	94%	94%	94%	91%
Provider Charges	96%	94%	96%	94%

Exclusive Provider Panel Penetration Rate	April-23	April-22	2023 April YTD	2022 April YTD
Bill Count	95%	95%	96%	92%
Provider Charges	98%	97%	98%	95%

Transitional Duty Summary		2023 April YTD	2022 April YTD
% of Transitional Duty Days Worked		67%	80%
\$ Saved By Accommodating		\$176,405	\$184,581
% of Transitional Duty Days Not Accommodated		33%	20%
Cost Of Days Not Accommodated		\$94,569	\$40,598



DATE: May 07,2023

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 (April)

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:

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 (*Scheduled date pending approval of Academy classroom*).
- (2) Advanced Skills and Strategies for Resiliency Officers

4. Law Enforcement Bulletins / Newsletters: See Bulletin 23-03 attached.



5. Meetings Attended:

L/E Consultant Meeting	04/14/2023
ACM Executive Claim Meeting	04/13/2023
ACM Executive Meeting	04/19/2023

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: April 30, 2023

SUBJECT: Acenda Inc. Mental Health Service Provider / Cooperative Outreach Police Exchange Program.

L/E Bulletin: 23-03

DISCUSSION: The following information was brought to the attention of the JIF Executive Director and reviewed by the Fund Professionals including the Fund Solicitor.

Acenda Inc. which is a Mental Health Service Provider, has established a Police Exchange Program to provide joint participation in the Cooperative Outreach Police Exchange (COPE) aka: the Program”) to enhance and support law enforcement and their response to certain behavioral health crisis calls, within the guidelines mutually understood by both parties and agreed upon. To date, it appears three (3) Police Departments in the Gloucester County region have agreed to a “Pilot Program” that ends on or about September of 2023.

Based on the above-mentioned information, the following recommendations are provided to municipalities and police departments as it relates to personnel involved, the Memorandum of Understanding (MOU), implementation and certain personnel restrictions pertaining to the civilian personnel utilized by Acenda Inc.

- ❖ **MOU information:** The particular document should be completed and agreed upon by the Municipality as the Police Departments are NOT an entity that can enter into such an agreement.
- ❖ All agreements should be approved by Resolution of the Governing Body of the Municipality.
- ❖ The program information should be reviewed by the Chief of Police and the Municipal Solicitor.

- ❖ Behavioral Health Crisis Calls are to be handled as emergency “Calls for Service” received by the jurisdictional 911 system or by the MHSP which involve:
 - Behavioral/Mental Health;
 - Confused/Disoriented person;
 - Welfare Check;
 - Suicide; and
 - Other categories the Chief of Police deems appropriately related to behavioral health identified during the agreed Program.
 - **An agency policy** should be prepared and provided for personnel guidance that includes appropriate definitions for understanding by all involved.
 - Consider methods of travel by civilian personnel.
 - Attire to be worn by all involved. Ex: Sworn personnel, uniform or non-uniform; business attire for civilian personnel.
 - “On scene” involvement and limitations.
 - Frequency as to when the program will be implemented based on the volume of behavioral health crisis calls for service as determined by the Chief of Police and Acenda personnel.
 - Data Collection and Evaluation.
 - Police Department Responsibilities
 - Mental Health Service Provider Responsibilities.
 - Program Funding
 - Liabilities of all involved, Duration, Withdrawal and Termination



guidelines.

- ❖ Based on the outlined information, if any agency has further inquiries with this type of program you are recommended to contact your Municipal Solicitor or the JIF Solicitor (Mr. DeWeese), for further information with this type of program.

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 WELLNESS DIRECTOR'S REPORT

To: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers

From: Jordan Simone, ACM JIF Wellness Director

Date: May 17th, 2023 - Zoom

Contact Information: jsimonewellness@gmail.com (609) 435-0708

ACMJIF Wellness Initiatives - May Updates

Wellness Advisory Committee Meeting

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

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 has been updated for 2023 and can also be found on the JIF website under the Wellenss section. Feel free to contact me with any questions about applicable items.

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>

Quarter Two: In Good Health Newsletter - Exercise & Movement

- 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

May Handout: Healthy Lifestyle Changes to Lower Blood Pressure (pdf)

Claims Review Committee Charter

The Atlantic County Municipal Joint Insurance Fund (ACM JIF) Executive Committee hereby constitutes and establishes a Claims Review 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 Claims Review Committee.
3. Serving on the Committee shall be the Fund Attorney, the Fund Claims Administrator and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

The Claims Review Committee is to serve as the focal point for communication between the Claims Administrator and the Fund Commissioners. The Committee will also review all Payment Authorization Requests (PARs) and review litigation strategies with the Fund's Attorney. The Claims Review Committee shall advise the Executive Committee regarding claims administration and payments.

Claims Review Committee Bylaws

The Claims Review Committee of the ACM JIF was established by charter approved by motion of the JIF's Executive Committee on April 19, 1995. 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 on a monthly basis or as many times per year as the Committee Chair deems necessary.

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 Claims Review 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 Claims Review Committee is to:

- (1) Report to the Executive Committee on the progress of claims whose payments exceed the maximum amount the certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22 as established in Section 11 of the ACMJIF Plan of Risk Management as presented in Payment Authorization Requests (PARs) and on the progress of claims in litigation.
- (2) Identify long range claims administration issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the JIF.
- (3) Recommend to the Executive Committee the retention or replacement of claims administration vendors and/or attorneys and provide a written summary of the basis of such recommendations.
- (4) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (5) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (6) Evaluate the performance of the Fund Professionals under the jurisdiction of the Claims Review Committee including the Claims Administrator, Managed Care Provider, Subrogation Attorney and/or any other Fund Professional requested by the Executive Committee.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

Safety Committee Charter

The Atlantic County Municipal Joint Insurance Fund (ACMJIF) Executive Committee hereby constitutes and establishes a Safety 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 Safety Committee.
3. Serving on the Committee shall be the Fund Safety Director, Wellness Director, and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

The Safety Committee is to serve as a focal point for communication between the ACMJIF, the Executive Director/Administrator, the Safety Director, and member municipalities. The Safety Committee shall also serve as a focal point for communication between the ACMJIF, the Executive Director/Administrator, the Wellness Director, and member municipalities. The function of the Committee is advisory in nature and is not intended to infringe upon the responsibility of the Safety Director, Wellness Director, or employees of member towns. The Safety Committee shall advise the Executive Committee on safety and wellness related policies, performance of municipalities in terms of safety and wellness, and of the individual firms responsible for reporting on same. The Safety Committee shall also work with the Executive Director, Wellness Director, and the Safety Director in attempting to identify services that may be provided by the Joint Insurance Fund to member municipalities in order to reduce the risks of accidents to member employees and volunteers and improve the overall health and wellness of member employees and volunteers to reduce the risk of accidents and decrease the severity of injuries associated with those accidents..

Safety Committee Bylaws

The Safety Committee of the ACMJIF was established by charter approved by motion of the JIF's Executive Committee on April 19, 1995. 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, Wellness, and Safety Director's office shall attend all meetings and shall serve as staff to the Safety Committee.

Minutes

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

Specific Duties

The Safety Committee is to:

- (1) Develop with the Executive Director and the Safety Director on-going and annual safety programs, which shall provide for the planning, organization, control and leadership of the JIF's directed safety efforts.
- (2) Develop with the Executive Director and the Wellness Director on-going wellness programs that shall provide for the planning, organization, control, and leadership of the JIF's directed wellness efforts.
- (3) Identify and analyze loss exposures and claims information for the JIF as a whole and for individual members to determine where resources should be directed to reduce claims.
- (4) Examine alternative risk techniques to determine the most efficient method for reducing the risk of loss.
- (5) Recommend to the Executive Committee any appropriate expenditures on programs or services which, in the opinion of the Committee, will likely result in long-term savings for the JIF.
- (6) Implement, monitor and evaluate all safety and wellness programs, services and vendors.
- (7) Recommend to the Executive Committee the retention or replacement of safety and/or wellness vendors and provide a written summary of the basis of such recommendations.
- (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 Safety Committee including the Safety Director, Wellness Director, Police Law Enforcement Consultant 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.



To: Fund Commissioners

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

Date: May 17, 2023

Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pgs.47-48)

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

B. Certificates of Insurance (pgs. 49-50)

A summary of the Certificates of Insurance issued during April 2023 are attached for your review.

C. Financial Fast Track Report (pg. 51)

The Financial Fast Track Reports as of March 31, 2023 are attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of March 31, 2023 was **\$13,874,885**

D. Regulatory Filing Checklists (pgs. 52-53)

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. 54)

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. 55)

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. 56)

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. 57)

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. 58)

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. 59-61)

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 Jonathon Tavares at 856-614-4493 or jtavares@connerstrong.com.

K. Skateboard Park Approval Status (pg. 62)

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. 63-64)

Attached for your review is the monthly activity calendar for the months of May/June

N. Elected Officials Training (pg. 65)

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. Due to an update to the MSI platform, revised instructions on how to enroll and complete the training was sent to all members on May 9, 2023. In addition, the deadline to complete the training was extended to May 31, 2023. 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., via Zoom conferencing. 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

The ACM JIF, in conjunction with the BURLCO and TRICO JIFs, will be sponsoring Police Command Staff training in June. Completion of this training 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. 66)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that at least some of their Board Members have completed the Optional Land Use Training Program. Land Use Board members that complete the training program 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 Jonathon Tavares at 856-614-4493 or jtavares@connerstrong.com.

R. 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 and newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. An email was sent to all Fund Commissioners on April 17, 2023 along with LFN 2023-08 stating the Financial Annual Filing platform was open for filing and the deadline to file without penalty was April 30, 2023. Additional email reminders were sent to those whose status in our system indicated they had not filed on April 26 and again on April 28, 2023. If you have confirmation of your filing, please be sure to keep it should the Executive Directors office receive notice of non-filer status.

S. Special Law Enforcement Officer Training (pg. 67)

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, 2023 at Atlantic County Policy Academy. Both sessions 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.

T. Membership Renewal Visits

Beginning this month, a Representative from the Executive Director's office will contact those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each

member municipality to understand the value of JIF membership. Those members up for Renewal are: City of Absecon, Cape May City, Cape May Point, Corbin City, Deerfield Township, Egg Harbor Township, Estell Manor City, Folsom Borough, Linwood City, Mullica Township, Ocean City, Upper Township, West Wildwood Borough, Weymouth Township and Wildwood City.

U. 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.

V. 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					2,750.00									2,750.00	0.00	
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					2,250.00									2,250.00	0.00	
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					3,000.00									3,000.00	0.00	
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					2,750.00									2,750.00	0.00	
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	10,750.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,250.00	39,500.00	

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																	Date Encumbered
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	
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 Township	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 **the extended deadline of May 31, 2023**, may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2023 assessment.

1. To log into the MSI's New Learning Management System for the first time, you will need to **receive an activation email with code** by contacting your agencies Training Administrator or Andrea Felip at the MSI office at 856-552-4740 or Afelip@jamontgomery.com.
2. **Once you receive your activation code via email**, follow the link and one-time instructions to activate your account. The activation process will give you a **new username** and allow you to create a password.
3. Once logged into the LMS, navigate to the **'Request Training' button** on the upper right portion of your Home Screen.
4. **Find and select the 2022-2023 Elected Officials Risk Management Seminar** in the dropdown and click submit at the bottom of the screen.
5. The course will now show in the **Assigned section** in the center of your Home screen.
6. **Click the title to launch** the course.
7. **For additional help** if needed, this video will walk you through the steps to enroll in online learning. [How to Register for Online Learning](#)

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



SAFETY DIRECTOR REPORT

Atlantic County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: May 3, 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

- Borough of Absecon on April 4, 2023
- Township of Middle on April 5, 2023
- Township of Egg Harbor on April 18, 2023
- City of Pleasantville on April 27, 2023
- Township of Egg Harbor Renewal on April 27, 2023
- Township of Egg Harbor Renewal on April 28, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- City of Cape May on April 19, 2023

MEETINGS ATTENDED

- Claims Committee Meeting on April 13, 2023
- Back Safety Material Training – Regional Training on April 19, 2023
- Executive Fund Committee Meeting on April 19, 2023
- Safety, Claims, and Wellness Coordinator Roundtable on April 25, 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?
- New LMS: New MSI LMS – Training Administrator Overview/New MSI LMS – Student (Learner) Overview
- Safe Exchange Zone Best Practices
- CDL Entry-Level Driver Trainer Best Practices
- CDL Controlled Substances & Alcohol Use Testing Policies For New Jersey Public Agencies
- CDL – Designated Employer Representative (DER) Best Practices
- National Work Zone Awareness Week
- MSI EXPO – Bergen County Law & Public Safety Institute
- Fall Protection at Treatment Plants, Pump Stations, & Wells Best Practices
- Tornado Best Practices
- New MSI Learning Management System Launch – Reminder and Resources
- MSI LIVE Schedule
- MSI Toolkit

MSI Fire & EMS

- Fire Protection Equipment & System Impairment Best Practices
- Firefighters – Facial Hair & Fit Testing

MSI LAW ENFORCEMENT MESSAGES

- Law Enforcement’s Role in Active Shooter Response & Prevention – MSI LE Bulletin
- Police Decision Making

MSI NOW

[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
Dennis	1
Estell Manor	1
Hamilton	1
Middle	1
Wildwood Crest	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.

Technical Risks Services Director Monthly Executive Report May 8, 2023



Summary

Welcome to the new reporting format. Each month the CyberLiability report will consist of this executive summary of the past month's work plus the plans for the next month. And finally, maybe a tidbit or two on safety. This month's is about outlawed cameras and should be read carefully as you may have illegal cameras in your facilities.

The CyberLiability documentation portion of the report can be broken down into three parts.

User Training-These are the Wizer reports for the month
Vuln/pentesting- These are the D2 reports for the month
MEL Cyber JIF- This is the Cyber insurance Tier level documentation

This past month we have been putting together a program to streamline the document process for Cyber Training/vulnerability/MEL. This task can be quite daunting and frustrating to many of you as well as our staff. Hopefully we will produce a process that is both meaningful, accurate and as painless as possible so your time is not wasted digging up forms from old emails that you may have missed.

We have also narrowed the focus on our user training / network testing documents so we can get those tasks completed.

However, the most important task over the next few months will be the completion of the MEL questionnaire. For 2024 MEL has changed the rule for "Tiering" from 3 to just two. Hopefully all of you will qualify for the lowest tier now called Simple. The higher tier is now called Advanced. Many of you will make it here as well.

Our approach will be to get everyone to Simple as soon as possible. Then to revisit those members who wish to really drive their deductible down at Advanced.

You will soon receive an email from MEL@wintseconsulting.com. MEL will describe the process in further detail. However if you want to get a jump on MEL, below is the link to the MEL CyberLiability page with the requirements and questionnaires. Go over it carefully with your staff and technicals.

We look forward to your cooperation.

Stay Cybersafe

Jerry Caruso

Link to MEL Cyber JIF

<https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/cyber-jif/>

Training – Phishing Campaign Last 30 Days

Member	recipients	sent	opened	clicked	phished	reported
Absecon City	32	32	6	0	0	0
Avalon Borough	132	132	12	1	0	0
Brigantine City	132	131	3	0	0	0
Buena Borough	44	44	4	0	0	0
Cape May City	109	107	17	2	0	0
Cape May Point Borough	23	23	5	0	0	0
Commercial Township	15	15	2	0	0	0
Corbin City	18	18	3	1	0	0
Deerfield Township	13	13	4	1	0	0
Dennis Township	21	21	0	0	0	0
Egg Harbor Township	190	187	60	6	0	0
Estell Manor City	12	12	1	1	0	0
Folsom Borough	10	10	0	0	0	0
Galloway Township	150	150	22	1	0	0
Hamilton Township	142	142	27	6	0	0
Linwood City	51	51	17	1	0	0
Longport Borough	39	39	3	1	0	0
Lower Township	99	99	6	0	0	0
Margate City	124	124	1	0	0	0
Middle Township	131	130	67	6	0	0
Millville City	306	306	65	4	0	0
Mullica Township	39	39	4	1	0	0
Newfield Borough	5	5	1	0	0	0
North Wildwood City	5	5	2	0	0	0
Northfield City	68	68	0	0	0	0
Ocean City	5	5	2	0	0	0
Pleasantville City	132	126	37	5	0	0
Sea Isle City	88	88	2	0	0	0
Somers Point City	66	66	7	1	0	0
Stone Harbor Borough	80	80	14	2	0	0
Upper Deerfield Township	17	17	8	0	0	0
Upper Township	45	44	14	1	0	0
Ventnor City	119	119	1	0	0	0
Waterford Township	44	42	15	4	0	0
West Cape May Borough	23	21	6	0	0	0
West Wildwood Borough	31	31	5	0	0	0
Weymouth Township	11	11	0	0	0	0
Wildwood Crest Borough	81	81	10	1	0	0
Woodbine Borough	19	19	1	0	0	0

Vulnerability and Penetration Testing

Member	KYC&VSA Received	Vulnerability	PenTest
Absecon City	Not Participating	n/a	n/a
Avalon Borough			
Brigantine City			
Buena Borough	X	X	
Cape May City			
Cape May Point Borough			
Commercial Township	X	X	X
Corbin City	X	X	X
Deerfield Township			
Dennis Township			
Downe Township	X	X	
Egg Harbor Township	X	X	
Estell Manor City			
Folsom Borough	X	X	
Galloway Township	X	X	X
Hamilton Township			
Linwood City	X	X	X
Longport Borough	X	X	
Lower Township	X	X	
Margate City	X	X	X
Middle Township			
Millville City			
Mullica Township	X	X	
Newfield Borough			
North Wildwood City			
Northfield City	X	X	
Ocean City			
Pleasantville City			
Sea Isle City	X	X	
Somers Point City			
Stone Harbor Borough			
Upper Deerfield Township	X	X	
Upper Township	X	X	
Ventnor City	X	X	
Waterford Township	X	X	X
West Cape May Borough			
West Wildwood Borough			
Weymouth Township	X	X	
Wildwood City	X	X	
Wildwood Crest Borough	X	X	
Woodbine Borough			
Percentage Completed	51%	51%	14%

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	126	101	101	80.16%	4.24
Brigantine City	122	103	103	84.43%	4.15
Buena Borough	41	18	18	43.90%	4.50
Cape May City	104	101	100	96.15%	4.29
Cape May Point Borough	17	16	16	94.12%	4.62
Commercial Township	13	11	11	84.62%	4.53
Corbin City	14	9	9	64.29%	4.77
Deerfield Township	11	11	11	100.00%	4.78
Dennis Township	19	19	19	100.00%	4.03
Downe Township	3	3	3	100.00%	4.75
Egg Harbor Township	181	141	140	77.35%	4.48
Estell Manor City	10	9	9	90.00%	4.46
Folsom Borough	7	4	4	57.14%	4.67
Galloway Township	145	131	131	90.34%	4.27
Hamilton Township	135	124	124	91.85%	4.32
Linwood City	44	44	44	100.00%	4.47
Longport Borough	37	32	32	86.49%	4.13
Lower Township	99	94	94	94.95%	4.11
Margate City	118	111	110	93.22%	4.35
Middle Township	134	110	108	80.60%	4.28
Millville City	292	200	200	68.49%	4.12
Mullica Township	35	31	31	88.57%	4.31
Newfield Borough	5	4	4	80.00%	4.60
North Wildwood City	89	76	76	85.39%	4.17
Northfield City	63	59	58	92.06%	4.11
Ocean City	237	189	189	79.75%	4.18
Pleasantville City	124	100	98	79.03%	4.43
Sea Isle City	83	62	61	73.49%	4.15
Somers Point City	61	42	41	67.21%	3.83
Stone Harbor Borough	70	42	42	60.00%	4.56
Upper Deerfield Township	15	15	15	100.00%	4.43
Upper Township	40	29	28	70.00%	4.37
Ventnor City	113	108	107	94.69%	4.30
Waterford Township	41	33	33	80.49%	4.33
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	55	54	48.65%	4.20
Wildwood Crest Borough	78	75	75	96.15%	4.36
Woodbine Borough	10	8	8	80.00%	4.29

Comments

Messages	Rating	Created_at
thank you	5	27 September 2021
good information	5	30 September 2021
very informative	5	07 December 2021
thanks	5	24 May 2022
very informative	5	02 June 2022
very informative	5	09 June 2022
very informative	5	29 June 2022
very informative	5	01 July 2022
thanks	5	18 July 2022
thanks	4	29 September 2022
very informative	5	08 November 2022
very informative	5	15 December 2022
very informative	4	27 February 2023
thanks	4	01 March 2023
thanks	4	02 March 2023
Good course! Thanks for the info!	5	20 March 2023
Good job	4	21 March 2023
well worth the training and time. important information	5	22 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
Thanks! One of the better ones Ive done	5	24 March 2023
learned a lot....	4	24 March 2023
good information.	4	27 March 2023
hhhhh	5	27 March 2023
Good training	5	29 March 2023
good information	5	30 March 2023
Very good, to the point and kept my attention without a hammer.	5	02 April 2023
okay and informative	4	05 April 2023
very informative	5	05 April 2023
Course was excellent. I was quickly brought up to date about current cybersecurity threats.	5	05 April 2023
great format easy to understand	4	06 April 2023
neat	3	11 April 2023
thanks	4	18 April 2023
Learned something new - thanks	5	27 April 2023
thank you	5	03 May 2023

2

Active Campaigns

6,453

Sent

1147

Opened

121

Clicked

1.88%

Clicked Rate

Active Phishing Campaigns Stats

Department	Sent	Opened	Clicked	Clicked Rate	Last Sent
Absecon City	<div><div></div></div> 83	23	2	2.41%	05 May 2023
Avalon Borough	<div><div></div></div> 310	12	1	0.32%	05 May 2023
Brigantine City	<div><div></div></div> 339	32	4	1.18%	05 May 2023
Buena Borough	<div><div></div></div> 111	10			05 May 2023
Cape May City	<div><div></div></div> 271	66	7	2.58%	05 May 2023
Cape May Point Borough	<div><div></div></div> 52	14	1	1.92%	05 May 2023
Commercial Township	<div><div></div></div> 39	4			03 May 2023
Corbin City	<div><div></div></div> 33	3	1	3.03%	05 May 2023
Deerfield Township	<div><div></div></div> 36	10	1	2.78%	04 May 2023
Dennis Township	<div><div></div></div> 55	1			05 May 2023
Egg Harbor Township	<div><div></div></div> 516	170	16	3.10%	05 May 2023
Estell Manor City	<div><div></div></div> 30	9	1	3.33%	01 May 2023
Folsom Borough	<div><div></div></div> 22	1	1	4.55%	05 May 2023
Galloway Township	<div><div></div></div> 396	62	4	1.01%	05 May 2023
Hamilton Township	<div><div></div></div> 351	66	9	2.56%	05 May 2023
Linwood City	<div><div></div></div> 129	54	2	1.55%	05 May 2023
Longport Borough	<div><div></div></div> 104	6	3	2.88%	05 May 2023
Lower Township	<div><div></div></div> 272	15	1	0.37%	05 May 2023
Margate City	<div><div></div></div> 261	3			05 May 2023
Middle Township	<div><div></div></div> 338	149	18	5.33%	05 May 2023
Millville City	<div><div></div></div> 622	129	11	1.77%	05 May 2023
Mullica Township	<div><div></div></div> 102	4	2	1.96%	05 May 2023
Newfield Borough	<div><div></div></div> 14	2			19 April 2023
North Wildwood City	<div><div></div></div> 11	3			02 May 2023
Northfield City	<div><div></div></div> 175				05 May 2023
Ocean City	<div><div></div></div> 11	5	1	9.09%	03 May 2023
Pleasantville City	<div><div></div></div> 339	97	17	5.01%	05 May 2023
Sea Isle City	<div><div></div></div> 238	7			05 May 2023
Somers Point City	<div><div></div></div> 173	22	2	1.16%	05 May 2023
Stone Harbor Borough	<div><div></div></div> 203	36	4	1.97%	05 May 2023
Upper Deerfield Township	<div><div></div></div> 45	19			05 May 2023
Upper Township	<div><div></div></div> 105	29	4	3.81%	05 May 2023
Ventnor City	<div><div></div></div> 308	4			05 May 2023
Waterford Township	<div><div></div></div> 115	41	7	6.09%	05 May 2023
West Cape May Borough	<div><div></div></div> 52	10	1	1.92%	05 May 2023
West Wildwood Borough	<div><div></div></div> 79	14	1	1.27%	05 May 2023
Weymouth Township	<div><div></div></div> 23	2			05 May 2023
Wildwood Crest Borough	<div><div></div></div> 214	36	2	0.93%	05 May 2023
Woodbine Borough	<div><div></div></div> 31	3			05 May 2023

May 9, 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 **April 30, 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.

	4/30/2023
	<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

April: \$ 138,276.92 YTD: \$248,073.71

Other:

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

Adjustment:

April: \$ 45,514.66 YTD: \$ 5,255.98

Assessments: **\$1,982,573.33**

CLAIM ACTIVITY FOR THE PERIOD:

ACTIVITY

The enclosed report shows claim activity during the period:

April:

Checks Issued: 318 Claim Payments: 875 Total Issued: \$913,539.64

Effect on Cash Position: \$764,484.08

CASH ACTIVITY FOR THE PERIOD:

ACTIVITY

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

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>
APRIL:	Ending Balance	<u>\$45,106,012.88</u>

Executive Committee

5/9/2023

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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	\$33,787.66	YTD: \$129,089.48
Treasury	\$ -0-	YTD: \$104,925.23
Citizens Investors	\$ 7,737.43	YTD: \$ 39,279.70

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

RATE OF RETURN-only interest as FROM ANALYSIS WORKSHEET.

April: 1.10%

ALLOCATION OF FUNDS:

	<u>FEBRUARY</u>	
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	

	<u>MARCH</u>	
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	

	<u>APRIL</u>	
Treasury-	\$22,194,143.85	49%
JCMI-	\$19,823,045.00	44%
Investors	<u>\$ 3,088,824.03</u>	<u>7%</u>
	\$45,106,012.88	

Executive Committee

5/9/2023

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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 -MAY 2023**

	Payable To:	FY 2023	FY 2022	Appropriation	Description
1	The Actuarial Advantage	8,580.00		Prof Services/Actuary	March and April 2023 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	88,142.00		Prof Services/Administration	May 2023 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	169.46		Misc/Postage/Copies/Fax	April 2023 Fees
4	The DeWeese Law Firm, P.C.	11,549.00		Prof Services/Attorney	May 2023 Fees
5	Qual-Lynx	74,723.00		Prof Services/Claims Administration	May 2023 Fees
6	Qual-Lynx	1,121.00		Misc/Performance Bond (TPA)	Inv#052714 Annual Perf Bond 1/1/23-12/31/23
7	Joyce Media	390.00		Misc/JIF Website	May 2023 Fees
8	Christopher J. Winter Sr.	2,167.00		Training/Police Risk Services	Law Enforcement Consultant-May 2023 fee
9	Tracy Forlenza	560.00		Misc/Recording Secretary	May 2023 Fees
10	J.A. Montgomery Risk Control Services	19,587.00		Prof Services/Safety Director/Loss Control	May 2023 Fees
11	Wintsec Consulting LLC	4,863.00		Prof Services/Technology Risk Serv Dir	May 2023 Fees
12	John Hansen	2,125.00		Prof Services/Treasurer	May 2023 Fees
13	John Hansen	9.65		Misc/Postage/Copies/Fax	Checks for March virtual mtg - sent to RPA
14	Conner Strong & Buckelew	1,062.00		Prof Services/Underwriting Mgr	May 2023 Fees
15	Jordan Simone	5,420.00		Wellness/Wellness Incentive Program	May 2023 Fees
16	MEL JIF	611,499.50		MEL	MEL 2023 WC & Excess Liability - 2nd installment
17	MEL JIF	5,026.00		Faithful Performance/Fidelity Bond	MEL 2023 Fidelity Bond - 2nd installment
18	MEL JIF	609,695.23		Property Claims and Premium	MEL 2023 Property claims & prem. -2nd installmen
19	MEL JIF	1,903,062.13		Transfer to RCF	2022 Assessment to RCF for FY 2018
20	NJ Cyber Risk Management Fund	229,258.00		Cyber JIF	NJ Cyber JIF 2nd installment 2023
21	Iron Mountain	159.40		Misc/Records Retention Service	"Inv#HMLG083; Storage 5/1-31/23; Service 3/29/23-4/25/23
22	ODP Business Solutions, LLC	19.90		Misc/Meeting Expense	Order #296001003 earbuds for recorder (Office depot)
23	City of Cape May		2,750.00	Safety Incentive Program	Direct Check
24	Township of Dennis		2,250.00	Safety Incentive Program	Direct Check
25	Township of Hamilton		3,000.00	Safety Incentive Program	Direct Check
26	Township of Middle		2,750.00	Safety Incentive Program	Direct Check
	Subtotals	3,579,188.27	10,750.00		

JIF BILL LIST TOTAL	3,589,938.27
RMC BILL LIST TOTAL	191,625.00
COMBINED BILL LIST TOTAL	3,781,563.27

ATLANTIC COUNTY MUNICIPAL JIF
RMCS BILL LIST (2nd Installment) - May 2023

	Payable To:	FY 2023	Appropriation	Description
1	CJ Adams	8,475.00	Risk Management Consultants	1st Qtr Pymts - Longport, Margate
2	Atlantic Associates	13,359.00	Risk Management Consultants	1st Qtr Pymts - Pleasantville
3	Barclay Insurance Group	750.00	Risk Management Consultants	1st Qtr Pymts - Downe
	BCA Insurance	1,625.00	Risk Management Consultants	1st Qtr Pymts - Upper Deerfield
4	J. Byrne Agency	55,697.00	Risk Management Consultants	1st Qtr Pymts -Deerfield, Lower, North Wildwood, Stone Harbor, West Wildwood, Wildwood, and Wildwood Crest
5	Conner Strong & Buckelew	4,825.00	Risk Management Consultants	1st Qtr Pymts -Waterford
6	Glenn Insurance Agency	17,147.00	Risk Management Consultants	1st Qtr Pymts - Absecon, Linwood, Somers Pt (1st and 2nd), Weymouth
7	Hardenbergh Insurance Group	22,482.00	Risk Management Consultants	1st Qtr Pymts - EHT, Estell Manor, Folsom, Galloway, Hamilton, Northfield
8	Heist Insurance Agency	1,750.00	Risk Management Consultants	1st Qtr Pymts -Upper Twp
9	Insurance Agencies Inc	9,287.00	Risk Management Consultants	1st Qtr Pymts -Buena Borough, Newfield and Ventnor
10	Marsh & McLennan Agency, LLC	22,850.00	Risk Management Consultants	1st Qtr Pymts -Avalon, Cape May, Cape May Pt, Dennis Twp, Middle, SIC, West Cape May, Woodbine
11	McMahon Agency Inc	13,575.00	Risk Management Consultants	1st Qtr Pymts -Corbin City and Ocean City
12	William Mints Agency	12,303.00	Risk Management Consultants	1st Qtr Pymts -Commercial and Millville
13	Siracusa Kaufman Insurance Agency	7,500.00	Risk Management Consultants	1st Qtr Pymts -Brigantine and Mullica
	RMCS BILL LIST TOTAL	191,625.00		



Municipal Excess Liability Joint Insurance Fund

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

Date: Monday May 8, 2023

To: Atlantic County Municipal Joint Insurance Fund

From: Commissioner McLaughlin

Subject: Special MEL JIF meeting

MEL and RCF Financials: A special meeting was called to review and consider a resolution authorizing a supplemental assessment for 2020 and 2021 Fund Years Workers' Compensation and Liability. The Board of Commissioners adopted a resolution authorizing supplemental JIF assessments. Please see attached exhibit.

Marketing Consultant: In 2019, the MEL added a Marketing Consultant to support local JIFs in retaining and adding members. The Atlantic, Trico and Burlco JIFs have recently experienced fluctuations in membership and submitted correspondence asking the MEL to consider adding another Marketing Consultant to market in South Jersey. MEL Management Committee met on April 27, 2023, reviewed a proposal from Paul Miola of PJM Consultants LLC with an annual fee not to exceed \$44,000 and made a recommendation to award a 1-year contract. The Board of Fund Commissioners agreed with the recommendation and adopted a resolution awarding services.

MEL May Report - Exhibit

2020 MEL Additional Assesment at 12/31/2022	4,500,000	1,700,000	500,000	6,700,000
	Liability	WC	Property	Total
ATL	228,919	107,630	43,450	379,999
BER	347,878	144,332	45,813	538,023
BURL	222,497	58,053	17,025	297,575
CAM	367,216	118,052	28,974	514,242
CNTRL	339,063	150,161	28,053	517,277
FRESP	26,672	24,490	9,049	60,211
MID JERSEY	169,023	63,928	15,372	248,323
MON	319,374	123,085	35,990	478,449
MOR	460,148	169,525	52,128	681,801
NJPHA	240,499	22,927	70,054	333,480
NJSI	96,080	49,226	10,126	155,432
NJUA	118,173	61,453	-	179,626
OCE	483,809	185,526	35,842	705,177
PAIC	180,377	54,394	12,528	247,299
PMM	97,943	35,459	10,001	143,403
SBER	305,958	127,950	31,800	465,708
SBEX	130,283	60,697	12,101	203,081
SBMU	122,624	57,700	12,738	193,062
TRICO	243,464	85,414	28,955	357,833
Total	4,500,000	1,700,002	499,999	6,700,001

2021 MEL Additional Assessment	1,500,000	1,300,000	6,500,000	9,300,000
	Liability	WC	Property	Total
ATL	84,860	81,894	593,890	760,644
BER	108,153	100,234	594,471	802,858
BURL	75,280	47,320	230,741	353,341
CAM	126,529	90,365	375,816	592,710
CNTRL	125,798	123,154	440,551	689,503
FRESP	10,413	12,791	91,558	114,762
MID JERSEY	55,033	49,156	196,187	300,376
MIDLSEX	-	5,025	-	5,025
MON	106,337	91,059	458,842	656,238
MOR	153,542	131,526	658,573	943,641
NJPHA	69,005	16,801	891,281	977,087
NJSI	28,145	31,506	129,057	188,708
NJUA	36,654	49,575	-	86,229
OCE	153,638	144,302	449,650	747,590
PAIC	56,402	39,634	156,250	252,286
PMM	33,023	27,418	141,100	201,541
SBER	99,179	98,325	401,758	599,262
SBEX	45,375	49,564	154,765	249,704
SBMU	39,041	42,654	163,133	244,828
TRICO	93,593	67,697	372,377	533,667
Total	1,500,000	1,300,000	6,500,000	9,300,000



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
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May 8, 2023

Memo to: Atlantic County Municipal Joint Insurance Fund

From: Commissioner McLaughlin

Re: RCF May 8, 2023 Meeting Summary

A special meeting was called to review and consider Resolution 13-23 Authorizing Supplement Assessments for the 2007, 2008, 2011, 2012, and 2013 Fund Years Workers' Compensation. The Board of Commissioners adopted the resolution which included the following schedule:

RCF ADDITIONAL ASSESSMENT - December 31, 2022

Fund Year	2007	2008	2011	2012	2013	Total
Additional Assessment	3,378,126	1,033,027	4,188,238	3,882,479	1,574,856	14,056,726
Fund_ID						
Atlantic	251,943	85,124	236,250	276,206	106,932	956,455
Bergen	73,497	41,970	103,689	79,005	40,784	338,945
BMEL	-	-	-	-	-	-
Burlco	36,036	16,637	24,643	52,694	28,622	158,632
Camden	82,776	15,910	146,808	154,336	49,951	449,781
Central	183,030	59,489	175,261	161,518	92,618	671,916
MEL	1,609,319	502,473	2,110,609	2,163,590	789,306	7,175,297
Monmouth	171,504	47,329	215,833	146,590	66,181	647,437
Morris	138,227	33,501	201,417	174,082	94,889	642,116
NJPHA	134,154	42,981	139,018	63,657	19,162	398,972
NJUA	42,603	22,419	60,813	63,704	26,446	215,985
Ocean	231,265	73,837	293,011	205,434	124,628	928,175
PMM	41,471	12,209	37,481	30,387	6,475	128,023
South Bergen	96,719	23,729	84,778	60,923	23,760	289,909
Suburban Essex	93,802	14,183	136,093	101,049	34,357	379,484
Suburban Municipal	52,628	802	25,460	42,973	18,433	140,296
Trico	139,152	40,434	197,074	106,331	52,312	535,303
Totals	3,378,126	1,033,027	4,188,238	3,882,479	1,574,856	14,056,726

The next meeting is scheduled for Friday, June 2, 2023 at 10:30AM at the Forsgate Country Club.