

Atlantic County  
Municipal Joint  
Insurance

Fund

Established in 1987  
South Jersey Communities Securing Their Future



## **AGENDA PACKET**



**Wednesday, June 21, 2023 at 3:00 PM**

Avalon Community Center  
3001 Avalon Ave  
Avalon, NJ

***WWW.ACMJIF.ORG***

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

June 21, 2023 – 3:00 PM

Avalon Community Hall, Avalon, NJ

AGENDA

- I. Meeting called to order by Chairperson
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    1. Sending sufficient notice herewith to:
      - a. *The Press of Atlantic City*
      - b. *Courier Post*, Cherry Hill, New Jersey; and
    2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
    3. Posting notice on the public bulletin boards of all member municipalities.
- IV. Roll Call
  - A. Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
- V. Move up Alternate Executive Committee Members (if necessary) – **Motion – All in Favor**
- VI. Approval of Minutes.....Pages 1-13
  - A. Adoption of the **May 17 , 2023** minutes – **Motion – All in Favor**
- VII. Closed Session Minutes
  - A. Approval of the **May 17, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – June 8, 2023.....Handout
- XIII. Claims Administrator’s Report
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    - D. NJ Cyber JIF – The meeting of June 14, 2023 has been postponed and is rescheduled for June 22, 2023 @ 2:00 PM via Zoom
  
  - XXIV. Miscellaneous Business
- The next meeting of the ACMJIF will be held on Wednesday, July 19, 2023  
at 3:00 pm via Zoom conferencing**
- XXV. Public Comment
    - A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
    - B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**
  
  - XXVI. Motion to Adjourn Meeting – **All in Favor**



## **ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

Via Zoom Conference Call

May 17, 2023 at 3:00 PM

### ***OPEN SESSION MINUTES***

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The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on May 17, 2023 at 3:00 PM, prevailing time, via Zoom Conference Call, 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:

Jessica Thompson, **Absecon City**  
Scott Wahl, **Avalon Borough**  
Bill Nimohay **Buena Borough**  
Deb Lindholm, **Cape May City**  
Ed Grant, **Cape May Point**  
Heather Sparks, **Commercial Twp.**  
LaVerne Kirn, **Corbin City**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Jessica Bishop, *Secretary*, **Dennis Twp.**  
Tom D'Intinio, **Egg Harbor Twp.**  
Lisa Marcologno, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Alim Parks, Sr., **Galloway Twp.**  
Shantele Pollock, **Hamilton Twp.**  
Leigh Ann Napoli, **Linwood City**  
Monica Kyle, **Longport Borough**  
Karen Fournier, **Lower Twp.**  
Lisa McLaughlin, **Margate City**  
Varvara Keun, **Middle Twp.**  
Dawn Stollenwerk, **Mullica Twp.**  
Jennifer VanSant, **North Wildwood City**  
Shannon Campbell, *Alt.*, **Northfield City**  
Liz Woods, *Fund Chair*, **Ocean City**  
Kellie Seib, **Sea Isle City**  
Jim Craft, **Stone Harbor Borough**  
Jim Pacanowski, **Ventnor City**

Michael Dougherty, **Waterford Twp.**  
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**  
Bob Campbell, **Downe Twp.**  
Ray Compari, **Millville City**  
Jared Marandino, **Newfield Borough**  
Skip Williams, **Pleasantville City**  
Lucy Samuelson, **Somers Point City**  
Roy Spoltore, **Upper Deerfield Twp.**  
Gary DeMarzo, **Upper Twp.**  
Carol Sabo, **West Cape May Borough**  
Joe Segrest, **West Wildwood City**

Present Fund Professionals:

Paul A. Forlenza, MGA, Executive Director, *RPA a Division of Gallagher*  
Kamini Patel, MBA, CIC, CPCU, AIDA ®, Program Director, *RPA a Division of Gallagher*  
Tracy Forlenza, Recording Secretary  
Christopher Roselli, Account Manager, *Qual-Lynx*  
Karen Beatty, Client Services Manager, *Qual-Lynx*  
Christopher J. Winter, Sr, CPM, Law Enforcement Risk Management Consultant  
Keith Hummel, Safety Director, *J.A. Montgomery Consulting*  
Robert Garish, Assistant Director of Public Sector, *J.A. Montgomery Consulting*  
Scott DeWeese, Esquire, Fund Attorney, *The DeWeese Law Firm, P.C.*  
John Hansen, Fund Treasurer  
Jerry Caruso, Technology Risk Services Director, *Wintsec Consulting*  
David Grubb, Executive Director, MEL JIF

Absent Fund Professionals:

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

Present Risk Management Consultants were:

C. J. Adams Company  
Atlantic Associates  
Barclay Insurance Group  
J. Byrne Agency, Inc.  
Conner Strong & Buckelew  
Glenn Insurance  
Hardenbergh Insurance  
Insurance Agencies Inc.  
McMahon Agency, Inc.  
William R. Mints Agency  
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

BCA Insurance  
Thomas Heist Insurance Agency

Marsh & McLennan Agency

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

***MOVE UP ALTERNATES***

In absence of Mr. Spoltore, Upper Deerfield, Chair Woods moved up Executive Committee Alternate(s) Mr. O'Connor, Wildwood City, to the board for voting purposes.

Motion by Ms. Bishop, seconded by Mr. Wahl, 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 April 19, 2023 Executive Committee Meeting.

Motion by Ms. Bishop, seconded by Ms. Keun, to approve the meeting minutes of the April 19, 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 April 19, 2023 Executive Committee meeting.

Motion by Mr. Wahl, seconded by Ms. Bishop, to approve the Closed Session minutes of the April 19, 2023 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the April 19, 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 #2023-30***

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 2023-30.

Motion by Ms. Bishop, seconded by Mr. Grant, to adopt Resolution 2023-30 as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
Heather Sparks, **Commercial Twp**  
Jessica Bishop, **Sec, Dennis Township**  
Varvara Keun, **Middle Township**  
Liz Woods, **Chair, Ocean City**  
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 Ms. Bishop, seconded by Ms. Keun, 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 Ms. Bishop to approve the claims payments as discussed in Closed Session.

They are as follows:

**April 2023 PARs:**

<b><i>Workers' Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Property</i></b>
2020187019	2022242276	2023300611
2022276965	2022244884	2023290572
2022273825	2022256377	
2023290493	2020196567	
2021229819		
2021211931		
2023288213		
2023296228		
2021229140		
2022276919		
(MLT-2023291543) 2023291543 2023291553		
2022260883		
2019165901		
2023297803		
2023298701		
2022249502		
2020180504		
2021231669		

**ROLL CALL*****Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
Heather Sparks, **Commercial Twp**  
Jessica Bishop, **Sec, Dennis Township**  
Varvara Keun, **Middle Township**  
Liz Woods, **Chair, Ocean City**  
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. Napoli noted that the claims were presented in closed session.

**CLAIMS ADMINISTRATOR'S REPORT*****Lessons Learned from Losses – May***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Preventing Heat Related Illness. He gave suggestions on how to prevent heat illness at work. Mr. Roselli also directed the Committee to the Summer Heat Safety bulletin that is available on the MEL Safety Institute (MSI).

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>April</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	69	227
<i>Report Only</i>	21	83
<i>Report Only % of Total</i>	30%	37%
<i>Medical Only</i>	42	106
<i>Lost Time</i>	6	37
<i>Medical Only/Lost Time Ratio</i>	88:12	74:26
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	1
<i>COVID-19</i>	0	7
<i>Average Days to Report to QL</i>	5.1	6.0
<i>Average Days to Report to employer</i>	0.8	1.6

***PPO Penetration Report:***

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

<b><i>PPO Penetration Rate</i></b>	<b><i>April</i></b>	<b><i>YTD</i></b>
<i>Bill Count</i>	506	2,088
<i>Original Provider Charges</i>	\$1,218,609	\$2,990,266
<i>Re-priced Bill Amount</i>	\$286,609	\$870,594
<i>Savings</i>	\$932,000	\$2,119,672
<i>% of Savings</i>	76%	71%
<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>	98%	98%

### ***Transitional Duty Report***

Ms. Beatty presented the *Transitional Duty reports*.

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	2,709
<i>Transitional Duty Days Worked</i>	1,821
<i>% of Transitional Duty Days Worked</i>	67%
<i>Money Saved by Accommodating</i>	\$176,405
<i>Transitional Duty Days NOT Accommodated</i>	888
<i>% of Transitional Duty Days NOT Accommodated</i>	33%
<i>Cost of Days NOT Accommodated</i>	\$94,569

Ms. Beatty reminded the members of the Managed Care “quick notes”. She commented that this claimant had no comorbidities, however, he had previous surgery that made recovery take longer. Her reports include some transitional duty ideas taken from other member municipalities. She asked members to review her report in 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 27. Mr. Winter noted that policy and procedure requests have been received. He stated that a few chiefs are retiring so Mr. Winter will be meeting with the new incoming chiefs and then additional visits in September.

Mr. Winter also stated that he will hold a report writing class on July 12, 2023 at Cape May County Police Academy and notices will be sent this week. He is also coordinating with Dr. Kelly and another individual to develop advanced resiliency training; more information will be released shortly.

Mr. Winter stated that LE Bulletin 23-03 on Acenda Inc. Mental Health Service Provider was released in April. They have developed a police exchange program to provide joint participation in the Cooperative Outreach Police Exchange (COPE). Three (3) Police Departments in Gloucester County are participating in the pilot program for this. Mr. Winter outlined recommendations for participating in this program.

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

### ***SOLICITOR’S REPORT***

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

Mr. Scott DeWeese noted that there were three (3) cases closed since his last report.

#### ***MEL EPL Helpline***

Mr. Scott DeWeese stated that there is a reminder regarding the MEL EPL Helpline in the agenda. He also urged members to review the MEL EPL Helpline Authorized Contact list on pages 33-34 and update them. The resolution to make changes is on the ACM JIF website.

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

Mr. DeWeese noted that there are currently 99 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**

In Ms. Simone absence, Ms. Patel gave the Wellness Director's report. She stated that the report is included in the agenda packet. She encouraged the members to read through the materials beginning on page 35 and share it with the employees.

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

### **COMMITTEE REPORTS- Claims Review Committee/Executive Safety Committee Charters**

Mr. Forlenza reported that the Claims Review Committee Charter and the Executive Safety Committee Charters are being presented for adoption with the same proposed revision. The revision is #6 on page 40 and #10 on page 42 respectively. The proposed revision designates that each Committee will have jurisdiction to evaluate the performance of various Fund Professionals which is in line with the revised *Fund Professional Evaluation Policy* adopted earlier this year.

### **Motion to Adopt the Revised Claims Review Committee & Executive Safety Committee Charters**

Chair Woods entertained a motion to adopt the revised Claims Review Committee and Executive Safety Committee Charters.

Motion by Ms. Keun, seconded by Mr. Wahl to adopt the revised Claims Review Committee and Executive Safety Committee Charters as presented. Motion All in Favor. Motion carried.

### **EXECUTIVE DIRECTOR'S REPORT**

**Loss Ratio Snapshots** - Mr. Forlenza noted that 3/31 Loss Ratio Snapshots were uploaded to Origami on May 2<sup>nd</sup> and an email containing the access instructions were released to all Fund Commissioner, Clerks and Risk Managers. These reports include 2022 so please review for accuracy.

**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 SIP, OSB, Wellness and EPL/Cyber balances for 2023 are listed in the agenda. Please do not wait until the end of the year to submit reimbursement requests.

**Employment Practices Liability Compliance** – Mr. Forlenza noted on page 58 there is a checklist denoting the members' current status. He noted that earlier today his office released a memorandum via email that outlines the components necessary to comply with the 2024-2025 EPL Program. A key component is Managers and Supervisors training which will be held via Zoom as well as Police Command Staff training, which will be held in person. The training dates were listed on the memorandum from his office. Unfortunately, the hyperlinks to register for the managers and supervisor's training are not working. This will be corrected shortly. Mr. Forlenza reminded the members that they must offer anti-harassment training to all employees. The training is not required to be completed, however, it is required that the member municipality offer the training. The MSI training for this is not quite ready and additional information will be forthcoming.

***Statutory Bond Status*** – Mr. Forlenza asked the members to review the list of statutory bonds included in the agenda packet. Please direct any changes to Jonathon Tavares at the Underwriter's office. He noted that as part of the underwriting process for renewing members, all statutory positions will have to re-underwritten.

***Elected Officials Training*** – Mr. Forlenza noted that the 2023 training invite is found on page 65 in the agenda. Mr. Forlenza stated an email was sent to all members with this information and the instructions for the new platform. 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.

***Financial Disclosure Statements***

Mr. Forlenza stated that all Fund Commissioner should have included their position with the ACM JIF on their financial disclosure. Please keep confirmation of your filing should the Executive Director's office need it.

***Special Law Enforcement Officer Training***

Mr. Forlenza noted that the SLEO training invite is on page 67 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.

***Membership Renewal Visits***

Mr. Forlenza reminded members that all members up for renewal effective 1/1/2024 will be contacted by his office to schedule a presentation to the governing body about the ACM JIF programs.

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 68. 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 registration for the MEL Leadership Academy is June 1-22, 2023. Flyers can be found on the ACM JIF website or contact Rob Garish directly.

Mr. Garish noted the new LMS (Learning Management System) has been updated by the new vendor BIS and is up and running. The training administrators are assigned to each member and are responsible to make sure all employees have access to the system. Each employee will be sent access links to this system for training. If you experience any issues, please contact J.A. Montgomery or BIS helpline directly.

Mr. Garish noted that the MSI Expo trainings are as follows: Excavation/Trenching/Shoring Training; Fast Track to Safety, Confined Space Entry; Flagger and Work Zone, and Practical Leadership are scheduled for various dates, but May 23, 2023 will be at Atlantic Cape Community College and in September 20<sup>th</sup> at

Camden County Emergency Training Center (flyers on JIF and MEL websites). He also noted that Summer Seasonal Training for Supervisors was just scheduled for June 8, 2023 at Ocean City Library.

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 72. He noted that the Cyber Awareness Training statistics for the month are included in his report. ACM JIF shows that NO ONE was phished this month!

Mr. Caruso noted that the vulnerability and penetration testing reports are included and testing has begun.

Mr. Caruso noted that he is using a new type of processing system. This system sends an email from an AI (artificial intelligence) system reminding you when reports are due. This will assist in completing the training efforts.

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 **April 30, 2023**. The reports were made part of the agenda packet beginning on page 80. He noted the following information:

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

<b>Member</b>	<b>4/30/2023 AUDITED(includes interest allocation)</b>
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
<b>Total</b>	<b>\$944,625.43</b>

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

	<b>April</b>	<b>YTD</b>
Subrogation Receipts	\$138,276.92	\$248,073.71
Other	\$0	\$3,000.00
Adjustment	\$4,514.66 (verbally corrected at mtg.)	\$5,255.98

Mr. Hansen sent reminders for the Second installment billing due May 15, 2023.

***Claim Activity for the Period***

Claim activity for the month of **April** for claims paid by the Fund and claims payable by the Fund. Total of 318 checks issued; 875 claims payments in the amount of \$913,539.64 with effect on cash position of \$764,484.08.

***Cash Activity for the Period***

During the reporting month, the Fund's "Cash Position" at month end was \$45,106,012.88.

***Investment Interest***

<b>Interest Income:</b>	<b>April</b>	<b>YTD</b>
JCMI	\$33,787.66	\$129,089.48
Treasury	\$0	\$104,925.23
Citizens	\$7,737.43	\$39,279.70

***Rate of Return:*** Only interest from the *ANALYSIS WORKSHEET* - 1.10%

***Allocation of Invested Funds***

<b>FUND</b>	<b>March Total</b>	<b>March Percentage</b>	<b>April Total</b>	<b>April Percentage</b>
Treasury	\$22,192,608.86	48%	\$22,194,143.85	49%
JCMI	\$19,771,971.35	44%	\$19,823,045.00	44%
Investors	\$3,185,365.59	8%	\$3,088,824.03	7%
<b>TOTALS</b>	\$45,149,946.80		\$45,106,012.88	

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

***Payment Register***

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

<b>ROLL CALL</b>	<b>Yeas:</b>	Scott Wahl, <b>Avalon</b> Ed Grant, <b>Cape May Point</b> Heather Sparks, <b>Commercial Twp</b> Jessica Bishop, <i>Sec</i> , <b>Dennis Township</b> Varvara Keun, <b>Middle Township</b> Liz Woods, <i>Chair</i> , <b>Ocean City</b> Steve O'Connor, <b>Wildwood City</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

Motion carried by unanimous vote.

***Bill List – May Amended***

For the Executive Committee's consideration, Mr. Hansen presented the ***Amended May 2023 Bill List*** in the amount of **\$3,589,938.27**. The amendment was on item #19 to the MEL JIF – the payee should be the MEL RCF JIF.

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

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

Motion by Mr. Grant, seconded by Ms. Bishop, to approve the ***Amended May 2023 Bill List*** as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Scott Wahl, <b>Avalon</b> Ed Grant, <b>Cape May Point</b> Heather Sparks, <b>Commercial Twp</b> Jessica Bishop, <i>Sec</i> , <b>Dennis Township</b> Varvara Keun, <b>Middle Township</b> Liz Woods, <i>Chair</i> , <b>Ocean City</b> Steve O'Connor, <b>Wildwood City</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

Motion carried by unanimous vote.

***RMC Bill List – May***

For the Executive Committee's consideration, Mr. Hansen presented the ***May 2023 RMC Bill List*** in the amount of **\$191,625**.

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

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

Motion by Mr. Wahl, seconded by Ms. Keun, to approve the ***May 2023 RMC Bill List*** as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Scott Wahl, <b>Avalon</b> Ed Grant, <b>Cape May Point</b> Heather Sparks, <b>Commercial Twp</b> Jessica Bishop, <i>Sec</i> , <b>Dennis Township</b> Varvara Keun, <b>Middle Township</b> Liz Woods, <i>Chair</i> , <b>Ocean City</b> Steve O'Connor, <b>Wildwood City</b>
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<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

### ***MEL/RCF/CYBER REPORTS***

Ms. McLaughlin reported on the MEL/RCF/Cyber meetings that were held virtually on May 8<sup>th</sup> and 9<sup>th</sup>, 2023. She highlighted that the increasing claim costs that Mr. Grubb depicted last month were discussed and thus authorized MEL Resolution 26-23 for a Supplemental MEL JIF Assessment for FY 2020 and FY 2021. She noted that the totals were \$6,700,001 for FY 2020 and \$9,300,000 for FY2021. The ACM JIF portion is \$379,999 and \$760,644 respectively as stated in the agenda packet on page 179. She reminded members that this does NOT impact the 2023 assessment and will be billed in 2024. She remarked that the Finance Committee will be discussing this at their meeting in two weeks to help mitigate the future impact.

Ms. McLaughlin stated that the MEL authorized Resolution 27-23 to appoint Mr. Paul Miola as a Marketing Consultant to support the South Jersey JIFs (ACM, BURLCO, and TRICO JIFs) for an annual fee of \$44,000 for a period of one year.

Ms. McLaughlin noted that the RCF JIF authorized Resolution 13-23 for a Supplemental RCF JIF Assessment for FY 2007, 2008, 2011, 2012, and 2013 for \$956,455 for ACM JIF. This will be valued annually and adjusted.

Mr. Forlenza noted that these supplemental assessments will be discussed fully at the upcoming Finance Committee meetings.

Ms. Stollenwerk voiced her concerns regarding the MEL paying for an additional marketing consultant when there is already another firm providing this service in addition to the Executive Director's office personnel who provides marketing support. She noted that her assumption was that the marketing firms were not servicing the South Jersey JIFs. Ms. Stollenwerk also voiced her concern that the three Gallagher JIFs sent letters to the MEL requesting additional marketing services for south jersey and the former Executive Director of the JIFs was then appointed. She inquired how this occurred and who authorized it. She asked if a subcommittee discussed this appointment. She expressed her concern over the appearance of it and noted that a lot of money is being paid for marketing.

Mr. Forlenza stated that other JIFs are undercutting the ACM JIF pricing to move good performing members out of the ACM JIF. He noted that we need resources to remind the current members of our JIF programs and benefits. Ms. Stollenwerk feels that the current marketing representatives should be doing their jobs. She noted that she understands Mr. Forlenza's position that the Risk Managers aren't being compensated fairly. Mr. Forlenza pointed out that there are some Risk Managers currently shopping their members in hopes of securing higher compensation. He noted that the ACM JIF cap for Risk Managers is 6% whereas some others are 7.5% and higher. He noted that the ACM JIF average RMC fee is between 3-4% and this has been a discussion over the years in the Strategic Planning and Finance Committee. He noted that he continues to push for our members to look at the qualifications of their RMC instead of their pricing.

Mr. Forlenza also stated that hiring Mr. Miola made sense as he was the former Executive Director who understands the JIF programs and built relationships with the current members from dealing with them over the last 30+ years. He noted that the JIFs have been contributing to the MEL marketing budget and not getting the services in southern jersey. Ms. Stollenwerk noted that she felt the JIF is paying more money and still not getting the services needed.

### ***Cyber JIF***

Ms. McLaughlin noted that at the last the Cyber JIF meeting. The Fund Commissioners went into Executive Session as there were concerns with the RFP process and the proposed award of contract for various services. After review, The Commissioners decided not to award the contract and to delay implementation



and revise the specifications. She noted that they did not provide clear information in the proposals. She also noted that they are looking into having their own co-op for further procurements. The next meeting is June 15<sup>th</sup>, 2023.

Ms. McLaughlin entertained any questions. No questioners were asked.

### ***MISCELLANEOUS BUSINESS***

#### ***Next Meeting***

Chair Woods reminded the members that the next meeting will be held on **Wednesday, June 21, 2023 at 3:00 PM** at the Avalon Community Hall, Avalon, NJ.

### ***PUBLIC COMMENT***

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

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

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

Mr. Forlenza asked to recognize Mr. Wahl, Avalon, as he recently completed his Masters in Public Administration and was accepted to a Doctorate program.

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

Chair Woods entertained a motion to close the public comment.

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

### ***MOTION TO ADJOURN***

Motion by Mr. Grant, seconded by Ms. Keun, to adjourn the May 17, 2023 meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 4:10 PM.

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Tracy Forlenza, *Recording Secretary* for

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**Jessica Bishop**, *Fund Secretary*

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – JUNE 2023

### HURRICANE PREPAREDNESS



#### **Please remember before the storm.**

- Confirm flood policies are in place for buildings where any portion of the property on which that building is situated is in Special Flood Hazard Areas A or V.
- Outline your municipality's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies and when a state of emergency is declared
- Appoint someone at your municipality to be the point person on a catastrophic event. This person gathers information on all damages and communicates with insurance companies and FEMA.
- See 2021 MEL Bulletin regarding preparation; <https://njmel.org/wp-content/uploads/2021/05/MSI-Bulletin-2021-Hurricane-Season-Preparedness-Jun-2021.pdf>

#### **Please remember after the storm.**

- Report the claim to Qual-Lynx as soon as possible.
- Take pictures of all damages to buildings, contents and vehicles.
- Keep keys and vehicle titles of totaled vehicles in one place.
- If you have any damage at all, report the claim to FEMA as soon as possible.
- Keep all receipts and rental agreements.

#### Examples:

- ✗ A municipality was not properly insured with applicable FEMA Flood Policies on a building in a Special Flood Hazard Area in which a \$500,000 deductible was to be applied.
- ✗ A town received 20% of the claim they made for damaged turnout gear as they discarded all of the gear without providing proof of the damages.
- ✓ A town received extra funds (FEMA Mitigation) to correct the problem that caused basement flooding.



Atlantic County Municipal JIF  
Managed Care Summary Report  
2023

Intake	May-23	May-22	2023 May YTD	2022 May YTD
# of New Claims Reported	74	96	304	421
# of Report Only	37	41	118	175
% Report Only	50%	43%	39%	42%
# of Medical Only	31	44	137	193
# of Lost Time	6	11	48	52
Medical Only to Lost Time Ratio	84:16	80:20	74:26	78:22
Claim Petition First Notice/Occupational	0	0	1	1
COVID-19	0	22	7	159
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	20.1	5.0	9.4	5.7
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	9.2	0.5	3.1	1.0

Nurse Case Management	May-23	May-22
# of Cases Assigned to Case Management	98	106
# of Cases > 90 days	76	89

Savings	May-23	May-22	2023 May YTD	2022 May YTD
Bill Count	817	524	2905	2924
Provider Charges	\$1,185,415	\$735,997	\$4,175,681	\$3,117,641
Repriced Amount	\$374,831	\$250,429	\$1,245,425	\$1,246,597
Savings \$	\$810,584	\$485,568	\$2,930,256	\$1,871,044
% Savings	68%	66%	70%	60%

QualCare Network Provider Penetration Rate	May-23	May-22	2023 May YTD	2022 May YTD
Bill Count	95%	95%	94%	92%
Provider Charges	94%	89%	95%	93%

Exclusive Provider Panel Penetration Rate	May-23	May-22	2023 May YTD	2022 May YTD
Bill Count	96%	94%	96%	92%
Provider Charges	95%	87%	97%	93%

Transitional Duty Summary		2023 May YTD	2022 May YTD
% of Transitional Duty Days Worked		69%	83%
\$ Saved By Accommodating		\$229,243	\$234,438
% of Transitional Duty Days Not Accommodated		31%	17%
Cost Of Days Not Accommodated		\$111,250	\$44,567



**DATE:** June 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 (May)

**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:**

Linwood PD

North Wildwood PD

Additional Agency Visits are being scheduled.

**3. Training:** The Report Writing Class has been scheduled for 07/12/2023 at the Cape May County Police Academy. (830-12) .See training bulletin attached. Registration has commenced at this time.

**4. Law Enforcement Bulletins / Newsletters:** No Bulletin distributed this month.



## 5. Meetings Attended:

ACM Executive Claim Meeting	05/09/2023
ACM Executive Meeting	05/17/2023

Respectfully Submitted,

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

# **TRAINING NOTICE**

## **REPORT WRITING**

**DATE:** July 12, 2023

**LOCATION:** Cape May County Police Academy  
171 Crest Haven Rd.  
Cape May Court House, NJ 08210  
(Exit 11 off GSP)

**TIME:** 8:30 am to 12

The outlined course will provide report writing guidelines for officers in writing a clear / concise report. Course topics include but are not limited to the following:

- Review of the basic report writing principles.
- Common pitfalls of report writing
- Advanced techniques to report writing
- Report Writing and BWC recordings
- Police investigation report critiques
- Overview of the New Jersey AG Guidelines pertaining to note



taking and video recordings, review and reporting.

Class registration can be completed by forwarding the following information to [Chriswinter1429@gmail.com](mailto:Chriswinter1429@gmail.com) as follows:

Rank, Name, Police Department.

# **ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

RESOLUTION 2023-\_\_

## **A RESOLUTION CONFIRMING AND ACCEPTING THE RESIGNATION OF COOPER LEVENSON AS ASSIGNED DEFENSE COUNSEL**

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

**WHEREAS**, the Fund Commissioners of the Atlantic County Municipal Joint Insurance Fund have previously found that it is necessary and appropriate to obtain certain legal services to defend the claims filed against the Member Municipalities of the Atlantic County Municipal Joint Insurance Fund for which the Atlantic County Municipal Joint Insurance Fund is obligated to provide a legal defense on behalf of the Member Municipalities; and

**WHEREAS**, the ACMJIF, under the "Fair and Open" process, issued a Request for Qualifications (RFQ) on August 13, 2021 for three (3), one (1) year Contracts for Assigned Defense Counsel for General Liability matters, and the ACMJIF, after reviewing and evaluating all of the responses received to the RFQ, on January 19, 2022, awarded Contracts to ten (10) firms to serve as General Liability Assigned Defense Counsel; and

**WHEREAS**, one of the firms that was awarded a Contract to serve as General Liability Defense Counsel was Cooper Levenson with Carmelo T. Torracco, Esquire, Louis Niedelman, Esquire, Russell Lichtenstein, Esquire, and Brian Barr, Esquire serving as Assigned Defense Counsel; and

**WHEREAS**, by email dated June 5, 2023, Kenneth J. Calemno, Jr., Esquire, the Chief Operating Officer of the Firm, on behalf of Cooper Levenson, submitted the firm's resignation to serve as Assigned Defense Counsel for the ACMJIF, effective immediately; and

**WHEREAS**, through this Resolution, the ACMJIF shall confirm and accept the resignation of Cooper Levenson effective June 21, 2023, as requested by Cooper Levenson; however, the ACMJIF and Cooper Levenson have agreed that Cooper Levenson, with Louis Niedelman, Esquire as Assigned Defense Counsel, shall continue to serve as Assigned Defense Counsel for the following previously assigned matters: **King v. City of Brigantine**, Superior Court of New Jersey, Atlantic County, Law Division, Docket #ATL-L-1450-22, **Barnett v. Township of Galloway**, Superior Court of New Jersey, Atlantic County, Law Division, Docket #ATL-L-284-22, and **Leonard v. City of Ventnor**, Superior Court of New Jersey, Atlantic County, Law Division, Docket #ATL-L-555-23 until the conclusion of the litigation in each of those matters; and



**WHEREAS**, it has been agreed by Cooper Levenson that while the firm continues to serve as Assigned Defense Counsel in the **King, Barnett** and **Leonard** matters, the firm will not handle any cases against or engage in any litigation against the City of Brigantine, the Township of Galloway or the City of Ventnor.

**NOW, THEREFORE, BE IT RESOLVED**, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund assembled in a public session on June 21, 2023, that effective June 21, 2023, the resignation of Cooper Levenson to serve as Assigned Defense Counsel is hereby confirmed and accepted by the ACMJIF.

**BE IT FURTHER RESOLVED** that Cooper Levenson, with Louis Niedelman, Esquire as Assigned Defense Counsel, shall continue to serve as Assigned Defense Counsel for the following matters: **King v. City of Brigantine**, Superior Court of New Jersey, Atlantic County, Law Division, Docket #ATL-L-1450-22, **Barnett v. Township of Galloway**, Superior Court of New Jersey, Atlantic County, Law Division, Docket #ATL-L-284-22, and **Leonard v. City of Ventnor**, Superior Court of New Jersey, Atlantic County, Law Division, Docket #ATL-L-555-23 until the conclusion of the litigation in each of those matters.

**BE IT FURTHER RESOLVED** that Cooper Levenson shall not handle any cases against or engage in any litigation against the City of Brigantine, the Township of Galloway or the City of Ventnor while the **King, Barnett** and **Leonard** matters are pending.

**BE IT FURTHER RESOLVED** that the copies of this Resolution shall be provided to the Administrator/Executive Director, Fund Solicitor, and Claims Administrator of the Atlantic County Municipal Joint Insurance Fund and Cooper Levenson for their information and attention.

This Resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund  
at a public meeting held on June 21, 2023.

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

By: \_\_\_\_\_  
Chairman

Attest: \_\_\_\_\_  
Secretary

Dated: June 21, 2023

## **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: June 21, 2023 - Avalon Community Hall

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

### **ACMJIF Wellness Initiatives - June Updates**

#### **Wellness Advisory Committee Meeting**

The second meeting for 2023 was held on May 16th at 9:30a via Zoom. Please see attachment for meeting minutes.

#### **Wellness Coordinator Brainstorm - Zoom**

My colleague and I held a wellness brainstorming session via Zoom on June 7th at 10:00am to discuss wellness related ideas, wins, and challenges amongst all wellness coordinators in the ACM, BURLCO, and TRICO JIFs.

#### **Wellness Webinars**

I will be hosting a wellness webinar, Decoding the Nutrition Label, on June 20th at 10:00am via Zoom. This will be a recorded webinar and will be uploaded to the JIF website to view at your convenience.

#### **Summer Seasonal Employee Training**

Training was held on June 5th at the Ocean City Library. I presented on wellness topics - hydration, nutrition and sun safety, as they relate to the job duties of summer seasonal employees.

#### **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.

#### **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 Handouts (pdf):**

- Healthy Lifestyle Changes to Lower Blood Pressure
- Blood Pressure Chart
- Blood Pressure Log
- Exercise to Lower High Blood Pressure



***Safety Committee Meeting Minutes  
May 18, 2023 @ 11:30am  
Avalon Borough – (Tennis Court Building)  
250 39<sup>th</sup> Street, Avalon, NJ***

An Executive Safety Committee meeting of the Atlantic County Municipal Joint Insurance Fund (“ACMJIF”) was held in Avalon at the 39<sup>th</sup> Street Tennis Court Building, on Thursday, May 18, 2023 at 11:30AM. The meeting was called to order at 11:32AM.

Those in attendance were:

Scott Wahl, *Chair*, **Avalon Borough**  
Shantele Pollock, **Hamilton Township**  
Al Maiorano, **Longport Borough**  
Karen Fournier, **Lower Township**  
Lucy Samuelsen, **Somers Point City**  
Steve O’Connor, **Wildwood City**  
Jaclyn Lindsey, **Conner Strong & Buckelew**  
Rob DeVanna, **Glenn Insurance**  
Dennis Brown, **Glenn Insurance**  
Joe Henry, **Hardenbergh Insurance**  
J. Eugene Siracusa, **Insurance Agencies, Inc.**  
Patrick McMahon, **McMahon Agency**  
Jordan Simone, Wellness Director, **Jordan Simone Wellness, LLC**  
Robert Garish, Assistant Director of Public Sector, **J. A. Montgomery Risk Consulting**  
Keith Hummel, Safety Director, **J. A. Montgomery Risk Consulting**  
Paul A. Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**  
Kamini Patel, MBA, CIC, CPCU, AIDA®, Deputy Executive Director, **RPA a Division of Gallagher**  
Karla Allamby, Account Representative, **RPA a Division of Gallagher**

Those not in attendance were:

Bill Nimohay, **Buena Borough**  
Tom D’Intino, **Egg Harbor Township**  
Jared Marandino, **Newfield Borough**  
Monica Kyle, **Longport Borough**  
Joe Iannuzzeli, **Ventnor City**  
Joseph D. Segrest, **West Wildwood City**  
Dave Miller, **CJ Adams**  
Mike Avalone, **Conner Strong & Buckelew**  
Jen Modica, **Marsh & McLennan**  
Bill McMahon, **McMahon Agency**  
Tom Heist, **Tom Heist Insurance**  
Christopher J. Winter Sr. CPM, Law Enforcement Risk Management Consultant

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

***I. MEETING MINUTES – February 23, 2023 (E-mailed 05/04/2023)***

Mr. Forlenza indicated that a copy of the February 23, 2023 Executive Safety Committee Meeting Minutes were e-mailed to all Committee members along with the notice for today’s meeting.

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

**II. 1<sup>st</sup> QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT-**

Mr. Forlenza mentioned that the Safety Director returned to preparing Quarterly Safety Director's Loss Control Reports.

Mr. Garish referred the Committee to a copy of the 1<sup>st</sup> Quarter Safety Director's Loss Control Report that was emailed out on May 17, 2023 to the Committee for review. He then briefly reviewed an abridged version of the report with the Committee.

Mr. Garish noted that the Safety Contract calls for a minimum of 127 loss control visits to the 41 members of the ACM JIF. He noted the service visits included fifteen (15) Renewal Surveys, seven (7) Boardwalk Surveys, and Law Enforcement Surveys.

Mr. Garish briefly covered the various safety programs as follows:

- Safety Incentive Program
- Road, Sign & Walkway Program
- Law Enforcement Services
- S:ERVE & Attention and Distracted Driving
- Facility Checklist, Job Safety Observations, Tool-Box Safety Talks

Mr. Garish stated that there have been significant changes in staffing within these departments, and getting the proper training is of the utmost importance for your towns.

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

Mr. Forlenza then asked the Committees if anyone would object to having Mr. Garish's report attached to the minutes, no one objected.

*For details, please see the 1<sup>st</sup> Quarter Safety Director's Loss Control Report attached.*

**III. SAFETY INTERVENTION/MONITORING**

Mr. Forlenza asked Mr. Garish if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Garish responded that there are no candidates for *Safety Intervention or Monitoring* at this time. However, he will continue to monitor those towns with high loss ratios.

**IV. MEMBERSHIP RENEWALS**

Mr. Forlenza announced that fifteen (15) member municipalities are up for renewal effective January 1, 2024. The Safety Director's office is currently in the process of conducting a renewal survey visit to each of these renewing members. A discussion ensued concerning the importance of a safety culture, participation in the safety program and attendance at JIF meetings with respect to renewing members. After the brief discussion, the Committee approved the issuance of renewal letters by the Executive Director's office to the renewing members. In addition, Mr. Garish stated that one-third of the renewal survey visits have been completed by the Safety Director's office and the remaining will be completed by the end of June. Mr. Garish requested permission to provide the renewal survey reports to the Committee via email. The Committee granted permission to Mr. Garish to email the renewal survey reports to the Committee when complete.

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

**V. ACM JIF LOSS RATIO REPORTS – March 31, 2023**

Mr. Forlenza directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of March 31, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza

noted that the six-year average loss ratio for the ACM JIF is 86.6% as of March 31, 2023. He noted that these ratios represent incurred losses, which is paid claims and money set aside in reserve to be paid on known claims, versus loss funding in each members assessment to pay claims within the JIF's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

Mr. Forlenza noted that the Safety Director's office utilizes these reports to monitor member loss ratio trends.

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

#### **VI. MEL LOSS RATIO REPORTS – March 31, 2023**

Mr. Forlenza directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports valued as of March 31, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the ACM JIF is 97.3% as of March 31, 2023. These are claims that exceed the Fund's Self Insured Retention (SIR) and the MEL picks up the cost after the local JIF exhausts its retention on a claim. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

Mr. Forlenza advised the Committee that Loss Ratio Snapshots are in Origami and available for you through that portal. He noted that all Members and Risk Management Consultants should review the information for accuracy and any discrepancies, questions and concerns, should be brought to the Executive Director's or Qual-Lynx's attention.

Mr. Forlenza asked if there were any questions. Mr. Siracusa questioned if there was a COVID-19 impact on the MEL Loss Ratio Reports. Mr. Forlenza stated that Fund Year 2020 reflects losses due to COVID-19 claims in the reports. A brief discussion ensued with respect to the endorsement language included in the Workers Compensation policy for Fund Year 2020 and reimbursement of the COVID-19 claims from the Workers Compensation carrier.

Mr. Forlenza asked if there were any additional questions. No questions were entertained.

#### **VII. EXECUTIVE DIRECTOR – MONITORING REPORTS**

##### **Supervisory Investigation Reports**

Ms. Patel referred the Committee to page 17 of the agenda, which depicts the Supervisor Investigation Reports received for the month. The purpose of this report is to determine the incidents that occurred where a Supervisory Incident Report was not received. Supervisory Incident Reports are important to ensure that what happened does not repeat itself. She noted that in April 2023 there were 42 claims. Ms. Patel indicated that fifteen (15) of the claim reports were not accompanied by a supervisor's incident report. Ms. Patel noted that when an employee is hurt on the job, it is important to review the accident to ensure that these types of injuries do not re-occur.

Ms. Patel mentioned that the report is shared with J. A. Montgomery to use as a coaching opportunity during their visits.

##### **Comorbidities Cost Update & Comorbidities Cost Update – ACM, BURLCO & TRICO**

Ms. Patel reviewed the co-morbidities charts with the Committee for the period of 12/01/2019 to 03/31/2023 valued as of 03/31/2023; she noted that the average total cost of a claim for employees that have co-morbidities is 67% higher than those that do not have any-comorbidities. She noted the average medical and indemnity cost for employees that have co-morbidities is 83% higher than those that do not have any comorbidities. She also reviewed the average lost time days per claim is 77% higher for employees that have comorbidities than those who do not.

**Police MVA: Workers Compensation Claims:**

Ms. Patel directed the Committee to page 21 of the agenda packet to a report depicting Police Officers that were involved in a motor vehicle claim. Since 1987 to present, there have been seventy-four (74) claims of which twenty-five (25) are currently open and there are two (2) re-openers. These claims have a total incurred of \$4,353,657.32. Ms. Patel noted there were recoveries of \$789,977.06. She noted the Executive Director's office would continue to monitor the situation and recommend additional training as necessary.

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

**VIII. REGIONAL TRAINING SCHEDULE**

Mr. Garish referred the Committee to pages 13-14 of the 2023 1<sup>st</sup> Quarter Safety Director's Report that outlines the 2023 Regional Training schedule. He noted the first regional training was the Safety, Claims, and Wellness Coordinators' Roundtable that took place on April 25, 2023 via Zoom. Mr. Garish stated that between ACM, BURLCO & TRICO JIFs about 175 people participated in this training, and a great deal of relevant information was presented.

Mr. Garish noted the second regional training is on Back Safety Material Handling, and will be held virtually via Zoom. He noted the MEL is focusing the WSL Model (Wide Stance, Set Bank, Lift) as there are severe claims generated from improper lifting. The first session took place on April 19, 2023; the next session will be on July 11, 2023, followed by the last session, which is scheduled for October 19, 2023.

Mr. Garish noted the third regional training is on Summer Seasonal Employee Training for Supervisors. He advised the Committee this training will be held on June 5, 2023 at the Ocean City Library. The training will review the JIF/MEL resources available for the orientation of part-time and summer seasonal employees with emphasis on safety and training tools.

Mr. Garish noted the fourth regional training will be on Indoor Air Quality (IAQ) and will take place in the 3rd Quarter of 2023. He stated that the IAQ requires employers to designate and train a staff member to act as the Designated Person, and this training will satisfy their requirement.

Mr. Garish reminded the Committee that attendance at all applicable Regional Training programs is mandatory and counts toward successful participation in the 2023 Safety Incentive Program.

**IX. SAFETY DIRECTOR'S BULLETINS**

- A. MSI Newsletter (2x Month) Recaps all Bulletins/Messages/Info sent out from the Safety Director's Office via the MEL Mobile App
- B. MSI Newsletter – March 01, 2023
  - 1. Law Enforcement Bulletin: Succession Planning: Key to Agency Stability, Longevity, and Liability Resilience
  - 2. Chainsaw Safety Best Practices
  - 3. Sewer Backup Prevention Best Practices
  - 4. Backing Fire Apparatus into Station Best Practices
  - 5. Law Enforcement Risk Analysis: Attorney General's Law Enforcement Drug Testing Policy
  - 6. MSI Live Schedule
- C. MSI Newsletter – March 15, 2023
  - 1. 2022 MSI Expo: Morris County Public Safety Training Academy on 3/22/23 & Wildwood Convention Center on 03/29/23
  - 2. CDL Entry Level Driver Training (ELDT) Program Train –The –Trainer Program
  - 3. Safe Exchange Zone Best Practices

4. CDL Exemption For Fire & Emergency Management Services
  5. Blue Light For Volunteer Emergency Responders Best Practices
  6. Junior Firefighter Auxiliary Program Best Practices
  7. MSI Live Schedule
- D. MSI Newsletter – April 03, 2023
1. New MSI –Training Administrator Overview & Student (Learner) Overview
  2. The Anniversary Effect- Recognizing & Managing
  3. CDL Entry-Level Driver Trainer Best Practices
  4. CDL Controlled Substances & Alcohol Use Testing Policies for NJ Public Agencies
  5. CDL – Designated Employer Representative (DER) Best Practices
  6. MSI Live Schedule
- E. MSI Newsletter – April 17, 2023
1. How to Receive Push Notification on the NJ MEL Mobile App?
  2. Safety Director's Message: National Work Zone Awareness Week
  3. MSI EXPO: Bergen County Law & Public Safety Institute
  4. New MSI –Training Administrator Overview & Student (Learner) Overview
  5. Fall Protection at Treatment Plants, Pump Stations, & Wells Best Practices
  6. Fire Protection Equipment & System Impairment Best Practices
  7. Firefighters – Facial Hair & Fit Testing
  8. Tornado Best Practices
  9. MSI Live Schedule
- F. MSI Newsletter – May 01, 2023
1. New MSI Learning Management System
  2. MSI Expo: Bergen County Law & Public Safety Institute
  3. Training Announcement: Designated Employer Representative (DER)
  4. Law Enforcement Risk Analysis: Law Enforcement Has A Unique Role in Active Shooter/ Mass Violence Prevention
  5. Fire Apparatus & Ambulance Driver- Minimum Age
  6. Standard Operating Procedures Best Practices
  7. Salt Shed & Salt Dome Best Practices
  8. Safety Recall Alert: DeWALT, Stanley and Craftman Fiberglass Sledgehammers
  9. MSI Live Schedule
- G. MSI Newsletter – May 15, 2023
1. New MSI Learning Management System
  2. MSI Expo: Atlantic Cape Community College
  3. Law Enforcement Risk Analysis: Newly Released Active Shooter Report- Key Findings and Considerations for the Law Enforcement Leader
  4. Fentanyl Exposure to First Responders Best Practices
  5. Flash Flood Preparedness Best Practices
  6. 15 Passenger Vans Best Practices
  7. Risk Management Strategies for Lifeguard Operations
  8. MSI Live Schedule

Mr. Garish noted that since the beginning of the year, thirty (30) brand new bulletins have been released by the Safety Director's office. Mr. Garish advised the Committee, the Safety Director is currently working on six (6) new safety bulletin with one focusing on bleacher safety. He indicated another bulletin that is currently in the works will be important to the ACM JIF in particular and will focus on best practices for transportation of the general public. He encourages the Committee to reach out to the Safety Director's office for guidance if any shore towns are utilizing municipally owned vehicles to transport members of the public.

Mr. Garish explained that the Safety Director's office sends out the MSI Newsletter twice a month that includes all Bulletins were released during the month. MEL website, JIF website, MSI website and MSI app.



Mr. Forlenza inquired as to the usage of municipally owned vehicles being utilized to transport members of the public to the beach. A discussion ensued regarding the various shore towns that are actively transporting members of the public to the beach by either utilizing a municipally owned vehicle or by contracting a vendor to provide the transportation services. After a brief discussion, Mr. Forlenza recommended including risk management guidance for utilizing third party vendors in the best practices bulletin. Mr. Garish noted that risk management guidance for utilizing third party vendors would be added to the bulletin.

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

**X. MEL SAFETY INSTITUTE**

Mr. Garish provided a brief review of the activity within the MEL Safety Institute for 01/01/2023 thru 03/31/2023:

- MSI NOW – 1,379
- MSI Streaming – 157
- MSI Online – 1,222
- MSI Live (Instructor Led)– via Zoom / In person – 180
- MSI DVD Activity Report – 1 Video Rented – ( 1 Member Town Represented)

Mr. Garish reported the new MSI Learning Management System (LMS) is now live and the membership should have received an email in early part of May from BIS trainer to create a new login credentials. Mr. Garish briefly reviewed the administrative trainer information along with course information available on the new LMS. He noted that, as with any new system, there is a learning curve. He asked the Committee for their patience during the transition period.

Mr. Garish noted the MSI Expo flyer is included in the agenda packet and outlines in-person and online training opportunities throughout the State.

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

**XI. S:ERVE**

Mr. Garish mentioned that S:ERVE Driver Safety Program is offered by the MEL's workers' compensation reinsurer Safety National. He noted that some of our more severe claims and injuries to our employees come from vehicle accidents.

Mr. Garish let the Committee know that S:ERVE is available to Police, Fire, Public Works and, EMS personnel.

Mr. Garish stated that the *Attention and Distracted Driving* course geared toward employees that drive municipal vehicles and is approximately 30 minutes in length. He strongly recommends that all municipal employees take this course.

Mr. Garish mentioned that enrollment is required and both programs accessed through the MEL & JIF Websites. If members have any questions please contact his office directly.

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

**XII. POLICE TOPICS**

**Police Ad Hoc Committee**

Mr. Forlenza mentioned the ACM JIF Police Ad Hoc meeting scheduled on May 17, 2023, was postponed as the funeral for Officer Shisler from Deptford Township was scheduled for the same day. The meeting is in the process of being rescheduled.

### **Police Command Staff Training**

Mr. Forlenza advised the Committee that Chief Hummel, along with Retired Chief Harry Earle, will be quarterbacking the training this year. In addition, Mr. Forlenza noted the new guidelines for compliance with the EPL/POL program would be available in the near future. Mr. Forlenza noted the training would be in person over the span of three (3) days with two (2) sessions per day.

- Thursday, June 8, 2023 – Merghi's Savoy Inn – Vineland, NJ
- Monday, June 12, 2023 – Indian Springs Country Club – Marlton, NJ
- Thursday day, June 22, 2023 – Auletto's Catering – Deptford, NJ

Chief Hummel advised the Committee that during the Police Ad Hoc meeting held on May 16, 2023 for BURLCO & TRICO JIFs several topics were discussed, one being the misunderstanding with respect to Memorandums of Understanding (MOU). Chief Hummel advised the Committee that a Police Chief is not legally authorized to sign a MOU on behalf of the municipality with an outside entity. He indicated that the governing body must authorize an execution of a MOU. Chief Hummel commented that many members are questioning who should be attending the Police Ad-Hoc meetings; he indicated all police officers are encourage to attend.

Chief Hummel advised another topic that was discussed in detail was the requirement for websites to comply with the ADA standards. He noted that the Department of Community Affairs (DCA) has been reviewing municipal and police department websites and fining the entity if they are not in compliance. He noted that the New Jersey Comptroller has done a study and found 120 police department websites that did not comply with the ADA standards.

Chief Hummel informed the Committee, the First Line Supervisors classes, which took place over four (4) days, was recently completed. He noted there was great participation with members from the ACM JIF in attendance. He indicated another training would be scheduled in the ACM JIF geographical area.

Chief Hummel thanked Lower Township for organizing the First Amendment Training. He noted there were more than 60 participants, which included both police and non-police personnel.

Ms. Samuleson inquired about the topics to be covered during the Police Command Staff training, as she would like to provide her Police Chief with some additional information. Chief Hummel advised some of the topics to be covered are leadership, immunity, harassment, CEPA, and civil rights along with other police related topics. Mr. Forlenza commented that if your Officer is eligible for the Chiefs exam in the next 2 years, that Officer should attend this training.

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

### ***XIII. LAW ENFORCEMENT CONSULTANT***

Mr. Forlenza advised the Committee that Mr. Winters is currently working on a report writing course since this is an area that needs improvement in various agencies. He explained many times, the reports from the Police Officers at the same incident vary on what transpired which can create a challenge for the Defense Attorney representing the municipality and/or the Officer. The course is scheduled for early July.

The Attorney General's Office issued a directive that all Officers must complete the Resiliency Training Program offered by the State of New Jersey and each agency should designated a Resiliency Officer. Upon reviewing the Resiliency Training Program, it became apparent that a need exists for an Advance Resiliency training for those Officers that are designated as the Resiliency Officer in their agency. Mr. Winter is working with Dr. Kelly to create this training program.

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

**XIV. WELLNESS INITIATIVE**

Ms. Simone informed the Committee, that a new format for the newsletter is being utilized. Each quarter the newsletter will focus on a particular topic and supporting information will be provided for the remaining months of the quarter. Ms. Simone reviewed the topics to be reviewed each quarter as follows:

- First Quarter: Nutrition
- Second Quarter: Physical Activity/Movement
- Third Quarter: Sleep
- Fourth Quarter: Stress Management

In addition, Ms. Simone will be hosting two zoom webinars; one on Decoding Nutrition Labels on June 20, 2023 and the second on Intro to Mindfulness on November 14, 2023.

**Wellness Advisory Committee Report**

The Wellness Advisory Committee met on May 16, 2023 via Zoom, a copy of the minutes were provided as a handout to the Committee. Ms. Simone briefly reviewed the topics discussed during the meeting, which are detailed in the minutes. Ms. Simone advised the Committee, the next meeting for the Wellness Advisory Committee would take place in September.

**Employee Survey Results Update**

Ms. Simone advised the Committee that she and Ms. Schiffer utilized *Survey Monkey* to conduct an employee survey for members of the Wellness Advisory Committee, which received positive feedback. Ms. Simone indicated the survey is being finalized and will be released to Wellness Coordinators to share with all municipal employee in early June.

**Transformational Leadership Program**

Ms. Simone advised the Committee, there are fifteen (15) open spots for the Transformation Leadership Program with Dr. Elias. Ms. Simone along with Ms. Schiffer are actively working with Chief Hummel to fill the open spots.

**2023 Wellness Incentive Program Budget**

Ms. Simone spoke about members' balances for the 2023 Wellness Incentive Program. She noted that no member has currently claimed any funds. She indicated she would be reaching out to the membership to help members' jumpstart their wellness vouchers.

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

**XV. REVISED WELLNESS PROGRAM**

Mr. Forlenza informed the Committee that Ms. Simone, Ms. Schiffer along with the Executive Director's officer have been working to improve the Wellness Program. He reviewed in detail the need to revise the Wellness Program to encourage member participation. In addition, he reviewed the components of the revised Wellness Program and the importance of having a minimum requirement similar to the Safety Incentive Program. Mr. Forlenza indicated the members of the Wellness Advisory Committee has reviewed the draft version of the revised Wellness Program. Their feedback is outlined in the Wellness Advisory Committee meeting minutes from May 16, 2023 and will be taken into consideration for any changes that may be required to the program.

A discussion ensued regarding the components and requirement of the revised Wellness Program specifically the resources available to comply with the program requirement. After the brief

discussion, Mr. Forlenza indicated resource section will be added to the drafted revised Wellness Program to help members solicit year round engagement from employees.

The Wellness Program Review Committee will also include Chairs of the Safety and Claims Review Committees in the ACM, BURLCO, and TRICO JIFs. Mr. Forlenza asked Mr. Scott to participate in the Wellness Program reviewing process, which he gladly accepted.

Ms. Simone advised the Committee, she has received a request for guidance from a member who is engaging a third party vendor to provide medical screening to employees. A discussion ensued regarding the insurance requirements along with legal and risk management concerns. After a brief discussion, it was determined that Ms. Simone will direct the member to contact the Executive Director's office for risk management guidance.

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

***XVI. MEL SAFETY & EDUCATION COMMITTEE MEETINGS***

Mr. Forlenza advised the Committee, that the MEL Safety & Education Committee met on May 12, 2023, and the minutes are pending. Mr. Forlenza indicated that while he was unable to attend, Ms. Patel attended the meeting. Ms. Patel advised the Committee, the challenges faced by the new Learning Management System were discussed along with some upcoming bulletins to be released in the near future. Ms. Patel noted that the fire hydrant bulletin, which was previously discussed with Committee, is currently in the works.

***XVII. PEOSHA ADVISORY COMMITTEE UPDATES***

Mr. Garish referred the Committee to pages 28-32 of the agenda packet to a copy of the PEOSHA Advisory Committee Meeting Notes. He noted that Mr. Saville from his office sits on the Advisory Committee.

Mr. Garish noted that PEOSHA has hired several new inspectors and are conducting more visits to the member towns. He indicated that inspectors are contacting members to schedule informal visits. He recommended that if a member receives an email requesting a visit that the member complies with their request.

He reminded the Committee, that the Safety Director is available to attend the visit as well as provide assistance in correcting the deficiencies.

Mr. Garish noted that if PEOSH visits your town please let them inspect as they have authority. He stated that if a member has any questions, he asked that they contact his office directly for assistance.

***XVIII. SMALL MUNICIPALITIES REGIONAL JOINT SAFETY COMMITTEE MEETINGS***

Mr. Garish reported that the Small Municipalities Regional Joint Safety Committee Meetings continue to take place. These meetings are coordinated between Corbin City, Estell Manor, Weymouth, Folsom and Woodbine. He noted that these municipalities meet quarterly with the last one held on March 9, 2023, where they arranged for a CPR trained representative to attend the meeting and provide the Committee with CPR training. Mr. Garish indicated the member municipalities provide great resource and support to each other as well as the Risk Management Consultants that service these towns.

***XIX. OPTIONAL SAFETY BUDGET***

Mr. Forlenza directed the Committee to a copy of the 2023 Optional Safety Budget Balance spreadsheet in the agenda packet on page 33. He reminded the Committee that the deadline to claim or encumber these funds is December 31, 2023. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2024.

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

**XX. SAFETY INCENTIVE PROGRAM**

Mr. Forlenza directed the Committee to Page 34 of the agenda packet, which depicts the proposed 2023 Safety Incentive Program member balances.

**XXI. 2023 SAFETY KICK OFF BREAKFAST**

Mr. Forlenza advised the Committee that the Safety Kickoff Breakfast was held on March 23, 2023 at Merighi's Savoy Inn in Vineland.

Mr. Forlenza directed the Committee to pages 35-44 of the agenda packet, which outlines the Safety Kick Off Breakfast survey results. Mr. Forlenza stated that 31 people participated in the survey. Mr. Forlenza briefly reviewed the survey results with the Committee. Mr. Forlenza indicated that the feedback from the survey would be taken into consideration when planning the next Safety Breakfast.

Mr. Forlenza asked the Committee if they are interested in a Safety Kick Off Breakfast for next year. The Committee agreed that the Safety Breakfast should be held next year.

Mr. Forlenza asked for authorization to order Safety and Wellness calendars for December 01, 2023 Executive Committee Meeting. The Committee authorized this purchase.

**XXII. 2023 SAFETY WELLNESS, & CLAIMS COORDINATOR ROUNDTABLE**

Mr. Forlenza advised the Safety, Claims, and Wellness Coordinator Roundtable was on in April 25, 2023 via zoom. Mr. Garish stated that the Safety Director's office sent out an official survey for the Safety, Claims, and Wellness Coordinator Roundtable event and the results are pending.

**XXIII. 2023 ANNUAL PLANNING RETREAT**

Mr. Forlenza stated that the Annual Planning Retreat is scheduled for the middle of October 2023. He then asked the Committee for suggested topics they would like covered at the Retreat. Mr. Garish suggested ADA Compliance Officer responsibilities, as two member towns recently were faced with a situation where the ADA Compliance Officer was not aware of the policies that were in place for the municipality. A discussion ensued regarding ADA requirements, policies, service dogs and lawsuits with respect polling places not being compliance with ADA requirements. Another suggested topic was instruction on investigating employee complaints and grievances.

Mr. Forlenza advised the Committee, that any other topic suggestion can be sent to the Executive Director's office for consideration for the Retreat.

**XXIV. 2023 MEETING SCHEDULE**

Mr. Forlenza noted that the next Committee meeting would be held on September 21, 2023 via zoom at 11:30AM. The last meeting for the year will be held via Zoom on December 01, 2023 at 11:30AM.

There being no further business, the meeting adjourned at 1:02PM.

File: ACMJIF/2023/Safety Committee

Tab: 05/18/2023





## FIRST QUARTER SAFETY DIRECTOR'S REPORT

### **ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND 2023**

PREPARED BY

J. A. Montgomery Consulting

P.O. Box 99106

Camden, NJ 08101

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## ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

### 2023 FIRST QUARTER SAFETY DIRECTOR'S REPORT

#### A. GENERAL DUTIES – EXECUTIVE SUMMARY

The First Quarter Safety Director's Report covers service activities from January through March of 2023. The 2023 Safety Director's contract calls for a minimum of 127 Loss Control Visits to the 41 Atlantic County Municipal Joint Insurance Fund members. Service visits will include (15) Renewal Surveys, (7) Boardwalk Surveys, and Law Enforcement Surveys.

The remaining service visits will include but are not limited to physical facility surveys, playground inspections, seasonal operations, Job Safety Observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, and other services requested by the membership.

Fifteen members will be reviewed for renewal in 2023, including Absecon, Cape May City, Cape May Point, Corbin City, Deerfield Township, Egg Harbor Township, Estell Manor, Folsom Borough, Linwood, Mullica Township, Ocean City, Upper Township, West Wildwood, Weymouth, and Wildwood. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, Suggestions for Improvement, any unusual exposures, and comments on their loss metrics. Results will be summarized during the Second Quarter Executive Safety Committee meeting.

The J. A. Montgomery, Risk Control Team, consists of our Safety Director, Chief Keith Hummel (Ret.), and Loss Control Consultants, John Saville, Robert Garish, and Thomas Reilly. We will be your primary contact for all Loss Control / Safety related services. Keith is also available to provide Law Enforcement Risk Control Consultation Services as requested by the Joint Insurance Fund. The team is administratively supported by Melissa Meccariello. Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.



## 1. Executive Safety Committee

The Safety Committee will meet three (4) times in 2023. The Safety Director and staff will continue to attend Safety Committee meetings to help establish local safety programs and assist in the effectiveness of the overall safety program. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and SIP involvement quarterly.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no members of the Atlantic JIF are on Safety Monitoring or Intervention currently.

## 2. Participation in Claims Process / Accident Investigation

Personnel from the Safety Director's Office attend the monthly Fund Claims Committee meetings and are available to offer technical and safety-related insight into claims under review. The Safety Director's Office is also available to conduct accident investigations related to claims against the Fund. The Safety Director's Office will collaborate with the Third-Party Administrator to help identify loss trends from claims to better focus on certain areas when needed.

## 3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available on the following website: <https://njmel.org/mel-safety-institute/resource-center/> along with the ATLANTIC JIF website <https://acmjif.org>. All MSI communications will be distributed exclusively through the N.J. M.E.L. app and an MSI Newsletter will be emailed to summarize the communications sent through the app 2x a month. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director's Report of the monthly agenda packet. There are over 130 available Safety Director's Bulletins covering diverse topics under Administration, Public Works / Public Authorities, Law Enforcement, Fire/Rescue, and Recreation. Over 30 bulletins related to COVID-19 have been issued by the Safety Director's Office.

## B. PROGRAMS

### 1. Safety Incentive Program (SIP)

The theme for the Safety Incentive Program is a *"ZERO-HARM WORKPLACE."* The presence of safety versus the absence of safety. By changing the way, we approach safety, we focus on avoiding Risk rather than relying on the lack of injury to determine how well our safety programs are working.

When we describe Zero Harm vs. Zero Incident, we must start by identifying Risk and avoiding the hazards through controls.

We avoid Risk when we Plan to reduce or eliminate hazards wherever we can. We Do what is necessary to eliminate hazards each time. We Check to ensure it is being done and Act by following through with our plan.

Elements of the 2023 Safety Incentive Program include but are not limited to:

- Uniform program. See the 2023 Safety Incentive Program (SIP) for additional details.
- Submit the 2023 Safety Committee meeting dates (2/24/2023) and return the 2023 Safety Contract (3/24/2023).
- Send a delegate to the Safety Kickoff Breakfast (3/23/2023)
- Each member is required to send a delegate to the Safety Coordinator/ Claims Coordinator/Wellness Coordinator Roundtable, which will be held on April 25, 2023, via Zoom (Virtual).
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat (October 2023 TBD)
- Required attendance at all applicable Regional Training events.
- Members will hold at a minimum quarterly Safety Committee meeting.
- Member towns are expected to participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the JIF Safety Consultants.
- Activities in the safety program are grouped into the “six (6) C’s”, Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2023 SIP*.
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to objectively evaluate the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway, signs, and walkway logs, etc.).

- All safety elements are scored equally, and full participation requires activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

## 2. Road, Sign, and Walkway Program

The Road, Sign, and Walkway program is posted to the JIF website and includes written guidelines to help minimize incidents and reduce litigation costs. It's important to emphasize the need for this program as one of the key components in protecting Title 59 Immunities. Good inspection reports are often successfully used to help defend liability cases.

## 3. Law Enforcement Services

**Police Ad Hoc Committee meetings** are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss Risk Management issues of interest to the members.

**Chief Hummel (Ret.) will provide Law Enforcement Consultative Visits** to multiple agencies within the Atlantic JIF in 2023. The goal of these meetings is to provide an in-depth review of services and identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

**Law Enforcement Training and Memorandums** are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the JIF website. The following memorandums were sent out in 2023 as of this report:

<https://melsafetyinstitute.org/law-enforcement-2/>

- Key to Agency Stability, Longevity, and Liability Resilience
- Attorney General – Drug Testing – Officer Safety and Wellness (Revision)
- Police Officer Licensure Regulations (Update)
- Law Enforcement – Unique Role in Active Shooter / Mass Violence
- Newly Released Active Shooter Report – Key Findings and Considerations

**Police Command Staff Training** will be administered by Chief Hummel (Ret.) and Chief Earle (Ret.) and offered to the fund on multiple dates/times. Officers will only need to attend either the AM or PM session on any of the available dates.

- Thursday, June 8, 2023 – Merghi's Savoy Inn - Vineland, NJ
- Monday, June 12, 2023 – Indian Springs Country Club – Marlton, NJ
- Thursday, June 22, 2023 – Auletto's Catering – Deptford, NJ

**Training for Special Law Enforcement Officers (SLEO)** will be held in 2023, with reimbursement offered to members who participated.

**Additional Police Services available to members include but are not limited to:**

- Sample Policies
- Useful Links
- Crossing Guard Resources
- Messages
- Alerts
- Police Risk Management Training
- Practical Leadership – 21 Irrefutable Laws
- Building Trust and a Constitutionally Sound Police Through Training
- Violence Prevention and Risk Considerations for the CIT Trained Officer and Mental Health Professional
- Below 100 Training
- Career Survival for 911 Call Takers and Dispatchers
- Career Survival for First-Line Supervisors
- Law Enforcement Workzone Refresher Training
- Protecting Children from Abuse / Risk Management Training
- S:ERVE & Distracted Driving (Updated 2019)
- Coaching the Emergency Operator (CEVO)
- Defensive Driving (Online-State Approved)
- MEL Safety Institute (MSI LIVE, MSI NOW, MSI DVD)
- Law Enforcement Video Toolbox Talks
  - Introduction to Law Enforcement Resources
  - Chiefs Message – Post COVID-19 Homeless, Trespass, and Eviction
  - Preventing Officer Involved Domestic Violence
  - Hand Sanitizers and Controlled Energy Device Risks

#### **4. S:ERVE & Attention and Distracted Driving**

**S:ERVE** - Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S., and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)
- Clearing the Intersection (Advanced)
- Intersection Departure
- Distracted Driving for First Responders

**Attention and Distracted Driving** - Distracted driving is emerging as a major cause of work-related vehicle accidents. This online driver simulation program provides targeted and convenient safe driving training for all fleet drivers, regardless of vehicle type. The course is SCORM compliant and designed to function independently with basic instructor participation in a brief 20-30-minute lesson. This course includes:

- The adverse effects of looking away from the road for more than two seconds
- Strategies for eliminating controllable distractions
- How to make necessary adjustments for distractions that the driver cannot control

## 5. Facility Checklist, Job Safety Observations, Toolbox Safety Talks

**Facility Checklist**- Routine inspections help you ensure that safety and health policies and procedures are being followed. Identify and correct safety and health hazards before they cause injuries or illnesses. Determine the need for safety training while promoting compliance and showing employees we care about their safety and everyone else's.

**Job Safety Observations** – Helps identify Safe or At-Risk Actions. Reaffirms safe actions through positive reinforcement while helping identify skill sets, knowledge, and potentially unsafe actions. Through coaching and corrective actions, these observations can be a helpful resource for increasing employee safety.

**Toolbox Safety Talks** – Quick, effective, and easy-to-use tool that front-line staff can use to share information about potential safety problems and concerns daily. They help promote and reiterate important information and best practices for the task at hand.

## C. TRAINING

### 1. Regional Training Plan / Additional Training

**Safety Breakfast** was held on March 17, 2023 (In-Person) at Mergih's Savoy Inn.

**Safety /Claims/Wellness Coordinator's Roundtable** was held on April 25, 2023, via Zoom.

**Back Safety** will be made available to members via MSI LIVE (Zoom) on three separate dates for 2023:

- April 19, 2023
- July 11, 2023
- October 19, 2023

**Summer Seasonal for Managers/Supervisors will be held on June 5, 2023  
(In-Person) at the Ocean City Library**

**Managers and Supervisor Training T.B.D.**

**CDL (Entry Level Driver Training) T.B.D.**

**Indoor Air Quality – T.B.D.**

**Annual Retreat – T.B.D.**

## **2. MSI Training and Participation**

Traditionally there are approximately 70 different instructor-led training courses available to the membership and approximately 200 online training programs. Various safety topics from Employee Conduct, General Safety, Accident Investigation, Snow Removal, Safety Orientation for New Employees, Recreation, and a series on Camp Counselor Safety are available to the membership to name a few.

Newer training courses include but are not limited to:

- Employee Conduct and Violence Prevention in the Workplace
- Understanding and Preventing Microaggressions
- Cultural Competence
- Courageous Conversations
- Preparing for First Amendment Audits
- Implicit Bias in the Workplace

The Course Catalog and Class Request forms were made available on both the NJ MEL website and the Atlantic JIF website. Available training for our instructor-led courses is routinely provided. Approximately 50 instructor-led training sessions are occurring monthly. [MSI Catalog](#)

A "Training Needs Assessment Guide" is available to the membership on the Atlantic JIF / MEL websites. This "YES/NO Guide" is designed to assist members with determining safety training for each employee under various PEOSH and OSHA Standards and other occupational safety regulations.

Each MSI class has YES/NO questions concerning the duties or exposures that should be considered for each employee. A YES answer to a question would indicate some level of training or education on the topic is needed for that employee. Employers should consider MSI LIVE classes as an option to provide the training identified from using the guide. [MSI Training Needs Assessment Guide](#)

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users, and update

training records. All members are encouraged to check the accuracy of the Training Administrator list via the MEL Safety Institute.

MEL Safety Institute tutorials are available for both "User" and "Administrator" level capabilities through the MSI. Users can contact the MEL Helpline Monday – Friday 8:30 AM – 5:00 PM (866) 661-5120 if they need further assistance.

The MEL Safety Institute has (3) main training platforms offered to members:

**1. MSI LIVE:** The MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the learner 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.

**How do I know what courses are available?**

The [MSI LIVE Catalog](#) provides a description of the course, the intended audience, and available continuing education credits. The schedule for upcoming classes is listed below.

**How do I register?**

You can view the schedule and register by clicking on the date and topic of your choice in the schedule below.

**What are the requirements to receive C.E.U. credits/certification of completion?**

To maintain the integrity of MSI classes and our ability to offer C.E.U.s, 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 C.E.U.s for the class or receive a certificate of completion.***

**2. MSI NOW:** The 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. The library has over 150 available streaming videos. Periodic reviews of this platform will occur to ensure the content is current and relevant. This will include the removal/addition of courses made available to the membership.

- To access the streaming videos, log in to the Learning Management System (L.M.S.), and select MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the streaming videos are on the page's right side, listed by ten categories.
- A drop-down menu of the available titles is shown when a category is selected. Online classes are still listed on the left side of the College.



- Individuals who log into the L.M.S. and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

**3. MSI DVD:** The MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for members.

**MSI Video Briefings** – These video briefings are designed to focus on one limited topic, in a brief time (5 Minutes). These video briefings are an excellent resource for Toolbox Talks for employees.

- Asbestos Safety Overview (10 Minutes)
- Fire Extinguisher Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an R.T.K. Coordinator (5 Minutes)
- Confined Space Demonstration (6 Minutes)
- Customer Service (12 Minutes)
- Investigating Slip and Trip Injuries
- Exiting and Entering Trucks (5 Minutes)
- Mark Out Safety (14 Minutes)
- Firefighter Pre-Hab (8 Minutes)
- Fire Prevention Week (6 Minutes)
- Finding Fentanyl at Recreational Facilities (3 Minutes)

**Virtual Leadership Skills Training** - The M.E.L. Safety Institute will offer (3) virtual leadership skills classes for 2023. The 2-hour, live, interactive courses will offer insights and techniques to help supervisors deal with important workplace issues such as conflict resolution, communications, and the supervision of employees.

- **Introduction to Management Skills**  
JAN. 20, April 18, JULY 21, and OCT. 4
- **Introduction to Communication Skills**  
FEB. 17, May 23, AUG. 18, and NOV. 8
- **Introduction to Understanding Conflict**  
MARCH 10, JUNE 13, SEPT. 15, DEC. 6

*To register for these courses go to the [MSI LIVE Schedule](#) If a link is not present the class may not be offered yet, please check back.*

**MSI Leadership Academy** – The MEL Safety Institute (MSI) has created the MSI Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict



resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training. [MSI Leadership Academy](#)

Classes will be offered through MSI LIVE and will include a combination of virtual and in-person options at various locations throughout New Jersey. Participants who successfully complete the requirements will receive a plaque to commemorate graduation from the MSI Leadership Academy. Click [here](#) for the current flyer.

#### **Requirements:**

Complete (6) mandatory classes and (4) elective classes of your choice.

Classes must be completed within two years from the date the student starts the program.

#### **Academy Open Enrollment:**

Open enrollment will be held for 3-weeks prior to each session. The enrollment form must be submitted during this timeframe, or the participant will not be eligible to start and will be required to wait for the next enrollment period. Participants only must enroll one time. Once enrolled they can register for mandatory and elective classes.

#### **Open Enrollment Dates:**

- June 1–22, 2022 (Start Date: July 1, 2023)
- December 1-22, 2022 (Start Date: January 1, 2023)

**Additional Safety Resources but not limited to found at the Atlantic JIF website and M.E.L. website:**

- MSI Bulletins
- MSI Briefings
- MSI Forms / Safety Checklist
- MSI JSOs
- Model Policies / Procedures
- Defensive Driving
- MSI Videos

#### **Member Participation:**

Atlantic JIF members participated in the following training courses from 1/1/2023 thru 3/31/2023:

- MSI LIVE: 180
- MSI NOW: 1,379
  - Online: 1,222
  - Streaming: 157
- MSI DVD: 4 Videos Rented (1 Member Town Represented)

## **D. ATTENDANCE / REPORTS**

### **1. Attendance at Meetings of the Fund**

J. A. Montgomery Consulting has representation at all JIF events, including but not limited to, Fund Commissioner Meetings, Claims Committee Meetings, and Annual Planning Retreats. J. A. Montgomery Consulting attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Consulting Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety/Risk Management related events.

### **2. Monthly and Quarterly Reports Semi-Annual Loss Analysis**

J. A. Montgomery Consulting provides monthly reports to the Fund on Risk Control activities completed during the prior month. Quarterly reports on MSI Attendance are distributed to the membership. Safety Director Reports are presented at the quarterly Executive Safety Committee meetings.



## 2023 Regional Training Plan

### **#1 Topic: Safety, Claims, and Wellness Coordinators' Roundtable**

**Date / Time:** April 25, 2023, @ 10 AM

**Location:** Virtual (Zoom)

**Target Audience:** Safety Coordinators, Claims Coordinators, Wellness Coordinators, Risk Management Consultants, and Other Interested Personnel

We will highlight the 2023 S.I.P., ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations, Tool-Box Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2023 theme and review the membership accomplishments. The Claims Coordinator will review the claims process and provides updates/resources.

### **#2 Topic: Back Safety Material Handling**

**Date / Time:** April 19, 2023, @ 1 PM, July 11, 2023, @ 9 AM, October 19, 2023, @ 1 PM

**Location:** Virtual (Zoom)

**Target Audience:** Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The course will promote the WSL Model (Wide Stance, Set Back, Lift) technique. It reviews the structure of the spine and common back injury mechanisms. Students will be given the opportunity to discuss common manual labor tasks and best practices to minimize stress on the body.

### **#3 Topic: Summer Seasonal Employee Training for Supervisors**

**Date/Time:** June 5, 2023 @ 9 AM

**Location:** Ocean City Library

**Target Audience:** Supervisors, Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The summer season presents many new exposures for member towns. This workshop will review the JIF / MEL resources available for the orientation of part-time and summer seasonal employees, the protection of minors, and online summer camp training resources. We will also discuss child labor laws that pertain to safety and information on background checks — with special emphasis on safety and training tools. Participants are invited to submit topics for the agenda.

### **#4 Topic: Indoor Air Quality**

**Date / Time:** ¾ QTR TBD

**Target Audience:** Designated Person (IAQ), Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The NJ Indoor Air Quality (IAQ) standard requires that employers designate and train a staff member to act as the Designated Person. This training is designed to satisfy this requirement. This course is recommended for your agency's IAQ Designated person. Training should be completed before assuming the role of the IAQ Designated Person and every 3 years after that

***Attendance at all applicable Regional Training programs is mandatory and counts toward successful participation in the 2023 Safety Incentive Program.***

**Atlantic County Municipal Joint Insurance Fund**  
P.O. Box 488, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 ·  
[www.acmjif.org](http://www.acmjif.org)

**Resolution No. 2023 -**

**Atlantic County Municipal Joint Insurance Fund Resolution of Certification  
Annual Audit Report for Period Ending December 31, 2022**

**WHEREAS**, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

**WHEREAS**, the Annual Report of Audit for the year 2022 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the Executive Committee, and

**WHEREAS**, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB34, and

**WHEREAS**, the Local Finance Board has promulgated a regulation requiring that the Executive Committee of the Fund shall certify by resolution to the Local Finance Board of the State of New Jersey that all members of the Executive Committee have reviewed, as a minimum, the sections of the annual audit entitled:

Schedule of Findings  
and  
Recommendations

and

**WHEREAS**, the members of the Executive Committee have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

Schedule of Findings  
and  
Recommendations

as evidenced by the group affidavit form of the Executive Committee.

**WHEREAS**, such resolution of certification shall be adopted by the Executive Committee no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

**WHEREAS**, all members of the Executive Committee have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

**WHEREAS**, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the Executive Committee to the penalty provisions of R.S. 52:27BB-52- to wit:

R.S. 52:27BB-52 – “A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office.”

**NOW, THEREFORE, BE IT RESOLVED**, that the Executive Committee of Atlantic County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE  
RESOLUTION PASSED AT THE MEETING HELD ON JUNE 21, 2023.

---

Fund Secretary

# **ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Interim Financial Statement Summary**

**For the Period Ended March 31, 2023**

**Prepared By:  
Arthur J. Gallagher Risk Management Services, Inc.  
Fund Administrator**

**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**All Fund Years**  
**March 31, 2023**

	Total
<b>Earned Contributions &amp; MEL / RCF Dividends</b>	<b>\$535,835,851</b>
Closed MEL Surplus Transfer Balances	3,361,239
Claims Paid (Net of Subrogation)	(226,607,917)
Excess Recoveries	696,395
Excess Insurance Premiums Paid	(121,215,612)
Operating Expenses Paid	(86,122,543)
MEL Supplemental Assessments - Paid	(1,218,619)
Residual Claims Fund Premiums Paid	(32,961,120)
Residual Claims Fund Supplemental Assessments - Paid	(813,730)
<b>Total Payments</b>	<b>(468,243,146)</b>
<b>Position After Expenses</b>	<b>70,953,944</b>
Investment Income (realized)	24,748,450.49
Transfers	-
Return of Surplus	(50,109,680)
<b>CASH POSITION</b>	<b>45,592,715</b>
Investment Income (unrealized)	(2,068,994)
Case Reserves	(15,215,790)
IBNR Reserves	(12,669,017)
MEL Supplemental Assessments - Not Paid	(1,140,643)
Residual Claims Fund Supplemental Assessments - Not Paid	(95,646)
Residual Claims Fund Supplemental Assessments - Future FY	(860,809)
<b>Net Current Surplus/(Deficit)</b>	<b>13,541,816</b>
Valued as of 12/31/22	\$13,052,836
CHANGE	\$488,980

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports  
valued as of March 31, 2023



**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2023**  
**March 31, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	LFC	Excess / Standalone Policies	Expense & Contingency	Total
Earned Membership Contributions	294,152.50	558,534.00	116,667.75	2,372,209.25	589,688.00		1,868,057.25	1,015,679.25	\$6,814,988
Other Contributions/Retro payments									\$0
<b>Total Contributions</b>	<b>\$294,153</b>	<b>\$558,534</b>	<b>\$116,668</b>	<b>\$2,372,209</b>	<b>\$589,688</b>	<b>\$0</b>	<b>\$1,868,057</b>	<b>\$1,015,679</b>	<b>\$6,814,988</b>
Claims Paid (Net of Subrogation)	(34,806)	(3,827)	(4,163)	(167,566)					(210,362)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,479,354)		(2,479,354)
Operating Expenses Paid								(857,336)	(857,336)
Total Payments	(34,806)	(3,827)	(4,163)	(167,566)	-		(2,479,354)	(857,336)	(3,547,051)
Position After Expenses	259,347	554,707	112,505	2,204,643	589,688	-	(611,296)	158,344	3,267,937
Investment Income	1,298	2,795	545	11,227	2,987			11,913	30,766
Transfers									-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Contributions									-
Closed MEL Surplus Transfer - Excess Premiums Paid									-
<b>CASH POSITION</b>	<b>\$260,645</b>	<b>\$557,502</b>	<b>\$113,050</b>	<b>\$2,215,871</b>	<b>\$592,675</b>	<b>\$0</b>	<b>(\$611,296)</b>	<b>\$170,257</b>	<b>3,298,703</b>
Case Reserves	(206,258)	(90,886)	(10,587)	(233,538)					(541,269)
IBNR Reserves	(1,000)	(549,787)	(121,000)	(2,410,396)					(3,082,183)
<b>Net Current Surplus/(Deficit)</b>	<b>\$53,387</b>	<b>(\$83,171)</b>	<b>(\$18,537)</b>	<b>(\$428,064)</b>	<b>\$592,675</b>	<b>\$0</b>	<b>(\$611,296)</b>	<b>\$170,257</b>	<b>(\$324,749)</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 12/31/22									\$0
CHANGE	53,387	(83,171)	(18,537)	(428,064)	592,675	-	(611,296)	170,257	(324,749)
Claim Count for Open Fund Years 03/31/23	32	34	8	85					159
Claim Count for Open Fund Years 12/31/22									0
Net Change	32	34	8	85					159

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2022**  
**March 31, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	LFC	Excess / Standalone Policies	Expense & Contingency	Total
Earned Membership Contributions	\$1,116,818	\$2,114,933	\$442,653	\$7,512,647	\$1,974,188	\$421,250	\$6,672,910	\$3,947,425	\$24,202,824
Other Contributions/Retro payments									\$0
<b>Total Contributions</b>	<b>\$1,116,818</b>	<b>\$2,114,933</b>	<b>\$442,653</b>	<b>\$7,512,647</b>	<b>\$1,974,188</b>	<b>\$421,250</b>	<b>\$6,672,910</b>	<b>\$3,947,425</b>	<b>\$24,202,824</b>
Claims Paid (Net of Subrogation)	(872,296)	(59,405)	(44,884)	(2,564,311)					(3,540,896)
Excess Recoveries									-
Excess Insurance Premiums Paid							(6,679,018)		(6,679,018)
Operating Expenses Paid								(3,556,165)	(3,556,165)
Total Payments	(872,296)	(59,405)	(44,884)	(2,564,311)	-		(6,679,018)	(3,556,165)	(13,776,079)
Position After Expenses	244,522	2,055,528	397,769	4,948,336	1,974,188	421,250	(6,108)	391,260	10,426,745
Investment Income	1,828	19,651	3,832	42,865	19,211	4,080	(12,318)	28,158	107,308
Transfers									-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Contributions							(131,375)		(131,375)
Closed MEL Surplus Transfer - Excess Premiums Paid							131,375		131,375
<b>CASH POSITION</b>	<b>\$246,350</b>	<b>\$2,075,179</b>	<b>\$401,601</b>	<b>\$4,991,201</b>	<b>\$1,993,399</b>	<b>\$425,330</b>	<b>(\$18,426)</b>	<b>\$419,418</b>	<b>\$10,534,053</b>
Case Reserves	(298,730)	(768,156)	(23,673)	(3,364,423)	-		-	-	(4,454,982)
IBNR Reserves	-	(1,717,996)	(401,873)	(2,591,281)	-		-	-	(4,711,150)
<b>Net Current Surplus/(Deficit)</b>	<b>(52,380)</b>	<b>(410,973)</b>	<b>(23,945)</b>	<b>(964,503)</b>	<b>1,993,399</b>	<b>425,330</b>	<b>(18,426)</b>	<b>419,418</b>	<b>1,367,921</b>
<b>RECOMMENDED TRANSFERS</b>		-	-	-			-	-	-
Valued as of 12/31/22	(223,789)	(331,173)	(52,201)	(972,483)	1,969,566	420,268	(18,426)	155,088	946,850
CHANGE	171,409	(79,800)	28,256	7,980	23,833	5,062	-	264,330	421,071
Claim Count for Open Fund Years 03/31/23	214	428	98	540					1,280
Claim Count for Open Fund Years 12/31/22	203	406	97	522					1,228
Net Change	11	22	1	18					52

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2021**  
**March 31, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	LCF	Excess / Standalone Policies	Expense & Contingency	Total
Earned Membership Contributions	\$1,070,748	\$2,159,650	\$370,512	\$7,306,440	\$1,924,824	\$0	\$6,591,330	\$3,651,188	\$23,074,692
Other Contributions/Retro payments									\$0
<b>Total Contributions</b>	<b>\$1,070,748</b>	<b>\$2,159,650</b>	<b>\$370,512</b>	<b>\$7,306,440</b>	<b>\$1,924,824</b>	<b>\$0</b>	<b>\$6,591,330</b>	<b>\$3,651,188</b>	<b>\$23,074,692</b>
Claims Paid (Net of Subrogation)	(1,055,843)	(391,771)	(44,540)	(5,563,360)					(7,055,514)
Excess Recoveries									-
Excess Insurance Premiums Paid							(6,591,330)		(6,591,330)
Operating Expenses Paid								(3,399,023)	(3,399,023)
Total Payments	(1,055,843)	(391,771)	(44,540)	(5,563,360)	-	-	(6,591,330)	(3,399,023)	(17,045,867)
Position After Expenses	14,905	1,767,879	325,972	1,743,080	1,924,824	-	-	252,165	6,028,825
Investment Income	706	(27,646)	(3,697)	(59,294)	(23,629)		(36,212)	754	(149,019)
Transfers	100,000				(100,000)				-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Contributions							(635,690)		(635,690)
Closed MEL Surplus Transfer - Excess Premiums Paid							635,690		635,690
<b>CASH POSITION</b>	<b>\$115,611</b>	<b>\$1,740,233</b>	<b>\$322,275</b>	<b>\$1,683,786</b>	<b>\$1,801,195</b>	<b>\$0</b>	<b>(\$36,212)</b>	<b>\$252,918</b>	<b>\$5,879,806</b>
Case Reserves	(300)	(754,728)	(176,568)	(3,849,340)		-	-	-	(4,780,936)
IBNR Reserves	-	(1,266,983)	(266,910)	(1,391,055)		-	-	-	(2,924,948)
<b>Net Current Surplus/(Deficit)</b>	<b>\$115,311</b>	<b>(\$281,478)</b>	<b>(\$121,203)</b>	<b>(\$3,556,609)</b>	<b>\$1,801,195</b>	<b>\$0</b>	<b>(\$36,212)</b>	<b>\$252,918</b>	<b>(\$1,826,078)</b>
<b>RECOMMENDED TRANSFERS</b>						-	-	-	-
Valued as of 12/31/22	\$16,121	(\$488,069)	(\$134,034)	(\$3,604,942)	\$1,776,396	\$0	(\$36,212)	\$179,144	(\$2,291,596)
CHANGE	99,190	206,591	12,831	48,333	24,799	-	-	73,774	465,518
Claim Count for Open Fund Years 03/31/23	200	364	93	819					1,476
Claim Count for Open Fund Years 12/31/22	200	363	92	818					1,473
Net Change	0	1	1	1					3

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2020**  
**March 31, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	LFC	Excess / Standalone Policies	Expense & Contingency	Total
Earned Membership Contributions	\$1,065,108	\$2,157,532	\$359,567	\$7,206,738	\$1,903,932	\$37,656	\$6,496,904	\$3,585,289	\$22,812,726
Other Contributions/Retro payments					\$20,798			1,500	\$22,298
<b>Total Contributions</b>	<b>\$1,065,108</b>	<b>\$2,157,532</b>	<b>\$359,567</b>	<b>\$7,206,738</b>	<b>\$1,924,730</b>	<b>\$37,656</b>	<b>\$6,496,904</b>	<b>\$3,586,789</b>	<b>\$22,835,024</b>
Claims Paid (Net of Subrogation)	(918,550)	(641,464)	(132,386)	(4,820,370)					(6,512,770)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$6,497,678)		(6,497,678)
Operating Expenses Paid								(\$3,399,766)	(3,399,766)
Total Payments	(918,550)	(641,464)	(132,386)	(4,820,370)	-	-	(6,497,678)	(3,399,766)	(16,410,214)
Position After Expenses	146,558	1,516,068	227,181	2,386,368	1,924,730	37,656	(774)	187,023	6,424,810
Investment Income	1,733	(21,834)	(2,126)	(17,249)	(14,700)	(291)	8,046	(41,954)	(88,375)
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Contributions	-	-	-	-	-	-	(592,207)	-	(592,207)
Closed MEL Surplus Transfer - Excess Premiums	-	-	-	-	-	-	592,207	-	592,207
<b>CASH POSITION</b>	<b>\$148,291</b>	<b>\$1,494,234</b>	<b>\$225,055</b>	<b>\$2,369,119</b>	<b>\$1,910,030</b>	<b>\$37,365</b>	<b>\$7,272</b>	<b>\$145,069</b>	<b>\$6,336,435</b>
Case Reserves	(17)	(1,165,478)	(27,383)	(1,612,528)				-	(2,805,406)
IBNR Reserves	-	(347,353)	(137,513)	(641,274)	-	-	-	-	(1,126,140)
<b>Net Current Surplus/(Deficit)</b>	<b>\$148,274</b>	<b>(\$18,597)</b>	<b>\$60,159</b>	<b>\$115,317</b>	<b>\$1,910,030</b>	<b>\$37,365</b>	<b>\$7,272</b>	<b>\$145,069</b>	<b>\$2,404,889</b>
<b>RECOMMENDED TRANSFERS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Valued as of 12/31/22	\$118,881	(\$51,891)	\$40,132	\$441,508	\$1,884,019	\$36,851	\$7,272	\$127,712	\$2,604,484
CHANGE	29,393	33,294	20,027	(326,191)	26,011	514	-	17,357	(199,595)
Claim Count for Open Fund Years 03/31/23	219	419	85	1,016					1,739
Claim Count for Open Fund Years 12/31/22	219	419	85	1,016					1,739
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2019**  
**March 31, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	Excess / Standalone Policies	Expense & Contingency	Total
Earned Membership Contributions	\$1,032,594	\$2,176,214	\$358,861	\$7,228,548	\$1,908,464	\$0	\$6,460,288	\$3,440,526	\$22,605,495
Other Contributions/Retro payments					\$39,590				\$39,590
<b>Total Contributions</b>	<b>\$1,032,594</b>	<b>\$2,176,214</b>	<b>\$358,861</b>	<b>\$7,228,548</b>	<b>\$1,948,054</b>	<b>\$0</b>	<b>\$6,460,288</b>	<b>\$3,440,526</b>	<b>\$22,645,085</b>
Claims Paid (Net of Subrogation)	(828,028)	(956,169)	(161,937)	(7,989,938)					(9,936,072)
Excess Recoveries									-
Excess Insurance Premiums Paid							(6,451,508)		(6,451,508)
Operating Expenses Paid								(3,302,931)	(3,302,931)
<b>Total Payments</b>	<b>(828,028)</b>	<b>(956,169)</b>	<b>(161,937)</b>	<b>(7,989,938)</b>	<b>-</b>	<b>-</b>	<b>(6,451,508)</b>	<b>(3,302,931)</b>	<b>(19,690,511)</b>
Position After Expenses	204,566	1,220,045	196,924	(761,390)	1,948,054	-	8,780	137,595	2,954,574
Investment Income	4,034	26,833	5,321	130,414	37,017		12,842	72,059	288,520
Transfers									-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Contributions	-	-	-	-	-	-	(494,988)	-	(494,988)
Closed MEL Surplus Transfer - Excess Premiums	-	-	-	-	-	-	494,988	-	494,988
<b>CASH POSITION</b>	<b>\$208,600</b>	<b>\$1,246,878</b>	<b>\$202,245</b>	<b>(\$630,976)</b>	<b>\$1,985,071</b>	<b>\$0</b>	<b>\$21,622</b>	<b>\$209,654</b>	<b>\$3,243,094</b>
Case Reserves	(157)	(685,119)	(79,623)	(1,867,647)					(2,632,546)
IBNR Reserves	-	(38,904)	(64,431)	(721,261)					(824,596)
<b>Net Current Surplus/(Deficit)</b>	<b>\$208,443</b>	<b>\$522,855</b>	<b>\$58,191</b>	<b>(\$3,219,884)</b>	<b>\$1,985,071</b>	<b>\$0</b>	<b>\$21,622</b>	<b>\$209,654</b>	<b>(\$214,048)</b>
<b>RECOMMENDED TRANSFERS</b>		-	-	1,500,000	(1,500,000)		-	-	-
Valued as of 12/31/22	\$205,174	\$813,571	\$32,637	(\$3,319,585)	\$1,958,286	\$0	\$21,622	\$206,767	(\$81,528)
<b>CHANGE</b>	<b>3,269</b>	<b>(290,716)</b>	<b>25,554</b>	<b>99,701</b>	<b>26,785</b>	<b>-</b>	<b>-</b>	<b>2,887</b>	<b>(132,520)</b>
Claim Count for Open Fund Years 03/31/23	216	376	107	608					1,307
Claim Count for Open Fund Years 12/31/22	216	376	107	608					1,307
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Closed Years Contingency Fund**  
**March 31, 2023**

Fund Years 1987-2018

Earned Contributions & MEL / RCF Dividends	\$436,263,238
Claims Paid (Net of Subrogation)	(199,352,303)
Excess Recoveries	\$696,395
Excess Insurance Premiums Paid	(92,516,724)
Operating Expenses Paid	(71,607,322)
Residual Claims Fund Premiums Paid	(32,961,120)
Residual Claims Fund Supplemental Assessments - Paid	(813,730)
Total Payments	(396,554,804)
Position After Expenses	39,708,434
Investment Income	22,418,171
Return of Surplus	(50,109,680)
Closed MEL Surplus Transfer - Regular Contributions	(1,506,979)
Closed MEL Surplus Transfer - Excess Premiums Paid	1,506,979
<b>CASH POSITION</b>	<b>12,016,925</b>
Case Reserves	(\$651)
IBNR Reserves	\$0
Residual Claims Fund Supplemental Assessments - Not Paid	(\$95,646)
<b>Current Surplus/(Deficit)</b>	<b>\$11,920,628</b>
Open Property Claim Count: 03/31/23	9
Open Property Claim Count: 12/31/22	10
Net Change	-1

Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

**Atlantic County Municipal Joint Insurance Fund**

**Historical Operating Results Summary**

**Closed MEL Unencumbered Surplus Contingency Fund**

**March 31, 2023**

	Fund Year(s) 2016-2022
<b>Total Surplus Transferred</b>	<b>3,361,239</b>
MEL Supplemental Assessments - Paid	(1,218,619)
<b>Position After Expenses</b>	<b>2,142,620</b>
Investment Income	72,085
Return of Surplus	-
<b>CASH POSITION</b>	<b>\$2,214,705</b>
MEL Supplemental Assessments - Not Paid	(1,140,643)
<b>Current Surplus/(Deficit)</b>	<b>\$1,074,062</b>
Valued as of 12/31/22	\$1,045,379
CHANGE	\$28,683
Compiled by Arthur J. Gallagher Risk Management Services, Inc, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023	

<p style="text-align: center;"><b>Atlantic County Municipal Joint Insurance Fund</b>  <b>Open Years Comparative Operating Results Summary</b>  <b>March 31, 2023</b></p>
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Fund Year 2023	Property	GL	Automobile	WC	Deductible	Loss Fund Contingency	EPL/POL	MEL JIF	Operating	Total
CASH POSITION	\$ 260,645	\$ 557,502	\$ 113,050	\$ 2,215,871	\$ 592,675	\$ -	\$ (611,296)		\$ 170,257	\$ 3,298,703
Net Current Surplus/(Deficit)	\$ 53,387	\$ (83,171)	\$ (18,537)	\$ (428,064)	\$ 592,675	\$ -	\$ (611,296)		\$ 170,257	\$ (324,749)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
Valued as of 12/31/22	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
CHANGE	\$ 53,387	\$ (83,171)	\$ (18,537)	\$ (428,064)	\$ 592,675	\$ -	\$ (611,296)		\$ 170,257	\$ (324,749)

Fund Year 2022	Property	GL	Automobile	WC	Deductible	Loss Fund Contingency	EPL/POL	MEL JIF	Operating	Total
CASH POSITION	\$ 246,350	\$ 2,075,179	\$ 401,601	\$ 4,991,201	\$ 1,993,399	\$ 425,330	\$	(18,426)	\$ 419,418	\$ 10,534,053
Net Current Surplus/(Deficit)	\$ (52,380)	\$ (410,973)	\$ (23,945)	\$ (964,503)	\$ 1,993,399	\$ 425,330	\$	(18,426)	\$ 419,418	\$ 1,367,921
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$	-	\$ -	\$ -
Valued as of 12/31/22	\$ (223,789)	\$ (331,173)	\$ (52,201)	\$ (972,483)	\$ 1,969,566	\$ 420,268	\$	(18,426)	\$ 155,088	\$ 946,850
CHANGE	\$ 171,409	\$ (79,800)	\$ 28,256	\$ 7,980	\$ 23,833	\$ 5,062	\$	-	\$ 264,330	\$ 421,071

Fund Year 2021	Property	GL	Automobile	WC	Deductible	Loss Fund Contingency	EPL/POL	MEL JIF	Operating	Total
CASH POSITION	\$ 115,611	\$ 1,740,233	\$ 322,275	\$ 1,683,786	\$ 1,801,195	\$ -	\$ (36,212)		\$ 252,918	\$ 5,879,806
Net Current Surplus/(Deficit)	\$ 115,311	\$ (281,478)	\$ (121,203)	\$ (3,556,609)	\$ 1,801,195	\$ -	\$ (36,212)		\$ 252,918	\$ (1,826,078)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
Valued as of 12/31/22	\$ 16,121	\$ (488,069)	\$ (134,034)	\$ (3,604,942)	\$ 1,776,396	\$ -	\$ (36,212)		\$ 179,144	\$ (2,291,596)
CHANGE	\$ 99,190	\$ 206,591	\$ 12,831	\$ 48,333	\$ 24,799	\$ -	\$ -		\$ 73,774	\$ 465,518

Fund Year 2020	Property	GL	Automobile	WC	Deductible	Loss Fund Contingency	MELJIF	Operating	Total
CASH POSITION	\$ 148,291	\$ 1,494,234	\$ 225,055	\$ 2,369,119	\$ 1,910,030	\$ 37,365	\$ 7,272	\$ 145,069	\$ 6,336,435
Net Current Surplus/(Deficit)	\$ 148,274	\$ (18,597)	\$ 60,159	\$ 115,317	\$ 1,910,030	\$ 37,365	\$ 7,272	\$ 145,069	\$ 2,404,889
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	-	\$ -
Valued as of 12/31/22	\$ 118,881	\$ (51,891)	\$ 40,132	\$ 441,508	\$ 1,884,019	\$ 36,851	\$ 7,272	\$ 127,712	\$ 2,604,484
CHANGE	\$ 29,393	\$ 33,294	\$ 20,027	\$ (326,191)	\$ 26,011	\$ 514	\$ -	\$ 17,357	\$ (199,595)

Fund Year 2019	Property	GL	Automobile	WC	Deductible	Loss Fund Contingency	EPL/POL	MEL JIF	Operating	Total
CASH POSITION	\$ 208,600	\$ 1,246,878	\$ 202,245	\$ (630,976)	\$ 1,985,071	\$ -	\$ 21,622		\$ 209,654	\$ 3,243,094
Net Current Surplus/(Deficit)	\$ 208,443	\$ 522,855	\$ 58,191	\$ (3,219,884)	\$ 1,985,071	\$ -	\$ 21,622		\$ 209,654	\$ (214,048)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ 1,500,000	\$ (1,500,000)	\$ -	\$ -		\$ -	\$ -
Valued as of 12/31/22	\$ 205,174	\$ 813,571	\$ 32,637	\$ (3,319,585)	\$ 1,958,286	\$ -	\$ 21,622		\$ 206,767	\$ (81,528)
CHANGE	\$ 3,269	\$ (290,716)	\$ 25,554	\$ 99,701	\$ 26,785	\$ -	\$ -		\$ 2,887	\$ (132,520)





**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2023-\_\_\_**

**RESOLUTION AUTHORIZING THE CREATION OF THE RESIDUAL CLAIMS FUND SUPPLEMENTAL  
ASSESSMENT ACCOUNT**

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

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

**WHEREAS**, the FUND is a member of the Municipal Excess Liability Residual Claims Fund (RCF JIF); and

**WHEREAS**, the RCF JIF's financial position has been negatively impacted by the recognition of unrealized losses, the reopening of older workers compensation claims, recent changes to sexual abuse and molestation statutes, the adoption of the Thomas Canzanella Act, and a change to the pension offset program; and

**WHEREAS**, these aforementioned changes have resulted in higher claims costs, increased reserves on open claims, and higher confidence levels being applied to Incurred But Not Reported (IBNR) calculations; and

**WHEREAS**, pursuant to the Indemnity & Trust Agreement between the RCF JIF and the FUND, the FUND is financially responsible should the RCF JIF need to issue a supplemental assessment to its members JIFs; and

**WHEREAS**, in recognition that the RCF JIF has in excess of \$80 million in cash as of December 31, 2022, it is not necessary for the RCF JIF to collect any additional funds from its member JIFs at this time; however, Member FUND's must create a payable for their potential share of any shortfall; and

**WHEREAS**, to better track any additional assessments that might be due and owing to the RCF JIF in the future, it is appropriate to create a specific account for this purpose; and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to create a RCF Supplemental Assessment Account; and

**BE IT FURTHER RESOLVED** that the FUND Treasurer, FUND Auditor, and Administrative Consultant are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

This Resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on  
June 21, 2023.

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Jessica Bishop, Secretary

By: \_\_\_\_\_  
Elizabeth Woods, Chairperson

Date:\_\_\_\_\_



To: Fund Commissioners

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

Date: June 21, 2023

Re: **Executive Director's Report**

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**A. Lost Time Accident Frequency Report (pgs. 101-102)**

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

**B. Certificates of Insurance (pgs. 103-109)**

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

**C. Financial Fast Track Report**

The Financial Fast Track Reports as of April 30, 2023 is not currently available

**D. Regulatory Filing Checklists (pgs. 110-111)**

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. 112)**

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. 113)**

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. 114)**

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. 115)**

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. 116)**

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. 117-119)**

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](mailto:jtavares@connerstrong.com).

**K. Skateboard Park Approval Status (pg. 120)**

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 (pgs. 121-122)**

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA, and FMLA issues. Copies of his latest updates are included for your information.

**M. Monthly Activity Calendars (pgs. 123-124)**

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

**N. 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. An email was sent to all Clerks, Fund Commissioners and RMC's on May 17, 2023 with additional information as well as links to RSVP for the various sessions offered.

**O. 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. An email was sent out to all Fund Commissioners on May 15, 2023 directly from J.A. Montgomery, with links to sign up for the various sessions offered on June 8, June 12, and June 22, 2023.

**P. Land Use Training Certification (pg. 125)**

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](mailto:jtavares@connerstrong.com).

**Q. Renewing Members**

Letters were emailed on or about June 5, 2023, to the ten (10) members whose membership in the JIF is up for renewal on January 1, 2024. These members 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*. Included in the email was a Resolution for Renewal of Membership in the Atlantic County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Atlantic County Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by Friday, **August 18, 2023**.

**R. Membership Renewal Visits**

Beginning last month, a Representative from the Executive Director's office contacted 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*.

**S. Fireworks Coverage Reminder 2023-05**

This is a reminder that coverage for fireworks displays is **not** automatic. MEL Bulletin 2023-05 outlines the requirements and the hold harmless & indemnification agreement language to be provided by the contractor for coverage to be granted to the municipality. A Fireworks *Checklist* can be found along with the MEL Bulletin on the MEL website: [www.njmel.org](http://www.njmel.org) to assist members. Please submit the Fireworks *Checklist*, along with all required documents as outlined in the checklist and Bulletin to [MELUnderwritingSvcCntr@connorstrong.com](mailto:MELUnderwritingSvcCntr@connorstrong.com). Submissions must be received one week prior to the event.

**T. Website ([www.acmjif.org](http://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](mailto:Megan_Matro@rpadmin.com).

**U. 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						988.00								988.00	\$12.00	
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						600.00								600.00	\$0.00	
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						217.96								217.96	\$57.04	
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	\$1,805.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,209.84	\$31,290.16	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						725.00								725.00	\$0.00	
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	\$725.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,900.00	\$26,825.00	

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

# SAFETY DIRECTOR REPORT

## Atlantic County Municipal Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers

**FROM:** Robert Garish, JIF Safety Director

**DATE:** June 6, 2023

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

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

### *LOSS CONTROL SURVEYS*

- City of North Wildwood o May 15, 2023
- Township of Middle on May 16, 2023
- Township of Galloway on May 17, 2023
- Borough of Avalon on May 18, 2023
- Ocean City on May 18, 2023
- Township of Galloway on May 22, 2023
- Borough of Longport on May 25, 2023
- City of Margate on May 25, 2023
- City of Somers Point on May 25, 2023

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- Township of Lower on May 4, 2023
- City of Ocean on May 18, 2023

### ***MEETINGS ATTENDED***

- Claims Committee Meeting on May 11, 2023
- Executive Fund Committee Meeting on May 16, 2023
- Executive Safety Committee Meeting on May 18, 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***

- New LMS FAQ
- National Bicycle Safety Month
- Flash Flood Preparedness Best Practices
- 15 Passenger Vans Best Practices
- Risk Management Strategies for Lifeguard Operations
- Transitional Duty Resources
- Mark Out Best Practices
- Batting Cage Best Practices
- Heat-Related Illness Best Practices
- Bounce Houses & Inflatable Best Practices
- Working Papers for Teenage Workers

### ***MSI FIRE & EMS***

- Fentanyl Exposure to First Responders Best Practices

### ***MSI LAW ENFORCEMENT***

- New Active Shooter Report Offers Key Findings and Considerations

### ***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
-0-	-0-

## *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](mailto:afelip@jamontgomery.com).

# Technical Risks Services Director Monthly Executive Report June 8, 2023



## Summary

This month's efforts were devoted to the rollout of the CyberJif Framework tracking application. This application will allow us to track your progress with the various tier questions and post the results for the CyberJIF underwriting staff. The following table shows 100% of the members have acknowledged receiving the forms required to complete for Minimum and Advanced deductible reduction!

We were also advised of a grant which had become available to all state and local government agencies through NJCCIC. Hopefully all of you were able to go online and complete the application successfully. Our understanding is the results will be published before fall. We will stay on top of the program and share any additional news that we gather.

The Wizer Training for the first half of 2023 is winding down and we are reviewing the next training videos with the developers. They should prove to be as informative as they are entertaining. Exact dates of the rollout to follow. Now would also be a good time to review your rosters. Less than 5 changes you can just send by email to me. If you have over 5 we would prefer a spreadsheet which we can use to do mass imports.

We are woefully behind in IP collection for vulnerability and penetrations testing. Please review your publicly facing IP addresses with your technical department. If there have been no changes please report them to me as soon as possible so that we can get the required testing done by D2.

Now that we have all of the confirmations of receipt of the Tier documentation, we will turn our attention on proper completion of these forms so that each of you will have a realistic understanding of your deductible in the unfortunate case that you have a cyber loss. Remember, this is VERY IMPORTANT, there can be no "NO" answers on these questionnaires. They are all REQUIREMENTS for your deductible reduction. If you have any questions about a particular requirement, you can refer them to me. There is also an FAQ page which can be reached from your JIF website.

Finally, this month's bulletin is a plain English analysis of how Artificial Intelligence could assist local government in the performance of their roles for their constituents. I encourage you to read it, AI can be a game changer if it is deployed properly.

Stay Cybersafe

Jerry Caruso

## Training – Phishing Campaign Last 60 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	X
Margate City	X	X	X
Middle Township			
Millville City			
Mullica Township	X	X	
Newfield Borough			
North Wildwood City			
Northfield City	X	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	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	X
Woodbine Borough			
<b>Percentage Completed</b>	<b>51%</b>	51%	24%



## MEL Cyber JIF Framework Status

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

## Cyber Security Bulletin June 2023

### Artificial Intelligence for Local Government

Artificial Intelligence (AI) is transforming the way we live and work. It is now starting to have an impact on local government too. AI can be used to help local governments automate tasks, improve decision-making, and enhance citizen engagement. In this Bulletin, we will explore the benefits of AI for local government and how it can be implemented effectively.

#### Enhancing Citizen Engagement

One of the main benefits of AI for local government is that it can enhance citizen engagement. AI can be used to create chatbots and virtual assistants that can answer citizen queries, provide information, and even help citizens complete tasks online. This can reduce the workload on local government staff and improve the experience for citizens. AI can also be used to personalize the citizen experience. By analyzing data about citizens, such as their preferences and behaviors, AI algorithms can tailor services and communications to meet their individual needs. This can improve citizen satisfaction and engagement with local government.

#### Improving Decision-Making

Another key benefit of AI for local government is that it can help improve decision-making. AI algorithms can be used to analyze large amounts of data quickly and accurately. This can help local governments make more informed decisions about issues such as traffic management, waste management, and public safety. For example, AI algorithms can analyze traffic data to predict when and where congestion is likely to occur. This can help local governments make more informed decisions about traffic management and infrastructure planning.

#### Risk Assessment

AI can also be used for risk assessment, which involves identifying potential risks and hazards in the community. For example, AI algorithms can analyze data about crime rates and weather patterns to identify areas that are at a higher risk of flooding or other natural disasters. This can help local governments plan and prepare for emergencies.

#### Automating Tasks

AI can also be used to automate tasks, which can save local governments time and money. AI can be used to automatically detect potholes or other road damage, which can help local governments prioritize repairs. AI can also be used to monitor public spaces, such as parks or beaches, and automatically alert staff if there is an issue. AI can be used for predictive maintenance, which involves using data to predict when equipment is likely to fail. AI algorithms can analyze data from sensors on city vehicles to identify when maintenance is needed. This can help local governments reduce downtime and maintenance costs.

## Implementing AI Effectively

Implementing AI effectively requires careful planning and execution. Local governments should start by identifying the areas where AI can have the biggest impact. They should also consider the potential risks and challenges of using AI, such as privacy concerns and the risk of bias in AI algorithms.

AI has the potential to revolutionize local government operations and services. By adopting AI, local governments can improve citizen engagement, decision-making, and automate tasks. As more and more local governments implement AI, those who do not may fall behind. The future of local government is here, and AI is a key player.

If you have questions about how AI can help your community please reach out to me.

For further reading.

<https://www.aaas.org/programs/epi-center/AI>

<https://www.nist.gov/itl/ai-risk-management-framework>

June 10, 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 **May 31, 2023**, for Closed Fund Years 1987 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

**A.E.L.C.F. PARTICIPANT YEAR-END BALANCES**

	<b>5/31/2023</b>
	<b><u>FINAL AUDIT</u></b>
	<b><u>BALANCES</u></b>
Egg Harbor City	\$ 42,913.92
Hamilton Township	\$ 86,814.39
Hammonton Township	\$ 196,540.74
Middle Township	\$ 176,745.50
Mullica Township	\$ 28,297.51
Northfield	\$ 112,523.09
Pleasantville	\$ 515.27
Stone Harbor	\$ 9,602.17
Upper Deerfield Township	\$ 75,086.86
Upper Township	\$ 183,486.77
Waterford Township	\$ 28,543.53
	<b><u>\$ 941,069.75</u></b>

**SUMMARY REPORT OF AELCF/DIVIDENDS/RETRO PROGRAM**

-attached

**RECEIPT ACTIVITY FOR THE PERIOD**

**Subrogation Receipts**

May: \$ 18,702.48 YTD: \$266,776.19

**Other:**

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

**Adjustment:**

May: \$ -0- YTD: \$ 5,255.98

Assessments: **\$4,832,414.01**

**CLAIM ACTIVITY FOR THE PERIOD:**

**ACTIVITY**

The enclosed report shows claim activity during the period:

May:

Checks Issued: 417 Claim Payments: 1,490 Total Issued: \$863,172.94

Effect on Cash Position: \$834,417.92

**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>
MAY :	Ending Balance	<u>\$45,238,206.40</u>

**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	\$34,868.55	YTD: \$163,958.03
Treasury	\$ 3,722.92	YTD: \$108,648.15
Citizens <del>Investors</del>	\$ 12,398.27	YTD: \$ 51,677.97

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

**RATE OF RETURN**-only interest as FROM ANALYSIS WORKSHEET.  
May: 1.355%

**ALLOCATION OF FUNDS:**

	<b><u>MARCH</u></b>	
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	

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

	<b><u>MAY</u></b>	
Treasury-	\$22,183,617.88	49%
JCMI-	\$19,736,933.40	44%
Citizens-	<u>\$ 3,317,655.12</u>	<u>7%</u>
	\$45,238,206.40	

**Executive Committee**

**6/10/2023**

**Page 4**

**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](mailto:ocjjh4263@gmail.com).

Respectfully Submitted,

***John J. Hansen***

John J. Hansen  
Treasurer

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

	<b>Payable To:</b>	<b>FY 2023</b>	<b>FY 2022</b>	<b>Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>660.00</b>		Prof Services/Actuary	May 2023 Fees
2	Arthur J. Gallagher Risk Management Services LLC	<b>88,142.00</b>		Prof Services/Administration	June 2023 Fees
3	Arthur J. Gallagher Risk Management Services, LLC	<b>122.41</b>		Misc/Postage/Copies/Fax	May 2023 Fees
4	Arthur J. Gallagher Risk Management Services, LLC	<b>49.94</b>		Misc/Office Supplies	Member renewal supplies (split-pymt DP amex)
5	The DeWeese Law Firm, P.C.	<b>11,549.00</b>		Prof Services/Attorney	June 2023 Fees
6	Bowman & Company LLP		<b>10,291.00</b>	Prof Services/Auditor	#110311 final bill for 12/31/2022 audit
7	Bowman & Company LLP	<b>11,381.00</b>		Prof Services/Payroll Auditor	#110313 final bill for WC payroll audit
8	Qual-Lynx	<b>74,723.00</b>		Prof Services/Claims Administration	June 2023 Fees
9	Joyce Media	<b>390.00</b>		Misc/JIF Website	June 2023 Fees
10	Christopher J. Winter Sr.	<b>2,167.00</b>		Training/Police Risk Services	Law Enforcement Consultant-June 2023 fee
11	Tracy Forlenza	<b>560.00</b>		Misc/Recording Secretary	June 2023 Fees
12	J.A. Montgomery Risk Control Services	<b>19,587.00</b>		Prof Services/Safety Director/Loss Control	June 2023 Fees
13	Wintsec Consulting LLC	<b>4,863.00</b>		Prof Services/Technology Risk Serv Dir	June 2023 Fees
14	John Hansen	<b>2,125.00</b>		Prof Services/Treasurer	June 2023 Fees
15	John Hansen	<b>9.65</b>		Misc/Postage/Copies/Fax	Checks for May virtual mtg - sent to RPA
16	Conner Strong & Buckelew	<b>1,062.00</b>		Prof Services/Underwriting Mgr	June 2023 Fees
17	Jordan Simone	<b>5,420.00</b>		Wellness/Wellness Incentive Program	June 2023 Fees
18	Appliedinfo Partners, Inc dba D2 Cybersecurity	<b>67,509.50</b>		EPL/CYBER/Cyber Risk Services	Penetration testing by D2; Final pymt
19	ARC Reprographics	<b>585.00</b>		Misc/Printing	Police command staff training HO 6/8; split
20	Connell Consulting LLC	<b>1,800.00</b>		Training/Training	SLEO training 5/24&25/23
21	The Flanders Hotel	<b>1,000.00</b>		Misc/Annual Planning Retreat	Deposit for retreat 10/18&19/23
22	Iron Mountain	<b>140.04</b>		Misc/Records Retention Service	"Inv#HNXH790; Storage 6/1-30/23; Service 4/26-5/23/23
23	Merighi's	<b>2,688.00</b>		Training/Training	Police command staff training 6/8; split
24	Origami Risk LLC	<b>800.00</b>		Contingency	Annual service fee for LR uploads; \$2,000 split
25	Borough of Avalon	<b>988.00</b>		Wellness/Wellness Incentive Program	Backpacks for gym
26	Township of Dennis	<b>725.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	EPL matters
27	Township of Dennis	<b>600.00</b>		Wellness/Wellness Incentive Program	Wellness garden
28	Borough of Folsom	<b>217.96</b>		Wellness/Wellness Incentive Program	Dried fruits/nuts
29	Middle Township	<b>2,500.00</b>		Contingency	Police re-accreditation in March 2023
30	WAWA	<b>203.17</b>		Misc/Meeting Expense	ACM Ex Safety Mtg 5/18/23
	<b>Subtotals</b>	<b>302,567.67</b>	<b>10,291.00</b>		

<b>JIF BILL LIST TOTAL</b>	<b>312,858.67</b>
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## Municipal Excess Liability Joint Insurance Fund

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

**Date:** Friday June 2, 2023

**To:** Atlantic County Municipal Joint Insurance Fund

**From:** Commissioner McLaughlin

**Subject:** June MEL Report

**Special Meetings:** The MEL Board met on May 8<sup>th</sup> and accepted recommendations of the Management Committee and Model Personnel Committee from their April meetings. The Board adopted a resolution issuing an additional assessment, approved changes to the Model Personnel Policies and Handbooks and adopted a Resolution awarding a contract for Marketing Consultant to service the member JIFs in the southern part of the state.

**Audit Committee:** Committee met on May 31, 2023 and submitted minutes of their meeting.

In addition, the Fund Auditor and Actuary attended the June meeting and reviewed their year-end reports. Auditor reviewed The Statement of Net Position with the Board. He also said the Audit Committee had a very good discussion on the various factors that are impacting the MEL and the RCF financials. Actuary said he estimated similar reserves as the Third Party Administrators (and are included in Audit Report) and has issued a statement that reserves are reasonable.

Committee Chairman said this has been a difficult year for the MEL and Fund Commissioners and Fund Professionals worked together to address.

Board also accepted the Audit Committee's recommendations and accepted the Internal Audits for *Contract Management & Conflict of Interest* and *Internal Audit on Liability Claims*.

**Safety & Education Committee:** Committee met on May 12<sup>th</sup>; a copy of the meeting minutes submitted to the board for information.

In addition, the Board accepted their recommendation and adopted a resolution awarding a “non fair and open” contract to Benchmark Analytics for a police accreditation study for an amount not to exceed \$39,500. A copy of the proposal was submitted to the Board of Fund Commissioners.

The MEL Safety Institute transitioned to a new vendor for the Learning Management System. A copy of the notice that was sent to training administrators submitted for information. . Notice included an announcement that training administrators should expect to get an email from **BIS Training** to activate accounts.

**Emergency Restoration Services:** In 2020, the MEL QPA issued a bid for Emergency Restoration Services and confirmed it may serve as a “rolling” list where responders that comply with bid specification will be posted to the MEL website. Board approved the addition of *ServiceMaster by Timeless to the list*.

**Suburban Metro Joint Insurance Fund:** The Suburban Metro Fund accepted member town school boards for membership in 1999 with the School Pool for Excess Liability Limits (SPELL) providing the excess coverage. Commissioner Cuccia submitted a memorandum asking the MEL to consider providing excess coverage to the Nutley Board of Education and the Manchester Regional High School if the Underwriting Manager is not able to

find an excess program by July 1, 2023 when their coverage with the SPELL Fund expires. Board agreed to provide excess temporarily if another option is not available by the expiration.

**Legislative Committee:** Committee met on May 1<sup>st</sup> and submitted meeting minutes for information. Committee is scheduled to meet again on Tuesday July 18, 2023 at 1:00PM via Zoom. Committee Chair and Executive Director said there is a bill that is moving quickly that would increase attorney fees on workers' compensation – that if passed – would add an additional 5 to 6 percent increase on costs, in addition to all the other recent changes impacting workers' compensation.

Governor has signed the bill establishing a licensing process for police. Fund Attorney will work with J.A.M's law enforcement until to prepare a bulletin.

**Claims Committee:** Committee met on May 3<sup>rd</sup>; minutes of these meetings are sent to the full MEL Board separately from the agenda. The committee is scheduled to meet immediately following this meeting.

**RCF:** A copy of Commissioner Clark's report on the RCF March 24, 2023 and May 8, 2023 meetings submitted for information. Committee is scheduled to meet just prior to the MEL meeting.

**Cyber JIF:** Cyber JIF met on May 9, 2023; enclosed is a copy of report on the meeting. Due to scheduling conflicts, the Cyber JIF has rescheduled the June 15, 2023 meeting to June, 22, 2023 at 2:00PM. Chairwoman said the RFP process for the Cyber JIF services had been difficult to manage and she thanked Commissioners Merchel and Brewer for all their efforts.

Underwriting Manager said the New Jersey Cybersecurity and Communications Integration Cell (NJCCIC) has released a communication about a Cyber Grant. Filing deadline is June 9<sup>th</sup>. At this stage, the details do not have to be included in order to file for the grant.

**2023 Financial Disclosures:** The filing deadline for the Financial Disclosure forms inclusive of any other municipal related positions that require filing was April 30<sup>th</sup>. All MEL Commissioners and Professionals have completed their filing by the deadline.

**2023 MEL, MR HIF & NJCE JIF Educational Seminar:** The 12<sup>th</sup> annual seminar was conducted virtually on Friday, April 21<sup>st</sup> and Friday, April 28<sup>th</sup> and total attendance was approximately 450 attendees.

Certificates have been issued for Municipal Clerks, Certified Public Managers, Chief Financial Officers and Qualified Purchasing Agents. We have sent attendance records for Lawyers, Accountants, and Insurance Producers to the *Institute of Strategic Educational Partners*. The credits for Total Contact Hours for Water Supply and Wastewater Licensed Operators will be reviewed by *The Advisory Council* at their June agenda. If approved, those certificates will be issued.

**2024 Renewal:** Underwriting Manager said he has begun the marketing process for the 2024 renewal and added that the property policy will be critical this year and he thanked the JIFs for working on getting property appraisals in place. Fund Attorney added that – with the help of the QPA – we have been able to meet the comptrollers filing requirements.



## Municipal Excess Liability Residual Claims Fund

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

June 2, 2023

Memo to: Atlantic County Municipal Joint Insurance Fund

From: Commissioner McLaughlin

Re: RCF June Meeting

**Auditor and Actuary Year-End Reports:** The Audit Report as of December 31, 2022 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor said due to recent legislative decisions the Actuary for the Fund had to establish higher IBNR reserves, resulting in ending the year in a negative position. The special meeting held in May addressed the deficit by issuing an additional assessment. Comments and Recommendations are consistent with previous years, noting the deficit years. The unrealized loss on investments is also a factor but is expected to resolve as interest rates adjust and investments mature and are reinvested for higher yields. The Fund's financial status has been reviewed with the Department of Banking and Insurance and they feel no regulatory action is needed.

Fund Actuary said the total discounted reserves as of December 31, 2022 is \$147.2 million and is made up of \$107.5 million in case reserves and \$39.7 million in IBNR reserves. Fund Actuary's opinion determination is stated at 'Reasonable', which is the preferred of the five options of determination.

Following the reports, the Board approved the year-end financials as presented and adopted resolution 17-23 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

**2022 Proposed Budget Amendment:** The Board approved an amendment to fund year 2022 budget to accept the transfer of liabilities as of December 31<sup>st</sup> for fund year 2018. A motion was approved to introduce on first reading the amendments to the 2022 Budget and to schedule the Public Hearing on September 15, 2023 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2022 proposed amended budget.

**JCMI Quarterly Report:** Ms. Kontomanolis, CFO, reported they are working closely with Eagle Asset Management to review the portfolio and look for opportunities to reinvestment instruments at higher rates. Mr. Cuccia added they are adjusting policy on holding investments to shorter terms to reflect the current market.

**2023 MEL, MR HIF & NJCE JIF Educational Seminar:** Executive Director reported that the 12<sup>th</sup> annual seminar was conducted virtually in 2 half-day sessions on Friday, April 21<sup>st</sup> and Friday, April 28<sup>th</sup> from 9AM to 12PM. The combined attendance for the two sessions was a record of 450. The panel included Senators.

**Claims Committee:** The Claims Review Committee met on May 3<sup>rd</sup> and prior to the June 2<sup>nd</sup> meeting. Motion was carried to accept the June PARs as presented.

**Next Meeting:** The next meeting of the RCF is scheduled for September 15, 2023 at 10:30AM at the Forsgate Country Club.

<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>				
<b>2022 PROPOSED BUDGET</b>				
	<b>2022</b>	<b>2022 Amendment</b>	<b>2022</b>	<b>\$</b>
	<b>PROPOSED</b>	<b>2018 Assessments</b>	<b>Revised Budget</b>	<b>CHANGE</b>
	<b>BUDGET</b>			
<b>APPROPRIATIONS</b>				
MEL	315,330	13,211,400	13,526,730	13,211,400
BMEL	0	0	0	0
ATLANTIC	49,541	1,903,062	1,952,603	1,903,062
BERGEN	13,840	1,308,269	1,322,108	1,308,269
BURLCO	20,723	678,827	699,550	678,827
CAMDEN	23,828	903,413	927,241	903,413
MONMOUTH	27,328	1,539,271	1,566,599	1,539,271
MORRIS	20,794	1,964,504	1,985,298	1,964,504
NJUA	17,074	395,229	412,302	395,229
OCEAN	50,246	3,262,404	3,312,649	3,262,404
PMM	8,590	376,771	385,362	376,771
SOUTH BERGEN	22,222	1,269,488	1,291,710	1,269,488
SUBURBAN METRO	21,634	717,622	739,256	717,622
TRICO	31,031	849,602	880,633	849,602
SUBURBAN MUNICIPAL	3,504	353,830	357,334	353,830
CENTRAL JERSEY (incl. Run-in Receivable)	43,824	967,219	1,011,042	967,219
NJPHA	16,492	677,498	693,990	677,498
<b>TOTAL</b>	<b>686,000</b>	<b>30,378,409</b>	<b>31,064,409</b>	<b>30,378,409</b>
<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>				
<b>2022 PROPOSED BUDGET</b>				
	<b>2022 PROPOSED</b>	<b>2022 Amendment</b>	<b>2022</b>	
	<b>BUDGET</b>	<b>2018 Assessments</b>	<b>Revised Budget</b>	
<b>APPROPRIATIONS</b>				
CLAIMS	0	29,678,409	29,678,409	29,678,409
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0	700,000	700,000	700,000
<b>SUBTOTAL LOSS FUND</b>	<b>15,000</b>	<b>30,378,409</b>	<b>30,393,409</b>	<b>30,378,409</b>
<b>EXPENSES</b>				
ADMINISTRATOR	214,158		214,158	0
DEPUTY ADMINISTRATOR	72,849		72,849	0
ATTORNEY	44,336		44,336	0
CLAIMS SUPERVISION & AUDIT	64,092		64,092	0
TREASURER	41,626		41,626	0
AUDITOR	24,589		24,589	0
ACTUARY	43,899		43,899	0
MISCELLANEOUS	25,800		25,800	0
<b>SUBTOTAL</b>	<b>531,349</b>	<b>0</b>	<b>531,349</b>	<b>0</b>
EXPENSE CONTINGENCY	139,651		139,651	0
<b>TOTAL BUDGET</b>	<b>671,000</b>	<b>30,378,409</b>	<b>31,049,409</b>	<b>30,378,409</b>



## NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** Tuesday, May 9, 2023

**To:** Board of Fund Commissioners  
Atlantic County Municipal Joint Insurance Fund

**From:** Commissioner McLaughlin

**Risk Control Committee:** The Risk Control Committee met several times to review responses to the Competitive Contracting RFP for Training/Phishing and External Scanning and had been prepared to make a recommendation. However, the meeting opened with the Board convening an Executive Session to discuss contracts and potential litigation. When the board reopened the meeting, the Chairman reported that Commissioner agreed to adopt a Resolution rejecting all the bids, even though the process had been followed correctly. Chairman noted the Risk Control Committee learned a lot from the process and will review expectations before rewriting the Competitive Contracting RFP. Resolution 41-23 was then adopted - rejecting the bids received for CC# 22-01 (Cyber Training, Phishing and External Scanning) by an 18-0 vote. Chairman also noted there will be discussion on the impact to members' ability to complete all the elements of the Risk Control Program.

**Transfer Of Funds:** The amount budgeted for excess insurance premiums has been adjusted to reflect the updated membership, resulting in a balance of \$504,441. Board accepted the Executive Director's recommendation and adopted Resolution 42-23 to transfer the balance to general contingency.

**Chertoff Group:** The Risk Control Committee also reviewed a proposal from the Chertoff Group for Cyber Support Services. Attached proposal reflects modifications the committee requested. Board adopted Resolution 43-23 Awarding a One-year Contract to the Chertoff Group for Cybersecurity Consulting for Extraordinary Unspecified Services.

**Technology Stack Questionnaire:** The technology stack questionnaire developed by the Chertoff Group has been drafted into Origami and is now under final review. Once complete, Fund Commissioners and Risk Managers will receive an email to complete the survey. The survey will allow the Fund to better tailor the cybersecurity framework and provide broadscale advice to the members.

**Webpage:** The Cyber JIF website has launched and the Fund will be notifying the local JIFs. The URL is: <https://cyberjif.org/>. The MEL webpage will continue to carry the same content as members familiarize themselves with the new webpage.

**State Filing:** The Fund Office continues to submit the required filings, including the professional contracts that are being processed.

**Public Comment:**

Ted Stanziele, Government Solutions, and Brian Lau, D2, offered public comment