



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

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

April 19, 2023 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on April 19, 2023 at 3:00 PM, prevailing time Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ. Chair Liz Woods, Ocean City, presiding. The meeting was called to order at 3:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL of 2023 FUND COMMISSIONERS

Those in attendance were:

Kayla Haberstroh, Alt., **Absecon City**
Scott Wahl, **Avalon Borough**
Bill Nimohay **Buena Borough**
Deb Lindholm, **Cape May City**
LaVerne Kirn, **Corbin City**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Tom D'Intinio, **Egg Harbor Twp.**
Patricia Gatto, **Folsom Borough**
Shantele Pollock, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Karen Fournier, **Lower Twp.**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Twp.**
Dawn Stollenwerk, **Mullica Twp.**
Jared Marandino, **Newfield Borough**
Jennifer VanSant, **North Wildwood City**
Mary Canesi, **Northfield City**
Liz Woods, *Fund Chair*, **Ocean City**
Skip Williams, **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
Michael Dougherty, **Waterford Twp.**
Carol Sabo, **West Cape May Borough**
Carl O'Hala, Alt., **West Wildwood City**

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

Absent Fund Commissioners:

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

Present Fund Professionals:

Paul A. Forlenza, MGA, Executive Director, *RPA a Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, AIDA ®, Program Director, *RPA a Division of Gallagher*
Tracy Forlenza, Recording Secretary
Karen Beatty, Client Services Manager, *Qual-Lynx*
Christopher J. Winter, Sr, CPM, Law Enforcement Risk Management Consultant
Keith Hummel, Safety Director, *J.A. Montgomery Consulting*
Robert Garish, Assistant Director of Public Sector, *J.A. Montgomery Consulting*
David DeWeese, Esquire, Fund Attorney, *The DeWeese Law Firm, P.C.*
John Hansen, Fund Treasurer
Jordan Simone, COTA/L, CHC, RYT-200, Wellness Director
Jerry Caruso, Technology Risk Services Director, *Wintsec Consulting*
David Grubb, Executive Director, MEL JIF

Absent Fund Professionals:

Christopher Roselli, Account Manager, *Qual-Lynx*

Present Risk Management Consultants were:

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

Absent Risk Management Consultants were:

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

William R. Mints Agency

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

MOVE UP ALTERNATES

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

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

APPROVAL OF MINUTES—OPEN SESSION

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

Motion by Mr. Wahl, seconded by Ms. Kirn, to approve the meeting minutes of the March 15, 2023 Executive Committee Meeting as presented. All in Favor. Motion carried by unanimous vote.

APPROVAL OF MINUTES – CLOSED SESSION

Confidential Closed Session Meeting Minutes were distributed to the Executive Committee Members.

Chair Woods entertained a motion to adopt the Closed Session Meeting Minutes of the March 15, 2023 Executive Committee meeting.

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

The Closed Session meeting minutes of the March 15, 2023 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Confidential Closed Session Meeting Minutes were collected.

CLOSED SESSION - RESOLUTION #2023-27

Be it moved by the Atlantic County Municipal Joint Insurance Fund that the public be excluded from this portion of the meeting to permit the Executive Committee to consider in closed session matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations and that the minutes covering these matters and the results of closed session will be released to the public when the reasons for discussing and on them in closed session no longer exists as required by the Open Public Meeting Act.

Chair Woods entertained a motion to adopt Closed Session Resolution 2023-27.

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
LaVerne Kirn, **Corbin City**
Jessica Bishop, **Sec, Dennis Township**
Varvara Keun, **Middle Township**
Liz Woods, **Chair, Ocean City**
Roy Spoltore, **Upper Deerfield**
Steve O'Connor, **Wildwood City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Spoltore, seconded by Ms. Bishop, to reopen the public portion of the meeting. All in favor. Motion carried.

AUTHORIZATION OF CLAIMS PAYMENTS

The claims for payment were presented as discussed in *Closed Session*.

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

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

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

They are as follows:

March 2023 PARs:

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
LaVerne Kirn, **Corbin City**
Jessica Bishop, **Sec, Dennis Township**
Varvara Keun, **Middle Township**
Liz Woods, *Chair*, **Ocean City**
Roy Spoltore, **Upper Deerfield**
Steve O'Connor, **Wildwood City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

ABANDON SUBROGATION

There were no files for abandonment of subrogation this month.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

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

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

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

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

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

MANAGED HEALTH CARE REPORT**Lost Time v. Medical Only Cases**

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

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

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

PPO Penetration Report:

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

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

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty reports*.

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

Ms. Beatty reminded the members of the Managed Care “quick notes”. She commented that it covers how Comorbidities Impact Recovery as described in an actual case. She asked members to review page 25 of the agenda.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter noted his report outlines activity for the month on page 26. Mr. Winter noted that policy and procedure requests have been received. He has agency visits scheduled for North Wildwood PD and Wildwood Crest PD.

Mr. Winter also stated that he will hold a report writing class later this year and is coordinating with Dr. Kelly to develop advanced resiliency training. He is also researching a training class for use of force and control techniques. LE bulletin 23-0-2 on ALPR (Automated License Plate Recognition) was released last month. Some members may need to update their policies and procedures.

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

SOLICITOR’S REPORT

Closed Claims

Mr. DeWeese noted that there were five (5) cases closed since his last report with four (4) having no payments to the Plaintiffs.

MEL EPL Helpline

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

Resolution 2023-28 Release of 2022 Closed Session Minutes

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

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

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
LaVerne Kirn, **Corbin City**
Jessica Bishop, *Sec*, **Dennis Township**
Varvara Keun, **Middle Township**
Liz Woods, *Chair*, **Ocean City**
Roy Spoltore, **Upper Deerfield**
Steve O'Connor, **Wildwood City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

2020 Closed Session Meeting Minutes Redactions

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

GL Cases

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

Mr. DeWeese entertained any questions. No questions were entertained.

WELLNESS DIRECTOR REPORT

Ms. Simone stated that her report is included in the agenda packet. She encouraged the members to read through her materials beginning on page 41 and share it with the employees.

Ms. Simone stated that the Wellness Advisory Committee meeting was held on February 8, 2023 at 9:30am and the recording was uploaded to the website. She noted a Wellness Coordinator Brainstorming Session with be held sometime in June or July as well as two other wellness webinars.

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

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

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

Ms. Simone highlighted some new resources: *Medical Essentials Diagnostics – Save My Life Program*. It is a company that runs series of tests within two hours and is completely free for municipal employees. The closest clinic is in Marlton, NJ; however, the mobile unit will travel to your location for free if you are outside Marlton.

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

COMMITTEE REPORTS- EPL/Technology Risk Committee

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

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

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

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

Motion to Adopt the Revised EPL/Technology Liability Committee Charter

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

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

Strategic Planning Committee – April 5, 2023

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

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

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

Motion to Adopt the Revised Strategic Planning Committee Charter

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

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

Presentation from Dave Grubb, Executive Director of MEL JIF

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

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

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

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

EXECUTIVE DIRECTOR'S REPORT

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

Certificates of Insurance - Mr. Forlenza noted that the certificates of insurance issued in the last month are included in the agenda. He asked members to review and please make sure that these were requested by your municipality and issued properly. Please reach out to Ed Cooney at the Underwriter's office if there are any questions.

Safety, OSB, Wellness and EPL/Cyber Reimbursement- Mr. Forlenza stated that OSB, Wellness and EPL/Cyber balances for 2023 are listed in the agenda. He noted that the SIP announcements were sent out and included in the agenda. Please do not wait until the end to submit the reimbursements.

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

Elected Officials Training – Mr. Forlenza noted that the 2023 training invite is found on page 92 in the agenda. It is being done through the MSI, however, the MSI website is currently offline for an upgrade. Mr. Forlenza stated an email was sent out to all with this information and the instructions for the new platform. It should be back online April 30, 2023. Due to this delay, the deadline has been extended from May 1, 2023 to May 30, 2023. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the 30 minute training sessions. This credit will also be

extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2023 MEL Assessment. A list of completed training can be found on the JIF website of which his email had a direct link to it.

New Fund Commissioner Orientation– Mr. Forlenza noted that New Fund Commissioner orientation has been scheduled for April 27, 2023 at 1pm and May 2, 2023 at 10am. They will be held in conjunction with Burlco and Trico JIFs.

Financial Disclosure Statements

Mr. Forlenza stated that all members should have received notification from the State regarding the financial disclosure process being on hold, but is now open and ready for use. He reminded Fund Commissioners that they need to list this position as well. Newly appointed Fund Commissioners should have received PIN numbers from the Executive Director's office; if you did not receive one, please contact Kris Kristie at Kristi_Kristie@RPAdmin.com.

Special Law Enforcement Officer Training

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

Quarterly Attendance

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

New RPA staff Karla Allamby

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

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report begins on page 96. He stated that the report is self-explanatory.

Mr. Garish stated that the loss control services and bulletins sent are listed in his report. He reminded members that these are also on the ACMJIF.org and MEL websites and can be viewed on the MEL mobile app. He stated that ALL MSI communications will be sent through the MEL app which has been recently updated with friendlier features. He encouraged all members to download the MEL mobile app.

Mr. Garish stated that there is a training guide by department on the J.A. Montgomery website. He also reported that they recently revamped their MSI LIVE and MSI NOW and if anyone is experiencing

difficulties, please reach out to him. He reiterated that the MSI is currently undergoing an upgrade, however, MSI LIVE is still active.

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

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

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

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

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

TECHNOLOGY RISK SERVICES DIRECTOR'S REPORT

Mr. Caruso, Wintsec Consulting, asked the members to review the reports beginning on page 99. He noted that the Cyber Awareness Training statistic is included this month. ACM JIF has a 2.2% click rate which is great. He had a suggestion from a member that instead of a note popping up that you have been phished that the member immediately goes through the entire training again. Mr. Caruso is considering that suggestion.

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

TREASURER'S REPORT

Reports

Mr. Hansen presented the Treasurer's Report for the period ending **March 31, 2023**. The reports were made part of the agenda packet beginning on page 118. He noted the following information:

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

Member	3/31/2023 AUDITED(includes interest allocation)
Egg Harbor City	43,099.09
Hamilton Township	87,196.65
Hammonton Town	197,074.61
Lower Township	0
Middle Township	177,523.73
Mullica Township	28,422.11
Northfield	113,018.55
Pleasantville City	517.54

Upper Deerfield Township	75,417.48
Waterford Township	28,669.20
Upper Township	184,042.00
Stone Harbor	9,644.46
Total	\$944,625.43

Receipt Activity for the Period:

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

Claim Activity for the Period

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

Cash Activity for the Period

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

Investment Interest

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

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

Allocation of Invested Funds

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

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

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

Payment Register

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

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

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

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

Motion carried by unanimous vote.

Bill List – April

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

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

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

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

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

Motion carried by unanimous vote.

MEL/RCF/CYBER REPORTS

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

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

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

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

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

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

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

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

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

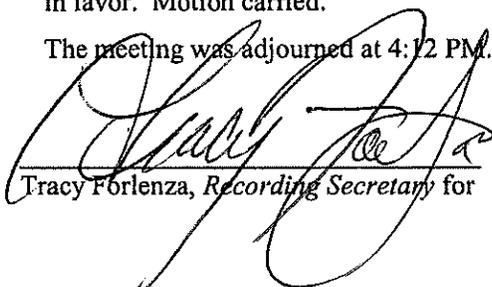
Chair Woods entertained a motion to close the public comment.

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

MOTION TO ADJOURN

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

The meeting was adjourned at 4:12 PM.


Tracy Forlenza, Recording Secretary for


Jessica Bishop, Fund Secretary