

Atlantic County  
Municipal Joint  
Insurance

**Fund**

South Jersey Communities Securing Their Future



## **AGENDA PACKET**



**Wednesday, July 19, 2023 at 3:00 PM**

**Via Zoom Conferencing**

<https://us06web.zoom.us/j/83508312698>

Meeting ID: 835 0831 2698

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

***WWW.ACMJIF.ORG***

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

July 19, 2023 – 3:00 PM

Via Zoom

AGENDA

- I. Meeting called to order by Chairperson
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    1. Sending sufficient notice herewith to:
      - a. *The Press of Atlantic City*
      - b. *Courier Post*, Cherry Hill, New Jersey; and
    2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
    3. Posting notice on the public bulletin boards of all member municipalities.
- IV. Roll Call
  - A. Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
- V. Move up Alternate Executive Committee Members (if necessary) – **Motion – All in Favor**
- VI. Approval of Minutes.....Pages 1-15
  - A. Adoption of the **June 21 , 2023** minutes – **Motion – All in Favor**
- VII. Closed Session Minutes
  - A. Approval of the **June 21, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – July 13, 2023.....Handout
- XIII. Claims Administrator’s Report
  - A. Lessons Learned from Losses .....Page16

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A. Fund Status  
B. Investment Report  
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G. Analysis of Non-Assessment Receipts

- XXIII. MEL/RCF/ CYBER JIF Reports  
A. NJ Cyber JIF Meeting Report – June 22, 2023.....Page 220

- XXIV. Miscellaneous Business  
A. Authorization to Process and Pay Fund Vendors in August 2023 – **Motion – Roll Call**

<p><b>The next meeting of the ACMJIF will be held on Wednesday, September 20, 2023 at 3:00 pm at the Avalon Community Center, Avalon, NJ There is no August meeting, enjoy!</b></p>
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- 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**

Avalon Community Center

3001 Avalon Ave, Avalon, NJ

June 21, 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 June 21, 2023 at 3:00 PM, prevailing time, at Avalon Community Center, 3001 Avalon Ave, Avalon, 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:

Scott Wahl, **Avalon Borough**  
Bill Nimohay **Buena Borough**  
Ed Grant, **Cape May Point**  
Heather Sparks, **Commercial Twp.**  
LaVerne Kirn, **Corbin City**  
Jessica Bishop, *Secretary*, **Dennis Twp.**  
Lisa Marcologno, **Estell Manor City**  
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**  
Liz Woods, *Fund Chair*, **Ocean City**  
Shurlana Stewart, Alt., **Pleasantville City**  
Lucy Samuelson, **Somers Point City**  
Kate McGonagle, Alt., **Stone Harbor Borough**  
Roy Spoltore, **Upper Deerfield Twp.**  
Jim Pacanowski, **Ventnor City**  
Michael Dougherty, **Waterford Twp.**  
Joe Segrest, **West Wildwood City**  
Steve O'Connor, **Wildwood City**

Absent Fund Commissioners:

Jessica Thompson, **Absecon City**  
Mollye O'Neill, **Brigantine City**  
Deb Lindholm, **Cape May City**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Bob Campbell, **Downe Twp.**  
Tom D'Intinio, **Egg Harbor Twp.**  
Alim Parks, Sr., **Galloway Twp.**  
Monica Kyle, **Longport Borough**  
Ray Compari, **Millville City**  
Mary Canesi, **Northfield City**  
Kellie Seib, **Sea Isle City**  
Gary DeMarzo, **Upper Twp.**  
Carol Sabo, **West Cape May Borough**  
DJ Ayres, **Weymouth Twp.**  
Connie Mahon, **Wildwood Crest**  
Alex Bauer, **Woodbine Borough**

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*  
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.*  
Scott DeWeese, Esquire, *The DeWeese Law Firm, P.C.*  
John Hansen, Fund Treasurer  
Jerry Caruso, Technology Risk Services Director, *Wintsec Consulting*  
Jordan Simone, COTA/L, CHC, RYT-200, Wellness Director

Absent Fund Professionals:

Christopher J. Winter, Sr., CPM, Law Enforcement Risk Management Consultant

Present Risk Management Consultants were:

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

Absent Risk Management Consultants were:

Barclay Insurance Group

BCA Insurance

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

### ***APPROVAL OF MINUTES– OPEN SESSION***

Chair Woods entertained a motion to approve the meeting minutes of the May 17, 2023 Executive Committee Meeting.

Motion by Ms. Bishop, seconded by Ms. Keun, to approve the meeting minutes of the May 17, 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 May 17, 2023 Executive Committee meeting.

Motion by Mr. Wahl, seconded by Mr. Grant, to approve the Closed Session minutes of the May 17, 2023 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the May 17, 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 #2023-31***

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 2023-31.

Motion by Ms. Bishop, seconded by Mr. Spoltore, to adopt Resolution 2023-31 as presented.

#### **ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

Jessica Bishop, **Sec, Dennis Township**

Varvara Keun, **Middle Township**

Liz Woods, **Chair, Ocean City**

Roy Spoltore, **Upper Deerfield Township**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***REOPEN PUBLIC PORTION OF THE MEETING***

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

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

They are as follows:

**May 2023 PARs:**

<b><i>Workers' Compensation</i></b>	<b><i>Property</i></b>	<b><i>Auto</i></b>
(MLT-2022259943) 2022259943 2022259945	2023302386	2023298538
2023299606	2023300618	
2022271533	2023302981	
2021232192	2023284181	
2023302344		
2022262682		
2023300609		
2023277910		
2023280970		
2021235698		
2023300580		
2020191799		

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

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

Jessica Bishop, **Sec, Dennis Township**

Varvara Keun, **Middle Township**

Liz Woods, **Chair, Ocean City**

Roy Spoltore, **Upper Deerfield Township**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***ABANDON SUBROGATION***

Secretary Bishop made a motion to abandon subrogation efforts on the following Qual Lynx files:

<b>Qual-Lynx Files</b>
2022242950
2022253879



2022275475
2022267269
2021241820
MLT-2022269456

Motion by Ms. Bishop, seconded by Mr. Spoltore to abandon subrogation efforts on the presented Qual-Lynx files.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

Jessica Bishop, *Sec*, **Dennis Township**

Varvara Keun, **Middle Township**

Liz Woods, *Chair*, **Ocean City**

Roy Spoltore, **Upper Deerfield Township**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS***

Ms. Napoli noted that eighteen (18) PARs including thirteen (13) Workers' Compensation (*7 Police, 1 Fire, and 5 Other*), none (0) General Liability, one (1) Auto, and four (4) Property claims were reviewed for settlement, continuing defense, or to advise of trial date.

***CLAIMS ADMINISTRATOR'S REPORT***

***Lessons Learned from Losses – June***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Hurricane Preparedness. He reminded members that it is the start of hurricane season. He provided suggestions on what to do before and after the storm. He reminded members: Confirm flood policies in place for A or V zones before the storm. He noted that a common delay is when a member does not have a point person for claims. This usually causes a delay so please appoint someone for this position. He noted to report claims immediately to Qual-Lynx. He asked members to review the bulletin on page 14 in the agenda packet.

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).

	<b>May</b>	<b>YTD</b>
<i>Total Intakes (New Claims)</i>	74	304
<i>Report Only</i>	37	118
<i>Report Only % of Total</i>	50%	39%
<i>Medical Only</i>	31	137
<i>Lost Time</i>	6	48
<i>Medical Only/Lost Time Ratio</i>	84:16	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>	20.1	9.4
<i>Average Days to Report to employer</i>	9.2	3.1

### ***PPO Penetration Report:***

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

<b><i>PPO Penetration Rate</i></b>	<b>May</b>	<b>YTD</b>
<i>Bill Count</i>	817	2,905
<i>Original Provider Charges</i>	\$1,185,415	\$4,175,681
<i>Re-priced Bill Amount</i>	\$374,831	\$1,245,425
<i>Savings</i>	\$810,584	\$2,930,256
<i>% of Savings</i>	68%	70%
<i>Participating Provider Penetration Rate- Bill count</i>	95%	94%
<i>Participating Provider Penetration Rate-Provider Charges</i>	94%	95%
<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*.

<b><i>Transitional Duty Summary Report</i></b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	3,413
<i>Transitional Duty Days Worked</i>	2,353
<i>% of Transitional Duty Days Worked</i>	69%
<i>Money Saved by Accommodating</i>	\$229,243
<i>Transitional Duty Days NOT Accommodated</i>	1,060
<i>% of Transitional Duty Days NOT Accommodated</i>	31%
<i>Cost of Days NOT Accommodated</i>	\$111,250

Ms. Beatty reminded the members of the Managed Care “quick notes”. She reported that this claimant was a police officer on traffic duty and rolled his ankle. It was a report only situation until the claimant requested treatment a few days later. She noted that because treatment was delayed, there is probability that symptoms worsened. She reminded members that nurse case managers are available to review symptoms and make recommendations. She asked members to review her report in the agenda packet.

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

### ***LAW ENFORCEMENT LIABILITY CONSULTANT REPORT***

Mr. Winter was not present so Mr. Forlenza commented that the Law Enforcement report is self-explanatory, but please take note of the training notice for a Report Writing Class on July 12, 2023 information is on pages 26 and 27.

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

### ***SOLICITOR'S REPORT***

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

Mr. Scott DeWeese noted that there were nine (9) 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 29-30 and update them. The resolution to make changes is on the ACM JIF website.

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

Mr. DeWeese noted that there are currently 92 active GL cases inclusive of the civil rights cases. If you would like your member files sent to you, please contact the Fund Solicitor's office.

### ***Resolution 2023-32 Resignation of Cooper Levenson***

Mr. DeWeese explained the Resolution to Accept the Resignation of Cooper Levenson from the Defense Panel. The firm will be continuing on three cases to which they have already been assigned. Ms. Stollenwerk inquired why they were resigning from the panel. Mr. DeWeese noted that they are in conflict with too many members due to other aspects of their firms work by representing the JIF members as well. Chair Woods entertained a motion for Resolution 2023-32 Confirming and Accepting the Resignation of Cooper Levenson as assigned Defense Counsel.

Motion by Mr. Spoltore, second by Mr. Wahl to approve Resolution 2023-32 Confirming and Accepting the Resignation of Cooper Levenson as assigned defense counsel as presented.

### **ROLL CALL**

#### ***Yeas:***

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

Jessica Bishop, **Sec, Dennis Township**

Varvara Keun, **Middle Township**

Liz Woods, **Chair, Ocean City**

Roy Spoltore, **Upper Deerfield Township**

#### ***Nays:***

None

#### ***Abstain:***

None

Motion carried by unanimous vote.

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

### ***WELLNESS DIRECTOR REPORT***

Ms. Simone 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 33 and share it with the employees. She reminded members to spend their wellness money.

Ms. Simone noted that the Wellness Advisory Committee met and minutes are on pages 45-49.

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 an hour outside Marlton. Mr. Forlenza commented that although this is a good program, please read your contract with them as it lacks some standard insurance information and indemnification language such as proof of medical malpractice coverage. Please reach out to the Executive Director's office for assistance with this contract.

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

### **COMMITTEE REPORTS**

#### ***Executive Safety Committee Meeting May 18, 2023***

Mr. Wahl reported that the Executive Safety Committee met on May 18, 2023 and the minutes are in the agenda packet on pages 54-78. He highlighted the following: no members were under safety intervention; fifteen municipalities are up for renewal on January 1, 2024; Mr. Garish of J.A. Montgomery released 30 new bulletins and six more are coming one of which is best practices for municipalities who transport members of the public in municipal vehicles; Mr. Winter has scheduled the report writing class on July 12, 2023; the Safety Breakfast was reviewed by 31 members and the comments will be taken into consideration; the Planning Retreat was discussed and any suggested topics will always be welcomed. Mr. Wahl asked if there were any questions. No questions were entertained.

#### ***Finance Committee Meeting June 2, 2023***

Ms. Stollenwerk reported that the Finance Committee met on June 2, 2023 and the minutes were a handout via email today. She highlighted that the audit was presented to the Committee on that date. She asked members to review the MD&A in which Mr. Forlenza did a fantastic job explaining the factors that impact the JIF assessments. She reported that the fund remains financially strong and has \$47 million in cash; \$25 million in case reserves; and a surplus of \$13 million which is down approximately \$5.8 million from 12/31/21. She noted that the decrease is in part from the unrealized loss in investments which will eventually settle out since most investments are held until maturity. She stated that a resolution is on the agenda for acceptance of the 2022 Audit (Resolution 2023-33 Accepting Annual Audit).

The MEL and RCF JIF both have supplemental assessments, but the Finance Committee has been preparing for these and they will be paid out over the next ten years and will be re-evaluated each year prior to payment. In order to track more exactly, the Finance Committee is recommending establishing a new RCF Supplemental Account (Resolution 2023-35 Authorizing the Creation of the RCF Supplemental Assessment Account) for the \$956,000 to be paid out over the next 10 years. She reiterated that even if members leave the JIF, they are still responsible for this supplemental assessment.

Ms. Stollenwerk reported the JIF FY2019 WC line has a \$630,000 deficit and so the Finance Committee is recommending an intrafund transfer of \$1.5 million from the deductible line to cover the deficit (Resolution 2023-34 Authorizing an Intrafund Transfer of \$1.5 million from 2019 Deductible to the 2019 WC line). She noted that the resolution is being presented today.

#### ***Absecon Relief***

Ms. Stollenwerk explained that Absecon is seeking relief of \$3,400 premium adjustment for an EPL/POL claim that settled, but was not removed from the claims report. She noted that Absecon has inquired several times regarding this claim and it was not addressed by the carrier. The Finance Committee reviewed their loss ratio during the 2023 budget process for EPL/POL premium and it resulted in a 14% increase due to this open claim. The Finance Committee is recommending that the difference of \$3,400 be refunded to Absecon through the budget amendment in September. She encouraged all members to review their loss

ratio reports in Origami when they are posted and if there is an error, please reach out to Qual-Lynx for correction.

Ms. Stollenwerk further noted that several members are shopping their coverage this year. She reminded the members that when you are pulling the claims data from Origami, the JIF claims data is capped at the SIR and the MEL claims are capped at their SIR so they do not give a clean picture of all claims. She suggested asking Qual-Lynx for the full data to get a true depiction of a member's loss history.

***Adopting of Revised Finance Committee Charter***

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

Motion by Mr. Spoltore, seconded by Ms. Keun to adopt the revised Finance Committee Charter as presented. All in favor. Motion carried.

***Resolution 2023-33 Accepting the Annual Audit 12-31-22***

Chair Woods entertained a motion to approve Resolution 2023-33 Accepting the Annual Audit.

Motion by Mr. Wahl, seconded by Mr. Grant to approve Resolution 2023-33 Accepting the Annual Audit as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
Heather Sparks, **Commercial Township**  
Jessica Bishop, **Sec, Dennis Township**  
Varvara Keun, **Middle Township**  
Liz Woods, **Chair, Ocean City**  
Roy Spoltore, **Upper Deerfield Township**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***Resolution 2023-34 Authorizing an Intrafund Transfer***

Chair Woods entertained a motion to approve Resolution 2023-34 Authorizing an Intrafund Transfer of \$1,500,000 from the 2019 Deductible line to the 2019 WC line.

Motion by Mr. Spoltore, seconded by Ms. Keun to approve Resolution 2023-34 Authorizing an Intrafund Transfer of \$1,500,000 from the 2019 Deductible line to the 2019 WC line as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
Heather Sparks, **Commercial Township**  
Jessica Bishop, **Sec, Dennis Township**  
Varvara Keun, **Middle Township**  
Liz Woods, **Chair, Ocean City**  
Roy Spoltore, **Upper Deerfield Township**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***Resolution 2023-35 Authorizing the Creation of the RCF Supplemental Assessment Account***

Chair Woods entertained a motion to approve Resolution 2023-35 Authorizing the Creation of the RCF Supplemental Assessment Account.

Motion by Mr. Grant, seconded by Mr. Wahl to approve Resolution 2023-34 Authorizing the Creation of the RCF Supplemental Assessment Account as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

Jessica Bishop, **Sec, Dennis Township**

Varvara Keun, **Middle Township**

Liz Woods, **Chair, Ocean City**

Roy Spoltore, **Upper Deerfield Township**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***EXECUTIVE DIRECTOR'S REPORT***

***Third Installment Billing*** - Mr. Forlenza noted that third JIF installment billing will be released next week by Ms. Forlenza to avoid the holiday out of office, so please be on the lookout.

***2023 Coverage Documents***-Mr. Forlenza noted that the 2023 coverage documents were loaded into Origami earlier today. A memorandum outlining how to access them will be sent out shortly.

***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 so you do not lose them.

***Employment Practices Liability Compliance*** – Mr. Forlenza noted on page 116 there is a checklist denoting the members' current status. He reminded the members to review their reports. He reminded the members that the model policies and procedures need to be re-adopted. On May 17, 2023 an email was sent regarding the materials needed and where to access them.

***Managerial & Supervisory Training*** – Mr. Forlenza noted there are six Manager and Supervisory Training sessions set up via zoom conferencing. Participation is required for compliance with the 2024-2025 MEL EPL Plan of Risk Management. A reminder was sent today. He also stated that if you work in multiple municipalities you only need to complete the training one time.

***Police Command Staff Training*** – Mr. Forlenza noted that Chief Hummel has completed two sessions thus far and the third sessions are tomorrow. He noted that more classes can be scheduled if needed to comply with the requirements by November 1, 2023.

***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.

***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. The renewal paperwork was sent in early June to any member up for renewal. Mr. Forlenza reiterated that per the

bylaws, October 1, 2023 is the deadline for submitting all executed renewal paperwork. He stated that if the governing body does not take affirmative action by October 1, 2023, the member is automatically out of the JIF so please take this into consideration. Mr. Forlenza also noted that Ms. Patel is visiting members speaking about the factors impacting the 2024 assessments, the resources and programs available through the JIF.

**Fireworks Coverage Reminder** – Mr. Forlenza stated that the MEL will provide coverage for fireworks coverage, but it is NOT automatic. Please see MEL Bulletin 2023-05 for an outline of the items that need to be completed prior to fireworks coverage being granted; it is not automatic. Please do not wait until the last minute to apply for coverage.

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 126. 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; however, the MEL app is currently down so please use the MEL website for all registering, information, etc. A new section called MSI latest news has been added to assist during this MEL app's down time.

Mr. Garish noted the new LMS (Learning Management System) has been updated and released. 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. All employees must be registered in this system. If you experience any issues, please contact J.A. Montgomery or the BIS helpline directly.

Mr. Garish noted that tomorrow is the last day to register for the MEL Leadership Academy for any individuals stating that the next open enrollment period is December 1-22, 2023.

Mr. Garish stated that June 26, 2023 in Mt Laurel, NJ is the next entry level driver program that pertains to anyone with CDL drivers. This is a train the trainer program; individuals must have two (2) years experience. Register through the MSI Live. Please contact his office for more information. Ms. McLaughlin asked if this is a one-time training. Mr. Garish noted yes it is.

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 129. He noted that the Cyber Awareness Training statistics for the month are included in his report. ACM JIF shows that 100% of the members have acknowledged receiving the questionnaires required to complete for the Minimum and Advanced deductible reduction-great job!

Mr. Caruso noted that there is now a FAQ page on the JIF website. He noted that changes in rosters should be done following the steps on page 131 in the agenda; less than five, please email him directly. Any trouble obtaining your rosters from Wizer, please contact him for assistance. He reported that members had the opportunity to apply for a grant by June 9, 2023 with more details to come. Mr. Caruso stated that the Wizer program is issuing new training in early July.

He stated that a "No" on the MEL Cyber Security questionnaire is not OK as they are requirements so please reach out with questions. He also encouraged the remaining members to submit their IT collection

information (verification of IP Addresses) as ACM JIF is almost complete. We cannot do testing without this!

Mr. Caruso encouraged members to read the Cyber Bulletin on pages 137-138 which discusses IT for local government.

Mr. Caruso asked if there were any questions. Ms. Stollenwerk noted that part of the requirements for the MEL Cyber JIF was to adopt a Technology policy. She stated a list of recommendations was sent out, however, it was not in a "policy format" that would make it easy to adopt. She asked if he could re-release this in this format so it would be easier to comply. She noted that smaller towns are very overwhelmed trying to comply with these requirements. She asked that maybe he give some examples of when the members should call him and what he can do for them. Mr. Caruso noted that he would look into this and encouraged members to contact him when they have any questions. Mr. Forlenza will see if he can also assist streamlining this information. No other questions were entertained.

### ***TREASURER'S REPORT***

#### **Reports**

Mr. Hansen presented the Treasurer's Report for the period ending **May 31, 2023**. The reports were made part of the agenda packet beginning on page 139. He noted the following information:

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

<b>Member</b>	<b>5/31/2023 (Final Audit Balances)</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 City	515.27
Stone Harbor	9,602.17
Upper Deerfield Township	75,086.86
Upper Township	183,486.77
Waterford Township	28,543.53
<b>Total</b>	<b>\$941,069.75</b>

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

	<b>May</b>	<b>YTD</b>
Subrogation Receipts	\$18,702.48	\$266,776.19
Other	\$0	\$3,000.00



Adjustment	\$0	\$5,255.98
Assessments-2 <sup>nd</sup> installments	\$4,832,414.01	

***Claim Activity for the Period***

Claim activity for the month of **May** for claims paid by the Fund and claims payable by the Fund. Total of 417 checks issued; 1,490 claims payments in the amount of \$834,417.92 with effect on cash position of \$834,417.92.

***Cash Activity for the Period***

The Fund's "Cash Position" at month end was \$45,238,206.40 which is a reduction of \$132,193.52 from the prior month end.

***Investment Interest***

<b>Interest Income:</b>	<b>May</b>	<b>YTD</b>
JCMI	\$34,868.55	\$163,958.03
Treasury	\$3,722.92	\$108,648.15
Citizens	\$12,398.27	\$51,677.97

***Rate of Return:*** Only interest from the *ANALYSIS WORKSHEET* - 1.355%

***Allocation of Invested Funds***

<b>FUND</b>	<b>April Total</b>	<b>April Percentage</b>	<b>May Total</b>	<b>May Percentage</b>
Treasury	\$22,194,143.85	49%	\$22,183,617.88	49%
JCMI	\$19,823,045.00	44%	\$19,736,933.40	44%
Investors	\$3,088,824.03	7%	\$3,317,655.12	7%
<b>TOTALS</b>	\$45,106,012.88		\$45,238,206.40	

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

***Payment Register***

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

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

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

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
Heather Sparks, **Commercial Township**  
Jessica Bishop, **Sec, Dennis Township**  
Varvara Keun, **Middle Township**  
Liz Woods, **Chair, Ocean City**

	Roy Spoltore, <b>Upper Deerfield Township</b>
<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

***Bill List – June***

For the Executive Committee's consideration, Mr. Hansen presented the ***June 2023 Bill List*** in the amount of **\$312,858.67**.

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

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

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

<b>ROLL CALL</b>	<i>Yeas:</i>	Scott Wahl, <b>Avalon</b> Ed Grant, <b>Cape May Point</b> Heather Sparks, <b>Commercial Township</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> Roy Spoltore, <b>Upper Deerfield Township</b>
	<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 on June 2, 2023. She highlighted that the auditor presented year end financials in which there were no comments or recommendations. She noted that the MEL has \$105 million in total assets and \$78 million in cash with a Net Position as of 12/31/22 of \$8.8 million. She stated that the Fund Actuary was present and issued statement that reserves were accurate and reasonable. She commented that there was a suggestion in the MEL management reports to continue to monitor the operations of the fund due to the decline in Net Position over the last five years.

Ms. McLaughlin also stated that the MEL awarded a contract to Benchmark Analytics for a police accreditation program for amount NTE \$39,500. She also reported that the Governor signed a bill establishing a licensing process for police. The MEL Fund Attorney will work with J.A. Montgomery's law enforcement unit to prepare a bulletin.

***RCF JIF*** – Ms. McLaughlin reported that the RCF JIF introduced their amendment to the 2022 budget which was for transferring the 2018 Fund Year liability into the Closed Years and a public hearing will be held in September.

***Cyber JIF***- Ms. McLaughlin noted that the Cyber JIF meeting will be held tomorrow, June 22, 2023.

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

**MISCELLANEOUS BUSINESS**

***Resolution 2023-36 Honoring James Goos Retirement***

Chair Woods entertained a motion for adoption of Resolution 2023-36 honoring the retirement and many years of services from Jim Goos. Chair Woods read the resolution to the members.

Motion by Ms. Bishop, seconded by Ms. Keun, to adopt resolution 2023-36 honoring the retirement and many years of services from Jim Goos as presented. All in Favor. Motion carried.

Mr. Goos thanked the members and Fund Professionals for all the opportunities and assistance the JIF has given him. He gave a special “shout out” to beloved late Stan Gunnison for all his training and wisdom over the years.

***Next Meeting***

Chair Woods reminded the members that the next meeting will be held on **Wednesday, July 19, 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. Wahl, 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. Grant, seconded by Ms. Keun, to close the meeting to the public. All in favor. Motion carried.

**MOTION TO ADJOURN**

Motion by Mr. Wahl, seconded by Ms. Bishop, to adjourn the June 21, 2023 meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 4:20 PM.

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Tracy Forlenza, *Recording Secretary* for

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**Jessica Bishop**, *Fund Secretary*

# LESSONS LEARNED FROM LOSSES

## LIABILITY CLAIMS REMINDER

### Monthly Newsletter – July 2023



This is a reminder that when a General or Auto Liability loss occurs, please report this to our office as soon as possible and let us handle the claim for you.

#### INITIALLY,

- Please promptly notify us of an occurrence, or an offense, which may result in a claim.
- We need to know how, when, and where the occurrence or offense took place.
- Provide names and contact information for any injured person or witnesses.
- The nature and location of any injury or damage arising out of the occurrence or offense.

#### SUBSEQUENTLY,

- Immediately send copies of any demands, notices, summonses or legal papers received.
- Authorize us to obtain records and other information.
- Cooperate with us in the investigation, settlement or defense of the claim or suit at our request.

#### LASTLY,

- No insured will, except at that insured's own expense, voluntarily make any payment, assume any obligation, or incur any expense, other than for first aid, without first obtaining our consent.





Atlantic County Municipal JIF  
Managed Care Summary Report  
2023

Intake	June-23	June-22	2023 June YTD	2022 June YTD
# of New Claims Reported	75	92	388	514
# of Report Only	34	45	157	217
% Report Only	45%	49%	40%	42%
# of Medical Only	36	42	171	230
# of Lost Time	4	5	57	66
Medical Only to Lost Time Ratio	90:10	89:11	75:25	78:22
Claim Petition First Notice/Occupational	1	0	3	1
COVID-19	0	84	7	347
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	13.9	13.5	10.2	7.1
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	0.9	1.0	2.6	1.0

Nurse Case Management	June-23	June-22
# of Cases Assigned to Case Management	90	106
# of Cases > 90 days	76	84

Savings	June-23	June-22	2023 June YTD	2022 June YTD
Bill Count	648	396	3553	3320
Provider Charges	\$891,343	\$684,007	\$5,067,024	\$3,801,647
Repriced Amount	\$278,354	\$214,636	\$1,523,779	\$1,461,233
Savings \$	\$612,989	\$469,371	\$3,543,245	\$2,340,415
% Savings	69%	69%	70%	62%

QualCare Network Provider Penetration Rate	June-23	June-22	2023 June YTD	2022 June YTD
Bill Count	96%	96%	94%	92%
Provider Charges	97%	93%	96%	93%

Exclusive Provider Panel Penetration Rate	June-23	June-22	2023 June YTD	2022 June YTD
Bill Count	98%	96%	96%	93%
Provider Charges	98%	98%	97%	94%

Transitional Duty Summary		2023 June YTD	2022 June YTD
% of Transitional Duty Days Worked		68%	78%
\$ Saved By Accommodating		\$288,379	\$242,549
% of Transitional Duty Days Not Accommodated		32%	22%
Cost Of Days Not Accommodated		\$149,298	\$63,000



**DATE:** July 08,2023

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

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

**RE:** ACM Activities (June)

**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.

- Consultative Visits were provided to identify and discuss agency concerns, training, policy and procedures,trends and requests. L/E RMC services were outlined and provided to Chiefs and Command members present. Police agency's with Command changes will be a priority and visited as well. Agency visits are ongoing with an additional 9 scheduled at this time to continue to build relationships with the Law Enforcement agencies within the ACM JIF. Activity Reports will be forwarded to the FUND Commissioners upon completion.

**3. Training:**

(1) Report Writing (Scheduled for 08/11/23, (Cape May County Police Academy) Training Notices were provided to all agencies and FUND Commissioners.(See Attached).

(2) Advanced Skills and Strategies for Resiliency Officers.

- A class is being developed with Dr. Jennifer Kelly, Ph.D., ABPP and anticipated for the month of October. Training Notices will be posted to police agencies and FUND Comm. when finalized.



**4. Law Enforcement Bulletins / Newsletters:** No Bulletins in June posted.

**5. Trico JIF Law Enforcement Committee:** A L/E Committee is being formulated with three (3) Police Chiefs from each county to represent (JIF) police agencies in Atlantic and Cape May County. I will meet with them on a quarterly basis virtually to discuss trends, concerns, training, policy and procedure assistance, L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Association, to identify areas as previously mentioned and to reduce potential risks. Chiefs will be selected based on future agency visits.

**6. Meetings Attended:**

L/E Consultant Meeting	06/16/2023
ACM Executive Claim Meeting	06/08/2023
ACM Executive Meeting	06//212023

**Christopher J. Winter, L/E RMC**

# **TRAINING NOTICE**

## **REPORT WRITING**

**DATE:** August 11, 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 WELLNESS DIRECTOR'S REPORT

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

From: Jordan Simone, ACM JIF Wellness Director

Date: July 19, 2023 - Virtual, Zoom

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

### **ACMJIF WELLNESS - JULY UPDATES**

**JIF Employee Wellness Survey:** At the beginning of June, all Wellness Coordinators were asked to distribute survey link to all municipal employees, with responses due by June 8th. There were a total of 48 respondents. Please see the attached survey results below.

**2023 JIF Approved Wellness Items & Activities:** There are 5 months remaining to utilize 2023 wellness funds! 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. Please contact me prior to purchasing items to make sure that they will be reimbursable.

**Revised Wellness Incentive Program Meeting:** This meeting was held virtually on June 26th with members of the Burlco, Trico and ACM JIFs to discuss revisions and updates to the current JIF Wellness Program. Discussions are ongoing and updates will be provided as soon as they are available.

#### **Wellness Resources:**

- *Dr. Elias Transformational Leadership Group Coaching Program for Law Enforcement*
  - Mid-Level Leaders and Chiefs from Burlco, Trico & ACM are currently participating in the most recent round of the program. They are expected to complete the program in August.
- *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 3 ACM JIF In Good Health Newsletter:**

- The newsletter topic for July through September will focused on Sleep
- The comorbidities highlighted in the handouts for Quarter 3 will be Obesity and Inflammation
- The Q3 newsletter will be distributed by email on July 12th



To: Fund Commissioners

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

Date: July 19, 2023

Re: **Executive Director's Report**

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- A. Lost Time Accident Frequency Report (pgs.60-61)**  
The May 2023 Lost Time Accident Frequency Summary and the Statewide Recap for May 2023 are attached for your review.
- B. Certificates of Insurance (pgs.62-67)**  
Summaries of the Certificates of Insurance issued during June 2023 are attached for your review.
- C. Financial Fast Track Report (pg. 68)**  
The Financial Fast Track Report as of May 31, 2023 is attached for your review. This report is generated by the Administrative Consultant and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of May 31, 2023 was **\$13,654,018**
- D. Regulatory Filing Checklists (pgs. 69-70)**  
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 outlined.
- E. 2022 Safety Incentive Program Awards (pg. 71)**  
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. 72)**  
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. 73)**  
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. 74)**

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. 75)**

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. 76-78)**

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. 79)**

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. 80-84)**

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. 85-86)**

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

**N. Land Use Training Certification (pg. 87)**

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).

**O. 2024-2025 MEL EPL Risk Mgmt. Program (pg. 88-98)**

On or about May 17, 2023, a memorandum outlining the required steps necessary to remain, or come into compliance with, the MEL's EPL Risk Management Program was emailed to all Municipal Clerk's, Fund Commissioners, and Risk Management Consultants. Information pertaining to the availability of the updated policies and procedures, handbooks, required Police Command Staff and Managers and Supervisor's Training was included in the memorandum. Anyone that has questions pertaining to this Program should contact the Executive Director's Office for assistance. All members are reminded to complete the necessary steps and submit their compliance checklist by November 1, 2023.

**P. 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. The attendance sheets from any past sessions are on the JIF website for your reference.

**Q. Anti-Harassment Training Announcement (pg. 99)**

As a follow up to the May 17, 2023 MEL EPL Risk Management Program Memorandum, on July 10, 2023, an announcement on how to access Anti-Harassment Training was emailed to all Municipal Clerks, Fund Commissioners, and Risk Management Consultants. This announcement should be provided to all non-supervisory personnel (including police) and volunteers. Notifying these personnel of the availability of this training is a required element for compliance with the 2024-2025 MEL EPL Risk Management Program. Members are reminded that as employers they are required to notify all non-supervisory personnel (including police) and volunteers of the availability of this training; however, these personnel are not required to complete this training. All members should document and retain the process by which this notification process occurred. Anyone that has questions pertaining to this Program should contact the Executive Director's Office for assistance.

**R. 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**. To date we have received Renewal paperwork from: Estell Manor, Linwood, Ocean City and West Wildwood.

**S. Membership Renewal Visits**

Beginning in May, 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.

**T. 2024 Exposure Renewal Process**

On or about July 20, 2023, all members and their risk managers will receive a notification that the 2024 Exposure Renewal Process will begin on or about July 25, 2021. As occurred last year, members will receive an email from Origami containing a link to the Origami renewal site. Included in the correspondence is important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the correspondence includes important information regarding coverage exclusions and limits. All members and risk managers are urged to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact Jodi Palmeri ([Jodi\\_Palmeri@RPAdmin.com](mailto:Jodi_Palmeri@RPAdmin.com)) or Tracy Forlenza ([Tracy\\_Forlenza@RPAdmin.com](mailto:Tracy_Forlenza@RPAdmin.com)). Members are asked to complete the 2024 exposure renewal process no later than Thursday, August 31, 2023.

**U. 2023 Property Appraisal Reports**

In the next week or so, members that received a physical appraisal this year will receive a copy of their appraisal report via email. The reports will be emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at [Melvin.ngayan@assetworks.com](mailto:Melvin.ngayan@assetworks.com) or 215-354-1078.

**V. 2023 Coverage Documents**

On July 11, 2023, an email was sent to all members notifying them of the availability of the 2023 Coverage Documents in Origami. The email also included instructions on how to access the Coverage Documents in Origami. It is strongly recommended that the Coverage Documents be downloaded and/or printed and kept as a long term record by each member municipality. If you have any questions, please contact [Kamini\\_Patel@rpadmin.com](mailto:Kamini_Patel@rpadmin.com) or [Tracy\\_Forlenza@rpadmin.com](mailto:Tracy_Forlenza@rpadmin.com)

**W. Quarterly Attendance (pg. 100)**

A report detailing attendance records through the second quarter of the 2023 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Kris Kristie at [Kristi\\_Kristie@RPAdmin.com](mailto:Kristi_Kristie@RPAdmin.com) with any questions or concerns.

**X. 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).

**Y. 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							1,695.88							1,695.88	1,054.12	
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	1,695.88	0.00	0.00	0.00	0.00	0.00	0.00	62,945.88	37,804.12	

**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							\$1,408.71							\$1,408.71	\$91.29	
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							\$237.90							\$237.90	\$1,262.10	
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	\$1,646.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,646.61	\$26,353.39	

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							49.99							49.99	\$225.01	
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							1,000.00							1,000.00	\$0.00	
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			574.60							978.48	\$521.52	
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	\$1,624.59	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,834.43	\$29,665.57	0

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

Atlantic County Municipal Joint Insurance Fund 2023 EPL/CYBER Risk Management Budget																	Date Encumbered
Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	October 2023	November 2023	December 2023	Paid in 2024	Total YTD Expenses	Ending Balance	
Absecon City	725.00														0.00	\$725.00	
Avalon Borough	725.00														0.00	\$725.00	
Brigantine City	725.00														0.00	\$725.00	
Buena Borough	725.00														0.00	\$725.00	
Cape May City	725.00														0.00	\$725.00	
Cape May Point Borough	725.00														0.00	\$725.00	
Commercial Township	725.00														0.00	\$725.00	
Corbin City	725.00														0.00	\$725.00	
Deerfield Township	725.00														0.00	\$725.00	
Dennis Township	725.00						725.00								725.00	\$0.00	
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							725.00							725.00	\$0.00	
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	\$725.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,625.00	\$26,100.00	

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



**To:** Member Municipality Fund Commissioners, Municipal Clerks, & Risk Managers

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

**Date:** May 17, 2023

**Re:** 2024-2025 Employment Practices Liability (EPL) Risk Management Program

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As you are aware, once every two (2) years, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) requires all members to update their compliance with the MEL's Employment Practices Liability (EPL) Risk Management Program. Compliance with this program requires all members to complete various steps including the adoption of updated personnel policies and procedures and attendance at, or completion of, various training events.

To assist you in this endeavor, attached, you will find information pertaining to compliance with the EPL Risk Management Program. Below, you will also find additional information regarding the compliance steps and important deadlines.

- 1. Personnel Policies and Procedures:** Attached is a May 10, 2023 memorandum from the MEL that provides an outline of the changes made to the model policies and procedures, hyperlinks to access the revised documents, and compliance checklist. **All checklists must be submitted to the MEL at the address on the bottom of the checklist by November 1, 2023.**
- 2. Managers and Supervisors Training:** Attached is the invitation to the Managers & Supervisor's training which is being held via Zoom. Please note if you serve in multiple municipalities, you only need to attend this course once on behalf of all municipalities where you work. **All Managers and Supervisors need to complete this training by November 1, 2023.**
- 3. Police Command Officer Training:** Attached is the invitation to the Police Command Staff training. Officers with the rank of Chief, Deputy Chief, Captain, Lieutenant, and any officer that is eligible to sit for a Chiefs exam should attend this training. **Police Command staff need to complete this training by November 1, 2023.**
- 4. Employee and Volunteer Training** (Other than Managers, Supervisors and Police Command Officers):
  - **Employment Practices:** A new on-line program is in production and will be available in the MEL Learning Management System shortly. When the program is available on-line, you will receive a notice to send to employees and volunteers. **All non-supervisory employees and volunteers including police (other than Command Officers) must be offered this training by November 1, 2023.**

File: ACM/BURLCO/TRICO/GEN/EPL Plan of Risk Management Tab: 2024-2025  
ACM/BURLCO/TRICO/GEN/SAM Plan of Risk Management Tab: 2024-2025



## Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund  
(Municipalities and Utility Authorities)

From: David N. Grubb, Executive Director

Date: May 10, 2023

Re: **2024 - 2025 Employment Practices Liability (EPL) Program**

**Please allow this memorandum to serve as official notice that the 2024-2025 Employment Practices Liability Program has begun.**

Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. For information, we are attaching a memorandum that outlines the changes made to the current model documents.

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible.

**Please visit the MEL webpage – [www.njmel.org](http://www.njmel.org) - for downloadable copies of the revised model documents.**  
**OR**

**Click this link to the program: <https://njmel.org/insurance/public-officials/risk-management-program/>**

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one-page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054. (copy attached)

Members submitting the required form by **November 1, 2023** will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

**Members with adverse EPL claims experience:** Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

## Required Elements for the Incentive

- 1. Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
- 2. Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Revised Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
- 3. Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – [njmel.org](http://njmel.org))
- 4. Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion which can be found on the MEL webpage – [njmel.org](http://njmel.org).
- 5. Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution which can be found on the MEL webpage – [njmel.org](http://njmel.org).
- 6. Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters.
  - a. The MEL has developed a Model Managers & Supervisors training program that will be available be offered as a Live Webinar through the MEL Safety Institute. You will receive directions on how to access this program from you JIF's Executive Director.
- 7. Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into consideration the Attorney General's guidelines for police operations.
  - a. J.A. Montgomery's Law Enforcement Unit has already been conducting this training program & will be scheduling more throughout the state.
- 8. Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees.
  - a. The non-supervisory training video is in the final stages. Once available, instructions to access the program will be distributed by your JIF's Executive Director.
- 9. MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. For information, we are including a copy of the helpline.

For assistance, please contact the MEL office or the office of your local JIF Executive Director.

### Attachments:

- **Synopsis of Changes**
- **Checklist**
- **MEL Helpline**

MATTHEW J. GIACOBBE, Partner  
[mgiacobbe@cgajlaw.com](mailto:mgiacobbe@cgajlaw.com)

Reply to: Oakland Office

To: Member Entities  
 From: Matthew J. Giacobbe, Esq.  
 Nicholas DelGaudio, Esq.  
 Fred Semrau, Esq.

Date: March 13, 2023

Re: Changes to Employee Handbook and Personnel Policies and Procedures Manual

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The Municipal Excess Liability Joint Insurance Fund (“MEL”) has made suggested modifications to the Model Employee Handbook and Personnel Policies and Procedures Manual (“PPPM”) for our members’ consideration. Several of the changes made were to make the related policies in the Employee Handbook and PPPM more uniform, while other revisions were made due to changes in law. Below is a brief explanation of the changes that have been made.

- Sick Leave Policy

In accordance with COVID-19-related updates to the Earned Sick Leave Law, an additional reason for which sick leave may be used was added in both the PPPM and Employee Handbook. In addition, a note was added in both the PPPM and Employee Handbook to clarify that employers may choose to require up to seven (7) days’ notice for foreseeable sick leave usage under the Earned Sick Leave Law.

- Alcohol and Drug-Free Workplace

Changes were made in the PPPM to account for the legalization of recreational cannabis, including the addition of language relating to the requirement that there be documentation of physical signs of impairment in addition to a positive drug test in order to subject an employee to adverse action. Language was also added to provide that applicants cannot be denied employment based solely on a pre-employment positive drug test for cannabis, with some listed exceptions. In the Policy Prohibitions section, cannabis was added to the portion discussing alcohol, as it would no longer fit under the illegal drugs portion that precedes it.

Language that is no longer applicable due to the legalization of cannabis was also removed throughout the policy. On the Pre-Employment Consent and Release Form, the language “for certain employment positions” was added after “Cannabinoids” because employers will no longer need to test for cannabis in pre-employment panels for most positions. In the Employee Handbook, the word “unlawful” was removed before “drugs” in order to make clear that the use of cannabis in the workplace is still prohibited.

**Oakland Office: 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436 Tel 973 845-6700 Fax 201 644-7601**  
 Somerville Office: 50 Division Street, Suite 501, Somerville, NJ 08876 Tel 732 583-7474 Fax 201 644-7601  
 Matawan Office: 955 State Route 34, Suite 200, Matawan, NJ 07747 Tel 732 583-7474 Fax 732 290-0753

- Domestic Violence Policy

Letter (E) under the Domestic Violence Reporting Procedures in the PPPM was removed due to it only being applicable to issues between State employees.

- Personal Day Policy

More details were added to the Personal Day Policy in the PPPM in order to match the language included in the same policy found in the Employee Handbook.

- Equal Employment Opportunity Policy and Americans with Disabilities Policy

The protected categories of pregnancy, breastfeeding and childbirth were added to make the policy uniform with the Employee Handbook policy. An additional paragraph regarding breastfeeding accommodations was also added to the Americans with Disabilities Policy to further explain necessary accommodations.

- Family and Medical Leave Policy

Language was added in the PPPM to clarify that the employer may choose to include in their policy that employees are either required to use accrued paid leave during an FMLA-covered leave or may choose to use accrued paid leave. A “utilization of paid leave” section was added to the Employee Handbook to mirror the PPPM. In addition, the Family Temporary Disability section was updated to remove the “six weeks” and “effective July 2020” language.

- New Jersey Family Leave

An additional reason that NJFLA leave may be taken was added in both the PPPM and Employee Handbook, in accordance with COVID-19 related updates to the law. Changes were also made in the PPPM Policy to reinforce and clarify that NJFLA leave may be taken consecutively, intermittently or on a reduced schedule with little restriction, and to clarify the notice requirements for intermittent leave.

- Policy for Use of Employer Vehicles (Non-Law Enforcement)

A provision regarding employees driving their own vehicles for employer business providing the employer with a copy of their current certificate of insurance was added in the PPPM in order to make this policy uniform with the Employee Handbook policy.

- Overtime

The highly-compensated employee overtime exemption was updated from \$100,000 to \$107,432 to reflect current law. In addition, language was added to clarify that the employer may choose to include in its policy that only time actually worked is considered for purposes of determining overtime compensation.

- Hours of Work

In the Employee Handbook’s Attendance and Tardiness section, a change was made to make the suggested time by which an employee must call out match the time found in the PPPM Absenteeism and Tardiness policy.

- Personnel Records

Some additions were made to the Employee Handbook policy in order to mirror the PPPM version of the policy.

The Ethical Conduct Policy and Resignation Policy found in the Employee Handbook were added to the PPPM in order to ensure every policy in the more streamlined Employee Handbook is also contained in the larger manual.

We urge you to consult with your entity's General or Labor Counsel regarding these recommended changes.

## EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: \_\_\_\_\_

### **SECTION ONE:**

- ☐ Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual:

Required Policies to be included in Manual:

1. Equal Employment Opportunity Policy
2. Americans with Disabilities Act Policy
3. Contagious or Life Threatening Illnesses Policy
4. Safety Policy
5. Alcohol and Drug-Free Workplace
6. Workplace Violence Policy
7. Policy Against Harassment
8. Whistle Blower Policy
9. Overtime
10. Confidentiality of Personnel Files
11. Political Activity Policy
12. Performance Evaluation Policy
13. Discipline and Termination Policy
14. Use of Employer Vehicles Policy (Non-Law Enforcement)
15. Computer Use, Electronic Mail, and Internet Policy
16. Family and Medical Leave Act Policy
17. New Jersey Family Leave
18. Military Leave Policy
19. Domestic Violence Abuse Leave Policy
20. Employment Reference
21. Protection and Safe Treatment of Minors

### **SECTION TWO:**

- ☐ Distribute a notice concerning the Conscientious Employee Protection Act to all personnel
- ☐ Adopt and distribute the Employee Handbook:
- ☐ Adopt the model civil rights resolution (municipalities only).
- ☐ Train managerial and supervisory personnel:
- ☐ Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course (municipalities only)
- ☐ Offer Anti-Harassment training to all other personnel:
- ☐ Review NJ MEL Helpline for Employment Practices.

I, \_\_\_\_\_, the (check \_\_General Counsel or \_\_Employment Attorney) of (member name)\_\_\_\_\_ hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: \_\_\_\_\_

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

**To qualify for the Employment Practices Liability standard policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 or [scantwell@permainc.com](mailto:scantwell@permainc.com)) as soon as possible. Members submitting this form by November 1, 2023 will qualify or continue to qualify for the deductible. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.**





## Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

**Who can use the EPL Helpline?** MEL member municipalities will select and approve two individuals to use the helpline.

**What hours is the EPL Helpline available?** The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

**What kinds of issues can be addressed?** Any employment related topics or policies and procedures related to issues such as:

- Hiring
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- And more...

**What are the MEL EPL Helpline numbers?** MEL members can choose to call any of the MEL EPL Helpline firms listed below.

**MEL EPL HELPLINE:**

**732-583-7474**

Jodi Howlett  
Cleary Giacobbe Alfieri Jacobs LLC  
955 State Route 34, Suite 200  
Matawan, NJ 07747955

**MEL EPL HELPLINE:**

**609-522-5599**

David S. DeWeese  
The DeWeese Law Firm  
3200 Pacific Avenue  
Wildwood, New Jersey 08260

**MEL EPL HELPLINE:**

**973-334-1900**

Fred Semrau  
Dorsey & Semrau  
714 Main Street  
Boonton, NJ 07005

**What happens after the call?** The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.





**To:** Fund Commissioners, Municipal Clerks, & Risk Management Consultants

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

**Date:** May 17, 2023

**Subject:** Managers & Supervisors – Employment Practices Liability Training

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Beginning in June, the Atlantic County, Burlington County, and Gloucester, Salem Cumberland Counties Municipal Joint Insurance Funds are sponsoring Employment Practices Liability Training for all member Managers & Supervisors. For many years, State & Federal Courts have determined that training of Managers & Supervisors is an essential part of an affirmative defense in an employment related claim. Completion of this training is mandatory for a member municipality to be in compliance with the MEL's Employment Practices Liability Risk Management Program. Member municipalities in compliance with the Risk Management Plan are eligible for lower claim deductibles and coinsurance.

This training is being conducted virtually using Zoom by Armando Riccio, Esq. Among other subjects, this year's training will focus on harassment and discrimination in the workplace, workplace diversity issues, addressing employee complaints and discipline, workplace accommodations, your role and obligations as a supervisor or manager, and the enforcement of municipal policies and procedures.

Attached, please find a listing of the available training dates and times with a hyperlink that can be used to register for the session you wish to attend as well as instructions on how to register. Please note that each session will be the same in the materials covered and each session is limited to 100 participants. An application will be made to the Department of Community Affairs for Continuing Education Units.

**About Zoom Training:**

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.

Thank you for your attention to this important matter.

File: ACM/BURLCO/TRICO/GEN/EPL Plan of Risk Management      Tab: 2024-2025

Date	Course Topic - Registration Link	Time
7/13/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
7/13/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	1:00 - 3:30 pm
7/27/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
7/27/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	1:00 - 3:30 pm
9/11/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
9/11/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	1:00 - 3:30 pm
9/27/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
9/27/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	1:00 - 3:30 pm
10/11/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
10/11/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	1:00 - 3:30 pm

## **2023 Police Command Staff Training Invitation**

The 2023 Atlantic County Municipal Joint Insurance Fund, Burlington County Municipal Joint Insurance Fund, Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund Police Command Staff Training will be offered in person on (3) different dates with (2) sessions each day.\*

### **Details:**

As part of their continuing commitment to Police Command Staff Training, the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds jointly sponsor a seminar on Police Risk Management. The seminar is intended for all Command Staff who manage or supervise other officers within your municipality. This includes but is not limited to Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants, and Corporals. Attendance at bi-annual employment practices training is mandatory for Police Command Staff to comply with the MEL's 2024-2025 Employment Practices Liability (EPL) Plan of Risk Management. Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL.

Please forward this e-mail to your Police Department for their review and action. If you do not have a Police Department, you can disregard this invitation. Advanced registration is required for these in-person sessions. Each of the three (3) training dates will include AM & PM sessions. Each session is identical in the materials to be covered.

\*If multiple sessions are offered for any specific training, members only need to attend (1) session.

**DATE:** Thursday, June 8, 2023  
**TIME:** 9:00 AM – 11:45 AM (8:15 AM Sign-In; then Breakfast)  
**LOCATION:** Merighi's Savoy Inn, 4940 Landis Ave, Vineland, NJ 08360

**RSVP**

**DATE:** Thursday, June 8, 2023  
**TIME:** 1:00 PM – 3:30 PM (12:00 PM Sign-in, then Lunch)  
**LOCATION:** Merighi's Savoy Inn, 4940 Landis Ave, Vineland, NJ 08360

**RSVP**

**DATE:** Monday, June 12, 2023  
**TIME:** 9:00 AM – 11:45 AM (8:15 AM Sign-In; then Breakfast)  
**LOCATION:** Indian Spring Country Club, 115 S Elmwood Rd, Marlton, NJ 08053

**RSVP**

**DATE:** Monday, June 12, 2023  
**TIME:** 1:00 PM – 3:30 PM (12:00 PM Sign-In; then Lunch)  
**LOCATION:** Indian Spring Country Club, 115 S Elmwood Rd, Marlton, NJ 08053

**RSVP**

**DATE:** Thursday, June 22, 2023  
**TIME:** 9:00 AM – 11:45 AM (8:15 AM Sign-In; then Breakfast)  
**LOCATION:** Auletto Caterers, 1849 Cooper St, Deptford, NJ 08096

**RSVP**

**DATE:** Thursday, June 22, 2023  
**TIME:** 1:00 PM – 3:30 PM (12:00 PM Sign-In; then Lunch)  
**LOCATION:** Auletto Caterers, 1849 Cooper St, Deptford, NJ 08096

**RSVP**

**QUESTIONS?** Melissa Meccariello at 856-470-2070  
[mmeccariello@jamontgomery.com](mailto:mmeccariello@jamontgomery.com)

**J.A. Montgomery**  
CONSULTING



# WORKPLACE DISCRIMINATION & HARASSMENT



**MEL**



This online course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

As part of the Employment Risk Management Program, this course should be offered to members' non-supervisory personnel.

Click the button to access this online training through the MEL Safety Institute Learning Management System (LMS)

**MSI LMS System**

1. **Log into the MSI LMS System.**
  - If you have previously taken MSI classes, enter your username and password.
  - If you do not know your username/password, ask your Training Administrator to send an LMS activation email or call Andrea Felip at (856) 552-4740.
2. Once logged into the LMS, go to the Request Training button for a list of online courses and videos.
3. Select the course or video you wish to complete and submit it at the bottom of the screen.
4. Your course will now show in the Assigned section of your dashboard. Click the title to launch the course or video.
5. Learning Transcripts are automatically updated in the MEL Safety Institute's Learning Management System and show in the Completed section of your homepage.

**Questions? Contact Andrea Felip at 856-552-4740.**

For additional MSI information and resources go to the **MEL Safety Institute.**

# 2023 ACM Meeting Attendance

Municipality	Name	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	# FC Attended	#ALT Attended	Total Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y									6			
Absecon	Thompson/Snyder	N/A	FC	Alt	Alt	FC	N/A							2	2	6	33%	33%	67%
Avalon	Wahl/Waldron	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Brigantine	O'Neill	N/A	FC	N/A	N/A	N/A	N/A							1	0	6	17%	0%	17%
Buena Boro	Nimohay/Jones	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Cape May	h	ALT	FC	FC	FC	FC	N/A							4	1	6	67%	17%	83%
Cape May Point	Grant/Redington	N/A	FC	FC	N/A	FC	FC							4	0	6	67%	0%	67%
Commercial Twp	Sparks/Horseman	FC	N/A	Alt	N/A	FC	FC							3	1	6	50%	17%	67%
Corbin City	Kirn/Schulte	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Deerfield	Bascelli/Seifrit	FC	N/A	FC	N/A	FC	N/A							3	0	6	50%	0%	50%
Dennis	Bishop/Justice	FC	Alt	FC	FC	FC	FC							5	1	6	83%	17%	100%
Downe	Campbell, B./Hernandez	FC	Rep	N/A	N/A	N/A	N/A							1	0	6	17%	0%	17%
Egg Harbor Twp.	D'Intino/Tedesco	FC	FC	FC	FC	FC	N/A							5	0	6	83%	0%	83%
Estell Manor	Marcolongo./Masker	N/A	Alt	Alt	N/A	FC	FC							2	2	6	33%	33%	67%
Folsom	Gatto/Schenker	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Galloway	Parks/Spinelli	FC	FC	FC	N/A	FC	N/A							4	0	6	67%	0%	67%
Hamilton	Pollock/Noll	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Linwood	Napoli/Strazzeri	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Longport	Kyle/Kelly	N/A	FC	FC	N/A	FC	N/A							3	0	6	50%	0%	50%
Lower	Fournier/Ridgway	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Margate	McLaughlin/Adams	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Middle	Keun/Schumann	FC	Alt	FC	FC	FC	FC							5	1	6	83%	17%	100%
Millville	Compari/Shapiro	N/A	FC	FC	N/A	N/A	N/A							2	0	6	33%	0%	33%
Mullica	Stollenwerk	N/A	FC	FC	FC	FC	FC							5	0	6	83%	0%	83%
Newfield	Marandino	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
North Wildwood	vanSant	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Northfield	Canesi/Campbell	FC	FC	FC	FC	Alt	N/A							4	1	6	67%	17%	83%
Ocean City	Woods/Wood	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Pleasantville	Williams/Stewart	FC	Alt	FC	FC	N/A	Alt							3	2	6	50%	33%	83%
Sea Isle	Seib/Savastano	FC	FC	N/A	FC	FC	N/A							4	0	6	67%	0%	67%
Somers Point	Samuelson/Heath	FC	FC	N/A	FC	N/A	FC							4	0	6	67%	0%	67%
Stone Harbor	Craft/McGonagle	FC	Alt	Alt	N/A	FC	Alt							2	3	6	33%	50%	83%
Upper Deerfield	Spoltore/Vagnarelli	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
Upper Township	DeMarzo	N/A	FC	N/A	N/A	N/A	N/A							1	0	6	17%	0%	17%
Ventnor	Pacanowski/Iannuzzelli	ALT	FC	FC	FC	FC	FC							5	1	6	83%	17%	100%
Waterford	Dougherty/Regn	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
West Cape May	Sabo/Vitelli	ALT	N/A	N/A	FC	N/A	N/A							1	1	6	17%	17%	33%
West Wildwood	Segrest, Joe/O'Hala	N/A	Alt	FC	Alt	N/A	FC							2	2	6	33%	33%	67%
Weymouth	Ayres/Carroll	FC	Alt	N/A	FC	FC	N/A							3	1	6	50%	17%	67%
Wildwood City	O'Connor/Dunn	N/A	N/A	FC	FC	FC	FC							4	0	6	67%	0%	67%
Wildwood Crest	Mahon/Feketics	ALT	FC	FC	FC	FC	N/A							4	1	6	67%	17%	83%
Woodbine	Bauer/Gurdgiel	FC	N/A	FC	FC	FC	N/A							4	0	6	67%	0%	67%
41		31	36	34	30	31	25	41	41	41	41	41	41	166	20	246	67%	8%	76%
		76%	88%	83%	73%	76%	61%	100%	100%	100%	100%	100%	100%						

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

# SAFETY DIRECTOR REPORT

## Atlantic County Municipal Joint Insurance Fund

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

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

**DATE:** July 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*

- Township of Waterford on June 2, 2023
- City of Corbin Joint Safety Meeting on June 8, 2023
- City of Estell Manor Joint Safety Meeting on June 8, 2023
- Borough of Folsom Joint Safety Meeting on June 8, 2023
- Township of Weymouth Joint Safety Meeting on June 8, 2023
- Township of Woodbine Joint Safety Meeting on June 8, 2023
- City of Absecon Safety Committee Meeting on June 14, 2023
- City of Margate on June 22, 2023
- Borough of Avalon on June 23, 2023
- City of Wildwood on June 28, 2023
- City of North Wildwood on June 28, 2023

### *MEETINGS ATTENDED*

- Summer Seasonal Employees Regional Training at Ocean City Library on June 5, 2023



- Claims Committee Meeting on June 8, 2023
- Police Command Staff Training at Merighi's on June 8, 2023
- Police Command Staff Training at Indian Springs Country Club on June 12, 2023
- Executive Fund Committee Meeting on June 21, 2023
- Police Command Staff Training at Auletto's on June 22, 2023

### ***MEL SAFETY INSTITUTE (MSI)***

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

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

### ***MSI SAFETY DIRECTOR***

- How to Receive Push Notifications on the NJ MEL Mobile App?
- MSI Leadership Academy
- Hurricane Preparedness Best Practices
- Spray Park Best Practices
- Cathy's Law – Social Media Best Practices
- New Jersey Child Labor Laws
- Domestic Violence Program For New Jersey Public Employers
- New LMS
- MSI LIVE Schedule

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

- Understanding Cannabis – MSI LE Training Announcement
- Reminder – Understanding Cannabis – MSI Law Enforcement Training
- Poor Air Quality – MSI SD Message – MSI LE Bulletin
- Parade Risk Mitigation 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
Avalon	2
Estell Manor	1

## *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 July 7, 2023



## Summary

This month's efforts were devoted to fielding questions concerning the CyberJif Framework tracking application. To that end we have posted a FAQ page which handles the questions that we have received to date. It is important to note that the answers to most of these questions are directly from the Fund Underwriter. We encourage you to visit the site early and often. A link can be found on your JIF page.

We are obligated to turn all questionnaires that we receive over to the Fund Underwriter so please do NOT turn in incomplete forms or forms with NO answers as they will be immediately rejected. I am eager to work with all of the members and their IT representatives in an effort to get these completed as quickly and most importantly as accurately as possible. To that end your eligibility for reduced deductible will be determined at the time of a loss NOT when you turn in the form. So, your due diligence in adhering to the requirements even after completion is paramount.

July re-starts the Wizer Cyber Hygiene training which must be completed twice per year to meet the MEL Cyber guidelines. The second half of training is as new and exciting as the first half. The first half cannot be made up so please encourage your users to complete the training as soon as they get the invitation. ALL users will get a new invite. Reminder if you need a roster update please let me know as soon as possible

We made significant progress last month with D2 form completion. The participation rate jumped from 51% to 85%! A few stragglers left, will hopefully we will have by August. The Vulnerability and Pen testing is proceeding and the results are posted here.

Finally, this month's bulletin is a plain English analysis of how Artificial Intelligence can cause problems for 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

## Cyber Hygiene Training

Municipality	Total Users	Total Completed	Percentage Completed
Absecon City	0	0	0
Avalon Borough	0	0	0
Brigantine City	0	0	0
Buena Borough	0	0	0
Cape May City	0	0	0
Cape May Point Borough	0	0	0
Commercial Township	0	0	0
Corbin City	0	0	0
Deerfield Township	0	0	0
Dennis Township	0	0	0
Egg Harbor Township	0	0	0
Estell Manor City	0	0	0
Folsom Borough	0	0	0
Galloway Township	0	0	0
Hamilton Township	0	0	0
Linwood City	0	0	0
Longport Borough	0	0	0
Lower Township	0	0	0
Margate City	0	0	0
Middle Township	0	0	0
Millville City	0	0	0
Mullica Township	0	0	0
Newfield Borough	0	0	0
North Wildwood City	0	0	0
Northfield City	0	0	0
Ocean City	0	0	0
Pleasantville City	0	0	0
Sea Isle City	0	0	0
Somers Point City	0	0	0
Stone Harbor Borough	0	0	0
Upper Deerfield Township	0	0	0
Upper Township	0	0	0
Ventnor City	0	0	0
Waterford Township	0	0	0
West Cape May Borough	0	0	0
West Wildwood Borough	0	0	0
Weymouth Township	0	0	0
Wildwood Crest Borough	0	0	0
Woodbine Borough	0	0	0

# Vulnerability and Penetration Testing

Member	KYC&VSA Received	Vulnerability	PenTest
Absecon City	Not Participating	n/a	n/a
Avalon Borough	X	X	
Brigantine City	X	X	
Buena Borough	X	X	
Cape May City			
Cape May Point Borough	X	X	
Commercial Township	X	X	X
Corbin City	X	X	X
Deerfield Township	X	X	X
Dennis Township	X		
Downe Township	X	X	X
Egg Harbor Township	X	X	
Estell Manor City	X	X	
Folsom Borough	X	X	X
Galloway Township	X	X	X
Hamilton Township	X	X	
Linwood City	X	X	X
Longport Borough	X	X	
Lower Township	X	X	X
Margate City	X	X	X
Middle Township	X	X	
Millville City	X	X	
Mullica Township	X	X	X
Newfield Borough	X	X	
North Wildwood City	X	X	
Northfield City	X	X	X
Ocean City			
Pleasantville City			
Sea Isle City	X	X	
Somers Point City	X	X	X
Stone Harbor Borough	X	X	
Upper Deerfield Township	X	X	X
Upper Township	X	X	X
Ventnor City	X	X	
Waterford Township	X	X	X
West Cape May Borough			
West Wildwood Borough	X	X	
Weymouth Township	X	X	
Wildwood City	X	X	
Wildwood Crest Borough	X	X	X
Woodbine Borough			
<b>Percentage Completed</b>	<b>85%</b>	83%	39%

## MEL Cyber JIF Framework Status

Member	Approval Status - Minimum	Approval Status - Advanced
Absecon City	Not Received	Not Received
Avalon Borough	Not Received	Not Received
Brigantine City	Not Received	Not Received
Buena Borough	Not Received	Not Received
Cape May City	Not Received	Not Received
Cape May Point Borough	Not Received	Not Received
Commercial Township	Not Received	Not Received
Corbin City	Not Received	Not Received
Deerfield Township	Not Received	Not Received
Dennis Township	Not Received	Not Received
Downe Township	Not Received	Not Received
Egg Harbor Township	Not Received	Not Received
Estell Manor City	Not Received	Not Received
Folsom Borough	Not Received	Not Received
Galloway Township	Not Received	Not Received
Hamilton Township	Not Received	Not Received
Linwood City	Not Received	Not Received
Longport Borough	Not Received	Not Received
Lower Township	Not Received	Not Received
Margate City	Not Received	Not Received
Middle Township	Not Received	Not Received
Millville City	Not Received	Not Received
Mullica Township	Not Received	Not Received
Newfield Borough	Not Received	Not Received
North Wildwood City	Not Received	Not Received
Northfield City	Not Received	Not Received
Ocean City	Not Received	Not Received
Pleasantville City	Not Received	Not Received
Sea Isle City	Not Received	Not Received
Somers Point City	Not Received	Not Received
Stone Harbor Borough	Not Received	Not Received
Upper Deerfield Township	Not Received	Not Received
Upper Township	Not Received	Not Received
Ventnor City	Not Received	Not Received
Waterford Township	Not Received	Not Received
West Cape May Borough	Not Received	Not Received
West Wildwood Borough	Not Received	Not Received
Weymouth Township	Not Received	Not Received
Wildwood City	Not Received	Not Received
Wildwood Crest Borough	Not Received	Not Received
Woodbine Borough	Not Received	Not Received

## Cyber Security Bulletin July 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. The June Bulletin extolled the promise of AI. In this Bulletin, we will explore the problems with AI and how they can adversely affect local government operations.

### Cyber Attacks and Data Breaches

Most AI systems today rely on large amounts of data to learn, predict, and improve themselves over time. This data can also be a lucrative target for cyber attackers who seek to steal or manipulate sensitive information. This is especially true when it comes to sensitive personal data that may be captured during an AI chatbot conversation or during AI processing of sensitive criminal justice documents. As they do with all forms of technology, local government agencies must ensure that their AI solutions, AI-enabled enterprise systems and AI-enabled third party applications are secured by design, regularly tested for vulnerabilities, and backed up in case of a breach

### Bias and Discrimination

AI systems are trained on historical data which often contain biased or discriminatory information. As a result, AI can perpetuate and amplify existing biases and discrimination, especially in areas such as criminal justice, housing, and employment. To mitigate this risk, local government agencies must ensure that their AI systems are transparent, auditable, and accountable, and that they measure and address any potential biases or disparities.

### Skills and Talent Gap

AI is a complex interdisciplinary field that requires a diverse set of skills and talents, including data science, machine learning, and human-centered design. Unfortunately, many local government agencies lack the resources or expertise to effectively implement and manage AI systems themselves. To mitigate the skills gap issue, local government agencies must invest in upskilling their workforce, fostering partnerships with academic institutions and industry leaders, and attracting and retaining top AI talent.

## Lack of Standards

AI is a rapidly-evolving field, and there are no universal standards or comprehensive regulations governing its use in local government today. The lack of guidance can lead to fragmentation, inconsistency, and uncertainty in terms of ethical, legal, and social implications. There is of course no quick silver bullet to writing good regulations and standards.

## Implementing AI Effectively

It's very clear today that AI is an enormously powerful new technology poised to transform society and government agencies in many ways; in addition, it poses significant risks and challenges to government agencies and the public if AI's risks are not properly addressed. Due to ChatGPT's popularity, the public has quickly moved from being mostly unaware of AI risks to being keenly aware of this two-sided truth. For this reason, local government agencies and elected officers must become vigilant, proactive, and responsible stewards of AI – by addressing security concerns, regulatory concerns, and public safety concerns in a holistic way. Local government vendors must likewise rise to this challenge.

By addressing the promise and problems of AI, local government officials & their vendors can ensure that applications of AI to local government are safe, ethical, effective, and sustainable for the long term.

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>

## Stay Cybersafe



2023 Cyber Awareness Training - Part 1

Department	Invited Users	Started Training	Completed Training	%	Rating
Absecon City	29	26	26	89.66%	4.35
Avalon Borough	127	109	109	85.83%	4.23
Brigantine City	122	106	106	86.89%	4.16
Buena Borough	54	30	30	55.56%	4.51
Cape May City	104	103	101	97.12%	4.29
Cape May Point Borough	17	17	17	100.00%	4.60
Commercial Township	13	11	11	84.62%	4.53
Corbin City	14	9	9	64.29%	4.77
Deerfield Township	11	11	11	100.00%	4.78
Dennis Township	19	19	19	100.00%	4.03
Downe Township	3	3	3	100.00%	4.75
Egg Harbor Township	181	154	153	84.53%	4.48
Estell Manor City	10	10	10	100.00%	4.50
Folsom Borough	7	4	4	57.14%	4.67
Galloway Township	150	141	140	93.33%	4.27
Hamilton Township	135	125	125	92.59%	4.32
Linwood City	44	44	44	100.00%	4.47
Longport Borough	37	35	35	94.59%	4.13
Lower Township	99	97	97	97.98%	4.12
Margate City	120	114	113	94.17%	4.36
Middle Township	136	122	122	89.71%	4.29
Millville City	289	202	202	69.90%	4.13
Mullica Township	35	31	31	88.57%	4.31
Newfield Borough	5	4	4	80.00%	4.60
North Wildwood City	107	86	86	80.37%	4.18
Northfield City	63	59	59	93.65%	4.11
Ocean City	237	196	194	81.86%	4.18
Pleasantville City	124	105	103	83.06%	4.42
Sea Isle City	83	67	66	79.52%	4.15
Somers Point City	61	44	43	70.49%	3.83
Stone Harbor Borough	70	45	45	64.29%	4.52
Upper Deerfield Township	15	15	15	100.00%	4.43
Upper Township	40	30	29	72.50%	4.37
Ventnor City	113	112	111	98.23%	4.31
Waterford Township	41	34	34	82.93%	4.34
West Cape May Borough	19	13	13	68.42%	4.47
West Wildwood Borough	38	22	22	57.89%	4.77
Weymouth Township	7	6	6	85.71%	4.43
Wildwood City	112	60	59	52.68%	4.19
Wildwood Crest Borough	79	79	79	100.00%	4.37
Woodbine Borough	10	8	8	80.00%	4.29

Comments

Messages	Rating	Created_at
Very well done!!	5	28 June 2023
Good information to know.	5	26 June 2023
Great !!!!	5	13 June 2023
great course	5	01 June 2023
I work for 4 government organizations. This was the best cyber training yet.	5	30 May 2023
easy to use and understand.....	5	25 May 2023
good course	4	11 May 2023
thanks - i learned alot -	5	10 May 2023
Always feel educated to a greater degree when completing these trainings. Thank you for updates.	5	05 May 2023
Great info!	5	04 May 2023
thank you	5	03 May 2023
Learned something new - thanks	5	27 April 2023
thanks	4	18 April 2023
neat	3	11 April 2023
great format easy to understand	4	06 April 2023
Course was excellent. I was quickly brought up to date about current cybersecurity threats.	5	05 April 2023
very informative	5	05 April 2023
okay and informative	4	05 April 2023
Very good, to the point and kept my attention without a hammer.	5	02 April 2023
great course	4	02 March 2023
thanks	4	02 March 2023
thanks	4	01 March 2023
Good information to know.	5	28 February 2023
very informative	4	27 February 2023
very informative	5	15 December 2022
very informative	5	08 November 2022
thanks	4	29 September 2022
thanks	5	18 July 2022
very informative	5	01 July 2022
great course	5	01 July 2022
very informative	5	29 June 2022
very informative	5	09 June 2022
very informative	5	02 June 2022
thanks	5	24 May 2022
very informative	5	07 December 2021
thank you	5	27 September 2021

2

Active Campaigns

10,871

Sent

1,950

Opened

191

Clicked

1.76%

Clicked Rate

## Active Phishing Campaigns Stats

Department	Sent	Opened	Clicked	Clicked Rate	Last Sent
Absecon City	<div><div></div></div> 137	41	2	1.46%	07 July 2023
Avalon Borough	<div><div></div></div> 542	23	5	0.92%	07 July 2023
Brigantine City	<div><div></div></div> 561	40	4	0.71%	07 July 2023
Buena Borough	<div><div></div></div> 169	20			07 July 2023
Cape May City	<div><div></div></div> 463	141	11	2.38%	07 July 2023
Cape May Point Borough	<div><div></div></div> 92	20	1	1.09%	07 July 2023
Commercial Township	<div><div></div></div> 62	5			07 July 2023
Corbin City	<div><div></div></div> 68	6	2	2.94%	07 July 2023
Deerfield Township	<div><div></div></div> 56	15	3	5.36%	07 July 2023
Dennis Township	<div><div></div></div> 92	2			04 July 2023
Egg Harbor Township	<div><div></div></div> 834	255	24	2.88%	07 July 2023
Estell Manor City	<div><div></div></div> 52	18	1	1.92%	22 June 2023
Folsom Borough	<div><div></div></div> 41	2	1	2.44%	07 July 2023
Galloway Township	<div><div></div></div> 670	110	6	0.90%	07 July 2023
Hamilton Township	<div><div></div></div> 598	132	18	3.01%	07 July 2023
Linwood City	<div><div></div></div> 214	85	2	0.93%	07 July 2023
Longport Borough	<div><div></div></div> 172	10	5	2.91%	07 July 2023
Lower Township	<div><div></div></div> 447	29	1	0.22%	07 July 2023
Margate City	<div><div></div></div> 469	6	1	0.21%	07 July 2023
Middle Township	<div><div></div></div> 575	249	28	4.87%	07 July 2023
Millville City	<div><div></div></div> 1,134	204	22	1.94%	07 July 2023
Mullica Township	<div><div></div></div> 172	9	2	1.16%	07 July 2023
Newfield Borough	<div><div></div></div> 20	3			07 July 2023
North Wildwood City	<div><div></div></div> 19	5			26 June 2023
Northfield City	<div><div></div></div> 293				07 July 2023
Ocean City	<div><div></div></div> 20	9	1	5.00%	04 July 2023
Pleasantville City	<div><div></div></div> 562	143	22	3.91%	07 July 2023
Sea Isle City	<div><div></div></div> 388	10			07 July 2023
Somers Point City	<div><div></div></div> 282	32	4	1.42%	07 July 2023
Stone Harbor Borough	<div><div></div></div> 335	51	4	1.19%	07 July 2023
Upper Deerfield Township	<div><div></div></div> 75	29			05 July 2023
Upper Township	<div><div></div></div> 181	54	5	2.76%	07 July 2023
Ventnor City	<div><div></div></div> 509	55	6	1.18%	07 July 2023
Waterford Township	<div><div></div></div> 190	62	8	4.21%	07 July 2023
West Cape May Borough	<div><div></div></div> 90	16	1	1.11%	07 July 2023
West Wildwood Borough	<div><div></div></div> 141	30	2	1.42%	07 July 2023
Weymouth Township	<div><div></div></div> 45	6			07 July 2023
Wildwood City	<div><div></div></div> 5				26 June 2023
Wildwood Crest Borough	<div><div></div></div> 351	67	2	0.57%	07 July 2023
Woodbine Borough	<div><div></div></div> 64	4			07 July 2023

# Atlantic JIF Cyber Compliance



Level 1: Minimum Security

Level 2: Advanced Security

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

JIF	Minimum			Advanced		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Camden County	8%	3%	90%	5%	3%	92%
NJ Utility Authorities	5%	0%	95%	3%	1%	96%
Burlington County Municipal JIF	4%	0%	96%	4%	0%	96%
Gloucester, Salem, Cumberland Counties N	3%	5%	92%	0%	8%	92%
Bergen County	3%	0%	97%	3%	0%	97%
First Responders	3%	0%	97%	3%	0%	97%
Suburban Metro	0%	0%	100%	0%	0%	100%
Atlantic County Municipal JIF	0%	10%	90%	0%	10%	90%
Suburban Municipal	0%	0%	100%	0%	0%	100%
Professional Municipal Management	0%	0%	100%	0%	0%	100%
NJ Self Insurers	0%	0%	100%	0%	0%	100%
Morris County	0%	0%	100%	0%	0%	100%
Monmouth County	0%	0%	100%	0%	0%	100%
Mid Jersey JIF	0%	0%	100%	0%	0%	100%
NJ Public Housing Authority	0%	0%	100%	0%	0%	100%
Public Alliance Insurance Coverage Fund	0%	0%	100%	0%	0%	100%
Ocean County	0%	0%	100%	0%	0%	100%
South Bergen County	0%	4%	96%	0%	4%	96%
Central New Jersey	0%	13%	88%	0%	13%	88%
Total #	11	10	580	7	12	582
Total %	1.8%	1.7%	97%	1.2%	2.0%	97%

## Analytics

What security questions are most often unanswered or have a “No” response?

- Incident Response Plan
- Technology Practices Policy
- Disaster Recovery Plan
- Email Warning Label
- Government Cyber Memberships
- Password Strength
- Encrypt or Password Protect PII/PHI
- MFA for Remote Access
- Third Party Risk Management Tool



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



July 11, 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 **June 30, 2023**, for Closed Fund Years 1987 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

	<b><u>6/30/2023</u></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
	<div style="border: 1px solid black; padding: 2px; display: inline-block;">\$ 941,069.75</div>

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

-attached

Executive Board

7/11/2023

Page 2

**RECEIPT ACTIVITY FOR THE PERIOD**

**Subrogation Receipts**

June:                 \$   83,299.90                 YTD: \$350,076.09

**Other:**

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

**Adjustment:**

June:                 \$    15,399.97                 YTD: \$ 20,655.95

Due RCF: \$79.94

**CLAIM ACTIVITY FOR THE PERIOD:**

**ACTIVITY**

The enclosed report shows claim activity during the period:

June:

Checks Issued: 368 Claim Payments: 1,097 Total Issued: \$1,148,932.27

Effect on Cash Position: \$1,047,049.38

**CASH ACTIVITY FOR THE PERIOD:**

**ACTIVITY**

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

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>
JUNE :	Ending Balance	<u>\$43,924,981.53</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	\$34,609.09	YTD: \$198,567.12
Treasury	\$85,068.20	YTD: \$193,716.35
Citizens Investors	\$11,466.27	YTD: \$ 63,124.24

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

**RATE OF RETURN**-only interest as FROM ANALYSIS WORKSHEET.

June: 3.529%

**ALLOCATION OF FUNDS:**

	<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	

	<b><u>JUNE</u></b>	
Treasury-	\$22,234,505.11	51%
JCMI-	\$19,721,203.14	45%
Citizens-	<u>\$ 1,969,273.28</u>	<u>4%</u>
	\$43,924,981.53	

**Executive Committee**

**7/11/2023**

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**BILL LIST FOR THE PERIOD:**

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

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

Respectfully Submitted,

***John J. Hansen***

John J. Hansen  
Treasurer



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

	<b>Payable To:</b>	<b>FY 2023</b>	<b>FY 2022</b>	<b>Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>763.00</b>		Prof Services/Actuary	June 2023 Fees
2	Arthur J. Gallagher Risk Management Services LLC	<b>88,142.00</b>		Prof Services/Administration	July 2023 Fees
3	Arthur J. Gallagher Risk Management Services, LLC	<b>178.82</b>		Misc/Postage/Copies/Fax	June 2023 Fees
4	Arthur J. Gallagher Risk Management Services, LLC	<b>140.00</b>		Misc/JIF Website	Flipsnack Website renewal document viewing (split-pymt MM amex)
5	The DeWeese Law Firm, P.C.	<b>11,549.00</b>		Prof Services/Attorney	July 2023 Fees
6	Qual-Lynx	<b>74,723.00</b>		Prof Services/Claims Administration	July 2023 Fees
7	Joyce Media	<b>390.00</b>		Misc/JIF Website	July 2023 Fees
8	Christopher J. Winter Sr.	<b>2,167.00</b>		Training/Police Risk Services	Law Enforcement Consultant-July 2023 fee
9	AssetWorks Risk Management Inc	<b>35,974.00</b>		Prof Services/Prop. Appraiser	Property appraisals and 3 overage buildings
10	Tracy Forlenza	<b>560.00</b>		Misc/Recording Secretary	July 2023 Fees
11	J.A. Montgomery Risk Control Services	<b>19,587.00</b>		Prof Services/Safety Director/Loss Control	July 2023 Fees
12	J.A. Montgomery Risk Control Services	<b>162.98</b>		Training/Training	Regional training-summer season for supvrs 6-5-23
13	Wintsec Consulting LLC	<b>4,863.00</b>		Prof Services/Technology Risk Serv Dir	July 2023 Fees
14	John Hansen	<b>2,125.00</b>		Prof Services/Treasurer	July 2023 Fees
15	Conner Strong & Buckelew	<b>1,062.00</b>		Prof Services/Underwriting Mgr	July 2023 Fees
16	Jordan Simone	<b>5,420.00</b>		Wellness/Wellness Incentive Program	July 2023 Fees
17	ARC Reprographics	<b>1,013.92</b>		Misc/Printing	Inv#281809 Cape May bks; 281828 Upper bks; 281875 west ww; 281851 Police Hos split; Q16068 Ck Envs
18	Auletto Catering	<b>915.00</b>		Training/Training	6-22-23 Police training split
19	Iron Mountain	<b>140.04</b>		Misc/Records Retention Service	Inv#HPXT558; Storage 7/1-31/23; Service 5/24-6/27/23
20	Marco's Inc	<b>1,551.00</b>		Training/Training	Police command staff training 6/12; split
21	Armando Riccio LLC	<b>615.00</b>		Training/Training	Mgrs & Supvs training AM/PM 6/29/23
22	Borough of Avalon	<b>1,408.71</b>		Optional Safety Budget	Gun cabinet
23	Commercial Township	<b>49.99</b>		Wellness/Wellness Incentive Program	Healthy snacks
24	Commercial Township	<b>237.90</b>		Optional Safety Budget	boots, pants supplies
25	Township of Lower	<b>1,000.00</b>		Wellness/Wellness Incentive Program	wellness challenge prizes for year
26	City of Margate		<b>1,695.88</b>	Safety Incentive Program	sunscreen and supplies for employees
27	City of Millville	<b>574.60</b>		Wellness/Wellness Incentive Program	bags and fruit/water
28	Township of Mullica	<b>725.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	firewall
	<b>Subtotals</b>	<b>256,037.96</b>	<b>1,695.88</b>		

<b>JIF BILL LIST TOTAL</b>	<b>257,733.84</b>
<b>RMC BILL LIST TOTAL</b>	<b>191,625.00</b>
<b>COMBINED BILL LIST TOTAL</b>	<b>449,358.84</b>

**ATLANTIC COUNTY MUNICIPAL JIF**  
**RMCS BILL LIST (3RD Installment) - JULY 2023**

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



## NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** Thursday, June 22, 2023

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

**From:** Commissioner McLaughlin

**Risk Control Committee:** The Risk Control Committee submitted their revisions to the Competitive Contracting RFPs to the Board for approval. The RFP was separated into Phishing and Training Vendor and External Scanning Vendor. Pricing was restructured for both RFPs to provide clearer cost analysis. Additional details concerning implementation processes were requested and clarifications were made in the scoring sheets. A motion was passed to accept the RFQs as proposed.

**Technology Stack Questionnaire:** The technology stack questionnaire developed by the Chertoff Group was launched using Origami on June 7. The deadline for responses is June 30, 2023. The survey will allow the Fund to better tailor the cybersecurity framework and provide broadscale advice to the members.

**Executive Director Transition:** Mr. Dave Grubb announced that he would be stepping down as Executive Director for the NJ Cyber JIF and Joseph Hrubash will be assuming the duties of Executive Director for the JIF.

**Next Meeting:** Due to the timing required for Competitive Contracts to be advertised and evaluated, the next meeting date is moved from July 20, 2023 to August 3, 2023 at 2:00 pm, to be held as a video / audio Zoom conference call.