

Atlantic County  
Municipal Joint  
Insurance

Fund

Established in 1987  
South Jersey Communities Securing Their Future



## AGENDA PACKET



*JB 1946-2023*

**Wednesday, September 20, 2023 at 3:00 PM**

**Avalon Community Hall  
3001 Avalon Ave, Avalon, NJ**

***WWW.ACMJIF.ORG***

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

**September 20, 2023 – 3:00 PM**

**Avalon Community Center, Avalon**

**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. Appointment of an Acting Executive Committee Secretary to Replace Jessica Bishop, Dennis Township for the remainder of the 2023 Fund Year
  - A. Resolution 2023-\_\_\_\_\_ Appointing Roy Spoltore as Acting Fund Secretary for the Remainder of 2023 Fund Year -**Motion – Roll Call**.....Page 1
- VII. Approval of Minutes.....Pages 2-14
  - A. Adoption of the **July 19 , 2023** minutes – **Motion – All in Favor**
- VIII. Closed Session Minutes
  - A. Approval of the **July 19, 2023** Closed Session minutes – **Motion – All in Favor**  
The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- IX. 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
- X. Reopen Public Portion of Meeting – **Motion – All in Favor**
- XI. Authorization of Claims Payments – **Motion - Roll Call**
- XII. Authorization to Abandon Subrogation (if necessary) – **Motion - Roll Call**
- XIII. Claims Review Committee Meeting Minutes – August 10 and September 14, 2023.....Handouts

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<b>The next meeting of the ACMJIF will be held on Wednesday, October 19, 2023 at 3:00 pm at the Flanders Hotel, Ocean City, NJ following that days Retreat session</b>			
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**RESOLUTION No. 2023 - \_\_\_\_\_**

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION APPOINTING ROY SPOLTORE AS ACTING FUND SECRETARY  
FOR THE REMAINDER OF THE 2023 FUND YEAR**

**WHEREAS**, the Atlantic County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of Public Law 1983, c.372 (N.J.S.A. 40A:10-36 et seq.) and (N.J.A.C. 11:15-2 et seq.); and

**WHEREAS**, the Bylaws of the Atlantic County Municipal Joint Insurance Fund state that as soon as possible after the beginning of each year, the Fund Commissioners shall meet to elect the Officers of the Fund from their own membership, including the position of Fund Secretary, who shall serve until January 1 of the following year, or until a successor is duly elected and qualified; and

**WHEREAS**, in 2009, the Commissioners of the Atlantic County Municipal Joint Insurance Fund, adopted the *Fund Executive Committee Succession Plan & Election Process Policy* that includes a provision for the appointment of an Acting Fund Secretary by Resolution if the Fund is notified that the existing Fund Secretary will be unable to perform their duties for a period greater than 45 days; and

**WHEREAS**, the Executive Director was notified, on or about August 9, 2023, by the duly elected Fund Secretary that she would be unable to attend Executive Committee meetings for the remainder of the 2023 Fund Year; and

**WHEREAS**, Roy Spoltore, Fund Commissioner, Township of Upper Deerfield, was duly elected as Executive Committee Member #1 for the 2023 Fund Year and would be next in line to serve as the Fund Secretary.

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that Roy Spoltore, Fund Commissioner, Township of Upper Deerfield, is hereby appointed Acting Fund Secretary until the regularly scheduled meeting upon which the Fund Secretary, who was elected in accordance with the Executive Committee Election Process, is able to assume the duties and responsibilities of Fund Commissioner or until the date of the next regularly scheduled election of Fund Officers .

**BE IT FURTHER RESOLVED** that a copy of this Resolution shall be provided to the New Jersey Department of Banking & Insurance and New Jersey Department Community Affairs.

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at  
a public meeting held on September 20, 2023

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_

CHAIRPERSON

ATTEST: \_\_\_\_\_

SECRETARY

DATE: \_\_\_\_\_



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

Via Zoom Call

July 19, 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 July 19, 2023 at 3:00 PM, prevailing time, via Zoom conference call, Chair Liz Woods, Ocean City, presiding. The meeting was called to order at 3:00 PM.

#### ***FLAG SALUTE***

#### ***STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT***

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

#### ***ROLL CALL of 2023 FUND COMMISSIONERS***

Those in attendance were:

Kayla Haberstroh, *Alt.*, **Absecon City**  
Scott Wahl, **Avalon Borough**  
Mollye O'Neill, **Brigantine City**  
Bill Nimohay **Buena Borough**  
Deb Lindholm, **Cape May City**  
Ed Grant, **Cape May Point**  
Heather Sparks, **Commercial Twp.**  
Monserrat Gallardo, Representing, **Corbin City**  
Jessica Bishop, *Secretary*, **Dennis Twp.**  
Nadine Lockley, *Alt.*, **Downe Twp.**  
Tom D'Intinio, **Egg Harbor Twp.**  
Lisa Marcolongo, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Alim Parks, Sr., **Galloway Twp.**  
Shantele Pollock, **Hamilton Twp.**  
Leigh Ann Napoli, **Linwood City**  
Monica Kyle, **Longport Borough**  
Karen Seifrit, **Lower Township**  
Lisa McLaughlin, **Margate City**  
Suzanne Schumann, *Alt.*, **Middle Twp.**  
Dawn Stollenwerk, **Mullica Twp.**  
Jared Marandino, **Newfield Borough**  
Jennifer VanSant, **North Wildwood City**  
Mary Canesi, **Northfield City**

Liz Woods, *Fund Chair*, **Ocean City**  
Skip Williams, **Pleasantville City**  
Kellie Seib, **Sea Isle City**  
Roy Spoltore, **Upper Deerfield Twp.**  
Jim Pacanowski, **Ventnor City**  
Michael Dougherty, **Waterford Twp.**  
Joe Segrest, **West Wildwood City**  
DJ Ayres, **Weymouth Twp.**  
Steve O'Connor, **Wildwood City**  
Connie Mahon, **Wildwood Crest**  
Alex Bauer, **Woodbine Borough**

Absent Fund Commissioners:

Dawn Marie Bascelli, **Deerfield Twp.**  
Ray Compari, **Millville City**  
Lucy Samuelson, **Somers Point City**  
Jim Craft, **Stone Harbor Borough**  
Gary DeMarzo, **Upper Twp.**  
Carol Sabo, **West Cape May 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.*  
John Hansen, Fund Treasurer  
Christopher J. Winter, Sr., CPM, Law Enforcement Risk Management Consultant  
Jerry Caruso, Technology Risk Services Director, *Wintsec Consulting*  
Jordan Simone, COTA/L, CHC, RYT-200, Wellness Director

Absent Fund Professionals:

None

Present Risk Management Consultants were:

C. J. Adams Company  
Atlantic Associates  
J. Byrne Agency, Inc.  
Conner Strong & Buckelew  
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

Glenn Insurance

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

***MOVE UP ALTERNATES***

In absence of Ms. Keun, Middle Township, Mr. O'Connor, Wildwood City, was moved to the Executive Committee for voting purposes.

Motion by Mr. Wahl, seconded by Mr. Spoltore, to move Mr. O'Connor to the Executive Committee for voting purposes. All in Favor. Motion carried by unanimous vote.

***APPROVAL OF MINUTES—OPEN SESSION***

Chair Woods entertained a motion to approve the meeting minutes of the June 21, 2023 Executive Committee Meeting.

Motion by Ms. Bishop, seconded by Mr. Grant, to approve the meeting minutes of the June 21, 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 June 21, 2023 Executive Committee meeting.

Motion by Mr. Wahl, seconded by Ms. Sparks, to approve the Closed Session minutes of the June 21, 2023 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the June 21, 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 #2023-37***

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 2023-37.

Motion by Ms. Bishop, seconded by Mr. Grant, to adopt Resolution 2023-37 as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
Heather Sparks, **Commercial Township**  
Jessica Bishop, **Sec, Dennis Township**  
Liz Woods, **Chair, Ocean City**  
Roy Spoltore, **Upper Deerfield Township**  
Steve O'Connor, **Wildwood City**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.



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

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

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

***AUTHORIZATION OF CLAIMS PAYMENTS***

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

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

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

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

They are as follows:

**June 2023 PARs:**

<b><i>Workers' Compensation</i></b>	<b><i>Property</i></b>	<b><i>GL</i></b>	<b><i>Auto</i></b>
2021193135	2023305438	2021212710	
2019172866	2023302808	2021232875	
2023281071	2023303365	2021220163	
(MLT-2023292487) 2023292487 (01) 2023292489 (02) 2023292490 (03) 2023292494 (04)	2023292671		
2023288635			
2021225008			
2023279501			
2023304170			
2023304426			
2021234527			
2023300297			
2023282791			
2022256684			
2022267269			
2023305540			

**ROLL CALL*****Yeas:***Scott Wahl, **Avalon**Ed Grant, **Cape May Point**Heather Sparks, **Commercial Township**Jessica Bishop, **Sec, Dennis Township**Liz Woods, **Chair, Ocean City**Roy Spoltore, **Upper Deerfield Township**Steve O'Connor, **Wildwood City*****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:

Qual-Lynx Files
<i>MLT-2022259943</i>
001080447

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**  
Liz Woods, *Chair*, **Ocean City**  
Roy Spoltore, **Upper Deerfield Township**  
Steve O'Connor, **Wildwood City**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

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

Ms. Canesi noted that twenty-five (25) PARs including eighteen (18) Workers' Compensation (*8 Police, 2 Fire, and 8 Other*), three (3) General Liability, none (0) 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 – July***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on reminding members to report the claims to Qual-Lynx in a timely manner. He explained that the delays in reporting claims cause delays in getting the item fixed or payment made. He asked the Fund Commissioners to please remind their employees and hang this bulletin in a visible place for all to see.

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><i>June</i></b>	<b><i>YTD</i></b>
<i>Total Intakes (New Claims)</i>	75	388
<i>Report Only</i>	34	157
<i>Report Only % of Total</i>	45%	40%
<i>Medical Only</i>	36	171
<i>Lost Time</i>	4	57

<i>Medical Only/Lost Time Ratio</i>	<i>90:10</i>	<i>75:25</i>
<i>Occupational, Claim Petition, Cancer Presumption</i>	<i>1</i>	<i>3</i>
<i>COVID-19</i>	<i>0</i>	<i>7</i>
<i>Average Days to Report to QL</i>	<i>13.9</i>	<i>10.2</i>
<i>Average Days to Report to employer</i>	<i>0.9</i>	<i>2.6</i>

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

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

<b><i>PPO Penetration Rate</i></b>	<b><i>June</i></b>	<b><i>YTD</i></b>
<i>Bill Count</i>	648	3,553
<i>Original Provider Charges</i>	\$891,343	\$5,067,024
<i>Re-priced Bill Amount</i>	\$278,354	\$1,523,779
<i>Savings</i>	\$612,989	\$3,543,245
<i>% of Savings</i>	69%	70%
<i>Participating Provider Penetration Rate- Bill count</i>	96%	94%
<i>Participating Provider Penetration Rate-Provider Charges</i>	97%	96%
<i>EPO Penetration Rate – Bill Count</i>	98%	96%
<i>EPO Penetration Rate –Provider Charges</i>	98%	97%

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

Ms. Beatty presented the *Transitional Duty reports*.

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	4,333
<i>Transitional Duty Days Worked</i>	2,963
<i>% of Transitional Duty Days Worked</i>	68%
<i>Money Saved by Accommodating</i>	\$288,379
<i>Transitional Duty Days NOT Accommodated</i>	1,370
<i>% of Transitional Duty Days NOT Accommodated</i>	32%
<i>Cost of Days NOT Accommodated</i>	\$149,298

Ms. Beatty reminded the members of the Managed Care “quick notes”. She asked members to review her report in the agenda packet. She noted that virtual care plays a valuable role post Covid. It offers access to specialty providers without geographic limitations, care when limitations or illness are present; reduces need to travel; nurse case managers can participate in visits instead of field visits. She noted that their case managers are not able to do so yet.

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

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

In absence of Mr. Winter, Ms. Patel provided his report. She noted he has been visiting agencies and has scheduled the report writing training for August 11, 2023 at Cape May County Police Academy.

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

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

### ***Closed Claims***

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

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

Mr. DeWeese stated that there is a reminder regarding the MEL EPL Helpline in the agenda. He also urged members to review the MEL EPL Helpline Authorized Contact list on pages 33-34 and update them as some have no contact and some have folks who have retired. The resolution to make changes is on the ACM JIF website.

### ***GL Cases***

Mr. DeWeese noted that there are currently 94 active GL cases inclusive of (18) civil rights cases. If you would like your member files sent to you, please contact the Fund Solicitor's office.

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 35 and share it with the employees. She noted that a wellness survey was emailed to all wellness coordinators to be distributed to all employees; (48) responses were received and are found in the agenda packet.

Ms. Simone reminded members to spend their wellness money and some approved ideas are in the agenda packet. Please email her with any ideas prior to purchasing.

Ms. Simone noted the newsletter was sent yesterday and should be shared with your employees.

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

## ***COMMITTEE REPORTS***

Nothing to report.

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

***Certificates of Insurance*** - Ms. Patel noted that the certificates of insurance issued in the last month are included in the agenda. She 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***- Ms. Patel 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.

***Statutory Bond Status*** – Ms. Patel 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. She noted that as part of the underwriting process for renewing members, all statutory positions will have to be re-underwritten.

### ***2024-2025 MEL EPL Risk Management Program***

Ms. Patel reminded members that the MEL's 2024-2025 EPL Risk Management Program was released on May 17, 2023. Information pertaining to the updated policies and procedures, handbooks, required Police Command Staff and Managers and Supervisor's Training was included in the memorandum. Please contact our office for assistance.

***Managerial & Supervisory Training*** – Ms. Patel 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. She reminded members that these sessions are capped at 100 people.

***Anti-Harassment Training***

On July 10, 2023 an email was sent out to all members and Ms. Patel asked that it be shared with all non-supervisory personnel. She stated that the employer must offer this training, however, the training is not required. She noted to document the notification process.

***Membership Renewal Visits***

Ms. Patel reminded members that all members up for renewal effective 1/1/2024 will be contacted by her 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. Ms. Patel reiterated that per the bylaws, October 1, 2023 is the deadline for submitting all executed renewal paperwork. She 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. Ms. Patel also noted that seven (7) of the fifteen (15) renewing members paperwork was received.

***2024 Exposure Renewal Process*** – Ms. Patel stated that an email will be sent to members any day regarding the start of the 2024 Exposure Renewal Process. Please review the property, equipment, and other schedules noting the deadline is August 31, 2023.

***2023 Property Appraisal Reports***

Ms. Patel stated that the Property Appraiser has completed his appraisals and anyone receiving a physical appraisal will be receiving a copy via email shortly. Please review this information for accuracy.

***2023 Coverage Documents***

Ms. Patel notified members of the 2023 coverage documents being loaded to origami on July 11, 2023. Please be sure to download and save this information. She reminded members that Fund Commissioners, Clerks and Risk Managers all have access to Origami.

***Quarterly Attendance***

Ms. Patel noted that on page 100 is the quarterly attendance record. Please review and contact the Recording Secretary with any questions.

Ms. Patel 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 101 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 reminded members to use the handbooks and bulletins as *National Night Out* approaches. He stated that the Safety Director's office can perform a site survey if any member is interested.

Mr. Garish also reminded members that the 2022 Right to Know surveys which were due July 15, 2023. If a member needs an extension due to the site being down, please reach out to the State directly.

Mr. Garish noted that several beach bulletins and updating hazardous condition bulletins are being released shortly.

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 104. He noted that this month's efforts were devoted to fielding questions concerning the Cyber JIF framework tracking application. All the frames must be complete in order to be accepted.

Mr. Caruso reminded members that there is a FAQ page on the JIF website. He noted that new training has started with the updated rosters. He asked that members do this training quickly. The vulnerability testing will also be completed by the end of July; whereas penetration testing is ongoing.

Mr. Caruso noted that the bad side of AI is included in his report this month. He was just informed that now some Administrator's voices are being duplicated and they are trying to phish money from the CFOs. Please be aware.

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

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

#### **Reports**

Mr. Hansen presented the Treasurer's Report for the period ending **June 30, 2023**. The reports were made part of the agenda packet beginning on page 114. He noted the following information:

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

<b>Member</b>	<b>6/30/2023 (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>June</b>	<b>YTD</b>
Subrogation Receipts	\$83,299.90	\$350,076.09
Other	\$0	\$3,000.00
Adjustment	\$15,399.97	\$20,655.95
Due to RCF	\$79.94	

***Claim Activity for the Period***

Claim activity for the month of **June** for claims paid by the Fund and claims payable by the Fund. Total of 368 checks issued; 1,097 claims payments in the amount of \$1,148,932.27 with effect on cash position of \$1,047,049.38.

***Cash Activity for the Period***

The Fund's "Cash Position" at month end was \$43,924,981.53 which is a reduction of \$1,313,224.90 from the prior month end.

***Investment Interest***

<b>Interest Income:</b>	<b>June</b>	<b>YTD</b>
JCMI	\$34,609.09	\$198,567.12
Treasury	\$85,068.20	\$193,716.35
Citizens	\$11,466.27	\$63,124.24

***Rate of Return:*** Only interest from the *ANALYSIS WORKSHEET* **3.529%**

***Allocation of Invested Funds***

<b>FUND</b>	<b>May Total</b>	<b>May Percentage</b>	<b>June Total</b>	<b>June Percentage</b>
Treasury	\$22,183,617.88	49%	\$22,234,505.11	51%
JCMI	\$19,736,933.40	44%	\$19,721,203.14	45%
Investors	\$3,317,655.12	7%	\$1,969,273.28	4%
<b>TOTALS</b>	<b>\$45,238,206.40</b>		<b>\$43,924,981.53</b>	

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

***Payment Register***

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

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

Motion by Mr. Spoltore, seconded by Ms. Sparks to approve the ***June 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**  
Liz Woods, **Chair, Ocean City**  
Roy Spoltore, **Upper Deerfield Township**  
Steve O'Connor, **Wildwood City**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***Bill List – July***

For the Executive Committee's consideration, Mr. Hansen presented the ***July 2023 Bill List*** in the amount of **\$257,733.84**.

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

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

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

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
Heather Sparks, **Commercial Township**  
Jessica Bishop, **Sec, Dennis Township**  
Liz Woods, **Chair, Ocean City**  
Roy Spoltore, **Upper Deerfield Township**  
Steve O'Connor, **Wildwood City**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.



***RMC Bill List – July***

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

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

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

Motion by Mr. Grant, seconded by Ms. Sparks, to approve the ***July 2023 RMC Bill List*** as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

Jessica Bishop, **Sec, Dennis Township**

Liz Woods, **Chair, Ocean City**

Roy Spoltore, **Upper Deerfield Township**

Steve O'Connor, **Wildwood City**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

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

Ms. McLaughlin reported on the Cyber meeting that was held on June 22, 2023. She highlighted that they approved the RFP for advertisement. The RFP seeks proposals for three areas of work; network scanning, phishing, and cyber hygiene training. She also noted that David Grubb stepped down as the Executive Director of the Cyber JIF and Joseph Hrubash is assuming the position. She stated the next meeting is August 3, 2023.

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

***MISCELLANEOUS BUSINESS***

***Authorization to Pay Vendors in August***

Chair Woods entertained a motion for authorization to process and pay vendors in August.

Motion by Mr. Spoltore, seconded by Ms. Sparks, for authorization to process and pay vendors in August as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

Jessica Bishop, **Sec, Dennis Township**

Liz Woods, **Chair, Ocean City**

Roy Spoltore, **Upper Deerfield Township**

Steve O'Connor, **Wildwood City**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***Next Meeting***

Chair Woods reminded the members that there is no August meeting and the next meeting will be held on **Wednesday, September 20, 2023 at 3:00 PM** in Avalon Community Center, Avalon, NJ.

***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. Bishop, to close the meeting to the public. All in favor. Motion carried.

***MOTION TO ADJOURN***

Motion by Mr. Wahl, seconded by Mr. Grant, to adjourn the July 19, 2023 meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 3:51 PM.

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Tracy Forlenza, *Recording Secretary* for

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**Jessica Bishop**, *Fund Secretary*

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – SEPTEMBER 2023

# INDEMNITY

# AGREEMENTS



TO PROTECT AGAINST FUTURE LIABILITIES, PLEASE KEEP THE FOLLOWING IN MIND:

- Consult with your town's Solicitor.
- Consult with your RMC as they have an excellent understanding of identifying exposures and the transferring of risk.
- Check current indemnification agreements and contracts to ensure that they clearly indicate where responsibilities lie and that they have been signed by all parties.
- If your town was to be named as an additional insured in a Certificate of Insurance or Contract, confirm that the Insurer has your town named as an additional insured. Do not assume the other party carried through with the promise.
- Confirm receipt of Certificates of Insurance and keep them where they can be easily located.

Example: a private citizen tripped and fell on a wooden plank sticking out from under jersey block placed by the town as a barrier during a political rally. The claimant sustained 3 fractures and had 2 surgeries from the fall. The Hold Harmless Agreement the Member had with the event planner was not signed and the Certificates of Insurance, which would indicate what insurance coverage was in force and what dates and times the event would occur, could not be located. The claim has settled at \$380,000 and has a total footprint with expense and legal at \$435,000



Atlantic County Municipal JIF  
Managed Care Summary Report  
2023

Intake	July-23	July-22	August-23	August-22	2023 August YTD	2022 August YTD
# of New Claims Reported	124	121	108	72	622	720
# of Report Only	54	59	34	24	239	301
% Report Only	44%	49%	31%	33%	38%	42%
# of Medical Only	59	53	67	43	293	320
# of Lost Time	9	8	7	4	85	95
Medical Only to Lost Time Ratio	87:13	87:13	90:10	91:09	78:22	77:23
Claim Petition First Notice/Occupational	2	1	0	1	5	4
COVID-19	0	9	0	3	7	182
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	3.8	2.1	3.9	5.7	7.9	5.9
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	0.8	0.6	1.4	1.6	2.5	0.8

Nurse Case Management	July-23	July-22	August-23	August-22
# of Cases Assigned to Case Management	94	107	95	106
# of Cases > 90 days	76	72	72	83

Savings	July-23	July-22	August-23	August-22	2023 August YTD	2022 August YTD
Bill Count	564	316	734	519	4851	4155
Provider Charges	\$527,845	\$473,032	\$720,592	\$951,146	\$6,315,462	\$5,225,825
Repriced Amount	\$182,153	\$158,205	\$213,308	\$309,758	\$1,919,240	\$1,929,195
Savings \$	\$345,692	\$314,827	\$507,285	\$641,388	\$4,396,222	\$3,296,630
% Savings	65%	67%	70%	67%	70%	63%

QualCare Network Provider Penetration Rate	July-23	July-22	August-23	August-22	2023 August YTD	2022 August YTD
Bill Count	97%	93%	96%	93%	95%	92%
Provider Charges	98%	82%	96%	98%	96%	93%

Exclusive Provider Panel Penetration Rate	July-23	July-22	August-23	August-22	2023 August YTD	2022 August YTD
Bill Count	97%	94%	98%	93%	97%	93%
Provider Charges	98%	94%	97%	99%	97%	95%

Transitional Duty Summary		2023 August YTD	2022 August YTD
% of Transitional Duty Days Worked		68%	79%
\$ Saved By Accommodating		\$421,173	\$333,790
% of Transitional Duty Days Not Accommodated		32%	21%
Cost Of Days Not Accommodated		\$207,446	\$86,633



**DATE:** September 07,2023

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

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

**RE:** ACM Activities (July / August)

**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	Middle twp. PD
North Wildwood PD	North Wildwood PD
Ventnor PD	Millville PD
Avalon 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 were a priority and visited as well. Additional agency visits are being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the ACM JIF. Activity Reports are being completed for distribution to the FUND Commissioners.

**3. Training:** The Report Writing Class has been scheduled for **10/25/2023** at the Cape May County Police Academy. (830-12). The Training Bulletin was distributed and officer registration commenced at this time. See attached.



**4. Law Enforcement Bulletins / Newsletters:** No Bulletins distributed during July and August.

**5. ACM 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 plan to meet with them on a quarterly basis virtually to discuss trends, concerns, training, policy and procedure assistance, potential risk and liability issues and L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Associations, to identify areas as previously mentioned and to reduce potential risks. Chiefs selected to date are from Ventnor, Linwood and Millville Police Departments.

**6. Meetings Attended:**

ACM Executive Claim Meeting	07/13/2023
ACM Executive Meeting	07/19/2023
ACM Executive Claims Meeting	08/10/2023
<u>No Executive Meeting (August)</u>	

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

# TRAINING NOTICE

## REPORT WRITING

**DATE:** October 25, 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 recording, review and reporting

**NOTE:** This is not a required JIF training course. The course is being provided based on Police Chiefs requests and JIF attorney input based on officer cases and litigation.

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: September 20, 2023 - Avalon Community Center

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

### **ACMJIF WELLNESS - SEPTEMBER UPDATES**

**2023 JIF Approved Wellness Items & Activities:** There are 4 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*
  - A second round of Mid-Level Leaders and Chiefs from Burlco, Trico & ACM are participated in the program. Another cohort is expected to start the program mid September through October.
- *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 was distributed by email on July 12th





***Finance Committee Meeting  
August 25, 2023  
Folsom Borough Municipal Building***

A meeting of the Atlantic County Municipal Joint Insurance Fund's Finance Committee was held on Friday, August 25, 2023 at Folsom Borough's Municipal Building.

Those in attendance were:

Dawn Stollenwerk, Committee Chair, Mullica Township  
Lisa McLaughlin, Co-Chair, City of Margate  
Roy Spoltore, Upper Deerfield Township  
Connie Mahon, Borough of Wildwood Crest  
Paul Forlenza, MGA, Executive Director, RPA a Division of Gallagher  
Jodi Palmeri, Sr. Financial Analyst, RPA a Division of Gallagher  
Tracy Forlenza, Financial Analyst, RPA a Division of Gallagher  
Kamini Patel, MBA, CIC, CPCU, Deputy Ex. Dir., RPA a Division of Gallagher  
John Hansen, Fund Treasurer

Those unable to attend were:

Jessica Thompson, **Absecon City**  
Jim Craft, **Borough of Stone Harbor**

*Note: These minutes do not necessarily reflect the order in which these matters were discussed.*

***Interim Financial Summary June 30, 2023***

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of June 30, 2023. She reviewed each line of coverage for Fund Years 2019 through 2023 and made the following observations:

**All Fund Years** – Ms. Palmeri noted that as of 06/30/23 there was a total of \$542,644,785 in contributions. The Fund has paid \$474,405,444, in Claims and Payments, including excess insurance. Investment income totals \$25,249,699.34 with a return surplus of \$50,109,680, leaving the JIF with a Cash Position of \$46,740,600. The Unrealized investment income is (\$2,409,101). Mr. Hansen is currently working with the auditor to determine if this is accurate so these figures might be adjusted. Ms. Palmeri stated that the accrual for the MEL Supplemental Assessment is \$1,140,643 and RCF Supplemental Assessment is \$95,646 for the 2018 Fund Year and \$860,809 for future years. The Fund currently maintains \$15,364,556 in Case Reserves in the open years with \$13,863,137 in IBNR resulting in a Net Current Surplus of \$13,006,707 which deteriorated by (\$535,109) since 3/31/23.

**Fund Year 2023** – Ms. Palmeri noted there was \$13,623,922 in total contributions which represents 50% of the total anticipated contributions for the year and \$7,592,115 in Claims and Payments, including excess insurance. Investment income is \$45,289. This leaves the Fund Year with a Cash Position of \$6,077,096. There are Case Reserves of \$1,741,139 and \$5,496,960 in IBNR, resulting in deficit position of (\$1,161,003). Ms. Palmeri reminded the Committee that the deficit in the newly renamed MEL, EPL/POL, and CYBER, now Excess/Standalone Policies line, is due to only recognizing 50% of contributions, but paying 100% of the premium for

EPL/POL, and CYBER. There are 430 claims for the period. She stated that at 06/30 in 2022, there was a deficit of \$398,000 and 617 claims; 2021, there was a deficit of \$548,000 and 585 claims. She added that although the claims are lower, the severity of the claims are higher.

**Fund Year 2022** – Ms. Palmeri noted there was \$24,202,824 in total contributions and \$14,791,467 in Claims and Payments, including excess insurance. Investment income is \$146,202. She noted the transfer of \$131,375 to the Closed MEL Surplus account. This leaves the Fund Year with a Cash Position of \$9,557,559. There are Case Reserves of \$3,995,605 and \$4,068,740 in IBNR, resulting in surplus position of \$1,493,214 which improved by \$125,293 since last review. Ms. Palmeri reminded the Committee that the deficit in the Excess/Standalone Policies is due to budget amendments where members removed exposures which reduced their EPL/POL premiums, but the carrier did not recognize it. She noted that later in the meeting we will discuss the proposed change to the *Budget Amendment Policy* to prevent this from happening in the future. Deterioration in the Operating Expense line is payment to the auditor and reimbursement of Safety Program items during 2023. There are 1,299 claims for the period.

**Fund Year 2021** – Ms. Palmeri noted there is a total of \$23,074,692 in contributions to date \$17,494,884 in Claims and Payments, including excess insurance. Investment income totals (\$128,958), resulting in a Cash Position of \$5,450,850. She noted the transfer of \$635,690 to the Closed MEL Surplus account. The Fund currently maintains \$4,194,721 in Case Reserves and \$2,572,978 in IBNR for a Net Current Deficit position of (\$1,316,849), which has improved \$509,230 since 3/31/23. She noted there is a new Property claim for Millville, which has a date of loss of 2/2021, but not reported to the insured until 2/2023 and to Qual-Lynx until 5/4/2023. Mr. Forlenza added that claim reporting procedures will be a topic at the upcoming retreat.

**Fund Year 2020** – Ms. Palmeri noted there was a total of \$22,835,024 in contributions to date. The Fund has paid out \$16,730,877 in Claims and Payments, including excess insurance. Investment income totals (\$70,609), resulting in a Cash Position of \$6,033,538. She noted the transfer of \$592,207 to the Closed MEL Surplus account. The Fund currently maintains \$3,017,119 in Case Reserves and \$969,947 in IBNR for a Net Current Surplus position of \$2,046,472, which has deteriorated \$358,417 since 3/31/23. She noted the deterioration is being driven by a Waterford claim, an Ocean City claim, and Ventnor claim. The WC deterioration is due to Absecon claim and an Egg Harbor Township claim. The one new GL claim is from Margate City. Ms. Palmeri noted that these figures do not include COVID claims since nothing was paid out at the JIF level.

**Fund Year 2019** – Ms. Palmeri noted there is a total of \$22,645,085 in contributions to date \$20,022,677 in Claims and Payments, including excess insurance. Investment income totals \$301,586, resulting in a Cash Position of \$2,923,994. She noted the transfer of \$494,988 to the Closed MEL Surplus account. The Fund currently maintains \$2,415,321 in Case Reserves and \$754,512 in IBNR for a Net Current Deficit position of (\$245,839), which has deteriorated by \$31,791 since 3/31/23. This deterioration is from a Hamilton Township liability claim. Ms. Palmeri noted an Intra-Fund Transfer of \$1,500,000 from the Deductible line to the Workers' Comp line was completed in June. She noted that this is the next fund year to be transferred to the RCF and Closed Years account.

**Closed Years Contingency Fund** – Ms. Palmeri noted that for the Closed Years Fund (1987-2018), there were \$436,263,238 in Total Contributions, \$396,554,804 in Total Payments, and \$22,467,852 in Investment Income. She stated that \$50,109,680 has been returned in surplus. She noted the transfer of surplus from fund years to the Closed MEL Surplus is \$1,506,979 resulting in a cash position of \$12,066,606. She stated that the Case Reserves is from a 2017 property claim and will be removed once the next audit is complete. She noted the 10% accrual

for the RCF Supplemental Assessment is \$95,646 leaving a total surplus is \$11,970,309 in the Closed Years Fund.

**Closed MEL JIF Unencumbered Surplus Contingency Fund**– Ms. Palmeri stated that attached is the Closed MEL JIF Unencumbered Surplus summary. She noted that the money transferred into this account for potential MEL liability for Fund Years 2016 through 2022 is \$3,361,239. She noted the MEL Supplemental Assessment paid is \$1,218,619. Investment income is \$79,236 resulting in a cash position of \$2,221,856. The accrual for the MEL Supplemental Assessment payment of \$1,140,643 which will be re-evaluated at 12/31/23 prior to invoicing, leaving a surplus of \$1,081,213. The improvement of \$7,151 is from investment income.

*A copy of the 06/30/23 Historical Operating Results are attached and incorporated herein.*

#### ***Investment Updates-JCMI***

Ms. Palmeri stated that there is a handout with a JCMI Investment Update for quarter 2. Mr. Hansen noted that the market is in a holding pattern right now as there is too much volatility in the market. He noted that unrealized losses are improving slowly. Mr. Hansen noted that approximately 40% of the JIF funds are in JCMI, 45% in Treasury Notes and the remaining 15% is in Citizens. He noted that from January-July the Fund recognized \$213k in interest in the JCMI and \$270k in interest from Treasuries. He noted that Citizens is earning over 4% interest. Ms. Stollenwerk noted that it will be interesting to see what kind of return on investments from JCMI we see this year.

#### ***Return of Surplus***

##### ***ACM Dividend Release Scenarios***

Ms. Palmeri then directed the Committee to surplus release scenarios incorporating updated 6/30/2023 financial positions for each Fund Year. She stated that the scenarios presented are for the release of \$1,500,000; \$2,000,000; \$2,500,000; and \$3,000,000 per the direction of the Committee. She then highlighted that each scenario has an accompanying per Member allocation for the Committee to see the overall impact of each release scenario. Ms. Palmeri reminded the Committee that she reminds Qual-Lynx to complete a thorough review of all reserves for all open claims within the Fund Year being transferred to the RCF.

Ms. Stollenwerk inquired if the Actuary still feels we should be maintaining a surplus to total JIF Budget ratio of 50%, or whether the 50% ratio should be applied to the “JIF only” portion of the total Budget. Ms. Palmeri noted that she will reach out to the Actuary for confirmation.

After reviewing the 2024 draft budget and discussing outside factors, a brief discussion ensued regarding the amount of surplus to release. The Committee decided to recommend the release of \$2,000,000 (Option 2). The Committee asked the Executive Director to prepare a resolution authorizing a surplus release of \$2,000,000 for the September Executive Committee meeting.

#### ***Revised Surplus Release Policy***

Ms. Palmeri directed the members to page 19-22 of the agenda to review a revised *Surplus Release Policy*. She reminded the members that at their last meeting, they discussed the MEL and RCF Supplemental Assessments and moneys that might be due the Fund from former members. Based upon these discussions, the Committee elected to modify the *Policy* in regards to releasing surplus to former members. She noted that page 19 reflects the current policy language and pages 20-22 is the proposed revised policy with the highlighted changes. Mr.

Forlenza stated the changes were to essentially remove the *Thomas P. Canzanella Act* reference and the Sexual and Molestation Act language and replace it with general language regarding supplemental assessments being triggered by the performance of the MEL and RCF. He further stated that the Indemnity and Trust Agreements for the former members were sent to the Solicitor for review. Mr. DeWeese will be drafting correspondence to these former members notifying them of the supplemental assessments. Mr. Forlenza is anticipating possible push back from the former members. Ms. Stollenwerk inquired if the JIF can legally withhold former members' surplus because they *might* owe the JIF money. Ms. Palmeri interjected that currently no former members owe the MEL money due to how the MEL calculated the valuation as only open years were assessed; however, the former members owe the JIF money because of the RCF supplemental assessments. Ms. Palmeri directed the members to pages 51 & 52 of the agenda, which outlines member balances resulting from the RCF Supplement assessments. She stated that the invoicing would be from the Total Paid column, not the Total Liability column as that may fluctuate. Ms. Patel reminded the members that having these funds in the AELCF is a great way to pay this potential RCF assessment.

The Committee recommended the adoption of the revised *Surplus Release Policy* to be presented to the Executive Committee at their September meeting going into effect for the 2023 Surplus release. The Committee agreed.

#### ***2023 Retrospective Member Analysis – 06/30/23***

Ms. Palmeri provided the Committee with an update as to the performance of the members participating in the Retrospective Program valued as of 06/30/23. She highlighted that the 2023 Minimum Loss Funding represents 50% of the Loss Funding as it is valued as of 06/30/23. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments.

#### ***Dennis Township***

Ms. Palmeri reviewed Dennis Township noting their participation in the Program in 2021 and 2022. She noted their loss ratio is 0.7% for 2021 and 4.7% for 2022; no concerns.

#### ***Margate City***

Ms. Palmeri reviewed Margate City noting their participation in the Program in 2019 and 2020. She noted their loss ratios in 2019 is 26.3%; however, the City's loss ratio in 2020 is 156.7%. She reminded the Committee that they chose not to invoice for the 2020 Fund Year until COVID recoveries have been applied to each member; no payment is due at this time. She remarked that some of the Margate 2020 losses are tied directly to COVID related claims, but the excess recovery payment has not yet been allocated per member basis. Ms. Palmeri noted that she does not believe that Margate will fall above the contract minimum requiring invoicing based upon preliminary numbers.

#### ***North Wildwood City***

Ms. Palmeri reviewed North Wildwood City noting their participation in the Program in 2019. She explained that their loss ratio is 182.1%. She noted they have been invoiced \$39,590 with a due date of November 5, 2023 and the \$288,123 above the contract max loss funding will be absorbed by the JIF.

***Finance Committee Workbook – Fund Year 2024******Calendar of Events***

Ms. Palmeri stated that all processes are on target outlined on pages 24-26.

***Loss Funding and Draft Budget***

Ms. Palmeri then directed the Committee to Tab 1, page 1, of the Finance workbook that includes the 2024 Loss Funding Projections from the Fund Actuary. She reminded the Committee that the Actuary provides a low, central, and high loss funding recommendation based upon various confidence levels on each line of coverage. She reminded the Committee that historically, the Committee budgeted at the “central” loss funding confidence level, which is a 3.6% increase over last year. The Committee agreed to continue utilizing the “central” loss funding recommendations. Ms. Palmeri noted that the Fund Actuary breaks out the “additional perils” funding at the bottom of the page, which are already included in the figures. She stated that on page 2 of Tab 1, the “low”, “central” and “high” loss funding recommendations are broken out with 85% into each line item and the remaining 15% placed into the deductible line. She reminded members that this is done so that money can be easily transferred into any line from the deductible in a deficit.

Ms. Palmeri then reviewed the 2024 Draft Budget using the Central Loss Funding Option on page 3. She noted the proposed loss funding increase of 3.64%, a 2.13% increase in the operating expenses and .07% increase in the member benefits. She stated that all Fund Professional fees would be reviewed during the Vendor Review process. She stated that she recommends increasing the Claims Auditor to \$25,000 noting that the claims audit was just completed costing \$43,000, which was paid out of three Fund Years because a year was skipped for COVID. The Committee agreed with the increase in the Claims Auditor line.

***Budget - Excess Premiums***

Ms. Palmeri then directed the Committee to the Excess Premium section of the draft budget to discuss 2024 excess premiums. She directed the Committee to page 27 of the agenda, which is an email from the Underwriter forecasting excess premium increases of 25% for Property; 5% for Liability; 2% for WC; 9% for EPL/POL MEL wide; and 5% MEL wide for Cyber. She noted there has not been any indication regarding MEL Loss Funding increases. She commented that the MEL Excess WC & Liability line is budgeted at a 5% increase. Ms. Palmeri noted that the Excess Property line item is budgeted at 25% increase MEL wide and overall is 14.79%. She stated that 15.32% was budgeted for EPL/POL/LU premiums due to ACM JIF's loss ratio of 61.4% and being in year 5 of 5 of the phase in process. She stated that the Underwriter received push back from the carrier in regards to the allocation method utilizing (3) or less claims over the preceding five (5) years. She stated that the carrier wanted to also include the number of years that a member's loss ratio was over 100%. She noted that this methodology is not complete as of yet.

Ms. Palmeri stated that she budgeted 5% MEL wide for Cyber. Ms. Stollenwerk inquired if \$478,118 was the premium and questioned the commissions on Cyber. Ms. Palmeri noted that commissions were always paid; however, it was included in the EPL/POL line and not broken out until the 2023 Budget Amendment. Mr. Forlenza noted it is the commission on the placement of the excess Cyber coverage. Ms. Stollenwerk inquired that since Cyber coverage is now provided by the Cyber JIF, should not there be a flat fee arrangement with the Underwriter, similar to the arrangement with the MEL, instead of the commissions. Mr. Forlenza will inquire on her behalf.

***EPL/POL Non-Compliant Members***

Ms. Palmeri stated that two (2) members were non-compliant for the 2022-2023 Fund Year which were Downe Township and Woodbine as outlined on page 28 of the agenda. She noted that no member has submitted a completed EPL/POL checklist for 2024-2025 Compliance.

***Cyber JIF***

Mr. Forlenza noted that recently the Cyber JIF Loss Control Committee discussed the reimbursement of costs to local JIFs associated with providing Cyber risk management services to their members. The Cyber JIF Loss Control Committee is considering reimbursing these JIFs a prorated amount from September 1, 2023 through December 31, 2023, with proof of payment, with the amount not to exceed total paid by the local JIF for these services. He noted that the JIF will also be able to utilize year 3 (2024) of Cyber services through D2 and Wizer. Beginning January 1, 2025, all JIFs will need to utilize services through the Cyber JIF. He noted the proposed rate for cyber hygiene training and phishing recently secured via RFP by the Cyber JIF is significantly higher than the \$3.40 per employee we are currently paying; however, we will only be reimbursed for what we paid.

Ms. Stollenwerk inquired as to why the cyber schedule in Origami is not broken out by tiers. She stated that she received an email noting that she does not have coverage based on her responses. Ms. Patel noted that Mullica has coverage; however, Mullica is not eligible for a reimbursement of a portion of their deductible, in the event of a cyber-related claim. Mr. Forlenza asked Ms. Stollenwerk to forward this email to him.

Mr. Forlenza also noted that there are so few towns that are in compliance with the cyber security standards that the Cyber JIF is considering changing the standards to encourage greater compliance.

***Property***

Ms. Stollenwerk inquired as to when the MEL will finalize the property rate for 2024. Mr. Forlenza noted that most property insurers will not provide final rates outside 30 days of the renewal date. He stated that the property market is being driven by the increasing number of natural disasters.

***Budget Paid Reports***

Ms. Palmeri directed the Committee to three spreadsheets included in the workbook depicting the Fund's Budget Expenditures for Fund Years 2021, 2022 and 2023 through 06/30/23. She explained this is a simple overview showing expenditures per line item. She added that these sheets are a good indicator of the expenditure of the Fund's operating budget and are utilized during development of the operating budget for the upcoming year.

***Service Provider Comparison and 2024 Fee Request Letters***

Ms. Palmeri then directed the Committee to a spreadsheet included in the workbook depicting the fee history of each Fund Professional from 2019 up to and including their fee requests for 2024. She stated that behind Tab 4 is a letter from each professional explaining their 2024 fee request if any. Ms. Palmeri reviewed each vendor's request in more detail. The Committee decisions regarding the fee requests for 2024 are noted below.

Ms. Palmeri stated the Actuary requested a 2.0% increase. *(The Committee approved the 2.0% increase for the Actuary.)*

Ms. Palmeri noted that the Administration/Executive Director requested a 2.5% increase. She noted an official name change to Risk Program Administrators LLC is being requested *(The Committee approved the 2.5% increase and the name change for the Administration/ Executive Director.)*

Ms. Palmeri noted that the Administrative Consultant is requesting 2.0% increase. *(The Committee approved the increase of 2.0% for the Administrative Consultant.)*

Ms. Palmeri noted that the Attorney is requesting a 2.0% increase. *(The Committee approved the 2% increase for the Attorney.)*

Ms. Palmeri noted that the Conflict Attorney is not requesting any change in his rate structure.

Ms. Palmeri noted that the Subrogation Attorney is not requesting any change in his rate structure.

Ms. Palmeri noted that the Auditor is requesting a 2.0% increase. *(The Committee approved the 2% increase for the Auditor.)*

Ms. Palmeri noted that the Claims Administrator is in year 2 of an approved two year phase in process. The 2023 request included moving to a flat fee and a 5% increase for 2024. She noted that the 2023 budget amount in this line was higher than the request so the extra money was left in the line to temper all but .86% of the 2024 increase. She stated the EPL/POL Claims Advocacy remains at \$10,000 which is now an approved allocated file expense. Ms. Stollenwerk inquired if the Claims Review Committee has approved this request. Mr. Forlenza noted that in 2023, the Claims Review Committee approved this two year phase in request. He noted now that the claims audit is complete, Qual-Lynx will be asked to comment on the findings and report back to the subcommittee.

Ms. Palmeri directed the members to page 4 of Tab 3 that depicts the claim count history for the ACM JIF. She explained that to project the 2023 claims, the development factor of the 2022 claims from 1/1/2022 to 6/30/23 is applied to the 6/30/23 2023 claims. The average of the 2017-2023 claims represents 2024 claim count. Cost per claim is determined by dividing the total fee paid by the number of claims. *(The Committee approved the increase for the Claims Administrator contingent upon the Claims Committee review of the claims audit findings.)*

Ms. Palmeri noted that the JIF Website Administrator is requesting no increase. *(The Committee approved no increase for the Website Administrator).*

Ms. Palmeri noted that the Law Enforcement Risk Management Consultant is requesting no increase. *(The Committee approved no increase for the Law Enforcement Risk Management Consultant).*

Ms. Palmeri noted that the Managed Care fee is an allocated file expense and the outcome of the 3/1/23-12/31/26 RFQ response.

Ms. Palmeri reported that the Payroll Auditor has requested a 1.95% increase. *(The Committee approved a 1.95% increase for the Payroll Auditor.)*

Ms. Palmeri noted that the Property Appraiser is not requesting increases in their rate, however, she suggested the Property Appraiser re-allocate the physical appraisal of some towns in each year in order to better balance the cost of physical appraisals done each year. She directed the members to page 29 of the agenda which is a proposed re-allocation from AssetWorks; essentially switching Galloway and Middle Township. Based upon the anticipated building counts to be appraised in 2024, there is a potential for a deficit in that line item due to new properties added. *(The Committee approved the Property Appraiser suggested changes.)*

Ms. Palmeri stated that the Recording Secretary is requesting a 2.0% increase. *(The Committee authorized a 2.0% increase for the Recording Secretary.)*

Ms. Palmeri stated the Safety Director is requesting a 3.5% increase, a name change request which was missed on our end last year, and a reimbursement for expenses associated with training sessions. She stated that they already receive reimbursement for these costs when they have inquired in the past, however, they will now be adding this language to their contract. *(The Committee modified the 3.5% increase and approved 2.5% increase, the name change request and language for the reimbursement of training expenses for the Safety Director.)*

Ms. Palmeri stated that the Technology Risk Management Services did not request an increase for year 2 in the RFQ response of the three year contract. She noted that the approved annual fee is \$58,350 (noting the fee was pro-rated for 2023). This leaves money for any JIF wide technology needs. A discussion ensued regarding services provided. *(The Committee approved.)*

Ms. Palmeri stated the Treasurer is not requesting an increase. *(The Committee authorized a \$500 fee increase for the Treasurer.)*

Ms. Palmeri stated the Underwriting Manager is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Underwriting Manager.)*

Ms. Palmeri stated the Wellness Director is not requesting an increase. *(The Committee approved no increase for the Wellness Director.)*

### ***Performance Evaluations***

Ms. Palmeri noted that the memo requesting feedback on the performance of the Fund Professional could be found on pages 31-32 of the agenda. No comments, suggestions or complaints were received by Ms. Stollenwerk as noted by the email on page 33.

### ***Six Year Loss Ratio Summary as of June 30, 2023***

Ms. Palmeri directed the Committee to the Loss Ratio Summary spreadsheets in Tab 5 of the binder and have been uploaded to Origami. She indicated that these reports are for Fund Years 2017-2022 valued as of 06/30/23. She noted that the JIF Six Year Average Loss Ratio is 88.7% and the Five Year is 89.3% which is what ACM JIF utilizes in developing assessment strategies. She then reviewed the individual years, by line of coverage with the Committee noting that about half of the years deteriorated.



A discussion ensued regarding members that are shopping their coverage this renewal period. Committee members explained that part of the problem is that the smaller members cannot do all the work required by the JIF and find it easier to seek alternatives where the member requirements are less.

Ms. Palmeri then presented the MEL Loss Ratio Reports valued as of 06/30/23 for Fund Years 2017-2022. She noted that the Six Year Average Loss Ratio for the MEL is at 114.3%. She stated that the Auto Liability claims information is rolled in the General Liability coverage so we are only looking at three lines of coverage. She noted that the MEL 10 year average is 94.2% so the experience rating will remain at 15% which is the same as last year.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 06/30/23 for Fund Years 2017-2022. She noted that the Committee uses the Five Year Average Loss Ratio for EPL/POL which is 61.4% (64.4% in 2023); and the Six Year Average Loss Ratio is 57.9% (55.2% in 2023). She noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc. She reiterated that the carrier is more concerned with the number of years the member's percentage is above 100%. Mr. Forlenza interjected that the formula is still being discussed. Ms. Palmeri noted that they still begin with exposure unit's times a rate per employee. Once the base premium is calculated, it is then adjusted based on individual performance where in past years, it was ACM JIF performance overall rated.

#### ***Assessment Strategy Scenario Actuarial Valuation***

Ms. Palmeri directed the members to Tab 6. Ms. Palmeri noted that each year the Actuary prepares a spreadsheet that outlines the allocation of the loss funding budget based upon a member's losses; allocating the change in the loss funding budget to each member equally; their loss funding assessment if they were a new member (credibility); and a mixture of loss experience (70%) and credibility (30%).

Ms. Palmeri explained that page 1, columns 1-3 details the budget increase as recommended; columns 4 & 5 utilizes the exposures and performance; columns 6 & 7 show the weighted assessments and columns 8 & 9 show the assessment change from prior year. She noted the Actuary uses 7 years, not 6, more heavily weights recent Fund Years over older Fund Years, and does not take anomaly losses into account (one claim which accounts for at least 50% of the overall net incurred over the six year period).

#### ***Impact of Renewing Members on Budget***

Ms. Palmeri briefly reviewed the snapshot of the individual renewing members (beginning on page 3) with the Committee detailing the loss ratio, the claims incurred and differential between them. She noted this process provides the Fund with an opportunity to adjust a member's loss funding premium so that all members are accurately priced. She further reviewed what the impact would be if the good performing members did not renew for 2024 and the amount of loss funding that the remaining members would need to absorb. She pointed out that the members are more accurately assessed compared to years ago.

Ms. Palmeri then reviewed the Renewing Member Snapshot with the Committee. She noted that each member is broken out by loss funds, claims incurred, and loss ratio per Fund Year. She noted the exposure section of the Snapshot details changes in the members' exposure data over time.

***Corbin City***

Mr. Forlenza directed the members to correspondence in the agenda on page 34 and explained that while following up with Corbin City regarding their renewal, he received correspondence from their Fund Commissioner a premium quote for 2024. He noted that Ms. Patel has previously provide Corbin City with information pertaining to changes in their assessment over the past seven years. In responding to Corbin City's request for a 2024 premium quote, Mr. Forlenza explained that he was unable to provide them with an indication until it was approved by the Finance Committee at today's meeting. Unfortunately, Corbin City was unwilling to wait until today's meeting for Committee approval as he was advised earlier this month by their Risk Manager that they were not renewing with the JIF effective January 1, 2024. He noted that in the end the JIF was not given an opportunity to provide further information to keep them as a member.

The Committee discussed how smaller members could be treated differently to benefit more from the JIF. Ms. Stollenwerk noted that she believes not having the reimbursement programs would help and reducing the burden is a must. Mr. Hansen noted that sometimes the Governing Body does not fully understand the JIF. Mr. Forlenza noted that the smaller member issue needs to be discussed further.

***Egg Harbor Township/Ocean City – SIR and Premium Indications***

Mr. Forlenza noted that he also received a request from Egg Harbor Township's Risk Manager for a 2024 assessment indication. He explained that he met with the Risk Manager earlier this month and recommended that the Township consider taking on a self-insured retention as a way of potentially saving money and getting a better handle on their claims. Ms. Palmeri then directed the Committee to pages 40-45 detailing the SIR options. She stated that this does not include the most recent figures for EPL/POL. She noted that for Egg Harbor Township, 9% was budgeted for EPL/POL, but based on a new preliminary model; Egg Harbor Township is coming in at 16% increase.

Ms. Palmeri further stated that due to the size of Ocean City, it might make sense for Ocean City to consider a similar arrangement, even though they have not specifically requested the information. She then explained that she used the worst-case scenario of a 4.5% increase in loss funding for both members for the JIF and she used preliminary Draft Budget for the MEL and projected increase for Cyber. She noted that these figures do not include RMC fees and assumes flat exposure as footnoted. She stated the projections show 2023 vs 2024 with no SIR and the options of \$50k, \$100k, \$150k SIR and the corresponding impact for both members on their assessment. Ms. Palmeri noted that it is feasible for either member to implement a SIR on any or all of the coverage lines offered by the JIF. She also stated that 85% is allocated to the individual line of coverages and 15% deductible as we do for all members. She noted that the losses by layer for Fund Years 2017 through 2022 for each town are also included. These losses are broken out by year and by line of coverage in \$50,000 stratifications. This gives the member the ability to analyze the type of claims (frequency or severity) as well as what the potential payments would be with and without different SIRs.

After review, the Committee authorized release of Egg Harbor Township and Ocean City's 2024 premium indications inclusive of the SIR options.

***2024 Retrospective Program Candidate Analysis***

Ms. Palmeri then directed the Committee to page 19 of Tab 6 of the workbook. Ms. Palmeri reminded the Committee that the Fund has utilized the same criteria over the past several years

to determine if a member is a candidate for the *Retrospective Program*. This criterion includes a negative impact on the Fund's surplus of \$200,000 or more over the preceding three (3) year period (Egg Harbor Twp, Ventnor, Pleasantville, and Absecon) and the member is 15% or more underpriced (No members) according to the Actuary. She asked the Committee to review pages 20-24. The Committee discussed the candidates and based upon this criterion, agreed Egg Harbor Twp., Ventnor, Pleasantville and Absecon should not be placed on the *Retrospective Program* for 2024.

#### ***Assessment Strategy Scenario***

Ms. Palmeri then directed the Committee to proposed assessment allocation scenarios on pages 26-30 of Tab 6. She then briefly reviewed the options regarding the proposed reductions for the renewing members and various increases for all members. She further noted that anomaly losses were also identified. Ms. Palmeri asked if the Committee would like to continue the practice of considering anomaly losses. The Committee agreed to continue considering anomaly losses.

After a brief discussion, the Committee indicated that they would utilize Option 3 Assessment Strategy with anomalies. Option 3 includes, renewing members with loss ratios below 20% a 2% reduction; renewing members with loss ratios between 20%-40% a 1% reduction; renewing members with loss ratios between 40%-60% held flat; non-renewing members with loss ratios below 20% held flat; non-renewing members with loss ratios between 20%-40% a 1% increase; non-renewing members with loss ratios between 40%-60% a 2.5% increase; non-renewing members with loss ratios between 60%-100% a 3.64% increase; non-renewing members with loss ratios between 100%-120% a 4.25% increase; non-renewing members with loss ratios between 120%-140% a 5.0% increase; non-renewing members with loss ratios between 140%-180% a 6.0% increase; and non-renewing members with loss ratios above 180% a 7.0% increase. She noted that no members were recommended for the Retrospective Program for 2024.

#### ***Miscellaneous***

##### ***MEL Fiduciary Disclosure***

Ms. Palmeri reviewed a memo with the Committee, which will be attached to the minutes of today's meeting, explaining that the MEL, like the ACM JIF, is a self-insurance fund and is not an insurance entity subject to financial rating by A.M. Best's & Co. Furthermore, like the ACM JIF, should the MEL become insolvent, the Fund membership is subject to additional assessments to make up any shortfalls. In addition, the Executive Director's office also monitor's the MEL's financial performance and will advise the Fund of any concerns it may have regarding the MEL's financial performance. *(A copy of the MEL Fiduciary Disclosure is attached and incorporated herein by reference.)*

##### ***Environmental Impairment Disclosure***

Ms. Palmeri stated that the Annual Disclosure noting that the ACM JIF has elected not to purchase Environmental Impairment Liability coverage for its members through the E-JIF is included in the agenda packet. Ms. Palmeri stated that the member's individual RMCs are responsible for determining whether the towns they represent want to purchase this coverage outside the JIF/MEL Program. She noted that the disclosure would be attached to the minutes of today's meeting and was also distributed to all members with the Exposure Review Process on 7/24/23. She noted that there would be an EJIF presentation at the upcoming Planning Retreat in October as requested by several members. *A copy of the Environmental Impairment Disclosure is attached and incorporated herein by reference.*

***Proposed September 2023 Budget Amendment***

Ms. Palmeri highlighted the upcoming 2023 budget amendment to be presented in September at the Executive Committee Meeting. She noted that the amendment includes adjustments for Absecon EPL/POL, EPL buy downs; Cyber; Optional Safety Budget; MEL and RMC adjustments.

***Draft Budget Amendment Policy***

Ms. Palmeri presented the revised *Budget Amendment Policy* on page 50. She reminded members that this is a result of discussions at the June meeting recognizing that Excess Carriers and the MEL do not recognize the JIF Budget amendments. The only proposed change is to bullet #2 on page 49 stating that members will no longer receive a mid-year premium adjustment in the MEL and EPL/POL lines. Members will be provided an estimated impact on their renewal premium utilizing current year rates. The Committee authorized the revised *Budget Amendment Policy* to be presented at the September Executive Committee meeting for effective date of January 1, 2024.

***MEL and RCF Supplemental Assessments***

Ms. Palmeri directed members to page 51 of the agenda where the RCF Supplemental Assessments are broken out by valuation date (12/31/19 through 12/31/22). She explained that the RCF supplemental assessments for the first two valuation dates (2019 & 2020) were based on all Fund Years within the RCF as a whole. The 2021 valuation date was based upon a deficit in the 2003 Fund Year only. She stated that the total supplemental assessment breakout by member on pages 51-52 is based upon the members' individual Fund Year assessment. She noted that the JIF has made these payments to the RCF and there are six (6) former members that owe money to the JIF because of these payments. In regards to the 12/31/2022 valuation, Ms. Palmeri noted that the JIF has not been billed for this supplemental assessment and any potential monies due will be based upon a revaluation of the impacted Fund Years (2003, 2004, 2007, 2008, & 2009) at 12/31/2023. Mr. Forlenza stated, as noted earlier in the meeting, Mr. DeWeese is reviewing the Fund Bylaws to determine the specific process by which the supplemental assessments will be authorized.

Ms. Palmeri stated that no former members are impacted by the MEL Supplemental Assessments because the membership in the Fund Years driving the performance has not changed.

***Next Meeting Date – November 3, 2023 at 9AM***

Ms. Palmeri noted the next meeting would consist of the final assessment allocation strategies, revised draft Budget with approved vendor fees and MEL & EPL assessments.

Seeing no other business, the meeting was adjourned at 11:35 am.

File:	ACM/GEN/Finance Committee	Tab:	08/25/23
	ACM/2023/Finance Committee	Tab:	08/25/23

# **ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Interim Financial Statement Summary**

**For the Period Ended June 30, 2023**

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

**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**All Fund Years**  
**June 30, 2023**

	Total
<b>Earned Contributions &amp; MEL / RCF Dividends</b>	<b>\$542,644,785</b>
Closed MEL Surplus Transfer Balances	3,361,239
Claims Paid (Net of Subrogation)	(229,253,990)
Excess Recoveries	696,395
Excess Insurance Premiums Paid	(123,618,130)
Operating Expenses Paid	(87,236,249)
MEL Supplemental Assessments - Paid	(1,218,619)
Residual Claims Fund Premiums Paid	(32,961,120)
Residual Claims Fund Supplemental Assessments - Paid	(813,730)
<b>Total Payments</b>	<b>(474,405,444)</b>
<b>Position After Expenses</b>	<b>71,600,580</b>
Investment Income (realized)	24,584,606.89
Transfers	-
Return of Surplus	(50,109,680)
<b>CASH POSITION</b>	<b>46,075,507</b>
Investment Income (unrealized)	(1,744,009)
Case Reserves	(15,364,556)
IBNR Reserves	(13,863,137)
MEL Supplemental Assessments - Not Paid	(1,140,643)
Residual Claims Fund Supplemental Assessments - Not Paid	(95,646)
Residual Claims Fund Supplemental Assessments - Future FY	(860,809)
<b>Net Current Surplus/(Deficit)</b>	<b>13,006,707</b>
Valued as of 03/31/23	\$13,541,816
CHANGE	(\$535,109)
Compiled by RPA, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2023	

**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2023**  
**June 30, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	LFC	Excess / Standalone Policies	Expense & Contingency	Total
Earned Membership Contributions	588,305.00	1,117,068.00	233,335.50	4,744,418.50	1,179,376.00		3,747,807.50	2,013,611.50	\$13,623,922
Other Contributions/Retro payments									\$0
<b>Total Contributions</b>	<b>\$588,305</b>	<b>\$1,117,068</b>	<b>\$233,336</b>	<b>\$4,744,419</b>	<b>\$1,179,376</b>	<b>\$0</b>	<b>\$3,747,808</b>	<b>\$2,013,612</b>	<b>\$13,623,922</b>
Claims Paid (Net of Subrogation)	(245,582)	(14,167)	(4,163)	(557,121)					(821,033)
Excess Recoveries									-
Excess Insurance Premiums Paid							(4,881,872)		(4,881,872)
Operating Expenses Paid								(1,889,210)	(1,889,210)
Total Payments	(245,582)	(14,167)	(4,163)	(557,121)	-		(4,881,872)	(1,889,210)	(7,592,115)
Position After Expenses	342,723	1,102,901	229,173	4,187,298	1,179,376	-	(1,134,065)	124,402	<b>6,031,807</b>
Investment Income	1,861	4,207	828	16,530	4,494			17,370	<b>45,289</b>
Transfers									-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Contributions									-
Closed MEL Surplus Transfer - Excess Premiums Paid									-
<b>CASH POSITION</b>	<b>\$344,584</b>	<b>\$1,107,108</b>	<b>\$230,001</b>	<b>\$4,203,827</b>	<b>\$1,183,870</b>	<b>\$0</b>	<b>(\$1,134,065)</b>	<b>\$141,772</b>	<b>6,077,096</b>
Case Reserves	(629,049)	(169,773)	(58,187)	(884,130)					(1,741,139)
IBNR Reserves	(1,000)	(1,105,061)	(209,150)	(4,181,749)					(5,496,960)
<b>Net Current Surplus/(Deficit)</b>	<b>(\$285,465)</b>	<b>(\$167,726)</b>	<b>(\$37,336)</b>	<b>(\$862,052)</b>	<b>\$1,183,870</b>	<b>\$0</b>	<b>(\$1,134,065)</b>	<b>\$141,772</b>	<b>(\$1,161,003)</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/23	\$53,387	(\$83,171)	(\$18,537)	(\$428,064)	\$592,675	\$0	(\$611,296)	\$170,257	<b>(\$324,749)</b>
CHANGE	(338,852)	(84,556)	(18,799)	(433,988)	591,194	-	(522,768)	(28,485)	<b>(836,254)</b>
Claim Count for Open Fund Years 06/30/23	93	87	34	216					<b>430</b>
Claim Count for Open Fund Years 03/31/23	32	34	8	85					<b>159</b>
Net Change	61	53	26	131					<b>271</b>

Compiled by RPA, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2023

**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2022**  
**June 30, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	LFC	Excess / Standalone Policies	Expense & Contingency	Total
Earned Membership Contributions	\$1,116,818	\$2,114,933	\$442,653	\$7,512,647	\$1,974,188	\$421,250	\$6,672,910	\$3,947,425	\$24,202,824
Other Contributions/Retro payments									\$0
<b>Total Contributions</b>	<b>\$1,116,818</b>	<b>\$2,114,933</b>	<b>\$442,653</b>	<b>\$7,512,647</b>	<b>\$1,974,188</b>	<b>\$421,250</b>	<b>\$6,672,910</b>	<b>\$3,947,425</b>	<b>\$24,202,824</b>
Claims Paid (Net of Subrogation)	(1,032,264)	(65,432)	(48,139)	(3,328,617)					(4,474,452)
Excess Recoveries									-
Excess Insurance Premiums Paid							(6,679,018)		(6,679,018)
Operating Expenses Paid								(3,637,997)	(3,637,997)
Total Payments	(1,032,264)	(65,432)	(48,139)	(3,328,617)	-		(6,679,018)	(3,637,997)	(14,791,467)
Position After Expenses	84,554	2,049,501	394,514	4,184,030	1,974,188	421,250	(6,108)	309,428	9,411,357
Investment Income	2,101	25,795	5,003	56,254	25,153	5,343	-	26,554	146,202
Transfers									-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Contributions							(131,375)		(131,375)
Closed MEL Surplus Transfer - Excess Premiums Paid							131,375		131,375
<b>CASH POSITION</b>	<b>\$86,655</b>	<b>\$2,075,296</b>	<b>\$399,517</b>	<b>\$4,240,284</b>	<b>\$1,999,341</b>	<b>\$426,593</b>	<b>(\$6,108)</b>	<b>\$335,982</b>	<b>\$9,557,559</b>
Case Reserves	(103,186)	(832,837)	(56,044)	(3,003,538)	-		-	-	(3,995,605)
IBNR Reserves	-	(1,646,379)	(366,697)	(2,055,664)	-		-	-	(4,068,740)
<b>Net Current Surplus/(Deficit)</b>	<b>(16,531)</b>	<b>(403,920)</b>	<b>(23,224)</b>	<b>(818,918)</b>	<b>1,999,341</b>	<b>426,593</b>	<b>(6,108)</b>	<b>335,982</b>	<b>1,493,214</b>
<b>RECOMMENDED TRANSFERS</b>		-	-	-			-	-	-
Valued as of 03/31/23	(52,380)	(410,973)	(23,945)	(964,503)	1,993,399	425,330	(18,426)	419,418	1,367,921
CHANGE	35,849	7,053	721	145,585	5,942	1,262	12,318	(83,436)	125,293
Claim Count for Open Fund Years 06/30/23	214	443	100	542					1,299
Claim Count for Open Fund Years 03/31/23	214	428	98	540					1,280
Net Change	0	15	2	2					19

Compiled by RPA, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2023



**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2021**  
**June 30, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	LCF	Excess / Standalone Policies	Expense & Contingency	Total
Earned Membership Contributions	\$1,070,748	\$2,159,650	\$370,512	\$7,306,440	\$1,924,824	\$0	\$6,591,330	\$3,651,188	\$23,074,692
Other Contributions/Retro payments									\$0
<b>Total Contributions</b>	<b>\$1,070,748</b>	<b>\$2,159,650</b>	<b>\$370,512</b>	<b>\$7,306,440</b>	<b>\$1,924,824</b>	<b>\$0</b>	<b>\$6,591,330</b>	<b>\$3,651,188</b>	<b>\$23,074,692</b>
Claims Paid (Net of Subrogation)	(1,023,365)	(430,031)	(64,044)	(5,987,091)					(7,504,531)
Excess Recoveries									-
Excess Insurance Premiums Paid							(6,591,330)		(6,591,330)
Operating Expenses Paid								(3,399,023)	(3,399,023)
Total Payments	(1,023,365)	(430,031)	(64,044)	(5,987,091)	-	-	(6,591,330)	(3,399,023)	(17,494,884)
Position After Expenses	47,383	1,729,619	306,468	1,319,349	1,924,824	-	-	252,165	5,579,808
Investment Income	1,121	(21,681)	(2,606)	(53,724)	(17,447)		-	(34,621)	(128,958)
Transfers	100,000				(100,000)				-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Contributions							(635,690)		(635,690)
Closed MEL Surplus Transfer - Excess Premiums Paid							635,690		635,690
<b>CASH POSITION</b>	<b>\$148,504</b>	<b>\$1,707,938</b>	<b>\$303,862</b>	<b>\$1,265,625</b>	<b>\$1,807,377</b>	<b>\$0</b>	<b>\$0</b>	<b>\$217,544</b>	<b>\$5,450,850</b>
Case Reserves	(1,019)	(688,500)	(151,726)	(3,353,476)		-	-	-	(4,194,721)
IBNR Reserves	-	(1,032,569)	(231,006)	(1,309,403)		-	-	-	(2,572,978)
<b>Net Current Surplus/(Deficit)</b>	<b>\$147,485</b>	<b>(\$13,131)</b>	<b>(\$78,870)</b>	<b>(\$3,397,254)</b>	<b>\$1,807,377</b>	<b>\$0</b>	<b>\$0</b>	<b>\$217,544</b>	<b>(\$1,316,849)</b>
<b>RECOMMENDED TRANSFERS</b>						-	-	-	-
Valued as of 03/31/23	\$115,311	(\$281,478)	(\$121,203)	(\$3,556,609)	\$1,801,195	\$0	(\$36,212)	\$252,918	(\$1,826,078)
CHANGE	32,174	268,347	42,333	159,355	6,182	-	36,212	(35,374)	509,230
Claim Count for Open Fund Years 06/30/23	201	366	93	822					1,482
Claim Count for Open Fund Years 03/31/23	200	364	93	819					1,476
Net Change	1	2	0	3					6

Compiled by RPA, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2023

**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2020**  
**June 30, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	LFC	Excess / Standalone Policies	Expense & Contingency	Total
Earned Membership Contributions	\$1,065,108	\$2,157,532	\$359,567	\$7,206,738	\$1,903,932	\$37,656	\$6,496,904	\$3,585,289	\$22,812,726
Other Contributions/Retro payments					\$20,798			1,500	\$22,298
<b>Total Contributions</b>	<b>\$1,065,108</b>	<b>\$2,157,532</b>	<b>\$359,567</b>	<b>\$7,206,738</b>	<b>\$1,924,730</b>	<b>\$37,656</b>	<b>\$6,496,904</b>	<b>\$3,586,789</b>	<b>\$22,835,024</b>
Claims Paid (Net of Subrogation)	(903,266)	(766,422)	(135,682)	(5,028,063)					(6,833,433)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$6,497,678)		(6,497,678)
Operating Expenses Paid								(\$3,399,766)	(3,399,766)
<b>Total Payments</b>	<b>(903,266)</b>	<b>(766,422)</b>	<b>(135,682)</b>	<b>(5,028,063)</b>	<b>-</b>	<b>-</b>	<b>(6,497,678)</b>	<b>(3,399,766)</b>	<b>(16,730,877)</b>
Position After Expenses	161,842	1,391,110	223,885	2,178,675	1,924,730	37,656	(774)	187,023	<b>6,104,147</b>
Investment Income	2,242	(16,762)	(1,356)	(12,953)	(8,216)	(162)	-	(33,403)	(70,609)
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Contrit	-	-	-	-	-	-	(592,207)	-	(592,207)
Closed MEL Surplus Transfer - Excess Premiu	-	-	-	-	-	-	592,207	-	592,207
<b>CASH POSITION</b>	<b>\$164,084</b>	<b>\$1,374,348</b>	<b>\$222,529</b>	<b>\$2,165,722</b>	<b>\$1,916,514</b>	<b>\$37,494</b>	<b>(\$774)</b>	<b>\$153,620</b>	<b>\$6,033,538</b>
Case Reserves	(15,675)	(1,312,836)	(21,461)	(1,667,147)				-	(3,017,119)
IBNR Reserves	-	(256,238)	(119,511)	(594,198)	-	-	-	-	(969,947)
<b>Net Current Surplus/(Deficit)</b>	<b>\$148,409</b>	<b>(\$194,726)</b>	<b>\$81,557</b>	<b>(\$95,623)</b>	<b>\$1,916,514</b>	<b>\$37,494</b>	<b>(\$774)</b>	<b>\$153,620</b>	<b>\$2,046,472</b>
<b>RECOMMENDED TRANSFERS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Valued as of 03/31/23	\$148,274	(\$18,597)	\$60,159	\$115,317	\$1,910,030	\$37,365	\$7,272	\$145,069	<b>\$2,404,889</b>
CHANGE	135	(176,129)	21,399	(210,940)	6,484	128	(8,046)	8,551	<b>(358,417)</b>
Claim Count for Open Fund Years 06/30/23	219	420	85	1,018					<b>1,742</b>
Claim Count for Open Fund Years 03/31/23	219	419	85	1,016					<b>1,739</b>
Net Change	0	1	0	2					<b>3</b>

Compiled by RPA, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2023

**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2019**  
**June 30, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	Excess / Standalone Policies	Expense & Contingency	Total
Earned Membership Contributions	\$1,032,594	\$2,176,214	\$358,861	\$7,228,548	\$1,908,464	\$0	\$6,460,288	\$3,440,526	\$22,605,495
Other Contributions/Retro payments					\$39,590				\$39,590
<b>Total Contributions</b>	<b>\$1,032,594</b>	<b>\$2,176,214</b>	<b>\$358,861</b>	<b>\$7,228,548</b>	<b>\$1,948,054</b>	<b>\$0</b>	<b>\$6,460,288</b>	<b>\$3,440,526</b>	<b>\$22,645,085</b>
Claims Paid (Net of Subrogation)	(828,542)	(1,105,764)	(163,962)	(8,169,970)					(10,268,238)
Excess Recoveries									-
Excess Insurance Premiums Paid							(6,451,508)		(6,451,508)
Operating Expenses Paid								(3,302,931)	(3,302,931)
Total Payments	(828,542)	(1,105,764)	(163,962)	(8,169,970)	-	-	(6,451,508)	(3,302,931)	(20,022,677)
Position After Expenses	204,052	1,070,450	194,899	(941,422)	1,948,054	-	8,780	137,595	2,622,408
Investment Income	4,750	31,082	6,014	130,414	43,695		-	85,631	301,586
Transfers				1,500,000	(1,500,000)				-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Contrib	-	-	-	-	-	-	(494,988)	-	(494,988)
Closed MEL Surplus Transfer - Excess Premium	-	-	-	-	-	-	494,988	-	494,988
<b>CASH POSITION</b>	<b>\$208,802</b>	<b>\$1,101,532</b>	<b>\$200,913</b>	<b>\$688,992</b>	<b>\$491,749</b>	<b>\$0</b>	<b>\$8,780</b>	<b>\$223,226</b>	<b>\$2,923,994</b>
Case Reserves	(5)	(697,827)	(77,598)	(1,639,891)					(2,415,321)
IBNR Reserves	-	(37,904)	(43,836)	(672,772)					(754,512)
<b>Net Current Surplus/(Deficit)</b>	<b>\$208,797</b>	<b>\$365,801</b>	<b>\$79,479</b>	<b>(\$1,623,671)</b>	<b>\$491,749</b>	<b>\$0</b>	<b>\$8,780</b>	<b>\$223,226</b>	<b>(\$245,839)</b>
<b>RECOMMENDED TRANSFERS</b>		-	-				-	-	-
Valued as of 03/31/23	\$208,443	\$522,855	\$58,191	(\$3,219,884)	\$1,985,071	\$0	\$21,622	\$209,654	(\$214,048)
CHANGE	354	(157,053)	21,287	1,596,213	(1,493,322)	-	(12,842)	13,573	(31,791)
Claim Count for Open Fund Years 06/30/23	216	378	107	608					1,309
Claim Count for Open Fund Years 03/31/23	216	376	107	608					1,307
Net Change	0	2	0	0					2

**Atlantic County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Closed Years Contingency Fund**  
**June 30, 2023**

	Fund Years 1987-2017	2018 Fund Year	Fund Years 1987-2018
Earned Contributions & MEL / RCF Dividends	\$413,664,684	\$22,598,554	\$436,263,238
Claims Paid (Net of Subrogation)	(188,206,645)	(11,145,658)	(199,352,303)
Excess Recoveries	\$696,395	\$0	\$696,395
Excess Insurance Premiums Paid	(86,449,623)	(6,067,101)	(92,516,724)
Operating Expenses Paid	(68,302,049)	(3,305,273)	(71,607,322)
Residual Claims Fund Premiums Paid	(31,055,557)	(1,905,563)	(32,961,120)
Residual Claims Fund Supplemental Assessments - Paid	(813,730)	-	(813,730)
Total Payments	(374,131,209)	(22,423,595)	(396,554,804)
Position After Expenses	39,533,475	174,959	39,708,434
Investment Income	21,773,954	693,898	22,467,852
Return of Surplus	(50,109,680)	-	(50,109,680)
Closed MEL Surplus Transfer - Regular Contributions	(1,249,395)	(257,584)	(1,506,979)
Closed MEL Surplus Transfer - Excess Premiums Paid	1,249,395	257,584	1,506,979
<b>CASH POSITION</b>	<b>11,197,749</b>	<b>868,857</b>	<b>12,066,606</b>
Case Reserves	(\$651)	\$0	(\$651)
IBNR Reserves	\$0	\$0	\$0
Residual Claims Fund Supplemental Assessments - Not Paid	\$0	(\$95,646)	(\$95,646)
<b>Current Surplus/(Deficit)</b>	<b>\$11,197,098</b>	<b>773,211</b>	<b>\$11,970,309</b>
Open Property Claim Count: 06/30/23			9
Open Property Claim Count: 03/31/23			9
Net Change			0

Compiled by RPA, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2023

**Atlantic County Municipal Joint Insurance Fund**

**Historical Operating Results Summary**

**Closed MEL Unencumbered Surplus Contingency Fund**

**June 30, 2023**

	Fund Year(s) 2016-2022
<b>Total Surplus Transferred</b>	<b>3,361,239</b>
MEL Supplemental Assessments - Paid	(1,218,619)
<b>Position After Expenses</b>	<b>2,142,620</b>
Investment Income	79,236
Return of Surplus	-
<b>CASH POSITION</b>	<b>\$2,221,856</b>
MEL Supplemental Assessments - Not Paid	(1,140,643)
<b>Current Surplus/(Deficit)</b>	<b>\$1,081,213</b>
Valued as of 03/31/23	\$1,074,062
CHANGE	\$7,151
Compiled by RPA, Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2023	

<p style="text-align: center;"><b>Atlantic County Municipal Joint Insurance Fund</b>  <b>Open Years Comparative Operating Results Summary</b>  <b>June 30, 2023</b></p>
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Fund Year 2023	Property	GL	Automobile	WC	Deductible	Loss Fund Contingency	EPL/POL MEL JIF	Operating	Total
CASH POSITION	\$ 344,584	\$ 1,107,108	\$ 230,001	\$ 4,203,827	\$ 1,183,870	\$ -	\$ (1,134,065)	\$ 141,772	\$ 6,077,096
Net Current Surplus/(Deficit)	\$ (285,465)	\$ (167,726)	\$ (37,336)	\$ (862,052)	\$ 1,183,870	\$ -	\$ (1,134,065)	\$ 141,772	\$ (1,161,003)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/23	\$ 53,387	\$ (83,171)	\$ (18,537)	\$ (428,064)	\$ 592,675	\$ -	\$ (611,296)	\$ 170,257	\$ (324,749)
CHANGE	\$ (338,852)	\$ (84,556)	\$ (18,799)	\$ (433,988)	\$ 591,194	\$ -	\$ (522,768)	\$ (28,485)	\$ (836,254)

Fund Year 2022	Property	GL	Automobile	WC	Deductible	Loss Fund Contingency	EPL/POL MEL JIF	Operating	Total
CASH POSITION	\$ 86,655	\$ 2,075,296	\$ 399,517	\$ 4,240,284	\$ 1,999,341	\$ 426,593	\$ (6,108)	\$ 335,982	\$ 9,557,559
Net Current Surplus/(Deficit)	\$ (16,531)	\$ (403,920)	\$ (23,224)	\$ (818,918)	\$ 1,999,341	\$ 426,593	\$ (6,108)	\$ 335,982	\$ 1,493,214
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/23	\$ (52,380)	\$ (410,973)	\$ (23,945)	\$ (964,503)	\$ 1,993,399	\$ 425,330	\$ (18,426)	\$ 419,418	\$ 1,367,921
CHANGE	\$ 35,849	\$ 7,053	\$ 721	\$ 145,585	\$ 5,942	\$ 1,262	\$ 12,318	\$ (83,436)	\$ 125,293

Fund Year 2021	Property	GL	Automobile	WC	Deductible	Loss Fund Contingency	EPL/POL	MEL JIF	Operating	Total
CASH POSITION	\$ 148,504	\$ 1,707,938	\$ 303,862	\$ 1,265,625	\$ 1,807,377	\$ -	\$ -		\$ 217,544	\$ 5,450,850
Net Current Surplus/(Deficit)	\$ 147,485	\$ (13,131)	\$ (78,870)	\$ (3,397,254)	\$ 1,807,377	\$ -	\$ -		\$ 217,544	\$ (1,316,849)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
Valued as of 03/31/23	\$ 115,311	\$ (281,478)	\$ (121,203)	\$ (3,556,609)	\$ 1,801,195	\$ -	\$ (36,212)		\$ 252,918	\$ (1,826,078)
CHANGE	\$ 32,174	\$ 268,347	\$ 42,333	\$ 159,355	\$ 6,182	\$ -	\$ 36,212		\$ (35,374)	\$ 509,230

Fund Year 2020	Property	GL	Automobile	WC	Deductible	Loss Fund Contingency	MELJIF	Operating	Total
CASH POSITION	\$ 164,084	\$ 1,374,348	\$ 222,529	\$ 2,165,722	\$ 1,916,514	\$ 37,494	\$ (774)	\$ 153,620	\$ 6,033,538
Net Current Surplus/(Deficit)	\$ 148,409	\$ (194,726)	\$ 81,557	\$ (95,623)	\$ 1,916,514	\$ 37,494	\$ (774)	\$ 153,620	\$ 2,046,472
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	-	\$ -
Valued as of 03/31/23	\$ 148,274	\$ (18,597)	\$ 60,159	\$ 115,317	\$ 1,910,030	\$ 37,365	\$ 7,272	\$ 145,069	\$ 2,404,889
CHANGE	\$ 135	\$ (176,129)	\$ 21,399	\$ (210,940)	\$ 6,484	\$ 128	\$ (8,046)	\$ 8,551	\$ (358,417)

[illegible]



**To:** ACM JIF Finance Committee  
**FROM:** Paul Forlenza, MGA, RMC, Executive Director  
**DATE:** August 25, 2023  
**SUBJECT:** Fiduciary Disclosure

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The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Risk Program Administrators evaluates the financial strength of insurers used by Risk Program Administrator clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Richard Hirsch. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund**, these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of the potential for an additional assessment should it be determined necessary by the Actuary for **Municipal Excess Liability Joint Insurance Fund**.

**CC:** Fund Commissioners *via 08/25/23 Finance Committee Minutes*  
Risk Management Consultants *via 08/25/23 Finance Committee Minutes*



TO: Risk Management Consultants  
FROM: Jodi Palmeri, Senior Financial Analyst  
DATE: July 24, 2023  
RE: Coverage Reminder – Environmental Impairment Liability

\*\*\*\*\*

This memo serves as an annual reminder that the **Atlantic County Municipal Joint Insurance Fund** (ACM JIF) does **not** provide Environmental Impairment Liability (EIL) coverage to its members.

Each year, the Executive Director's office reviews the availability of this coverage with the ACM JIF Finance Committee to determine if the Fund would like to entertain proposals for this coverage through commercial insurers or membership in the New Jersey Environmental Risk Management Joint Insurance Fund (E-JIF).

The E-JIF is a risk sharing pool that provides EIL coverage and risk management services to member municipalities. The coverage and services for the E-JIF are provided at a rate of approximately \$0.97 per capita. The ACM JIF is eligible to join the (E-JIF) and has received several proposals to become a member of the E-JIF since its inception; however, the ACM JIF has decided **not** to accept the proposal of membership to date. However, the ACM JIF has expressed an interest in obtaining a proposal from the E-JIF for coverage effective 1/1/24.

As a result, Risk Management Consultants are urged to assess the environmental risks of their clients who are members of the ACM JIF and make arrangements for environmental coverage and other coverage that may be necessary to supplement the coverage afforded by the ACM JIF.

After your review of this information, should you have any questions or comments, please do not hesitate to contact our office.

Thank you.

cc: Fund Commissioners

File: ACM/2024/Renewal – Tab: Coverage Reminder – Environmental Impairment Liability



## **RESOLUTION NO. 2023-**

### **RESOLUTION OF THE EXECUTIVE COMMITTEE OF THE ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2012 - 2018) SURPLUS**

**WHEREAS,** N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

**WHEREAS,** the Atlantic County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

**WHEREAS,** the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2012 through 2018**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$2,000,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Auditor's Report of the Historical Operating Results as of **December 31, 2022**. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**ATLANTIC COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

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Elizabeth Woods, Fund Chair

ATTEST:

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Jessica Bishop, Fund Secretary

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Date

# ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

## Administrative Policies & Procedures

Date Adopted: 09/16/20

**POLICY:** Surplus Distribution

**PURPOSE:** To Create a Guideline for Recommending an Amount of Surplus to Distribute from the Closed Years' Fund

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Shortly after receipt of the Fund's December 31<sup>st</sup> Financial Audit the Finance Committee meets to determine whether the Fund should declare a dividend from Closed Years Surplus. If the Finance Committee finds that the Fund is in a position to release a portion of available surplus they shall recommend a distribution in a manner consistent with State regulations NJAC 11:15-2.21. According to the Bylaws:

*Any monies for a Fund year in excess of the amount necessary to fund all obligations for that fiscal year as certified by an actuary may be declared to be refundable by the Executive Committee-no sooner than twenty four (24) months after the end of the fiscal year. (N.J.A.C. 11:15-2.21(a)).*

Fund members share in a surplus distribution (dividend) in direct proportion to their share of member JIF assessments for that Fund Year. Thus, if a member's contribution comes to 2% of a Fund Year JIF Budget, they will receive 2% of that year's surplus distribution.

*A refund for any fiscal year shall be paid directly to the member only in proportion to the member's participation in the fund for such year. Payment of a refund on a previous year is not contingent on the member's continued membership in the fund after that year (N.J.A.C. 11:15-2.21(e); or*

*At the option of the member the refund may be retained by the Fund and applied towards the member's next annual contribution/assessment, or for the payment, in part or in whole, of any current demand for supplemental contribution/assessment for a prior Fund year or years (N.J.A.C. 11:15-2.21(f)).*

**Some of the factors that the Finance Committee may consider in determining the amount, if any, of surplus to distribute are:**

- The Administrative Code and the Fund Bylaws.
- The amount of surplus available in Closed Years only. Open Fund Years may not be considered. A Fund Year is considered "Closed" when all loss reserves and IBNR reserves are transferred to the Residual Claims Fund (RCF).

- The ratio of the current budget to unencumbered surplus as suggested from time to time by the Fund Actuary to ensure adequate surplus to cover potential poor performing Fund Years.
- Financial position in Open Fund Years and recent loss history of the Fund.
- A consistent release of surplus, rather than a dramatic swing in the amount of surplus released each year.

The Executive Director's office shall prepare exhibits for consideration by the Finance Committee that contain:

- a. The amount of surplus available for distribution within each closed Fund Year.
- b. Historical dividend distributions

Once the Finance Committee arrives at a recommended surplus distribution, the Executive Director shall prepare exhibits that display the amount of dividend each member will receive according to (N.J.A.C. 11:15-2.21(e)).

The Finance Committee shall present its recommendation to the Executive Committee who may formally declare a release of surplus by resolution. The Executive Director's office shall make the necessary filings in accordance with NJAC 11:15-2.21 and, once approved, inform the members of their options to receive their dividends.

#### **Distribution of Funds:**

Existing members of the Fund will have the option to take their portion of the surplus distribution in the form of a check made payable to the member municipality, as a credit against their next year's assessment, left on deposit in the Fund's Aggregate Excess Loss Contingency Fund (AELCF) or any combination of the aforementioned options. The Executive Director's office shall work with each existing member receiving a portion of the surplus to execute the necessary documentation in accordance with the member's determination for their share of the surplus distribution.

Municipalities that were members of the Fund during Fund Years from which surplus is being released; however, are not members of the Fund when the surplus is authorized to be released, shall not be eligible to receive any portion of the surplus until the following criteria are met:

- 1) All claims for the Fund Year from which surplus is being released are closed; and;
- 2) All outstanding payments due and owing from the prior member of the Fund have been paid in full, including any payments due pursuant to a Retrospective Agreement, as certified by the Fund Treasurer.
- 3) An analysis has been completed by the Executive Director's Office to determine the likelihood of an additional assessment from the Municipal Excess Liability Joint Insurance Fund (MEL JIF) and Residual Claims Fund Joint Insurance Fund (RCF JIF) due to statutory, regulatory, and/or other external factors that could

trigger an additional assessment for a Fund Year where the prior member was a member of the Fund.

Prior Fund members that do not meet the above criteria will have their portion of any surplus released placed in the AELCF until which time that member has satisfied the above criteria. The Fund Treasurer shall keep a separate accounting of these funds for each member.

# ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

## Administrative Policies & Procedures

**Date Adopted:** \_\_\_\_\_

**POLICY:** Budget Amendment Policy

**PURPOSE:** To establish appropriate purposes and timelines for the Budget Amendments

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During the course of each Fund Year it becomes necessary to amend the Fund's budget due to circumstances that were normally unforeseen by the Fund at the time the budget was adopted. Amending the budget requires that each member of the Fund receive a copy of the proposed amendment for posting on the member's official Municipal Bulletin Board. In addition, the proposed Amendment must be advertised as a Legal Notice in the Fund's three official newspapers. Therefore, for purposes of efficiency, it is in the best interest of the Fund to limit the number of times that the Fund amends its budget during the year. To accomplish this goal, the following guidelines shall be used in determining when and why the Fund Budget shall be amended:

- If a new member joins the Fund effective January 1<sup>st</sup> of a new Fund Year, the Fund shall amend the budget to include the new member's exposures as soon as practical following the commencement of the New Year.
- All other Budget revisions requested by the member municipalities, for the purposes outlined below, shall be consolidated into one amendment and must be submitted to the Executive Director's office no later than July 1<sup>st</sup> in recognition of the Budget Development process the Fund undertakes in preparation for the new Fund Year. The final annual Budget Amendment will be adopted no later than October 1<sup>st</sup>:
  - Changes to RMC agreements from the previous year
  - Changes in member excess coverage limits / deductibles/co-insurance terms
  - Changes to an operational exposure that requires the addition/removal of premium to the budget.
    - Changes in JIF Loss Funding will be provided by the Fund Actuary and Operating Expenses allocated by the Executive Director's Office if applicable and reflected in the final installment invoice.
    - Changes in Excess / Stand Alone Premiums will be provided by the MEL's Executive Director's office. The member will be provided a quote utilizing the current Fund Year rates for an estimated financial impact that will apply for the upcoming renewal year. However, the member's premium will not be modified in the current year.
- All other proposed amendments, for whatever purpose, that are brought to the attention of the Executive Director's office after July 1<sup>st</sup> shall be reviewed with the Finance Committee to determine the appropriate method to address the changes in exposures and the impact on the member's assessment.



### BUDGET HEARING NOTICE

Notice is hereby given that the Atlantic County Municipal Joint Insurance Fund (ACM JIF) will conduct a public hearing on the Fund's proposed **2023 Amended Budget**. The hearing will be held as part of the ACM JIF's **September** Executive Committee meeting. The meeting will be held on Wednesday, **September 20, 2023** at 3:00 PM at the Avalon Community Center, 3001 Avalon Ave, Avalon, NJ. The proposed Amendment of the **2023 Budget** is as follows:

	Adopted Budget 2023	Absecon EPL/POL Adj	Operating Expense Adj	Cyber Commission Adj	EPL/POL Adj	EPL/POL Buy Downs	RMC ADJ	Proposed Amended Budget 9/20/23
PROPERTY (\$100K SIR)	1,176,610							1,176,610
GENERAL LIABILITY	2,234,136							2,234,136
AUTO LIABILITY	466,671							466,671
WORKERS' COMPENSATION	9,488,837							9,488,837
DEDUCTIBLE	2,358,752							2,358,752
<b>TOTAL CLAIM LOSS FUNDS</b>	<b>15,725,006</b>							<b>15,725,006</b>
Op Budget/ Member Benefits	3,302,685		(24,000)					3,278,685
<b>SUBTOTAL</b>	<b>19,027,691</b>	0	(24,000)	0	0	0	0	<b>19,003,691</b>
MEL Excess WC & Liability	2,569,238		25,000		(43,583)			2,550,655
MEL Excess Prop	2,517,995							2,517,995
Cyber JIF Premium	458,830			(3,480)				455,350
Cyber JIF Commission-CSB				3,480				3,480
EPL/POL Premium	1,866,616	(3,489)			42,317	1,128		1,906,572
EPL/POL Commission – CSB	59,550				1,266	36		60,852
EPL/POL/LU Surcharge					711			711
Risk Mgmt Consultants	760,032		(60)		43		(11,477)	748,538
<b>TOTAL JIF BUDGET</b>	<b>27,259,952</b>	<b>(3,489)</b>	<b>940</b>	<b>0</b>	<b>754</b>	<b>1,164</b>	<b>(11,477)</b>	<b>27,247,844</b>

Minutes shall be kept and provided as required by statute and shall be available to the public pursuant to the requirements of said law.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND, RPA a division of Gallagher, Executive Director/Administrator

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ACM JIF - 2023 Budget Amended Assessment Certification	
Absecon City	505,064
Avalon Borough	534,708
Brigantine City	919,831
Buena Borough	169,586
Cape May City	947,108
Cape May Point Borough	54,264
Commercial Township	111,492
Corbin City	42,826
Deerfield Township	102,509
Dennis Township	273,373
Downe Township	52,712
Egg Harbor Township	2,094,667
Estell Manor City	69,382
Folsom Borough	58,195
Galloway Township	1,385,596
Hamilton Township	1,295,364
Linwood City	462,905
Longport Borough	294,110
Lower Township	1,006,250
Margate City	1,008,094
Middle Township	895,000
Millville City	1,854,801
Mullica Township	236,236
Newfield Borough	85,509
North Wildwood City	968,748
Northfield City	421,490
Ocean City	2,652,077
Pleasantville City	1,834,588
Sea Isle City	1,047,137
Somers Point City	615,938
Stone Harbor Borough	371,322
Upper Deerfield Township	189,632
Upper Township	521,248
Ventnor City	1,165,253
Waterford Township	513,678
West Cape May Borough	90,643
West Wildwood Borough	115,895
Weymouth Township	83,133
Wildwood City	1,533,971
Wildwood Crest Borough	564,020
Woodbine Borough	99,488
41	27,247,844





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

***Thursday, July 20, 2023,***

A meeting of the Atlantic County Municipal Joint Insurance Fund Employment Practices & Technology Liability Committee was held on Thursday, July 20, 2023 at 1:00 PM at Middle Township Municipal Building.

**Those in attendance were:**

***Fund Commissioners:*** Varvara Keun, *Chair*, Middle Township  
Liz Woods, *Fund Chair*, City of Ocean City  
Kellie Seib, *Coverage Committee Chair*, Sea Isle City  
Mary Canesi, *Claims Committee Chair*, Northfield City

***Fund Professionals:*** David DeWeese, *Fund Solicitor*, **The DeWeese Law Firm, P.C**  
Jerry Caruso, *Technology Director*, **Wintsec Consulting**  
Paul Forlenza, MGA, *Executive Director*, **RPA a Division of Gallagher**  
Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director, **RPA a Division of Gallagher**

***Those unable to attend:*** Scott Wahl, *Safety Committee Chair*, Avalon Borough  
LaVerne Kirn, *Strategic Planning Committee Chair*, Corbin City  
Dawn Stollenwerk, *Finance Committee Chair*, Mullica Township  
Ray Compari, *Fund Commissioner*, City of Millville  
Dawn Marie Bascelli, *Fund Commissioner*, Deerfield Township  
Keith Hummel, *Safety Director*, **J.A. Montgomery Consulting**  
Rob Garish, *Asst. Director of Public Sector*, **J.A. Montgomery Consulting**  
Kris Kristie, Sr. Account Rep., **RPA a Division of Gallagher**

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

***I. EPL/POL Loss Ratio Snapshots- Valued as of March 31, 2023***

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2017-2022 valued as of March 31, 2023 that were included in the agenda packet. He noted the EPL/POL Five Year Average Loss Ratio for the ACM JIF is 63.8% and the Six Year Average Loss Ratio is 59.9%. He reminded the Committee that the 5-year average is reviewed by the insurer to determine member performance while the six-year average is used by the JIF to determine a member's performance. Mr. Forlenza reminded the Committee that the carrier uses a 55% loss ratio as a "breakeven" point for determining the JIF's performance. Mr. Forlenza then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results over the same five-year valued as of March 31, 2023, by member. He then briefly reviewed the individual performance in each of the Fund Years currently being tracked.

Mr. Forlenza stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL were uploaded into Origami in early May.

***II. EPL/POL Claims Filed***

Mr. DeWeese noted his reports are broken down to depict the open/closed cases with QBE and AIG.

**A. Open QBE Files**

Mr. DeWeese reviewed the open cases with QBE. Mr. DeWeese stated that there are currently thirty-seven (37) files being monitored; nineteen (19) are pending Coverage Determination with QBE upon the Filing of a Formal Complaint; eighteen (18) are in Litigation; two (2) have been Administratively Dismissed/Administratively Stayed/ Dismissed Without Prejudice; and twenty-one (21) have Defense Counsel assigned.

**B. Open AIG Files**

Mr. DeWeese reviewed the open cases with AIG. Mr. DeWeese stated there are six (6) files being monitored; three (3) are pending Coverage Determination with AIG upon the Filing of a Formal Complaint; three (3) are in Litigation; zero (0) have been Administratively Dismissed/Administratively Stayed/ Dismissed Without Prejudice; and four (4) have Defense Counsel assigned.

**C. Closed QBE Files – March 2023 to July 2023**

Mr. DeWeese reviewed the closed cases with QBE. Mr. DeWeese stated that from March 2023 – July 2023: thirteen (13) claims closed; four (4) due to coverage denials; four (4) closed due to inactivity; one (1) settled with payment to the Plaintiff and four (4) closed with no payment to plaintiff.

**D. Closed AIG Files – Since January 2023**

Mr. DeWeese reviewed the closed cases with AIG. Mr. DeWeese stated that since January 2023: seven (7) claims closed; six (6) due to coverage denials; zero (0) closed due to inactivity; zero (0) settled with payment to the Plaintiff and one (1) closed with no payment to plaintiff.

**III. *Members of Concern***

Mr. Forlenza asked Mr. DeWeese if there are any members of concern. Mr. DeWeese advised there are no members of concern at this time.

**IV. *MEL EPL Plan of Risk Management Program***

Mr. Forlenza referred the Committee to page nine of the agenda that depicts the current compliance status of the Members, as of June 05, 2023, with the 2022- 2023 EPL Risk Management Program. He stated that this compliance spreadsheet is included in the monthly agenda packet. Mr. Forlenza noted that some members are carrying a higher deductible due to specific loss trends in a specific department (i.e. police), but overall, most members have the standard deductible or have had the ability to buy down their deductible and coinsurance.

Mr. Forlenza reminded the Committee that members would need to come into compliance with the 2024-2025 EPL Risk Management Program by November 01, 2023, with the new program becoming effective January 01, 2024. Mr. Forlenza directed the Committee to Pages 10-20, which depicts a memo sent out by Mr. Forlenza on May 17, 2023 that outlines the requirement of the 2024-2025 EPL Risk Management Program.

Mr. Forlenza provided the Committee with an updated on Managers and Supervisors training which is currently being undertaken by the JIF. He noted that four (4) out of the twelve (12) sessions have been completed and the CEU certificates for these sessions should be sent out by the end of next week. In addition, attendance records will be posted to the website in the near future.

In addition, Mr. Forlenza advised the Committee that all sessions for the Police Command Staff Training is now completed. Ms. Seib inquired if additional sessions will be held for those who were unable to attend the previously provided training. Mr. Forlenza indicated should a need arise to hold a makeup session; it can be held in the fall and/or in conjunction with the Camden or PMM JIFs.

A brief discussion ensued regarding availability of attendance list on the JIF website and CEU credits. Ms. Patel informed the Committee that the Executive Director is exploring ways to automate the process of identifying those individuals who meet the requirements to receive CEU credits and certificates for those who qualify will be sent out by the end of next week. After the discussion, the Committee agreed the Executive Director should not upload attendee signatures on the website and only the names of the attendees.

Finally, Mr. Forlenza directed the Committee to pages 21 and 22 of the agenda, which depicts a memo from Mr. Forlenza with respect to the Anti-Harassment training that must be offered to all non-supervisory employees. A brief discussion ensued regarding the challenges faced by the members with respect to providing access to the MSI for those employees that do not have a municipally issued email address. Ms. Keun informed the Committee, she encourages her managers/supervisors to hold a toolbox talk and show the training video to all employees that do not have access to a computer or a municipally issued email address. She noted that sign-in sheets are collected for the Township's records. The Committee agreed this is a good "work around" for members facing this challenge.

#### **V. *EPL/POL Policy***

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

#### **VI. *MEL EPL Claims Committee***

Mr. DeWeese advised the Committee that the MEL has created a EPL Claims Committee which is comprised of the three (3) attorneys for the MEL EPL Helpline (Mr. DeWeese, Mr. Semrau, and Ms. Howlett) along with the Fund Underwriter, Executive Director for the MEL, Summit Risk and Ms. Stienmiller. Mr. DeWeese advised the Committee that Ms. Heather Steinmiller is working on producing videos/ webinars on employment related matters. Ms. Steinmiller is currently working on these with hopes of having the videos completed and uploaded to the website by August. Mr. DeWeese stated he also sent some of his advisory memos, which he produces from the phone calls he receives, and sending them to Ms. Stienmiller. These memos will then be generalized and made available to the members for educational purposes.

#### **VII. *MEL EPL Helpline***

Mr. DeWeese referred the Committee to pages 23 and 24 of the agenda noting this is the most up to date list of Helpline Contacts. Mr. Forlenza noted there are contact persons listed that are no longer with the municipality, as well as a few towns with no one assigned. Mr. Forlenza indicated an email to all members had been sent out from his office in November of last year asking members to review their appointed contacts

for the EPL Helpline and notify his office of any changes. He also noted Mr. DeWeese does a great job of referring to the report and asking members to review it each month.

Mr. DeWeese reported that Members are still using the Helpline and he has personally received 279 calls since the inception of the Helpline in April 2019, including 36 calls in 2023. Mr. DeWeese indicated that members are more comfortable utilizing the Helpline as they are familiar with him.

#### **VIII. *Elected Officials Training***

Mr. Forlenza informed the Committee that this year, the Elected Officials Training was conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute allowed all Elected Officials to complete this training at their convenience. The training was approximately 30 minutes long. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2023. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2023 MEL Assessment. Mr. Forlenza stated that the credits for completing this training were applied to the third quarter assessment billing that was released in late June.

Mr. Forlenza informed the Committee that an email was sent out by Ms. Matro from the Executive Director's office to all the Elected Officials who completed the training with links to the resources mentioned in the training along with a request to complete a survey. Mr. Forlenza referred the Committee to pages 25 to 29 of the agenda that depicts the survey results. He briefly reviewed the results with the Committee.

Mr. Forlenza advised the Committee, the 2023-2024 training format would be determined based on the survey feedback as well as the quality of the new training released by the MEL. He noted that he shared the survey results with the MEL in hopes that they would consider the feedback received when planning the next cycle of elected officials training. The Committee agreed with this approach.

#### **IX. *Land Use Liability Risk Management Program***

Mr. Forlenza referred the Committee to page 30 of the agenda, which depicts those member municipalities that have had at least some of their land use board's members complete the enhanced training program. This report is also included in the monthly agenda packet. Mr. Forlenza reminded the Committee that only those land use board members that complete the training process are eligible for enhanced coverage, should they be named personally in a Land Use claim and also stated the certification is for the individual, not the position. Mr. Forlenza noted that should anyone need additional training materials to contact his office, or you may obtain them from the ACM JIF website.

Mr. DeWeese asked if the EPL Compliance report shown on page 9 of the agenda could be revised to include limits and deductibles for Land Use as it is different from the EPL/POL limits and deductibles. Mr. Forlenza indicated that he would request a revised format from the MEL, which is inclusive of the Land Use coverage limits and deductibles.

#### **X. *Technology Liability***

Mr. Causo directed the Committee to pages 31-34 of the agenda, which depicts the Cyber Hygiene Training, Phishing, External Vulnerability Network Scanning and External Network Penetration testing reports. He briefly reviewed each report with the Committee. Mr. Caruso reminded the Committee that the second 30 minute Employee Cyber Hygiene Training was released on July 10, 2023 and 100% participation is required to comply with the Cyber JIF Cyber Security Framework. A brief discussion ensued regarding the phishing report as several towns showed receipt of a very low number of phishing emails while other towns received a larger portion of the phishing emails. Following the discussion, Mr. Caruso advised the Committee he would reach out to Wizer and inquire as to the discrepancies in number of phishing emails sent to members.

#### ***XI. Cyber JIF***

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

Mr. Forlenza reviewed the compliance status for the current requirements with the Committee. A discussion ensued regarding the challenges faced by members to come into compliance with the new requirements, which include but are not limited to understanding the requirements, cost associated with complying and the ever-changing environment of the cyber threats. After a lengthy discussion, Mr. Forlenza advised the Committee he would relay the challenges to the Cyber JIF at their August 03, 2023 meeting.

Ms. Patel directed the Committee to pages 36 and 37, which is an email correspondence from Mr. Grubb to the Cyber JIF, requesting credits be provided to ACM, BURLCO and TRICO JIFs as all three JIFs currently have contracts in place for cyber hygiene training, phishing and external network vulnerability scanning. Ms. Patel indicated the Cyber JIF approved the resolution; however, the Cyber JIF is currently undergoing another RFP for the same services with responses due back July 20, 2023. The results and evaluations of the responses will be reviewed during the August 03, 2023 meeting. She noted that once a contract is awarded for these services through the Cyber JIF, a total reimbursement/credit figure could be calculated.

#### ***XII. Nominating Committee***

Mr. Forlenza directed the Committee to pages 40-41 of the agenda packet and a copy of the Nominating Committee Charter. Pursuant to the Charter, the Committee needs to select a representative to the Committee that is not currently a member of the Executive Committee nor already a member of the Committee by default. He reviewed the requirements for the representative and, after a brief discussion, the Committee nominated Ms. Bascelli to represent the Committee at the Nominating Committee meeting. Ms. Patel indicated the Executive Director's office would reach out to Ms. Bascelli to confirm her participation.

#### ***XIII. Next Meeting***

The next meeting will be October 30, 2023 via zoom.

Seeing no other business, the meeting adjourned at 2:51pm.



To: Fund Commissioners

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

Date: September 20, 2023

Re: **Executive Director's Report**

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**A. Lost Time Accident Frequency Report (pgs. 84-87)**

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

**B. Certificates of Insurance (pgs. 88-92)**

Summaries of the Certificates of Insurance issued during July and August 2023 are attached for your review.

**C. Financial Fast Track Report (pgs. 93-94)**

The Financial Fast Track Report for June 30 and July 31, 2023 are 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 June 30, 2023 was **\$13,478,303** and the JIF's surplus position as of July 31, 2023 was **\$13,496,319**.

**D. Regulatory Filing Checklists (pgs. 95-96)**

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. 97)**

A letter from our office describing how to collect your 2022 Safety Award Money was emailed 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. 98)**

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. 99)**

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. 100)**

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 (pgs. 101-102)**

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. 103-108)**

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. 109)**

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. 110-113)**

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. 114-115)**

Attached for your review is the monthly activity calendar for the months of September/October 2023.

**N. Land Use Training Certification (pg. 116)**

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 (pgs. 117-127)**

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, are sponsoring Managers & Supervisor's Employment Liability Training sessions. These trainings are being 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, and CEU certificates were emailed to those that were eligible on August 7, 2023 for sessions attended through July 27, 2023.

**Q. Anti-Harassment Training Announcement (pg. 128)**

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 fifteen (15) 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**. Renewal Reminder letters were sent on September 7, 2023 to those members who had not yet submitted their Renewal paperwork to date including: Absecon, Egg



Harbor Township, and Deerfield. Corbin City has decided not to renew their membership with the Fund effective January 1, 2024.

**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. At this time, all Renewal Visits have been completed.

**T. Website ([www.acmjif.org](http://www.acmjif.org))**

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

**U. New Member Activity**

Nothing to report.

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

Member Municipality	Town Size	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid in 2024	Total YTD Expenses	Ending Balance	Encumb Funds
Absecon City	M	2,500.00				2,500.00										2,500.00	0.00	
Avalon Borough	M	2,500.00														0.00	2,500.00	
Brigantine City	L	2,750.00				2,750.00										2,750.00	0.00	
Buena Borough	S	2,250.00														0.00	2,250.00	
Cape May City	L	2,750.00					2,750.00									2,750.00	0.00	
Cape May Point Borough	XS	2,000.00				2,000.00										2,000.00	0.00	
Commercial Township	XS	2,000.00														0.00	2,000.00	
Corbin City	XS	2,000.00				2,000.00										2,000.00	0.00	
Deerfield Township	XS	2,000.00														0.00	2,000.00	
Dennis Township	S	2,250.00					2,250.00									2,250.00	0.00	
Downe Township	XS	2,000.00				2,000.00										2,000.00	0.00	
Egg Harbor Township	XL	3,000.00				3,000.00										3,000.00	0.00	
Estell Manor City	XS	2,000.00														0.00	2,000.00	
Folsom Borough	XS	2,000.00				2,000.00										2,000.00	0.00	
Galloway Township	XL	3,000.00				3,000.00										3,000.00	0.00	
Hamilton Township	XL	3,000.00					3,000.00									3,000.00	0.00	
Linwood City	M	2,500.00														0.00	2,500.00	
Longport Borough	S	2,250.00														0.00	2,250.00	
Lower Township	L	2,750.00				2,750.00										2,750.00	0.00	
Margate City	L	2,750.00							1,695.88	1,054.12						2,750.00	0.00	
Middle Township	L	2,750.00					2,750.00									2,750.00	0.00	
Millville City	XL	3,000.00				3,000.00										3,000.00	0.00	
Mullica Township	S	2,250.00				2,250.00										2,250.00	0.00	
Newfield Borough	XS	2,000.00														0.00	2,000.00	
North Wildwood City	L	2,750.00														0.00	2,750.00	
Northfield City	M	2,500.00				2,500.00										2,500.00	0.00	
Ocean City	XL	3,000.00				3,000.00										3,000.00	0.00	
Pleasantville City	XL	3,000.00														0.00	3,000.00	
Sea Isle City	L	2,750.00				2,750.00										2,750.00	0.00	
Somers Point City	M	2,500.00														0.00	2,500.00	
Stone Harbor Borough	M	2,500.00														0.00	2,500.00	
Upper Township	M	2,500.00				2,500.00										2,500.00	0.00	
Upper Deerfield Township	S	2,250.00				2,250.00										2,250.00	0.00	
Ventnor City	L	2,750.00				2,750.00										2,750.00	0.00	
Waterford Township	M	2,500.00														0.00	2,500.00	
West Cape May Borough	XS	2,000.00				2,000.00										2,000.00	0.00	
West Wildwood Borough	XS	2,000.00														0.00	2,000.00	
Weymouth Township	XS	2,000.00														0.00	2,000.00	
Wildwood City	XL	3,000.00				3,000.00										3,000.00	0.00	
Wildwood Crest Borough	M	2,500.00				2,500.00										2,500.00	0.00	
Woodbine Borough	XS	2,000.00														0.00	2,000.00	
Total By Line		\$100,750.00	0.00	0.00	0.00	50,500.00	10,750.00	0.00	1,695.88	1,054.12	0.00	0.00	0.00	0.00	0.00	64,000.00	36,750.00	

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

Atlantic County Municipal Joint Insurance Fund 2023 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid 2024	Total YTD Paid	Remaining Balance	Date Encumbered
Absecon City																N/A	
Avalon Borough	\$1,500.00							\$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								\$1,200.00						\$1,200.00	\$1,300.00	
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	\$1,200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,846.61	\$25,153.39	

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									1,000.00					1,000.00	\$0.00	
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									117.06					117.06	\$682.94	
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	\$1,117.06	\$0.00	\$0.00	\$0.00	\$0.00	\$4,951.49	\$28,548.51	0

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

Atlantic County Municipal Joint Insurance Fund 2023 EPL/CYBER Risk Management Budget																	
Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	October 2023	November 2023	December 2023	Paid in 2024	Total YTD Expenses	Ending Balance	Date Encumbered
Absecon City	725.00														0.00	\$725.00	
Avalon Borough	725.00								725.00						725.00	\$0.00	
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									725.00					725.00	\$0.00	
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									725.00					725.00	\$0.00	
Somers Point City	725.00														0.00	\$725.00	
Stone Harbor Borough	725.00														0.00	\$725.00	
Upper Township	725.00														0.00	\$725.00	
Upper Deerfield Townshi	725.00														0.00	\$725.00	
Ventnor City	725.00														0.00	\$725.00	
Waterford Township	725.00														0.00	\$725.00	
West Cape May Borough	725.00														0.00	\$725.00	
West Wildwood Borough	725.00														0.00	\$725.00	
Weymouth Township	725.00														0.00	\$725.00	
Wildwood City	725.00														0.00	\$725.00	
Wildwood Crest Borough	725.00														0.00	\$725.00	
Woodbine Borough	725.00														0.00	\$725.00	
Total By Line	\$29,725.00	\$0.00	\$0.00	\$725.00	\$1,450.00	\$0.00	\$725.00	\$725.00	\$725.00	\$1,450.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,800.00	\$23,925.00	

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.**

# SAFETY DIRECTOR REPORT

## Atlantic County Municipal Joint Insurance Fund

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

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

**DATE:** September 6, 2023

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### 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

#### July

- City of Absecon Renewal on July 17, 2023
- City of Linwood on July 20, 2023
- City of Ocean on July 31, 2023
- City of Margate on July 31, 2023
- City of Brigantine on July 31, 2023

#### August

- Township of Lower on August 1, 2023
- City of Pleasantville on August 14, 2023
- Township of Egg Harbor on August 15, 2023
- Borough of Folsom on August 16, 2023
- Township of Lower on August 16, 2023
- City of Northfield on August 17, 2023
- City of Corbin on August 28, 2023

- Township of Mullica on August 28, 2023
- Borough of Estell Manor on August 29, 2023
- Township of Hamilton on August 29, 2023
- Township of Weymouth on August 29, 2023
- Township of Middle on August 30, 2023
- City of Wildwood on August 30, 2023

### ***LAW ENFORCEMENT LOSS CONTROL SURVEYS***

#### ***July***

- No Law Enforcement Loss Control Surveys were completed in July

#### ***August***

- City of Absecon on August 2, 2023
- City of Linwood on August 3, 2023
- City of Millville on August 7, 2023
- City of Margate on August 14, 2023

### ***MEETINGS ATTENDED***

#### ***July***

- Claims Committee Meeting on July 13, 2023
- Executive Fund Committee Meeting on July 19, 2023

#### ***August***

- Claims Committee Meeting on August 10, 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***

#### ***July***

- How to Receive Push Notifications on the NJ MEL Mobile App?
- Bleachers & Grandstands Best Practices

- Fire Hydrant Opening Best Practices
- Service Animals in Public Settings Best Practices
- Training Announcement: Workplace Discrimination & Harassment
- Persons with Communication Disabilities in Public Settings Best Practices
- Gaga Ball Best Practices
- Passenger Bus & Van Operations Best Practices
- New LMS
- MSI LIVE Schedule

### August

- Safety Director Message: MSA Issues User Safety Notice for Altair 5X PID Gas Detector
- Training Announcement: Special Events Management on August 23, 2023
- Beach & Swimming Site Closures Best Practices
- Road, Signs & Walkway Program Best Practices
- Lifeguard Operations Bulletin
- Animal Carcass Disposal Best Practices
- Safety Recall Alert: Gree Recalls 1.56 million Dehumidifiers Due to Fire and Burn Hazards
- Training Announcement: Indoor Air Quality Designated Person on September 15, 2023
- Low-Speed Vehicles Best Practices
- New LMS
- MSI LIVE Schedule

## ***MSI LAW ENFORCEMENT***

### July

- Training Opportunity - Train-The-Trainer Crossing Guard Supervisor Program

### August

- Crossing Guard Safety Program Resources – MSI LE Bulletin
- 2023 Risk Management for Police Command Staff

## ***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.

### July

MSI NOW	
Municipality	Number of Videos
Avalon	5
Cape May Point	2
Dennis	1
Egg Harbor	12
Estell Manor	6

Galloway	1
Linwood	2
Lower	1
Margate	8
Middle	8
Northfield	1
Sea Isle City	5
Somers Point	3
Waterford	2
Wildwood Crest	1

### August

MSI NOW	
Municipality	Number of Videos
Avalon	4
Cape May	2
Cape May Point	1
Egg Harbor Township	4
Estell Manor	1
Galloway	1
Linwood	4
Northfield	4
Somers Point	2
Upper	5

### ***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



**September 7, 2023**

## Summary

July's activities were devoted to cleaning up the final stragglers for vulnerability and pentesting. We are pleased to report that we are 100% on board with the members who have expressed a desire to participate. This means all of the VSA and KYC forms have been completed and associated IP addresses recorded. Most members have static IP addresses which means they are assigned to you permanently. Some municipalities have dynamic addresses which means they can change after a reboot of the connection. Ordinarily this is not an issue as it does not affect the ability to use the internet, however for D2 to do proper vulnerability and penetration testing they need to know where to "find" you. Hence they are setting up a tickler system to have those members with dynamics verify addresses periodically. More to follow on that, and you will plenty of warning from the JIF, as this is sensitive information which should not be indiscriminately disseminated.

Also started in July was the new Wizer Hygiene training sessions. We are pleased to see that some of the members have already 100% completion of training. Much of August was spent handling roster changes to assure we have cooperation from all of the users. We would like to see all members completely trained by 9/30/23 so that we can turn our focus on the CyberFramework documentation. Also there are some members who are not getting probing emails due to failure to confirm whitelisting. Our mission this month is to clear that up so that all of this training can be put to the test.

Some of you have already submitted Minimum and Advanced CyberFramework paperwork. These have been forwarded to the Fund Underwriter for final approval. Rejected submittals are usually due to insufficient answers to some of the questions. VERY IMPORTANT "No" answers are immediately rejected. If a particular question does not apply to your municipality such "remote access" then mark it as "N/A we do not have remote access".

We have an up-to-date FAQ page which you can reach from your JIF website. More clarifications are due from the MEL, which we will publish as soon as we get the proper clearance. I have several appointments to meet with some of you and your IT techs to go over any issues and misunderstandings which I welcome.

Please call me or have your techs call me, I am always available to answer questions.

This month's bulletin addresses the handling of Personal Identification Information (PII). Some of you have indicated that you have indicated on your CyberFramework paperwork that you do not retain this information electronically, which is great. However things as simple as a PDF attachment in an email may contain PII so please pay close attention to what you collect, who collects it, where is it kept and what have you done to protect it.

Stay CyberSafe

Jerry Caruso



1

Active Trainings

2,938

Invited Users

2,227

Started Training

2,201

Completed Training

74.91%

4.28

Rating



## 2023 Cyber Awareness Training - Part 2

Department	Invited Users	Started Training	Completed Training	%	Rating
Absecon City	28	22	22	78.57%	4.40
Avalon Borough	134	108	107	79.85%	4.20
Brigantine City	117	106	106	90.60%	4.13
Buena Borough	54	29	27	50.00%	4.54
Cape May City	102	94	94	92.16%	4.27
Cape May Point Borough	17	14	14	82.35%	4.62
Commercial Township	12	9	9	75.00%	4.57
Corbin City	11	7	7	63.64%	4.79
Deerfield Township	11	7	7	63.64%	4.82
Dennis Township	22	16	16	72.73%	4.11
Downe Township	3	3	3	100.00%	4.86
Egg Harbor Township	189	128	125	66.14%	4.47
Estell Manor City	10	8	8	80.00%	4.58
Folsom Borough	7	4	4	57.14%	4.63
Galloway Township	152	122	120	78.95%	4.32
Hamilton Township	129	122	122	94.57%	4.36
Linwood City	43	42	42	97.67%	4.46
Longport Borough	35	34	34	97.14%	4.09
Lower Township	100	90	88	88.00%	4.09
Margate City	121	114	114	94.21%	4.36
Middle Township	137	104	104	75.91%	4.27
Millville City	287	148	144	50.17%	4.16
Mullica Township	34	26	26	76.47%	4.24
Newfield Borough	5	4	4	80.00%	4.57
North Wildwood City	101	94	93	92.08%	4.13
Northfield City	64	63	63	98.44%	4.05
Ocean City	237	195	193	81.43%	4.15
Pleasantville City	128	94	92	71.88%	4.44
Sea Isle City	98	50	50	51.02%	4.08
Somers Point City	61	37	37	60.66%	3.99
Stone Harbor Borough	70	39	36	51.43%	4.52
Upper Deerfield Township	15	15	15	100.00%	4.52
Upper Township	40	20	20	50.00%	4.43
Ventnor City	110	101	101	91.82%	4.35
Waterford Township	43	24	24	55.81%	4.31
West Cape May Borough	19	8	8	42.11%	4.55
West Wildwood Borough	26	22	22	84.62%	4.67
Weymouth Township	7	6	6	85.71%	4.55
Wildwood City	118	55	51	43.22%	4.21
Wildwood Crest Borough	75	69	69	92.00%	4.36
Woodbine Borough	10	8	8	80.00%	4.54

## Comments

Messages	Rating	Created_at
Informative but a length of time should have been stated in the beginning. I had other things to do and not sure if I could re-enter the course in different times/days.	5	23 August 2023
The training was very informative	5	23 August 2023
Very informative and almost frightening.	5	21 August 2023
TOO LONG, THERE IS OTHER WORK TO BE COMPLETED	3	11 August 2023
Helpful and interesting	4	08 August 2023
Worthwhile. Good information.	5	06 August 2023
I learned a lot, however, I had trouble with some of the the quiz answers not appearing on my screen.	5	03 August 2023
Not too long and informative.	5	03 August 2023
Very informative on many issues I was unaware of, good job.	5	02 August 2023
This course should be available to my spouse.	5	01 August 2023
It was good information	4	30 July 2023
Informative and direct.	5	30 July 2023
Thanks for the knowledge!	5	28 July 2023
Quite a bit of repeated segments/instruction from previous trainings.	3	28 July 2023
Very Helpful	4	27 July 2023
Thank You		
I liked the graphics. Quite a lot to think about.	5	24 July 2023
Presentation made the information easy to digest.		
Great. I like the cartoons.	5	22 July 2023
Very informative. Thank you.	5	21 July 2023
Very good. Short to the point, in understandable language. One of the best courses I have taken.	5	20 July 2023
very informative and very useful	5	19 July 2023
don't put more than 4 answer choices to a question because users will not scroll down, especially if it is all of the above.	4	17 July 2023
Very good. Very valuable	5	17 July 2023
My captain knows how to choose them!	5	17 July 2023
Great course with lots of handy information, thank you.	5	15 July 2023
Thank you, very informative	5	14 July 2023
Good info, some stuff I've never heard of	5	14 July 2023
Good course, learned some new security measures.	5	14 July 2023
very good but too long	4	13 July 2023
I thought it was very informative.	5	13 July 2023
Always informative and useful!	5	13 July 2023



5

Active Campaigns

16,280

Sent

3,188

Opened

300

Clicked

1.84%

Clicked Rate

## Active Phishing Campaigns Stats

\*\*Blue Companies are Not Whitelisted for Phishing Simulation

Department	Sent	Opened	Clicked	Clicked Rate	Last Sent	
Absecon City	<div><div></div></div>	176	59	4	2.27%	07 September 2023
Avalon Borough	<div><div></div></div>	844	43	6	0.71%	07 September 2023
Brigantine City	<div><div></div></div>	823	48	5	0.61%	07 September 2023
Buena Borough	<div><div></div></div>	290	31			07 September 2023
Cape May City	<div><div></div></div>	670	226	22	3.28%	07 September 2023
Cape May Point Borough	<div><div></div></div>	147	34	2	1.36%	07 September 2023
Commercial Township	<div><div></div></div>	92	12			28 August 2023
Corbin City	<div><div></div></div>	108	10	3	2.78%	07 September 2023
Deerfield Township	<div><div></div></div>	89	24	5	5.62%	14 September 2023
Dennis Township	<div><div></div></div>	133	2			07 September 2023
Egg Harbor Township	<div><div></div></div>	1,208	373	34	2.81%	07 September 2023
Estell Manor City	<div><div></div></div>	74	31	1	1.35%	07 September 2023
Folsom Borough	<div><div></div></div>	64	5	3	4.69%	05 September 2023
Galloway Township	<div><div></div></div>	1,008	186	8	0.79%	07 September 2023
Hamilton Township	<div><div></div></div>	841	221	27	3.21%	07 September 2023
Linwood City	<div><div></div></div>	310	118	6	1.94%	07 September 2023
Longport Borough	<div><div></div></div>	254	19	9	3.54%	07 September 2023
Lower Township	<div><div></div></div>	652	43	1	0.15%	07 September 2023
Margate City	<div><div></div></div>	740	9	1	0.14%	07 September 2023
Middle Township	<div><div></div></div>	882	374	38	4.31%	07 September 2023
Millville City	<div><div></div></div>	1,792	388	33	1.84%	07 September 2023
Mullica Township	<div><div></div></div>	240	16	2	0.83%	07 September 2023
Newfield Borough	<div><div></div></div>	34	6			01 September 2023
North Wildwood City	<div><div></div></div>	27	7			05 September 2023
Northfield City	<div><div></div></div>	442				07 September 2023
Ocean City	<div><div></div></div>	31	13	2	6.45%	05 September 2023
Pleasantville City	<div><div></div></div>	846	214	33	3.90%	07 September 2023
Sea Isle City	<div><div></div></div>	572	14	1	0.17%	07 September 2023
Somers Point City	<div><div></div></div>	428	57	4	0.93%	07 September 2023
Stone Harbor Borough	<div><div></div></div>	514	90	8	1.56%	07 September 2023
Upper Deerfield Township	<div><div></div></div>	115	46			30 August 2023
Upper Township	<div><div></div></div>	271	89	8	2.95%	07 September 2023
Ventnor City	<div><div></div></div>	756	162	20	2.65%	07 September 2023
Waterford Township	<div><div></div></div>	281	89	11	3.91%	07 September 2023
West Cape May Borough	<div><div></div></div>	136	26	1	0.74%	07 September 2023
West Wildwood Borough	<div><div></div></div>	207	43	4	1.93%	07 September 2023
Weymouth Township	<div><div></div></div>	69	9			07 September 2023
Wildwood City	<div><div></div></div>	17	2	2	11.76%	01 September 2023
Wildwood Crest Borough	<div><div></div></div>	522	126	2	0.38%	07 September 2023
Woodbine Borough	<div><div></div></div>	101	11			07 September 2023

# Vulnerability and Penetration Testing

Member	KYC&VSA Received	Vulnerability	PenTest
Absecon City	Not Participating	n/a	n/a
Avalon Borough	X	X	X
Brigantine City	X	X	X
Buena Borough	X	X	
Cape May City	X	X	
Cape May Point Borough	X	X	X
Commercial Township	X	X	X
Corbin City	X	X	X
Deerfield Township	X	X	X
Dennis Township	X	X	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	X
Linwood City	X	X	X
Longport Borough	X	X	X
Lower Township	X	X	X
Margate City	X	X	X
Middle Township	X	X	
Millville City	X	X	X
Mullica Township	X	X	X
Newfield Borough	X	X	X
North Wildwood City	X	X	X
Northfield City	X	X	X
Ocean City	X	X	X
Pleasantville City	X	X	
Sea Isle City	X	X	X
Somers Point City	X	X	X
Stone Harbor Borough	X	X	X
Upper Deerfield Township	X	X	X
Upper Township	X	X	X
Ventnor City	X	X	X
Waterford Township	X	X	X
West Cape May Borough	X	X	X
West Wildwood Borough	X	X	X
Weymouth Township	X	X	X
Wildwood City	X	X	X
Wildwood Crest Borough	X	X	X
Woodbine Borough	X	X	X
<b>Percentage Completed</b>	<b>100%</b>	100%	85%

## 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	Approved	Approved
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	Approved	Approved
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	Approved	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 September 2023

### Proper Handling of PII for Local Government

Personal Identifiable Information (PII) refers to any data that can be used to identify a specific individual, including, but not limited to, name, social security number, address, and phone number. For local governments, safeguarding the privacy of its citizens and maintaining trust is paramount. Ensuring that PII is correctly managed is not just a matter of trust, but also of regulatory and legal compliance.

#### 1. Understanding PII in the context of Local Government

Local governments possess vast amounts of PII due to their need to serve and communicate with citizens, manage public services, and maintain records. This data can range from birth certificates, land ownership documents, voting records, to data collected from public service applications.

#### 2. Best Practices for Handling PII

- Data Minimization: Collect only the PII necessary to fulfill specific operational needs. Once the data is no longer required, it should be securely destroyed or anonymized.
- Access Control: Ensure that only authorized personnel can access PII. Implement robust user authentication methods, such as multi-factor authentication, to add an extra layer of security.
- Encryption: Always store PII in encrypted form. This makes the data unreadable to anyone who might gain unauthorized access.
- Regular Audits: Schedule periodic reviews of data storage systems and practices to identify any vulnerabilities. This also helps to ensure that old data that's no longer needed gets appropriately destroyed.
- Training: All employees should receive training on the importance of PII protection, as well as the tools and practices in place to protect it.
- Data Sharing Protocols: If PII needs to be shared with another entity, make sure there are protocols in place that dictate how the data is transferred and how the receiving party will protect it.

#### 3. Incident Response Plan

Despite all precautions, data breaches can still happen. Local governments must have an incident response plan in place to act quickly if PII is compromised. This plan should include steps for identifying the breach, containing the impact, notifying affected individuals, and preventing future occurrences.

#### **4. Legal and Regulatory Compliance**

PII protection is not only about trust but also about compliance. There are various laws and regulations in place, which may differ depending on the jurisdiction, that dictate how PII should be handled and protected. Local governments should be familiar with these laws and ensure all practices are in compliance.

#### **5. Transparency with the Public**

Local governments should be transparent about how they collect, store, and use PII. This can be achieved through clear privacy policies and regular communication with the public. Citizens have the right to know how their data is being used and what measures are in place to protect it.

#### **For Further Information:**

1. [National Institute of Standards and Technology (NIST) - Guidelines for Protecting PII]

(<https://nvlpubs.nist.gov/nistpubs/Legacy/SP/nistspecialpublication800-122.pdf>): This guide provides in-depth information on defining and handling PII, based on best practices and standards set by NIST.

2. [International Association of Privacy Professionals (IAPP) - Resources on Data Protection data]

(<https://iapp.org/resources/>): A comprehensive resource for professionals to understand privacy regulations, handling techniques, and best practices

## **Stay Cybersafe**

# 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
Bergen County	5%	18%	76%	3%	21%	76%
Camden County	11%	21%	68%	11%	21%	68%
NJ Utility Authorities	11%	22%	68%	5%	27%	68%
Suburban Metro	0%	38%	62%	0%	38%	62%
Burlington County Municipal JIF	4%	4%	93%	4%	4%	93%
Atlantic County Municipal JIF	5%	24%	71%	2%	27%	71%
Suburban Municipal	0%	30%	70%	0%	30%	70%
Professional Municipal Management	0%	60%	40%	0%	60%	40%
NJ Self Insurers	0%	60%	40%	0%	60%	40%
Morris County	13%	29%	58%	4%	38%	58%
Monmouth County	0%	15%	85%	0%	15%	85%
South Bergen County	4%	22%	74%	4%	22%	74%
Mid Jersey JIF	0%	46%	54%	0%	46%	54%
Gloucester, Salem, Cumberland Counties N	5%	3%	92%	5%	3%	92%
NJ Public Housing Authority	10%	44%	46%	8%	45%	47%
Public Alliance Insurance Coverage Fund	0%	29%	71%	0%	29%	71%
Ocean County	6%	0%	94%	3%	3%	94%
Central New Jersey	0%	25%	75%	0%	25%	75%
First Responders	0%	12%	88%	0%	12%	88%
Total #	36	135	421	23	147	422
Total %	6.1%	22.8%	71%	3.9%	24.8%	71%

## 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 - Advanced
Atlantic County Municipal JIF	Absecon City		
Atlantic County Municipal JIF	Avalon Borough		
Atlantic County Municipal JIF	Brigantine City		
Atlantic County Municipal JIF	Buena Borough	Incomplete	Incomplete
Atlantic County Municipal JIF	Cape May City		
Atlantic County Municipal JIF	Cape May Point Borough	Approved	Incomplete
Atlantic County Municipal JIF	Commercial Township		
Atlantic County Municipal JIF	Corbin City		
Atlantic County Municipal JIF	Deerfield Township		
Atlantic County Municipal JIF	Dennis Township	Incomplete	Incomplete
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	Incomplete	Incomplete
Atlantic County Municipal JIF	Galloway Township		
Atlantic County Municipal JIF	Hamilton Township		
Atlantic County Municipal JIF	Linwood City		
Atlantic County Municipal JIF	Longport Borough	Approved	Approved
Atlantic County Municipal JIF	Lower Township	Incomplete	Incomplete
Atlantic County Municipal JIF	Margate City		
Atlantic County Municipal JIF	Middle Township	Incomplete	Incomplete
Atlantic County Municipal JIF	Millville City		
Atlantic County Municipal JIF	Mullica Township	Incomplete	Incomplete
Atlantic County Municipal JIF	Newfield Borough	Incomplete	Incomplete
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	Incomplete	Incomplete
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	Incomplete	Incomplete
Atlantic County Municipal JIF	Waterford Township		
Atlantic County Municipal JIF	West Cape May Borough		
Atlantic County Municipal JIF	West Wildwood Borough	Incomplete	Incomplete
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		





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

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

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

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

	<b><u>8/31/2023</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
	<b><u>\$ 941,069.75</u></b>

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

-attached



**RECEIPT ACTIVITY FOR THE PERIOD**

**Subrogation Receipts**

July: \$ 25,195.14 August \$30,408.59  
YTD: \$405,679.82

**Other:**

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

**Adjustment:**

July: \$ 288.32 August \$1,690.37  
YTD: \$22,634.64

**Assessments:**

July: \$2,220,321 August \$4,569,416

**CLAIM ACTIVITY FOR THE PERIOD:**

**ACTIVITY**

The enclosed report shows claim activity during the period:

**JULY:**

Checks Issued: 319 Claim Payments: 901 Total Issued: \$833,481.40  
Effect on Cash Position: \$796,640.95

**AUGUST:**

Checks Issued: 401 Claim Payments: 1,275 Total Issued: \$678,465.88  
Effect on Cash Position: \$632,484.18

**CASH ACTIVITY FOR THE PERIOD:**

**ACTIVITY**

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

JUNE :	Ending Balance	<u>\$43,924,981.53</u>
JULY:	Ending Balance	<u>\$45,006,748.88</u>
AUGUST:	Ending Balance	<u>\$48,913,836.92</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	July: \$33,813.07	August: \$36,686.60
YTD: \$269,066.79		
Treasury	July: \$77,036.72	August: \$125,666.23
YTD: \$369,413.30		
Citizens Investors	July: \$9,547.90	August: \$19,373.77
YTD: \$92,045.91		

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

**RATE OF RETURN**-only interest as FROM ANALYSIS WORKSHEET.  
July 3.249% August 4.449%

**ALLOCATION OF FUNDS:**

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

	<b><u>JULY</u></b>	
Treasury-	\$22,305,958.71	50%
JCMI-	\$19,747,646.88	44%
Citizens-	\$ 2,953,143.29	6%
	<u>\$45,006,748.88</u>	

	<b><u>AUGUST</u></b>	
Treasury-	\$22,444,628.73	46%
JCMI-	\$19,783,249.69	40%
Citizens-	\$ 6,685,958.51	14%
	<u>\$48,913,836.93</u>	

**Executive Committee**

**9/11/2023**

**Page 4**

**BILL LIST FOR THE PERIOD:**

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

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

Respectfully Submitted,

***John J. Hansen***

John J. Hansen  
Treasurer

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

	<b>Payable To:</b>	<b>FY 2023</b>	<b>FY 2022</b>	<b>Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>7,755.00</b>		Prof Services/Actuary	July 2023 Fees
2	Arthur J. Gallagher Risk Management Services LLC	<b>88,142.00</b>		Prof Services/Administration	Aug 2023 Fees
3	Risk Program Administrators LLC	<b>214.33</b>		Misc/Postage/Copies/Fax	July 2023 Fees plus missed copies
4	The DeWeese Law Firm, P.C.	<b>11,549.00</b>		Prof Services/Attorney	Aug 2023 Fees
5	Qual-Lynx	<b>74,723.00</b>		Prof Services/Claims Administration	Aug 2023 Fees
6	Joyce Media	<b>390.00</b>		Misc/JIF Website	Aug 2023 Fees
7	Christopher J. Winter Sr.	<b>2,167.00</b>		Training/Police Risk Services	Law Enforcement Consultant-Aug 2023 fee
8	Tracy Forlenza	<b>560.00</b>		Misc/Recording Secretary	Aug 2023 Fees
9	J.A. Montgomery Risk Control Services	<b>19,587.00</b>		Prof Services/Safety Director/Loss Control	Aug 2023 Fees
10	Wintsec Consulting LLC	<b>4,863.00</b>		Prof Services/Technology Risk Serv Dir	Aug 2023 Fees
11	John Hansen	<b>2,125.00</b>		Prof Services/Treasurer	Aug 2023 Fees
12	John Hansen	<b>9.65</b>		Misc/Postage/Copies/Fax	overnight for checks July
13	Conner Strong & Buckelew	<b>1,062.00</b>		Prof Services/Underwriting Mgr	Aug 2023 Fees
14	Jordan Simone	<b>5,420.00</b>		Wellness/Wellness Incentive Program	Aug 2023 Fees
15	ARC Reprographics	<b>324.72</b>		Misc/Printing	Inv#281984 Absecon bks; 281951 EHT bks
16	Courier Post	<b>131.00</b>		Misc/Legal Notices	Audit synopsis #GCI1085158
17	Iron Mountain	<b>140.04</b>		Misc/Records Retention Service	7/25/23
18	Press of Atlantic City	<b>120.59</b>		Misc/Legal Notices	Audit synopsis #I0000205786-0720
19	Armando Riccio LLC	<b>1,200.00</b>		Training/Training	Training 7/13 AM/PM and 7/27 AM/PM split
20	Boprough of Avalon	<b>725.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	Malware protection
21	City of Margate		<b>1,054.12</b>	Safety Incentive Program	Cones and gloves
22	Township of Middle	<b>27.92</b>		Misc/Meeting Expense	Lunch for EPL meeting
23	City of Pleasantville	<b>1,200.00</b>		Optional Safety Budget	CINTAS first aid cabinets
	<b>Subtotals</b>	<b>222,436.25</b>	<b>1,054.12</b>		

<b>JIF BILL LIST TOTAL</b>	<b>223,490.37</b>
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**ATLANTIC COUNTY MUNICIPAL JIF  
BILL LIST -SEPTEMBER 2023**

	<b>Payable To:</b>	<b>FY 2023</b>	<b>FY 2022</b>	<b>FY 2021</b>	<b>FY 2020</b>	<b>Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	656.00				Prof Services/Actuary	Aug Fees
2	Arthur J. Gallagher Risk Management Services LLC	88,142.00				Prof Services/Administration	Sept 2023 Fees
3	Risk Program Administrators LLC	353.32				Misc/Postage/Copies/Fax	Aug 2023
4	Risk Program Administrators LLC	490.00				Misc/JIF Website	AccessiBe for website; split; pd on MM amex
5	The DeWeese Law Firm, P.C.	11,549.00				Prof Services/Attorney	Sept 2023 Fees
6	Qual-Lynx	74,723.00				Prof Services/Claims Administration	Sept 2023 Fees
7	Joyce Media	390.00				Misc/JIF Website	Sept 2023 Fees
8	Christopher J. Winter Sr.	2,167.00				Training/Police Risk Services	Law Enforcement Consultant-Sept 2023 fee
9	Tracy Forlenza	560.00				Misc/Recording Secretary	Sept 2023 Fees
10	J.A. Montgomery Risk Control Services	19,587.00				Prof Services/Safety Director/Loss Control	Sept 2023 Fees
11	Wintsec Consulting LLC	4,863.00				Prof Services/Technology Risk Serv Dir	Sept 2023 Fees
12	John Hansen	2,125.00				Prof Services/Treasurer	Sept 2023 Fees
13	John Hansen	9.65				Misc/Postage/Copies/Fax	overnight for checks Aug
14	Conner Strong & Buckelew	1,062.00				Prof Services/Underwriting Mgr	Sept 2023 Fees
15	Jordan Simone	5,420.00				Wellness/Wellness Incentive Program	Sept 2023 Fees
16	North Shore Risk Consulting, LLC		15,360.00	15,360.00	15,360.00	Prof Services/Claims Auditor	Claims audit split across 3 yrs
17	ARC Reprographics	1,196.37				Misc/Printing	Inv#281804 Police HO 6/9; #282072 non renew bks; #282123 renew bks
18	Courier Post	122.88				Misc/Legal Notices	Ad#GCI1101408 budget amendmt sept
19	Iron Mountain	140.04				Misc/Records Retention Service	Inv#HTYS846; Storage 9/1-30/23; Service 7/26-8/22/23
20	Press of Atlantic City	119.33				Misc/Legal Notices	Ad#207192-01 Sept budget amendment
21	ODP Business Solutions	20.84				Misc/Office Supplies	Inv#327509622 Binders for finance
22	Borough of Folsom	725.00				EPL/CYBER/EPL/Cyber Incentive Program	Endpoint protection
23	City of North Wildwood	1,000.00				Wellness/Wellness Incentive Program	Gym membership incentive
24	City of Sea Isle City	725.00				EPL/CYBER/EPL/Cyber Incentive Program	Know before you go training
25	Township of Upper	117.06				Wellness/Wellness Incentive Program	Blueberry and Watermelon month; hydration challenge
26	Township of Weymouth	129.38				Misc/Meeting Expense	Food for Strategic Planning meeting 9/7/23
	<b>Subtotals</b>	<b>216,392.87</b>	<b>15,360.00</b>	<b>15,360.00</b>	<b>15,360.00</b>		

<b>JIF BILL LIST TOTAL</b>	<b>262,472.87</b>
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## NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** Friday, August 25, 2023

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

**From:** Commissioner McLaughlin

**Membership Request:** The New Jersey Counties Excess Liability JIF is requesting membership in the NJ Cyber JIF. The options for coverage will be researched by the fund professionals and discussed with the Risk Control Committee.

**Cyber Risk Control Services:** The Board adopted the Risk Control Committee's recommendation to award Competitive Contract RFP #23-01 Training/Phishing and RFP #23-02 for External Scanning to D2 Cybersecurity. Work to begin implementation will start immediately. The Committee will continue to discuss how JIFs with current cyber service(s) contracted will be managed and possible options for reimbursement.

**Cybersecurity Loss Control Program:** Underwriting Manager proposed adding an additional lower level of compliance to the 2023 Cyber Check list to make deductible relief accessible to more members and provide more time for members to put cyber security controls in place. Fund professionals will work with the Risk Control Committee to fine tune the program. The current 'grandfathered' deductible levels will carry over to July 1, 2024.

**Risk Management Plan Amendment: Payment Authority:** The Board passed a motion to amend the Risk Management Plan to establish a Claims Review Committee to enable the fund to respond in a timely manner to certain types of cyber claims. Claims requiring immediate response can be approved, with the condition that the excess carrier has confirmed coverage and reimbursement to the JIF.

**NJ Cyber Website:** The Board passed a motion to approve monies to Princeton Strategic Communications Group to implement a 'members only' log in to the Fund website, thereby preventing anyone acting with malicious intent from accessing information concerning our cyber controls.

**Technology Stack Questionnaire:** The Underwriting Manager has received a report from Chertoff Group on the results of the technology stack survey. This information will be reviewed and shared with members.

**Next Meeting:** The next Fund meeting is scheduled for Thursday, September 21, 2023 at 2:00 PM. to be held as a video / audio Zoom conference call.