



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Avalon Community Center

3001 Avalon Ave, Avalon, NJ

June 21, 2023 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on June 21, 2023 at 3:00 PM, prevailing time, at Avalon Community Center, 3001 Avalon Ave, Avalon, NJ, Chair Liz Woods, Ocean City, presiding. The meeting was called to order at 3:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL of 2023 FUND COMMISSIONERS

Those in attendance were:

Scott Wahl, **Avalon Borough**
Bill Nimohay **Buena Borough**
Ed Grant, **Cape May Point**
Heather Sparks, **Commercial Twp.**
LaVerne Kirn, **Corbin City**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Lisa Marcologno, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Shantele Pollock, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Karen Fournier, **Lower Twp.**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Twp.**
Dawn Stollenwerk, **Mullica Twp.**
Jared Marandino, **Newfield Borough**
Jennifer VanSant, **North Wildwood City**
Liz Woods, *Fund Chair*, **Ocean City**
Shurlana Stewart, Alt., **Pleasantville City**
Lucy Samuelsen, **Somers Point City**
Kate McGonagle, Alt., **Stone Harbor Borough**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
Michael Dougherty, **Waterford Twp.**
Joe Segrest, **West Wildwood City**
Steve O'Connor, **Wildwood City**

Absent Fund Commissioners:

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

Present Fund Professionals:

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

Absent Fund Professionals:

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

Present Risk Management Consultants were:

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

Absent Risk Management Consultants were:

Barclay Insurance Group

BCA Insurance

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

APPROVAL OF MINUTES – OPEN SESSION

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

Motion by Ms. Bishop, seconded by Ms. Keun, to approve the meeting minutes of the May 17, 2023 Executive Committee Meeting as presented. All in Favor. Motion carried by unanimous vote.

APPROVAL OF MINUTES – CLOSED SESSION

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

Chair Woods entertained a motion to adopt the Closed Session Meeting Minutes of the May 17, 2023 Executive Committee meeting.

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

The Closed Session meeting minutes of the May 17, 2023 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Confidential Closed Session Meeting Minutes were collected.

CLOSED SESSION - RESOLUTION #2023-31

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

Chair Woods entertained a motion to adopt Closed Session Resolution 2023-31.

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

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

Varvara Keun, **Middle Township**

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

Roy Spoltore, **Upper Deerfield Township**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

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

They are as follows:

May 2023 PARs:

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

ROLL CALL

Yeas:

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

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

ABANDON SUBROGATION

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

| Qual-Lynx Files |
|-----------------|
| 2022242950 |
| 2022253879 |

| |
|----------------|
| 2022275475 |
| 2022267269 |
| 2021241820 |
| MLT-2022269456 |

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

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

Varvara Keun, **Middle Township**

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

Roy Spoltore, **Upper Deerfield Township**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – June

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

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

| | May | YTD |
|---|------------|------------|
| <i>Total Intakes (New Claims)</i> | 74 | 304 |
| <i>Report Only</i> | 37 | 118 |
| <i>Report Only % of Total</i> | 50% | 39% |
| <i>Medical Only</i> | 31 | 137 |
| <i>Lost Time</i> | 6 | 48 |
| <i>Medical Only/Lost Time Ratio</i> | 84:16 | 74:26 |
| <i>Occupational, Claim Petition, Cancer Presumption</i> | 0 | 1 |
| <i>COVID-19</i> | 0 | 7 |
| <i>Average Days to Report to QL</i> | 20.1 | 9.4 |
| <i>Average Days to Report to employer</i> | 9.2 | 3.1 |

PPO Penetration Report:

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

| PPO Penetration Rate | May | YTD |
|---|-------------|-------------|
| <i>Bill Count</i> | 817 | 2,905 |
| <i>Original Provider Charges</i> | \$1,185,415 | \$4,175,681 |
| <i>Re-priced Bill Amount</i> | \$374,831 | \$1,245,425 |
| <i>Savings</i> | \$810,584 | \$2,930,256 |
| <i>% of Savings</i> | 68% | 70% |
| <i>Participating Provider Penetration Rate- Bill count</i> | 95% | 94% |
| <i>Participating Provider Penetration Rate-Provider Charges</i> | 94% | 95% |
| <i>EPO Penetration Rate – Bill Count</i> | 96% | 96% |
| <i>EPO Penetration Rate –Provider Charges</i> | 95% | 97% |

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty reports*.

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

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

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

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

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

SOLICITOR'S REPORT

Closed Claims

Mr. Scott DeWeese noted that there were nine (9) cases closed since his last report.

MEL EPL Helpline

Mr. Scott DeWeese stated that there is a reminder regarding the MEL EPL Helpline in the agenda. He also urged members to review the MEL EPL Helpline Authorized Contact list on pages 29-30 and update them. The resolution to make changes is on the ACM JIF website.

GL Cases

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

Resolution 2023-32 Resignation of Cooper Levenson

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

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

Jessica Bishop, **Sec, Dennis Township**

Varvara Keun, **Middle Township**

Liz Woods, **Chair, Ocean City**

Roy Spoltore, **Upper Deerfield Township**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

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

WELLNESS DIRECTOR REPORT

Ms. Simone gave the Wellness Director's report. She stated that the report is included in the agenda packet. She encouraged the members to read through the materials beginning on page 33 and share it with the employees. She reminded members to spend their wellness money.

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

Ms. Simone highlighted some new resources: *Medical Essentials Diagnostics – Save My Life Program*. It is a company that runs series of tests within two hours and is completely free for municipal employees. The closest clinic is in Marlton, NJ; however, the mobile unit will travel to your location for free if you are an hour outside Marlton. Mr. Forlenza commented that although this is a good program, please read your contract with them as it lacks some standard insurance information and indemnification language such as proof of medical malpractice coverage. Please reach out to the Executive Director's office for assistance with this contract.

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

COMMITTEE REPORTS

Executive Safety Committee Meeting May 18, 2023

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

Finance Committee Meeting June 2, 2023

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

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

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

Absecon Relief

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

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

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

Adopting of Revised Finance Committee Charter

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

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

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

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

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

ROLL CALL

Yeas:

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

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Resolution 2023-34 Authorizing an Intrafund Transfer

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

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

ROLL CALL

Yeas:

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

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

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

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

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

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

Varvara Keun, **Middle Township**

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

Roy Spoltore, **Upper Deerfield Township**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

EXECUTIVE DIRECTOR'S REPORT

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

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

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

Safety, OSB, Wellness and EPL/Cyber Reimbursement- Mr. Forlenza stated that SIP, OSB, Wellness and EPL/Cyber balances for 2023 are listed in the agenda. Please do not wait until the end of the year to submit reimbursement requests so you do not lose them.

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

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

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

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

Membership Renewal Visits

Mr. Forlenza reminded members that all members up for renewal effective 1/1/2024 will be contacted by his office to schedule a presentation to the governing body about the ACM JIF programs. The renewal paperwork was sent in early June to any member up for renewal. Mr. Forlenza reiterated that per the

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

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

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report begins on page 126. He stated that the report is self-explanatory.

Mr. Garish stated that the loss control services and bulletins sent are listed in his report. He reminded members that these are also on the ACMJIF.org and MEL websites and can be viewed on the MEL mobile app. He stated that ALL MSI communications will be sent through the MEL app which has been recently updated with friendlier features; however, the MEL app is currently down so please use the MEL website for all registering, information, etc. A new section called MSI latest news has been added to assist during this MEL app's down time.

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

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

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

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

TECHNOLOGY RISK SERVICES DIRECTOR'S REPORT

Mr. Caruso, Wintsec Consulting, asked the members to review the reports beginning on page 129. He noted that the Cyber Awareness Training statistics for the month are included in his report. ACM JIF shows that 100% of the members have acknowledged receiving the questionnaires required to complete for the Minimum and Advanced deductible reduction-great job!

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

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

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

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

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

TREASURER’S REPORT

Reports

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

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

| Member | 5/31/2023 (Final Audit Balances) |
|--------------------------|---|
| 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 |
| Total | \$941,069.75 |

Receipt Activity for the Period:

| | May | YTD |
|----------------------|-------------|--------------|
| Subrogation Receipts | \$18,702.48 | \$266,776.19 |
| Other | \$0 | \$3,000.00 |

| | | |
|--|----------------|------------|
| Adjustment | \$0 | \$5,255.98 |
| Assessments-2 nd installments | \$4,832,414.01 | |

Claim Activity for the Period

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

Cash Activity for the Period

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

Investment Interest

| Interest Income: | May | YTD |
|-------------------------|-------------|--------------|
| JCMI | \$34,868.55 | \$163,958.03 |
| Treasury | \$3,722.92 | \$108,648.15 |
| Citizens | \$12,398.27 | \$51,677.97 |

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

Allocation of Invested Funds

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

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

Payment Register

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

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

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

ROLL CALL

Yeas:

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

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

Motion carried by unanimous vote.

Bill List – June

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

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

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

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

| | | |
|------------------|-----------------|---|
| ROLL CALL | <i>Yeas:</i> | Scott Wahl, Avalon |
| | | Ed Grant, Cape May Point |
| | | Heather Sparks, Commercial Township |
| | | Jessica Bishop, <i>Sec</i> , Dennis Township |
| | | Varvara Keun, Middle Township |
| | | Liz Woods, <i>Chair</i> , Ocean City |
| | | Roy Spoltore, Upper Deerfield Township |
| | <i>Nays:</i> | None |
| | <i>Abstain:</i> | None |

Motion carried by unanimous vote.

MEL/RCF/CYBER REPORTS

Ms. McLaughlin reported on the MEL/RCF/Cyber meetings that were held on June 2, 2023. She highlighted that the auditor presented year end financials in which there were no comments or recommendations. She noted that the MEL has \$105 million in total assets and \$78 million in cash with a Net Position as of 12/31/22 of \$8.8 million. She stated that the Fund Actuary was present and issued statement that reserves were accurate and reasonable. She commented that there was a suggestion in the MEL management reports to continue to monitor the operations of the fund due to the decline in Net Position over the last five years.

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

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

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

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

MISCELLANEOUS BUSINESS

Resolution 2023-36 Honoring James Goos Retirement

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

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

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

Next Meeting

Chair Woods reminded the members that the next meeting will be held on **Wednesday, July 19, 2023 at 3:00 PM** via Zoom.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

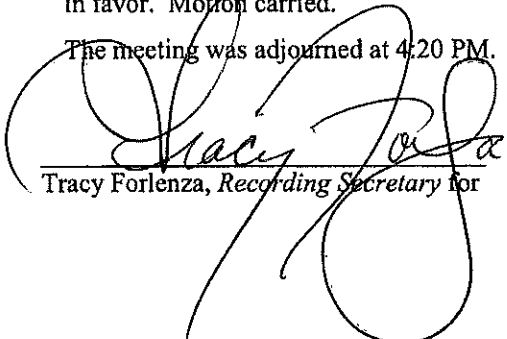
Chair Woods entertained a motion to close the public comment.


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

MOTION TO ADJOURN

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

The meeting was adjourned at 4:20 PM.


Tracy Forlenza, Recording Secretary for


Jessica Bishop, Fund Secretary