



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Avalon Community Center

3001 Avalon Ave, Avalon, NJ

September 20, 2023 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on September 20, 2023 at 3:00 PM, prevailing time, 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**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Dawn Marie Bascelli, **Deerfield Twp.**
Jackie Justice, Alt., **Dennis Twp.**
Eileen Tedesco, Alt., **Egg Harbor Twp.**
Lisa Marcolongo, **Estell Manor City**
Alim Parks, Sr., **Galloway Twp.**
Daniel Adams, Alt., **Margate City**
Varvara Keun, **Middle Twp.**
Dawn Stollenwerk, **Mullica Twp.**
Jared Marandino, **Newfield Borough**
Jennifer VanSant, **North Wildwood City**
Mary Canesi, **Northfield City**
Liz Woods, *Fund Chair*, **Ocean City**
Kellie Seib, **Sea Isle City**
Lucy Samuelsen, **Somers Point City**
Kate McGonagle, Alt., **Stone Harbor Borough**
Roy Spoltore, *Acting Secretary*, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
Michael Dougherty, **Waterford Twp.**
Joe Segrest, **West Wildwood City**
Steve O'Connor, **Wildwood City**

Connie Mahon, **Wildwood Crest**

Absent Fund Commissioners:

Jessica Thompson, **Absecon City**
Deb Lindholm, **Cape May City**
Ed Grant, **Cape May Point**
Heather Miller, **Commercial Twp.**
LaVerne Kirn, **Corbin City**
Bob Campbell, **Downe Twp.**
Patricia Gatto, **Folsom Borough**
Shantele Pollock, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Monica Kyle, **Longport Borough**
Karen Fournier, **Lower Township**
Ray Compari, **Millville City**
Chief Skip Williams, **Pleasantville City**
Gary DeMarzo, **Upper Twp.**
Carol Sabo, **West Cape May Borough**
DJ Ayres, **Weymouth Twp.**
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*
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
Glenn Insurance
Hardenbergh Insurance
Thomas Heist Insurance Agency
Insurance Agencies Inc.
Marsh & McLennan Agency
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

Barclay Insurance Group

BCA Insurance
McMahon Agency, Inc.
William R. Mints Agency

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

MOVE UP ALTERNATES

In absence of Ms. Miller, Commercial Township, Mr. Grant, Cape May Point, Ms. Bishop, Dennis Township, alternates Mr. O'Connor, Wildwood City, and Ms. Bascelli, Deerfield Township, were moved to the Executive Committee for voting purposes.

Motion by Mr. Wahl, seconded by Mr. Spoltore, to move Ms. Miller, Commercial Township, Mr. Grant, Cape May Point, Ms. Bishop, Dennis Township, alternates Mr. O'Connor, Wildwood City, and Ms. Bascelli, Deerfield Township, were moved to the Executive Committee for voting purposes. All in Favor. Motion carried by unanimous vote.

RESOLUTION 2023-38 APPOINTMENT OF AN ACTING SECRETARY FOR REMAINDER OF 2023

Chair Woods entertained a motion for Resolution 2023-38 the Appointment of an Acting Executive Committee Secretary to replace Jessica Bishop, Dennis Township, for the remainder of the 2023 Fund Year.

Motion by Ms. Keun, seconded by Mr. Wahl, to approve Resolution 2023-38 the Appointment of an Acting Executive Committee Secretary to replace Jessica Bishop, Dennis Township, for the remainder of the 2023 Fund Year as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Dawn Marie Bascelli, Deerfield Township Varara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township Steve O'Connor, Wildwood City
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

APPROVAL OF MINUTES – OPEN SESSION

Chair Woods entertained a motion to approve the meeting minutes of the July 19, 2023 Executive Committee Meeting.

Motion by Ms. Keun, seconded by Mr. Spoltore, to approve the meeting minutes of the July 19, 2023 Executive Committee Meeting as presented. All in Favor. Motion carried by unanimous vote.

APPROVAL OF MINUTES – CLOSED SESSION

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

Chair Woods entertained a motion to adopt the Closed Session Meeting Minutes of the July 19, 2023 Executive Committee meeting.

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

The Closed Session meeting minutes of the July 19, 2023 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Confidential Closed Session Meeting Minutes were collected.

CLOSED SESSION - RESOLUTION #2023-39

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 2023-39.

Motion by Ms. Keun, seconded by Mr. Spoltore, to adopt Resolution 2023-39 as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Dawn Marie Bascelli, Deerfield Township Varara Keun, Middle Township Liz Woods, <i>Chair</i> , 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. Keun, seconded by Mr. Wahl, 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 Ms. Keun, seconded by Mr. O'Connor to approve the claims payments as discussed in Closed Session.

They are as follows:

July 2023 PARs:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>	<i>Auto</i>
2023295249	2023301530	2020199981	N/A
2023305169	2023300611	2020207893	
2023304043	2023290572		
2022277047			
2022270802			

August 2023 PARs:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>	<i>Auto</i>
2020181183	2024311469	2019164294	2022244737
2021236549	2023286031	2021228757	2020196798
2024310732	2022276076	2022243939	2022265831
2023294583			
2021236465			
2024309927			
2023307686			
2022276436			
2023302443			
2022254876			
MLT-2023278507 (2023278507) 01			
MLT-2024310218 (2024310222) 01 (2024310218) 02			
2022264649			
2023285680			
2022270731			
MLT-2020206950 (2020206950) 01			

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Dawn Marie Bascelli, **Deerfield Township**

Varara Keun, **Middle 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

Acting Secretary Spoltore made a motion to abandon subrogation efforts on the following Qual-Lynx files:

July Qual-Lynx Files for Abandonment
2022273885
2022275887
2022266024
2022265817

August Qual-Lynx Files for Abandonment
2032277910
2023281537
2022270705
2023277868

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Dawn Marie Bascelli, **Deerfield Township**

Varara Keun, **Middle 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

July PARs -Ms. Canesi noted that ten (10) PARs including five (5) Workers' Compensation (1 *Police*, 1 *Fire*, and 3 *Other*), two (2) General Liability, none (0) Auto, and three (3) Property claims were reviewed for settlement, continuing defense, or to advise of trial date.

August PARs -Ms. Canesi noted that twenty-six (26) PARs including seventeen (17) Workers' Compensation (8 *Police*, 4 *Fire*, and 5 *Other*), three (3) General Liability, three (3) Auto, and three (3) Property claims were reviewed for settlement, continuing defense, or to advise of trial date.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – September

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Indemnity Agreements. He asked that the members follow the protocol outlined in the report including consulting with your town's Solicitor, consulting with our Risk Manager as they have an excellent understanding of identifying exposures and the transferring of risk, checking 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 named as an additional insured in a certificate of insurance or contract, confirm that the insurer has your town named as the additional insured. Do not assume the other party carried through with the promise; confirm receipt of certificate of insurance and keep them where they can be easily located.

Mr. Roselli informed members of a claim that recently settled where someone tripped over a barrier at a political rally. No certificates of insurance or hold harmless were signed nor could be located. The claim settled for \$380,000 in direct loss payments and \$435,000 including legal and expense costs. 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.

Special Thanks to Qual-Lynx

Ms. Stollenwerk expressed her gratitude for Chris and his team in assisting Mullica with some claims issues. She reported that his team, David DeWeese, and her Risk Manager, assisted her with pulling together everything that was needed.

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	July	August	YTD
<i>Total Intakes (New Claims)</i>	124	108	622
<i>Report Only</i>	54	34	239
<i>Report Only % of Total</i>	44%	31%	38%
<i>Medical Only</i>	59	67	293
<i>Lost Time</i>	9	7	85
<i>Medical Only/Lost Time Ratio</i>	87:13	90:10	78:22
<i>Occupational, Claim Petition, Cancer Presumption</i>	2	0	5
<i>COVID-19</i>	0	0	7
<i>Average Days to Report to QL</i>	3.8	3.9	7.9
<i>Average Days to Report to employer</i>	0.8	1.4	2.5

Nurse Case Management:

Ms. Beatty presented the self-explanatory Nurse Case Management Report.

Nurse Case Management	July	August
<i># of Cases Assigned to Case Management</i>	94	95
<i># of Case > 90 days</i>	76	72

PPO Penetration Report:

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

PPO Penetration Rate	July	August	YTD
<i>Bill Count</i>	564	734	4851
<i>Original Provider Charges</i>	\$527,845	\$720,592	\$6,315,462
<i>Re-priced Bill Amount</i>	\$182,153	\$213,308	\$1,919,240
<i>Savings</i>	\$345,692	\$507,285	\$4,396,222
<i>% of Savings</i>	65%	70%	70%
<i>Participating Provider Penetration Rate- Bill count</i>	97%	96%	95%
<i>Participating Provider Penetration Rate-Provider Charges</i>	98%	96%	96%
<i>EPO Penetration Rate – Bill Count</i>	97%	98%	97%
<i>EPO Penetration Rate –Provider Charges</i>	98%	97%	97%

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	6,493
<i>Transitional Duty Days Worked</i>	4,441
<i>% of Transitional Duty Days Worked</i>	68%
<i>Money Saved by Accommodating</i>	\$421,173
<i>Transitional Duty Days NOT Accommodated</i>	2,052
<i>% of Transitional Duty Days NOT Accommodated</i>	32%
<i>Cost of Days NOT Accommodated</i>	\$207,446

Ms. Beatty reminded the members of the Managed Care “quick notes”. She asked members to review her report in the agenda packet. She reviewed a claim of a 50-year-old EMT with comorbidities who injured himself while lifting a patient.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter provided his report. He noted he has been visiting agencies and has scheduled the Report Writing Class for October 25, 2023 at 8:30am-12pm at Cape May County Police Academy.

Mr. Winter noted he met with three chiefs as a pilot program for a Law Enforcement Committee. So far Linwood, Millville and Ventnor chiefs will meet and discuss pertinent issues. He noted that it will be worthwhile to meet with the chiefs outside the regularly scheduled visits.

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

SOLICITOR’S REPORT

Closed Claims

Mr. DeWeese noted that there were two (2) 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 30-31 and update them. He noted that if you have an “N/A”, please try and get someone filled in so they can call in. The resolution to make these changes is on the ACM JIF website.

GL Cases

Mr. DeWeese noted that there are currently 97 active GL cases inclusive of (16) 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 32 and share it with the employees.

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 quarter 3 topics like “Sleep and Your Health” providing practical strategies to improve sleep hygiene.

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

COMMITTEE REPORTS

Finance Committee- Ms. Stollenwerk stated that the Finance Committee met on August 25, 2023 and highlighted the following: The Finance Committee recommended reappointment for all Fund Professionals under the review of Finance such as the Actuary, Administrative Consultant, Auditor, Payroll Auditor and the Treasurer. She stated they discussed changes to the Surplus Release Policy which is that no dividends will be released to former members until their monetary obligations have been satisfied noting that when members leave they are still responsible for any additional assessments for the Fund Years you were a member. She also noted that member retention was discussed commenting that Corbin City is leaving the JIF as of 1/1/24. We need to review if all the programs are needed especially for the smaller members.

Ms. Stollenwerk reported that the financials are in agenda packet on pages 55-64 noting \$46 million in Cash, \$15 million in Case Reserves and Net Surplus of \$13 million; \$12 million in Closed Years funds and Fund Year 2019 which will be transferred in at the end of the year has deficit of \$245,839, but has \$2.9 million in Cash. The MEL contingency fund has \$1 million which may need to be used for additional assessments once the years in question are reevaluated. Fund Year 2021 has a deficit of \$1.3 million, but improved slightly since 3/31.

2024 Budget - Ms. Stollenwerk stated that the Committee discussed the 2024 budget. The JIF budget has a 3.3% increase and loss funding is increasing 3.64% with Operating Expenses increasing by 2.13%. The MEL budget is increasing 14.7% driven by Excess Property; Cyber increasing 5%; and EPL/POL is 15.32%. She informed members that the Cyber JIF will be refunding ACM JIF a portion of their premium since all training for cyber is being completed by the ACM JIF’s current vendor. The budget will be introduced at the November meeting.

2024 Assessment Strategy/Dividend - Ms. Stollenwerk noted that the Committee reviewed different assessment strategy scenarios with renewing members receiving a discount and poor performing members increasing between 4-7% based on their loss ratio. She stated to assist with budget increases, the Finance Committee is recommending release of a \$2,000,000 dividend. She reminded members that last year the JIF released \$3.75 million; however, claims are increasing, so the surplus being rolled into closed years is not as strong.

2023 Budget Amendment - Ms. Stollenwerk noted that the 2023 budget amendment will be recommended for adoption at today’s meeting. The amended budget can be found on page 73 and includes an adjustment for Absecon’s EPL/POL premium; Operating Expenses; EPL/POL buy downs and RMC fee adjustments.

Resolution 2023-40 Authorizing Release of Surplus from Closed Years Accounts

Chair Woods entertained a motion to adopt Resolution 2023-40 authorizing a Refund of Closed Year Accounts (2012-2018) Surplus of \$2,000,000.

Motion by Ms. Keun, seconded by Mr. Wahl to adopt Resolution 2023-40 authorizing a Refund of Closed Year Accounts (2012-2018) Surplus as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Dawn Marie Bascelli, **Deerfield Township**
Varara Keun, **Middle Township**
Liz Woods, *Chair*, **Ocean City**
Roy Spoltore, **Upper Deerfield Township**
Steve O’Connor, **Wildwood City**

Nays: None
Abstained: None

Motion carried by unanimous vote.

Motion to Adopt the Revised Surplus Release Policy

Chair Woods entertained a motion to adopt the Revised Surplus Release Policy.

Motion by Mr. Spoltore, seconded by Mr. O'Connor to adopt the Revised Surplus Release Policy as presented. All in favor. Motion carried.

Motion to Adopt the Revised Budget Amendment Policy

Chair Woods entertained a motion to adopt the Revised Budget Amendment Policy.

Motion by Mr. Wahl, seconded by Ms. Keun to adopt the Revised Budget Amendment Policy as presented. All in favor. Motion carried.

2023 Budget Amendment – Public Hearing

Motion to Open the 2023 Budget Amendment Public Hearing

Chair Woods entertained a motion to open the Public Hearing on the 2023 Budget Amendment.

Motion by Ms. Keun, seconded by Mr. O'Connor to open the 2023 Budget Amendment Public Hearing. All in favor. Motion carried.

Motion to Close the 2023 Budget Amendment Public Hearing

Hearing no comments from the public, Chair Woods entertained a motion to close the 2023 Budget Amendment Public Hearing.

Motion by Mr. Wahl, seconded by Mr. Spoltore to close the 2023 Budget Amendment Public Hearing. All in favor. Motion carried.

Motion to Adopt the 2023 Amended Budget

Chair Woods entertained a motion to adopt the 2023 Amended Budget.

Motion by Mr. Spoltore, seconded by Ms. Keun to adopt the 2023 Amended Budget as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Dawn Marie Bascelli, Deerfield Township Varara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township Steve O'Connor, Wildwood City
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

Motion to Adopt the 2023 Amended Assessment Certification

Chair Woods entertained a motion to adopt the 2023 Amended Assessment Certification.

Motion by Ms. Keun, seconded by Mr. Wahl to adopt the 2023 Amended Assessment Certification as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Dawn Marie Bascelli, Deerfield Township Varara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Roy Spoltore, **Upper Deerfield Township**
Steve O'Connor, **Wildwood City**

Nays: None
Abstained: None

Motion carried by unanimous vote.

EPL/Technology Liability Committee – July 20, 2023

Ms. Keun reported that the EPL/Technology minutes from July 20, 2023 meeting are included in your agenda packet beginning on page 75. She reminded the members of all the training needed to comply with the MEL's EPL Plan of Risk Management Program by November 1, 2023. She noted there are sessions of Police Command Staff training and Managers and Supervisors training available. She noted that CEU Certificates are being emailed out, however, please allow some time to process. She stated that the updated MEL policies are posted on the MEL website and need to be adopted by November 1, 2023. Ms. Keun noted that there is Anti-Harassment training that all employees need to be offered, but is not mandatory for them to take. There was also discussion that the newly created MEL EPL Claims Committee is developing some videos and webinars on employee related matters and Mr. DeWeese will be combining notes from EPL questions that come in on the hotline.

Cyber JIF – Ms. Keun noted that the Committee discussed the Cyber JIF and the difficulty members are having in complying with the current cyber security standards. Non-compliance members have a \$50,000 deductible and \$20,000 co-insurance and minimum security has a \$25,000 deductible. She also noted that the Committee requested Mr. Forlenza let the Cyber JIF know that the members are struggling with the Cyber JIF policies and the difficulty in achieving compliance. She stated that the Committee discussed with Mr. Caruso how there is no documented policies that would be easier for the governing bodies to adopt. She asked that Mr. Caruso provide an update at this meeting.

Strategic Planning Committee – September 7, 2023

Ms. Patel reported that the Strategic Planning Committee met on September 7, 2023 and discussed the 2024 renewing members. She noted that Corbin City is not renewing their membership on 1/1/24 and discussed challenges faced by smaller members. She noted that her office is working with the MEL to create a task force to resolve some of these issues. She stated that the Committee reviewed the proposed meeting dates for 2024 with (5) five virtual and (6) six in-person. She stated the results from the Planning Retreat were discussed and results will be shared at the Retreat in October. She informed the members that the E-JIF will be doing a presentation at the Retreat on Wednesday. She asked the members that they encourage the claims coordinators to attend the Thursday session since there will be an inactive scenario. She stated that the December meeting will be December 20, 2023 at Merighi's in Vineland.

EXECUTIVE DIRECTOR'S REPORT

Fourth Quarter Installment Billing - Mr. Forlenza noted that the fourth quarter installment billings will be emailed out next week with a deadline of November 15, 2023.

Annual Retreat - Mr. Forlenza stated that the Annual Planning Retreat is scheduled for October 18 and 19, 2023 at the Flanders in Ocean City, NJ and invitations went out yesterday. He reminded members that it is an element of the SIP program that you attend at least one ½ day session of the Retreat.

2024 Renewal Process - Mr. Forlenza reported that the ACM JIF has completed 96% of the renewal process. He noted that any outstanding member will receive an email reminding them of the need for completion.

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. Please submit documentation to claim or encumber the funds no later than December 31, 2023. All encumbered funds must be claimed by February 1, 2024.

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/Rachel Perry at the Underwriter’s office. He noted that as part of the underwriting process for renewing members, all statutory positions will have to be re-underwritten. Reminders were sent to several members who had outstanding bond applications earlier in the week.

2024-2025 MEL EPL Risk Management Program

Mr. Forlenza reminded members that the MEL’s 2024-2025 EPL Risk Management Program was released on May 17, 2023 and is due November 1, 2023. Information pertaining to the updated policies and procedures, handbooks, required Police Command Staff and Managers and Supervisor’s Training with four remaining sessions on September 27th and October 11th with AM and PM sessions. Please contact our office for assistance. He stated that the list of employees that completed the training can be found on the JIF website; half way down on right hand side denoted as “sign in sheets”.

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. Mr. Forlenza reminded the members that the employer must offer this training, however, the training is not required to be completed. He encouraged members to document the notification process.

Membership Renewal Visits

Mr. Forlenza stated again that Corbin City would not be renewing their membership with the JIF on 1/1/24. He noted that the JIF recognizes smaller members have smaller work forces and the MEL is creating a task force to address this including how premiums are structured for them. He remarked that Deerfield Township and City of Absecon are still outstanding; however, he anticipates both completing the necessary paperwork for renewal. He stated that Egg Harbor Township has not renewed their membership and they are entertaining other options. Any member who has not submitted their renewal paperwork has been placed on notice that per the JIF bylaws, if they do not renew by October 1, they are automatically out of the JIF for a minimum of 3 years.

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 129 He stated that the report is self-explanatory.

Mr. Garish reminded members there is an upcoming Safety Expo on September 27, 2023 in Camden County area with loads of training. There will be one remaining Expo in Ocean County towards year end.

Mr. Garish also noted that the *Power of Collaboration* provides “members best practices” via Zoom on October 10, 2023.

Mr. Garish noted that if employees cannot make trainings due to shift work hours, his office will work with them to find a better time.

Mr. Garish reported that there are two Regional training sessions that members need to attend; the next Indoor Air Quality session is October 19th AM and PM via zoom.

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

TECHNOLOGY RISK SERVICES DIRECTOR'S REPORT

Mr. Caruso asked the members to review the reports beginning on page 134. He noted that this month's efforts were devoted to completing the whitelisting for a few members. He noted Absecon still needs to complete this testing.

Mr. Caruso reported that Wizer training is at 74% and due by October 1, 2023. He noted for phishing, ACM JIF is at 2%, which is not bad, but zero is better. He stated that D2 vulnerability testing is ongoing and penetration testing is 85% complete.

Mr. Caruso noted that this month's bulletin focuses on Proper Handling of PII for Local Government.

Mr. Caruso commented that today he spent two hours working with a member's IT guy to show them examples of the cyber security standards and provide them with information on compliance. He encourages anyone to contact him and he can work with them.

Mr. Caruso asked if there were any questions. Ms. Mahon inquired about the status of grants for cyber security assistance. Mr. Caruso noted that they are working with them. Mr. Pacanowski thanked Mr. Caruso, but noted that he finds it very difficult to complete some of these compliance standards because there is so much to do. His recommendation is to hold a meeting with only IT folks so they can all help each other understand the requirements and work together. Mr. Caruso noted he prefers to work one on one with the members since all members are unique. Mr. Forlenza commented that there are very few members across the state that are in compliance with the minimum standards. He stated that they have had discussions with the Cyber JIF Loss Control Committee regarding this situation. He has requested that the Committee consider adopting new standards that the members can meet which will provide some layer of protection. Mr. Forlenza stated that he believes these new standards are coming and will incorporate three levels; basic, intermediate and advanced. He asked for readable policies to be made available as well. In the meantime, he encouraged members to continue to work with Mr. Caruso and strive for compliance with the current standards, as they will help to minimize members' exposure to a cyber-incident. Mr. Pacanowski asked if anyone heard that the State wanted every municipality to have CISO in place by 2025. Mr. Forlenza stated that there is Legislation in place to be able to use LEAP Grant for hiring Technology Professionals. Regulations are still being developed. Ms. Seib inquired if by January 1, 2024, you are not in compliance with any of the tiers, do you have coverage? Mr. Forlenza noted that you have coverage, however, you will have a substantial deductible and co-insurance. Ms. Keun noted that it will be \$50,000 deductible and 20% co-insurance up to \$300,000. No other questions were entertained.

TREASURER'S REPORT

Reports – JULY & AUGUST

Mr. Hansen presented the Treasurer's Report for the period ending **July 31 and August 31, 2023**. The reports were made part of the agenda packet beginning on page 143. He noted the following information:

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

Member	8/31/2023 (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:

	July	August	YTD
Subrogation Receipts	\$25,195.14	\$30,408.59	\$405,679.82
Other	\$0	\$0	\$3,000.00
Adjustment	\$288.32	\$1,690.37	\$22,634.64
Assessments	\$2,220,321	\$4,569,416	

Claim Activity for the Period

Claim activity for the month of **July** for claims paid by the Fund and claims payable by the Fund. A total of 319 checks issued; 901 claims payments in the amount of \$833,481.40 with effect on cash position of \$796,640.95.

Claim activity for the month of **August** for claims paid by the Fund and claims payable by the Fund. A total of 401 checks issued; 1,275 claims payments in the amount of \$678,465.88 with effect on cash position of \$632,484.18.

Cash Activity for the Period

The Fund's "Cash Position" at month end of July was \$45,006,748.88 and \$48,913,836.92 end of August.

Investment Interest

Interest Income:	July	August	YTD
JCMI	\$33,813.07	\$36,686.60	\$269,066.79
Treasury	\$77,036.72	\$125,666.23	\$369,413.30
Citizens	\$9,547.90	\$19,373.77	\$92,045.91

Rate of Return: Only interest from the *ANALYSIS WORKSHEET* **3.249%** for July and **4.449%** August.

Allocation of Invested Funds

FUND	July Total	July Percentage	August Total	August Percentage
Treasury	\$22,305,958.71	50%	\$22,444,628.73	46%
JCMI	\$19,747,646.88	44%	\$19,783,249.69	40%
Investors	\$2,953,143.29	6%	\$6,685,958.51	14%
TOTALS	\$45,006,748.88		\$48,913,836.93	

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

Payment Register

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

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

Motion by Mr. Wahl, seconded by Mr. Spoltore to approve the *July and August 2023 Payment Register* (Claims Activity) as submitted.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Dawn Marie Bascelli, **Deerfield Township**
 Varara Keun, **Middle 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 – August (Ratification)

For the Executive Committee’s ratification, Mr. Hansen presented the *August 2023 Bill List* in the amount of **\$223,490.37.**

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

Chair Woods entertained a motion for ratification of the *August 2023 Bill List*.

Motion by Mr. O'Connor, seconded by Mr. Spoltore, to ratify the *August 2023 Bill List* as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Dawn Marie Bascelli, **Deerfield Township**
 Varara Keun, **Middle 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 – September

For the Executive Committee’s consideration, Mr. Hansen presented the ***September 2023 Bill List*** in the amount of **\$262,472.87**.

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

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

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Dawn Marie Bascelli, **Deerfield Township**
Varara Keun, **Middle 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. Patel reported on the Cyber meeting that was held on August 25, 2023, noting a summary by Ms. McLaughlin is on page 337. She highlighted that they discussed the compliance issues and will be discussed more at Monday’s meeting. A membership request from NJ Counties Excess Liability JIF is being reviewed. She noted the Board adopted the Risk Control Committee’s recommendation to award Competitive Contract RFP#23-02 for External Scanning to D2 Cybersecurity. She also noted that they are looking to create a “members only” section on the Cyber JIF website so bad actors do not have access to the cyber security standards. The results from the Technology Stack Questionnaires will be reviewed Monday as well. She stated the next meeting is October 20, 2023.

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

MISCELLANEOUS BUSINESS

Next Meeting

Chair Woods reminded the members that the **October** meeting is the **Annual Retreat** and will be held on **Wednesday, October 18, 2023 at 3:00 PM** at The Flanders Hotel, Ocean City, NJ.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

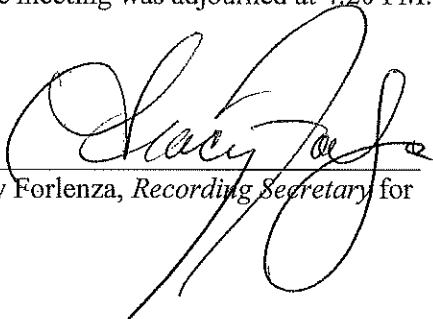
Chair Woods entertained a motion to close the public comment.

Motion by Mr. O'Connor, seconded by Mr. Spoltore, to close the meeting to the public. All in favor.
Motion carried.

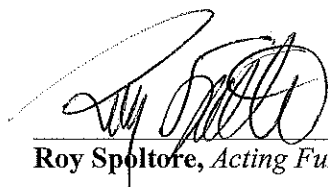
MOTION TO ADJOURN

Motion by Mr. Wahl, seconded by Ms. Keun, to adjourn the September 20, 2023 meeting of the ACM JIF.
All in favor. Motion carried.

The meeting was adjourned at 4:20 PM.



Tracy Forlenza, *Recording Secretary* for



Roy Spoltore, *Acting Fund Secretary*