

Atlantic County  
Municipal Joint  
Insurance

**Fund**

South Jersey Communities Securing Their Future



Established in 1987

## **AGENDA PACKET**



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

**Merighi's Savoy Inn  
4940 Landis Ave, Vineland, NJ**

***WWW.ACMJIF.ORG***

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

**December 20, 2023 – 3:00 PM**

**Merighi's Savoy Inn, Vineland, NJ**

**AGENDA**

- I. Meeting called to order by Chairperson
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    - 1. Sending sufficient notice herewith to:
      - a. *The Press of Atlantic City*
      - b. *Courier Post*, Cherry Hill, New Jersey; and
    - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
    - 3. Posting notice on the public bulletin boards of all member municipalities.
- IV. Roll Call
  - A. Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
- V. Move up Alternate Executive Committee Members (if necessary) – **Motion – All in Favor**
- VI. Approval of Minutes.....Pages 1-17
  - A. Adoption of the **November 21 , 2023** minutes – **Motion – All in Favor**
- VII. Closed Session Minutes
  - A. Approval of the **November 21, 2023** Closed Session minutes – **Motion – All in Favor**  
The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VIII. Closed Session – Resolution 2023- \_\_\_\_\_ Authorizing a Closed Session of the Atlantic County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**
  - A. Claims Review Committee Report – Closed Session Items
  - B. Professionals' Reports
    - 1. Claims Administrator's Report
    - 2. Executive Director's Report
    - 3. Safety Director's Report
    - 4. Solicitor's Report
- IX. Reopen Public Portion of Meeting – **Motion – All in Favor**
- X. Authorization of Claims Payments – **Motion - Roll Call**
- XI. Authorization to Abandon Subrogation (if necessary) – **Motion - Roll Call**
- XII. Claims Review Committee Meeting Minutes – December 12, 2023.....Handout
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G.	Resolution 2023-____Appointing Lisa McLaughlin as the Fund Representative to the Environmental Risk Management Joint Insurance Fund for the 2024 Fund Year <b>Motion – Roll Call</b> .....	Page 232

**The 2024 Reorganizational meeting of the ACMJIF will be held on Wednesday, January 17, 2024  
at 3:00 pm at Atlantic County Library, Mays Landing**

- XXV. Public Comment
- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
  - B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**
- XXVI. Motion to Adjourn Meeting – **All in Favor**



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

Via Zoom Conferencing

November 20, 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 November 20, 2023 at 3:00 PM, prevailing time, via Zoom Conferencing, 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 FUND COMMISSIONERS***

Those in attendance were:

Kayla Haberstroh, Alt., **Absecon City**  
Scott Wahl, **Avalon Borough**  
Mollye O'Neill, **Brigantine City**  
Bill Nimohay **Buena Borough**  
Paul Dietrich, **Cape May City**  
Ed Grant, **Cape May Point**  
Gabrielle Horseman, Alt., **Commercial Twp.**  
LaVerne Kirn, **Corbin City**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Jackie Justice, Alt., **Dennis 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 Fournier, **Lower Township**  
Lisa McLaughlin, **Margate City**  
Varvara Keun, **Middle Twp.**  
Ray Compari, **Millville City**  
Dawn Stollenwerk, **Mullica Twp.**  
Jared Marandino, **Newfield Borough**  
Jennifer VanSant, **North Wildwood City**  
Liz Woods, *Fund Chair*, **Ocean City**  
Chief Williams, **Pleasantville City**  
Kellie Seib, **Sea Isle City**

Lucy Samuelson, **Somers Point City**  
Jim Craft, **Stone Harbor Borough**  
Rosemary Trout, Alt., **Upper Twp.**  
Roy Spoltore, *Acting Secretary*, **Upper Deerfield Twp.**  
Jim Pacanowski, **Ventnor City**  
Carol Sabo, **West Cape May Borough**  
Carl O'Hala, Alt., **West Wildwood City**  
DJ Ayres, **Weymouth Twp.**  
Connie Mahon, **Wildwood Crest**

Absent Fund Commissioners:

Bob Campbell, **Downe Twp.**  
Tom D'Intino, **Egg Harbor Twp.**  
Mary Canesi, **Northfield City**  
Michael Dougherty, **Waterford Twp.**  
Steve O'Connor, **Wildwood City**  
Laurie Boyd, **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.*  
Christopher J. Winter, Sr., CPM, Law Enforcement Risk Management Consultant  
Jerry Caruso, Technology Risk Services Director, *Wintsec Consulting*  
John Hansen, Fund Treasurer  
Jordan Simone, COTA/L, CHC, RYT-200, Wellness Director

Present Risk Management Consultants were:

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

Absent Risk Management Consultants were:

BCA Insurance  
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. Bishop, Dennis Township, and Ms. Miller, Commercial Township, alternates Ms. Kirn, Corbin City and Ms. McLaughlin, City of Margate, were moved to the Executive Committee for voting purposes.

Motion by Mr. Spoltore, seconded by Mr. Wahl, to move alternates Ms. Kirn, Corbin City and Ms. McLaughlin, City of Margate to the Executive Committee for voting purposes in absence of Ms. Bishop, Dennis Township and Ms. Miller, Commercial Township. 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 November 20, 2023 Executive Committee Meeting.

Motion by Mr. Spoltore, seconded by Chair Woods, to approve the meeting minutes of the November 20, 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 November 20, 2023 Executive Committee meeting.

Motion by Mr. Wahl, seconded by Ms. Keun, to approve the Closed Session minutes of the November 20, 2023 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the November 20, 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 #2023-42***

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 2023-42.

Motion by Mr. Spoltore, seconded by Ms. Keun, to adopt Resolution 2023-42 as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
LaVerne Kirn, **Corbin City**  
Lisa McLaughlin, **Margate City**  
Varara 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. Spoltore, seconded by Ms. McLaughlin to approve the claims payments as discussed in Closed Session.

They are as follows:

#### **October 2023 PARs:**

<b><i>Workers ' Compensation</i></b>	<b><i>Property</i></b>	<b><i>GL</i></b>
2021209739	2023307949	2021232875
2023300609	2024313913	2023299589
2022270313	2023298805	
2022275826	2023304543	
2023295799	2023306992	
2024315985	2023305438	
2024313965		
2023181461		
2024312757		
2023282791		
2023308010		
2022263021		
2021230433		
MLT-2024308597 2024308597		

#### **ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
LaVerne Kirm, **Corbin City**  
Lisa McLaughlin, **Margate City**  
Varara Keun, **Middle Township**  
Liz Woods, *Chair*, **Ocean City**  
Roy Spoltore, **Upper Deerfield Township**

***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:

November Qual-Lynx Files for Abandonment
MLT-2020195338 (2020195343) (2020195338)
2022266118

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

#### **ROLL CALL**

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

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
LaVerne Kim, **Corbin City**  
Lisa McLaughlin, **Margate City**  
Varara 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***

**October PARs** -Ms. Napoli noted that twenty-two (22) PARs including fourteen (14) Workers' Compensation (*4 Police, 1 Fire, and 9 Other*), two (2) General Liability, zero (0) Auto, and six (6) Property claims were reviewed for settlement, continuing defense, or to advise of trial date.

### ***CLAIMS ADMINISTRATOR'S REPORT***

#### ***Lessons Learned from Losses –November***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Ladder Safety. He advised the members that ladder falls are usually very severe. He reminded everyone to follow the ladder rules on page 15 and to share with your employees as most of these claims are preventable.

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>Oct</b>	<b>YTD</b>
<i>Total Intakes (New Claims)</i>	47	756
<i>Report Only</i>	11	276
<i>Report Only % of Total</i>	23%	37%
<i>Medical Only</i>	31	347
<i>Lost Time</i>	5	110
<i>Medical Only/Lost Time Ratio</i>	86:14	76:24
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	23
<i>COVID-19</i>	1	8
<i>Average Days to Report to QL</i>	2.2	7.0
<i>Average Days to Report to employer</i>	0.3	2.1

***Nurse Case Management:***

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

<b><i>Nurse Case Management</i></b>	<b>Oct</b>
<i># of Cases Assigned to Case Management</i>	81
<i># of Case &gt; 90 days</i>	58

***PPO Penetration Report:***

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

<b><i>PPO Penetration Rate</i></b>	<b>Oct</b>	<b>YTD</b>
<i>Bill Count</i>	446	5,960
<i>Original Provider Charges</i>	\$888,045	\$8,108,811
<i>Re-priced Bill Amount</i>	\$291,302	\$2,461,195
<i>Savings</i>	\$596,743	\$5,647,615
<i>% of Savings</i>	67%	70%
<i>Participating Provider Penetration Rate- Bill count</i>	91%	95%
<i>Participating Provider Penetration Rate-Provider Charges</i>	89%	95%
<i>EPO Penetration Rate – Bill Count</i>	94%	97%
<i>EPO Penetration Rate –Provider Charges</i>	90%	97%

***Transitional Duty Report***

Ms. Beatty presented the *Transitional Duty reports*.

<b><i>Transitional Duty Summary Report</i></b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	7,726
<i>Transitional Duty Days Worked</i>	5,600
<i>% of Transitional Duty Days Worked</i>	73%
<i>Money Saved by Accommodating</i>	\$537,656
<i>Transitional Duty Days NOT Accommodated</i>	2,126
<i>% of Transitional Duty Days NOT Accommodated</i>	28%

<i>Cost of Days NOT Accommodated</i>	\$220,302
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Ms. Beatty reminded the members of the Managed Care "quick notes". 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 provided his report. He noted that 19 members took the Report Writing Class on October 25, 2023 from 8:30am-12pm at Cape May County Police Academy. Surveys were completed by participants and a summary will be sent to members on Friday.

Mr. Winter noted he assisted the Wellness Director's with the Dr. Elias project in an effort to reach the chiefs regarding interest for a February 2024 training.

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

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

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

Mr. DeWeese noted that there were five (5) cases closed since his last report including four (4) with no payment to Plaintiff.

*Kiker v. Township of Egg Harbor*  
*Reed v. Township of Egg Harbor*  
*R.B. v. City of Margate*  
*Lerro v. City of Ocean City*  
*Marsh v. City of Pleasantville*

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

Mr. DeWeese stated that there is a reminder in the agenda packet regarding the MEL EPL Helpline in the agenda. He stated that he received approximately 65 calls this year and he believes this hotline aids in reducing potential EPL claims. He also urged members to review the MEL EPL Helpline Authorized Contact list on pages 28-29 and update them. He noted that if you have a "N/A", please try to get someone appointed so they have access to this service. The resolution to make these changes is on the ACM JIF website.

### ***MEL EPL Committee – November 17, 2023***

Mr. DeWeese noted that the MEL EPL Committee met on November 17, 2023. Mr. DeWeese, Ms. Howlett, Mr. Semrau, Rich Pevner of Summit Risk, Chris Botta, and Joe Hrubash, PERMA were present. He noted that Mr. Pevner reviewed several Land Use claims. He noted that there are also several zoning cases regarding billboard applications. They are making applications and are being denied and then they file lawsuits. The Committee discussed this issue and decided that Mr. Semrau should draft a model billboard ordinance for use by the members. Mr. DeWeese noted that in some claims, the zoning officials are making the decisions. The Committee recognized that training is needed for these zoning individuals to provide them with updated zoning information. The MEL will develop some training for zoning officials. He noted that Ms. Howlett worked with JA Montgomery to create a video on FMLA issues.

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 30 and share it with the employees.

Ms. Simone reminded members to spend their wellness money prior to December 31, 2023 and some approved ideas are in the agenda packet. Please email her with any ideas prior to purchasing.

Ms. Simone reiterated what Mr. Winter stated regarding the Dr. Elias training. She stated that it will be pushed back to at least February 2024 to hopefully gain more participants. She noted the newsletter topics include "Stress Management" and providing practical strategies to help manage stress.

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

### ***COMMITTEE REPORTS***

**Coverage Committee-** Ms. Seib noted that the Coverage and Finance Committees met jointly on November 6, 2023 to discuss the Environmental Risk Management JIF (E-JIF). The Committees were reminded that the E-JIF presented information regarding the coverage and services to the members at the Annual Planning Retreat in October. She stated that Mr. Forlenza explained that earlier in the year he received several inquiries from members regarding the availability of environmental liability coverage. He noted that most were generated due to proposed interlocal agreements with Atlantic or Cape May Counties and explained that the agreements required that the member have environmental liability coverage, which the ACM JIF does not provide. Some members have purchased stand-alone policies in the commercial market. He also explained that the ACM JIF must join as a whole JIF since individual members cannot join. He provided examples of services that the E-JIF provides such as coverage for underground storage tanks, environmental reviews of properties with potential contamination issues prior to municipality taking ownership of the property and noted that commercial policies would not likely cover these perils.

Ms. Seib noted the E-JIF assessments are based on population using the 2020 census multiplied by a rate per capita. Mr. Forlenza provided an overview of the per capita rate changes noting that the E-JIF rates have fluctuated very little over the years and the E-JIF has released surplus the last several years. He also noted that the E-JIF does not release surplus until the Fund Year being liquidated is at least 10 years old.

Ms. Seib noted that a Committee member shared they were in the process of placing coverage for a limited number of tanks and the cost is more than the annual assessment in the E-JIF for that member. The Risk Managers were asked if they were shopping for environmental coverage or purchased it recently. It was noted that a RMC was shopping and based on the preliminary information, the E-JIF provides better coverage and services at a better price. She noted the E-JIF provides a hotline where an expert will be dispatched to scene 24 hrs/7 days to deal with the regulatory agencies on site.

Mr. Forlenza also noted the E-JIF will assist the members with regulatory compliance and storm water training programs. He also noted that the updated program is close to being released and was developed by the NJ EPA and E-JIF representatives.

Ms. Seib stated that after the discussion, the Committee decided to recommend the ACM JIF join the E-JIF. Mr. Forlenza noted that the Fund could join January 1, 2024 or delay until July 1, 2024 which would allow members to spread the cost over a two year period. She noted the Committee discussed with the loss of Egg Harbor Township and Corbin City, the overall budget is increasing .48% exclusive of the cost of joining the E-JIF and the larger overall increase is from the MEL, RCF, Cyber JIF and potentially E-JIF which must be monitored more closely in future years. Based upon the feedback from the RMCs present at the meeting, the rates of the E-JIF are very competitive with the commercial market. It was also noted

that towns with environmental exposures, most are not insured for environmental exposures, which creates gap in regulatory obligations and coverage.

Ms. Seib noted that at the conclusion of the meeting, the Committee members agreed to recommend joining the E-JIF January 1, 2024. She noted that the resolution to join the E-JIF is presented in the agenda effective January 1, 2024. Ms. Seib then asked if any members had any questions. No questions were entertained.

***Resolution 2023-43 Approval to Join E-JIF Effective January 1, 2024***

Chair Woods entertained a motion to approve Resolution 2023-43 Authorizing the Atlantic County Municipal JIF to join the Environmental Risk Management JIF (E-JIF) effective January 1, 2024.

Motion by Ms. McLaughlin, seconded by Mr. Wahl to approve Resolution 2023-43 Authorizing the Atlantic County Municipal JIF to join the Environmental Risk Management JIF (E-JIF) effective January 1, 2024 as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

LaVerne Kirn, **Corbin City**

Lisa McLaughlin, **Margate City**

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

Roy Spoltore, **Upper Deerfield Township**

***Nays:***

None

***Abstain:***

Varara Keun, **Middle Township**

Motion carried by majority vote.

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

***Nominating Committee-October 26, 2023***

Ms. Stollenwerk noted that the Nominating Committee minutes from October 26, 2023 were included in the agenda packet. She asked members to review and highlighted the following: She noted that it was very difficult trying to fill the Executive Committee positions. Current Chair Elizabeth Woods and Secretary Jessica Bishop are remaining in the same positions for 2024. The Nominating Committee is formally requesting the Strategic Planning Committee review the criteria for the Executive Committee and the composition of the Nominating Committee. The proposed 2024 Executive Committee slate is as follows:

Chair:

**Elizabeth Woods**, City of Ocean City

Secretary:

**Jessica Bishop**, Dennis Township

Executive Committee:

- #1 **Varvara Keun**, Middle Township
- #2 **Heather Miller**, Commercial Township
- #3 **Dawn Marie Bascelli**, Deerfield Township
- #4 **Scott Wahl**, Borough of Avalon
- #5 **Kellie Seib**, Sea Isle City

Alternates:

- #1 **Dorothy Jo Ayers**, Weymouth Township
- #2 **Karen Fournier**, Lower Township
- #3 **Jennifer VanSant**, City of North Wildwood

- #4 **Leigh Ann Napoli**, City of Linwood
- #5 **Mary Canesi**, City of Northfield
- #6 **Connie Mahon**, Borough of Wildwood Crest

Ms. Stollenwerk noted that the write in nomination petition can be found on page 50 and is due by December 6, 2023.

Ms. Stollenwerk entertained any questions. No questions were entertained.

***EPL/POL Committee – October 30, 2023***

Ms. Patel noted that the minutes can be found in the agenda packet beginning on page 52. She noted that they reviewed the lost ratio reports as of June 30, 2023. Mr. DeWeese reported on QBE open/closed claims; the MEL EPL/POL Committee minutes; the 2024 Elected Officials training via MSI; as well as an EPL/POL hotline update. She reported that they discussed Land Use claims trends and noted that a training program for zoning officials needs to be developed. She stated that Mr. Caruso provided an update on the Wizer reports for Cyber training and D2 vulnerability scanning. She also noted that there was a discussion on the new Cyber JIF standards. The current minimum standards will now be broken into two categories; basic and intermediate. The JIF deductibles were changed to as follows: non-compliant members will have \$50k deductible with 20% co-insurance; the basic tier is \$35k deductible with no co-insurance; the intermediate is \$20k deductible with no co-insurance; and advanced is \$0 deductible with no co-insurance.

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

***Finance Committee – October 16 and November 3, 2023***

Ms. Stollenwerk noted that the Finance Committee met via phone and in person to discuss reaffirmation of the \$2 million surplus release. She noted that DOBI was concerned with the ACM JIF's financials; however, the Finance Committee and the Executive Committee respectfully disagree with their conclusion and thus authorized Mr. Forlenza to contact DOBI on behalf of the ACM JIF to notify them of the reaffirmation of the release as original intended for \$2 million.

Ms. Stollenwerk noted the 2024 Budget Message is shared on Mr. Forlenza's screen which now includes the joining of the E-JIF. The 2024 Draft Budget is the annualized between 2023 and 2024. She noted that the factors driving the increase are concentrated on the MEL level and were discussed thoroughly at the Annual Retreat in October. She noted that originally an increase of over 8% was anticipated, however, with the departure of Egg Harbor Township effective January 1, 2024, the loss funding requirements decreased approximately \$900k, therefore, reducing the budget increase to .4% and member benefits/operating expenses decreased approximately \$46k. The MEL increase is around 19% and the JIF is negatively experience rated due to significant losses over the last 10 years within the MEL layer. This budget includes the E-JIF assessment of approximately \$301k bringing the overall budget to approximately \$27.6 million. This packet will be emailed after the meeting for all to review.

Ms. Stollenwerk noted that there are 24 members with loss ratios below 100%, which will receive, lower increases; 8 members will have no or slight increase; and 9 members with loss ratios above 100% will have increases between 4-7%; and no members qualified for the Retrospective program in 2024. She asked the members to review the minutes and the Executive Committee to introduce the 2024 Draft Budget; the 2024 Assessment Allocation Strategy Policy; and the 2024 Assessment Certifications.

Ms. Stollenwerk entertained any questions. No questions were entertained.

***MOTION TO INTRODUCE 2024 BUDGET***

Chair Woods entertained a motion to introduce the 2024 Budget.

Motion by Mr. Wahl, second by Ms. McLaughlin, to introduce the 2024 Budget as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Scott Wahl, <b>Avalon</b> Ed Grant, <b>Cape May Point</b> LaVerne Kim, <b>Corbin City</b> Lisa McLaughlin, <b>Margate City</b> Varara Keun, <b>Middle Township</b> Liz Woods, <i>Chair</i> , <b>Ocean City</b> Roy Spoltore, <b>Upper Deerfield Township</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

Motion carried by unanimous vote.

***MOTION TO INTRODUCE 2024 ASSESSMENT ALLOCATION STRATEGY POLICY***

Chair Woods entertained a motion to introduce the 2024 Assessment Allocation Strategy Policy.

Motion by Ms. McLaughlin, second by Ms. Keun, to introduce the 2024 Assessment Allocation Strategy Policy as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Scott Wahl, <b>Avalon</b> Ed Grant, <b>Cape May Point</b> LaVerne Kim, <b>Corbin City</b> Lisa McLaughlin, <b>Margate City</b> Varara Keun, <b>Middle Township</b> Liz Woods, <i>Chair</i> , <b>Ocean City</b> Roy Spoltore, <b>Upper Deerfield Township</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

Motion carried by unanimous vote.

***MOTION TO INTRODUCE 2024 ASSESSMENT CERTIFICATION***

Chair Woods entertained a motion to introduce the 2024 Assessment Certification.

Motion by Mr. Spoltore, second by Mr. Wahl to introduce the 2024 Assessment Certification as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Scott Wahl, <b>Avalon</b> Ed Grant, <b>Cape May Point</b> LaVerne Kim, <b>Corbin City</b> Lisa McLaughlin, <b>Margate City</b> Varara Keun, <b>Middle Township</b> Liz Woods, <i>Chair</i> , <b>Ocean City</b> Roy Spoltore, <b>Upper Deerfield Township</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

Motion carried by unanimous vote.

***Resolution 2023-44 Authorizing Transfer of 2019 to the MEL Residual Claims Fund***

Chair Woods entertained a motion to adopt Resolution 2023-44 Authorizing the Transfer of the 2019 Fund Year to the MEL Residual Claims Fund.



Motion by Ms. Keun, second by Mr. Spoltore, to adopt Resolution 2023-44 Authorizing the Transfer of the 2019 Fund Year to the MEL Residual Claims Fund as presented.

**ROLL CALL**

*Yeas:*

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
LaVerne Kirm, **Corbin City**  
Lisa McLaughlin, **Margate City**  
Varara Keun, **Middle Township**  
Liz Woods, *Chair*, **Ocean City**  
Roy Spoltore, **Upper Deerfield Township**

*Nays:*

None

*Abstain:*

None

Motion carried by unanimous vote.

***Resolution 2023-45 Amending the 2023 Risk Management Plan***

Chair Woods entertained a motion to adopt Resolution 2023-45 Amending the 2023 Risk Management Plan.

Motion by Ms. Keun, second by Mr. Wahl, to adopt Resolution 2023-45 Amending the 2023 Risk Management Plan as presented.

**ROLL CALL**

*Yeas:*

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
LaVerne Kirm, **Corbin City**  
Lisa McLaughlin, **Margate City**  
Varara 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***

***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. 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. Please do not lose this money!

***Statutory Bonds*** – Ms. Patel noted that there are statutory positions that require individual bonds so please review the checklist on pages 100-102 as it is the individual, not the position, which is bonded. She noted to please contact the MEL underwriter, Ed Cooney, with questions at [ecooney@connerstrong.com](mailto:ecooney@connerstrong.com).

***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 and is due November 1, 2023. Only a handful of members have submitted the required

checklist. She noted that if you are passing resolutions regarding this, please forward them.

### ***Elected Officials Training***

Ms. Patel stated that the Elected Officials training would be available to all members through the MSI. She stated that the credit is \$250 per Elected Official, capped at 5% of the 2024 MEL assessment.

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 121. He stated that the report is self-explanatory.

Mr. Garish reminded all members to enroll all new employees, part time and volunteers, for training. If you need assistance on submitting these employees, tutorial videos can be found on the new management learning platform.

Mr. Garish noted that as the winter approaches, there will be special events that members usually hold. He reminded the members to consult with the Risk Managers, obtain the COIs, utilize the existing bulletins for events specifically the fire departments, and review the special event handbooks. Any additional information can be obtained by contacting JA Montgomery.

Mr. Garish stated that the MEL Leadership Academy registration is December 1-22, 2023 and can be accessed through the ACM JIF or MEL JIF websites.

Mr. Garish also requested that any member with new Safety Coordinators, please contact his office and update their lists as well as meeting with them individually.

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 124 and noted that Ms. Patel mentioned several items already such as the expansion of Cyber JIF compliant tiers. Mr. Caruso noted that 21 members are compliant in 2023, and are grandfathered until June 30, 2024, for the "minimum" standards so please submit your forms.

Mr. Caruso noted that 20 members were marked incomplete meaning that maybe a signature was missing or there were answers marked "No" which is not accepted. Please reach out to him directly with questions.

Mr. Caruso noted that 8 of 41 members have less than 2/3 of employees trained. He also noted that 4 of the 8 are considered "over clickers" enhancing the need for training. He stated that for D2, 4 members have critical vulnerabilities and have been contacted; and 18 of 41 have zero vulnerabilities.

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

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

#### **Reports – October**

Mr. Hansen presented the Treasurer's Report for the period ending **October 31, 2023**. The reports were made part of the agenda packet beginning on page 126. He noted the following information:

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

<b>Member</b>	<b>10/31/2023 (Final Audit Balances)</b>
Egg Harbor City	42,913.92
Hamilton Township	86,814.39
Hammonton Township	196,540.74
Middle Township	176,745.50
Mullica Township	28,297.51
Northfield	112,523.09
Pleasantville City	515.27
Stone Harbor	9,602.17
Upper Deerfield Township	75,086.86
Upper Township	183,486.77
Waterford Township	28,543.53
<b>Total</b>	<b>\$941,069.75</b>

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

	<b>October</b>	<b>YTD</b>
Subrogation Receipts	\$147,469.86	\$706,467.40
Other	\$0	\$3,000.00
Adjustment	\$1,375.62	\$24,598.26
Assessments	\$2,875,655.67	\$20,000,070.01

***Claim Activity for the Period***

Claim activity for the month of **October** for claims paid by the Fund and claims payable by the Fund depict a total of 442 checks issued representing 1,307 claims payments totaling \$1,314,320.44, with an effect on cash position of \$1,129,599.05.

***Cash Activity for the Period***

The Fund's "Cash Position" at month end for October was \$49,128,631.97

***Investment Interest***

<b>Interest Income:</b>	<b>October</b>	<b>YTD</b>
JCMI	\$37,905.15	\$342,968.21
Treasury	\$60,550.00	\$456,969.30

Citizens	\$23,090.45	\$139,624.88
----------	-------------	--------------

**Rate of Return:** Only interest from the *ANALYSIS WORKSHEET 3.018%* for October.

***Allocation of Invested Funds***

FUND	September Total	September Percentage	October Total	October Percentage
Treasury	\$22,422,022.82	47%	\$22,489,317.95	46%
JCMI	\$19,681,307.41	42%	\$19,706,991.72	40%
Investors	\$5,424,099.42	11%	\$6,932,322.30	14%
<b>TOTALS</b>	\$47,527,427.65		\$49,128,631.97	

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

***Payment Register***

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

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

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

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
LaVerne Kim, **Corbin City**  
Lisa McLaughlin, **Margate City**  
Varara Keun, **Middle Township**  
Liz Woods, *Chair*, **Ocean City**  
Roy Spoltore, **Upper Deerfield Township**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***Bill List – November***

For the Executive Committee's consideration, Mr. Hansen presented the ***November 2023 Bill List*** in the amount of **\$239,803.85**.

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

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

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

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**

	LaVerne Kirn, <b>Corbin City</b>
	Lisa McLaughlin, <b>Margate City</b>
	Varara Keun, <b>Middle Township</b>
	Liz Woods, <i>Chair</i> , <b>Ocean City</b>
	Roy Spoltore, <b>Upper Deerfield Township</b>
<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

### ***RMC Bill List – November***

For the Executive Committee's consideration, Mr. Hansen presented the ***November 2023 RMC Bill List*** in the amount of **\$187,118**.

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

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

Motion by Mr. Wahl, seconded by Ms. McLaughlin, to approve the ***November 2023 RMC Bill List*** as presented.

### **ROLL CALL**

<i>Yeas:</i>	Scott Wahl, <b>Avalon</b>
	Ed Grant, <b>Cape May Point</b>
	LaVerne Kirn, <b>Corbin City</b>
	Lisa McLaughlin, <b>Margate City</b>
	Varara Keun, <b>Middle Township</b>
	Liz Woods, <i>Chair</i> , <b>Ocean City</b>
	Roy Spoltore, <b>Upper Deerfield Township</b>
<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

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

Ms. McLaughlin noted that the reports from the last meeting are in today's agenda on page 248 and asked members to review. She highlighted that the 2024 Cyber JIF budget was introduced at \$6.4 million, which is a 2% increase over last year. She noted that the budget was adopted earlier today at the meeting. She also stated that everyone should have received an email for a members' only section of the Cyber JIF website. She stated the next meeting is scheduled for January 18, 2024.

### ***Resolution 2023-46 Appointing Lisa McLaughlin, City of Margate, as the Fund's Representative to the MEL/RCF/Cyber JIF for 2024***

Chair Woods entertained a motion to adopt Resolution 2023-46 appointing Lisa McLaughlin, City of Margate, as the Fund's Representative to the MEL/RCF/Cyber JIF for 2024.

Motion by Ms. Keun, second by Mr. Spoltore, to adopt Resolution 2023-46 appointing Lisa McLaughlin, City of Margate, as the Fund's Representative to the MEL/RCF/Cyber JIF for 2024 as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
LaVerne Kim, **Corbin City**  
Varara Keun, **Middle Township**  
Liz Woods, *Chair*, **Ocean City**  
Roy Spoltore, **Upper Deerfield Township**  
***Nays:*** None  
***Abstain:*** Lisa McLaughlin, **Margate City**

Motion carried by majority vote.

***MISCELLANEOUS BUSINESS***

***Next Meeting***

Chair Woods reminded the members that the **December** meeting will be held on **Wednesday, December 20, 2023 at 3:00 PM** at Merighi's Savoy Inn, Vineland.

***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.

Mr. Hansen noted that all but two members have paid the 4<sup>th</sup> quarter assessment.

Mr. Forlenza wanted to publically recognize Lisa McLaughlin for representing the ACM JIF as the MEL/RCF/Cyber JIF representative in 2024. The members also thanked her.

***Close Public Comment***

Chair Woods entertained a motion to close the public comment.

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

***MOTION TO ADJOURN***

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

The meeting was adjourned at 4:08 PM.

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – DECEMBER 2023

# WINTER SAFETY



- WINTER WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS BUT THIS IMPACT CAN BE MINIMIZED.
  - CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY. AS AN EXAMPLE, HAVE THEY HAD PREVIOUS INJURIES THAT COULD BE WORSENERD BY SHOVELING? SEE EXAMPLE 3 BELOW
  - PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
  - PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CAN CREATE ICY PATCHES
  - DISCUSS FOOTWEAR WITH EMPLOYEES
  - PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
  - **MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS**
  - DRIVER SLOWER THAN NORMAL AND GIVE MORE SPACE BETWEEN YOU AND THE CAR IN FRONT ON SNOW COVERED ROAD.
- 
- EMPLOYEE DRIVING A DUMP TRUCK WHILE APPLYING SALT TO ROADS THAT WERE VERY SLIPPERY. HE WAS TRAVELLING TOO FAST AND THE TRUCK SLID OFF THE ROAD INTO A DITCH. THE TRUCK DAMAGE AMOUNTED TO \$86,000
  - THIS EMPLOYEE WAS ALSO INJURED SPRAINING LIGAMENTS IN HIS UPPER BACK. TOTAL INCURRED ON THAT CLAIM AT THIS POINT IS ALMOST \$25,000.



Atlantic County Municipal JIF  
Managed Care Summary Report  
2023

Intake	November-23	November-22	2023 November YTD	2022 November YTD
# of New Claims Reported	47	46	808	900
# of Report Only	18	18	296	374
% Report Only	38%	39%	37%	42%
# of Medical Only	23	21	370	390
# of Lost Time	6	7	126	130
Medical Only to Lost Time Ratio	79:21	75:25	75:25	75:25
Claim Petition First Notice/Occupational	0	0	16	6
COVID-19	0	2	8	187
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	2.2	2.6	6.6	4.9
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	0.7	0.4	2.0	0.7

Nurse Case Management	November-23	November-22
# of Cases Assigned to Case Management	83	105
# of Cases > 90 days	63	86

Savings	November-23	November-22	2023 November YTD	2022 November YTD
Bill Count	540	452	\$6,500	\$5,621
Provider Charges	\$611,329	\$746,270	\$8,720,139	\$7,094,741
Repriced Amount	\$283,198	\$224,914	\$2,744,393	\$2,473,910
Savings \$	\$328,131	\$521,357	\$5,975,746	\$4,620,830
% Savings	54%	70%	69%	65%

QualCare Network Provider Penetration Rate	November-23	November-22	2023 November YTD	2022 November YTD
Bill Count	96%	92%	95%	93%
Provider Charges	76%	97%	94%	94%

Exclusive Provider Panel Penetration Rate	November-23	November-22	2023 November YTD	2022 November YTD
Bill Count	99%	96%	97%	94%
Provider Charges	85%	99%	96%	96%

Transitional Duty Summary		2023 November YTD	2022 November YTD
% of Transitional Duty Days Worked		71%	77%
\$ Saved By Accommodating		\$576,777	\$549,723
% of Transitional Duty Days Not Accommodated		29%	23%
Cost Of Days Not Accommodated		\$259,287	\$166,410





**DATE:** December 06, 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 (November)

**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:**

Avalon PD  
Sea Isle City PD  
North Wildwood PD

Agency visits completed to date: **12**  
Additional agencies being scheduled: **11**

- 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:** Report Writing Class competed on 11/03/23. Depending on input from the Police Chiefs, another class will be planned for next year. Continued training topics are being considered for 2024. A survey document is being prepared for distribution to Police Chiefs: in an effort to plan and strategize for the upcoming year.



**4. Law Enforcement Bulletins / Newsletters:** No Bulletins distributed during November.

**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. An Initial meeting is being coordinated at this time for January.

**6. Meetings Attended:**

ACM Executive Claim Meeting	11/09/2023
ACM Executive Meeting	11/20/2023

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)

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2023-\_\_\_\_\_**

**A RESOLUTION DESIGNATING AN ADDITIONAL APPROVED ASSOCIATE**

**WHEREAS**, the Atlantic County Municipal Joint Insurance Fund (ACMJIF) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

**WHEREAS**, the Atlantic County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**WHEREAS**, by Resolution #2023-04, the Commissioners of the Atlantic County Municipal Joint Insurance Fund designated General Liability Assigned Defense Counsel and Approved Associates; and

**WHEREAS**, the law firm of Pietras Saracino Smith & Meeks, LLP has requested that Alison Saracino, Esquire be designated as an “Approved Associate” for the ACMJIF; and

**WHEREAS**, the Fund Solicitor has reviewed the resume and credentials of Alison Saracino, Esquire, and he has recommended that Alison Saracino, Esquire of Pietras Saracino Smith & Meeks, be added as an “Approved Associate” for the Atlantic County Municipal Joint Insurance Fund for 2023 and for each Contract renewal by the firm thereafter; and

**WHEREAS**, the Commissioners of the Atlantic County Municipal Joint Insurance Fund have deemed it appropriate to designate Alison Saracino, Esquire as an “Approved Associate” to perform legal services on behalf of the Atlantic County Municipal Joint Insurance Fund in accordance with the procedures set forth in the Litigation Management Guidelines.

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund, assembled in a public session on December 20, 2023, that:

1. The following attorney is hereby designated as an “Approved Associate” for the Atlantic County Municipal Joint Insurance Fund for 2023 and for each Contract renewal by the firm thereafter:

**WORKERS' COMPENSATION CLAIMS**

- 1.) Alison Saracino, Esquire of Pietras Saracino Smith & Meeks, LLP as an “Approved Associate”.

**BE IT FURTHER RESOLVED**, that copies of this Resolution shall be provided to the Executive Director, Fund Solicitor and Claims Administrator for their information and attention and to the “Approved Associate” herein designated and Pietras Saracino Smith & Meeks, LLP.

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

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Secretary

By: \_\_\_\_\_  
Chairman

Date: December 20, 2023

**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: December 20, 2023 - Merighi's Savoy Inn

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

**ACMJIF WELLNESS - DECEMBER UPDATES**

**2023 JIF Approved Wellness Items & Activities:** The last date to utilize or encumber the wellness funds is December 31st! 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 Wellness section.

**Thank you & Happy Holidays:**

I wanted to take a moment to express my gratitude to the members of the Atlantic County Municipal Joint Insurance Fund. It has been a pleasure working alongside you over the past four and a half years. As I bid farewell to this role, please know that I leave with a sense of fulfillment and gratitude for the shared experiences and accomplishments we have achieved together in employee wellness.

I wish you all the very best in your future endeavors, both professionally and personally. May your paths be filled with success, fulfillment, and continued camaraderie. Thank you once again for the privilege of working with you all. I wish you a happy and healthy holiday season!

Sincerely,  
Jordan Simone

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**FUND YEAR 2024 BUDGET**  
**\$500K SIR (WC/GL/AL) - \$100K SIR (PR)**

	ANNUALIZED 2023	DRAFT RENEWAL 2024	CHANGE \$	CHANGE %	Corbin City 1/1/2024	Egg Harbor Township 1/1/2024	Middle Twp EMS 1/1/2024	Proposed Budget 2024	CHANGE \$	CHANGE %
<b>PROPERTY</b>	<b>1,176,610</b>	<b>1,232,929</b>	<b>56,319</b>	<b>4.79%</b>	<b>(1,086)</b>	<b>(63,303)</b>		<b>1,168,540</b>	<b>(8,070)</b>	<b>-0.69%</b>
<b>GENERAL LIABILITY</b>	<b>2,234,136</b>	<b>2,296,366</b>	<b>62,230</b>	<b>2.79%</b>	<b>(105)</b>	<b>(79,764)</b>	<b>282</b>	<b>2,216,779</b>	<b>(17,357)</b>	<b>-0.78%</b>
<b>AUTO LIABILITY</b>	<b>466,671</b>	<b>432,911</b>	<b>(33,760)</b>	<b>-7.23%</b>	<b>(12)</b>	<b>(34,328)</b>		<b>398,571</b>	<b>(68,100)</b>	<b>-14.59%</b>
<b>WORKERS' COMPENSATION</b>	<b>9,488,837</b>	<b>9,892,486</b>	<b>403,649</b>	<b>4.25%</b>	<b>(2,370)</b>	<b>(1,077,481)</b>	<b>3,007</b>	<b>8,815,642</b>	<b>(673,195)</b>	<b>-7.09%</b>
<b>DEDUCTIBLE</b>	<b>2,358,752</b>	<b>2,444,945</b>	<b>86,193</b>	<b>3.65%</b>	<b>(630)</b>	<b>(221,448)</b>	<b>581</b>	<b>2,223,448</b>	<b>(135,304)</b>	<b>-5.74%</b>
<b>LOSS FUND CONTINGENCY</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>		<b>-</b>	<b>-</b>	<b>0.00%</b>
<b>TOTAL CLAIM LOSS FUNDS</b>	<b>15,725,006</b>	<b>16,299,637</b>	<b>574,631</b>	<b>3.65%</b>	<b>(4,203)</b>	<b>(1,476,324)</b>	<b>3,870</b>	<b>14,822,980</b>	<b>(902,026)</b>	<b>-5.74%</b>
<b>CLAIMS ADMINISTRATION</b>	<b>933,450</b>	<b>941,508</b>	<b>8,058</b>	<b>0.86%</b>	<b>(635)</b>	<b>(59,690)</b>		<b>881,183</b>	<b>(52,267)</b>	<b>-5.60%</b>
<b>PROFESSIONAL SERVICES</b>	<b>532,599</b>	<b>544,430</b>	<b>11,831</b>	<b>2.22%</b>	<b>(4,352)</b>	<b>(11,394)</b>	<b>-</b>	<b>528,684</b>	<b>(3,915)</b>	<b>-0.74%</b>
- Actuary	51,426	52,455	1,029	2.00%	-	-		52,455	1,029	2.00%
- Administrative Consultant	45,832	46,749	917	2.00%	(1,140)	(1,140)		44,469	(1,363)	-2.97%
- Attorney	138,590	141,362	2,772	2.00%	-	-		141,362	2,772	2.00%
- Auditor	20,993	21,413	420	2.00%	-	-		21,413	420	2.00%
- Safety Director	237,512	243,450	5,938	2.50%	(2,895)	(9,937)		230,618	(6,894)	-2.90%
- Treasurer	25,500	26,000	500	1.96%	-	-		26,000	500	1.96%
- Underwriting Manager	12,746	13,001	255	2.00%	(317)	(317)		12,367	(379)	-2.97%
<b>ADMINISTRATION</b>	<b>1,057,699</b>	<b>1,084,141</b>	<b>26,442</b>	<b>2.50%</b>	<b>-</b>	<b>-</b>		<b>1,084,141</b>	<b>26,442</b>	<b>2.50%</b>
<b>CLAIMS AUDITOR</b>	<b>18,000</b>	<b>25,000</b>	<b>7,000</b>	<b>38.89%</b>	<b>-</b>	<b>-</b>		<b>25,000</b>	<b>7,000</b>	<b>38.89%</b>
<b>MISCELLANEOUS OPERATING EXPENSES</b>	<b>51,496</b>	<b>51,630</b>	<b>134</b>	<b>0.26%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>51,630</b>	<b>134</b>	<b>0.26%</b>
- Fidelity Bond (Admin/TPA/Treasurer)	3,000	3,000	-	0.00%	-	-		3,000	-	0.00%
- JIF Website	5,700	5,700	-	0.00%	-	-		5,700	-	0.00%
- Legal Notices	2,000	2,000	-	0.00%	-	-		2,000	-	0.00%
- Meeting Expense	10,000	10,000	-	0.00%	-	-		10,000	-	0.00%
- Office Supplies	2,500	2,500	-	0.00%	-	-		2,500	-	0.00%
- Other	5,830	5,830	-	0.00%	-	-		5,830	-	0.00%
- Performance Bond (TPA)	1,250	1,250	-	0.00%	-	-		1,250	-	0.00%
- Postage/Copies/Fax	6,000	6,000	-	0.00%	-	-		6,000	-	0.00%
- Printing	6,000	6,000	-	0.00%	-	-		6,000	-	0.00%
- Record Retention Service	2,500	2,500	-	0.00%	-	-		2,500	-	0.00%
- Recording Secretary	6,716	6,850	134	2.00%	-	-		6,850	134	2.00%
<b>TOTAL OPERATING EXPENSES</b>	<b>2,593,244</b>	<b>2,646,709</b>	<b>53,465</b>	<b>2.06%</b>	<b>(4,987)</b>	<b>(71,084)</b>	<b>-</b>	<b>2,570,638</b>	<b>(22,606)</b>	<b>-0.87%</b>
<b>SAFETY PROGRAMS</b>	<b>196,000</b>	<b>196,000</b>	<b>-</b>	<b>0.00%</b>	<b>(2,000)</b>	<b>(4,000)</b>	<b>0</b>	<b>190,000</b>	<b>(6,000)</b>	<b>-3.06%</b>
- Optional Safety Budget	28,000	28,000	-	0.00%	-	-		28,000	-	0.00%
- Safety Incentive Program	120,000	120,000	-	0.00%	(2,000)	(3,000)		115,000	(5,000)	-4.17%
- <b>Training</b>	<b>48,000</b>	<b>48,000</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>(1,000)</b>	<b>-</b>	<b>47,000</b>	<b>(1,000)</b>	<b>-2.08%</b>
- Police Risk Services	26,000	26,000	-	0.00%	-	(1,000)		25,000	(1,000)	-3.85%
- Training	22,000	22,000	-	0.00%	-	-		22,000	-	0.00%
<b>EPL/CYBER</b>	<b>189,725</b>	<b>189,725</b>	<b>-</b>	<b>0.00%</b>	<b>(725)</b>	<b>(725)</b>	<b>-</b>	<b>188,275</b>	<b>(1,450)</b>	<b>-0.76%</b>
- Cyber Risk Services	160,000	160,000	-	0.00%	-	-		160,000	-	0.00%
- EPL/Cyber Incentive Program	29,725	29,725	-	0.00%	(725)	(725)		28,275	(1,450)	-4.88%
<b>PAYROLL AUDITOR</b>	<b>22,762</b>	<b>23,206</b>	<b>444</b>	<b>1.95%</b>	<b>(566)</b>	<b>(566)</b>		<b>22,074</b>	<b>(688)</b>	<b>-3.02%</b>
<b>PROPERTY APPRAISER</b>	<b>51,954</b>	<b>52,000</b>	<b>46</b>	<b>0.09%</b>	<b>(574)</b>	<b>(5,067)</b>		<b>46,359</b>	<b>(5,595)</b>	<b>-10.77%</b>
<b>TECHNOLOGY RISK SERVICES DIRECTOR</b>	<b>75,000</b>	<b>75,000</b>	<b>-</b>	<b>0.00%</b>	<b>(933)</b>	<b>(3,365)</b>		<b>70,702</b>	<b>(4,298)</b>	<b>-5.73%</b>
<b>WELLNESS/ WELLNESS INCENTIVE</b>	<b>105,000</b>	<b>105,000</b>	<b>-</b>	<b>0.00%</b>	<b>(296)</b>	<b>(6,340)</b>		<b>98,364</b>	<b>(6,636)</b>	<b>-6.32%</b>
<b>CONTINGENCY</b>	<b>20,000</b>	<b>20,000</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>		<b>20,000</b>	<b>-</b>	<b>0.00%</b>
<b>MISCELLANEOUS MEMBER BENEFITS</b>	<b>25,000</b>	<b>25,000</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>25,000</b>	<b>-</b>	<b>0.00%</b>
- AGRIP/PRIMA	10,000	10,000	-	0.00%	-	-		10,000	-	0.00%
- Annual Planning Retreat	15,000	15,000	-	0.00%	-	-		15,000	-	0.00%
<b>TOTAL MEMBER BENEFITS</b>	<b>685,441</b>	<b>685,931</b>	<b>490</b>	<b>0.07%</b>	<b>(5,094)</b>	<b>(20,063)</b>	<b>0</b>	<b>660,774</b>	<b>(24,667)</b>	<b>-3.60%</b>
<b>SUB TOTAL JIF BUDGET</b>	<b>19,003,691</b>	<b>19,632,277</b>	<b>628,586</b>	<b>3.31%</b>	<b>(14,284)</b>	<b>(1,567,471)</b>	<b>3,870</b>	<b>18,054,392</b>	<b>(949,299)</b>	<b>-5.00%</b>
<b>MUNICIPAL EXCESS LIABILITY JIF</b>	<b>5,068,650</b>	<b>6,459,869</b>	<b>1,391,219</b>	<b>27.45%</b>	<b>(18,996)</b>	<b>(395,746)</b>	<b>-</b>	<b>6,045,127</b>	<b>976,477</b>	<b>19.27%</b>
- MEL Excess WC & Liability	2,550,655	2,781,890	231,235	9.07%	(3,112)	(250,928)		2,527,850	(22,805)	-0.89%
- <b>MEL Excess Property</b>	<b>2,517,995</b>	<b>3,677,979</b>	<b>1,159,984</b>	<b>46.07%</b>	<b>(15,884)</b>	<b>(144,818)</b>	<b>-</b>	<b>3,517,277</b>	<b>999,282</b>	<b>39.69%</b>
- Property	2,489,259	3,657,772	1,168,513	46.94%	(15,884)	(143,322)		3,498,566	1,009,307	40.55%
- Fidelity	28,736	20,207	(8,529)	-29.68%	-	(1,496)		18,711	(10,025)	-34.89%
<b>CYBER JIF Premium</b>	<b>455,350</b>	<b>447,866</b>	<b>(7,484)</b>	<b>-1.64%</b>	<b>(7,000)</b>	<b>(18,258)</b>		<b>422,608</b>	<b>(32,742)</b>	<b>-7.19%</b>
<b>CYBER JIF Commission - CSB</b>	<b>3,480</b>	<b>(3,480)</b>	<b>-100.00%</b>					<b>-</b>	<b>(3,480)</b>	<b>-100.00%</b>
<b>EPL/POL/LU Premium</b>	<b>1,906,572</b>	<b>2,178,202</b>	<b>271,630</b>	<b>14.25%</b>	<b>(1,863)</b>	<b>(149,327)</b>		<b>2,027,012</b>	<b>120,440</b>	<b>6.32%</b>
<b>EPL/POL/LU/Cyber COMMISSION - CSB</b>	<b>60,852</b>	<b>69,459</b>	<b>8,607</b>	<b>14.14%</b>	<b>(59)</b>	<b>(4,762)</b>		<b>64,638</b>	<b>3,786</b>	<b>6.22%</b>
<b>EPL/POL/LU SURCHARGE</b>	<b>711</b>	<b>1,610</b>	<b>899</b>	<b>126.44%</b>				<b>1,610</b>	<b>899</b>	<b>126.44%</b>
<b>EJIF</b>	<b>-</b>	<b>345,863</b>	<b>345,863</b>	<b>100.00%</b>	<b>(458)</b>	<b>(44,358)</b>		<b>301,047</b>	<b>301,047</b>	<b>100.00%</b>
<b>SUB TOTAL PREMIUMS</b>	<b>7,495,615</b>	<b>9,502,869</b>	<b>2,007,254</b>	<b>26.78%</b>	<b>(28,376)</b>	<b>(612,451)</b>	<b>-</b>	<b>8,862,042</b>	<b>1,366,427</b>	<b>18.23%</b>
<b>SUB TOTAL JIF &amp; EXCESS BUDGET</b>	<b>26,499,306</b>	<b>29,135,146</b>	<b>2,635,840</b>	<b>9.95%</b>	<b>(42,660)</b>	<b>(2,179,922)</b>	<b>3,870</b>	<b>26,916,434</b>	<b>417,128</b>	<b>1.57%</b>
<b>RISK MANAGEMENT CONSULTANTS</b>	<b>748,538</b>	<b>754,455</b>	<b>5,917</b>	<b>0.79%</b>				<b>754,455</b>	<b>5,917</b>	<b>0.79%</b>
<b>TOTAL JIF BUDGET</b>	<b>27,247,844</b>	<b>29,889,601</b>	<b>2,641,757</b>	<b>9.70%</b>	<b>(42,660)</b>	<b>(2,179,922)</b>	<b>3,870</b>	<b>27,670,889</b>	<b>423,045</b>	<b>1.55%</b>

# ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

## ASSESSMENT ALLOCATION STRATEGY

Prepared By:  
Risk Program Administrators, LLC  
Fund Administrator

Revised: December 2023

## BUDGET DEVELOPMENT

### BUDGET PROCESS

The ACM JIF budget process begins in July each year when the Risk Management Consultants (RMCs) are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year so that the Finance Committee can anticipate the Fund's operating expense budget. In 2015, the Fund amended its long standing *Professional Evaluation Policy* to require that at least once every three years each vendors' performance is evaluated against the specific services as outlined in the *Scope of Services* section of their professional services contract with the Fund. Following the evaluation process, the Committees then make their recommendations regarding contract renewal. In recognition that many times the Fund Commissioners reviewing the performance of the Fund Professional pursuant to their Scope of Services within their Professional Service contract with the Fund, do not have knowledge of the performance of the professional in regards to their Scope of Services, in 2022, the Strategic Planning Committee reviewed the current policy and recommended that the Fund adopt a revised *Fund Professional Performance Review Policy* at their 2023 Reorganization meeting. The new policy requires that each June a memorandum containing the subcommittee that has jurisdiction over each Fund Professional and the contact information for the Chair of each subcommittee be sent to all Fund Commissioners. The memorandum asks that all Fund Commissioners provide feedback, either positive or negative, on the performance of the Fund Professionals directly to the Chair of the subcommittee that has jurisdiction over that Fund Professional. If feedback is received, the Chair of the subcommittee will meet with the Fund Professional involved and address the feedback provided. This change documents the members' opinion of the services provided and allows for a regular evaluation of the services provided ensuring they still meet the needs of the membership. It is important to note that the Policy continues to contain a provision that any Committee can recommend to the membership the issuance of an RFQ or RFP for a vendor if deemed appropriate. Finally, it is important to note that with few exceptions, the Fund



continues to appoint its Fund Professionals utilizing a non-fair and open process in accordance with NJSA 19:44A-20.1. The membership continues to believe that forbidding Fund Professionals from making political contributions to elected officials in member towns is appropriate.

## **BUDGET COMPONENTS**

The budget consists of four major categories that are described below:

A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.

Each year the Finance Committee evaluates the overall Fund performance and claims counts within both the Fund's SIR and the MEL layer. Based on the positive performance in the Fund's SIR and the MEL layers directly above the Fund's SIR, the Committee felt it was time to increase the SIR from \$300K to \$500K for Workers' Compensation and Liability claims beginning with the 2018 Budget.

B. **Operating Expenses** - Pays all expenses associated with operating the Fund (fund professionals, meeting expenses, printing expenses, etc.), member benefits (payroll audits, property appraisals, various training programs, etc.), and member reimbursement programs (Wellness, Safety Incentive Program, etc.).

C. **MEL Assessment** – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in October.

D. **Cyber JIF** – In recognition of the difficulty in securing Cyber Liability coverage for public entities in the commercial insurance market, the need for all members to implement stringent cyber security protocols, the volatile nature of cyber related losses and the recent poor loss experience for members in the Cyber line of coverage; in the Fall of 2022, the MEL affiliated JIFs formed the Cyber Risk Management Joint Insurance Fund to provide Cyber related services and coverage for all MEL affiliated JIFs. The Cyber JIF will carry a self-insured retention and purchase specific and aggregate excess coverage for each member JIF.

**E. EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

**F. E-JIF Assessment** – Effective January 1, 2024, the JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

## ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual loss funding budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss funding contributions. During the Fall of 2016, the Finance Committee opted to utilize a five-year average loss ratio in an effort to stay consistent with competing Funds. The five-year loss ratio (excluding the current year), valued as of June 30<sup>th</sup> of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the five-year period, would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a *Reward/Revaluation Program* for Renewing Members who over the past five years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 7 and 8**.

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 7 and 8**.

The following table is indicative of the current strategy:

5 Year Average Loss Ratio				Increase in Loss Funds	Members Affected
RETROSPECTIVE PROGRAM				N/A	0
ABOVE	180%			7.00%	3
BETWEEN	140%	and	180%	6.00%	2
BETWEEN	120%	and	140%	5.00%	2
BETWEEN	100%	and	120%	4.00%	2
NEW MEMBERS LESS THAN 3 YEARS				3.64%	0
BETWEEN	60%	and	100%	3.10%	17
BETWEEN	40%	and	60%	2.00%	5
BETWEEN	20%	and	40%	0.00%	2
BETWEEN			20%	-1.00%	2
RENEWING MEMBERS WITH LR BETWEEN 40% & 60%				-1.00%	1
RENEWING MEMBERS WITH LR BETWEEN 20% & 40%				-2.00%	1
RENEWING MEMBERS WITH LR < 20%				-3.00%	3
					39

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

## **THE EARLY YEARS - EQUALIZATION**

During its early years, the JIF allocated assessments using a simple formula called "equalization". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the ACM JIF was no exception.

**EXPOSURES** - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example a growing municipality may have had to build a new municipal building while another member eliminated their entire police department. The result

was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **page 14** and **15**.

**EXPERIENCE** - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "Equalization" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. This issue is more fully discussed below.

After several years of "Equalization" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

### **1993 - COMBINED ALLOCATION STRATEGY**

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

### **1997 - EXPERIENCE BASED ALLOCATION STRATEGY**

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full year's claims experience. The Finance Committee recommended that the chart, which appears on **page 16**, be simplified and that members' overall three-year claims experience be used in lieu of individual lines of coverage.

### **2006 – MODEL OPERATING EXPENSES**

In the Fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above "Experience Based Allocation Strategy" appeared equitable, it was recognized that members' share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, the Finance Committee adopted an Assessment Allocation Strategy that applies the above "Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members' Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member's

assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member's assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF Indirect Operating Expense.

### **2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM**

In the Fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member's exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member's overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding budget if they have been a "net giver" to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Beginning the Fall of 2018, those members in the *Retrospective Assessment Program* are given a minimum loss funding increase equal to the increase they would have received based upon their loss ratio had they not been placed in the *Retrospective Assessment Program*. The difference between the Actuary's standalone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be because the poor performing members are contractually bound to the

contract maximum; therefore reducing the amount needed to fund for loss funding. For those members that were selected for the *Retro Assessment Program* that elected not to participate, will be given a Loss Funding Increase significantly higher than what was proposed in the Assessment Strategy breakout before considering taking into consideration the *Retro Assessment Program*.

### **2011 – 2019 - EPL/POL PREMIUM ALLOCATION**

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

### **2012 – EXCESS PROPERTY PREMIUM ALLOCATION**

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverages. In doing so, the Finance Committee elected to transition from

the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It will take four years to transition to the MEL's allocation process.

### **2013 – EXCESS PREMIUM ALLOCATION**

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 each year for 3 years). The ACM JIF members experienced an increase in population of 5.54% which did have an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the ACM JIF has had a negative impact on the MEL over the prior five years, the JIF will be impacted by an experience factor subject to review on an annual basis.

### **2016 – EXCESS PREMIUM ALLOCATION**

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the ACM JIF has been a net taker to the MEL over the prior ten years, the JIF will see an experience rating increase in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years.

### **2017 – FIVE-YEAR LOSS RATIO**

In the Fall of 2016, the Finance Committee undertook an in depth analysis to determine whether the Six-Year Average loss ratio was still a good indicator of a member's exposure to the Fund. While the Fund Actuary believes the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund, the competing Funds utilize three or five years. Based upon this analysis, the Finance Committee decided to utilize a five year average loss ratio when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

### **2020 – EPL/POL/Land Use Premium Allocation**

In the Fall of 2019, an EPL/POL Task Force was created at the MEL level consisting of Executive Directors of the MEL affiliated JIFs. As noted for Fund Years 2011-2019, the MEL affiliated JIFs premiums were increased or decreased based on the JIF's



performance in the MEL program. The goal of the Task Force is to ensure the EPL/POL premium is allocated on a JIF by JIF basis in a fair and equitable manner. The Task Force recognizes that the current structure for allocating JIF premiums was not fair and equitable. As a result, good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. To combat this trend, the Task Force removed the JIF performance factor and created a process that allows each member to be priced individually based upon their exposures and performance. Member premiums are now created by determining a base premium for all members based on their individual exposures (population for POL, and FTE, PTE, Seasonal, and Volunteers for EPL) times applicable rates per the attached rate table. Each individual member will have an experience rating factor per the attached utilizing five years' experience with claims capped at \$400,000 gross incurred, valued as of June 30th. Another experience-rating factor of the Statewide increase is also applied to each member's premium. The JIF total premium is determined by the sum of the individual member premiums. In an effort to phase in the new allocation process over five (5) years, there are several smoothing factors applied: such as capping individual member decreases, capping overall JIF premium decreases, and preventing poor performing members with an average loss ratio of 75% or higher from having a premium decrease.

## **2020 – SURPLUS STRENGTHENING MEL & RCF**

Due to recent changes in State Law, public entities now have a potential exposure to claims that might have occurred many years ago. The first statutory change enacted, in July 2019, indicates that fire fighters that meet certain service criteria, and develop one of a number of cancers that are prevalent in fire fighters, will have a presumption that the cancer developed as a result of their fire fighter activities and will be eligible for workers compensation benefits.

The second statutory change that went into effect in December 2019, increases a public entities potential exposure to liability resulting from sexual abuse and molestation claims. This new State law allows claimants to file liability claims for incidents previously barred by the statute of limitations, clarifies that public entities are responsible for claims resulting from negligent hiring, and emphasizes that Title 59 immunities cannot be applied in the defense of these claims.

In recognition of the potential financial impact these statutory changes could have on the MEL & RCF, the MEL and the RCF have developed a mechanism to ensure the overall financial stability of the two Funds. The claims generated by the Cancer Presumption law will be paid through the RCF and billed back to MEL affiliated JIFs for all expenses incurred based on established rates for Fire Fighters: full time, part time, and volunteers. However, depending on the Sexual Abuse and Molestation

claims loss date, these claims will either be paid as a standard GL claim for occurrences in open Fund Years or they will be handled by the RCF if the Fund Year where the incident occurred has been transferred to the RCF. The difference between these two types of claims is that there was never WC coverage for the cancer presumption claims whereas claims of sexual abuse and molestation have always been covered under the JIF's GL policy. As a result, sexual abuse claims will go through the JIF & MEL retention, or will be handled directly by the RCF depending on the loss date.

To guarantee the ongoing financial viability of these two Funds, the MEL and RCF, with the assistance of the Fund Actuary, have developed the Surplus Strengthening Program. This Program includes the implementation of a "Surplus Floor" of 12.5% representing the ratio of surplus to the open reserves. If at any time this ratio drops below 12.5%, the shortfall will be addressed via the issuance of an additional assessment to the member JIFs.

Specific to the RCF, the 12/31/19 valuation did not meet the 12.5% surplus floor ratio; therefore, the RCF issued an additional assessment based upon deficit Fund Years at the same time they issue invoices for the transfer of the 2016 Fund Year into the RCF. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the RCF, bolster the overall surplus position of the RCF, and free up additional cash to be utilized to fund fire fighter cancer presumption claims. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

Specific to the MEL, the 12/31/20 valuation did not meet the 12.5% surplus floor ratio; therefore, the MEL issued an additional assessment based upon deficit Fund Years. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the MEL, bolster the overall surplus position of the MEL, and free up additional cash. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

In recognition of the significant financial impact that the COVID-19 pandemic, the changes to the Sexual Abuse & Molestation statutes, the adoption of the firefighters cancer presumption legislation, the adoption of the "pension offset" regulatory changes, the continuing judicial and legislative degradation of Title 59 immunities, and increased number of workers compensation claim "re-openers" the MEL decided to suspend the 12.5% surplus floor in 2022. Instead, each year, the MEL Actuary will be asked to provide a recommended surplus position for the MEL based upon factors such as the total amount of cash, total reserves, and IBNR factors.

## **2022 – EXCESS PREMIUM ALLOCATION**

Beginning with the 2022 Fund Year, the MEL removed the Retrospective Program. With the implementation of the Surplus Strengthening program referenced above, the MEL did not feel the need for both programs. Thorough analysis was done in regards to the impact of the Retrospective Program and it was determined that had the MEL invoiced the full 100% of premium rather than the 85% there would not have been a need to invoice for the 12/31/20 Surplus Strengthening Assessment. The experience rating process will continue to reward good performing JIFs and penalize poor performing JIFs and the Surplus Strengthening Program will ensure the financial stability of the MEL.

## **2023 – Cyber JIF – 2020 Census**

As noted earlier, in recognition of the difficulty in securing Cyber Liability coverage for public entities in the commercial insurance market, the need for all members to implement stringent cyber security protocols, the volatile nature of cyber related losses and the recent poor loss experience for members in the Cyber line of coverage; the MEL affiliated JIFs formed the Cyber Risk Management Joint Insurance Fund to provide Cyber related services and coverage for all MEL affiliated JIFs effective January 1, 2023. The Cyber JIF will carry a self-insured retention and purchase specific and aggregate excess coverage for each member JIF.

The Cyber JIF premium is allocated to members utilizing population tiers to create size categories. The members with smaller populations will have a lower premium than those members with large populations. This recognizes the complexity of larger towns that may have additional exposures than smaller towns.

Beginning with the 2023 Fund Year, the results of the 2020 Census will be phased in over a three (3) year process. The phase-in of the 2020 Census will affect the MEL, POL, and Cyber premiums over this three (3) year span.

## **2024 – EPL/POL/Land Use Premium Allocation & E-JIF**

Beginning with the 2023 Fund Year, Lexington (AIG) replaced QBE as the carrier for EPL/POL/LU coverage. Coverage limits for Volunteers, Directors, and Officers Liability (VDO) was amended to a shared limit per municipality rather than each separate entity having its own limit and deductible terms. In the Fall of 2023, the process for allocating VDO was updated. Previously members with multiple fire/EMS entities under one policy paid one premium with shared limits and members with separate policies for each entity paid for each policy with individual policy limits. The current process allocates a flat rate as determined annually by the number of fire/EMS entities listed for VDO coverage within the MEL affiliated JIFs.

In the Fall of 2023, the Fund Underwriter was advised by the carrier that members with multiple years (3 or more) with negative experience (loss ratio above 100%

where 55% is considered breakeven) need to be more heavily experience rated than those members with less than 3 years negative experience. As a result, the EPL/POL Task Force modified the member experience rating accordingly. Members with a 0% loss ratio benefitted due to the additional premium generated by poor performers with three or more year's negative performance.

During the 2023 Fund Year, several members inquired as to the possibility of securing environmental liability coverage through the JIF. As a result, during the 2024 Budget Development process, representatives from the Environmental Risk Management Joint Insurance Fund (E-JIF) provided a presentation to the membership outlining coverage and services available through E-JIF membership. Following the presentation, the Coverage Committee held a joint meeting with the Finance Committee to review an E-JIF membership proposal. Ultimately, it was the recommendation of the Coverage Committee to the Executive Committee that the JIF join the E-JIF effective January 1, 2024. A Resolution was adopted at the November Executive Committee Meeting to join the E-JIF effective January 1, 2024.

### **EXPOSURE ALLOCATION STRATEGY**

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

### **PROPERTY**

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

*Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.*

### **LIABILITY**

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

*Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.*

### **AUTOMOBILE**

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential value of the loss not the frequency, and is therefore more of an issue for the excess carrier than it is for us.

*Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.*

### **WORKERS' COMPENSATION**

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

*Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.*

## **EXPERIENCE RATING**

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential, the Committee may decide to defer experience rating on members until they have been in the JIF for three full years.

## **OPERATING EXPENSE ALLOCATION**

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this

member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

### **RISK MANAGEMENT CONSULTING FEES**

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

### **CAP STRATEGY**

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases, this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

ACM JIF - 2024 Budget Assessment Certification	
Absecon City	555,836
Avalon Borough	609,804
Brigantine City	1,008,026
Buena Borough	190,635
Cape May City	1,031,043
Cape May Point Borough	56,976
Commercial Township	128,358
Deerfield Township	110,842
Dennis Township	302,405
Downe Township	54,716
Estell Manor City	74,334
Folsom Borough	59,894
Galloway Township	1,548,272
Hamilton Township	1,423,771
Linwood City	485,609
Longport Borough	318,485
Lower Township	1,117,658
Margate City	1,094,692
Middle Township	1,005,513
Millville City	2,093,159
Mullica Township	261,009
Newfield Borough	99,395
North Wildwood City	1,058,422
Northfield City	459,909
Ocean City	2,942,269
Pleasantville City	1,981,374
Sea Isle City	1,119,966
Somers Point City	679,910
Stone Harbor Borough	419,425
Upper Deerfield Township	224,121
Upper Township	578,210
Ventnor City	1,270,663
Waterford Township	558,663
West Cape May Borough	98,641
West Wildwood Borough	120,849
Weymouth Township	91,230
Wildwood City	1,685,820
Wildwood Crest Borough	631,251
Woodbine Borough	119,735
39	27,670,889



**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2023-\_\_\_**

**RESOLUTION AUTHORIZING THE TRANSFER OF \$104,657 FROM THE FUND YEAR 2023  
MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM AND \$59,110 FROM  
THE MEL EXCESS PROPERTY LINE ITEM TO THE MEL UNENCUMBERED SURPLUS  
ACCOUNT**

**WHEREAS**, the Atlantic County Municipal Joint Insurance Fund (hereafter referred to as the FUND) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

**WHEREAS**, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**WHEREAS**, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

**WHEREAS**, as a member of the MEL JIF, the FUND is subject to Surplus Strengthening payments in accordance with the MEL JIF Risk Management Plan, as recommended by the MEL JIF Actuary, and approved by the MEL JIF Board of Commissioners; and

**WHEREAS**, the FUND created the MEL JIF Unencumbered Surplus Account through the adoption of Resolution 2022-19 on January 19, 2022 to assist in funding the Surplus Strengthening payments; and

**WHEREAS**, a cash balance remains in the FUND's 2023 MEL JIF Workers Compensation & Liability line item in the amount of \$104,657 and the FUND's 2023 MEL JIF Excess Property line item in the amount of \$59,110; and

**WHEREAS**, it is in the FUND's best interest to transfer these balances to the MEL JIF Unencumbered Surplus Account in anticipation of future NJ MEL Surplus Strengthening payments;

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer the \$104,657 cash balance from the FUND's 2023 MEL JIF Workers Compensation & Liability line item and the \$59,110 cash balance from FUND's 2023 MEL JIF Excess Property line item to the Unencumbered Surplus Account; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

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

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Fund Secretary

By: \_\_\_\_\_  
Fund Chairperson

Date: December 20, 2023



***Executive Safety Committee Meeting Minutes  
December 01, 2023 @ 11:30 AM  
Via Zoom Conferencing***

An Executive Safety Committee meeting of the Atlantic County Municipal Joint Insurance Fund (“ACMJIF”) was held via Zoom conferencing on Friday, December 01, 2023 at 11:30 AM. The meeting was called to order at 11:34AM.

Those in attendance were:

Elizabeth Woods, *Fund Chair*, **Ocean City**  
Carl O’Hala, **West Wildwood City**  
Dave Miller, **CJ Adams**  
Jaclyn Lindsey, **Conner Strong & Buckelew**  
Dennis Brown, **Glenn Insurance**  
Rob DeVanna, **Glenn Insurance**  
Joe Henry, **Hardenbergh Insurance**  
Jen Modica, **Marsh & McLennan**  
Bill McMahon, **McMahon Agency**  
Tom Heist, **Tom Heist Insurance**  
Jordan Simone, Wellness Director, **Jordan Simone Wellness, LLC**  
Robert Garish, Assistant Director of Public Sector, **J. A. Montgomery Risk Consulting**  
Keith Hummel, Safety Director, **J. A. Montgomery Risk Consulting**  
Christopher J. Winter Sr. CPM, Law Enforcement Risk Management Consultant  
Paul A. Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**  
Kamini Patel, MBA, CIC, CPCU, AIDA®, Deputy Executive Director, **RPA a Division of Gallagher**  
Denise C. Plavchak, *Office Services Manager*, **RPA a Division of Gallagher**

Those not in attendance were:

Scott Wahl, *Chair*, **Avalon Borough**  
Lucy Samuelson, *Vice Chair*, **Somers Point City**  
Bill Nimohay, **Buena Borough**  
Tom D’Intino, **Egg Harbor Township**  
Shantele Pollock, **Hamilton Township**  
Monica Kyle, **Longport Borough**  
Karen Fournier, **Lower Township**  
Jared Marandino, **Newfield Borough**  
Joe Iannuzzeli, **Ventnor City**  
Steve O’Connor, **Wildwood City**  
Mike Avalone, **Conner Strong & Buckelew**  
J. Eugene Siracusa, **Insurance Agencies, Inc.**

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

***I. WELLNESS PROGRAM***

A closed session with only the Fund Commissioners, Mr. Forlenza and Ms. Patel was initiated at Mr. Wahl’s request to discuss the Wellness Program. Several members of the Committee provided the Executive Director’s office with written correspondence expressing their stance on the Wellness Program. The written correspondences were reviewed with the Fund Commissioners and a discussion ensued on the pros and cons of the program. After a lengthy discussion, the Executive Safety Committee recommended not to fund the Wellness Program in 2024. The remaining members of the Committee were informed of the decisions.

**II. MINUTES OF SEPTEMBER 21, 2023 SAFETY MEETING (Emailed 11/21/2023)**

Mr. Forlenza mentioned that a copy of the September 21, 2023, Executive Safety Committee Meeting Minutes were emailed to all Committee members along with the notice for today's meeting. In addition, Mr. Forlenza noted the minutes were shared with the membership during the October Executive Committee meeting.

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

**III. 3rd QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT- (Emailed 11/30/23)**

Mr. Garish referred the Committee to a copy of the 3<sup>rd</sup> Quarter Safety Director's Loss Control Report that was emailed to the Committee for their review. He then briefly reviewed an abridged version of the report with the Committee.

Mr. Garish noted that the Safety Director's Contract calls for a minimum of 127 loss control visits to the forty-one (41) members of the ACM JIF. He noted the service visits included fifteen (15) Renewal Surveys, seven (7) Boardwalk Surveys, Law Enforcement Surveys, and PEOSH Violation Remediation Assistance.

Mr. Garish reported that there are over 130 safety bulletins issued. Mr. Garish briefly covered the various safety and training programs as follows:

- Safety Incentive Program
- Road, Sign & Walkway Program
- Law Enforcement Services
- S:ERVE & Attention and Distracted Driving
- Facility Checklist, Job Safety Observations, Tool-Box Safety Talks
- Regional Safety Training

Mr. Garish mentioned to the Committee that they distribute an MSI Newsletter twice a month, which provides a summary of all the information sent during that month.

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

*For details, please see the 3<sup>rd</sup> Quarter Safety Director's Loss Control Report attached.*

**IV. SAFETY INTERVENTION/MONITORING**

Mr. Forlenza asked Mr. Garish if there were any candidates for *Safety Intervention* or *Monitoring* at this time. Mr. Garish responded that there are no candidates for *Safety Intervention* or *Monitoring* at this time.

**V. JIF LOSS RATIO REPORTS – September 30, 2023**

Mr. Forlenza advised the Committee due to a delay in receiving the loss data information the Loss Ratio Reports were not included in the agenda. He then shared his screen and displayed the *JIF Six Year Average Loss Ratio Reports* valued as of September 30, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the ACM JIF is 91.7%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIF's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

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

**VI. MEL LOSS RATIO REPORTS – September 30, 2023**

Mr. Forlenza advised the Committee due to a delay in receiving the loss data information the Loss Ratio Reports were not included in the agenda. He then shared his screen and displayed the *MEL*

*Six Year Average Loss Ratio Reports* valued as of September 30, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the ACM JIF is 122.5% as of September 30, 2023. He noted that this information pertains to member claims that exceed the Fund's Self Insured Retention (SIR) where the MEL picks up the claim cost after the local JIF exhausts its retention on a claim. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' MEL loss funding assessment for claims within the MEL's self-insured retention.

Mr. Forlenza then explained that the MEL reviews the JIF's 10-year average loss ratio within the MEL layers to determine if the JIF should be experience rated by the MEL. He noted that due to the JIF's consistent high loss ratio within the MEL, the JIF is being experience rated in 2024. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

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

Mr. Forlenza noted that both the JIF & MEL reports would be available in Origami within the next week or two. A notice will be sent to all Fund Commissioners when it is available.

## ***VII. EXECUTIVE DIRECTOR – MONITORING REPORTS***

### **Supervisory Investigation Reports**

Ms. Patel referred the Committee to page 1 of the agenda packet, which reflects the Supervisor Investigation Report for October 2023. She reported that there were six (6) incidences out of thirty-five (35) where Supervisor Investigation Reports were not provided.

Ms. Patel stated that the report is sent to J.A. Montgomery, who in turn uses it as a coaching tool when they visit with the member town. Ms. Patel reiterated the importance of completing the Accident Investigation Reports.

### **Police MVA: Workers Compensation Claims:**

Ms. Patel directed the Committee to page 2 of the agenda that depicts Workers Compensation claims for Police Officers involved in an automobile accident. She briefly reviewed the report highlighting that seventy-seven (77) claims have a total incurred of \$4,465,394.41.

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

## ***VIII. REGIONAL TRAINING SCHEDULE***

Mr. Garish directed the Committee to page 15 of the 3<sup>rd</sup> quarter Safety Director's report and reviewed the Regional Training schedule for 2023. He noted the Indoor Air Quality training that was scheduled for December 4, 2023 would now be held on December 11, 2023.

Mr. Garish asked if there are any topics the Committee would like to see for the coming year, and advised the following topics, E-JIF training (storm water management), accident investigations and CDL Entry Level Driver Training (ELDT) were recommended by the BURLCO JIF's Executive Safety Committee. The Committee was in agreement with the recommended topics for next year.

He asked if there were any questions. No questions were entertained.

## ***IX. SAFETY DIRECTOR'S BULLETINS***

Mr. Garish stated that the MEL distributes Safety Bulletins that are released in a MSI Newsletter twice a month. The Newsletter recaps the bulletins and messages that are released from the Safety Director's office or the MEL via their Mobile App. Mr. Garish then directed the members to the list of Safety Bulletins that were released since the Committee's last meeting as included on the Safety Committee agenda and highlighted few bulletins.

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

**X. MEL SAFETY INSTITUTE**

Mr. Garish provided a brief review of the activity within the MEL Safety Institute for 07/01/2023 thru 09/30/2023:

- MSI NOW – 457
- MSI Live– via Zoom / In-Person – 176

Mr. Garish reminded the Committee that the new MSI Learning Management System (LMS) was updated in the 2<sup>nd</sup> quarter of 2023. He acknowledged that, like any new system, there is a learning curve and requested the Committee's patience during the transition period.

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

**XI. S:ERVE**

Mr. Garish mentioned that S:ERVE Driver Safety Program is offered by the MEL's workers' compensation reinsurer Safety National. He noted that some of our more severe claims and injuries to our employees come from vehicle accidents. Mr. Garish advised the Committee that S:ERVE is available to Police, Fire, Public Works and, EMS personnel.

Mr. Garish stated that the *Attention and Distracted Driving* course geared toward employees that drive municipal vehicles and is approximately 30 minutes in length. He strongly recommends that all municipal employees take this course.

Mr. Garish mentioned that enrollment is required and both programs accessed through the MEL & JIF Websites. If members have any questions please contact his office directly.

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

**XII. POLICE TOPICS**

**Police Ad Hoc Committee**

Mr. Forlenza advised that the second Police Ad-Hoc meeting would take place on December 5, 2023.

**XIII. LAW ENFORCEMENT CONSULTANT**

In Mr. Winter's absence, Ms. Patel informed the Committee that Mr. Winter is actively visiting police agency and providing guidance with policies and procedures. In addition, the Report Writing course was held on November 02, 2023 at the Cape May County Policy Academy and Mr. Winter received positive feedback from those that participated.

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

**XIV. WELLNESS INITIATIVE**

**Wellness Advisory Committee Report**

Ms. Simone mentioned that the Wellness Advisory Committee met on September 19, 2023, and the minutes are on pages 5-8 of the agenda packet.

Mr. Forlenza requested approval of the Wellness Advisory Committee meeting minutes from September 19, 2023. The Committee approved and accepted the minutes as presented.

During the meeting, Ms. Simone expressed that this would be her final attendance and took the opportunity to express her gratitude to the Committee for their unwavering support and active participation in the Wellness Program. She extended her well wishes to the Committee, hoping for

their continued success. In response, several Committee members reciprocated by offering their best wishes to Ms. Simone for her future endeavors.

**2023 Wellness Incentive Program Budget**

Mr. Forlenza directed the Committee to page 9 of the agenda packet which depicts the 2023 Wellness Incentive Program Budget. He reminded the Committee that all funds must be claimed or encumbered by December 31, 2023 and all encumbered funds must be claimed by February 01, 2024. He emphasized the importance of encumbering or claiming the funds as soon as possible.

***XV. REVISED WELLNESS PROGRAM***

Mr. Forlenza indicated given the recommendation of the Fund Commissioners of this Committee to not fund the Wellness Program in 2024, it is moot to have a discussion on this topic. He noted that pages 10-11 of the agenda packet depict memorandum outlining the discussions that took place at the Wellness Taskforce meeting.

***XVI. MEL SAFETY & EDUCATION COMMITTEE MEETINGS***

Mr. Forlenza noted the MEL Safety & Education Committee meeting minutes from October 27, 2023 are included on pages 12-16 of the agenda packet. He reviewed some of the items that were discussed during the meeting such as the new MSI website, Lost Time Accident Frequency, bulletins and utilizations of the MSI.

Chief Hummel reported that there was discussion on police licensing at the meeting as well. He indicated that only one ACM JIF member town has not completed the Police Command Staff training and is working with the town to schedule training.

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

***XVII. PEOSHA ADVISORY COMMITTEE UPDATES***

Mr. Garish informed the Committee that Mr. Saville from his office is a member of the PEOSHA Advisory Committee. He directed the Committee's attention to pages 17-21 of the agenda, where he went over Mr. Saville's PEOSH Consultation Summary report in detail.

Mr. Garish directed the Committee's attention to page 21 of the agenda packet, which depicts the Most Frequently Cited violations, from PEOSHA. He suggested that if a member is interested in receiving a consultative visit, please contact PEOSHA who will be more than happy to pay them a visit.

Mr. Garish advised the Committee that Mr. Saville would be retiring. Additionally, he mentioned two members of his office have submitted applications to fill the vacant seats on the PEOSH Advisory Committee. Mr. Garish emphasized the significance of maintaining a strong relationship with PEOSH and the importance of being able to effectively communicate important information to the rest of the membership.

***XVIII. SMALL MUNICIPALITIES REGIONAL JOINT SAFETY COMMITTEE MEETINGS***

Mr. Garish shared that the fourth quarter Small Municipalities Regional Joint Safety Committee meeting will be held on December 07, 2023 in Weymouth Township. These meetings are coordinated between Corbin City, Estell Manor, Weymouth, Folsom, and Woodbine. He mentioned that these municipalities meet quarterly and take turns hosting the meeting.

Mr. Garish indicated the member municipalities provide great resource and support to each other as well as the Risk Management Consultants that service these towns.

***XIX. OPTIONAL SAFETY BUDGET***

Mr. Forlenza directed the Committee to a copy of the 2023 Optional Safety Budget Balance spreadsheet in the agenda packet on page 22. He reminded the Committee that the deadline to claim or encumber these funds is December 31, 2023. Mr. Forlenza noted that all encumbered funds must be claimed by February 01, 2024.

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

## **XX. SAFETY INCENTIVE PROGRAM**

### **2022 Member Balances**

Mr. Forlenza directed the Committee to Page 23 of the agenda packet, which depicts the 2022 Safety Incentive Program member balances. He reminded the Committee that the deadline to claim or encumber these funds is December 31, 2023. Mr. Forlenza noted that all encumbered funds must be claimed by February 01, 2024.

### **2023 Safety Incentive Program**

Mr. Forlenza directed the Committee to page 24 of the agenda packet, which depicts the 2023 ACM JIF Safety Incentive Program Budget. He then reviewed the line items in the budget.

During the discussion, Mr. Forlenza raised a question regarding the eligibility of all members for the program. Mr. Garish promptly confirmed that indeed all members would qualify to receive awards for this year's program. Mr. Forlenza further inquired about the existence of any members with outstanding Suggestions for Improvement. In response, Mr. Garish acknowledged that there are indeed members with outstanding Suggestions for Improvements, but assured that none of them are of an urgent nature.

### **2024 Safety Incentive Program**

Mr. Forlenza indicated that the 2024 Safety Incentive Program Budget would be amended to reflect the departure of Corbin City and Egg Harbor Township.

Mr. Forlenza directed the Committee to page 25 of the agenda packet, which depicts the 2024 Safety Incentive Program Size Categories. Subsequently, he informed the Committee that this information will be incorporated into the final version of the 2024 Safety Incentive Program, which is scheduled for release in January by the Safety Director's office. He emphasized that all members will remain in the same size category.

Mr. Forlenza directed the Committee's attention to page 26 of the agenda packet, where the proposed language change for the health and wellness section of the program was depicted. He proceeded to review the proposed changes and highlighted that bullet number three (3) would be eliminated from the final program due to the absence of a Wellness Director in ACM JIF. The Committee unanimously approved the revised wording.

## **XXI. 2024 SAFETY KICK OFF BREAKFAST**

During the meeting, Mr. Forlenza reminded the Committee of their previous agreement to hold another Safety Breakfast in the March/April timeframe next year, as has been done in the past. He specified that the Safety Breakfast will take place at Merighi's Savoy Inn and requested authorization to secure the venue, which the Committee granted.

Mr. Forlenza also informed the Committee that in the previous meeting, they had granted authorization to the Executive Director's office to secure a speaker for the Safety Breakfast. He urged the Committee to contact his office with any recommendations they may have for a speaker.

Furthermore, Mr. Forlenza mentioned that in the past, the Fund had distributed small gifts to the Claims, Wellness, and Safety Coordinators. He inquired whether the Committee would like to

continue this practice, to which they expressed their desire to continue. Mr. Forlenza then requested authorization to purchase the gifts, which was granted by the Committee.

Lastly, Mr. Forlenza expressed his gratitude to the Committee for granting authorization to secure an audiovisual professional at the September meeting.

***XXII. 2024 SAFETY, WELLNESS & CLAIMS COORDINATOR ROUNDTABLE***

Mr. Forlenza advised the Committee once the 2024 Safety, Wellness & Claims Coordinator Roundtable would be held virtually in the March/April 2024 timeframe.

***XXIII. SAFETY & WELLNESS CALENDARS***

Mr. Forlenza advised the Committee that the 2023 Safety and Wellness Calendars would be distributed to the membership at the December Executive Committee meeting.

***XXIV. 2023 REMAINING MEETING DATES & FORMATS:***

Mr. Forlenza noted that the next Committee meeting would be held in Spring of 2024. He noted that the 2024 meeting dates would be sent to Mr. Wahl for this approval prior to being distributed to the Committee.

There being no further business, the meeting adjourned at 12:46 PM.

File: ACMJIF/2023/Safety Committee

Tab: 12/01/2023





## THIRD QUARTER SAFETY DIRECTOR'S REPORT

**ATLANTIC COUNTY  
MUNICIPAL JOINT INSURANCE FUND  
2023**

PREPARED BY

J. A. Montgomery Consulting

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Camden, NJ 08101

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# ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

## 2023 THIRD QUARTER SAFETY DIRECTOR'S REPORT

### A. GENERAL DUTIES – EXECUTIVE SUMMARY

The Third Quarter Safety Director's Report covers service activities from July through September of 2023. The 2023 Safety Director's contract calls for a minimum of 127 Loss Control Visits to the 41 Atlantic County Municipal Joint Insurance Fund members. Service visits will include (15) Renewal Surveys, (7) Boardwalk Surveys, and Law Enforcement Surveys.

The remaining service visits will include but are not limited to physical facility surveys, playground inspections, seasonal operations, Job Safety Observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, and other services requested by the membership.

Fifteen members will be reviewed for renewal in 2023, including Absecon, Cape May City, Cape May Point, Corbin City, Deerfield Township, Egg Harbor Township, Estell Manor, Folsom Borough, Linwood, Mullica Township, Ocean City, Upper Township, West Wildwood, Weymouth, and Wildwood. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

The J. A. Montgomery, Risk Control Team, consists of our Safety Director, Chief Keith Hummel (Ret.), and Loss Control Consultants, John Saville, Robert Garish, and Thomas Reilly. We will be your primary contact for all Loss Control / Safety related services. Keith is also available to provide Law Enforcement Risk Control Consultation Services as requested by the Joint Insurance Fund. The team is administratively supported by Melissa Meccariello.

Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

## 1. Executive Safety Committee

The Safety Committee will meet three (4) times in 2023. The Safety Director and staff will continue to attend Safety Committee meetings to help establish local safety programs and assist in the effectiveness of the overall safety program. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and SIP involvement.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no members of the Atlantic JIF are on Safety Monitoring or Intervention currently.

## 2. Participation in Claims Process / Accident Investigation

Personnel from the Safety Director's Office attend the monthly Fund Claims Committee meetings and are available to offer technical and safety-related insight into claims under review. The Safety Director's Office is also available to conduct accident investigations related to claims against the Fund. The Safety Director's Office will collaborate with the Third-Party Administrator to help identify loss trends from claims to better focus on certain areas when needed.

## 3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available on the following website: [NJ MEL Resource Center](#) along with the [Atlantic JIF Website](#). All MSI communications will be distributed exclusively through the N.J. M.E.L. app and an MSI Newsletter will be emailed to summarize the communications sent through the app 2x a month. A listing of all Notices and Bulletins distributed during the prior month is listed in the Safety Director's Report of the monthly agenda packet. There are over 130 available Safety Director's Bulletins covering diverse topics under Administration, Public Works / Public Authorities, Law Enforcement, Fire/Rescue, and Recreation. Over 30 bulletins related to COVID-19 have been issued by the Safety Director's Office.

## B. PROGRAMS

### 1. Safety Incentive Program (SIP)

The theme for the Safety Incentive Program is a “ZERO-HARM WORKPLACE.” The presence of safety versus the absence of safety. By changing the way, we approach safety, we focus on avoiding Risk rather than relying on the lack of injury to determine how well our safety programs are working.

When we describe Zero Harm vs. Zero Incident, we must start by identifying Risk and avoiding the hazards through controls.



We avoid Risk when we Plan to reduce or eliminate hazards wherever we can. We Do what is necessary to eliminate hazards each time. We Check to ensure it is being done and Act by following through with our plan.

Elements of the 2023 Safety Incentive Program include but are not limited to:

- Uniform program. See the 2023 Safety Incentive Program (SIP) for additional details.
- Submit the 2023 Safety Committee meeting dates (2/24/2023) and return the 2023 Safety Contract (3/24/2023).
- Send a delegate to the Safety Kickoff Breakfast (3/23/2023)
- Each member is required to send a delegate to the Safety Coordinator/ Claims Coordinator/Wellness Coordinator Roundtable, which will be held on April 25, 2023, via Zoom (Virtual).
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat (October 18-19,2023)
- Required attendance at all applicable Regional Training events.
- Members will hold at a minimum quarterly Safety Committee meeting.
- Member towns are expected to participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the JIF Safety Consultants.
- Activities in the safety program are grouped into the “six (6) C’s”, Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2023 SIP*.
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to objectively evaluate the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway, signs, and walkway logs, etc.).

- All safety elements are scored equally, and full participation requires activity and a significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

## 2. Road, Sign, and Walkway Program

The Road, Sign, and Walkway program is posted to the JIF website and includes written guidelines to help minimize incidents and reduce litigation costs. It's important to emphasize the need for this program as one of the key components in protecting Title 59 Immunities. Good inspection reports are often successfully used to help defend liability cases.

## 3. Law Enforcement Services

**Police Ad Hoc Committee meetings** are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss Risk Management issues of interest to the members.

- September 21, 2023 (In-Person -Avalon)
- December 5, 2023 (Virtual)

**Chief Hummel (Ret.) will provide Law Enforcement Consultative Visits** to multiple agencies within the Atlantic JIF in 2023. These meetings aim to provide an in-depth review of services and identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

**Law Enforcement Training and Memorandums** are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the JIF website. The following memorandums were sent out in 2023 as of this report:

### [MSI Law Enforcement](#)

- Key to Agency Stability, Longevity, and Liability Resilience
- Attorney General – Drug Testing – Officer Safety and Wellness (Revision)
- Police Officer Licensure Regulations (Update)
- Law Enforcement – Unique Role in Active Shooter / Mass Violence
- Newly Released Active Shooter Report – Key Findings and Considerations

**Police Command Staff Training** will be administered by Chief Hummel (Ret.) and Chief Earle (Ret.) and offered to the fund on multiple dates/times. Officers will only need to attend either the AM or PM session on any of the available dates.

- Thursday, June 8, 2023 – Merghi's Savoy Inn - Vineland, NJ
- Monday, June 12, 2023 – Indian Springs Country Club – Marlton, NJ
- Thursday, June 22, 2023 – Auletto's Catering – Deptford, NJ

**Training for Special Law Enforcement Officers (SLEO)** was held in 2023, with reimbursement offered to members who participated.

**Additional Police Services available to members include but are not limited to:**

- Sample Policies
- Useful Links
- Crossing Guard Resources
- Messages
- Alerts
- Police Risk Management Training
- Practical Leadership – 21 Irrefutable Laws
- Building Trust and a Constitutionally Sound Police Through Training
- Violence Prevention and Risk Considerations for the CIT Trained Officer and Mental Health Professional
- Below 100 Training
- Career Survival for 911 Call Takers and Dispatchers
- Career Survival for First-Line Supervisors
- Law Enforcement Workzone Refresher Training
- Protecting Children from Abuse / Risk Management Training
- S:ERVE & Distracted Driving (Updated 2019)
- Coaching the Emergency Operator (CEVO)
- Defensive Driving (Online-State Approved)
- MEL Safety Institute (MSI LIVE & MSI NOW)
- Law Enforcement Video Toolbox Talks
  - Introduction to Law Enforcement Resources
  - Chiefs Message – Post COVID-19 Homeless, Trespass, and Eviction
  - Preventing Officer Involved Domestic Violence
  - Hand Sanitizers and Controlled Energy Device Risks

#### **4. S:ERVE & Attention and Distracted Driving**

**S:ERVE** - Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S., and other emergency responders. Courses are SCORM-compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)
- Clearing the Intersection (Advanced)

- Intersection Departure
- Distracted Driving for First Responders

**Attention and Distracted Driving** - Distracted driving is emerging as a major cause of work-related vehicle accidents. This online driver simulation program provides targeted and convenient safe driving training for all fleet drivers, regardless of vehicle type. The course is SCORM compliant and designed to function independently with basic instructor participation in a brief 20-30-minute lesson. This course includes:

- The adverse effects of looking away from the road for more than two seconds
- Strategies for eliminating controllable distractions
- How to make necessary adjustments for distractions that the driver cannot control

## 5. Facility Checklist, Job Safety Observations, Toolbox Safety Talks

**Facility Checklist**- Routine inspections help you ensure that safety and health policies and procedures are being followed. Identify and correct safety and health hazards before they cause injuries or illnesses. Determine the need for safety training while promoting compliance and showing employees we care about their safety and everyone else's.

**Job Safety Observations** – Helps identify Safe or At-Risk Actions. Reaffirms safe actions through positive reinforcement while helping identify skill sets, knowledge, and potentially unsafe actions. Through coaching and corrective actions, these observations can be a helpful resource for increasing employee safety.

**Toolbox Safety Talks** – Quick, effective, and easy-to-use tool that front-line staff can use to share information about potential safety problems and concerns daily. They help promote and reiterate important information and best practices for the task at hand.

## C. TRAINING

### 1. Regional Training Plan / Additional Training

**Safety Breakfast** was held on March 17, 2023 (In-Person) at Mergih's Savoy Inn.

**Safety /Claims/Wellness Coordinator's Roundtable** was held on April 25, 2023, via Zoom.

**Back Safety** will be made available to members via MSI LIVE (Zoom) on three separate dates for 2023:

- April 19, 2023
- July 11, 2023
- October 19, 2023



**Summer Seasonal for Managers/Supervisors was held on June 5, 2023 (In-Person) at the Ocean City Library**

### **Managers and Supervisor Training**

- 6/29/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 7/13/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 7/27/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 9/11/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 9/27/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 10/11/2023 9:00 AM – 11:30 AM & 1:00 PM – 3:30 PM

### **CDL-ELDT (Entry Level Driver Training)**

- 4/3/2023 9:00 AM – 10:30 AM (Camden County)
- 6/26/2023 9:00 AM-10:30 AM (Burlington County)
- 11/29/2023 8:30 AM – 10:00 AM (Virtual)

**Indoor Air Quality** – will be made available to members via the MSI LIVE (Zoom) on two separate dates for 2023:

- June 7, 2023 @ 11:00 AM
- September 15, 2023 @ 11:00 AM
- December 11, 2023 @ 9:00 AM

**Annual Retreat** – October 18-19, 2023 (In-Person)

## **2. MSI Training and Participation**

Traditionally there are approximately 70 different instructor-led training courses available to the membership and approximately 200 online training programs. Various safety topics from Employee Conduct, General Safety, Accident Investigation, Snow Removal, Safety Orientation for New Employees, Recreation, and a series on Camp Counselor Safety are available to the membership to name a few.

Newer training courses include but are not limited to:

- Employee Conduct and Violence Prevention in the Workplace
- Understanding and Preventing Microaggressions
- Cultural Competence
- Courageous Conversations
- Preparing for First Amendment Audits
- Implicit Bias in the Workplace

The Course Catalog and Class Request forms were made available on both the NJ MEL website and the Atlantic JIF website. Available training for our instructor-led courses is

routinely provided. Approximately 50 instructor-led training sessions are occurring monthly. [MSI Catalog](#)

A "Training Needs Assessment Guide" is available to the membership on the Atlantic JIF / MEL websites. This "YES/NO Guide" is designed to assist members with determining safety training for each employee under various PEOSH and OSHA Standards and other occupational safety regulations.

Each MSI class has YES/NO questions concerning the duties or exposures that should be considered for each employee. A YES answer to a question would indicate some level of training or education on the topic is needed for that employee. Employers should consider MSI LIVE classes as an option to provide the training identified from using the guide. [MSI Training Needs Assessment Guide](#)

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users, and update training records. All members are encouraged to check the accuracy of the Training Administrator list via the MEL Safety Institute.

MEL Safety Institute tutorials are available for both "User" and "Administrator" level capabilities through the MSI. Users can contact the MEL Helpline Monday – Friday 8:30 AM – 5:00 PM (866) 661-5120 if they need further assistance.

Training is being offered on the new system for administrators and students.

- Click [here](#) for the FAQ about the MSI LMS System.
- Click [here](#) for the Learner Guide.
- Click [here](#) for the MSI LMS Student Training Video.
- Click [here](#) for the MSI LMS Administrator Training Video.

The MEL Safety Institute has (2) main training platforms offered to members:

**MSI LIVE:** The MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the learner 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.

#### **How do I know what courses are available?**

The [MSI LIVE Catalog](#) provides a description of the course, the intended audience, and available continuing education credits. The schedule for upcoming classes is listed below.

### **How do I register?**

You can view the schedule and register by clicking on the date and topic of your choice in the schedule below.

### **What are the requirements to receive C.E.U. credits/certification of completion?**

To maintain the integrity of MSI classes and our ability to offer C.E.U.s, 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 C.E.U.s for the class or receive a certificate of completion.***

**MSI NOW:** The 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. The library has over 150 available streaming videos. Periodic reviews of this platform will occur to ensure the content is current and relevant. This will include the removal/addition of courses made available to the membership.

- To access the streaming videos, log in to the Learning Management System (L.M.S.), and select MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the streaming videos are on the page's right side, listed by ten categories.
- A drop-down menu of the available titles is shown when a category is selected. Online classes are still listed on the left side of the College.
- Individuals who log into the L.M.S. and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

**MSI Video Briefings** – These video briefings are designed to focus on one limited topic, in a brief time (5 Minutes). These video briefings are an excellent resource for Toolbox Talks for employees.

- Asbestos Safety Overview (10 Minutes)
- Fire Extinguisher Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an R.T.K. Coordinator (5 Minutes)
- Confined Space Demonstration (6 Minutes)
- Customer Service (12 Minutes)
- Investigating Slip and Trip Injuries
- Exiting and Entering Trucks (5 Minutes)
- Mark Out Safety (14 Minutes)

- Firefighter Pre-Hab (8 Minutes)
- Fire Prevention Week (6 Minutes)
- Finding Fentanyl at Recreational Facilities (3 Minutes)

#### **MSI Info Graphics –**

- Work Zone Safety- Short-Term Stationary
- Roadway Safety
- Lift Safety
- Three Points of Contact
- Bench Grinder Safety
- Seatbelt Safety
- Entering Residences
- Road to Resolving Conflict
- Leader or Boss
- MSI Constructive Feedback 2023

**Virtual Leadership Skills Training** - The M.E.L. Safety Institute will offer (3) virtual leadership skills classes for 2023. The 2-hour, live, interactive courses will offer insights and techniques to help supervisors deal with important workplace issues such as conflict resolution, communications, and the supervision of employees.

- **Introduction to Management Skills**  
JAN. 20, April 18, JULY 21, and OCT. 4
- **Introduction to Communication Skills**  
FEB. 17, May 23, AUG. 18, and NOV. 8
- **Introduction to Understanding Conflict**  
MARCH 10, JUNE 13, SEPT. 15, DEC. 6

*To register for these courses, go to the [MSI LIVE Schedule](#). If a link is not present the class may not be offered yet, please check back.*

**MSI Leadership Academy** – The MEL Safety Institute (MSI) has created the MSI Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training. [MSI Leadership Academy](#)

Classes will be offered through MSI LIVE and will include a combination of virtual and in-person options at various locations throughout New Jersey. Participants who successfully complete the requirements will receive a plaque to commemorate graduation from the MSI Leadership Academy. Click [here](#) for the current flyer.

### **Requirements:**

Complete (6) mandatory classes and (4) elective classes of your choice. Classes must be completed within two years from the date the student starts the program.

### **Academy Open Enrollment:**

Open enrollment will be held for 3-weeks before each session. The enrollment form must be submitted during this timeframe, or the participant will not be eligible to start and will be required to wait for the next enrollment period. Participants only must enroll one time. Once enrolled they can register for mandatory and elective classes.

### **Open Enrollment Dates:**

- June 1–22, 2023 (Start Date: July 1, 2023)
- December 1-22, 2023 (Start Date: January 1, 2024)

**Additional Safety Resources but not limited to found at the Atlantic JIF website and M.E.L. website:**

- MSI Bulletins
- MSI Briefings
- MSI Fire & EMS
- MSI Forms / DOCS (Safety Checklist, Tool-Box Talks, JSO's)
- Model Policies / Procedures
- Defensive Driving
- MSI Videos
- MSI Model Policies
- MSI Risk Management

### **[MSI Resources](#)**

#### **Member Participation:**

Atlantic JIF members participated in the following training courses during the third quarter of 2023 (7/1/2023 through 9/30/2023):

- MSI LIVE: 176
- MSI NOW: 457

## **D. ATTENDANCE / REPORTS**

### **1. Attendance at Meetings of the Fund**

J. A. Montgomery Consulting has representation at all JIF events, including but not limited to, Fund Commissioner Meetings, Claims Committee Meetings, and Annual Planning Retreats. J. A. Montgomery Consulting attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Consulting Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety/Risk Management-related events.

### **2. Monthly and Quarterly Reports Semi-Annual Loss Analysis**

J. A. Montgomery Consulting provides monthly reports to the Fund on Risk Control activities completed during the prior month. Quarterly reports on MSI Attendance are distributed to the membership. Safety Director Reports are presented at the quarterly Executive Safety Committee meetings.



## 2023 Regional Training Plan

### **#1 Topic: Safety, Claims, and Wellness Coordinators' Roundtable**

**Date / Time:** April 25, 2023, @ 10 AM

**Location:** Virtual (Zoom)

**Target Audience:** Safety Coordinators, Claims Coordinators, Wellness Coordinators, Risk Management Consultants, and Other Interested Personnel

We will highlight the 2023 S.I.P., ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations, Tool-Box Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2023 theme and review the membership accomplishments. The Claims Coordinator will review the claims process and provide updates/resources.

### **#2 Topic: Back Safety Material Handling**

**Date / Time:** April 19, 2023, @ 1 PM, July 11, 2023, @ 9 AM, October 19, 2023, @ 1 PM

**Location:** Virtual (Zoom)

**Target Audience:** Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The course will promote the WSL Model (Wide Stance, Set Back, Lift) technique. It reviews the structure of the spine and common back injury mechanisms. Students will be given the opportunity to discuss common manual labor tasks and best practices to minimize stress on the body.

### **#3 Topic: Summer Seasonal Employee Training for Supervisors**

**Date/Time:** June 5, 2023 @ 9 AM

**Location:** Ocean City Library

**Target Audience:** Supervisors, Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The summer season presents many new exposures for member towns. This workshop will review the JIF / MEL resources available for the orientation of part-time and summer seasonal employees, the protection of minors, and online summer camp training resources. We will also discuss child labor laws that pertain to safety and information on background checks – with special emphasis on safety and training tools. Participants are invited to submit topics for the agenda.

### **#4 Topic: Indoor Air Quality**

**Date / Time:** June 7 @ 11:00 AM September 15 @ 11:00 AM & December 11, @ 9:00 AM

**Target Audience:** Designated Person (IAQ), Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The NJ Indoor Air Quality (IAQ) standard requires that employers designate and train a staff member to act as the Designated Person. This training is designed to satisfy this requirement. This course is recommended for your agency's IAQ-designated person. Training should be completed before assuming the role of the IAQ Designated Person and every 3 years after that

*Attendance at all applicable Regional Training programs is mandatory and counts toward successful participation in the 2023 Safety Incentive Program.*

Atlantic County Municipal Joint Insurance Fund  
P.O. Box 488, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 ·  
[www.acmjif.org](http://www.acmjif.org)





*The Wellness Advisory Committee meeting of the ACM, BURLCO, & TRICO Municipal Joint Insurance Funds was held via Zoom on Tuesday, September 19th, 2023 at 9:30am.*

*Those in attendance were:*

Lauren Schoonmaker, Co-Chair, Pennsville Township  
Deb Bender, Monroe Township  
Doretha (Rita) Jackson, Palmyra Township  
Tracy Kilmer, Palmyra Township  
Sari Appelbaum, Ventnor City  
Tiffany Carney, Monroe Township  
Patrice Hansell, Borough of Fieldsboro  
Jordan Simone, ACM JIF Wellness Director  
Debby Schiffer, BURLCO & TRICO Wellness Director  
Kamini Patel, Pooling Administrator, Arthue J. Gallagher  
Paul Forlenza, Executive Director, Arthur J. Gallagher

*Those not in attendance were:*

Sue Miller, Chair, Borough of Clayton  
Michele Brown, Pemberton Township  
Christie Ostrander, Sea Isle City

These minutes may not represent the order in which some items were discussed.

## ***I. MINDFULNESS MOMENT***

### ***A. Quotes shared by members of the committee:***

1. Ms. Schoonmaker shared “A woman is like a tea bag. You’ll never know how strong it is until it’s in hot water.”
2. Ms. Bender shared “Stop using your energy to wonder. Use your energy to love, grow, glow, believe, create, manifest and heal.”

## ***II. AGENDA TOPICS:***

### ***A. Proposed Revision to the Wellness Program***

1. Ms. Schiffer shared that we (Paul Forlenza, Kamini Patel, Jordan Simone and Debby Schiffer) met to discuss the revisions to the wellness meeting. We will be revising the verbiage to the existing Safety Incentive Program (SIP). Debby shared that the first part of the SIP talks about “How the Program Works”. Currently it is directed to the Safety Coordinators who are encouraged to

maintain program records. We added a second part which points out that “JIF Wellness Directors are obligated to evaluate wellness initiatives offered by each municipality. A dedicated section on Wellness should be integrated into the aforementioned program records. This section can encompass notes, either typed or handwritten, by the assigned Wellness Coordinator (for that municipality)” The other addition being considered is under the “Safety and Wellness Best Practices” section. Here it is proposed to include the following: “Schedule quarterly interactions with the JIF Wellness Director through email, phone calls, Zoom meetings, or in-person meetings....” Debby adds that most of us are doing this already, so this is bare minimum. This is something that is good for us to do to stay on track and help everyone along the way - so we’re not scrambling at the end of the year to spend all of the money at one time. Kamini adds that we should get the feedback from wellness coordinators on what they feel is realistic. Paul Forlenza shares that wellness was born under the Safety Program - recognizing that the health of the employee has a direct correlation to workers compensation claims. Members have a lot on their plate - we’re struggling to get traction. Sometimes there’s great enthusiasm with wellness, but unfortunately we don’t have that consistently. We’re trying to take a step back, put the wellness program under the Safety Program, to recognize the impact that healthy employees have on the numbers.

2. Ms. Schiffer shares that this will help the Wellness Directors get a better understanding of what each municipality is doing as well as offer support through the open flow of communication between Wellness Director and municipality’s Wellness Coordinator.
3. Ms. Appelbaum wants to know if we should now be having another quarterly meeting with the Wellness Director, in addition to the meetings we already have. Debby responded that any quarterly communication counts so that we have up to date information on what is transpiring. Ms. Simone added that it’s just to keep towns accountable to check-in with us, because there are some towns that do not all year long.
4. Ms. Hansell asked if the Wellness Policy is something that the municipality is going to have adopted by council and added to the employee handbook. Debby said this is something that will be drafted by Debby and Jordan and provided to each town to formally adopt at their council meeting but not necessary for the employee handbook unless they deem appropriate.

## **B. *Employee Wellness Survey***

### **1. *Review Results from each JIF***

- a) Ms. Schiffer mentioned that we have shared results informally with the JIF Executive Committee. She went on to highlight some of the results from the survey. Every area of importance identified by the responders reflected a topic and theme that is being addressed in the 2023 newsletters. Ms. Schiffer asked if everyone would like a formal handout

to see where they might like to focus their interests for 2024. No response.

- b) Ms. Hansell mentioned that she was thinking about different challenges after listening to the survey results. Perhaps a healthy meal prep challenge - to help people be more organized and plan 2-3 healthy meals where they're not grabbing take out. Ms. Schiffer asked "how do you see something like that being received by employees?" Ms. Hansell said they have to be willing to put in the effort, but she would help them with recipes and a grocery list, etc. Starting with small steps first - pick one or two things that you're going to try this week.
- c) Ms. Schiffer said there's so much we can do to help our employees if they are open to change and doing a bit of work. Sometimes the challenge can be customized to reflect what the individual needs to work on at that moment.
- d) Ms. Bender said obviously stress is a big problem. What if we do group meditations on zoom facilitated by the Wellness Director for 5-10 minutes during the work day. Ms. Simone mentioned that anytime she has led group meditations in person, people have always left with a positive experience. Ms. Bender also suggested having therapy animals come in. Ms. Appelbaum suggested utilizing your (Employee Assistance Program) EAP to have seminars related to stress.
- e) Ms. Schoonmaker asked if we could have a "eat this not that" or "healthy swap" list of foods for those who need the help to make healthier food choices.
- f) Ms. Schiffer said that we could consider making a Wellness Directory containing wellness resources which the Wellness Coordinators can go to for ideas such as different challenges to offer. Ms. Bender mentioned that they are in the process of working on 2024's wellness schedule, so if anyone has any resources or ideas that they would like to share, that would be really helpful.

#### ***C. 2023 Newsletter Themes***

- 1. Does everyone find the 2023 themes helpful with the additional information each month related to that theme? No questions or negative comments.
- 2. This year was One Lifestyle Change Can Change Your Life. Ms. Schiffer asked people to provide any suggestions for new themes for 2024 or if they want to continue with the same.

#### ***D. JIF Event Food Choices***

- 1. Healthier food at JIF events - what do people consider healthier for those who are concerned? We typically always have fruit and oatmeal. Ms. Hansell mentioned that most people will have a difference of opinion and can universally agree on

eating different kinds of vegetables. Ms. Hansell suggested maybe egg bites with vegetables?

2. Ms. Schiffer also mentioned that maybe another resource is How to Order Healthier Options at a Restaurant. Ms. Hansell suggested taking a restaurant menu and going over it to see how much fat, sugar oil, and salt are hidden in those food items.

***E. New Meeting Dates:***

1. December 5th or 6th - does anyone have a preference? None shared.



# Revised 2024 NOMINATION SLATE

Chair:	<b>Elizabeth Woods</b> , Ocean City
Secretary:	<b>Jessica Bishop</b> , Dennis Township
Executive Committee:	<div><div>#1</div><div><b>Varvara Keun</b>, Middle Township</div></div> <div><div>#2</div><div><b>Heather Miller</b>, Commercial Township</div></div> <div><div>#3</div><div><b>Dawn Marie Bascelli</b>, Deerfield Township</div></div> <div><div>#4</div><div><b>Scott Wahl</b>, Borough of Avalon</div></div> <div><div>#5</div><div><b>Kellie Seib</b>, Sea Isle City</div></div>
Alternates:	<div><div>#1</div><div><b>Dorothy Jo Ayers</b>, Weymouth Township</div></div> <div><div>#2</div><div><b>Karen Fournier</b>, Lower Township</div></div> <div><div>#3</div><div><b>Jennifer VanSant</b>, City of North Wildwood</div></div> <div><div>#4</div><div><b>Leigh Ann Napoli</b>, City of Linwood</div></div> <div><div>#5</div><div><b>Mary Canesi</b>, City of Northfield</div></div> <div><div>#6</div><div><b>Connie Mahon</b>, Borough of Wildwood Crest</div></div>



To: Fund Commissioners

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

Date: December 20, 2023

Re: **Executive Director's Report**

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**A. Lost Time Accident Frequency Report (pgs. 88-89)**

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

**B. Certificates of Insurance (pgs. 90-95)**

Summaries of the Certificates of Insurance issued during November 2023 are attached for your review.

**C. Financial Fast Track Report (pg. 96)**

The Financial Fast Track Report for October 31, 2023 is attached for your review. This report is generated by the Administrative Consultant and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of October 31, 2023 was \$13,366,718.

**D. Regulatory Filing Checklists (pgs. 97-98)**

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. 99)**

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 is December 31, 2023. All encumbered funds have to be claimed by February 1, 2024.**

**F. 2023 Optional Safety Budget (pg. 100)**

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. 101)**

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. 102)**

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 Status (pgs. 103-104)**

Reports regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is attached for your review as of December 11, 2023. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding the status of your compliance with the Program can be directed to Sandra Cantwell at [scantwell@permainc.com](mailto:scantwell@permainc.com).

**J. Statutory Bond Status (pgs. 105-107)**

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. 108)**

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. 109-111)**

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. 112-113)**

Attached for your review is the monthly activity calendar for the months of December 2023/January 2024.

**N. Land Use Training Certification (pg. 114)**

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. Elected Officials Training**

Once again, this year, the Fund will be sponsoring Elected Officials training via the MEL Safety Institute website. The MEL will reduce each member's 2024 MEL Assessment by \$250 for each municipal elected official who completes the training. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) who completes the training. The total credit is limited to 5% of a member's 2024 MEL Assessment. Once information is available regarding the training, a notice will be sent to all members.

**P. Model RFQ for Risk Management Services**

On or about September 29, 2023, the model RFQ for Risk Management Services was sent to all Fund Commissioners, Municipal Clerks, and Risk Managers. This model RFQ was developed by the Strategic Planning Committee to assist members in prioritizing the securing of necessary risk management services from an insurance professional instead of the price for these services. Any members with questions regarding these documents can contact Tracy Forlenza at [Tracy Forlenza@rpadmin.com](mailto:Tracy.Forlenza@rpadmin.com).

**Q. 2024 RMC Resolutions & Agreements**

On or about October 10, 2023, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2024 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2024 fees at the February 2024 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. In addition, if they have not already done so, each RMC is required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee meetings. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143 or [Tracy Forlenza@rpadmin.com](mailto:Tracy.Forlenza@rpadmin.com).

**R. 2024 Committee Volunteer Forms (pgs. 115-118)**

On or about December 11, 2023, Committee Volunteer Request Forms were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 15, 2023. The 2024 Committee Chairs will be meeting in early January via conference call to determine the membership of the Standing Committees. If you have not done so already, please be sure to return this form as soon as possible. If you have any questions, please contact Kris Kristie at [Kristi.Kristie@RPAdmin.com](mailto:Kristi.Kristie@RPAdmin.com).

**S. 2024 Safety & Wellness Calendars**

A supply of 2024 Safety & Wellness calendars are available for all members to take with you. We ask that you please distribute the calendars around your municipal facilities and place them in locations for your employees to see. The calendars act as a daily reminder of the importance that your municipality and the JIF places on employee safety and wellness.



**T. Annual Reports**

A copy of the 2023 Atlantic County Municipal Joint Insurance Fund Annual Report was presented to each Fund Commissioner at this evening's meeting. The report provides valuable information on the finances, programs, and other initiatives of the ACMJIF. The Annual Report is also being emailed to all Municipal Clerks asking that they forward the report to each member of their governing body. The report is also being posted to the JIF website where it can be downloaded and printed. Members are encouraged to review the report with their governing bodies and members of their management team.

**U. Inclement Weather Policy**

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website, [www.acmjif.org](http://www.acmjif.org). Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website ([www.acmjif.org](http://www.acmjif.org)).

**V. Dividend Notices**

On or about December 11, 2023, all members who are eligible to receive a share of this year's surplus release received a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the surplus. Members that would like to receive all or a portion of their dividend in the form of a check must have responded to Tracy by **December 13, 2023**. Members that will be taking their dividend as a credit against their 2024 Assessment must notify Tracy no later than **December 21, 2023**. Please contact Tracy Forlenza at 856-446-9143 or [Tracy.Forlenza@rpadmin.com](mailto:Tracy.Forlenza@rpadmin.com) if you have any questions.

**W. 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).

**X. 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	N/A
Avalon Borough	M	2,500.00											2,500.00			2,500.00	0.00	N/A
Brigantine City	L	2,750.00				2,750.00										2,750.00	0.00	N/A
Buena Borough	S	2,250.00										2,250.00				2,250.00	0.00	N/A
Cape May City	L	2,750.00					2,750.00									2,750.00	0.00	N/A
Cape May Point Borough	XS	2,000.00				2,000.00										2,000.00	0.00	N/A
Commercial Township	XS	2,000.00														0.00	2,000.00	12/06/23
Corbin City	XS	2,000.00				2,000.00										2,000.00	0.00	N/A
Deerfield Township	XS	2,000.00														0.00	2,000.00	NO
Dennis Township	S	2,250.00					2,250.00									2,250.00	0.00	N/A
Downe Township	XS	2,000.00				2,000.00										2,000.00	0.00	N/A
Egg Harbor Township	XL	3,000.00				3,000.00										3,000.00	0.00	N/A
Estell Manor City	XS	2,000.00														0.00	2,000.00	NO
Folsom Borough	XS	2,000.00				2,000.00										2,000.00	0.00	N/A
Galloway Township	XL	3,000.00				3,000.00										3,000.00	0.00	N/A
Hamilton Township	XL	3,000.00					3,000.00									3,000.00	0.00	N/A
Linwood City	M	2,500.00														0.00	2,500.00	NO
Longport Borough	S	2,250.00												2,250.00		2,250.00	0.00	N/A
Lower Township	L	2,750.00				2,750.00										2,750.00	0.00	N/A
Margate City	L	2,750.00							1,695.88	1,054.12						2,750.00	0.00	N/A
Middle Township	L	2,750.00					2,750.00									2,750.00	0.00	N/A
Millville City	XL	3,000.00				3,000.00										3,000.00	0.00	N/A
Mullica Township	S	2,250.00				2,250.00										2,250.00	0.00	N/A
Newfield Borough	XS	2,000.00												2,000.00		2,000.00	0.00	N/A
North Wildwood City	L	2,750.00														0.00	2,750.00	NO
Northfield City	M	2,500.00				2,500.00										2,500.00	0.00	N/A
Ocean City	XL	3,000.00				3,000.00										3,000.00	0.00	N/A
Pleasantville City	XL	3,000.00														0.00	3,000.00	NO
Sea Isle City	L	2,750.00				2,750.00										2,750.00	0.00	N/A
Somers Point City	M	2,500.00														0.00	2,500.00	NO
Stone Harbor Borough	M	2,500.00														0.00	2,500.00	NO
Upper Township	M	2,500.00				2,500.00										2,500.00	0.00	N/A
Upper Deerfield Township	S	2,250.00				2,250.00										2,250.00	0.00	N/A
Ventnor City	L	2,750.00				2,750.00										2,750.00	0.00	N/A
Waterford Township	M	2,500.00														0.00	2,500.00	12/12/23
West Cape May Borough	XS	2,000.00				2,000.00										2,000.00	0.00	N/A
West Wildwood Borough	XS	2,000.00												1,090.00		1,090.00	910.00	12/07/23
Weymouth Township	XS	2,000.00														0.00	2,000.00	NO
Wildwood City	XL	3,000.00				3,000.00										3,000.00	0.00	N/A
Wildwood Crest Borough	M	2,500.00				2,500.00										2,500.00	0.00	N/A
Woodbine Borough	XS	2,000.00												2,000.00		2,000.00	0.00	N/A
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	2,250.00	2,500.00	7,340.00	0.00	76,090.00	24,660.00	

**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	N/A
Avalon Borough	\$1,500.00							\$1,408.71				\$91.29			\$1,500.00	\$0.00	N/A
Brigantine City	\$2,000.00										\$2,000.00				\$2,000.00	\$0.00	N/A
Buena Borough																N/A	N/A
Cape May City	\$1,500.00														\$0.00	\$1,500.00	NO
Cape May Point Borough	\$1,000.00											\$1,000.00			\$1,000.00	\$0.00	N/A
Commercial Township	\$1,500.00							\$237.90							\$237.90	\$1,262.10	12/06/23
Corbin City																N/A	N/A
Deerfield Township																N/A	N/A
Dennis Township																N/A	N/A
Downe Township																N/A	N/A
Egg Harbor Township																N/A	N/A
Estell Manor City																N/A	N/A
Folsom Borough																N/A	N/A
Galloway Township																N/A	N/A
Hamilton Township	\$2,000.00														\$0.00	\$2,000.00	NO
Linwood City	\$1,500.00														\$0.00	\$1,500.00	NO
Longport Borough																N/A	N/A
Lower Township	\$2,000.00											\$2,000.00			\$2,000.00	\$0.00	N/A
Margate City																N/A	N/A
Middle Township																N/A	N/A
Millville City																N/A	N/A
Mullica Township																N/A	N/A
Newfield Borough	\$1,000.00												\$1,000.00		\$1,000.00	\$0.00	N/A
North Wildwood City																N/A	N/A
Northfield City	\$1,500.00										\$1,500.00				\$1,500.00	\$0.00	N/A
Ocean City	\$2,500.00												\$2,500.00		\$2,500.00	\$0.00	N/A
Pleasantville City	\$2,500.00								\$1,200.00						\$1,200.00	\$1,300.00	NO
Sea Isle City																N/A	N/A
Somers Point City																N/A	N/A
Stone Harbor Borough	\$1,500.00														\$0.00	\$1,500.00	NO
Upper Township																N/A	N/A
Upper Deerfield Township																N/A	N/A
Ventnor City																N/A	N/A
Waterford Township	\$1,500.00														\$0.00	\$1,500.00	12/12/23
West Cape May Borough	\$1,000.00														\$0.00	\$1,000.00	NO
West Wildwood Borough																N/A	N/A
Weymouth Township	\$1,000.00														\$0.00	\$1,000.00	NO
Wildwood City	\$2,500.00												\$2,317.89		\$2,317.89	\$182.11	11/27/23
Wildwood Crest Borough																N/A	N/A
Woodbine Borough																N/A	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	\$3,500.00	\$3,091.29	\$5,817.89	\$0.00	\$15,255.79	\$12,744.21	

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	NO
Avalon Borough	1,000.00						988.00								988.00	\$12.00	NO
Brigantine City	1,500.00												1,500.00		1,500.00	\$0.00	N/A
Buena Borough	600.00										600.00				600.00	\$0.00	N/A
Cape May City	1,000.00														0.00	\$1,000.00	NO
Cape May Point Borough	275.00												275.00		275.00	\$0.00	N/A
Commercial Township	275.00							49.99							49.99	\$225.01	12/06/23
Corbin City	275.00														0.00	\$275.00	NO
Deerfield Township	275.00														0.00	\$275.00	NO
Dennis Township	600.00						600.00								600.00	\$0.00	N/A
Downe Township	275.00														0.00	\$275.00	NO
Egg Harbor Township	1,500.00														0.00	\$1,500.00	NO
Estell Manor City	275.00														0.00	\$275.00	NO
Folsom Borough	275.00						217.96								217.96	\$57.04	NO
Galloway Township	1,000.00														0.00	\$1,000.00	12/11/23
Hamilton Township	1,000.00														0.00	\$1,000.00	NO
Linwood City	800.00														0.00	\$800.00	NO
Longport Borough	800.00											800.00			800.00	\$0.00	N/A
Lower Township	1,000.00							1,000.00							1,000.00	\$0.00	N/A
Margate City	1,500.00														0.00	\$1,500.00	11/20/23
Middle Township	1,000.00										1,000.00				1,000.00	\$0.00	N/A
Millville City	1,500.00				403.88			574.60					521.52		1,500.00	\$0.00	N/A
Mullica Township	600.00											586.77			586.77	\$13.23	NO
Newfield Borough	275.00												275.00		275.00	\$0.00	N/A
North Wildwood City	1,000.00									1,000.00					1,000.00	\$0.00	N/A
Northfield City	800.00														0.00	\$800.00	11/22/23
Ocean City	1,500.00												1,500.00		1,500.00	\$0.00	N/A
Pleasantville City	1,500.00														0.00	\$1,500.00	NO
Sea Isle City	1,000.00											499.15	50.60		549.75	\$450.25	NO
Somers Point City	1,000.00														0.00	\$1,000.00	NO
Stone Harbor Borough	1,000.00														0.00	\$1,000.00	NO
Upper Township	800.00									117.06		368.61			485.67	\$314.33	12/11/23
Upper Deerfield Township	600.00												600.00		600.00	\$0.00	N/A
Ventnor City	1,500.00											1,494.08			1,494.08	\$5.92	NO
Waterford Township	800.00														0.00	\$800.00	12/12/23
West Cape May Borough	275.00														0.00	\$275.00	NO
West Wildwood Borough	275.00												229.86		229.86	\$45.14	11/22/23
Weymouth Township	275.00												275.00		275.00	\$0.00	N/A
Wildwood City	1,500.00														0.00	\$1,500.00	11/21/23
Wildwood Crest Borough	1,000.00														0.00	\$1,000.00	NO
Woodbine Borough	275.00														0.00	\$275.00	NO
<b>Total By Line</b>	<b>\$33,500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$403.88</b>	<b>\$0.00</b>	<b>\$1,805.96</b>	<b>\$1,624.59</b>	<b>\$0.00</b>	<b>\$1,117.06</b>	<b>\$1,600.00</b>	<b>\$8,975.59</b>	<b>\$5,226.98</b>	<b>\$0.00</b>	<b>\$15,527.08</b>	<b>\$17,972.92</b>	<b>41</b>

**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	NO
Avalon Borough	725.00								725.00						725.00	\$0.00	N/A
Brigantine City	725.00										725.00				725.00	\$0.00	N/A
Buena Borough	725.00										725.00				725.00	\$0.00	N/A
Cape May City	725.00														0.00	\$725.00	NO
Cape May Point Borough	725.00												725.00		725.00	\$0.00	N/A
Commercial Township	725.00														0.00	\$725.00	12/06/23
Corbin City	725.00												673.90		673.90	\$51.10	11/06/23
Deerfield Township	725.00														0.00	\$725.00	NO
Dennis Township	725.00						725.00								725.00	\$0.00	N/A
Downe Township	725.00														0.00	\$725.00	NO
Egg Harbor Township	725.00														0.00	\$725.00	NO
Estell Manor City	725.00														0.00	\$725.00	NO
Folsom Borough	725.00									725.00					725.00	\$0.00	N/A
Galloway Township	725.00				725.00										725.00	\$0.00	N/A
Hamilton Township	725.00														0.00	\$725.00	NO
Linwood City	725.00														0.00	\$725.00	NO
Longport Borough	725.00												725.00		725.00	\$0.00	N/A
Lower Township	725.00			725.00											725.00	\$0.00	N/A
Margate City	725.00				725.00										725.00	\$0.00	N/A
Middle Township	725.00										725.00				725.00	\$0.00	N/A
Millville City	725.00														0.00	\$725.00	NO
Mullica Township	725.00							725.00							725.00	\$0.00	N/A
Newfield Borough	725.00												725.00		725.00	\$0.00	N/A
North Wildwood City	725.00														0.00	\$725.00	NO
Northfield City	725.00														0.00	\$725.00	11/22/23
Ocean City	725.00														0.00	\$725.00	NO
Pleasantville City	725.00														0.00	\$725.00	NO
Sea Isle City	725.00									725.00					725.00	\$0.00	N/A
Somers Point City	725.00														0.00	\$725.00	NO
Stone Harbor Borough	725.00											725.00			725.00	\$0.00	N/A
Upper Township	725.00												725.00		725.00	\$0.00	N/A
Upper Deerfield Townshi	725.00												725.00		725.00	\$0.00	N/A
Ventnor City	725.00												725.00		725.00	\$0.00	N/A
Waterford Township	725.00														0.00	\$725.00	12/12/23
West Cape May Borough	725.00														0.00	\$725.00	NO
West Wildwood Borough	725.00												725.00		725.00	\$0.00	N/A
Weymouth Township	725.00												725.00		725.00	\$0.00	N/A
Wildwood City	725.00											725.00			725.00	\$0.00	N/A
Wildwood Crest Borough	725.00												725.00		725.00	\$0.00	N/A
Woodbine Borough	725.00														0.00	\$725.00	NO
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	\$2,175.00	\$1,450.00	\$7,198.90	\$0.00	\$16,623.90	\$13,101.10	

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

## Members With 2024 EPL Checklist Submitted

### PC Attend Options:

N/A - no police dept

Y= attendance confirmed

P=checklist received but not accepted, attendance is not confirmed

JIF	Name	Checklist Received	Date Received	Police Chief attend?
ACM	Absecon City	Y	10/27/2023	Y
ACM	Avalon Borough	Y	10/31/2023	Y
ACM	Brigantine City	Y	11/6/2023	P
ACM	Buena Borough	Y	11/13/2023	N/A
ACM	Cape May City	Y	10/31/2023	Y
ACM	Cape May Point Borough	Y	11/3/2023	N/A
ACM	Commercial Township	Y	10/24/2023	N/A
ACM	Deerfield Township	Y	10/19/2023	N/A
ACM	Dennis Township			N/A
ACM	Downe Township			N/A
ACM	Estell Manor City	Y	12/6/2023	N/A
ACM	Folsom Borough	Y	10/24/2023	N/A
ACM	Galloway Township	Y	10/25/2023	Y
ACM	Hamilton Township	Y	11/1/2023	Y
ACM	Linwood City	Y	10/27/2023	Y
ACM	Longport Borough	Y	10/26/2023	Y
ACM	Lower Township	Y	11/7/2023	Y
ACM	Margate City	Y	10/20/2023	Y
ACM	Middle Township	Y	12/5/2023	Y
ACM	Millville City	Y	11/1/2023	Y
ACM	Mullica Township	Y	10/23/2023	Y
ACM	Newfield Borough	Y	10/25/2023	N/A
ACM	North Wildwood City	Y	10/20/2023	Y
ACM	Northfield City	Y	10/25/2023	Y
ACM	Ocean City	Y	10/30/2023	Y
ACM	Pleasantville City	Y	10/26/2023	Y
ACM	Sea Isle City	Y	10/25/2023	Y
ACM	Somers Point City	Y	10/27/2023	Y
ACM	Stone Harbor Borough	Y	10/19/2023	Y
ACM	Upper Deerfield Township	Y	10/24/2023	N/A
ACM	Upper Township	Y	11/2/2023	N/A
ACM	Ventnor City	Y	11/9/2023	Y
ACM	Waterford Township	Y	10/26/2023	Y
ACM	West Cape May Borough	Y	10/26/2023	N/A
ACM	West Wildwood Borough	Y	11/28/2023	Y
ACM	Weymouth Township	Y	10/5/2023	N/A
ACM	Wildwood City	Y	11/15/2023	Y
ACM	Wildwood Crest Borough	Y	10/19/2023	Y
ACM	Woodbine Borough			N/A



TO: Fund Commissioners  
FROM: Kris Kristie, Senior Account Representative  
DATE: December 11, 2023  
RE: **2024 Committee Volunteers**

\*\*\*\*\*

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2024.

Choices are as follows:

**Claims Review Committee** - The Claims Review Committee meets monthly to review all Payment Authorization Requests (PARs) and claims defense strategies and advises the Executive Committee regarding claims administration and payments. The Committee serves as the focal point for discussions regarding the Claims Administrator and the Fund Attorney. The Committee reviews the progress of the Claims Administrator's efforts, monitors the effectiveness of the JIF claims and litigation management programs, and recommends new claims programs to the Fund.

**Coverage Committee** - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

**EPL/Technology Liability Committee** - This Committee meets three times a year to review the Employment Practices Liability (EPL) members' EPL claims, attempts to identify loss trends within specific members and general membership, and recommends programs to eliminate these losses. The Committee also oversees the implementation of the EPL Probation Program, in addition to addressing Cyber Liability issues.

**Finance Committee** - The Finance Committee meets approximately four times per year to review the Fund Audit and service provider fees. The Committee also drafts the Fund's budget, assessment allocation strategy, and dividend strategy for consideration by the Executive Committee.

**Safety Committee** - The Safety Committee meets three times per year to review the progress of the Safety Director's efforts, monitors the effectiveness of the JIF's safety programs, initiates new safety programs, and recommends safety policies to the Fund.

**Strategic Planning Committee** - The Strategic Planning Committee meets approximately three times per year and works closely with the Executive Director, the Fund Commissioners, and any other professionals regarding long range strategies which should be pursued in order to ensure the integrity, growth, and viability of the Joint Insurance Fund. The Committee plans the annual JIF Retreat, monitors completion of follow-up items, and advises the Executive Committee regarding long-term strategies and planning considerations.

Please complete the attached response form and return it to the Fund office by **Friday, December 15, 2023.**

File: ACM/General/Committee Membership

Tab: 2024



## Committee Participation 2024 Fund Year

Please indicate which committee(s) you would like to serve on for the 2024 Fund Year. **Please indicate your first choice with a “1”, second choice with a “2”, etc.**

Name: \_\_\_\_\_

Municipality: \_\_\_\_\_

COMMITTEES	CHOICE
Claims Review	
Coverage	
EPL/Technology Liability	
Finance	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee? \_\_\_\_\_ Yes \_\_\_\_\_ No

**Please return this form by Friday, December 15, 2023 to:**

Kris Kristie  
Senior Account Representative  
e-mail: [kristi\\_kristie@rpadmin.com](mailto:kristi_kristie@rpadmin.com)





TO: Risk Management Consultants  
FROM: Kris Kristie, Senior Account Representative  
DATE: December 11, 2023  
RE: **2024 Committee Volunteers- RMC's**

\*\*\*\*\*

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2024.

Choices are as follows:

**Coverage Committee** - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

**Safety Committee** - The Safety Committee meets three times per year to review the progress of the Safety Director's efforts, monitors the effectiveness of the JIF's safety programs, initiates new safety programs, and recommends safety policies to the Fund.

**Claims Review Committee** - The Claims Review Committee meets monthly to review all Payment Authorization Requests (PARs) and claims defense strategies and advises the Executive Committee regarding claims administration and payments. The Committee serves as the focal point for discussions regarding the Claims Administrator and the Fund Attorney. The Committee reviews the progress of the Claims Administrator's efforts, monitors the effectiveness of the JIF claims and litigation management programs, and recommends new claims programs to the Fund.

Please complete the attached response form and return it to the Fund office by **Friday, December 15, 2023.**

File: ACM/General/Committee Membership

Tab: 2024



## Committee Participation 2024 Fund Year

Please indicate which committee(s) you would like to serve on for the 2024 Fund Year. **Please indicate your first choice with a “1”, second choice with a “2”, etc.**

Name: \_\_\_\_\_

Organization: \_\_\_\_\_  
\_\_\_\_\_

COMMITTEES	CHOICE
Coverage	
Safety	
Claims Review	

Are you willing to serve on more than one committee? \_\_\_\_\_ Yes \_\_\_\_\_ No

**Please return this form by Friday, December 15, 2023 to:**

Kris Kristie  
Senior Account Representative  
e-mail: [kristi\\_kristie@rpadmin.com](mailto:kristi_kristie@rpadmin.com)

# SAFETY DIRECTOR REPORT

## Atlantic County Municipal Joint Insurance Fund

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

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

**DATE:** December 6, 2023

### J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102	Robert Garish Assistant Director Public Sector <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719
Thomas Reilly Risk Control Consultant <a href="mailto:treilly@jamontgomery.com">treilly@jamontgomery.com</a> Office: 856-446-9205	P.O. Box 99106 Camden, NJ 08101	John Saville Assistant Director Public Sector <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-660-5009
Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070		

### LOSS CONTROL SURVEYS

- Township of Waterford on November 1, 2023
- Township of Middle on November 8, 2023
- City of North Wildwood on November 8, 2023
- Borough of West Wildwood on November 8, 2023
- City of Wildwood on November 8, 2023
- Borough of Longport on November 9, 2023
- City of Margate on November 9, 2023
- City of Ocean on November 13, 2023
- City of Sea Isle on November 13, 2023
- City of Somers Point on November 13, 2023
- Township of Galloway on November 15, 2023
- City of Ocean on November 15, 2023
- City of Northfield on November 16, 2023
- City of Pleasantville on November 16, 2023
- Township of Lower on November 17, 2023

- City of Cape May on November 27, 2023
- Borough of Cape May Point on November 27, 2023
- Borough of West Cape May on November 27, 2023
- Township of Downe on November 29, 2023

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

- City of Sea Isle on November 10, 2023

#### ***MEETINGS ATTENDED***

- Claims Committee Meeting on November 9, 2023
- Executive Fund Committee Meeting on November 20, 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***

- Dog Park Best Practices
- Leaf Collection Best Practices
- Special Announcement: LMS Calendar in BIS
- Space Heater Best Practices
- Winter Ice Activities Best Practices
- RIP Currents – Resources and Best Practices
- New LMS
- MSI LIVE Schedule

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

- J. A. Montgomery Consulting – LE Services – ACM JIF

#### ***MSI FIRE & EMS***

- Patient Lifting & Moving Best Practices
- Routines Build Resiliency Pre-Shift, During-Shift, & Post-Shift
- Non-Firefighters on Fire Apparatus Best Practices
- Traffic Controls at Roadway Incidents

### ***MSI NOW***

[MSI NOW](#) provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
Avalon	6
Cape May	1
Dennis	1
Galloway	1
Hamilton	4
Millville	10
North Wildwood	3
Northfield	5
Pleasantville	2
Sea Isle	1
Somers Point	1
Upper	1

### ***MSI LIVE***

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The [MSI LIVE Schedule](#) is available for registration. Please register early, under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI Helpdesk at 866-661-5120.

**NOTE:** We need to keep our list of MSI Training Administrators up-to-date. If there are any changes or deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at [afelip@jamontgomery.com](mailto:afelip@jamontgomery.com).

# Technical Risks Services Director Monthly Executive Report



**December 7, 2023**

## Summary

This month we continue to work on the completion of the CyberFramework documents. Since splitting into Basic/Intermediate/Advanced tiers the expectation is that more members will submit completed and signed forms and enjoy the deductible relief associated with each tier. As of this writing the enhanced forms are on the [cyberjif.org](https://cyberjif.org) website for download and completion. You will need an ID so please create one on the site for future use.

Once downloaded any questions about the requirements can usually be found on the FAQ page which can be reached through your JIF website.

D2 monthly vulnerability testing continues, critical vulnerabilities are reported directly to the technical point of contact on file. As the end of year approaches, please advise if there are changes in your IT department. Critical vulnerabilities must be addressed within 30 days per the Underwriting guidelines. Failure to do so will result in maximum deductible and copay treatment of your claims. No news is good news. If D2 or I have not reached out to you, then you comply with the CyberFramework for vulnerability and pentesting. In addition, D2 will be contacting you for updates to your public facing IP addresses. For some smaller towns this information can and usually does change. Without a proper address in place D2 cannot perform the mandatory testing required by the MEL. So please review this information with your technical people and update accordingly.

Hygiene training is also a mandatory requirement for favorable deductible treatment from the MEL. As we approach the end of the year there are still a significant number of people who have not completed training as of this date. Please review your rosters for discontinued employees, employees on extended leave, etc. so we can clean up the percentages. Due to recent elections, you will probably have changes to your rosters. Please get your changes to me so I can get them updated.

This month's bulletin pertains to Best Practices for handling wire transfers and ACH. Please read it carefully as these practices have been adopted by the MEL and will be required in the very near future. Hopefully, most you already have SOPs in place for handling money transfers. Please codify them. I will be sending sample resolutions for you to consider.

It is nearly impossible to eliminate losses in worker's compensation, automobile, property, etc. We have no control over Mother Nature. Fortunately, Mother Nature cannot and does not create Cyberlosses. These are only created by people. So Cyberprotection starts with YOU. With your help and cooperation, we can eliminate all Cyberlosses.

Have a Cybersafe holiday and New Year.

Jerry Caruso

Technical Risk Services Director

## Cyber Security Bulletin December 2023

### Best Practices for Wire Transfers and ACH Payments

1. **Review contracts with financial institutions** – Your entity’s legal counsel must immediately review all agreements and be certain that the “presumptive liability” is placed on financial institutions that process wire transfers and ACH payments.
2. **Confirm receipt of Best Practices** – Verify that your Chief Financial Officer has reviewed each of these practices and provides specific “no exception guidelines” as to wire transfer and ACH payment policy and procedures.
3. **Include Best Practices in Annual Cash Management Plan** – Require that your Chief Financial Officer includes the entire Best Practices for Wire Transfer, ACH Payments, and Check Issuance protocol as part of the Annual Cash Management Plan pursuant to N.J.S.A. 40A:5-14, which is required to be adopted annually by the governing body.
4. **Establish specific wire transfer and ACH payment requirements** – Wire transfers payments are completed the same day while ACH payments take 1-2 business days for the transaction to be completed. Banking institutions have indicated that ACH payments are more secure than wire transfers. The following requirements must be part of your wire transfer and ACH payments policy:
  - a. Identify at least two authorized individuals in the covered entity who are authorized to execute and confirm wire transfers and ACH payments respectively. The Official with financial administrative rights that is tasked with this process is required to have an appropriate level of responsibility. This official will set up the wire transfer or the ACH payment and the other official, also with an appropriate level of responsibility will authorize the release of the wire or ACH payment directly with the bank utilizing a separate platform other than the electronic platform utilized to initiate the wire, i.e., Telephone call or Phone Text, not an email on the same network.
  - b. Free form wire transfers and ACH payments must be blocked in the banking system. Only wire transfers where an approved wire or ACH template is authorized are allowed. Wire and ACH Template authorizations should go through the same approval process as noted in a. above, wherein the Finance office initiates and the Administrative office confirms. Also, any changes to a template must be authorized using this same process. A wire transfer or ACH payment requires at least two forms of verification from the vendor bank before a transfer can be authorized. The verification should include: (i) Multi-factor authentication for each authorized user; (ii) user verbal authorization and verbal confirmation using phone contact information on file, not the phone number in an email; and (iii) a limited email exchange to confirm the wire transfer. The additional factor(s) can be a text with a code sent to an authorized user’s smartphone, a hard token, or biometrics. The email exchange shall never contain specific information relating to the actual contents of the transfer.

- c. For all wire/ACH transfer of funds, the following information is required:
- i. Must create a template for all transactions.
  - ii. Name of person spoken to, including the recipient vendor title and telephone number.
  - iii. Name of the two individuals from the covered entity that verbally and in writing confirmed the authorization of the transfer, and the receiving bank information, including routing number, account number and dollar amount.
  - iv. Confirming telephone call to vendor/receiving entity verifying transfer authorization, receiving bank information including routing number, account number and dollar amount.
  - v. Memorialization of the transfer and confirmation of completion of the transaction.
  - vi. Exception to the above is when a recurring transaction with an established template is transacted, steps iii-v will not have to be completed.
- d. Memorialization of each transfer/payment must be filed with the Chief Financial Officer/JIF treasurer and made available for audit.
- e. A detailed description of all wire transfers and ACH payments must be filed with the Chief Administrative Officer and the Clerk.
- f. Verbally confirm, within 24 hours, with receiving vendor/entity that the funds were credited to their account.
- g. Entities are required to establish a policy restricting the frequency of wire transfers to infrequent or emergent matters, and real estate transactions, rather than for routine payments to vendors. The frequency of fraudulent transactions for wire transfers is far greater than for checks. Templates must be set up for wire transfers and ACH payments.
- h. Entities are required to placing a dollar limit on wire transfers and ACH payments that is reasonable to your size entity but recognize when setting that limit that your coverage is limited to the maximum coverage of the crime policy and your entity will be responsible for any losses between the coverage limits and the wire limit you set.
- i. Establish on-line banking alerts for all wires & ACHs changes to a template. The online banking policy must include a requirement that the wire/ACH is not released until the recipient of the alert approves it.
- j. Covered entities are required to restrict all permissions on international wires. Authorized users are required to set up the restrictions on the banking institution's on-line system.
- k. Each Chief Financial Officer must utilize blocks and alerts in their banking system to ensure that any transactions not specifically authorized will be flagged by the banking system, and the Chief Financial Officer must authorize each flagged transaction. **The use of a Payee Positive Pay system for all checks and ACH transactions is required.** Additionally, daily review of overnight transactions and balances to identify any unusual transactions or events is strongly recommended.
- l. Notify the bank and Chief Financial Officer/Treasurer/Responsible individual immediately if suspicious activity is detected.



December 8, 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 **November 30, 2023**, for Closed Fund Years 1987 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

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

	<b><u>11/30/2023</u></b>
	<b><u>FINAL AUDIT</u></b>
	<b><u>BALANCES</u></b>
Egg Harbor City	\$ 42,913.92
Hamilton Township	\$ 86,814.39
Hammonton Township	\$ 196,540.74
Middle Township	\$ 176,745.50
Mullica Township	\$ 28,297.51
Northfield	\$ 112,523.09
Pleasantville	\$ 515.27
Stone Harbor	\$ 9,602.17
Upper Deerfield Township	\$ 75,086.86
Upper Township	\$ 183,486.77
Waterford Township	\$ 28,543.53
	<div style="border: 1px solid black; padding: 2px; display: inline-block;">\$ 941,069.75</div>

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

-attached

**RECEIPT ACTIVITY FOR THE PERIOD**

**Subrogation Receipts**

Nov: \$125,095.47 YTD: \$831,562.87

**Other:**

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

**Adjustment:**

Nov: \$ 1,718.00 YTD: \$26,316.26

**Assessments:**

Nov: \$3,927,226.00 YTD: \$23,927,296.01

**CLAIM ACTIVITY FOR THE PERIOD:**

**ACTIVITY**

The enclosed report shows claim activity during the period:

**NOV:**

Checks Issued: 309 Claim Payments: 831 Total Issued: \$754,602.63

Effect on Cash Position: \$627,309.16

**CASH ACTIVITY FOR THE PERIOD:**

**ACTIVITY**

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

SEPT:	Ending Balance	<u>\$47,527,429.65</u>
OCT:	Ending Balance	<u>\$49,128,631.97</u>
NOV:	Ending Balance	<u>\$52,469,344.62</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	Nov: \$37,229.14	YTD: \$380,197.35
Treasury	Nov: \$ -0-	YTD: \$456,969.30
Citizens Investors	Nov: \$32,889.76	YTD: \$172,514.64

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

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

Nov: 1.656%

**ALLOCATION OF FUNDS:**

	<b><u>SEPT</u></b>
Treasury-	\$22,422,022.82 47%
JCMI-	\$19,681,307.41 42%,
Citizens-	<u>\$ 5,424,099.42 11%,</u>
	\$47,527,427.65

	<b><u>OCT</u></b>
Treasury-	\$22,489,317.95 46%
JCMI-	\$19,706,991.72 40%,
Citizens-	<u>\$ 6,932,322.30 14%,</u>
	\$49,128,631.97

	<b><u>NOV</u></b>
Treasury-	\$22,546,959.33 43%
JCMI-	\$20,044,578.24 38%
Citizens-	<u>\$ 9,877,797.02 19%</u>
	\$52,469,334.62

**Executive Committee**

**12/9/23**

**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 -DECEMBER 2023**

	<b>Payable To:</b>	<b>FY 2023</b>	<b>FY 2022</b>	<b>Clsd Yrs</b>	<b>Appropriation</b>	<b>Description</b>
1	Arthur J. Gallagher Risk Management Services LLC	88,137.00			Prof Services/Administration	Dec 2023 Fees
2	Risk Program Administrators LLC	90.57			Misc/Postage/Copies/Fax	Nov 2023
3	Risk Program Administrators LLC	133.25			Misc/Meeting Expense	Gift to locations for meetings
4	The DeWeese Law Firm, P.C.	11,551.00			Prof Services/Attorney	Dec 2023 Fees
5	Qual-Lynx	74,722.00			Prof Services/Claims Administration	Dec 2023 Fees
6	Joyce Media	390.00			Misc/JIF Website	Dec 2023 Fees
7	Christopher J. Winter Sr.	2,163.00			Training/Police Risk Services	Law Enforcement Consultant-Dec 2023 fee
8	Tracy Forlenza	556.00			Misc/Recording Secretary	Dec 2023 Fees
9	J.A. Montgomery Consulting	19,589.00			Prof Services/Safety Director/Loss Control	Dec 2023 Fees
10	Wintsec Consulting LLC	4,858.00			Prof Services/Technology Risk Serv Dir	Dec 2023 Fees
11	John Hansen	2,125.00			Prof Services/Treasurer	Dec 2023 Fees
12	John Hansen	9.65			Misc/Postage/Copies/Fax	Checks overnighted for virtual mtg Nov
13	Conner Strong & Buckelew	1,064.00			Prof Services/Underwriting Mgr	Dec 2023 Fees
14	Jordan Simone	5,414.00			Wellness/Wellness Incentive Program	Dec 2023 Fees
15	Municipal Excess Liability JIF	1,197,749.00			MEL	MEL 2023 WC & Excess Liability - 3rd & 4th Instmt
16	Municipal Excess Liability JIF	10,052.00			Faithful Performance/Fidelity Bond	MEL 2023 Fidelity Bond - 3rd & 4th Instmt
17	Municipal Excess Liability JIF	1,219,390.44			Property Claims and Premium	MEL 2023 Property claims & prem. - 3rd & 4th Instr
18	Courier Post	136.25			Misc/Legal Notices	Ad#9577974 Budget Hearing; #9565138 Dec mtg ch
19	Iron Mountain	144.21			Misc/Records Retention Service	Inv#HZHB934; Storage 12/1-31/23; Service 10/25-11/20/23
20	Press of Atlantic City	94.62			Misc/Legal Notices	Hearing
21	City of Brigantine	1,500.00			Wellness/Wellness Incentive Program	Fruit and veggie trays
22	Borough of Cape May Point	275.00			Wellness/Wellness Incentive Program	Farmers market
23	Borough of Cape May Point	725.00			EPL/CYBER/EPL/Cyber Incentive Program	Malware
24	Corbin City	673.90			EPL/CYBER/EPL/Cyber Incentive Program	Malware
25	Deerfield Township			5,180.00	Closed Years-Return of Surplus	Return of surplus - Direct check
26	Borough of Longport		2,250.00		Safety Incentive Program	Responder kits
27	Borough of Longport	725.00			EPL/CYBER/EPL/Cyber Incentive Program	Updated MS
28	Borough of Longport			21,041.00	Closed Years-Return of Surplus	Return of surplus - Direct check
29	Township of Lower			85,368.00	Closed Years-Return of Surplus	Return of surplus - Direct check
30	City of Millville	521.52			Wellness/Wellness Incentive Program	Ergonomic desk
31	Borough of Newfield	275.00			Wellness/Wellness Incentive Program	Hydration bottles
32	Borough of Newfield		2,000.00		Safety Incentive Program	keyless locks
33	Borough of Newfield	1,000.00			Optional Safety Budget	additional locking systems
34	Borough of Newfield	725.00			EPL/CYBER/EPL/Cyber Incentive Program	cyber security
35	City of Ocean City	2,500.00			Optional Safety Budget	Safety items for employees
36	City of Ocean City	1,500.00			Wellness/Wellness Incentive Program	physicals and vaccines
37	City of Sea Isle City	50.60			Wellness/Wellness Incentive Program	Water and fruit
38	Upper Township	725.00			EPL/CYBER/EPL/Cyber Incentive Program	cyber security
39	Upper Deerfield Township	725.00			EPL/CYBER/EPL/Cyber Incentive Program	cyber security
40	Upper Deerfield Township	600.00			Wellness/Wellness Incentive Program	ergonomic chairs
41	City of Ventnor	725.00			EPL/CYBER/EPL/Cyber Incentive Program	cyber security
42	Borough of West Wildwood		1,090.00		Safety Incentive Program	Employee Luncheon
43	Borough of West Wildwood	229.86			Wellness/Wellness Incentive Program	Water bottles
44	Borough of West Wildwood	725.00			EPL/CYBER/EPL/Cyber Incentive Program	Solicitor bill for employee matters
45	Weymouth Township	275.00			Wellness/Wellness Incentive Program	Sun protection and exercise bike
46	Weymouth Township	725.00			EPL/CYBER/EPL/Cyber Incentive Program	cyber backup
47	City of Wildwood	2,317.89			Optional Safety Budget	water rescue vests
48	Borough of Wildwood Crest	725.00			EPL/CYBER/EPL/Cyber Incentive Program	cyber security
49	Borough of Woodbine		2,000.00		Safety Incentive Program	First aid, fire protection
<b>Subtotals</b>		<b>2,656,612.76</b>	<b>7,340.00</b>	<b>111,589.00</b>		
<b>JIF BILL LIST TOTAL</b>				<b>2,775,541.76</b>		



**NEW JERSEY CYBER RISK MANAGEMENT FUND**

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** Monday, November 20, 2023

**To:** Atlantic County Municipal Joint Insurance Fund

**From:** Commissioner McLaughlin

**2024 Budget:** The Public Hearing for the NJ Cyber JIF 2024 proposed budget and assessments was held, and the enclosed budget was reviewed and adopted by the Board of Fund Commissioners.

**Training / Phishing and External Scanning Update** – D2 launched phishing exercises and external vulnerability scanning for members that submitted email and IP addresses.

**Cyber Website Members Only** - The Members Only login on the Cyber JIF website was launched in early November.

**Joint Cash Management & Investment Program (JCMI):** The MEL's JCMI Operating Committee has put together a "Banking Best Practices" memorandum providing guidance for members to manage the growing fraud risk. The MEL Board of Fund Commissioners recommended it be included in the Cyber JIF's Risk Management Program and a motion was passed to include it.

**2024 Meeting Platform** – The Fund office is expected to eliminate the use of the Zoom application for meetings and webinars. Microsoft Teams will become the default option for audio or video conferencing beginning January 2024.

**Next Meeting:** The next meeting will be the 2024 Reorganization. The Cyber JIF has been meeting virtually on the third Thursday. Following that, the Board voted to hold the reorganization meeting on January 18, 2024, at 2:00 PM. The Board deemed it would be adequate to meet every other month in 2024.

# Cyber Risk Management Fund

## Adopted FY2024 Budget

				Change	
	Annualized FY2023	Adopted FY2024	\$	%	
<b><u>Claims Fund</u></b>					
1 Retained Claims	\$ 2,379,986	\$ 2,447,086	\$ 67,100	2.82%	
2 Excess Insurance	\$ 1,915,883	\$ 1,954,201	\$ 38,318	2.00%	
3 Loss Fund Contingency	\$ 151,269	\$ 151,269	\$ -	0.00%	
4 <b>Total Claims Fund</b>	<b>\$ 4,447,138</b>	<b>\$ 4,552,556</b>	<b>\$ 105,418</b>	<b>2.37%</b>	
5					
<b><u>Expenses</u></b>					
7 Risk Control Services					
8 Cyber Training/Phishing/Testing	\$ 622,227	\$ 634,672	\$ 12,445	2.00%	
9 External Scanning	\$ 274,083	\$ 279,565	\$ 5,482	2.00%	
10 Consulting	\$ 60,710	\$ 61,924	\$ 1,214	2.00%	
11 Local JIF Coordination	\$ 151,771	\$ 154,806	\$ 3,035	2.00%	
12 <b>Sub Total Risk Control</b>	<b>\$ 1,108,791</b>	<b>\$ 1,130,967</b>	<b>\$ 22,176</b>	<b>2.00%</b>	
13 Administration					
14 Executive Director	\$ 125,000	\$ 127,500	\$ 2,500	2.00%	
15 Deputy Ex Director	\$ 50,000	\$ 51,000	\$ 1,000	2.00%	
16 Planning Consultant	\$ 30,000	\$ 30,600	\$ 600	2.00%	
17 Attorney	\$ 50,000	\$ 51,000	\$ 1,000	2.00%	
18 Underwriting Manager	\$ 50,000	\$ 51,000	\$ 1,000	2.00%	
19 Treasurer	\$ 25,000	\$ 25,500	\$ 500	2.00%	
20 Actuary	\$ 25,000	\$ 25,500	\$ 500	2.00%	
21 Auditor	\$ 25,000	\$ 25,500	\$ 500	2.00%	
22 Claims Adjuster	\$ 25,000	\$ 25,500	\$ 500	2.00%	
23 QPA	\$ 15,000	\$ 15,300	\$ 300	2.00%	
24					
25 <b>Sub Total Administration</b>	<b>\$ 420,000</b>	<b>\$ 428,400</b>	<b>\$ 8,400</b>	<b>2.00%</b>	
26					
27 General Contingency	\$ 347,170	\$ 336,919	\$ (10,251)	-2.95%	
28					
29 <b>Total Expenses &amp; Contingency</b>	<b>\$ 1,875,961</b>	<b>\$ 1,896,286</b>	<b>\$ 20,325</b>	<b>1.08%</b>	
30					
31 <b>Total Budget</b>	<b>\$ 6,323,099</b>	<b>\$ 6,448,842</b>	<b>\$ 125,743</b>	<b>1.99%</b>	



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** November 15, 2023

**To:** Atlantic County Municipal Joint Insurance Fund

**From:** Commissioner McLaughlin

**Subject:** November MEL Report

**2024 Rate Table & Budget:** Following a public hearing, the Board of Fund Commissioners adopted the enclosed 2024 Rate Table and Budget.

Executive Director submitted a copy of the correspondence to the newly appointed Commissioner of DOBI outlining various matters impacting Joint Insurance Funds and their member entities.

**2024 Excess Renewals:** Underwriting Manager is still marketing and negotiating the 2024 renewals. MEL Board authorized the Reinsurance Committee, comprised of the MEL Chair & Secretary, MEL Executive Director, the local JIF Executive Directors, Underwriting Manager, Actuary and Attorney to negotiate with excess carriers and enter into the required agreements for excess insurance. Underwriting Manager will also be working with the Qualified Purchasing Agent (QPA) to meet filing requirements with the Comptroller's Office.

**Origami:** The MEL's contract with Origami includes a predetermined amount of support hours for each year (May to May). This year, a lot of hours were exhausted since PERMA's claims team worked extensively with Origami to link primary to excess claims to provide accurate claims information to strengthen our claims data analytics as well as to improve our data for marketing. Enclosed is a charge order to add more hours at a cost of \$22,500. Last month, the board approved a statement of work to begin to download Public Officials/Employment Practices claim data from Summit Risk. Board of Commissioners approved the amendment.

**Second Actuarial Analysis:** At the September meeting, the Board accepted the recommendation of the Management Committee to conduct a second actuarial analysis by Actuarial Advisors Inc. for a fee not to exceed \$30,000. MEL Board of Commissioners adopted a resolution to memorialize the appointment.

PERMA staff met with Actuarial Advisors Inc. on October 19, 2023 to outline the information needed in order to begin the review.

**RCF Report:** The RCF met on October 18th and adopted their 2024 budget and voted to accept member JIFs' transfer of Fund Year 2019 claim liabilities. Commissioner Clarke submitted a report on the meeting. In addition, the board adopted a resolution authorizing the transfer of MEL 2019 liabilities valued as of December 31, 2023.

Board elected Commissioner John Clark as its 2024 representative to the Municipal Excess Liability Residual Claims Fund. The RCF will meet next on Monday January 8, 2024 at 10:30AM.

**Joint Cash Management & Investment Program (JCMI):** The JCMI Operating Committee has put together a "Banking Best Practices" memorandum providing guidance for members to manage the growing fraud risk. Memorandum will be distributed to members this month. These Best Practices are expected to be included the Cyber JIF's Risk Management Program.



**Marketing Committee:** This committee met on October 19, 2023; Meeting minutes distributed for information.

**Safety & Education Committee:** This committee met on October 27, 2023; meeting minutes distributed for information.

The MEL's Mobile App has not been available for a few months due to a problem with Apple. Princeton Strategic Communications (PSC) has been working on resolving this issue & believes it will be available very soon.

**Coverage Committee:** This committee met on November 2, 2023; the meeting minutes for information. Coverage Committee appointed a task force to review the MEL's limits for crime coverage.

**Legislative Committee:** This committee is scheduled to meet on November 15, 2023 at 11:00AM at the Sheraton Hotel, Atlantic City. For information, a copy of a resolution drafted by the Fund office and was submitted to the NJ State League of Municipalities (NJSLOM) at their request. The resolution outlines the various matters impacting joint insurance funds and their member entities.

**Claims Committee:** This committee met on October 18, 2023; minutes of these meetings were sent to the full MEL Board separately from the agenda.

**Cyber JIF:** The Cyber JIF met on October 19, 2023 to introduce the 2024 budget and schedule a public hearing for November 20, 2023. Meeting minutes distributed for information.

**2023/2024 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar will focus on Local Government Risk Management. A seminar is scheduled to take place during the NJSLOM conference on November 15, 2023 at **2:00PM** in Room 303 of the AC Convention Center.

**Power of Collaboration:** Enclosed in the agenda is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the importance and priority the MEL has placed on risk control and safety training. Supported by a dedicated staff of experienced professionals, the MEL Safety Institute (MSI) – now in its 21st year – provides MEL JIF members with essential training, onsite risk management and more.

**2024 Meeting Dates:** As a reminder, the following 2024 dates were presented at last month's meeting for consideration. With the exception of the March and November, all meetings will be held at the Forsgate Country Club in Monroe, NJ at 11:15AM.

Monday January 8, 2024

March – To be Determined

Monday June 10, 2023

Monday September 9, 2024

Wednesday October 16, 2024

Wednesday November 20, 2024

As previously discussed, the MEL's Sub-Committee Charters include a requirement that committees report annually to the Board. This has historically been met by expanding the March meeting into an Annual Retreat.

A meeting of the Management Committee will be scheduled to consider various options for sub-committees to deliver an annual report on their activities.

**NEW BUSINESS:**

David Grubb, Executive Director of the Municipal Excess Liability Joint Insurance Fund since 1990 announced that he is stepping down; Joseph Hrubash succeeds him as the Executive Director (Joe has been serving as co-Executive Director). Fund Commissioners expressed their appreciation for Mr. Grubb's leadership and contributions with a standing ovation. Mr. Grubb added that he will assume the title MEL Executive Director Emeritus and will also continue to serve as Executive Director to the Bergen County Municipal Joint Insurance Fund and will remain active with MEL affairs through that role and through Perma's administration.

Chairwoman Joy Tozzi: Chairwoman expressed her appreciation for the support of the MEL Board of Fund Commissioner and MEL Fund Professionals throughout her two-year tenure as the MEL Chair.

	<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>				
	<b>2024 BUDGET FOR ASSESSMENT CALCULATION</b>				
		<b>A</b>	<b>B</b>	<b>B-A</b>	<b>B-A</b>
		<b>BUDGET</b>	<b>BUDGET</b>		
	<b>APPROPRIATIONS</b>	<b>2023 ANNUALIZED</b>	<b>2024 PROPOSED</b>	<b>\$</b>	<b>%</b>
	<b>I. CLAIMS AND EXCESS INSURANCE PREMIUMS</b>			<b>CHANGE</b>	<b>CHANGE</b>
1	CLAIMS				
2	Excess Liability:				
3					
4	To 500K	3,928,658	4,637,992	709,334	18.06%
5	1.5MIL Ex 500K	7,771,872	8,835,143	1,063,272	13.68%
6	3MIL ex 2MIL	2,198,429	2,562,857	364,428	16.58%
7	Excess WC	10,780,825	13,335,548	2,554,723	23.70%
8	Excess Property Claims	7,132,531	11,701,904	4,569,373	64.06%
9	POL/EPL Land Use	1,080,416	1,094,336	13,920	1.29%
10	Aggregate Excess LFC	29,051	30,582	1,531	5.27%
11	JIF Faithful Performance Bond	239,811	237,365	(2,446)	-1.02%
12	Surety Bond	316,751	323,753	7,002	2.21%
13	Sub Total	33,478,343	42,759,480	9,281,137	27.72%
14	PREMIUMS				
15	Optional Excess Liability	3,547,711	4,042,216	494,505	13.94%
16	Optional Excess POL/EPL	2,172,754	2,297,752	124,998	5.75%
17	Excess WC	3,811,613	4,040,508	228,895	6.01%
18	Excess Property	16,363,762	23,944,487	7,580,725	46.33%
19	Equipment Breakdown	0	0	-	
20	Loss Fund Contingency	352,873	361,411	8,538	2.42%
21	Sub Total	26,248,713	34,686,374	8,437,661	32.15%
22	Total Claims & Premiums	59,727,056	77,445,854	17,718,798	29.67%
23					
24	II. EXPENSES				
25	Claims Adjustment	1,115,376	1,137,684	22,308	2.00%
26	Property Adjustment	180,186	183,790	3,604	2.00%
27	Administration	1,417,119	1,445,461	28,342	2.00%
28	Claims Supervision	500,000	510,000	10,000	2.00%
29	Actuary	54,247	55,332	1,085	2.00%
30	Attorney	48,821	49,797	976	2.00%
31	Deputy Attorney	1,629	1,662	33	2.03%
32	Attorney-OPRA	18,378	18,746	368	2.00%
33	Auditor	31,110	31,732	622	2.00%
34	Treasurer	27,505	28,055	550	2.00%
35	Underwriting Manager	62,623	63,875	1,252	2.00%
36	Reinsurance Manager	330,667	337,280	6,613	2.00%
37	Safety and Education Committee	110,455	112,664	2,209	2.00%
38	Computer Services	152,374	155,421	3,047	2.00%
39	Legislative Committee	29,159	29,742	583	2.00%
40	Internal Audit Committee	63,878	65,156	1,278	2.00%
41	Strategic Planning Committee	31,939	32,578	639	2.00%
42	Coverage Committee	42,306	43,152	846	2.00%
43	Communications Committee	131,473	134,102	2,629	2.00%
44	Expense Contingency	822,086	1,055,652	233,566	28.41%
45	Subtotal	5,171,331	5,491,881	320,550	6.20%
46					
47	MEL Safety Institute	1,298,822	1,302,948	4,126	0.32%
48	Total Appropriations	66,197,209	84,240,683	18,043,474	27.26%

**2024 CERTIFIED MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND ASSESSMENTS**

1 Atlantic County Municipal Joint Insurance Fund	\$ 6,459,869.00
2 Bergen County Municipal Joint Insurance Fund	\$ 6,806,700.00
3 Burlington County Municipal Joint Insurance Fund	\$ 3,315,365.00
4 Camden County Municipal Joint Insurance Fund	\$ 5,542,993.00
5 Central Jersey Joint Insurance Fund	\$ 6,548,142.00
6 Monmouth Municipal Joint Insurance Fund	\$ 6,049,008.00
7 Morris County Municipal Joint Insurance Fund	\$ 8,642,858.00
8 Ocean County Municipal Joint Insurance Fund	\$ 7,333,444.00
9 Professional Municipal Management Joint Insurance Fund	\$ 1,702,467.00
10 South Bergen Municipal Joint Insurance Fund	\$ 5,777,608.00
11 Suburban Municipal Joint Insurance Fund	\$ 2,370,086.00
12 Suburban Meter Joint Insurance Fund	\$ 2,610,418.00
13 Mid Jerrey Municipal Joint Insurance Fund	\$ 3,077,561.00
14 New Jersey Self Insuror's Joint Insurance Fund	\$ 1,662,941.00
15 Gloucester/Cumberland and Salem Counties Municipal Joint Insurance Fund	\$ 4,616,882.00
16 Public Alliance Insurance Fund	\$ 2,356,038.24
17 New Jersey Public Housing Authority Joint Insurance Fund	\$ 6,751,365.00
18 New Jersey Utility Authorities Joint Insurance Fund	\$ 1,303,218.00
19 First Responders Joint Insurance Fund	\$ 1,262,720.00
20 School Alliance Insurance Fund	\$ 50,000.00
21 New Jersey Counties Excess Liability Fund	\$ 1,000.00
TOTAL	\$ 84,240,683.24

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2023\_\_\_\_\_**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO  
EXECUTE REVISED ONE YEAR CONTRACTS WITH D2 TO PROVIDE EXTERNAL  
NETWORK VULNERABILITY SCANNING AND EXTERNAL NETWORK  
PENETRATION TESTING FOR THE MEMBERS OF THE ATLANTIC COUNTY  
MUNICIPAL JOINT INSURANCE FUND EFFECTIVE JANUARY 1, 2023**

**WHEREAS**, the Atlantic County Municipal Joint Insurance Fund (FUND) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

**WHEREAS**, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**WHEREAS**, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

**WHEREAS**, on July 21, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members for a period of up to three (3) years; and

**WHEREAS**, after careful consideration, on December 15, 2021, the FUND awarded a contract to D2 via Resolution 2021-47 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$139,195.00; and

**WHEREAS**, the FUND members continued to need External Network Vulnerability Scanning and External Network Penetration Testing to help protect themselves from the risk associated with the use of technology; and

**WHEREAS**, on December 21, 2022, the Executive Committee approved Resolution 2022-57 awarding Year 2 of the three (3) year proposal to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$127,861; and

**WHEREAS**, following the December 21, 2022 meeting it was determined that Resolution 2022-57 contained an error in the not to exceed contract amount; and

**WHEREAS**, on February 15, 2023, the Executive Committee approved Resolution 2023-23, which amended Resolution 2022-57, authorizing the FUND Chair and FUND Secretary to execute a contract with D2 for Year 2 of the three (3) year proposal to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$135,019; and

**WHEREAS**, effective January 1, 2023, the FUND became a member of the Cyber Risk Management Joint Insurance Fund (Cyber JIF); and

**WHEREAS**, the Cyber JIF adopted a reimbursement program at their October 19, 2023 meeting that allows member JIFs that had previously awarded contracts for cyber risk management programs, which are available through the Cyber JIF, to seek reimbursement of their costs from the Cyber JIF for these same services effective September 1, 2023; and

**WHEREAS**, the Contract originally entered into with D2 for 2023 provided that the fee to be paid to D2 was in the amount of \$7,158.60 for External Network Vulnerability Scanning and in the amount of \$127,860.55 for External Network Penetration Testing, and it has been determined to be in the best interests of the FUND to enter into two (2) separate Amended Contracts with D2, with the first Amended Contract being for External Network Vulnerability Scanning at a cost of \$7,158.60, and the second Amended Contract being for External Network Penetration Testing at a cost of \$127,860.55; and

**WHEREAS**, this Amended Contract to be awarded to D2 for External Network Vulnerability Scanning in the amount of \$7,158.60 is under the bid threshold of the Local Public Contracts Law (LPCL), and therefore, the Competitive Contract/Bidding requirements of the LPCL are inapplicable; and

**WHEREAS**, the FUND is entitled to reimbursement for the pro-rated costs for External Network Vulnerability Scanning from September 1, 2023 to December 31, 2023, and that reimbursement under this Amended Contract shall be in the amount of \$2,386.20; and

**WHEREAS**, the funds to pay for these services are included in the FUND's 2023 Budget.

**NOW THEREFORE BE RESOLVED** that the FUND Chair and FUND Secretary are hereby authorized to execute the two (2) separate Amended 2023 Contracts with D2, as herein described, and copies of which are attached hereto, to provide External Network Vulnerability Scanning at a cost not to exceed \$7,158.60 and External Network Penetration Testing at a cost not to exceed \$127,860.55 for a period of one year beginning January 1, 2023; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution shall be provided to the Executive Director's office, the Fund Treasurer, and D2 for their information and knowledge.

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

**ATLANTIC COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_ By: \_\_\_\_\_  
Fund Secretary Fund Chair

Date: December 20, 2023

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2023-\_\_**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO  
EXECUTE A ONE-YEAR CONTRACT WITH WIZER TO PROVIDE EMPLOYEE  
CYBER HYGIENE TRAINING, SECURITY AWARENESS NOTIFICATIONS, AND  
PHISHING ASSESSMENTS TO THE MEMBERS OF THE ATLANTIC COUNTY  
MUNICIPAL JOINT INSURANCE FUND EFFECTIVE JANUARY 1, 2024 AT A COST  
NOT TO EXCEED \$14,333**

**WHEREAS**, the Atlantic County Municipal Joint Insurance Fund (FUND) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

**WHEREAS**, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**WHEREAS**, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

**WHEREAS**, on July 21, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members for a period of up to three (3) years; and

**WHEREAS**, an Evaluation Committee made up of Fund Commissioners representing the Atlantic County, Burlington County, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds met on November 10, 2021 to evaluate the responses received based upon the evaluation criteria included in the RFP; and

**WHEREAS**, after careful consideration, the members of the Evaluation Committee recommended that the FUND award a contract to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$17,916; and

**WHEREAS**, the FUND members continued to need Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to help protect themselves from the risk associated with the use of technology; and

**WHEREAS**, it was the recommendation of the Employment Practices & Cyber Liability Committee that the FUND award Year 2 of the three (3) year proposal to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$16,124; and

**WHEREAS**, as a result of the FUND members continuing to need Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to help protect themselves from the risk associated with the use of technology, the Employment Practices & Cyber Liability Committee has recommended that the FUND award Year 3 of the three (3) year proposal to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one (1) year beginning January 1, 2024, at a cost not to exceed \$14,333; and

**WHEREAS**, funds to pay for these services are included in the FUND's 2024 Budget; and

**WHEREAS**, effective January 1, 2023, the FUND became a member of the Cyber Risk Management Joint Insurance Fund (Cyber JIF); and

**WHEREAS**, the Cyber JIF adopted a reimbursement program at their October 19, 2023 meeting that allows member JIFs that have existing proposals for cyber risk management programs, which are available through the Cyber JIF, to seek reimbursement of their 2024 costs for these same services from the Cyber JIF;

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a Contract with WIZER, a copy of which is attached hereto, to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2024, at a cost not to exceed \$14,333; and

**BE IT FURTHER RESOLVED**, that a copy of this Resolution shall be provided to the Executive Director's office, Wizer, and Fund Treasurer, for their information and knowledge.

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

**ATLANTIC COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Fund Secretary

By: \_\_\_\_\_  
Fund Chair

Date: December 20, 2023



**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2023\_\_\_\_\_**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO  
EXECUTE A ONE-YEAR CONTRACT WITH D2 TO PROVIDE EXTERNAL  
NETWORK VULNERABILITY SCANNING FOR THE MEMBERS OF THE ATLANTIC  
COUNTY MUNICIPAL JOINT INSURANCE FUND EFFECTIVE JANUARY 1, 2024 AT  
A COST NOT TO EXCEED \$7,159**

**WHEREAS**, the Atlantic County Municipal Joint Insurance Fund (FUND) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

**WHEREAS**, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**WHEREAS**, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

**WHEREAS**, on July 21, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the technology related risk management services on behalf of its members for a period of up to three (3) years; and

**WHEREAS**, after careful consideration, on December 15, 2021, the FUND awarded a contract to D2 via Resolution 2021-47 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$139,195.00; and

**WHEREAS**, the FUND members continued to need External Network Vulnerability Scanning and External Network Penetration Testing to help protect themselves from the risk associated with the use of technology; and

**WHEREAS**, on December 21, 2022, the Executive Committee approved Resolution 2022-57 awarding Year 2 of the three (3) year proposal to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$127,861; and

**WHEREAS**, following the December 21, 2022 meeting it was determined that Resolution 2022-57 contained an error in the not to exceed contract amount; and

**WHEREAS**, on February 15, 2023, the Executive Committee approved Resolution 2023-23, which amended Resolution 2022-57, authorizing the FUND Chair and FUND Secretary to execute a contract with D2 for Year 2 of the three (3) year proposal to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$135,019; and

**WHEREAS**, on December 20, 2023, the FUND adopted Resolution 2023-49 authorizing the Fund Chair and Fund Secretary to execute amended contracts to provide External Network Vulnerability Scanning and External Network Penetration Testing to the member effective January 1, 2023; and

**WHEREAS**, after careful consideration it has been determined to be in the Fund's best interest to award the third year of the three year proposal from D2 for External Network Vulnerability Scanning at a cost not to exceed \$7,158.60; and

**WHEREAS**, the funds to pay for these services are included in the FUND's 2024 Budget; and

**WHEREAS**, effective January 1, 2023, the FUND became a member of the Cyber Risk Management Joint Insurance Fund (Cyber JIF); and

**WHEREAS**, the Cyber JIF adopted a reimbursement program at their October 19, 2023 meeting that allows member JIFs that have existing proposals for cyber risk management programs, which are available through the Cyber JIF, to seek reimbursement of their 2024 costs for these same services from the Cyber JIF;

**NOW THEREFORE BE RESOLVED** that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with D2, as herein described, to provide External Network Vulnerability Scanning at a cost not to exceed \$7,158.60 for a period of one year beginning January 1, 2024; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution shall be provided to the Executive Director's office, the Fund Treasurer, and D2 for their information and knowledge.

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

**ATLANTIC COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_ By: \_\_\_\_\_  
Fund Secretary Fund Chair

Date: December 20, 2023

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2023\_\_\_\_\_**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO  
EXECUTE A ONE-YEAR CONTRACT WITH D2 TO PROVIDE EXTERNAL  
NETWORK PENETRATION TESTING FOR THE MEMBERS OF THE ATLANTIC  
COUNTY MUNICIPAL JOINT INSURANCE FUND EFFECTIVE JANUARY 1, 2024 AT  
A COST NOT TO EXCEED \$127,861**

**WHEREAS**, the Atlantic County Municipal Joint Insurance Fund (FUND) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

**WHEREAS**, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**WHEREAS**, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

**WHEREAS**, on July 21, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the technology related risk management services on behalf of its members for a period of up to three (3) years; and

**WHEREAS**, after careful consideration, on December 15, 2021, the FUND awarded a contract to D2 via Resolution 2021-47 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$139,195.00; and

**WHEREAS**, the FUND members continued to need External Network Vulnerability Scanning and External Network Penetration Testing to help protect themselves from the risk associated with the use of technology; and

**WHEREAS**, on December 21, 2022, the Executive Committee approved Resolution 2022-57 awarding Year 2 of the three (3) year proposal to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$127,861; and

**WHEREAS**, following the December 21, 2022 meeting it was determined that Resolution 2022-57 contained an error in the not to exceed contract amount; and

**WHEREAS**, on February 15, 2023, the Executive Committee approved Resolution 2023-23, which amended Resolution 2022-57, authorizing the FUND Chair and FUND Secretary to execute a contract with D2 for Year 2 of the three (3) year proposal to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$135,019; and

**WHEREAS**, on December 20, 2023, the FUND adopted Resolution 2023-49 authorizing the Fund Chair and Fund Secretary to execute amended contracts to provide External Network Vulnerability Scanning and External Network Penetration Testing to the member effective January 1, 2023; and

**WHEREAS**, after careful consideration it has been determined to be in the Fund's best interest to award the third year of the three year proposal from D2 for External Network Penetration Testing at a cost not to exceed 127,860.55; and

**WHEREAS**, the funds to pay for these services are included in the FUND's 2024 Budget.

**NOW THEREFORE BE RESOLVED** that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with D2, as herein described, to provide External Network Penetration Testing at a cost not to exceed \$127,860.55 for a period of one year beginning January 1, 2024; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution shall be provided to the Executive Director's office, the Fund Treasurer, and D2 for their information and knowledge.

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

**ATLANTIC COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_ By: \_\_\_\_\_  
Fund Secretary Fund Chair

Date: December 20, 2023

# **ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

RESOLUTION 2023-\_\_\_\_\_

## **APPOINTING LISA MCLAUGHLIN AS THE FUND'S REPRESENTATIVE TO THE ENVIRONMENTAL RISK MANAGEMENT JOINT INSURANCE FUND FOR THE 2024 FUND YEAR**

**Whereas**, the Atlantic County Municipal Joint Insurance Fund has been organized pursuant to NJSA 40A:10-36, et seq.; and

**Whereas**, the Atlantic County Municipal Joint Insurance Fund will become a member of the Environmental Risk Management Joint Insurance Fund (E-JIF) effective January 1, 2024; and

**Whereas**, as a member of the E-JIF, the Atlantic County Municipal Joint Insurance Fund will actively participate in the meetings and operations of the E-JIF through the appointment of a representative; and

**Whereas**, the appointment of the representative to E-JIF is at the discretion of the Chair of the Atlantic County Municipal Joint Insurance Fund; and

**Whereas**, Lisa McLaughlin, Fund Commissioner from the City of Margate, has been appointed as the Atlantic County Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the NJ Cyber Risk Management Joint Insurance Fund for the 2024 Fund Year; and

**Whereas**, the Fund Chair has determined that it is in the best interest of the Atlantic County Municipal Joint Insurance Fund to appoint Ms. McLaughlin as the Fund's representative to the E-JIF for the 2024 Fund Year.

**Now, therefore, be it resolved by the Fund Commissioners of the Atlantic County Municipal Joint Insurance Fund** that Lisa McLaughlin, Fund Commissioner from the City of Margate, is hereby appointed as the Atlantic County Municipal Joint Insurance Fund's representative to the E-JIF for the 2024 Fund Year; and

**Be it Further Resolved** that this appointment shall be effective January 1, 2024; and

**Be it Further Resolved** that a fully executed copy of this resolution be forwarded to the E-JIF.

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

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

By: \_\_\_\_\_  
CHAIRPERSON

Attest: \_\_\_\_\_  
SECRETARY

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