



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Zoom Conferencing

November 20, 2023 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on 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**
Molloy 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 Samuelsen, **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 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.

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:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>
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 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.

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 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.

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).

	Oct	YTD
<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*.

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

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	Oct	YTD
<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*.

<i>Transitional Duty Summary Report</i>	YTD
<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, <i>Chair</i> , 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.

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, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township
	Nays:	None
	Abstain:	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.

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, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township
	Nays:	None
	Abstain:	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.

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

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

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

Receipt Activity for the Period:

	October	YTD
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

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

Citizens	\$23,090.45	\$139,624.88
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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%
TOTALS	\$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 Kirn, Corbin City Lisa McLaughlin, Margate City Varara Keun, Middle Township Liz Woods, <i>Chair</i> , 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, **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.

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, Avalon Ed Grant, Cape May Point LaVerne Kirn, Corbin City Lisa McLaughlin, Margate City Varara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township
	<i>Nays:</i> <i>Abstain:</i>	None 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 Kirn, Corbin City Varara Keun, Middle Township Liz Woods, <i>Chair</i> , 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 4th 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.



Tracy Forlenza, *Recording Secretary* for



Roy Spoltore, *Acting Fund Secretary*