



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

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

December 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 December 20, 2023 at 3:00 PM, prevailing time, Merighi's Savoy Inn, 4940 Landis Ave, Vineland, NJ, Chair Liz Woods, Ocean City, presiding. The meeting was called to order at 3:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL FUND COMMISSIONERS

Those in attendance were:

- Kayla Lovallo, Alt., **Absecon City**
- Scott Wahl, **Avalon Borough**
- Mollye O'Neill, **Brigantine City**
- Bill Nimohay **Buena Borough**
- Paul Dietrich, **Cape May City**
- Heather Miller, **Commercial Twp.**
- Dawn Marie Bascelli, **Deerfield Twp.**
- Bob Campbell, **Downe Twp.**
- Lisa Marcolongo, **Estell Manor City**
- Anthony Strazzeri, Alt., **Linwood City**
- Lisa McLaughlin, **Margate City**
- Varvara Keun, **Middle Twp.**
- Dawn Stollenwerk, **Mullica Twp.**
- Jared Marandino, **Newfield Borough**
- Jennifer VanSant, **North Wildwood City**
- Mary Canesi, **Northfield City**
- Liz Woods, *Fund Chair*, **Ocean City**
- Kellie Seib, **Sea Isle City**
- Lucy Samuelson, **Somers Point City**
- Roy Spoltore, *Acting Secretary*, **Upper Deerfield Twp.**
- Jim Pacanowski, **Ventnor City**
- Michael Dougherty, **Waterford Twp.**
- Joe Segrest, **West Wildwood City**
- DJ Ayres, **Weymouth Twp.**
- Connie Mahon, **Wildwood Crest**

Absent Fund Commissioners:

Ed Grant, **Cape May Point**
LaVerne Kirn, **Corbin City**
Jessica Bishop, **Dennis Twp.**
Tom D'Intino, **Egg Harbor Twp.**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp.**
Shantele Pollock, **Hamilton Twp.**
Monica Kyle, **Longport Borough**
Karen Fournier, **Lower Township**
Ray Compari, **Millville City**
Chief Williams, **Pleasantville City**
Jim Craft, **Stone Harbor Borough**
Gary Demarzo, **Upper Twp.**
Carol Sabo, **West Cape May Borough**
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

Absent Fund Professionals were:

Jordan Simone, COTA/L, CHC, RYT-200, Wellness Director

Present Risk Management Consultants were:

Barclay Insurance Group
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Glenn Insurance
Hardenbergh Insurance
Insurance Agencies Inc.
McMahon Agency, Inc.
Syracusa-Kauffman Insurance

Absent Risk Management Consultants were:

C. J. Adams Company
Atlantic Associates
BCA Insurance
Thomas Heist Insurance Agency
Marsh & McLennan Agency

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 Mr. Grant, Cape May Point, alternates Ms. McLaughlin, Margate City and Ms. Ayres, Weymouth Township, were moved to the Executive Committee for voting purposes.

Motion by Mr. Spoltore, seconded by Ms. Keun, to move alternates Ms. McLaughlin, Margate City and Ms. Ayres, Weymouth Township to the Executive Committee for voting purposes in absence of Ms. Bishop, Dennis Township, and Mr. Grant, Cape May Point. 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. Wahl, seconded by Ms. Keun, 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. Spoltore, 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 #2023-47

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 2023-47.

Motion by Mr. Spoltore, seconded by Mr. Wahl, to adopt Resolution 2023-47 as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon Borough**
Heather Miller, **Commercial Township**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Township**
Liz Woods, *Chair*, **Ocean City**
Roy Spoltore, **Upper Deerfield Township**

Nays:

None

Abstain: DJ Ayres, **Weymouth Township**

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. Miller, 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:

November 2023 PARs:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>	<i>Auto</i>
MLT-2022259943	2024317945	2022248865	2021230995
2021238003	2024316344		
2023294910	2020183370		
2023279780	2024318088		
2024318880	2024315754		
2024315944	20243115535		
2020197914			
2022254807			
2022275475			
2021241757			
2024311634			
2022253888			
2023296311			
2024317486			

ROLL CALL

Yeas: Scott Wahl, **Avalon Borough**
 Heather Miller, **Commercial Township**
 Lisa McLaughlin, **Margate City**
 Varvara Keun, **Middle Township**
 Liz Woods, *Chair*, **Ocean City**
 Roy Spoltore, **Upper Deerfield Township**
 DJ Ayres, **Weymouth 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:

December
Qual-Lynx Files for Abandonment
MLT-2023281577 (01-04)

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon Borough**
Heather Miller, **Commercial Township**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Township**
Liz Woods, *Chair*, **Ocean City**
Roy Spoltore, **Upper Deerfield Township**
DJ Ayres, **Weymouth Township**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

November PARs -Ms. Canesi noted that twenty-two (22) PARs including fourteen (14) Workers' Compensation (6 *Police*, 1 *Fire*, and 7 *Other*), one (1) General Liability, one (1) Auto, and six (6) Property claims were reviewed for settlement, continuing defense, or to advise of trial date.

Claims Refresher Webinar – Ms. Canesi noted that this Claims Refresher Webinar was conducted by Qual-Lynx and this was very helpful to all new Claims Coordinators.

Claims Audit – Ms. Canesi noted that the Chairs of the Claims Committees for all three JIFs met to discuss the claims audit. A detailed report will be presented toward the end of January.

Ms. Canesi asked if there were questions. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – December

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Winter Safety. He reminded members to review these bullet items noting that winter weather claims can be minimized by following simple guidelines. He reminded members to think about their structures on their property and what areas feel cold when entering as heat may not easily reach these areas and then are prone to pipe breaks. Opening cabinet doors below sinks is vital to helping the pipes not freeze by circulating ambient air. He also reminded members that an employee who already is prone to back or shoulder pain, should not be sent to shovel snow all day. He asked members to read the bulletin and share with their members.

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).

	<i>Nov</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	47	808
<i>Report Only</i>	18	296
<i>Report Only % of Total</i>	38%	37%
<i>Medical Only</i>	23	370
<i>Lost Time</i>	6	126
<i>Medical Only/Lost Time Ratio</i>	79:21	75:25
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	16
<i>COVID-19</i>	0	8
<i>Average Days to Report to QL</i>	2.2	6.6
<i>Average Days to Report to employer</i>	0.7	2.0

Nurse Case Management:

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

Nurse Case Management	<i>Nov</i>
<i># of Cases Assigned to Case Management</i>	83
<i># of Case > 90 days</i>	63

PPO Penetration Report:

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

PPO Penetration Rate	<i>Nov</i>	<i>YTD</i>
<i>Bill Count</i>	540	6,500
<i>Original Provider Charges</i>	\$611,329	\$8,720,139
<i>Re-priced Bill Amount</i>	\$283,198	\$2,744,393
<i>Savings</i>	\$328,131	\$5,975,746
<i>% of Savings</i>	54%	69%
<i>Participating Provider Penetration Rate- Bill count</i>	96%	95%
<i>Participating Provider Penetration Rate-Provider Charges</i>	76%	94%
<i>EPO Penetration Rate – Bill Count</i>	99%	97%
<i>EPO Penetration Rate –Provider Charges</i>	85%	96%

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	8,502
<i>Transitional Duty Days Worked</i>	6,058
<i>% of Transitional Duty Days Worked</i>	71%
<i>Money Saved by Accommodating</i>	\$576,777
<i>Transitional Duty Days NOT Accommodated</i>	2,444
<i>% of Transitional Duty Days NOT Accommodated</i>	29%
<i>Cost of Days NOT Accommodated</i>	\$259,287

Ms. Beatty reminded the members of the Managed Care "quick notes". She informed the members that at Qual-Lynx the nurse case management team, claims team and client services meet to discuss large losses and share ideas. She noted that they discussed an employee getting bacterial pneumonia from inhaling dust while working at a landfill. The employee was not wearing a mask at the time. She asked that all members reiterate with their employees the importance of wearing masks while working with dust. 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 stated that Egg Harbor Township's police is being removed due to non-renewal of their JIF membership.

Mr. Winter noted the report writing class was well received and will be held again in 2024. Dates for 2024 training are coming soon.

Mr. Winter noted he is surveying the Chiefs of Police for ACM JIF members to see where their interest in training lies.

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

SOLICITOR'S REPORT

Closed Claims

Mr. DeWeese introduced his wife Michele DeWeese who is a retired Cape May County Prosecutor who has now joined the DeWeese Law Firm. You will begin to see correspondence from Michele.

Mr. DeWeese noted that there were four (4) cases closed since his last report.

King v. City of Brigantine
Barnett v. Township of Galloway
Dempsey Estate v. Township of Hamilton
Cellini v. City of North Wildwood

MEL EPL Helpline

Mr. DeWeese stated that there is a reminder in the agenda packet regarding the MEL EPL Helpline. He also urged members to review the MEL EPL Helpline Authorized Contact list on pages 31-32 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.

Resolution 2023-54 Designating Additional Approved Associate

Mr. DeWeese reported that he is presenting a resolution to designate an additional approved associate, Alison Saracino, with Piertras, Saracino, Smith & Meeks as she is joining the firm. He updated the members with Ms. Saracino's qualifications and is satisfied she is qualified to be an approved associate.

Chair Woods entertained a motion to approve Resolution 2023-54 Designating Additional Approved Associate with Piertras, Saracino, Smith & Meeks.

Motion by Ms. Keun, seconded by Mr. Spoltore to approve Resolution 2023-54 Designating Additional Approved Associate with Piertras, Saracino, Smith & Meeks as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Borough Heather Miller, Commercial Township Lisa McLaughlin, Margate City Varvara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township DJ Ayres, Weymouth Township
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

Motion carried by unanimous vote.

Motion to Include Attorneys in Defense Panel Resolution

Mr. DeWeese asked the Executive Committee to confirm the appointment of recommended EPL/POL attorneys and firms in the 2024 Reorganization Resolution. The attorneys include A. Michael Barker, Esquire and Vanessa James, Esquire of the Law Firm of Barker, Gelfand & James, P.C.; James R. Birchmeier, Esquire and Erin Thompson, Esquire of the Law Firm of Birchmeier & Powell, LLC; Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire of the Law Firm of Madden & Madden, P.A.; Armando V. Riccio, Esquire of the Law Firm of Armando V. Riccio, LLC; Matthew J. Behr, Esquire of the Law Firm of Marshall Dennehy, P.C.; and Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard.

Chair Woods entertained a motion to approve the following recommended EPL/POL attorneys and firms in the 2024 Reorganization resolution; A. Michael Barker, Esquire and Vanessa James, Esquire of the Law Firm of Barker, Gelfand & James, P.C.; James R. Birchmeier, Esquire and Erin Thompson, Esquire of the Law Firm of Birchmeier & Powell, LLC; Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire of the Law Firm of Madden & Madden, P.A.; Armando V. Riccio, Esquire of the Law Firm of Armando V. Riccio, LLC; Matthew J. Behr, Esquire of the Law Firm of Marshall Dennehy, P.C.; and Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard.

Motion by Ms. Keun, seconded by Mr. Wahl to approve the following recommended attorneys and firms in the 2024 Reorganization Resolution; EPL/POL attorneys and firms in the reorganization resolution: A. Michael Barker, Esquire and Vanessa James, Esquire of the Law Firm of Barker, Gelfand & James, P.C.; James R. Birchmeier, Esquire and Erin Thompson, Esquire of the Law Firm of Birchmeier & Powell, LLC; Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire of the Law Firm of Madden & Madden, P.A.; Armando V. Riccio, Esquire of the Law Firm of Armando V. Riccio, LLC; Matthew J. Behr, Esquire of the Law Firm of Marshall Dennehy, P.C.; and Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard as presented. All in favor. Motion carried.

Cape May County Mutual Aid and Assistance Agreement

Mr. DeWeese stated that Cape May County recently issued a Mutual Aid and Assistance Agreement between municipalities and the County. He noted that the original agreement required language changes prior to approval. The new amended agreement was approved and the County will be distributing the new amended agreement. If your municipality signed the agreement prior to amendments, the County will allow you to void the old one and sign the amended one containing the appropriate language.

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

WELLNESS DIRECTOR REPORT

In Ms. Simone absence, Ms. Patel gave the Wellness Director's report. She stated that the report is included in the agenda packet. She encouraged the members to read through the materials beginning on page 35 and share it with the employees.

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

MOTION TO OPEN PUBLIC HEARING

Chair Woods entertained a motion to open the 2024 Budget Hearing.

Motion by Ms. Keun, seconded by Mr. Spoltore to open the 2024 Budget Hearing. All in Favor. Motion carried.

MOTION TO CLOSE PUBLIC HEARING

Chair Woods entertained a motion to close the 2024 Budget Hearing.

Motion by Ms. Keun, seconded by Ms. McLaughlin to close the 2024 Budget Hearing. All in Favor. Motion carried.

MOTION TO ADOPT THE 2024 BUDGET

Chair Woods entertained a motion to adopt the 2024 Budget.

Motion by Mr. Wahl, second by Mr. Spoltore to adopt the 2024 Budget as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon Borough**
Heather Miller, **Commercial Township**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Township**
Liz Woods, *Chair*, **Ocean City**
Roy Spoltore, **Upper Deerfield Township**
DJ Ayres, **Weymouth Township**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

MOTION TO ADOPT 2024 ASSESSMENT ALLOCATION STRATEGY POLICY

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

Motion by Ms. McLaughlin, second by Mr. Spoltore, to adopt the 2024 Assessment Allocation Strategy Policy as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Borough Heather Miller, Commercial Township Lisa McLaughlin, Margate City Varvara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township DJ Ayres, Weymouth Township
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

MOTION TO ADOPT 2024 ASSESSMENT CERTIFICATION

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

Motion by Mr. Wahl, second by Ms. McLaughlin to adopt the 2024 Assessment Certification as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Borough Heather Miller, Commercial Township Lisa McLaughlin, Margate City Varvara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township DJ Ayres, Weymouth Township
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

Resolution 2023-48 Authorizing the Fund Treasurer to Transfer Funds from the 2023 MEL Liability & Workers Compensation line items to the MEL Unencumbered Surplus Account

Chair Woods entertained a motion to adopt Resolution 2023-48 Authorizing the Fund Treasurer to transfer \$104,657 from the Fund Year 2023 MEL Liability & WC budget line item and \$59,110 from the MEL Excess Property line to the MEL Unencumbered Surplus Account.

Motion by Mr. Spoltore, second by Ms. Keun, to adopt Resolution 2023-48 Authorizing the Fund Treasurer to transfer \$104,657 from the Fund Year 2023 MEL Liability & WC budget line item and \$59,110 from the MEL Excess Property line to the MEL Unencumbered Surplus Account as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Borough Heather Miller, Commercial Township Lisa McLaughlin, Margate City Varvara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township DJ Ayres, Weymouth Township
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Nays: None
Abstain: None

Motion carried by unanimous vote.

Safety Committee Meeting – December 1, 2023

Ms. Patel noted that the Committee met on December 1, 2023 and the minutes are included in the agenda. They discussed the Wellness Program in which the Safety Committee recommended not funding the wellness program in 2024. The Safety Director's 3rd quarter's report was discussed and included in the agenda packet. The Safety Breakfast was discussed and the Safety Incentive budget as well. She asked members to review the minutes.

Ms. Stollenwerk noted that although the Safety Committee recommended not funding the Wellness Program, the money is still included in the budget and will be transferred to the MEL aggregate line at year-end as we anticipate an additional assessment.

Strategic Planning Committee- December 14, 2023

Ms. Ayers noted the Committee met via zoom and the minutes were a handout. She highlighted the following: a discussion on 2024 membership renewals and the challenges faced by the fund during this year's renewal coupled with the lack of involvement from the DOBI; PRIMA/AGRIP information is in the agenda; there will be five (5) virtual meetings (February, March, May, July, and November) and six (6) in person meetings (January, April, June, September, October and December) and security concerns using zoom were discussed so a survey will be released for who is using Zoom vs Teams Conferencing; 2022 Breakout Results are still being discussed and the 2024 challenges faced by the membership will also be discussed; 2024 Annual Retreat will be held October 23 and 24, 2024; and the Committee will review the Nominating Charter and Plan.

2024 Executive Committee Slate

Chair Woods noted that no nomination petitions were received, thus the slate presented in November and on page 83 stands and will be voted on at the Reorganization meeting in January 2024.

EXECUTIVE DIRECTOR'S REPORT

Safety, OSB, Wellness and EPL/Cyber Reimbursement - Mr. Forlenza stated that SIP, OSB, Wellness and EPL/Cyber balances for 2023 are listed in the agenda. Please 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!

2024-2025 MEL EPL Risk Management Program - Mr. Forlenza reminded members that the MEL's 2024-2025 EPL Risk Management Program was released on May 17, 2023 and was due November 1, 2023. He stated the current program status is on page 103 and the 2024 status is on page 104. All checklists were due November 1, 2023, but will be taken until January 1, 2024. Please submit checklist ASAP if you have not already done so.

Statutory Bonds - Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 105-107 as it is the individual, not the position, which is bonded. He noted to please contact the MEL underwriter, Ed Cooney, with questions at ecooney@connerstrong.com.

Elected Officials Training - Mr. Forlenza stated that the Elected Officials training would be available to all members through the MSI. He noted that we are awaiting revised instructions on how members can utilize the MSI to complete this training. He stated that the credit is \$250 per Elected Official, capped at 5% of the 2024 MEL assessment.

2024 RMC Resolutions and Agreements - Mr. Forlenza stated that all fully executed 2024 resolutions and agreements should be submitted to his office once finalized. The Risk Manager cannot be paid until these are approved and the first anticipated payment is set for February 2024.

2024 Committee Volunteer Forms - Mr. Forlenza noted that the 2024 Committee Volunteer forms were distributed. Please fill out your choices and return to our office as soon as possible. The draft pick meeting will be held in early January and Fund Commissioners will be assigned to various sub committees.

2024 Safety and Wellness Calendars - Mr. Forlenza asked the Risk Managers to take the calendars and deliver to the members who are not present.

2023 Annual Reports - Mr. Forlenza noted that a single copy of the Annual Reports was mailed to all municipal clerks earlier this week. In addition, a PDF copy will be emailed out next week. We ask that the clerk please forward to their elected officials. In addition, a pdf copy will be placed on the JIF website.

2023 Dividend Notices - Mr. Forlenza reported that DOBI was pushing back on the release of surplus this year, however, the approval was just received. He noted that the notices were released on December 11th so please return your completed forms as soon as possible noting how you would like to receive your portion of this year's surplus distribution a credit, check or deposit in the AELCF.

E-JIF Survey - Mr. Forlenza reported he sent an E-JIF survey last week. He noted that it is important to complete this survey and return to the E-JIF as soon as possible.

9/30 Loss Runs - Mr. Forlenza stated that Loss Runs for 9/30 were loaded to Origami yesterday. Please review this important information with your Risk Manager. Ms. Forlenza noted that there may be a red "loading error", however, it should not affect you viewing your reports.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report begins on page 119. 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. Registering is the only way that they can access the MSI.

Mr. Garish noted that PEOSH inspections have increased and towns are being penalized for a lack of training.

Mr. Garish stated that the new MEL mobile app has been released! Emails were sent out regarding this and noting to delete the old app from your phone.

MEL Leadership Academy registration is open until December 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 122. He noted that this month was spent putting together the changes made recently; three tiers to two tiers in cyber compliance. He stated

that all members should be able to reach the basic tier because two items are provided by the JIF for you (Hygiene and Vulnerability Testing) so please submit as soon as possible since some items have budgetary considerations.

Mr. Caruso stated that if members have critical vulnerabilities, D2 will contact them as these must be addressed within 30 days. D2 is sending a questionnaire this month regarding the IP addresses. Please review the form and IP addresses and return to them.

Mr. Caruso noted that for Wizer, we are at 83% for participation. Please review your rosters for employee changes. He noted that "click rate" was 4% with one town over 10%. He reminded members that 80% of all network intrusions come from phishing attempts.

Mr. Caruso asked if there were any questions. Ms. Stollenwerk inquired about the secure documents on the Cyber JIF website, the "plan" is from 2022. She asked when the new one will be loaded as her checklist is dependent upon it. He noted they are working on getting them up, but he had the basic and intermediate forms that he can distribute. It is not a "submittable" form, but can work on checklist from these and the advanced has not changed. Mr. Forlenza stated that he would follow up with the Cyber JIF. He stated that they indicated the holdup was new ACH guidelines were not yet in place and part of the new program. Ms. Patel noted that the information was approved and released, but the fillable forms and policy were not complete. Ms. Stollenwerk inquired if the policy is in "policy" form. Ms. Patel acknowledged it was supposed to be in policy form. Ms. Stollenwerk inquired about the ACH checklist as it is over the top. Mr. Forlenza asked that she share her comments with him and he will forward. Mr. Donato stated that these issues are on the commercial side as well. No other questions were entertained.

TREASURER'S REPORT

Reports – November

Mr. Hansen presented the Treasurer's Report for the period ending **November 30, 2023**. The reports were made part of the agenda packet beginning on page 125. He noted the following information:

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

Member	11/30/2023 (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:

	November	YTD
Subrogation Receipts	\$125,095.47	\$831,562.87
Other	\$0	\$3,000.00
Adjustment	\$1,718	\$26,316.26
Assessments	\$3,927,226	\$23,927,296.01

Claim Activity for the Period

Claim activity for the month of **November** for claims paid by the Fund and claims payable by the Fund depict a total of 309 checks issued representing 831 claims payments totaling \$754,602.63, with an effect on cash position of \$627,309.16.

Cash Activity for the Period

The Fund's "Cash Position" at month end for November was \$52,469,344.62

Investment Interest

Interest Income:	November	YTD
JCMI	\$37,229.14	\$380,197.35
Treasury	\$0.00	\$456,969.30
Citizens	\$32,889.76	\$172,514.64

Rate of Return: Only interest from the *ANALYSIS WORKSHEET* **1.656%** for **November**.

Allocation of Invested Funds

FUND	October Total	October Percentage	November Total	November Percentage
Treasury	\$22,489,317.95	46%	\$22,546,959.33	43%
JCMI	\$19,706,991.72	40%	\$20,044,578.24	38%
Citizens	\$6,932,322.30	14%	\$9,877,797.02	19%
TOTALS	\$49,128,631.97		\$52,469,334.62	

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

Payment Register

Chair Woods entertained a motion to approve the *November 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. Spoltore to approve the *November 2023 Payment Register* (Claims Activity) as submitted.

ROLL CALL	Yeas:	Scott Wahl, Avalon Borough Heather Miller, Commercial Township Lisa McLaughlin, Margate City Varvara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township DJ Ayres, Weymouth Township
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

Bill List – December

For the Executive Committee's consideration, Mr. Hansen presented the *December 2023 Bill List* in the amount of **\$2,775,541.76**. He stated that it is higher than normal due to paying the 3rd and 4th payments to the MEL JIF.

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

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

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

ROLL CALL	Yeas:	Scott Wahl, Avalon Borough Heather Miller, Commercial Township Lisa McLaughlin, Margate City Varvara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township DJ Ayres, Weymouth Township
	Nays:	None
	Abstain:	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 217 and asked members to review. She highlighted that the MEL and Cyber JIFs met in December and adopted their budgets. She stated the next meeting is scheduled for January 18, 2024.

MISCELLANEOUS BUSINESS

Motion to Authorize the Executive Director's Office to Bind EPL/POL Insurance Coverage for 2024

Chair Woods entertained a motion to authorize the Executive Director's Office to Bind EPL/POL Insurance Coverage on behalf of the ACM JIF for the 2024 Fund Year.

Motion by Ms. Ayres, seconded by Mr. Spoltore, to authorize the Executive Director's Office to Bind EPL/POL Insurance Coverage on behalf of the ACM JIF for the 2024 Fund Year as presented. All in favor. Motion carried.

Motion to Authorize the Executive Director's Office to Bind Volunteers, Directors and Officers Insurance Coverage for 2024

Chair Woods entertained a motion to authorize the Executive Director's Office to bind Volunteers, Directors and Officers Insurance Coverage on behalf of the ACM JIF for the 2024 Fund Year.

Motion by Ms. Ayres, seconded by Mr. Spoltore, to authorize the Executive Director's Office to bind Volunteers, Directors and Officers Insurance Coverage on behalf of the ACM JIF for the 2024 Fund Year as presented. All in favor. Motion carried.

Resolution 2023-49 Authorizing Revised One Year Contract with D2

Chair Woods entertained a motion to adopt Resolution 2023-49 authorizing the Fund Chair and Secretary to Execute a Revised One Year Contract with D2 to Provide External Network Vulnerability Scanning and External Network Penetration Testing effective January 1, 2023.

Motion by Mr. Wahl, second by Ms. Ayres, to adopt Resolution 2023-49 authorizing the Fund Chair and Secretary to Execute a Revised One Year Contract with D2 to Provide External Network Vulnerability Scanning and External Network Penetration Testing effective January 1, 2023 as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon Borough**
Heather Miller, **Commercial Township**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Township**
Liz Woods, *Chair*, **Ocean City**
Roy Spoltore, **Upper Deerfield Township**
DJ Ayres, **Weymouth Township**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Resolution 2023-50 Authorizing One Year Contract with Wizer

Chair Woods entertained a motion for adoption of Resolution 2023-50 authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2024 at a cost not to exceed \$14,333.

Motion by Mr. Spoltore, second by Ms. Keun, to adopt Resolution 2023-50 authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene

Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2024 at a cost not to exceed \$14,333 as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Borough Heather Miller, Commercial Township Lisa McLaughlin, Margate City Varvara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township DJ Ayres, Weymouth Township
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

Motion carried by unanimous vote.

Resolution 2023-51 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 for External Network Vulnerability Scanning

Chair Woods entertained a motion for adoption of Resolution 2023-51 authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability Scanning effective January 1, 2024 at a cost not to exceed \$7,159.

Motion by Mr. Wahl, second by Ms. Ayres, to adopt Resolution 2023-51 authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability Scanning effective January 1, 2024 at a cost not to exceed \$7,159 as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Borough Heather Miller, Commercial Township Lisa McLaughlin, Margate City Varvara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township DJ Ayres, Weymouth Township
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

Motion carried by unanimous vote.

Resolution 2023-52 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 for External Network Penetration Testing

Chair Woods entertained a motion for adoption of Resolution 2023-52 authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Penetration Testing effective January 1, 2024 at a cost not to exceed \$127,861.

Motion by Mr. Spoltore, second by Mr. Wahl, to adopt Resolution 2023-52 authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Penetration Testing effective January 1, 2024 at a cost not to exceed \$127,861 as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Borough Heather Miller, Commercial Township Lisa McLaughlin, Margate City
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Varvara Keun, **Middle Township**
Liz Woods, *Chair*, **Ocean City**
Roy Spoltore, **Upper Deerfield Township**
DJ Ayres, **Weymouth Township**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2023-53 Appointing Lisa McLaughlin, City of Margate, as the Fund's Representative to the E-JIF for 2024

Chair Woods entertained a motion to adopt Resolution 2023-53 appointing Lisa McLaughlin, City of Margate, as the Fund's Representative to the E-JIF for 2024.

Motion by Ms. Ayres, second by Mr. Spoltore, to adopt Resolution 2023-53 appointing Lisa McLaughlin, City of Margate, as the Fund's Representative to the E-JIF for 2024 as presented.

ROLL CALL

Yeas: Scott Wahl, **Avalon Borough**
Heather Miller, **Commercial Township**
Varvara Keun, **Middle Township**
Liz Woods, *Chair*, **Ocean City**
Roy Spoltore, **Upper Deerfield Township**
DJ Ayres, **Weymouth Township**

Nays: None
Abstain: Lisa McLaughlin, **Margate City**

Motion carried by majority vote.

Next Meeting

Chair Woods reminded the members that the 2024 Reorganizational meeting will be held in person on **Wednesday, January 17, 2024 at 3:00 PM** at Atlantic County Library, Mays Landing, NJ.

PUBLIC COMMENT

Open Public Comment

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

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

Mr. Forlenza asked members that if they get other interlocal agreements from the County or a neighboring municipality, please forward these to him. Ms. Mahon inquired which interlocal agreement was discussed earlier. Mr. DeWeese noted the OE Management agreement. She noted that she has an equipment sharing one she will forward. Ms. Seib inquired if they already signed the other one, will they send a revised one. Mr. DeWeese noted the county should be sending out a revised one for re-adoption. Ms. Seib also inquired

if ACM JIF is getting reimbursed for the Cyber JIF services that our JIF is currently doing outside. Mr. Forlenza stated yes, the ACM JIF is being reimbursed.

Close Public Comment

Chair Woods entertained a motion to close the public comment.

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


MOTION TO ADJOURN

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

The meeting was adjourned at 4:10 PM.



Tracy Forlenza, *Recording Secretary* for



Roy Spoltore, *Acting Fund Secretary*