

Atlantic County
Municipal Joint
Insurance

Fund

Established in 1987
South Jersey Communities Securing Their Future



AGENDA PACKET



Wednesday, January 17, 2024 at 3:00 PM

Atlantic County Library, Mays Landing, NJ

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

January 17, 2024 – 3:00 PM

Atlantic County Library

Mays Landing, NJ

AGENDA

- I. Meeting called to order by Chairman
- 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. 2023 Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Approval of Minutes Pages 1-19
 - A. Adoption of the **December 20, 2023** minutes – **Motion – All in Favor**
- VI. Closed Session Minutes
 - A. Approval of the **December 20, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Adjourn Sine Die Meeting – **Motion – All in Favor**
 - A. Officers, Executive Committee, Alternates vacate chairs
 - B. Chairperson passes gavel to Executive Director/Administrator
- VIII. **Roll Call**
 - A. 2024 Fund Commissioners
- IX. Election of 2024 Officers – 2024 Nomination Slate.....Page 20
 - A. Election of a Chairperson & Secretary
 - 1.) **Roll Call Vote** – All 2024 Fund Commissioners
 - B. Election of an Executive Committee and Alternates
 - 1.) **Roll Call Vote** – All 2024 Fund Commissioners
- X. Oaths of Office (administered by Fund’s Solicitor)
 - A. Chairperson
 - B. Secretary
 - C. Executive Committee
 - D. Alternates

Move up Alternates (if necessary)

XI. Organizational Resolutions

- A. R 2024-01: Confirming the Election of a Chairman and Secretary.....Page 21
- B. R 2024-02: Confirming the Election of an Executive Committee and Alternates.....Page 22
- C. R 2024-03: Appointing Professional Staff.....Pages 23-30
- D. R 2024-04: Approving Defense Counsel and Approved Associates.....Pages 31-34
- E. R 2024-05: Recommending the EPL/POL Defense Panel.....Pages 35-36
- F. R 2024-06: Appointing Joseph Nardi, III Esquire as Conflict Solicitor.....Pages 37-38
- G. R 2024-07: Adopting Cash and Investment Policy.....Pages 39-42
- H. R 2024-08: Adopting Procedures in Compliance with the Open Public Meetings Act.....Pages 43-46
- I. R 2024-09: Adopting Fiscal Policies and Procedures.....Pages 47-49
- J. R 2024-10: Adopting Administrative Policies and Procedures.....Pages 50-51
- K. R 2024-11: Designating the Executive Dir. as Public Agency Compliance Officer...Pages 52-53
- L. R 2024-12: Adopting and Establishing a Conflict of Interest Policy.....Pages 54-57
- M. R 2024-13: Establishing a Fund Records Program.....Page 58
- N. R 2024-14: Establishing the 2024 Plan of Risk Management.....Pages 59-95
- O. R 2024-15: Designation of Certifying and Approving Officer for Payment of Claims.....Page 96

Approval of Resolutions R 2024-1 through R 2024-15 – **Motion - Roll Call**

XII. Expense Resolution

- A. R 2024-16: Resolution Authorizing Reimbursement of Travel Expenses for Authorized
Official Travel – **Motion – Roll Call**.....Page 97-101

XIII. Closed Session – Resolution 2024- _____ 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

XIV. Reopen Public Portion of Meeting – **Motion – All in Favor**

XV. Authorization of Claims Payments – **Motion - Roll Call**

XVI. Authorization to Abandon Subrogation (if necessary) – **Motion - Roll Call**

XVII. Claims Review Committee Report: – Open Session Items – January 11, 2024.....Handout

XVIII. Claims Administrator’s Report

- A. Lessons Learned from LossesPage 102

XIX. Managed Health Care Report

- A. ACMJIF Summary.....Page 103
- B. Average Days to Report.....Page 104
- C. Claims Reported by Type.....Page 105
- D. Nurse Case Management Reports.....Pages 106
- E. Transitional Duty Report.....Page 107
- F. PPO Savings and Penetration Reports.....Pages 108-109
- G. Top 10 Providers & Paid Provider by Specialty.....Page 110
- H. Quick Notes.....Page 111

XX.	Solicitor's Report	
A.	MEL Helpline and Contact List.....	Pages 112-114
XXI.	Committee Reports	
A.	Committee Chairs Committee Meeting Minutes – January 9, 2024.....	Handout
1.	2024 Committee Assignments	
XXII.	Executive Director.....	Pages 115-147
A.	RPA Disclosure Statement	Page 119
B.	Lost Time Accident Frequency.....	Pages 120-121
C.	Certificates of Insurance.....	Pages 122-124
D.	Financial Fast Track Report.....	Page 125
E.	Regulatory Filing Checklists.....	Pages 126-127
F.	2022 Safety Incentive Program Awards.....	Page 128
G.	2023 Optional Safety Budget.....	Page 129
H.	2023 Wellness Incentive Budget.....	Page 130
I.	2023 EPL/Cyber Risk Management Budget.....	Page 131
J.	EPL Compliance Status	Handout
K.	Statutory Bond Status.....	Pages 132-134
L.	Skateboard Park Approval Status.....	Page 135
M.	Capehart Scatchard Updates.....	Pages 136-140
N.	Land Use Training Certification.....	Page 141
O.	Monthly Calendars.....	Pages 142-143
P.	Elected Officials Training.....	Pages 144-145
Q.	2024 RMC Resolutions & Agreements	
R.	2024 1 st Installment Billing	
S.	AGRiP/PRIMA 2024 Conferences.....	Page 146
T.	2023 Attendance.....	Page 147
U.	Safety Kickoff Breakfast & Safety, Claim, & Wellness Coordinator Roundtable	
V.	Inclement Weather Policy	
XXIII.	MEL/RCF/Cyber Reports	
A.	MEL Report – January 8, 2024.....	Pages 148-151
1.	NJ MEL App Available.....	Page 152
B.	RCF Report – January 8, 2024.....	Pages 153-154
C.	EJIF Report - January 8, 2024.....	Pages 155-156
D.	Cyber JIF Report – December 28, 2023.....	Page 157
XXIV.	Safety Director's Report	
A.	Activity Report	Pages 158-160
XXV.	Treasurer's Report as of December 31, 2023.....	Pages 161- 262
A.	Fund Status	
B.	Investment Report	
C.	Investment JCMI	
D.	Payment Register – Motion to Approve - Roll Call	
E.	January Bill List – Motion to Approve – Roll Call	Pages 258-259
F.	Analysis of Non-Assessment Receipts	

- XXVI. Law Enforcement Liability Consultant Report.....Pages 263-264
- XXVII. Miscellaneous Business

<p>The Next Meeting of the ACMJIF will be held on Wednesday, February 21, 2024 at 3:00 pm via Microsoft Teams Conferencing</p>
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- XXVIII. 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**
- XXIX. Motion to Adjourn Meeting – **All in Favor**



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.
Siracusa-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*.

<i>Nurse Case Management</i>	<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*.

<i>PPO Penetration Rate</i>	<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

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 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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<i>Nays:</i>	None
<i>Abstain:</i>	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, *Chair*, **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, *Chair*, **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

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 2023-51 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

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 2023-52 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

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 2023-53 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*



2024 NOMINATION SLATE

Chair: **Elizabeth Woods**, 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 Ayres**, 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

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 01

CONFIRMING THE ELECTION OF A CHAIRPERSON AND SECRETARY

BE IT RESOLVED by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the following persons have been elected as Chairperson and Secretary:

Elizabeth Woods, City of Ocean City, Chair

Jessica Bishop, Dennis Township, Secretary

BE IT FURTHER RESOLVED that the Chairperson and Secretary shall serve for the Fund Year 2024 and until their successors shall be elected and qualified.

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on January 17, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 02

**CONFIRMING THE ELECTION OF AN EXECUTIVE
COMMITTEE AND ALTERNATES FOR FUND YEAR 2024**

BE IT RESOLVED, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the following individuals are elected to the Executive Committee and as Alternates of the Executive Committee of the Atlantic County Municipal Joint Insurance Fund for the Fund Year 2024 and until their successors shall be appointed and qualified are hereby confirmed:

EXECUTIVE COMMITTEE

Executive Committee Member 1: **Varvara Keun**, Middle Township
Executive Committee Member 2: **Heather Miller**, Commercial Township
Executive Committee Member 3: **Dawn Marie Bascelli**, Deerfield Township
Executive Committee Member 4: **Scott Wahl**, Avalon Borough
Executive Committee Member 5: **Kellie Seib**, Sea Isle City

ALTERNATES

Executive Committee Alternate 1: **Dorothy Jo Ayres**, Weymouth Township
Executive Committee Alternate 2: **Karen Fournier**, Lower Township
Executive Committee Alternate 3: **Jennifer VanSant**, North Wildwood City
Executive Committee Alternate 4: **Leigh Ann Napoli**, Linwood City
Executive Committee Alternate 5: **Mary Canesi**, Northfield City
Executive Committee Alternate 6: **Connie Mahon**, Wildwood Crest Borough

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at
a public meeting held on January 17, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 03

APPOINTING PROFESSIONAL STAFF

Whereas, the Commissioners of the Atlantic County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain professional and other extraordinary and unspecifiable services pursuant to N.J.S.A. 40A:11-5 et seq.; and

Whereas, it is anticipated that some of these services will exceed \$17,500 in cost to the Fund during the 2024 Fund Year; and

Whereas, after careful consideration by the Fund Commissioners of the Atlantic County Municipal Joint Insurance Fund it has been determined to be in the best interest of the Fund to obtain these services following a “non-fair and open” process pursuant to N.J.S.A. 19:44A-20.1 et seq. so as to eliminate the possibility of any of the Fund’s professionals from making reportable contributions to any elected officials in any member town and so as to guarantee the continuity of the Fund’s professionals; many of which have been servicing the Fund since its inception and have directly contributed to its success; and

Whereas, those service providers whose contracts shall exceed \$17,500 during the 2024 Fund Year have executed a “Political Contribution Disclosure Form”, “Business Entity Disclosure Certification”, and a “Stockholder Disclosure Certification”, a copy of which is attached to their Professional Service contract, acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable contributions pursuant to NJSA 19:44A-8 or 19:44A-16 as detailed in NJSA 19:44A-20.5

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Atlantic County Municipal Joint Insurance Fund, assembled in a public session on January 17, 2024, that:

1. Risk Program Administrators, LLC, is hereby appointed as Administrator commencing January 1, 2024 and continuing until December 31, 2024 with Paul A. Forlenza, MGA, serving as the Executive Director and Kamini Patel, MBA, CIC, CPCU, AIDA®, serving as the Deputy Executive Director or until the next Reorganization of the Fund.
2. Risk Program Administrators, LLC, is hereby appointed as the Producer for EPL/POL and Volunteer’s Directors and Officers, coverage for a term commencing January 1, 2024 and continuing until December 31, 2024 or until the next Reorganization of the Fund.
3. Conner Strong & Buckelew Insurance is hereby appointed as the Producer for EPL/POL and Volunteer’s Directors and Officers coverage for a term commencing January 1, 2024 and continuing until December 31, 2024 or until the next Reorganization of the Fund.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, is hereby appointed as the Fund’s Attorney for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund; and

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

5. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, is hereby appointed as the Fund's Subrogation Attorney for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
6. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund's EPL/POL Attorney for a term commencing January 1, 2024 and continuing until December 31, 2024 or until the next Reorganization of the Fund.
7. John Hansen is hereby appointed as Treasurer for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
8. The Actuarial Advantage, Inc., with Kyle Mrotek, FCAS as its designated representative, is hereby appointed as Actuary for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
9. PERMA Risk Management Services, LLC, a Division of Conner Strong & Buckelew Insurance Companies, Inc., with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
10. Qual-Lynx, with Chris Roselli as its designated claims Account Manager and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and as the designated recipient in accepting and reporting EPL/POL claims commencing January 1, 2024 and continuing until December 31, 2024 or until the next Reorganization of the Fund.
11. QualCare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for a term commencing January 1, 2024 and continuing until December 31, 2024.
12. J. A. Montgomery Consulting, a Division of Conner Strong & Buckelew Companies, with Keith Hummel as the Safety Director and Robert Garish, Thomas Reilly, and Jacqueline Cardenosa as its designated Loss Control Representatives, is hereby appointed for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
13. AssetWORKS, with Christian Gutierrez as the corporate representative and Melvin Ngayan as the designated representative, is hereby appointed as Property Appraiser for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
14. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

15. Iron Mountain is hereby appointed as Record Retention Service for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
16. Bowman & Company, with Dennis Skalkowski as its designated representative, is hereby appointed as Payroll Auditor for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
17. Bowman & Company, with Dennis Skalkowski as its designated representative, is hereby appointed as Fund Auditor for a term commencing January 1, 2024, and continuing until June 30, 2025.
18. Conner Strong & Buckelew Insurance, Inc., with Terrance Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
19. Christopher J. Winter is hereby appointed as Law Enforcement Risk Management Consultant for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
20. Tracy Forlenza is hereby appointed as Recording Secretary for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
21. Wintsec Technologies is hereby appointed as the Technology Risk Management Director, with Jerry Caruso as its designated representative, for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
22. Citizens Bank, with Joseph Sette as its designated representative, is hereby appointed as a permissible Banking Depository for the Atlantic County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
23. Wilmington Trust, with Susan O'Neal as its designated representative, is hereby appointed as an Asset Manager for the Atlantic County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
24. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as a permissible Banking Depository for the Atlantic County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
25. Bank of New York Mellon, with Dennis Onderick as its designated representative, is hereby appointed as a permissible Banking Depository for the Atlantic County Municipal

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.

26. Eagle Asset Management, with Chad Stone as its designated representative, is hereby appointed as an Asset Manager for the Atlantic County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
27. NW Financial Group, with Tim Eismeier as its designated representative, is hereby appointed as an Investment Advisor for the Atlantic County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.

Be It Further Resolved that the Commissioners of the Atlantic County Municipal Joint Insurance Fund find and determine that the appointments herein specified require either professional services for which the individuals designated are licensed to practice a profession or for extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitation of bids for those services meaningful or advisable; and

Be It Further Resolved that the compensation for the services shall be in accordance with the amounts budgeted for the specific services and subject to contracts hereby authorized and approved by the Commissioners of the Atlantic County Municipal Joint Insurance Fund; and

Be It Further Resolved that the respective committees responsible for oversight of the various vendors have reviewed and approved the renewal fees and scope of services for each contract and such approvals are recorded in the minutes of the respective committee meetings.

Be It Further Resolved that the Chairperson and Secretary of the Atlantic County Municipal Joint Insurance Fund are hereby authorized to execute Agreements with the individuals, partnerships and corporations hereby appointed for the performance of professional or for extraordinary and unspecifiable services providing for compensation within the amounts budgeted for those services, as follows:

1. Risk Program Administrators, LLC, is hereby appointed as Administrator commencing January 1, 2024 and continuing until December 31, 2024 with Paul A. Forlenza, MGA, serving as the Executive Director and Kamini Patel, MBA, CIC, CPCU, AIDA®, serving as the Deputy Executive Director and shall be compensated in the amount of \$1,084,141 as set forth specifically in the Agreement.
2. Risk Program Administrators, LLC, and Conner Strong & Buckelew Insurance are hereby appointed as the Producer for EPL/POL and Volunteer's Directors and Officers coverage for a term commencing January 1, 2024 and continuing until December 31, 2024 with Conner Strong & Buckelew Insurance being compensated through the commission on the policies in the anticipated amount of \$64,638 based upon 39 members.
3. The DeWeese Law Firm, P.C, with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the Fund Attorney for a term commencing January 1, 2024, and

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

continuing until December 31, 2024, shall be compensated in an amount not to exceed \$141,362 as set forth specifically in the Agreement.

4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey is hereby appointed as the Subrogation Attorney for a term commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund's EPL/POL Attorney for a term commencing January 1, 2024 and continuing until December 31, 2024, shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
6. John Hansen is hereby appointed as Treasurer for a term commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated in the amount of \$26,000 as set forth specifically in the Agreement.
7. The Actuarial Advantage, Inc. with Kyle Mrotek, FCAS, as its designated representative, as Actuary for a term commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$52,455, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
8. PERMA Risk Management Services, LLC, a Division of Conner Strong & Buckelew Insurance Companies, with David Grubb as its designated representative, as Administrative Consultant for a term commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated in the amount of \$44,469 based upon 39 members as set forth specifically in the Agreement.
9. Qual-Lynx, with Chris Roselli as its designated claims Account Manager and Alice Lihou as its designated representative, as Claims Administrator for General Liability, Auto Liability, Workers' Compensation, Property, for a term commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated in the amount of \$881,183 and as the designated recipient in accepting and reporting EPL/POL claims on the basis of the rate schedule as set forth specifically in the Agreement.
10. QualCare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for a term commencing January 1, 2024, and continuing until December 31, 2024, with an allocated file fee of \$565 per file on the basis of the rate schedule as set forth specifically in the Agreement.
11. J. A. Montgomery Consulting, a Division of Conner Strong & Buckelew Insurance Companies, with Keith Hummel as the Safety Director and Robert Garish, Thomas Reilly, and Jacqueline Cardenosa as the loss control representatives commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated in the amount of \$228,223 based upon 39 members as set forth specifically in the Agreement.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

12. AssetWORKS, with Christian Gutierrez as the corporate representative and Melvin Ngayan as the designated representative, is hereby appointed as Property Appraiser for a term commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated with a fee of \$51,646 based upon anticipated building counts for calendar year 2024, as set forth specifically in the Agreement.
13. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for a term commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated in the amount of \$4,680 as set forth specifically in the Agreement.
14. Iron Mountain is hereby appointed as Record Retention Service for a term commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
15. Bowman & Company with Dennis Skalkowski as its designated representative, is hereby appointed as Payroll Auditor for a term commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated in the amount of \$22,074 based upon 39 members as set forth specifically in the Agreement.
16. Bowman & Company, with Dennis Skalkowski as its designated representative, is hereby appointed as Fund Auditor for a term commencing January 1, 2024, and continuing until June 30, 2025, shall be compensated on the basis of a fee schedule attached to the Agreement, but not to exceed \$21,413 for the completion of the Audit of the December 31, 2024 Financial Statements without the specific approval of the Commissioners, as set forth specifically in the Agreement.
17. Conner Strong & Buckelew Insurance, with Terrance Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Atlantic County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated in the amount of \$12,367 based upon 39 members as set forth specifically in the Agreement.
18. Christopher J. Winter is hereby appointed as Law Enforcement Risk Management Consultant for a term commencing January 1, 2024, and continuing until December 31, 2024 shall be compensated in the amount of \$25,000 as set forth specifically in the Agreement.
19. Tracy Forlenza is hereby appointed as Recording Secretary for a term commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated in the amount of \$6,850 as set forth specifically in the Agreement.
20. Wintsec Technologies is hereby appointed as the Technology Risk Management Director, with Jerry Caruso as its designated representative, for a term commencing January 1, 2024, and continuing until December 31, 2024 shall be compensated in the amount of \$55,006 based upon 39 members as set forth specifically in the Agreement and in accordance with Wintsec Technology's January 4, 2023 Proposal for Technology Risk Services Director.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

21. Citizens Bank, with Joseph Sette as its designated representative, is hereby appointed as a permissible Banking Depository for the Atlantic County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
22. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as a permissible Banking Depository for the Atlantic County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
23. Wilmington Trust, with Susan O'Neal as its designated representative, is hereby appointed as an Asset Manager for the Atlantic County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
24. Bank of New York Mellon, with Dennis Onderick as its designated representative, is hereby appointed as a permissible Banking Depository for the Atlantic County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
25. Eagle Asset Management, with Chad Stone as its designated representative, is hereby appointed as an Asset Manager for the Atlantic County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
26. NW Financial Group, with Tim Eismeier as its designated representative, is hereby appointed as an Investment Advisor for the Atlantic County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.

Be It Further Resolved that all of the Agreements set forth above are subject to specific approval by the Commissioners of the Atlantic County Municipal Joint Insurance Fund, and

Be It Further Resolved that notice of the appointments and the Agreements for professional or for extraordinary and unspecifiable services shall be published as required by law, and

Be It Further Resolved that copies of this Resolution shall be provided to the Treasurer of the Atlantic County Municipal Joint Insurance Fund and those so appointed for their information and attention.

This resolution was duly adopted by the Atlantic County Municipal
Joint Insurance Fund at a public meeting held on January 17, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 04

A RESOLUTION AWARDING CONTRACTS TO ASSIGNED DEFENSE COUNSEL AND APPROVED ASSOCIATES

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 Fund Commissioners of the Atlantic County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the Member Municipalities of the Atlantic County Municipal Joint Insurance Fund, and for which the Atlantic County Municipal Joint Insurance Fund is obligated to provide a legal defense on behalf of the Member Municipalities; and

WHEREAS, the ACMJIF, under the "Fair and Open" process, issued Requests for Qualifications (RFQs) on August 13, 2021 for three (3), one (1) year Contracts for Assigned Defense Counsel for General Liability matters and for Workers' Compensation matters, and the responses to the RFQs were required to be provided to the Fund Administrator's Office by September 17, 2021; and

WHEREAS, the Fund Administrator for the ACMJIF received twenty-two (22) timely responses to the General Liability RFQ, and all of those responses were referred to the Fund Solicitor and the ACMJIF Claims Review Committee for evaluation; and

WHEREAS, the Fund Administrator for the ACMJIF received twelve (12) timely responses to the Workers' Compensation RFQ, and all of those responses were referred to the Fund Solicitor and the ACMJIF Claims Review Committee for evaluation; and

WHEREAS, the ACMJIF Claims Review Committee reviewed and evaluated all of the responses that were received to the RFQs, and after members of the Claims Review Committee individually completed the evaluation process, the scores were tallied by the Fund Solicitor, the Fund Solicitor provided his recommendations and the Claims Review Committee then determined that certain firms were to be recommended to be awarded Contracts for 2022; and

WHEREAS, those recommendations were presented to the Executive Committee of the ACMJIF at their regular meeting on December 15, 2021 and the Executive Committee determined that the recommendations of the Claims Review Committee should be accepted and the recommended firms were awarded Contracts for 2022 through Resolution 2022-4 on January 19, 2022; and

WHEREAS, the Executive Committee had determined that the same Contracts should be awarded for 2023, which was the second year of the three (3) one (1) year Contracts, and the recommended firms were awarded Contracts for 2023 through Resolution 2023-4 on January 18, 2023; and

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

WHEREAS, the Executive Committee has determined that the same Contracts (with the exception of Cooper Levenson which firm had previously requested to be removed from the Defense Panel) should be awarded for 2024, which is the third year of the three (3) one (1) year Contracts.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund assembled in a public session on January 17, 2024, that the following Law Firms and Attorneys are hereby designated as Assigned Defense Counsel and Approved Associates for the Atlantic County Municipal Joint Insurance Fund for General Liability matters and for Workers' Compensation matters, and each firm shall be awarded a Contract for 2024 under the "Fair and Open" process:

General Liability Claims:

1. Barker, Gelfand & James, P.C. with A. Michael Barker, Esquire, Todd J. Gelfand, Esquire, Vanessa E. James, Esquire and Jeffrey Sarvas, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.
2. The Law Offices Thomas G. Smith, P.C. with Thomas G. Smith, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.
3. Birchmeier & Powell, LLC with James R. Birchmeier, Esquire, Erin R. Thompson, Esquire and Edward N. Romanik, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Lindsay S. Switzer, Esquire as an Approved Associate at a rate of \$155.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.
4. Gemmel, Todd & Merenich, P.A. with Molly Todd Merenich, Esquire and Robert Merenich, Esquire, as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.
5. Reynolds & Horn, P.C. with Thomas B. Reynolds, Esquire and Steven M. Horn, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.
6. Madden & Madden, P.A. with Michael P. Madden, Esquire, John-Paul Madden, Esquire, Matthew Madden, Esquire, Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Mark W. Strasle, Esquire, Robin J. Gottilla, Esquire and David E. Madden, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.
7. Cockerill, Craig & Moore, LLC with John C. Grady, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

8. Brown & Connery, LLP with Joseph M. Nardi, III, Esquire, William M. Tambussi, Esquire, William F. Cook, Esquire and Gina Roswell, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Therese M. Taraschi, Esquire, Andrew S. Brown, Esquire, Sean P. O'Brien, Esquire and Joseph D. Clifford, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.

9. Blaney, Donohue & Weinberg, P.C. with William G. Blaney, Esquire, Michael J. Donohue, Esquire and Kyle Weinberg, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; and Matt Rooney, Esquire and John Dominy, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.

Workers' Compensation Claims:

1. Pietras, Saracino, Smith & Meeks, LLP, with James G. Pietras, Esquire; Christopher J. Saracino, Esquire, Benjamin F. Smith, Esquire, Jody L. Meeks, Esquire and Theresa Garvin-Keyser, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; Alison Saracino, Esquire as an Approved Associate at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$140.00 per hour for Occupational cases.

2. Affanato Marut, LLC with Michael S. Affanato, Esquire and Michelle K. Marut, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; Elizabeth Tomasso Mosteller, Esquire as an Approved Associate at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$140.00 per hour for Occupational cases.

3. Capehart Scatchard, P.A. with John H. Geaney, Esquire, Prudence M. Higbee, Esquire, Michael L. Bileci, Esquire and Dana M. Gayeski, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$140.00 per hour for Occupational cases.

Note that the above rates include all reasonable office expenses (e.g.) postage, faxes, telephone, copies, etc., and in conformance with the Litigation Management Guidelines.

BE IT FURTHER RESOLVED that the assignment of Assigned Defense Counsel to defend specific General Liability and Workers' Compensation claims on behalf of the Member Municipalities and their Employees shall be made by the Fund Solicitor and Claims Administrator for the Atlantic County Municipal Joint Insurance Fund, and the Fund Solicitor shall supervise and coordinate the handling of these matters in accordance with the Litigation Management Guidelines of the Atlantic County Municipal Joint Insurance Fund.

BE IT FURTHER RESOLVED that the prior assignments of Assigned Defense Counsel to defend these claims that were previously made in accordance with prior Resolutions of the Atlantic County Municipal Joint Insurance Fund shall continue with the Assigned Defense Counsel so assigned, subject to the authorization of the Fund Solicitor for the Atlantic County

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Municipal Joint Insurance Fund to supervise the handling of these matters and to reassign the defense of these matters where it is deemed to be appropriate.

BE IT FURTHER RESOLVED that the rates of compensation in the Litigation Management Guidelines of the Atlantic County Municipal Joint Insurance Fund are hereby amended to comply with the rates set forth in this Resolution.

BE IT FURTHER RESOLVED that this contract is being awarded following a "Fair and Open" process pursuant to NJSA 19:44A-20.1 et. seq.

BE IT FURTHER RESOLVED that the Fund Chairman and Secretary are hereby authorized to execute the Contracts with the Assigned Defense Counsel Law Firms to provide Legal Services to the Fund.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the Executive Director, Fund Solicitor, and Claims Administrator of the Atlantic County Municipal Joint Insurance Fund and those herein appointed for their information and attention..

This Resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund
at a public meeting held on January 17, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
CHAIRPERSON

Attest: _____
SECRETARY

Dated: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 05

A RESOLUTION RECOMMENDING THE EMPLOYMENT PRACTICES LIABILITY AND PUBLIC OFFICIALS LIABILITY DEFENSE PANEL

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 Fund Commissioners of the Atlantic County Municipal Joint Insurance Fund find that it is necessary and appropriate to recommend to the Fund's Employment Practice Liability and Public Officials Liability (EPL/POL) insurance carrier for 2024, AIG Insurance and their Claims Supervisor, Summit Risk, certain law firms and Assigned Defense Counsel to handle the defense of the EPL/POL claims filed against the Member Municipalities of the Atlantic County Municipal Joint Insurance Fund; and

WHEREAS, the ACMJIF EPL/POL Committee and the Fund Solicitor have reviewed the performance of the law firms and the Assigned Defense Counsel who have handled the EPL/POL claims that were filed against the Member Municipalities of the ACMJIF in prior years, and they have determined that those firms should continue to be assigned to handle the defense of the EPL/POL matters on behalf of the ACMJIF Member Municipalities; and

WHEREAS, those recommendations were presented to the Executive Committee of the ACMJIF at their regular meeting on December 20, 2023, and the Executive Committee has determined that it is appropriate to adopt a Resolution memorializing those recommendations.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund assembled in a public session on January 17, 2024, that the following Law Firms and Assigned Defense Counsel are hereby recommended to the EPL/POL insurance carrier, AIG Insurance and their Claims Supervisor, Summit Risk, to handle the defense of the EPL/POL claims filed against the Member Municipalities of the Atlantic County Municipal Joint Insurance Fund:

Employment Practices Liability/Public Officials Liability Claims:

1. A. Michael Barker, Esquire and Vanessa James, Esquire of the Law Firm of Barker, Gelfand & James, P.C.
2. James R. Birchmeier, Esquire and Erin Thompson, Esquire of the Law Firm of Birchmeier & Powell, LLC.
3. Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire of the Law Firm of Madden & Madden. P.A.
4. Armando V. Riccio, Esquire of the Law Firm of Armando V. Riccio, LLC.
5. Matthew J. Behr, Esquire of the Law Firm of Marshall Dennehy, P.C.
6. Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BE IT FURTHER RESOLVED that Assigned Defense Counsel shall be compensated in accordance with Professional Defense Counsel Guidelines for the Employment Practices Liability/Public Officials Liability Carrier, AIG Insurance for the ACMJIF members.

BE IT FURTHER RESOLVED that the recommendation of the assignment of specific EPL/POL claims for defense shall be made by the Fund Solicitor to the EPL/POL insurance carrier, AIG Insurance and their Claims Administrator, Summit Risk, and the Fund Solicitor for the Atlantic County Municipal Joint Insurance Fund shall serve as the liaison for the defense of these matters and shall report to the ACMJIF EPL/POL Committee as to the status of all pending matters.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the AIG Insurance, Summit Risk, the Executive Director, the Fund Solicitor, and the Claims Administrator of the Atlantic County Municipal Joint Insurance Fund and those herein recommended for their information and attention.

This Resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund
at a public meeting held on January 17, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____

CHAIRPERSON

Attest: _____

SECRETARY

Date: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 06

APPOINTING JOSEPH M. NARDI, III, ESQUIRE AS CONFLICT SOLICITOR

Whereas, the Atlantic County Municipal Joint Insurance Fund 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 and is subject to certain requirements of the Local Public Contracts Law; and

Whereas, the Commissioners of the Atlantic County Municipal Joint Insurance Fund find that it is necessary and appropriate to appoint a Conflict Solicitor in the event the Fund solicitor must disqualify himself in connection with any matter as a result of a conflict of interest; and

Now, Therefore, Be It Resolved, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund assembled in a public session on January 17, 2024, that Joseph M. Nardi, Esquire, is hereby appointed as the Conflict Solicitor; and

Be It Further Resolved, that the Commissioners of the Atlantic County Municipal Joint Insurance Fund find and determine that the appointment herein specified requires either professional services for which the individual designated is licensed to practice a profession or for extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitations of bids for those services meaningful or advisable; and

Be It Further Resolved, that assignment of specific claims for defence shall be made by the Conflict Solicitor only when the Fund Solicitor has a conflict of interest; and

Be It Further Resolved, that the Conflict Solicitor shall supervise and coordinate the defence of specific claims matters in cooperation with the Claims Administrator and in accordance with the policies determined by the Atlantic County Municipal Joint Insurance Fund; and

Be It Further Resolved, that the hourly rate for conflict files shall be one-hundred and seventy three dollars (\$173) per hour and that such amounts shall include all ordinary and routine copying and telephone expenses of the firm rendering services; and

Be It Further Resolved, that the Commissioners of the Atlantic County Municipal Joint Insurance Fund retain the right to disapprove any and all charges of the Conflict Attorney's submitted legal bills if the Commissioners find the fee is unwarranted; and

Be It Further Resolved, that copies of this Resolution shall be provided to the Administrator, Solicitor, and Claims Administrator and Conflict Solicitor of the Atlantic County Municipal Joint Insurance Fund and those herein appointed for their information and attention, and

Be It Further Resolved, that notice of this appointment for professional or extraordinary and unspecifiable services shall be published as required by law.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

This resolution was duly adopted by the Atlantic County Municipal
Joint Insurance Fund at a public meeting held on January 17, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 07

ADOPTING CASH MANAGEMENT AND INVESTMENT POLICY

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

Whereas, the Executive Committee of the Atlantic County Municipal Joint Insurance Fund has determined that it is advantageous for the Fund to establish an investment program which more closely matches investment maturities to cash requirement projections; and

Whereas, in order to accomplish these objectives, the services of a professional asset manager need to be procured;

Now, THEREFORE, BE IT RESOLVED, that the following Cash and Investment policy be adopted:

I. Cash Management and Investment Objectives

The Atlantic County Municipal Joint Insurance Fund's (hereinafter referred to as JIF) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the JIF's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the JIF's economic surplus.

II. Permissible Investments

- a.) Investments shall be limited to investments authorized under N.J.S.A. 40A:5-15.1 et. seq. and N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

III. Authorized Depositories

In addition to the above, the JIF is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 16:9-14 et seq. (GUDPA) as authorized by resolution of the JIF. The JIF is also authorized to invest its assets in the New Jersey Cash Management Fund.

IV. Authority for Investment Management

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers which may be authorized by resolution of the Executive Committee. Such asset managers shall be discretionary trustees of the JIF.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury.

Transactions shall not be processed through brokerages which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

V. Preservation of Capital

Securities shall be purchased with the ability to hold until maturity.

VI. Safekeeping of Assets

Securities purchased on behalf of the JIF shall be delivered electronically or physically to the JIF's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the JIF.

VII. Selection of Asset Managers, Custodial Banks and Operating Banks

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the JIF shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

VIII. Reporting

Asset managers will submit written statements describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Asset managers and the custodial bank shall provide such other reports and documentation as has been specified by the MEL. The asset manager shall provide such other reports as may be requested from time to time by the Treasurer and Executive Director. The Treasurer shall report to the Executive Board at monthly meetings on all investments as required by law.

The asset manager shall provide the Treasurer with a copy of the institution's annual National Association of Security Dealers' audit.

IX. Audit

This plan, and all matters pertaining to the implementation of it, shall be subject to the JIF's Annual Audit.

X. Cash Flow Projections

Asset management decisions shall be guided by cash flow factors prepared by the JIF's Actuary and reviewed by the Executive Director and the Treasurer.

XI. Cash Management

All monies turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all accounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Board at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks that remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Fund.

Pursuant to NJSA 40A:5-14, the Treasurer is authorized to work with JIF designated Banking Depositories to arrange for the deposit of the JIF funds in accounts in one or

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

more depositories that are insured by the Federal Deposit Insurance Corporation (FDIC) so as to safeguard JIF funds.

XII. Cooperation with Affiliated Joint Insurance Funds (JIFs)

Where legally permissible, the JIF is authorized to participate in master investment trusts or other cooperative arrangements with other municipal joint insurance funds. Such arrangements must meet minimum standards contained herein, and must be approved by the Executive Board.

Be It Further Resolved, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the Treasurer, Administrative Consultant, Asset Manager, Auditor, and Administrator of the Atlantic County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on January 17, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 08

ADOPTING PROCEDURES IN COMPLIANCE WITH THE OPEN PUBLIC MEETINGS ACT

Whereas, the Atlantic County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the Open Public Meetings Act, NJSA 10:4-6, et seq., and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Atlantic County Municipal Joint Insurance Fund, and

Whereas, the Open Public Meetings Act provides that upon the adoption by a public body of a schedule of meetings to be held during the calendar year that no further notice of those meetings will be necessary, and

Whereas, it is necessary for the Commissioners of the Atlantic County Municipal Joint Insurance Fund to make certain other administrative and organizational determinations for the proper operation of the Atlantic County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Atlantic County Municipal Joint Insurance Fund, assembled in public session on this 17th day of January, 2024, that:

1. The Atlantic County Municipal Joint Insurance Fund hereby designates the third Wednesday of each month specifically:

January 17, 2024	July 17, 2024
February 21, 2024	No August Meeting
March 20, 2024	September 18, 2024
April 17, 2024	October 23, 2024 (4 th Wednesday)
May 15, 2024	November 18, 2024 (3 rd Monday)
June 17, 2024 (3 rd Monday)	December 18, 2024
	January 15, 2025

as the date of its regular meetings unless otherwise noted and the meeting of January 15, 2025, shall serve as the 2025 Reorganization Meeting. The meetings for the months of January, April, and December 2024 will begin at 3:00 PM and will be held at the Atlantic County Library, Mays Landing Branch, 40 Farragut Avenue, Mays Landing, NJ. The January 15, 2025 meeting will also be held at the Atlantic County Library, Mays Landing Branch, 40 Farragut Avenue, Mays Landing, NJ. The meeting of October 2024 will be the date of the Annual Planning Retreat, which begins at 9:00 AM, with the Executive Committee Meeting beginning at 3:00 PM, and will be held at the Flanders Hotel, 719 E. 11th Street, Ocean City, NJ.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

The meetings for the month of February, March, May, July, and November 2024 will begin at 3:00 PM and shall be held electronically using the Microsoft Teams platform. Specifically, these meetings can be accessed as follows:

February 21, 2024 Meeting:

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 275 667 577 415

Meeting Passcode: db99ZS

Audio Access: 1-331-256-5069

Audio Conference ID: 365 015 272#

March 20, 2024 Meeting:

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 298 171 293 972

Meeting Passcode: msjx3U

Audio Access: 1-331-256-5069

Audio Conference ID: 459 798 84#

May 15, 2024 Meeting:

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 259 106 303 033

Meeting Passcode: zdHs8t

Audio Access: 1-331-256-5069

Audio Conference ID: 883 185 821#

July 17, 2024 Meeting:

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 225 231 807 658

Meeting Passcode: Rsg7ar

Audio Access: 1-331-256-5069

Audio Conference ID: 632 130 146#

November 18, 2024 Meeting:

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 276 855 676 683

Meeting Passcode: FMevqm

Audio Access: 1-331-256-5069

Audio Conference ID: 380 124 263#

The meetings for the month of June and September will begin at 3:00 PM and will be held at the Avalon Community Center, 3001 Avalon Avenue, Avalon, NJ.

2. Should it become necessary to change the meeting date, location, and/or format of a previously advertised Executive Committee Meeting, or advertise a Special Executive Committee Meeting, the Executive Director is hereby authorized to advertise the meeting change, or notice of a Special Meeting, as required by law and by the By-Laws of the

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Atlantic County Municipal Joint Insurance Fund after consultation with and approval of the Fund Chair, Fund Secretary, and Fund Solicitor.

3. A copy of all advance notices of special meetings of the Atlantic County Municipal Joint Insurance Fund shall be provided in accordance with the Open Public Meetings Act to the newspaper designated in this Resolution; be filed with the Clerk of each of the municipalities which are members of the Atlantic County Municipal Joint Insurance Fund and be posted in the municipal buildings of each of the member municipalities in the same manner as notices of other public meetings are posted.
4. Any person may request, in writing, that the Atlantic County Municipal Joint Insurance Fund mail to him or her a copy of the schedule of meetings and/or advance written notice of regular, special or re-scheduled meetings of the Atlantic County Municipal Joint Insurance Fund. Upon prepayment by such person of the applicable fee set forth in this Resolution, the schedule and/or advance notice shall be mailed to that person. All requests made pursuant to this paragraph shall terminate at midnight, December 31st of the current year, subject to renewal thereafter upon filing of a new written request to the Board together with the prepayment of the applicable fee. Notices requested by new media shall be mailed to one representative of such media free of charge.
5. The following schedule of mailing fees is hereby established:
 - a. For a copy of the schedule of meetings and revisions thereto, the sum of \$10 per year.
 - b. For advance written notice of a particular meeting designated in the request, the sum of \$3.
 - c. For advance written notice of all regular, special or re-scheduled meetings during the calendar year, the sum of \$10.
6. The following newspapers are hereby designated as the official newspapers for transmittal of all notices of the Atlantic County Municipal Joint Insurance Fund required pursuant to the Open Public Meetings Act:

The Courier Post, Cherry Hill, NJ
The Atlantic City Press, Pleasantville, NJ
7. Upon the affirmative vote of three-fourths of the Commissioners present, the Atlantic County Municipal Joint Insurance Fund may hold a meeting without compliance with the notice requirements of this Resolution if:
 - a. such a meeting is required to deal with matters of such urgency and importance that delay for the purpose of providing adequate notice would be likely to result in substantial harm to the public interest, and
 - b. the meeting is limited to discussion of and acting with respect to such matters of urgency and importance; and

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

- c. notice of such meeting is provided as soon as possible following the calling of such meeting by sending written notice to the newspaper designated in this Resolution and by filing said notice with the Clerk of each of the member municipalities of the Fund; and
- d. either (a) the Fund could not reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided; or (b) although the Fund could reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided, it nevertheless failed to do so.

Be It Further Resolved, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the newspapers designated above to receive notice of meetings and to the Clerks of the municipalities participating in the Atlantic County Municipal Joint Insurance Fund for posting as required by law and to the Administrator and Treasurer of the Atlantic County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on January 17, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 09

ADOPTING FISCAL POLICIES AND PROCEDURES

Designation of Depositories, Designation of Signatories, Investments, Cash Management Plan

Whereas, the Atlantic County Municipal Joint Insurance Fund has been organized in accordance with the provisions of NJSA 40A:10-36 et seq., and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Atlantic County Municipal Joint Insurance Fund, and

Whereas, the Commissioners of the Atlantic County Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Atlantic County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Atlantic County Municipal Joint Insurance Fund, assembled in public session on January 17, 2024, that:

1. Citizens Bank, with offices located in Short Hills, New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as a permissible depository of the Atlantic County Municipal Joint Insurance Fund until December 31, 2024 or the next Reorganization Meeting of the Fund.
2. M & T Bank, with offices located in Buffalo, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as a permissible depository of the Atlantic County Municipal Joint Insurance Fund until December 31, 2024 or the next Reorganization Meeting of the Fund.
3. BNY Mellon, with offices located in New York, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as a permissible depository of the Atlantic County Municipal Joint Insurance Fund until December 31, 2024 or the next Reorganization Meeting of the Fund.
4. In addition, any Bank, Trust Company, Savings Bank or Savings and Loan Association, having its principal place of business in the State of New Jersey and organized under the laws of the United States of the State of New Jersey is hereby designated as an investment depository of the Atlantic County Municipal Joint Insurance Fund, provided that prior to the deposit of any funds in any depository authorized herein, the designated institution shall file with the Treasurer of the JIF a statement certifying that the institution is covered under the provisions of the Government Units Deposit Protection Act, N.J.S.A. 15:9-41, et seq.

Prior to the deposit of any funds in the above-mentioned depositories, said institution shall file with the Fund Treasurer a statement indicating that the bank is covered under the Government Units Deposit Protection Act, NJSA 16:9-41 et seq.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Be It Further Resolved that the State of New Jersey Case Management Fund be designated as a legal depository for Atlantic County Municipal Joint Insurance Fund for the term ending December 31, 2024.

2. The following Fund Officials are hereby authorized to sign checks or withdrawal slips for the Atlantic County Municipal Joint Insurance Fund's Administrative Expense Account where any two (2) of the following signatures are required:

Fund Chairperson
Fund Secretary
Executive Director or Deputy Executive Director
Fund Treasurer

3. The following Fund Officials are hereby authorized to sign checks or withdrawal slips for the Atlantic County Municipal Joint Insurance Fund's Claims Account where the Fund Treasurer has been notified of the payment request and where any two (2) of the following signatures are required:

Alice Lihou, President & CEO, Qual-Lynx Associates
(facsimile signature authorized)
David S. Ruber, Controller, Qual-Lynx Associates
(facsimile signature authorized)
Edward Koreivo, Accounting Manager, Qual-Lynx Associates
(facsimile signature authorized)

4. **WHEREAS**, it is desirable that idle funds of the Atlantic County Municipal Joint Insurance Fund be invested in legal investment vehicles at all times, and

WHEREAS, it is occasionally necessary to transfer funds for the purpose of meeting claims, Fund expenses, or for the purpose of effecting investments,

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Atlantic County Municipal Joint Insurance Fund, that it does hereby authorize the Fund Treasurer to request bids and to place orders for the investment of idle funds solely in legally authorized investment vehicles, and

Be It Further Resolved, that the Fund Treasurer is hereby authorized to transfer funds by wire solely for the following purposes and subject to all pertinent regulations:

- A. To and from Fund checking or savings accounts to other Fund accounts.
- B. To and from accounts established for investments authorized under N.J.S.A. 40A:5-15.1 et. seq. and N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3.
- C. To or from Fund checking or savings accounts to or from accounts specified as authorized depositories or the State of New Jersey Cash Management Funds solely for the purposes of investing for the Atlantic County Municipal Joint Insurance Fund.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

- D. To or from checking or saving accounts to master investment trusts or other cooperative arrangements with other municipal joint insurance funds.
5. It is the intent of the Commissioners of the Atlantic County Municipal Joint Insurance Fund, and the Treasurer, that all funds be managed in accordance with NJSA 40A:5-14 and NJSA 40A:5-15, and all other applicable statutes and regulations pursuant to the New Jersey Statutes of the Department of Community Affairs and any statutes and regulations promulgated by the Department of Banking and Insurance.

It is the intent that all monies received from any source shall be deposited within 48 hours after the receipt thereof and that the Treasurer is charged with the custody of all funds of the Atlantic County Municipal Joint Insurance Fund and he shall deposit all receipts within 48 hours to the credit of the fund to the depositories authorized by the Commissioners of the Atlantic County Municipal Joint Insurance Fund.

All funds deposited by the Treasurer shall be placed into an approved, interest bearing account and after determination of immediate cash flow requirements, the funds invested in the interest bearing account may be additionally reinvested in federally guaranteed "time" deposit investment vehicles in depositories duly authorized by the State of New Jersey and approved by the Commissioners of the Atlantic County Municipal Joint Insurance Fund.

Investments shall be limited to investments authorized under N.J.S.A. 40A:5-15.1 et. seq. and N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3.. All deposits and payments managed by the JIF shall be in conformance with the Fiscal Affairs Law, NJSA 40A:5-1 et. seq.

Be It Further Resolved, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the Treasurer, Claims Administrator, Auditor, and Administrator of the Atlantic County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on January 17, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 10

ADOPTING ADMINISTRATIVE POLICIES AND PROCEDURES

Delinquent Assessments and Service of Process

Whereas, the Atlantic County Municipal Joint Insurance Fund has been organized in accordance with the provisions of NJSA 40A:10-36 et seq., and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Atlantic County Municipal Joint Insurance Fund, and

Whereas, the Commissioners of the Atlantic County Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Atlantic County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Atlantic County Municipal Joint Insurance Fund, assembled in public session on January 17, 2024, that:

1. There is hereby established an interest rate to be charged on all delinquent assessments for the 2024 Fund Year of eight per cent (8%) per annum from the due date for any such assessments, except that no interest shall be charged after February 15, 2024 if payment is received by March 1, 2024. However, if payment is received after March 1, 2024, interest shall be charged retroactive to February 15, 2024.

Further, no interest shall be charged on the second installment after May 15, 2024 if payment is received by June 1, 2024. However, if payment is received after June 1, 2024, interest shall be charged retroactive to May 15, 2024.

Further, no interest shall be charged on the third installment after August 15, 2024 if payment is received by August 31, 2024. However, if payment is received after August 31, 2024, interest shall be charged retroactive to August 15, 2024.

Finally, no interest shall be charged on the fourth installment after November 15, 2024 if payment is received by November 30, 2024. However, if payment is received after November 30, 2024, interest shall be charged retroactive to November 15, 2024.

2. There is hereby established an eight per cent (8%) per annum interest rate on all delinquent co-payments and deductibles due and owing to any primary or excess insurer of the Atlantic County Municipal Joint Insurance Fund by a member that must be paid on a member's behalf by the Atlantic County Municipal Joint Insurance Fund. The amount of interest due from the member shall be calculated from the date the Fund makes the payment on the member's behalf to the date the co pay and deductible are repaid to the Fund.
3. There is hereby established an eight per cent (8%) per annum interest rate on all delinquent retrospective payments due and owing to the Atlantic County Municipal Joint Insurance Fund

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

by a member. The amount of interest due from the member shall be calculated from the date the payment is due until the date the payment is received by the Fund Treasurer.

4. Paul A. Forlenza, MGA, RMC, is designated as the person authorized to accept service of process on behalf of the Atlantic County Municipal Joint Insurance Fund at 6000 Sagemore Drive, Suite 6203, Marlton, New Jersey 08053.

Be It Further Resolved, that copies of this Resolution shall be provided to the Secretary, to the Administrator and to the Treasurer of the Atlantic County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on January 17, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 11

DESIGNATING THE EXECUTIVE DIRECTOR AS THE PUBLIC AGENCY COMPLIANCE OFFICER IN ACCORDANCE WITH THE AFFIRMATIVE ACTION REGULATIONS ISSUED BY THE DEPARTMENT OF THE TREASURY

Whereas, the Atlantic County Municipal Joint Insurance Fund has been organized in accordance with the provisions of NJSA 40A:10 -36 et seq., and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Atlantic County Municipal Joint Insurance Fund, and

Whereas, the Atlantic County Municipal Joint Insurance Fund is a public agency with regard to the Local Public Contract Law and regulations governing the award of contracts by public agencies, and

Whereas, the Atlantic County Municipal Joint Insurance Fund is required to designate a Public Agency Compliance Officer in accordance with Affirmative Action regulations issued by the New Jersey Department of the Treasury.

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Atlantic County Municipal Joint Insurance Fund, assembled in public session on January 17, 2024, that the Executive Director shall be the Public Agency Compliance Officer for purposes of the Affirmative Action regulations issued by the New Jersey Department of the Treasury, and that communications to him may be addressed to

Paul A. Forlenza, MGA, RMC
Executive Director
Atlantic County Municipal Joint Insurance Fund
PO Box 488
Marlton, New Jersey 08053

Telephone: 856-446-9100
Facsimile: 856-446-9149

Be It Further Resolved that copies of this Resolution shall be provided to the Secretary, Executive Director and Solicitor of the Atlantic County Municipal Joint Insurance Fund and to the Affirmative Action Office in the New Jersey Department of the Treasury for their information and attention.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

This resolution was duly adopted by the Atlantic County Municipal
Joint Insurance Fund at a public meeting held on January 17, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 12

ADOPTING AND ESTABLISHING A CONFLICT OF INTEREST POLICY

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 is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities, and

Whereas, the Commissioners of the Atlantic County Municipal Joint Insurance Fund have determined that the Atlantic County Municipal Joint Insurance Fund is distinguished from commercial insurance providers by virtue of the fact that it is formed by municipalities, it is funded by public monies appropriated by the member municipalities, it serves a public purpose and is responsible for the discharge of its function in a manner consistent with ethical policies applicable to municipal government, and

Whereas, the Commissioners of the Atlantic County Municipal Joint Insurance Fund find that it is appropriate to establish certain policies applicable to potential conflicts of interest by the officials and professional staff of the Atlantic County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Atlantic County Municipal Joint Insurance Fund, assembled in a public session on January 17, 2024, that:

Findings:

1. The Atlantic County Municipal Joint Insurance Fund is a joint enterprise of the following municipalities:

Absecon, Avalon, Brigantine, Buena, Cape May, Cape May Point, Commercial, Deerfield, Dennis, Downe, Estell Manor, Folsom, Galloway, Hamilton, Linwood, Longport, Lower, Margate, Middle, Millville, Mullica, Newfield, North Wildwood, Northfield, Ocean City, Pleasantville, Sea Isle City, Somers Point, Stone Harbor, Upper, Upper Deerfield, Ventnor, Waterford, Weymouth, West Cape May, West Wildwood, Wildwood, Wildwood Crest, Woodbine,

providing those municipalities with general liability, police professional and workers' compensation coverage.

2. The municipalities which are members of the Atlantic County Municipal Joint Insurance Fund are jointly responsible for the defense and payment of claims against each other in accordance with the standards and limitations applicable to the Atlantic County Municipal Joint Insurance Fund.

3. While in some aspects of its activity the Atlantic County Municipal Joint Insurance Fund functions in a manner similar to that of a commercial insurance provider, it is clearly distinguished by the fact that it is created by the member municipalities; it is governed by

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Commissioners appointed by the member municipalities; its funding is provided exclusively by the member municipalities and thereby constitute public funds; those associated with the Atlantic County Municipal Joint Insurance Fund are compensated with those public funds; the function of the Atlantic County Municipal Joint Insurance Fund is to fulfill a public purpose by providing insurance coverage exclusively to its member municipalities; there is a need for those appointed by the Atlantic County Municipal Joint Insurance Fund to freely discuss and evaluate potential liability exposures of the member municipalities and to receive information on municipal activities and operations in the same manner as those directly appointed by the member municipalities to advise them; and the Atlantic County Municipal Joint Insurance Fund is bound by many of the same laws and regulations applicable to municipalities with regard to financial records, public contracts and public meetings.

Conflict of Interest Policy

1. It is hereby determined by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that it is in the best interests of the Atlantic County Municipal Joint Insurance Fund and the member municipalities to establish a policy regarding potential conflicts of interest affecting those appointed or retained by the Atlantic County Municipal Joint Insurance Fund.
2. It is further determined that it would be inappropriate for an individual appointed or retained by the Atlantic County Municipal Joint Insurance Fund, or for any person owning or employed by the business entity with which the appointed individual is associated, to undertake the representation or appearance on behalf of a party in a matter or claim adverse to that of the member municipalities. The potential conflict of interest or appearance of a conflict of interest specifically extends to the assertion of claims against the member municipalities and to appearances before agencies of those municipalities.
3. The ACMJIF has determined that it is a conflict of interest for an ACMJIF defense attorney to represent any plaintiff, claimant or interest in any legal action, except as stated herein, against any member municipality, regardless of Fund affiliation, including but not limited to the Municipal Excess Liability Fund. It shall be deemed to be a violation of this Conflict of Interest Policy, by any designated defense attorney of the ACMJIF to take on such representation enjoined by this paragraph. Any ACMJIF defense attorney that knowingly violates this policy is subject to be removed from the list of approved defense attorneys.
4. In determining the nature and extent of the conflict of interest policy, guidance can be drawn from the Opinions of the Advisory Committee on Professional Ethics that address the restrictions on municipal attorneys and those associated with their law offices and the reasons underlying those Opinions. In adopting this Policy, however, the Commissioners of the Atlantic County Municipal Joint Insurance Fund are aware of Opinion No. 640 issued for attorneys by the Advisory Committee on Professional Ethics which compared a Municipal Joint Insurance Fund to a commercial insurance company and determined that there was not a conflict between representing a Joint Insurance Fund and appearing before a municipal agency. To the extent of the policy adopted by this Resolution, the Commissioners of the Atlantic County Municipal Joint Insurance Fund do not adopt the rationale of Opinion No. 640 and hereby determine that the nature of the Atlantic County Municipal Joint Insurance Fund; its

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

creation by the member municipalities; its funding by the member municipalities; its governance by the municipal officials appointed by the member municipalities and the need to share confidential information regarding potential liabilities affecting the member municipalities is sufficient to present a potential conflict of interest or the potential for an appearance of a conflict of interest and that it must be avoided by those associated with the Atlantic County Municipal Joint Insurance Fund.

Exceptions.

1. The general policy prohibiting those retained or appointed by the Atlantic County Municipal Joint Insurance Fund from appearing before agencies of the member municipalities shall not be applicable to the representation of parties in the Municipal Court for motor vehicle violations, including drunk driving, provided that the defense is not based upon and the parties are not asserting any claim against a police officer, a municipal employee or the municipality for any alleged wrongful or improper action. It is noted that even traffic violations require sensitivity to potential conflicts, since charges arising out of a motor vehicle accident, could well result in a subsequent claim against the municipality. Those situations which would present a conflict of interest between the representation of a client and the representation of municipal interests should be avoided. Claims against municipal members will need to be evaluated and defended by the Atlantic County Municipal Joint Insurance Fund and the defense should not be compromised by the representation of a party asserting a claim.
2. The general policy prohibiting those retained or appointed by the Atlantic County Municipal Joint Insurance Fund from appearing before agencies of the member municipalities may be waived with regard to the representation of parties with minor development applications before the Planning Board or the Zoning Board of Adjustment. Where a person retained or appointed by the Atlantic County Municipal Joint Insurance Fund seeks to appear before the Planning Board or the Zoning Board of Adjustment of a member municipality for any relatively minor application, in which there is not a substantial adversarial relationship to the municipality, a waiver of the conflict of interest policy may be requested for that application. The request for the waiver shall be reviewed by the Executive Director and the Solicitor for the Atlantic County Municipal Joint Insurance Fund and the Commissioner representing the municipality in which the application is to be considered to the Atlantic County Municipal Joint Insurance Fund to determine whether a waiver shall be allowed in the particular matter after considering the nature of the application and whether any use or significant bulk variances are requested.
3. Nothing in the policy adopted herein shall bar an individual from representing or appearing for himself or herself or a member of his or her immediate family residing with him or her before any municipal agency.

Be It Further Resolved, that copies of this Resolution shall be provided to each of the officials, professionals, and defense attorneys appointed by the Atlantic County Municipal Joint Insurance Fund for their information and attention.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

This resolution was duly adopted by the Atlantic County Municipal
Joint Insurance Fund at a public meeting held on January 17, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 13

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS the FUND must establish a formal record retention program for the 2024 Fund Year.

NOW, THEREFORE BE IT RESOLVED, by the FUND's Governing Body that:

- I. Jessica Bishop, Fund Secretary**, is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 6000 Sagamore Drive, Suite 6203, Marlton, New Jersey 08053.
- II. Paul A. Forlenza, MGA, RMC, Executive Director**, is hereby designated as Deputy Custodian of FUND Records
- III.** The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Revenue & Enterprise Services - Records Management Services, and/or otherwise specified by the New Jersey Department of Banking and Insurance and New Jersey Department of Community Affairs.
- IV.** The Executive Director, Deputy Executive Director, and Fund Attorney are hereby designated as the redactors of personal information pursuant to the NJSA 47:18-1 et seq.
- V.** Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in a record retention facility owned and operated by Iron Mountain, 2500 Henderson Drive, Sharon Hill, PA. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on January 17, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

Resolution 2024-14
Atlantic County Municipal Joint Insurance Fund
2024 Plan of Risk Management

Atlantic County Municipal Joint Insurance Fund

(hereinafter the "Fund" or the "ACM JIF")

ESTABLISHING THE 2024 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's Commissioners that the 2024 Plan of Risk Management shall be:

Definitions:

"Commissioners" mean: The Board of Fund Commissioners or the Executive Committee thereof as appropriate

"Member" means: A local unit of government that has joined the Fund

"Sexual Abuse" means: An action brought pursuant to Section 1 of P.L. 1992, c.109 (C.2A:61B-1), paragraph (1) of subsection c. of section 1 of P.L.1959 (C.2A:53A-7) or section 1 of P.L.2005, c.264 (C.2A:53A-7.4)

Section I – Coverage

Insurance Coverages

The following coverages are provided to the Fund's members, effective January 1, 2024:

- Workers' Compensation
- Liability (including optional excess)
- Public Officials Liability / Employment Practices Liability (including optional excess)
- Optional Volunteer Directors & Officers Liability
- Crime
- Non-Owned Aircraft Liability
- Environmental Impairment Liability
- Cyber
- Property & Equipment Breakdown (effective December 31, 2023)
- Terrorism

Limits of Coverage

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles . All references to the "MEL" stand for the "Municipal Excess Liability Joint Insurance Fund". **Please note, the following is a general discussion of the coverages and limits provided via the Fund; however, the actual terms and conditions are defined in the policy documents and all issues shall be decided on such. Additional coverages, limits and conditions may apply. Please also note, deductibles may differ for individual members; please refer to your policy(ies) for full details.**

1. Workers' Compensation

- Workers' Compensation: \$500,000
- Employer's Liability: \$500,000
- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease: Per Person
- MEL Excess Limit: Statutory
- Employer's Liability Excess Limit: \$6,500,000

2. Liability *(includes General, Automobile, Employee Benefits and Law Enforcement Liability)*

- Fund Limit: \$500,000
- MEL Excess Limit: \$4,500,000
 - The \$3,000,000 layer excess of \$2,000,000 is subject to a \$3,000,000 per local member unit annual aggregate (Automobile Liability is not aggregated)
- Sublimits: The following sublimits are part of, and not in addition to, the limits above:
 - Good Samaritan Liability: Included
 - Fungus or Spores: \$1,000,000
 - Disinfectants Release Hazard Coverage: \$1,000,000
 - Dam and Reservoir: \$5,000,000
 - a. \$5,000,000 per occurrence for any member entity owned dams defined as Class III or IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8;
 - b. Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
 - c. \$2,000,000 per occurrence for any member entity owned dam defined as Class I or II in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
 - d. \$2,000,000 per occurrence for any Class III or IV member entity owned dam involved with a Class I or II member entity owned dam.
 - Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
 - Subsidence: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
 - Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)

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- Riot, Civil Commotion or Mob Action: \$5,000,000 Per Occurrence
 - Failure to Supply Utility: \$5,000,000 Per Occurrence
 - Garagekeepers Liability: \$2,000,000 Per Occurrence
 - New Jersey Personal Injury Protection (NJ PIP): Statutory Minimum
 - New Jersey Uninsured/Underinsured Motorist (NJ UM/UIM): Statutory Minimum

3. Optional Excess Liability Limit

The MEL offers Optional Excess Liability Limits excess of the MEL Excess Limit.

- The following limits are the Optional Excess Limits:
 - \$2,000,000 (equals \$7,000,000 total);
 - \$5,000,000 (equals \$10,000,000 total);
 - \$10,000,000 (equals \$15,000,000 total); and
 - \$15,000,000 (equals \$20,000,000 total);

The MEL also offers Optional JIF Shared Aggregate Excess Liability coverage, with limits of \$10,000,000 from the MEL. This coverage is only available to members of the Fund who purchase all \$20,000,000 available to them from the Optional Excess Liability Limits.

- \$10,000,000 aggregate (equals \$30,000,000 total)

4. Public Officials Liability / Employment Practices Liability

Each local member unit is 100% commercially insured with Lexington Insurance Company for \$2,000,000 in the aggregate per member on a claims made and reported basis for each Fund year.

- Retentions and Coinsurance:
 - \$20,000 is the standard retention per claim and 20% of the first \$250,000 of the loss is the standard coinsurance, although other retentions and coinsurances may apply.
 - Local member units may qualify based on certain criteria to have options to purchase a lower retention and/or coinsurance contribution.
 - Members with adverse loss experience may be subject to higher retention and/or coinsurance.
 - Non-compliance with the MEL's EPL Risk Management Plan will result in a deductible of \$100,000 and copay of 20% of \$2,000,000

The Executive Committee may, at its discretion, vote to authorize payment from JIF Funds of a Class Action Settlement Agreement that requires a per member flat fee payment. This per member

payment figure shall be below the per occurrence deductible and shall be made on behalf of all members.

5. Optional Excess Public Officials Liability / Employment Practices Liability

The MEL offers Optional Excess Public Officials Liability / Employment Practices Liability limits excess of the local member units' primary \$2,000,000 Public Officials Liability / Employment Practices Liability policies with Lexington Insurance Company as follows:

- \$1,000,000 (equals \$3,000,000 total);
- \$2,000,000 (equals \$4,000,000 total);
- \$3,000,000 (equals \$5,000,000 total);
- \$4,000,000 (equals \$6,000,000 total); and
- \$8,000,000 (equals \$10,000,000 total).

6. Optional Volunteer Directors & Officers Liability

Volunteer Emergency Service Units have the option of adding Volunteer Directors & Officers Liability coverage to the Public Officials coverage. The coverage applies to the non-emergency activities of such entity. If elected, coverage will be included in the Public Officials Liability limits and subject to a \$1,000 deductible.

7. Crime

- The Fund provides Crime coverage with a limit of \$50,000 for: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$1,000
- MEL Crime
 - MEL Crime Excess: \$950,000 excess of the Fund Crime limit
 - MEL Crime Statutory Position:
 - a. The MEL provides primary employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position. The MEL can provide MEL Crime Statutory Position limits, based on underwriting and via endorsement, above \$1,000,000, matching the member's auditor's recommendation, but no more than \$2,000,000. Such additional limit is available upon request and approval by the MEL.
 - b. The deductible is \$1,000
 - MEL Crime Excess Public Officials:

- a. The MEL provides excess employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have not applied or have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000
- b. The deductible is the greater of the underlying bond/policy in place or the statutory limit required

8. Non-Owned Aircraft Liability

- \$5,000,000; and
- Medical Expense for each passenger: \$5,000
- The coverage is 100% commercially insured with Endurance

9. Environmental Impairment Liability

- Environmental Impairment Liability is provided to the Fund's local member units by the New Jersey Environmental Risk Management Fund (EJIF). Please refer to the EJIF's Plan of Risk Management.

10. Cyber

The Fund purchases Cyber insurance from the New Jersey Cyber Risk Management Fund

- Limits and Retention: Please contact your Risk Manager or the Cyber JIF

11. Property & Equipment Breakdown

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$2,400,000 limit excess of the Fund's limit
- The MEL purchases additional excess property limits, as follows: \$125,000,000, including certain sublimits, including, but not limited, to:
 - Aggregate, Earth Movement: \$75,000,000
 - Aggregate, Flood (includes Storm Surge): \$75,000,000
 - a. Per Location, High Hazard Flood Zone: \$50,000,000
 - a. Aggregate : \$50,000,000
 - Named Storm: Included
 - Vehicles: \$10,000,000
- Unmanned Aircraft Systems: \$25,000
- Member deductibles:
 - All Other: \$1,000

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- Automobile Physical Damage: \$1,000
 - Equipment Breakdown: \$5,000
 - SFHA Flood Maximum available NFIP limit, per location, regardless if member purchases it or not, but no less than \$500,000 building / \$500,000 contents (\$250,000 / \$100,000 for housing authorities and related non-profit buildings), but no more than the value of the building and contents.
 - Named Storm : \$1,000

12. Terrorism

Aggregate: \$125,000,000

Individual Self-Insured Retentions

Optional Individual Self-Insured Retentions: Ocean City has elected Individual SIRs of \$50,000 for Property and \$50,000 for Auto Liability

Amount of Risk to be Retained by the Fund

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles.

1. **Workers' Compensation:** \$500,000
2. **Liability:** \$500,000
 - NJ Uninsured/Underinsured Motorist: Statutory minimum
 - NJ Personal Injury Protection: \$250,000
3. **Optional Excess Liability Limit:** \$0
4. **Public Officials Liability / Employment Practices Liability:** \$0
5. **Optional Excess Public Officials Liability / Employment Practices Liability:** \$0
6. **Optional Volunteer Directors & Officers Liability:** \$0
7. **Crime:** \$50,000
 - MEL Crime Excess: None
 - MEL Crime Statutory Position: None
 - MEL Crime Excess Public Officials: None
8. **Non-Owned Aircraft Liability:** \$0
9. **Environmental Impairment Liability :** \$0
10. **Cyber:** \$0

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- 11. **Property:** \$100,000
 - Equipment Breakdown: \$0
 - SFHA Flood: \$0
 - Named Storm: \$100,000
 - 12. **Unmanned Aircraft Systems (UAS):**\$25,000
 - 13. **Terrorism:** \$0

Commercial Insurance / Reinsurance Purchased

The insurance/reinsurance listed below may contain sublimits, retentions and deductibles in addition to such already stated.

- 1. **Non-Owned Aircraft Liability:** The Fund purchases this coverage through the MEL
- 2. **Excess Property & Equipment Breakdown:** The Fund purchases this coverage from the MEL
- 3. **Excess Liability:** The Fund purchases this coverage from the MEL
- 4. **Excess Workers' Compensation:** The Fund purchases this coverage from the MEL
- 5. **Excess Crime:** The Fund purchases this coverage from the MEL
- 6. **Public Officials Liability / Employment Practices Liability:** The Fund purchases this coverage from Lexington Insurance Company
- 7. **Optional Volunteer Directors & Officers Liability:** The Fund purchases this coverage from Lexington Insurance Company
- 8. **Cyber:** The Fund purchases this coverage from the New Jersey Cyber Risk Management Fund
- 9. **Environmental Impairment Liability:** EJIF}
- 10. **Terrorism:** The Fund purchases this coverage from the MEL

ADOPTED: *this ____ day of _____, 2024 by the Commissioners:*

Atlantic County Municipal JOINT INSURANCE FUND

Chairperson

Secretary

Section II - Conditions

- 1.) **The amount of unpaid claims to be established.**
 - a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.
- 2.) **The method of assessing contributions to be paid by each member of the Fund.**
 - a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
 - b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the governing body. The total amount of each member's annual assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
 - c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
 - d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and

supplement assessments are reduced in proportion to that part of the year which had elapsed.

- e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.
- g.) The Fund has adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.

3.) **Procedures governing loss adjustment and legal expenses.**

- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O insurance which is handled by Summit Risk Services representing QBE North America for EPL/POL and Volunteer D&O. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
- b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Fund has the Fund has established an approved medical list and all injured employees are required to utilize this panel.
- d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

- e) The pursuit of subrogation is important to the member and the JIF because successful recoveries replenish the loss funds thereby benefitting a members' loss history and the ultimate JIF results.
- f) As a result, when the Claims Administrator receives notification from an attorney who is representing a workers compensation claimant in a third party action against a potentially liable party for the claimant's injury, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.
- g) In addition, when the Claims Administrator has identified potential subrogation in a workers compensation claim and provided the claimant with the "1 year" letter and receives no response from the claimant after 10 days, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.
- h) In situations where it is determined that opportunities for subrogation originally identified by the Claims Administrator are unable to be pursued, the following guidelines will be followed to abandon subrogation attempts:
 - 1. All requests for abandonment of subrogation, reduction of subrogation claims, and for execution of releases shall be reviewed by the Atlantic County Municipal Joint Insurance Fund Claims Review Committee at its next regularly scheduled meeting, except for subrogation claims that are valued at less than **ONE THOUSAND (\$1,000.00) DOLLARS**; and
 - 2. As to all subrogation claims less than **FIVE HUNDRED (\$500.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to Claims Supervisor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Atlantic County Municipal Joint Insurance Fund; and
 - 3. As to all subrogation claims greater than **FIVE HUNDRED (\$500.00) DOLLARS** but less than **ONE THOUSAND (\$1,000.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to the Fund Solicitor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Atlantic County Municipal Joint Insurance Fund; and
 - 4. For all subrogation claims of **ONE THOUSAND (\$1,000.00) DOLLARS** or more, the Claims Review Committee shall review such claims and provide a recommendation to the Executive Committee of the Atlantic County Municipal Joint Insurance Fund at their next regularly scheduled meeting; and
 - 5. The Executive Committee shall review the recommendations of the Claims Review Committee, the Claims Administrator, and the Fund Solicitor and determine whether to ratify the recommendations and said

action will be noted in the meeting minutes via the claim number of the appropriate claim; and

6. If the recommendation is for the execution of a Release and the Executive Committee ratifies that recommendation, the Atlantic County Municipal Joint Insurance Fund's Chairperson and Secretary shall be authorized to execute the Release by Resolution.

4.) **Coverage to be purchased from a commercial insurer, if any.**

The Fund does purchases commercial insurance for the POL/EPL and Volunteer D&O coverage which is purchased from **Lexington Insurance Company**.

5.) **Reinsurance to be purchased.**

The Fund does not purchase reinsurance.

6.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
- d.) A former member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. Prior to release of any former member's balance in the closed years account, the Fund Administrator shall complete an analysis of the request to determine that the following criteria has been met.

1. All claims for the Fund Year from which surplus is being released are closed; and;

2. All outstanding payments due and owing from the prior member of the Fund have been paid in full, including any payments due pursuant to a Retrospective Agreement, as certified by the Fund Treasurer.
 3. An analysis has been completed to determine the likelihood of an additional assessment from the Municipal Excess Liability Joint Insurance Fund (MEL JIF) and/or the Residual Claims Fund Joint Insurance Fund (RCF JIF) due to statutory, regulatory, and/or other external factors that could trigger an additional assessment for a Fund Year where the prior member was a member of the Fund.
- e.) Upon completion of the analysis of the request by the Fund Administrator, it shall be reviewed by the Fund's Finance Committee who shall make a recommendation to the Executive Committee as to the request to release the former member's balance in the closed years account.
 - f.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
 - g.) The Fund will retain all records in accordance with the Fund's record retention program.
- 7.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**
- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
 - b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
 1. **Paid Loss Development Method** - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

2. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

8.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- a.) Property Claims - \$10,000 of Authority
- b.) Workers Compensation Claims - \$10,000 of Authority
- c.) Liability Claims - \$10,000 of Settlement Authority; \$10,000 of legal and file expense Authority
- d.) The Executive Committee has established a Claims Review Committee comprised of Fund Commissioners to review all Payment Authorization Requests, (PARs) with a total cost of \$10,000 or more, and review litigation strategies with the Fund's Attorney. The Claims Review Committee shall advise the Executive Committee regarding claims administration and payments.
- e.) In urgent situations where the Claims Review Committee has not had an opportunity to meet, and where time is of the essence such that an expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund Attorney, in consultation with the Executive Director and the Claims Review Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Claims Review Committee as soon as possible and no later than the Committee's next meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting.
- f.) In urgent situations where the Claims Review Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Claims Review Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be reported to the Claims Review Committee as soon as possible and no later than the Committee's next meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting.

g.) Upon submission of satisfactory documentation, and with the advance approval of the Executive Director, the Certifying and Approving Officer may also pay hospital bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the Certifying and Approving Officer utilizes this authority, a report shall be made to the Claims Review Committee at their next meeting. All such approvals shall be reported to the Executive Committee at their next meeting.

9.) **Operational Philosophy**

- a.) General - As is the case with any organization, an established operating philosophy, formalized in a document such as this, is a necessary precursor to success. This section of the Risk Management Plan is developed to provide general instruction for key areas and providers of service to the Fund. Also included here are sections which restate (and amplify) the roles and responsibilities of important parties and stress the importance of activities upon which the long term success of the Fund will hinge in whole or in part.
- b.) Fund Commissioners - Fund Commissioners, each an elected official or municipal employee, are the backbone of the Fund. These individuals will in large measure control the success of the Fund by actively participating in the safety and loss control programs developed by the Fund for all members, and by implementing these programs in their respective municipalities. Fund Commissioners are encouraged to attend all meetings of the Fund, to serve on committees studying current issues, to enhance their knowledge of risk management, and to encourage consistent safe practices.
- c.) Fund Professionals and Risk Management Consultants - Providers of professional services (Fund Professionals and Risk Management Consultants) to the Fund and individual member municipalities are strongly encouraged to participate in and promote Fund activities. The success of the Fund will, in part, be a reflection of the professionalism of those providers whose services are integral components of the Fund. Support of the concept of self-insurance, the Fund in general, and the risk management activities of member municipalities in particular are necessary elements of success.
- d.) The Fund Bylaws require each member municipality to provide for the services of an individual or firm to serve as the member's Risk Management Consultant and who shall serve as an Insurance Producer as defined under N.J.S.A. 17:22, and shall have demonstrated experience in the management of public sector insurances and risk management. The Risk Management Consultant shall not be an employee of the member. The Risk Management Consultant shall not be a Fund Commissioner.

e.) The Risk Management Consultant shall advise the member on matters relating to the Fund's operation and coverages. The Risk Management Consultant shall, in addition to such items as may be included in such individual's or firm's contract or agreement with the member, be governed by the following:

1. The Risk Management Consultant shall be retained by each member in conformance with applicable State Law or regulation;

2. Risk Management Consultants, who can not be local unit employees, shall be paid a fee not exceeding six (6%) percent of the member's assessment in accordance with the terms of the Risk Management Consultant's Agreement executed by the member; and

3. Specific responsibilities shall include, but not be limited to:

- i. Evaluation of the member's exposure;
- ii. Explanation of the various coverages available from the Fund;
- iii. Preparation of applications, statements of values, timely reporting of changes in exposures, and any other exposure based questionnaires and/or applications requested by the Fund;
- iv. Review of the local unit's assessment and assistance in preparing the member's insurance budget;
- v. Review and analysis of the member's safety engineering reports and periodic loss runs in order to help the member identify areas requiring greater attention;
- vi. Assist the member in establishing, monitoring and evaluating a safety committee and claims handling procedure;
- vii. Attend the majority of meetings of the Fund's Executive Committee; and
- viii. Analyze and recommend insurance coverages not offered through the Fund.

f.) Claims Response And Reserving - Were the philosophy of the Fund in these areas to be encapsulated into two sentences, they would read as follows:

1. "The Fund will thoroughly review and respond to each claim presented so as to pay only that amount (if any) which it is legally bound and obligated to pay."; and
2. "Reserves shall be established on each claim presented in a manner which accurately reflects the full, known liability of the Fund at any given point in time".

In reviewing each claim presented, the Fund (operating through its claims administrator and legal counsel) shall review such claims for coverage, deny those not falling within the purview of coverages offered, aggressively defend those in dispute, pursue to the fullest extent of the law those presented in bad faith, and settle as expeditiously as possible those for which the Fund is legally liable.

g.) Case reserves, including all types of applicable allocated loss adjusting expenses, will be established with an eye toward identifying the full exposure of the Fund and its excess insurance carriers at the earliest possible date. Reserves shall be periodically reviewed for accuracy and adjusted as needed. For claims aged eighteen (18) months or more, it is expected that reserves will be not less than 85% accurate. For claims aged thirty (30) months or more 95% accuracy is expected.

h.) Financial Management - Consistent with the objective of serving as a long term vehicle through which to stabilize the costs associated with insurance coverages, the underlying premise of the Fund's financial base shall be one of conservative up-front funding, prudent investment of idle funds, and maintenance of stringent paper and audit trails. As is the case with all other aspects of the Fund, the financial assets of the Fund can well be considered as moneys held in public trust. Treatment and handling of these Funds must be accomplished in a manner which reflects the stewardship obligation of those whose hands through which they pass. All actuarial, investment, treasury and banking functions of the Fund are to be accomplished in a manner consistent with the same legal and administrative standards applicable to municipalities in the State of New Jersey.

Specific steps taken by the Fund during past years to enhance return on equity include:

1. implementing more favorable payment terms with various service providers so as to increase investment income;
2. Development and adoption of a Cash Management and Investment Policy which seeks the following objectives:
 - i. Preservation of capital,
 - ii. Adequate safekeeping of assets,
 - iii. Maintenance of liquidity to meet operating needs, claims settlements, and dividends,
 - iv. Diversification of the JIF's portfolio to minimize risks associated with individual investments,
 - v. Maximization of total return, consistent with acceptable risk levels,
 - vi. Investment of assets in accordance with State and Federal laws and regulations,
 - vii. Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each fund year,

- viii. Cooperation with other local JIFs and the MEL in the planning and execution of investments in order to achieve economies of scale,
- ix. Stability in the value of the JIF's economic surplus.

- i.) **Safety And Loss Prevention** - Every dollar spent to compensate for an avoidable loss, whether it be for property, workers' compensation or any other coverage afforded through the JIF, is a dollar which might better have been used to provide municipal services and conserve tax dollars. In an effort to avoid preventable loss and the financial and human hardships which result therefrom, the JIF (operating through the Fund's Safety Committee) will implement safety and loss control programs and procedures, directed at reducing or eliminating conditions or practices which lead to loss. These programs, implemented in progressive steps, will include items such as:
 - a.) Member facility self-inspections supplemented by those conducted by the Fund's Safety Director;
 - b.) Seminars or other training programs directed at specific areas of municipal operations from which losses are likely to occur;
 - c.) Promotional safety incentive programs stressing safety in all areas of municipal operations and offering incentives for active participation by all Fund members.

10.) **Aggregate Excess Loss Contingency Fund**

In November of 1996, the Department of Banking and Insurance adopted administrative codes for municipal joint insurance funds like the ACMJIF, reference N.J.A.C. 11:15-2.1 et. seq. One aspect of these new regulations is the requirement that joint insurance funds either buy aggregate excess insurance or budget additional money to be collected from the members in an aggregate excess loss contingency fund. The spirit of this portion of the administrative code is to provide even greater fiscal security to joint insurance funds than the security provided through the funding of loss retention accounts based upon an independent actuarial loss funding model.

The members view this requirement as supporting their primary objective to stabilize costs. The history of the Fund is to purchase aggregate excess insurance whenever possible to protect against a series of losses. However, the Fund has also observed that this is not always possible and has instead budgeted an additional amount of money as loss fund contingency in those years when aggregate excess insurance was either not available or too costly to consider. For the members, the Aggregate Excess Loss Contingency Fund is simply a new name for an established practice and the ACMJIF will continue its practice of budgeting extra money in the absence of commercially available aggregate excess

insurance but will now refer to these monies as the Aggregate Excess Loss Contingency Fund.

The administrative code defines the Aggregate Excess Loss Contingency Fund as a separate fund which is always accounted for in the current fund fiscal year. The monies are set aside for a period of at least two years to pay for claim activity that exhausts loss funds in a claim retention account in the original fund year in which the monies were set aside. The code also defines the minimum statutory funding for this aggregate loss fund account and specifically states that nothing in the law shall prevent a joint insurance fund from funding this account at a higher level. Both the statute and administrative code governing the ACMJIF also require that any surplus and/or deficit in every retention account for each year is owned by the members who were a part of that year according to the percentage that their individual total contribution bears to the budget in that year. Contributions made to the Aggregate Excess Loss Contingency Fund are no different in this regard.

However, the Aggregate Excess Loss Contingency Fund is different than other loss retention accounts in two fundamental ways; the manner in which the ACMJIF must account for the funds and its use across all years by individual members. Because the Aggregate Excess Loss Contingency Fund moves from the current fiscal year forward to the succeeding fiscal year in its entirety and the statutory minimum funding associated with a specific fund fiscal year must be retained for a minimum of two years, this fund must always be accounted for on an individual member basis showing both a member's statutory encumbered portion and their statutory unencumbered portion.

As discussed above, the Aggregate Excess Loss Contingency Funds are intended to provide an immediate response to the need to replenish money in a loss fund account where the original loss funding has been consumed. It is also true that over time if the value of the projected ultimate cost of claims within a loss retention account as defined by the claims administrator added to the Incurred But Not Reported (IBNR) values developed by the actuary do not exceed the original loss funding within a loss retention account after two years, the administrative code permits but does not mandate a full return of those aggregate excess loss contingency funds to their member owners. Thus, the aggregate excess loss contingency funds that are surplus and not yet returned can be used by members to pay for additional money needs in any fund year when and if needed. This provides members with the opportunity to accrue surplus aggregate excess loss contingency funds and use them across all fund years in much the same way they have used the Loss Fund Contingency money in earlier budgets as a safeguard across multi-line retention accounts in a given fund fiscal year.

In this regard, the Aggregate Excess Loss Contingency Fund is in part a protection against adverse development for both specific retention accounts as well as providing protection on a multi-year and multi-line loss basis.

The administrative code specifically permits a member to use released surplus funds in loss retention accounts to either take them in the form of a return of

surplus or to be applied toward the payment of a future premium. As the unencumbered portion of the Aggregate Excess Loss Contingency Fund is an individual member owned surplus account, members with accrued surplus in this account can likewise use these funds in the same way.

Finally, the ACMJIF views the Aggregate Excess Loss Contingency Fund as a better version of the old Loss Fund Contingency. We believe it provides a stronger vehicle through which members can build a financial bank against adverse development on a multi-year and multi-line basis. It is the hope of the ACMJIF that members will use this fund to provide themselves with a financial vehicle through which they can manage an additional assessment with no cost to their municipality or pay future insurance premiums to stabilize costs, or both.

11.) **Committee Charters**

Appendix I of the Plan of Risk Management contains Committee Charters for the Claims Review, Coverage, Employment & Technology Liability, Finance, Nominating, Strategic Planning, and Safety Committees.

ADOPTED: *this ____ day of _____, 2024 by the Commissioners:*

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Chairperson

Secretary



Claims Review Committee Charter

The Atlantic County Municipal Joint Insurance Fund (ACM JIF) Executive Committee hereby constitutes and establishes a Claims Review Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Claims Review Committee.
3. Serving on the Committee shall be the Fund Attorney, the Fund Claims Administrator and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.
5. Members of the Committee may appoint a Vice Chair to serve in the absence of the Committee Chair.

Authority and Responsibility

The Claims Review Committee is to serve as the focal point for communication between the Claims Administrator and the Fund Commissioners. The Committee will also review all Payment Authorization Requests (PARs) and review litigation strategies with the Fund's Attorney. The Claims Review Committee shall advise the Executive Committee regarding claims administration and payments.

Claims Review Committee Bylaws

The Claims Review Committee of the ACM JIF was established by charter approved by motion of the JIF's Executive Committee on April 19, 1995. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet on a monthly basis or as many times per year as the Committee Chair deems necessary.

Attendance

Members of the Committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Claims Review Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

Specific Duties

The Claims Review Committee is to:

- (1) Report to the Executive Committee on the progress of claims whose payments exceed the maximum amount the certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22 as established in Section 11 of the ACMJIF Plan of Risk Management as presented in Payment Authorization Requests (PARs) and on the progress of claims in litigation.
- (2) Identify long range claims administration issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the JIF.
- (3) Recommend to the Executive Committee the retention or replacement of claims administration vendors and/or attorneys and provide a written summary of the basis of such recommendations.
- (4) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (5) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (6) Evaluate the performance of the Fund Professionals under the jurisdiction of the Claims Review Committee including the Claims Administrator, Managed Care Provider, Subrogation Attorney and/or any other Fund Professional requested by the Executive Committee.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Coverage Committee Charter

The Atlantic County Municipal Joint Insurance Fund (ACMJIF) Executive Committee hereby constitutes and establishes a Coverage Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the committee.
3. Serving on the Committee shall be the Fund Actuary, Fund Attorney and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

The Coverage Committee is to serve as a focal point for discussion on issues pertaining to coverage, underwriting, and reinsurance. The Coverage Committee shall advise the Executive Committee on issues pertaining to coverage requirements of members of the JIF, coverage issues in the insurance industry which should be addressed by the JIF, the efficiency and clarity of communications between the JIF and the members regarding coverage issues, the proposed role of the JIF in addressing areas of insurance outside of its normal purview, retention and reinsurance issues, and underwriting guidelines.

Coverage Committee Bylaws

The Coverage Committee of the ACMJIF was established by charter approved by motion of the JIF's Executive Committee on April 19, 1995. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

Specific Duties

The Coverage Committee is to:

- (1) Oversee the implementation of coverage, underwriting, and retention and reinsurance guidelines.
- (2) Monitor the existing coverages of the JIF to determine whether existing coverage is adequate and appropriate; and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing coverage.
- (3) Identify and evaluate emerging techniques for transfer of risk which could be adopted by the JIF in order to enhance the protection of the JIF's assets and, by extension, the financial interests of members of the JIF.
- (4) Review the retention structure of the JIF to determine whether changes in the structure is needed in order to improve coverage or to achieve economies.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Evaluate the performance of the Fund Professionals under the jurisdiction of the Coverage Committee including the Fund Underwriter, Property Appraiser and/or any other Fund Professional requested by the Executive Committee.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Employment Practices & Technology Liability Committee Charter

The Atlantic County Municipal Joint Insurance Fund (ACMJIF) Executive Committee hereby constitutes and establishes an Employment Practices & Technology Liability Committee.

Composition

1. Serving on the Committee shall be the Chairs of the Claims Review Committee, Coverage Committee, Finance Committee, Operations & Planning Committee, and Safety Committee.
2. A member of the Executive Committee shall serve on the committee.
3. At least two additional Fund Commissioner shall be appointed by the Executive Committee Chair
4. Serving on the Committee shall be the Fund Attorney, Fund Claims Administrator, Safety Director, and a representative from the Administrator's office.
5. Members of the Committee may appoint a Vice Chair to serve in the absence of the Committee Chair.

Authority and Responsibility

The Committee is to serve as a focal point for discussion on issues pertaining to employment practices liability claims. The Committee shall advise the Executive Committee on issues pertaining to the source, amount, and types of claims and their financial impact on members, on the ACMJIF, and on the MEL. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

The Committee shall also serve as the focal point for discussions on issues pertaining to Technology Liability. The Committee shall advise the Executive Committee on issues pertaining to the source, number, and types of claims impacting members. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

Committee Bylaws

The Employment Practices Liability Committee of the ACMJIF was established by charter approved by motion of the JIF's Executive Committee on December 15, 2010. The Charter was revised and re-adopted on May 21, 2014 and January 15, 2020. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.

Specific Duties

The Employment Practices & Technology Liability Committee is to:

- (1) Monitor existing claims trends to determine the source, amount, and types of claims being incurred by ACMJIF members and MEL members statewide.
- (2) Develop policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership
- (3) Determine whether existing measures are adequate and appropriate to prevent claims and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing policies.
- (4) Identify and evaluate emerging techniques for mitigation of risk which could be adopted by members in order to enhance the protection of JIF finances and, by extension, the financial interests of members of the JIF.
- (5) Oversee the creation of training programs designed to educate elected officials, managers and supervisors, and employees with respect to the role they play in the prevention and mitigation of employment and technology related claims.
- (6) Review individual member claims records and recommend remedial actions to be taken by the member including training, adoption of policies, or utilizing resources available through the JIF/MEL or other professionals. Recommend members for probation in accordance with policies recommended by the MEL and/or adopted by the ACMJIF.
- (7) Review policies and directives issued by the MEL or excess carriers and communicate as necessary with the Executive Committee and the membership at large and oversee the implementation of coverage, underwriting, and retention guidelines.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.

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Adopted:12/15/2010

Revised: 2023

- (10) Evaluate the performance of the Fund Professionals under the jurisdiction of the Employment Practices & Technology Liability Committee including the Technology Risk Services Director and/or any other Fund Professional requested by the Executive Committee.
- (11) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Finance Committee Charter

The Atlantic County Municipal Joint Insurance Fund (ACM JIF) Executive Committee hereby constitutes and establishes a Finance Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Finance Committee.
3. Serving on the Committee shall be the Fund Actuary, Fund Auditor, Fund Treasurer and a representative from the Administrator's office.
4. Members of the Committee may appoint a Vice Chair to serve in the absence of the Committee Chair.

Authority and Responsibility

The Finance Committee is to serve as the focal point for communication between the Fund's Commissioners and the Fund's professionals for the development of an annual budget. The Finance Committee shall work with the Fund's Actuary and with the Fund's Professionals and committees as necessary to develop claims funding, expense funding and funding for special programs.

The Finance Committee will also examine the financial audits of the Fund, as prepared by the Fund's Auditor in conjunction with the Fund's Treasurer, Actuary and Claims Administrator. The Finance Committee shall comment on the independence of the Executive Committee's independent auditors, the integrity of management and the adequacy of disclosures to the public. It will serve as a focal point for communication between the independent Auditor, the JIF Treasurer, and Fund Professionals as their duties relate to financial accounting, reporting, and internal controls and compliance. The Committee is to assist in fulfilling responsibility as to accounting policies and reporting practices of the Fund and sufficiency of the auditing function. The Committee shall oversee and advise the Fund Executive Committee regarding the selection of independent auditors. The Executive Committee's access to the independent auditor shall in no way be limited or superseded by the activities of this Committee.

Finance Committee Bylaws

The Finance Committee of the ACM JIF was established by charter approved by motion of the Executive Committee on April 19, 1995. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee shall meet at least four times per year at the discretion of the Committee Chair to review issues such as the annual audit, the semi-annual financial review, the fund's budget and assessment allocation strategies.

Attendance

Members of the Committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Finance Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

Specific Duties

The Finance Committee is to:

- (1) Review all renewal fees and professional services review worksheets referred by the Fund's Executive Committee on all of the Fund's professional service providers including Actuary, Administrative Consultant, Administrator, Attorney, Auditor, Claims Administrator, Safety Director, Treasurer and any other professionals requiring a performance review.
- (2) Recommend to the Executive Committee the retention or replacement of Service Providers which may be retained to assist in developing or implementing strategic plans and provide a written summary of the basis for the recommendations.
- (3) Review all funding requirements as determined by the Fund's Actuary.
- (4) Review all funding levels for programs and miscellaneous and contingency items.
- (5) Review assessment strategies at various levels of capping for allocation of the annual assessments to JIF members.
- (6) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (7) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (8) Evaluate the performance of the Fund Professionals under the jurisdiction of the Finance Committee including the Actuary, Auditor, Payroll Auditor, Treasurer and/or any other Fund Professional requested by the Executive Committee.
- (9) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

With respect to the Fund's financial audits, the Committee is to:

- (1) Review with the Executive Committee and the Fund's Treasurer the JIF's policies and procedures to reasonably assure the adequacy of internal controls over accounting, administration, compliance with laws and regulations and financial reporting.
- (2) Have familiarity, through the individual efforts of its members, with the accounting and reporting principles and practices applied by the JIF in preparing its financial statements. Further, the Committee is to make, or cause to be made, all necessary inquiries of Executive Committee and the independent auditor concerning established standards of conduct and performance, and deviations therefrom.
- (3) Review, prior to the annual audit, the scope and general extent of the independent auditor's planned examination, including their engagement letter. The auditor's fees are to be arranged with Executive Committee and annually summarized for Committee review. The Committee's review should entail an understanding from the independent auditor of the factors considered by the auditor in determining the audit scope, including:
 - Risk characteristics of the JIF
 - External reporting requirements
 - Materiality of the various segments of the JIF's combined activities
 - Quality of internal accounting, administrative and compliance controls
 - Extent of internal auditor's involvement in audit examination
 - Other areas to be covered during the audit engagement
- (4) Review with Executive Committee the extent of non-audit services planned to be provided by the independent auditor in relation to the objectivity and independence needed in the audit.
- (5) Review with Executive Committee and the independent auditor instances where the Executive Committee has obtained "second opinions" on accounting and financial reporting policies from other accountants.
- (6) Review with the Executive Committee and the independent auditor, upon completion of their audit, financial results for the year prior to their release to the public. This review is to encompass:
 - The JIF's comprehensive annual financial report, including the financial statements and financial statement and supplemental disclosures required by GAAP and/or the State of New Jersey.
 - Significant transactions not a normal part of the JIF's operations.
 - Selection of and changes, if any, during the year in the JIF's accounting principles or their application.
 - Significant adjustments proposed by the independent auditor.
 - The process used by the Executive Committee in formulating particularly sensitive accounting estimates and the independent auditor's conclusions regarding the reasonableness of those estimates.

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Adopted: 4/19/95

Amended 2023

- Any disagreements between the independent auditor and Executive Committee about matters that could be significant to the JIF's financial statements or the auditor's report.
 - Difficulties encountered in performance of the audit.
- (7) Evaluate the cooperation received by the independent auditor during their audit, including their access to all requested records, data and information. Also, elicit the comments of Executive Committee regarding the responsiveness of the independent auditor to the JIF's needs. Inquire of the independent auditor whether there have been any disagreements with the Executive Committee that, if not satisfactorily resolved, would have caused them to issue a nonstandard report on the JIF's financial statements.
 - (8) Discuss with the independent auditor the quality of the JIF's financial and accounting personnel and any recommendations that the independent auditor may have. Topics to be considered during this discussion include improving internal financial controls, controls over compliance, the selection of accounting principles and the Executive Committee reporting systems.
 - (9) Review written responses of the Executive Committee to "Letter of Comments and Recommendations" from the independent auditor and discuss with the Executive Committee the status of implementation of prior period recommendations and corrective action plans.
 - (10) Discuss with the Executive Committee the scope and quality of internal accounting, administrative, compliance, and financial reporting controls in effect.
 - (11) Perform all of the above duties wherever appropriate relative to the JIF's component units. The Executive Committee may satisfy this duty by relying on the work of a component unit's Finance Committee.
 - (12) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Nominating Committee Charter

The Atlantic County Municipal Joint Insurance Fund (ACM JIF) Executive Committee hereby constitutes and establishes a Nominating Committee:

Composition

The Nominating Committee will be comprised of the Chair of the Finance Committee; the Chair of the Claims Committee; the Chair of the Coverage Committee, the Chair of the EPL Committee, the Chair of the Safety Committee, and the Chair of the Strategic Planning Committee. If a Committee Chair is a current member of the Executive Committee then the Committee shall appoint a member of the Committee to serve in the Committee Chair's position on the Nominating Committee. In addition, the three (3) most recent past Fund Chairs still serving as a Fund Commissioners and two (2) members at large chosen by the sitting Fund Chair shall also be members of the Nominating Committee. In no circumstance shall a Nominating Committee member be a current Executive Committee member. The Nominating Committee members will select the Nominating Committee Chair.

Authority and Responsibility

The Nominating Committee shall be charged with reviewing and nominating candidates for presentation in the event of a need to elect officers to the Executive Committee.

Nominating Committee Bylaws

The Nominating Committee of the ACM JIF was established by charter approved by motion of the Executive Committee on April 19, 1995. The committee's operational guidelines are attached hereto and may be amended by majority vote of the Executive Committee.

Meetings

The committee is to meet as many times per year as the Committee Chair deems necessary in accordance with the Committee's operational guidelines. All meetings shall be scheduled a minimum of 14 days ahead of the proposed meeting date to optimize attendance.

Attendance

Members of the committee shall be present at all meetings when possible. If, however, upon receipt of the meeting notice, an appointed representative is unable to attend the meeting, it shall be the responsibility of the appointed representative to contact the Executive Director's office immediately, but no less than ten days prior to meeting date, and advise them of their unavailability to attend the meeting.

If five or more representatives are unable to make the scheduled meeting, the Executive Director's office shall reschedule the meeting.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.

Specific Duties

The Nominating Committee is to:

- (1) Compile and submit to general membership a slate of candidates to serve as Chair, Secretary, Executive Committee and Alternate Executive Committee members.
- (2) Conduct an election in accordance with any operational guidelines established by the membership.
- (3) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (4) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (5) Perform additional duties as assigned by the Executive Committee related to the above Charter and discharge of duties as assigned above.



Safety Committee Charter

The Atlantic County Municipal Joint Insurance Fund (ACMJIF) Executive Committee hereby constitutes and establishes a Safety Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Safety Committee.
3. Serving on the Committee shall be the Fund Safety Director, Wellness Director, and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.
5. Members of the Committee may appoint a Vice Chair to serve in the absence of the Committee Chair.

Authority and Responsibility

The Safety Committee is to serve as a focal point for communication between the ACMJIF, the Executive Director/Administrator, the Safety Director, and member municipalities. The Safety Committee shall also serve as a focal point for communication between the ACMJIF, the Executive Director/Administrator, the Wellness Director, and member municipalities. The function of the Committee is advisory in nature and is not intended to infringe upon the responsibility of the Safety Director, Wellness Director, or employees of member towns. The Safety Committee shall advise the Executive Committee on safety and wellness related policies, performance of municipalities in terms of safety and wellness, and of the individual firms responsible for reporting on same. The Safety Committee shall also work with the Executive Director, Wellness Director, and the Safety Director in attempting to identify services that may be provided by the Joint Insurance Fund to member municipalities in order to reduce the risks of accidents to member employees and volunteers and improve the overall health and wellness of member employees and volunteers to reduce the risk of accidents and decrease the severity of injuries associated with those accidents..

Safety Committee Bylaws

The Safety Committee of the ACMJIF was established by charter approved by motion of the JIF's Executive Committee on April 19, 1995. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's, Wellness, and Safety Director's office shall attend all meetings and shall serve as staff to the Safety Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Safety Committee members and provided to the Executive Committee.

Specific Duties

The Safety Committee is to:

- (1) Develop with the Executive Director and the Safety Director on-going and annual safety programs, which shall provide for the planning, organization, control and leadership of the JIF's directed safety efforts.
- (2) Develop with the Executive Director and the Wellness Director on-going wellness programs that shall provide for the planning, organization, control, and leadership of the JIF's directed wellness efforts.
- (3) Identify and analyze loss exposures and claims information for the JIF as a whole and for individual members to determine where resources should be directed to reduce claims.
- (4) Examine alternative risk techniques to determine the most efficient method for reducing the risk of loss.
- (5) Recommend to the Executive Committee any appropriate expenditures on programs or services which, in the opinion of the Committee, will likely result in long-term savings for the JIF.
- (6) Implement, monitor and evaluate all safety and wellness programs, services and vendors.
- (7) Recommend to the Executive Committee the retention or replacement of safety and/or wellness vendors and provide a written summary of the basis of such recommendations.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Evaluate the performance of the Fund Professionals under the jurisdiction of the Safety Committee including the Safety Director, Wellness Director, Police Law Enforcement Consultant and/or any other Fund Professional requested by the Executive Committee.
- (11) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Strategic Planning Committee Charter

The Atlantic County Municipal Joint Insurance Fund (ACMJIF) Executive Committee hereby constitutes and establishes a Strategic Planning Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Strategic Planning Committee.
3. Serving on the Committee shall be a representative from the Administrator's office.
4. Members of the Committee may appoint a Vice Chair to serve in the absence of the Committee Chair.

Authority and Responsibility

The Strategic Planning Committee is to serve as the focal point for communication between the Administrator, 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 Strategic Planning Committee shall advise the Executive Committee regarding long term strategies and planning considerations.

Strategic Planning Committee Bylaws

The Strategic Planning Committee of the ACMJIF was established by charter approved by motion of the JIF's Executive Committee on January 18, 2012. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, at the discretion of the Chair.

Attendance

Members of the Committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Strategic Planning Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Strategic Planning Committee is to:

- (1) Develop a plan for implementation of long term strategies for the Fund.
- (2) Report to the Executive Committee on the progress regarding selection and implementation of the plan and monitor strategy for implementation.
- (3) Identify long range planning issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the Joint Insurance Fund.
- (4) Review the collective organizational structure of the JIF and its servicing agents to assure that it represents a balance of values including flexibility, participation, efficiency and effectiveness which should be weighed in maintaining a healthy organizational structure.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Evaluate the performance of the Fund Professionals under the jurisdiction of the Strategic Planning Committee including the Fund Administrator, Administrative Consultant, Recording Secretary, Website Manager and/or any other Fund Professional requested by the Executive Committee.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024 - 15

**DESIGNATION OF CERTIFYING AND APPROVING OFFICER FOR
THE PAYMENT OF CLAIMS**

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

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

Whereas the Administrative Code (N.J.A.C. 11:15-2.22) regulating the operation of Joint Insurance Funds requires that all disbursements for the payment of claims must be approved by a majority of the Fund Commissioners or the Executive Committee thereof; and

Whereas, the Fund Commissioners may designate a Certifying and Approving Officer pursuant to N.J.S.A. 40A: 5-17 to allow for the expeditious resolution of claims in an amount not to exceed an amount approved by the Commissioner of the Department of Banking and Insurance in the Plan of Risk Management, and

Be It Hereby Resolved that the Commissioners here assembled appoints the Claims Administrator as the Certifying and Approving Officer for the Fund.

Be It Further Resolved, that by adopting this resolution appointing a Certifying and Approving Officer, the Plan of Risk Management for Fund Year 2024 is amended to include this designation of a Certifying and Approving Officer, and

Be It Further Resolved that copies of this Resolution shall be provided to the Administrator, Claims Administrator, and Fund Attorney of the Atlantic County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund
at a public meeting held on January 17, 2024

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION NO. 2024 - 16

**RESOLUTION AUTHORIZING REIMBURSEMENT OF
TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N. J. S. A. 40A:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel, and;

WHEREAS, up to Two (2) Fund Commissioners of the Atlantic County Municipal Joint Insurance Fund, hereinafter referred to as the ACMJIF, may need to travel to or electronically participate in the PRIMA Conference or AGRIP Conferences during Fund Year 2024 for the purpose of attending or participating in a seminar on public entity risk management and pooling; and;

WHEREAS, the Treasurer of the ACMJIF has certified that funds are available from the 2024 expense budget in the amount of \$2,500 per attending or participating commissioner, excluding seminar registration costs which will be pre-paid by the ACMJIF, and;

WHEREAS, the Treasurer of the ACMJIF is authorized to issue payment in the amount of \$25 per conference attendee to the Executive Director, if the expense is so incurred, for payment of Fund Commissioners' meals at the PRIMA and AGRIP Conferences, and;

WHEREAS, the authorized Commissioners representing the ACMJIF at either conferences will verify their expenses in accordance with the attached Travel and Expense Reimbursement Policy and Conference Attendance Policy, a copy of which is attached hereto and incorporated herein by reference, with a detailed bill of items or demands, and the certification of affidavit required by N. J. S. A. 40A:5-16 which will be submitted within a reasonable period of time after the completion of the travel for which the advance was made.

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby authorized to reimburse authorized Fund Commissioners up to \$2,500 in expenses, excluding seminar registration costs which will be pre-paid by the ACMJIF, for attendance at the PRIMA and AGRIP conferences; and

BE IT FURTHER RESOLVED that the Treasurer is hereby instructed to make payment to the Executive Director, if the expense is so incurred, in the amount of \$25 per conference attendee for payment of Commissioners' meals at the PRIMA and AGRIP Conferences

This Resolution was duly adopted by the Atlantic County Municipal Joint
Insurance Fund at a public meeting held on January 17, 2024

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIRMAN

SECRETARY

DATE: _____

Travel and Expense Reimbursement Policy

Persons authorized to travel on official business are encouraged to exercise the same care in incurring expenses that they would if traveling on personal business at their own expense. Excessive and unnecessary travel and other expenses shall not be approved or reimbursed. Travel routes should be planned so that minimum amounts of travel and expense are involved. Participants shall be responsible for making their own travel arrangements. Expenditures for official travel are reimbursable if incurred in accordance with these guidelines.

I. Conference Registration

Cost of registration for any conference or seminar shall be paid in advance by the Fund.

II. Transportation¹

A. Air Travel

The Fund shall reimburse participants for the full cost of travel by air (if appropriate). The maximum amount reimbursable for air travel shall be the standard fare for travel commencing the day before the conference begins and end on the day after the conference ends.

B. Car Travel

The Fund shall reimburse participants for the actual costs of all tolls and parking expenses. In addition, the Fund shall reimburse members at the prevailing IRS rate of reimbursement per mile for each mile traveled.

III. Lodging²

The Fund shall reimburse participants for the cost of lodging at conference rates. The maximum amounts reimbursable for hotel accommodations shall be conference rates for evenings commencing day before the conference begins and ending the day after the conference ends. Expenses for laundry, valet, entertainment, room service, and other charges of a similar nature are considered personal charges and shall not be reimbursed.

IV. Meals

The Fund shall reimburse participants for all meals incurred during the course of travel and while attending the conference. Meal reimbursement is subject to a maximum rate per diem. Maximum per diem is \$70.00.

V. Related Expenses

The Fund shall reimburse participants for necessary incidental expenses incurred during the course of travel. These shall include airport shuttle services to and from airports; shuttle services to and from hotels to airports, portage, and parking expenses (if appropriate). The Fund will reimburse taxi expenses for transportation to and from hotels and airports and for transportation to and from conference events only in cases where shuttle services are unavailable. All other taxi expenses are considered personal charges and shall not be reimbursed.

VI. Reimbursement

Under normal conditions, persons authorized to travel on official business shall provide themselves with sufficient funds of their own to cover all current expenses. To receive reimbursement for travel related expenses, participants shall submit all receipts and other evidence of allowable expenses to the Fund's Treasurer with a completed voucher. The Treasurer shall approve all expenses in accordance with the Fund's guidelines.

¹ Maximum expenses for both transportation and hotel lodging expenses shall not exceed the combined total cost of standard airfare and lodging at conference rates.

² See 1.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Administrative Policies & Procedures

Date Adopted: 8/19/2009

POLICY: Conference Attendance

PURPOSE: To Establish a Protocol for Attendance at Various Training Conferences

It is the practice of the Atlantic County Municipal Joint Insurance Fund to encourage the further education of its members in Risk Management issues by providing a limited number of Fund Commissioners an opportunity to attend various conferences during a Fund Year. These conferences include those offered by Public Risk Management Association (PRIMA) and the Association of Government Risk Insurance Pools (AGRIP). Each fall, the Finance Committee, in consultation with the Executive Committee, shall prepare the annual Conference budget and set forth the total number of available openings for conference attendance the following year.

Because the Fund affords a limited number of Fund Commissioners an opportunity to attend these conferences, and it is possible that more Commissioners may wish to attend a conference then positions are available, it is important that the Fund have a procedure establishing clear guidelines and preferences for Commissioner Attendance.

ANNUAL PRIMA CONFERENCE

The following procedure shall be followed in determining the Fund Commissioners who attend the **Annual PRIMA Conference**:

1. In January of each year, the Executive Director's office shall notify the members of the Executive Committee, Alternates, and Standing Committee Chairs in writing of the opportunity to attend the Annual PRIMA Conference. Responses to the invitations from the above referenced individuals must be received in writing by the Executive Director's Office no later than February 1st.
2. Priority to attend the Conference shall be given to the Fund Chair, Secretary, Executive Committee members, Alternate Executive Committee members and then Committee Chairs in that order, who respond in writing by the February 1st deadline. Priority among members of the Executive/Alternate Executive Committee shall be determined based upon their order of seniority as determined by their position on the Executive Committee. Priority among the Committee

Chairs who are not Executive/Alternate Executive Committee members shall be determined based on the date of their response.

3. In the event that positions to attend the Annual PRIMA Conference remain unfilled after invitations have been extended to the Executive Committee, Alternates, and Standing Committee Chairs, the Executive Director's Office, at the February Executive Committee Meeting, shall provide written notification to the general membership of the availability of positions to attend the conference.
4. All responses must be received in writing by the Executive Director's Office no later than March 1st. General membership attendees will be determined based upon the date of their response to the February announcement on a first come first served basis.
5. No additional announcements of the availability of positions to attend the PRIMA Conference shall be made after the February Executive Committee meeting.
6. In the event that funded positions for attendance at the PRIMA Conference are unused, additional members may attend one or more of the remaining AGRIP Conferences as long as the total number of attendees for all conferences does not exceed that which is budgeted for the Fund Year.

AGRIP CONFERENCE

The following procedure shall be followed in determining the Fund Commissioners eligible to attend any of the **AGRIP Conferences**.

1. In January of each year, the Executive Director's office shall notify in writing the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of the AGRIP Conferences scheduled for the Fund Year requesting that each Commissioner notify the Executive Director's office in writing of any of the conferences they would like to attend. If more than one conference is requested, preference must be indicated by the individual.
2. The Executive Director's office shall keep track of the date of, number of, and specific AGRIP conference that the Commissioners wish to attend along with the date they responded.
3. In the event that more Fund Commissioners ask to attend a conference than positions available, priority shall be given in the following order:
 - Fund Chair
 - Fund Secretary
 - Executive Committee members in their order of succession
 - Alternate Executive Committee members in their order of succession

4. Priority among the Committee Chairs who are not Executive/Alternate Executive Committee members shall be determined based on the date of their response. However, further priority shall be given to the above individuals who are not scheduled to attend a conference during the current Fund Year.
4. Due to the AGRIP Conferences being held periodically during the year, the Executive Director's office shall send reminders of upcoming conferences to the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of upcoming conferences and any available positions to attend these conferences.
5. In the event that funded positions for attendance at the Spring AGRIP Conference are unused, additional members may attend one or more of the remaining AGRIP Conferences as long as the total number of attendees does not exceed that which is budgeted for the Fund Year.

REIMBURSEMENT GUIDELINES

1. Each attendee at a PRIMA or AGRIP conference shall be eligible to be reimbursed by the Fund as defined in the Fund's *Travel & Reimbursement Policy* adopted by the Fund at its Annual Reorganization meeting.
2. Prior to receiving a final reimbursement from the Fund, attendees at each conference shall provide the membership, at the next Executive Committee meeting following their return, with a synopsis of the seminars they attended. Any written materials that the attendee brings from the conference will be made available to the Executive Director's office for copying and distribution to any Fund Commissioner upon their request.

LESSONS LEARNED FROM LOSSES

TRANSITIONAL DUTY

Monthly Newsletter – January 2024



The cost of Workers' Compensation claims continues to rise steadily. The maximum rate in 2024 is \$1,131.00, up from \$1,099.00 in 2023. A 2.9% increase. One way to combat these rising costs is through the use of a Transitional Duty program.

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A Workers' Compensation Judge will often use the length of time the employee is out of work to measure the significance of an injury.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. This assignment may last as long as 3 to 6 months.
- Transitional Duty boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically.
- Please see the [Sample Transitional Duty Job Bank](#) in the Transitional Duty Policy on the JIF website under the Claims tab for great information.



Atlantic County Municipal JIF
Managed Care Summary Report
2023

Intake	December-23	December-22	2023 Year End	2022 Year End
# of New Claims Reported	33	60	840	950
# of Report Only	15	27	311	395
% Report Only	45%	45%	37%	42%
# of Medical Only	13	29	379	409
# of Lost Time	4	4	133	142
Medical Only to Lost Time Ratio	76:24	87:13	74:26	74:26
Claim Petition First Notice/Occupational	1	0	17	4
COVID-19	0	16	8	191
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	2.8	6.0	6.5	5.4
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	0.5	0.4	1.9	0.7

Nurse Case Management	December-23	December-22
# of Cases Assigned to Case Management	82	94
# of Cases > 90 days	66	76

Savings	December-23	December-22	2023 Year End	2022 Year End
Bill Count	493	426	6993	6047
Provider Charges	\$1,352,106	\$659,194	\$10,072,246	\$7,753,934
Repriced Amount	\$359,717	\$187,865	\$3,104,110	\$2,661,775
Savings \$	\$992,389	\$471,329	\$6,968,135	\$5,092,159
% Savings	73%	72%	69%	66%

QualCare Network Provider Penetration Rate	December-23	December-22	2023 Year End	2022 Year End
Bill Count	96%	91%	95%	93%
Provider Charges	95%	95%	94%	94%

Exclusive Provider Panel Penetration Rate	December-23	December-22	2023 Year End	2022 Year End
Bill Count	98%	95%	97%	93%
Provider Charges	96%	98%	97%	96%

Transitional Duty Summary			2023 Year End	2022 Year End
% of Transitional Duty Days Worked			72%	76%
\$ Saved By Accommodating			\$636,680	\$600,137
% of Transitional Duty Days Not Accommodated			28%	24%
Cost Of Days Not Accommodated			\$278,077	\$190,653



To: Fund Commissioners

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

Date: January 17, 2024

Re: **Executive Director's Report**

A. AJG Risk Management Services Disclosure Statement (pg. 119)

A disclosure Statement from Risk Program Administrators is attached for your review. We ask that this information be made a part of the minutes of the January 2024 Executive Committee Meeting.

B. Lost Time Accident Frequency Report (pgs. 120-121)

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

C. Certificates of Insurance (pgs. 122-124)

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

D. Financial Fast Track Report (pg. 125)

The Financial Fast Track Report for November 30, 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 November 30, 2023 was \$12,851,366.

E. Regulatory Filing Checklists (pgs. 126-127)

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.

F. 2022 Safety Incentive Program Awards (pg. 128)

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

G. 2023 Optional Safety Budget (pg. 129)

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

H. 2023 Wellness Incentive Program Allowance (pg. 130)

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

I. 2023 EPL/Cyber Risk Management Budget (pg. 131)

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

J. Employment Practices Liability Compliance Status

Reports regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is a handout for your review. 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.

K. Statutory Bond Status (pgs. 132-134)

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.

L. Skateboard Park Approval Status (pg. 135)

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.

M. Capehart & Scatchard Updates (pgs. 136-140)

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.

N. Monthly Activity Calendars (pgs. 141-142)

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

O. Land Use Training Certification (pg. 143)

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.

P. Elected Officials Training (pg. 144-145)

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. Information on how to access the training was emailed to all Municipal Clerks, Fund Commissioners, & RMC's on January 3, 2024.

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.

R. 2024 1st Installment Billing

First installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant, on or about December 27, 2023. Please note that the first installment is due by February 15, 2024. If you have any questions, please contact Tracy Forlenza at Tracy_Forlenza@RPAdmin.com.

S. AGRiP/PRIMA Conferences

This year ACM JIF members will be eligible to attend the AGRIP Spring Conference and the Annual PRIMA Conference. The 2024 Budget includes funding for two (2) attendees in total. The ACM JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on this year's conferences from our office on or about December 18, 2023. Please feel free to contact the Executive Director's office with any questions.

T. 2023 Attendance (pg. 147)

A report detailing attendance records through the end of the 2023 Fund Year is attached for your review. The attendance is taken directly from the Minutes of the meeting, so if you have any questions, please contact Tracy Forlenza at Tracy.Forlenza@RPAdmin.com

U. Safety Kickoff Breakfasts and Safety, Claims, & Wellness Coordinator Roundtable

The JIF is looking to hold the 2024 Safety Kickoff Breakfast & Safety, Claims, & Wellness Coordinator Roundtable in person in March at the Merighi's Savoy Inn, Vineland. Additional information will be forthcoming.

V. 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. 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).

W. Website (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.

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	12/31/23
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													2,000.00	2,000.00	0.00	12/31/23
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													2,500.00	2,500.00	0.00	N/A
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													2,407.87	2,407.87	342.13	12/18/23
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													361.55	361.55	2,638.45	12/31/23
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	12/30/23
Stone Harbor Borough	M	2,500.00													2,500.00	2,500.00	0.00	N/A
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													2,000.00	2,000.00	0.00	N/A
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	11,769.42	87,859.42	12,890.58	

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	12/31/23
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	12/31/23
Linwood City	\$1,500.00													\$1,500.00	\$1,500.00	\$0.00	N/A
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						\$1,299.56	\$2,499.56	\$0.44	NO
Sea Isle City																N/A	N/A
Somers Point City																N/A	N/A
Stone Harbor Borough	\$1,500.00													\$1,500.00	\$1,500.00	\$0.00	N/A
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													\$1,000.00	\$1,000.00	\$0.00	N/A
West Wildwood Borough																N/A	N/A
Weymouth Township	\$1,000.00													\$968.82	\$968.82	\$31.18	NO
Wildwood City	\$2,500.00												\$2,317.89	\$182.11	\$2,500.00	\$0.00	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	\$6,450.49	\$21,706.28	\$6,293.72	

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													800.00	800.00	\$0.00	N/A
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	12/31/23
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	12/31/23
Dennis Township	600.00						600.00								600.00	\$0.00	N/A
Downe Township	275.00														0.00	\$275.00	12/29/23
Egg Harbor Township	1,500.00														0.00	\$1,500.00	NO
Estell Manor City	275.00														0.00	\$275.00	12/31/23
Folsom Borough	275.00						217.96								217.96	\$57.04	12/13/23
Galloway Township	1,000.00														0.00	\$1,000.00	12/11/23
Hamilton Township	1,000.00														0.00	\$1,000.00	12/31/23
Linwood City	800.00													100.00	100.00	\$700.00	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													1,500.00	1,500.00	\$0.00	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													738.47	738.47	\$61.53	11/22/23
Ocean City	1,500.00												1,500.00		1,500.00	\$0.00	N/A
Pleasantville City	1,500.00													1,500.00	1,500.00	\$0.00	N/A
Sea Isle City	1,000.00											499.15	50.60	444.67	994.42	\$5.58	12/18/23
Somers Point City	1,000.00														0.00	\$1,000.00	12/30/23
Stone Harbor Borough	1,000.00														0.00	\$1,000.00	NO
Upper Township	800.00									117.06		368.61		139.95	625.62	\$174.38	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													796.46	796.46	\$3.54	12/12/23
West Cape May Borough	275.00													275.00	275.00	\$0.00	N/A
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													1,500.00	1,500.00	\$0.00	11/21/23
Wildwood Crest Borough	1,000.00													1,000.00	1,000.00	\$0.00	N/A
Woodbine Borough	275.00														0.00	\$275.00	NO
Total By Line	\$33,500.00	\$0.00	\$0.00	\$0.00	\$403.88	\$0.00	\$1,805.96	\$1,624.59	\$0.00	\$1,117.06	\$1,600.00	\$8,975.59	\$5,226.98	\$8,794.55	\$24,321.63	\$9,178.37	41

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																	Date Encumbered
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	
Absecon City	725.00													725.00	725.00	\$0.00	N/A
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													725.00	725.00	\$0.00	N/A
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	12/31/23
Dennis Township	725.00						725.00								725.00	\$0.00	N/A
Downe Township	725.00														0.00	\$725.00	12/29/23
Egg Harbor Township	725.00														0.00	\$725.00	NO
Estell Manor City	725.00													725.00	725.00	\$0.00	12/31/23
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													725.00	725.00	\$0.00	12/31/23
Linwood City	725.00													725.00	725.00	\$0.00	N/A
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													725.00	725.00	\$0.00	N/A
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													725.00	725.00	\$0.00	N/A
Northfield City	725.00													725.00	725.00	\$0.00	11/22/23
Ocean City	725.00													725.00	725.00	\$0.00	N/A
Pleasantville City	725.00													725.00	725.00	\$0.00	12/31/23
Sea Isle City	725.00									725.00					725.00	\$0.00	N/A
Somers Point City	725.00														0.00	\$725.00	12/30/23
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													725.00	725.00	\$0.00	N/A
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													725.00	725.00	\$0.00	N/A
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	\$7,975.00	\$24,598.90	\$4,401.10	

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



TO: Elected Officials, Fund Commissioners, & Municipal Clerks, ACM, BURLCO, & TRICO JIFs

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

DATE: January 4, 2024

RE: **2023 -2024 Elected Officials Training Invitation**

For more than 20 years, the ACM, BURLCO, & TRICO JIFs have offered our elected officials the opportunity to participate in annual voluntary training. The 2023-2024 Elected Officials Training will take place online via the MEL Safety Institute (MSI). This 45-minute training video provides important information on the challenges facing local elected leaders in managing local government risks and tools available to assist our members. Instructions on how to access this training are attached.

The online training format allows for participation by all our elected officials, and the convenience of completing this training when their schedule permits, prior to the May 1, 2024 deadline. By utilizing the MEL Safety Institute, my office will be able to better track the completion of the training and document the credits due to members' assessments.

Within a week or so of completing the online training, those that complete the course will receive an email from my office highlighting the various risk management programs discussed during the training and how they can be accessed by our members.

Please remember that for every elected official that completes the training, their municipality will earn a \$250 credit towards your municipality's 2024 MEL Assessment (capped at 5% of your 2024 MEL Assessment). Also, your highest ranking administrative official is eligible to earn this credit by completing the course.

On a final note, if you attended the Elected Officials Training at the League of Municipalities in November 2023, you will receive credit for the training.

Thank you for your attention to this matter. As always, please feel free to contact me should you have any questions.

File: MEL/2024/Elected Officials Training Tab: Initiation

2023-2024 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



This seminar is designed to provide a general understanding of the legal principles pertaining to governmental operations. Municipal Elected Officials, Authority Commissioners, and a member's Chief Executive Officer (i.e., Municipal Manager/Administrator or Executive Director) who completes this course by May 2024 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2024 assessment.

Login to LMS

1. Click to access the [MSI Learning Management System](#).
2. If you have previously taken MSI classes, enter your username and password.
3. If you are new or do not know your username/password, check with your Training Administrator, or call the MSI Help Line at (866) 661-5120.
4. Click the [Request Training button](#) on the top right of your [Home Screen](#).
5. Select the check box to the right of the course [2023-2024 Elected Officials Risk Management Seminar](#).
6. Scroll to the bottom of the page to submit your selection.
7. The course now shows in the [Assigned](#) section of your [Home Screen](#).
8. Click the program name to launch the course.
9. Upon completion of the course, a screen with your [Certificate of Completion](#) will appear and can be printed.
10. The course and certificate will now appear in the [Completed](#) section of your Home Screen. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

If you have questions or need assistance, contact the [Andrea Felip at 856-552-4740](#) or afelip@jamontgomery.com.



**TO: ACM JIF 2024 EXECUTIVE COMMITTEE
ACM JIF 2024 EXECUTIVE COMMITTEE ALTERNATES**

FROM: Denise C. Plavchak, Office Services Manager

DATE: December 18, 2023

SUBJECT: 2024 AGRIP CONFERENCES

The **2024 AGRIP Conference** schedules are as follows:

March 3 – 6, 2024 AGRIP Spring Conference

Location: Grand Hyatt: Nashville, TN.

You may obtain conference information at www.agrip.org which will include conference brochures and reservation forms when they become available. On-line conference and hotel registration is also provided at this site. The **ACM JIF Conference Attendance Policy** is attached as a reference for attendance protocol.

If you are interested in attending a conference/s please contact **Denise Plavchak via telephone @ (856) 446-9131 or e-mail denise_plavchak@RPAdmin.com** no later than the following dates:

January 19, 2024 for the March 3– 6, 2024 AGRIP Spring Conference

****On-line Hotel Reservations are already available for this conference. If you plan to attend, please contact Denise Plavchak as soon as possible.***

Thank-you.
Enc.

cc: Distribution (PF, KP, KK)
File: ACM/GEN/AGRIP

Tab: 2024

2023 ACM Meeting Attendance

Municipality	Name	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	# FC Attended	#ALT Attended	Total Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y	Y	Y	Y			11			
Absecon	Thompson/Haberstroh	N/A	FC	Alt	Alt	FC	N/A	Alt		N/A	FC	Alt	Alt	3	5	11	27%	45%	73%
Avalon	Wahl/Waldron	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Brigantine	O'Neill	N/A	FC	N/A	N/A	N/A	N/A	FC		FC	FC	FC	FC	6	0	11	55%	0%	55%
Buena Boro	Nimohay/Jones	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Cape May	Lindholm/Burke	ALT	FC	FC	FC	FC	N/A	FC		N/A	Alt	FC	FC	7	2	11	64%	18%	82%
Cape May Point	Grant/Redington	N/A	FC	FC	N/A	FC	FC	FC		N/A	FC	FC	N/A	7	0	11	64%	0%	64%
Commercial Twp	Miller/Horseman	FC	N/A	Alt	N/A	FC	FC	FC		N/A	FC	Alt	FC	6	2	11	55%	18%	73%
Corbin City	Kirn/Schulte	FC	FC	FC	FC	FC	FC	Rep		N/A	N/A	FC	N/A	7	0	11	64%	0%	64%
Deerfield	Bascelli/Seifrit	FC	N/A	FC	N/A	FC	N/A	N/A		FC	FC	FC	FC	7	0	11	64%	0%	64%
Dennis	Bishop/Justice	FC	Alt	FC	FC	FC	FC	FC		Alt	N/A	FC	N/A	7	2	11	64%	18%	82%
Downe	Campbell, B./Lockley	FC	Alt	N/A	N/A	N/A	N/A	Alt		N/A	N/A	N/A	FC	2	2	11	18%	18%	36%
Egg Harbor Twp.	D'Intino/Tedesco	FC	FC	FC	FC	FC	N/A	FC		Alt	N/A	N/A	N/A	6	1	11	55%	9%	64%
Estell Manor	Marcolongo./Masker	N/A	Alt	Alt	N/A	FC	FC	FC		FC	FC	FC	FC	7	2	11	64%	18%	82%
Folsom	Gatto/Schenker	FC	FC	FC	FC	FC	FC	FC		N/A	FC	FC	N/A	9	0	11	82%	0%	82%
Galloway	Parks/Spinelli	FC	FC	FC	N/A	FC	N/A	FC		FC	N/A	FC	N/A	7	0	11	64%	0%	64%
Hamilton	Pollock/Noll	FC	FC	FC	FC	FC	FC	FC		N/A	FC	FC	N/A	9	0	11	82%	0%	82%
Linwood	Napoli/Strazzeri	FC	FC	FC	FC	FC	FC	FC		N/A	FC	FC	Alt	9	1	11	82%	9%	91%
Longport	Kyle/Kelly	N/A	FC	FC	N/A	FC	N/A	FC		N/A	FC	FC	N/A	6	0	11	55%	0%	55%
Lower	Fournier/Ridgway	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	N/A	10	0	11	91%	0%	91%
Margate	McLaughlin/Adams	FC	FC	FC	FC	FC	FC	FC		Alt	FC	FC	FC	10	1	11	91%	9%	100%
Middle	Keun/Schumann	FC	Alt	FC	FC	FC	FC	Alt		FC	FC	FC	FC	9	2	11	82%	18%	100%
Millville	Compari/Shapiro	N/A	FC	FC	N/A	N/A	N/A	N/A		N/A	N/A	FC	N/A	3	0	11	27%	0%	27%
Mullica	Stollenwerk	N/A	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	10	0	11	91%	0%	91%
Newfield	Marandino	FC	FC	FC	FC	N/A	FC	FC		FC	N/A	FC	FC	9	0	11	82%	0%	82%
North Wildwood	vanSant	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Northfield	Canesi/Campbell	FC	FC	FC	FC	Alt	N/A	FC		FC	FC	N/A	FC	8	1	11	73%	9%	82%
Ocean City	Woods/Wood	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Pleasantville	Williams/Stewart	FC	Alt	FC	FC	N/A	Alt	FC		N/A	Alt	FC	N/A	5	3	11	45%	27%	73%
Sea Isle	Seib/Savastano	FC	FC	N/A	FC	FC	N/A	FC		FC	FC	FC	FC	9	0	11	82%	0%	82%
Somers Point	Samuelson/Heath	FC	FC	N/A	FC	N/A	FC	N/A		FC	FC	FC	FC	8	0	11	73%	0%	73%
Stone Harbor	Craft/McGonagle	FC	Alt	Alt	N/A	FC	Alt	N/A		Alt	FC	FC	N/A	4	4	11	36%	36%	73%
Upper Deerfield	Spoltore/Vagnarelli	FC	FC	FC	FC	N/A	FC	FC		FC	FC	FC	FC	10	0	11	91%	0%	91%
Upper Township	DeMarzo/Trout	N/A	FC	N/A	N/A	N/A	N/A	N/A		N/A	N/A	Alt	N/A	1	1	11	9%	9%	18%
Ventnor	Pacanowski/Iannuzzelli	ALT	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	10	1	11	91%	9%	100%
Waterford	Dougherty/Regn	FC	FC	FC	FC	FC	FC	FC		FC	FC	N/A	FC	10	0	11	91%	0%	91%
West Cape May	Sabo/Vitelli	ALT	N/A	N/A	FC	N/A	N/A	N/A		N/A	FC	FC	N/A	3	1	11	27%	9%	36%
West Wildwood	Segrest, Joe/O'Hala	N/A	Alt	FC	Alt	N/A	FC	FC		FC	FC	Alt	FC	6	3	11	55%	27%	82%
Weymouth	Ayres/Carroll	FC	Alt	N/A	FC	FC	N/A	FC		N/A	FC	FC	FC	7	1	11	64%	9%	73%
Wildwood City	O'Connor/Dunn	N/A	N/A	FC	FC	FC	FC	FC		FC	FC	N/A	N/A	7	0	11	64%	0%	64%
Wildwood Crest	Mahon/Feketics	ALT	FC	FC	FC	FC	N/A	FC		FC	FC	FC	FC	9	1	11	82%	9%	91%
Woodbine	Boyd/Gurdgiel	FC	N/A	FC	FC	FC	N/A	FC		N/A	N/A	N/A	N/A	5	0	11	45%	0%	45%
41		31	36	34	30	31	25	35		25	32	35	25	302	36	451	67%	8%	75%
		76%	88%	83%	73%	76%	61%	85%		61%	78%	85%	61%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance



Municipal Excess Liability Joint Insurance Fund

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

Date: Monday January 8, 2024

To: Atlantic County Municipal Joint Insurance Fund

Subject: MEL 2024 Reorganization

2024 Reorganization: The MEL conducted its annual Reorganization, electing Chair, Secretary, Executive Committee and Alternates.

CHAIRMAN	Paul Tomasko	Bergen
SECRETARY	John Clarke	NJPHA
EXECUTIVE COMMITTEE		
	Charles Cuccia	Sub Metro
	Joseph Wolk	Camden
	Tom Nolan	Monmouth
	Greg Franz	South Bergen
	Bernard Rutkowski	NJUA
ALTERNATES		
	Veronica Laureigh	Ocean
	William Northgrave	Central
	Megan Champney-Kweselait	Sub Muni
	Meghan Jack	Burlco
	Adam Brewer	Morris
	Jim Ulrich	NJSI
	Robert McFarland	First Responders
	Michael Razze	Trico
	Joy Tozzi	Mid-Jersey
	Susan Danson	PMM
	To Be Determined	Atlantic
	To Be Determined	PAIC

Chairman Tomasko extended the Board's appreciation to Thomas Merchel from the PMM JIF who no longer serves as Fund Commissioner.

Charman Tomasko also extended the Board's appreciation to Joy Tozzi for her 2 years of serving as Fund Chairwoman. Chairman Tomasko said Ms. Tozzi served energetically and with great dedication.

Chairman Tomasko next thanked David Grubb. Mr. Grubb announced in November that he was stepping down as the Executive Director of the Municipal Excess Liability Joint Insurance Fund. Chairman Tomasko read a resolution into the record identifying all the efforts performed by Mr. Grubb in bringing about the formation of the Joint Insurance Funds and the Municipal Excess Liability Joint Insurance Fund in particular. Board of Fund Commissioners and Fund Professionals rose in a standing ovation in appreciation and in acknowledgement of all that Mr. Grubb has done for New Jersey Municipalities, Utility Authorities, First Responders and Housing Authorities as well as the state's taxpayers.

Mr. Grubb thanked everyone and said the success of the JIFs and the MEL has always been a cooperative effort involving Fund Professionals, Risk Management Consultants, Elected Officials, Administrators

& Managers and all the employees that have been implementing and following safety programs. Mr. Grubb also said he was confident that his successors and Fund Professionals will be able to take over from here but also noted that he is not retiring; he will still be serving as Executive Director for the Bergen JIF and will still be involved in the JIF movement. Fred Semrau, who himself succeeded John Dorsey in his role, said it is often said that 3 or 4 people will play a role in your career and added that Mr. Grubb certainly served in that role for him.

❑ 2024 Standing Committees Chairpersons

Management Committee	Paul Tomasko
Marketing Committee	Joy Tozzi
Coverage Committee	John Clarke
Investment Committee	Adam Brewer
Legislative Committee	Charles Cuccia
Nominating Committee	Jim Ulrich
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Adam Brewer
Claims Review Committee	Megan Champney-Kweselait

The Board of Fund Commissioner then reorganized for Fund year 2024 and adopted the resolutions noted below.

- Resolution #1-24 Fiscal Management Plan – Adam Brewer as extra Fund Commissioner Signatory
- Resolution #2-24 Designation of Meeting Dates & Designation of Official Newspapers
- Resolution #3-24 Designation of Secretary as Custodian of Records
- Resolution #4-24 2024 Remote Meeting Procedures/Public Access
- Resolution #6-24 Designation of Investors as Official Depository
- Resolution #6-24 2024 Plan of Risk Management. Plan updated to reflect changes resulting from the renewal.
- Resolution #7-24 Appointing Fund Professionals
- Resolution #8-24 Authorizing agreement with The Canning Group as QPA
- Resolution #9-24 Appointment of Special Legal Counsel - Thomas J. Germinario, Esq.
- Resolution #10-24 Appointment of Special Legal Counsel – Matthew Giacobbe, Esq.
- Resolution #11-24 Appointment of Special Legal Counsel – Craig Domelewski, Esq.
- Resolution #12-24 Authorizing Extension of Award CC#19-02 LaMendola & Associates as Mgmt. & Supervisory Training
- Resolution #13-24 Authorizing Extension of Award CC#19-03 to Acrisure as Marketing Consultant
- Resolution #14-24 Authorizing Extension of Award CC#19-04 to Princeton Strategic Communications Group as Marketing Manager
- Resolution #16-24 Award Equipment Breakdown to Chubb
- Resolution #17-24 Award Excess Workers' Compensation to Safety National
- Resolution #18-24 Award Excess Property Program to various carriers for 40 layers
- Resolution #19-24 Award Non-owned Aircraft Liability to Endurance
- Resolution #20-24 Award Optional Excess Liability, Optional Shared Aggregate and Optional Public Officials/Employment Practices to Munich and Chubb

❑ 2024 Membership: Effective January 1st the following public entities have joined these MEL-affiliated joint insurance funds (JIFs):

- Roselle Park & Kenilworth – Suburban Municipal JIF
- Rahway & North Brunswick – Central Jersey JIF
- Delanco Sewerage Authority – NJUA JIF

Gloucester BOFC #6 (First Responders); Corbin City & Egg Harbor Township (Atlantic JIF) and East Greenwich (Trico) have elected not to renew membership.

- ❑ **Reinsurance Committee:** Reinsurance Committee met with the Underwriting Manager on December 21st and December 28th to review the 2024 renewal and to consider options on the property program and the crime coverage. Copies of the Underwriting Manager's report to the committee as well as minutes of both meetings were submitted for information.

Executive Director's office worked with the Underwriting Manager on preparing resolutions confirming the placement of the excess property program – with up to 20 carriers, optional excess liability and public officials/employment practices liability, excess workers' compensation and non-owed aircraft liability.

Underwriting Manager said it was a difficult renewal process but that, ultimately, he was able to place the excess policies, for \$4,000,000 less than budgeted. As noted in Reinsurance Committee reports, the Fund was then able to reduce its exposure with the property program through a buy down of the 10% quota share and to purchase an aggregate deductible. The Fund will still be considering increasing an option to purchase excess social engineering limits.

- ❑ **Banking Services RFP:** The Joint Cash Management & Investment Program (JCMI) Operating Committee issued an RFP for Banking Services. Due date for responses 2:00PM on January 17, 2024. Commissioner Cuccia said a bidders' conference was held during which, we emphasized cyber security measures.
- ❑ **Emergency Restoration Vendors:** The Fund's QPA has prepared RFQ 24-01 to reissue Requests for Emergency Restoration Vendors. The MEL qualifies Service Providers that provide emergency cleanup and restoration services to assist members in securing these services during an emergency. RFQ will be issued following the meeting.
- ❑ **MEL Committee Reports:**
 - ❑ **Safety & Education Committee:** Committee is scheduled to meet on February 9, 2024 at 10:30AM.
 - ❑ **Coverage Committee:** This committee last met on November 2, 2023. Coverage Committee appointed a sub-committee to review the MEL's limits for crime coverage.
 - ❑ **Legislative Committee:** This committee last met on November 15, 2023 at 11:00AM; minutes of that meeting were submitted for information. Mr. Bent said 2 bills of concern to the MEL were not voted on during the lame duck session – concerning plaintiff attorney fees in workers' compensation – but he expects the bill will be likely be reintroduced in 2024.
 - ❑ **Claims Committee:** This committee last met on December 6, 2023; minutes of these meetings are sent to the full MEL Board separately from the agenda.
- ❑ **2023/2024 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. Credits for attendees have been applied to the billing. The course has now been uploaded into the MEL's Learning Management System. Directions to access the program were submitted.
- ❑ **Residual Claims Fund (RCF):** The RCF scheduled its 2024 Reorganization meeting for Monday January 8, 2024 at 10:30AM in the Forsgate Country Club, Monroe NJ. Commissioner John Clarke is the designated MEL representative for the 2024 Fund Year.
- ❑ **Cyber JIF:** The Cyber JIF met on December 28th to consider excess limits, including an excess sub-limit for "social engineering". Report on the meeting distributed for information.

- ❑ **Police Accreditation Grants:** Executive Director distributed a copy of the E-Lert issued by the New Jersey State Association of Chiefs of Police announcing that they have received a grant to assist law enforcement agencies in achieving accreditation. Safety Director's office will be doing a bulletin to announce to members.

2024 MEL Meeting Schedule

March 22, 2024 (Friday)	Forsgate Country Club	11:15 am
June 10, 2024 (Monday)	Forsgate Country Club	11:15 am
September 9, 2024 (Monday)	Forsgate Country Club	11:15 am
October 16, 2024 (Wed)	Forsgate Country Club	11:15 am
November 20, 2024 (Wed)	Sheraton Hotel, Atlantic City	12:30 pm
January 6, 2025 (Monday)	Forsgate Country Club	11:15 am



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MEL

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COLLABORATION

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Municipal Excess Liability Residual Claims Fund

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

January 8, 2024

Memo to: Atlantic County Municipal Joint Insurance Fund

Re: RCF 2024 Reorganization Meeting

Executive Committee Nominations: Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2024 Executive Committee and Alternates.

2024 Executive Committee
Megan Champney Kweselait, Suburban Municipal, Chairperson
Steve Rovell, Suburban Metro, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Sherry Sims, NJPHA JIF

Alternates - Executive Committee
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Meghan Jack, Burlco JIF
Brian McNeilly, Morris JIF
Michael Razze, TRICO JIF
Gregory Franz, South Bergen JIF
John Clarke, MEL JIF
Susan Danson, PMM JIF
TBD - Atlantic JIF

RCF Claims Committee: The following commissioners were submitted to serve on the 2024 RCF Claims Committee:

RCF Claims Committee
Megan Champney Kweselait, Suburban Municipal, Chairperson
Steve Rovell, Secretary
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
Gregory Franz, South Bergen JIF
Brian McNeilly, Morris JIF

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-24 Appointing Fund Depository: The RCF Board awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing Citizens Bank, (formerly Investors Bank) as the Fund’s Banking Manager.

Resolution 2-24 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Greg Franz was designated as the additional RCF Commissioner signatory.

Resolution 3-24 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2024 Meeting Schedule & 2025 Reorganization		
Friday March 22, 2024	Forsgate Country Club	10:30 am
Friday June 10, 2024	Forsgate Country Club	10:30 am
Friday September 9, 2024	Forsgate County Club	10:30 am
Wednesday October 16, 2024	Forsgate County Club	10:30 am
Thursday January 6, 2025	Forsgate County Club	10:30 am

The RCF Claims Committee will meet on the same day as the Board of Fund Commissioners / Executive Committee at the above listed locations at 9:30AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will also meet at 9:30AM on March 6, May 7, July 18 and December 4, 2024 and will be held via teleconference.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – www.njmel.org.

Resolution 4-24 Remote Meeting Procedures: The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

Resolution 5-24 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Resolution 6-24 Risk Management Plan: The Board adopted the 2024 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

RCF Professional Agreements: A memorandum outlined the renewal of the RCF professional contracts for the 2024 fund year and the dollar amounts associated with the contracts.

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat will be changing this year and current planning is to combine the retreat with the MEL Educational Forum. More information will be shared once the details have been planned.

Claims Committee: The Claims Review Committee met on October 18, 2023 and December 6, 2023 and met the morning of the Commissioner’s meeting.

Next Meeting: The next meeting of the RCF will be March 22, 2024 at 10:30 AM at Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

DATE: January 8, 2024

TO: Atlantic County Municipal Joint Insurance Fund

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2024 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2024 Executive Committee and the 2024 Fund Professionals.

Position	JIF	Fund Commissioner	Member
Chairman	Morris	Brian McNeilly	Stanhope
Secretary	Ocean	Veronica Laureigh	Lacey Twp.
Executive Committee	Burlco	Meghan Jack	Riverside
	Monmouth	Thomas Nolan	Brielle
	Camden	Joe Wolk	Mount Ephraim
	South Bergen	Greg Franz	Edgewater
	NJUA	Bernie Rutkowski	Toms River MUA
	Suburban Municipal	Megan Champney	Summit City
Alternates:			
1.	Bergen	Paul Tomasko	Alpine
2.	Central	William Northgrave	Edison Twp.
3.	Suburban Metro	Steve Rovell	Belleville
4.	Trico	Michael Razze	Pittman
5.	PMM	Susan Danson	Maple Shade
6.	Atlantic	TBD	

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2024 Reorganization of the Fund were reviewed and adopted by the Board.

REVISED 2024 BUDGET AND RELATED 2024 PROFESSIONAL FEE AMENDMENTS – A revised 2024 budget to reflect the changes in membership to the local JIF's for 2024 was adopted by the Fund Commissioners. The E-JIF added 5 new members for the 2024 Fund Year. As a result of the changes in membership and subsequently the budget, the contract amounts for certain professionals were also amended.

2024 STANDING COMMITTEES - Five standing committees were established for the 2024 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

DOBI RESPONSE TO 2023 DIVIDEND DISTRIBUTION – The Fund received a letter from DOBI in December 2023 approving the 2023 dividend distribution. The letter included topics of possible concern and requested the Board meet for discussion. The Board met in December and will take the topics in consideration going forward for 2024.

2024 MEETING SCHEDULE:

2024 Meeting Schedule		
March 22, 2024	Forsgate Country Club	10:50 am
June 10, 2024	Forsgate Country Club	10:50 am
September 9, 2024	Forsgate Country Club	10:50 am
October 16, 2024	Forsgate Country Club	10:50 am
November 13, 2024	Virtual	9:30 am
January 6, 2025	Forsgate Country Club	10:50 am



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Thursday, December 28, 2023

To: Atlantic County Municipal Joint Insurance Fund

Excess Insurance Options. The Underwriting Manager presented two options to obtain additional excess insurance for 2024 coverage for cyber liability including cybercrime (social engineering) to the Board of Fund Commissioners. The current limits reflected in the 2024 budget purchased from Cowbell is \$3 million per claim/\$6 million annual aggregate per member JIF. The Board passed a motion to purchase additional excess insurance for 2024. The additional excess option is for \$2 million per claim/\$4 million annual aggregate shared by all member JIFs. This option includes an additional \$500,000 of excess cybercrime (social engineering). The additional coverage is effective 1/1/24.

Next Meeting: The next meeting will be the 2024 Reorganization and is scheduled for January 18, 2024, at 2:00 PM via Teams audio/video teleconference.

SAFETY DIRECTOR REPORT

Atlantic County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: January 3, 2024

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

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102	Robert Garish Assistant Director Public Sector rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719
Thomas Reilly Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205	P.O. Box 99106 Camden, NJ 08101	Jacqueline Cardenosa Right To Know Consultant jcardenosa@jamontgomery.com Office: 856-552-6888
Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070		

LOSS CONTROL SURVEYS

- Borough of Buena on December 6, 2023
- City of Estell Manor on December 7, 2023
- Borough of Folsom on December 7, 2023
- Borough of Weymouth on December 7, 2023
- Borough of Woodbine on December 7, 2023
- Borough of Wildwood Crest on December 11, 2023
- Township of Upper on December 19, 2023
- Township of Galloway on December 20, 2023
- City of Brigantine on December 26, 2023
- Borough of Newfield on December 26, 2023
- City of Ventnor on December 26, 2023
- Township of Deerfield on December 27, 2023
- City of Millville on December 27, 2023
- Township of Upper Deerfield on December 27, 2023
- Borough of Cape May Point on December 28, 2023

- Township of Commercial on December 28, 2023
- Township of Dennis on December 28, 2023
- Township of Downe on December 28, 2023
- Borough of Stone Harbor on December 28, 2023
- Borough of West Cape May on December 28, 2023
- City of Wildwood on December 29, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- City of Brigantine on December 14, 2023

MEETINGS ATTENDED

- Safety Committee Meeting on December 1, 2023
- Police Ad-Hoc Committee Meeting on December 5, 2023
- Claims Committee Meeting on December 14, 2023
- Executive Fund Committee Meeting on December 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

- MSI Leadership Academy
- Training Announcement: Designated Employer Representative
- High-Visibility Apparel Guidance & Best Practices
- Special Announcement: LMS Calendar
- Ice Skating Temporary Rinks Best Practices
- Winter Slip and Fall Prevention Best Practices
- Black Bears Best Practices
- New NJ MEL App
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

- LE Risk Analysis: Vehicular Law Enforcement Crash Mitigation Considerations

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
Cape May	1
Galloway	3
Hamilton	1
Millville	3
Mullica	1
Sea Isle	1
Somers Point	1
Woodbine	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.

January 10, 2024

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 **December 31, 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-
PRIOR TO INTEREST AND 2023 DIVIDENDS**

	<u>12/31/2023</u> <u>BALANCES</u>
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>\$ 941,069.75</div>
AELCF	\$ 941,069.75
UNAUDITED INTEREST	\$ 21,801.79
2023 DIVIDENDS TRANSFERRED	<u>\$ 214,182.00</u>
AELCF 12/31/23	\$1,177,053.54
<u>SUMMARY REPORT OF AELCF/DIVIDENDS/RETRO PROGRAM</u>	
-attached	

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts

Dec:: \$23,149.73 YTD: \$854,712.60

Other:

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

Adjustment:

Dec:: \$ 317.66 YTD: \$ 26,633.92

CLAIM ACTIVITY FOR THE PERIOD:

ACTIVITY

The enclosed report shows claim activity during the period:

DEC::

Checks Issued: 332 Claim Payments: 1018 Total Issued: \$1,138,477.38

Effect on Cash Position: \$1,115,234.28

CASH ACTIVITY FOR THE PERIOD:

ACTIVITY

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

OCT:	Ending Balance	<u>\$49,128,631.97</u>
NOV:	Ending Balance	<u>\$52,469,344.62</u>
DEC:	Ending Balance	<u>\$48,980,087.01</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	Dec:: \$38,986.77	YTD: \$419,184.12
Treasury	Dec:: \$ -0-	YTD: \$456,969.30
Citizens Investors	Dec:: \$35,049.46	YTD: \$207,564.10
	TOTAL	YTD: \$1,083,717.52

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

RATE OF RETURN-only interest as FROM ANALYSIS WORKSHEET.
Dec:: 1.751%

ALLOCATION OF FUNDS:

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

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

	<u>DEC----CHANGE NUMBERS</u>
Treasury-	\$22,623,969.35 46%
JCMI-	\$20,334,047.19 42%,
Citizens-	<u>\$ 6,022,070.47 12%,</u>
	\$48,980,087.01

Executive Committee

1/10/2024

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.

Respectfully Submitted,

John J. Hansen

John J. Hansen
Treasurer

**ATLANTIC COUNTY MUNICIPAL JIF
BILL LIST - JANUARY 2024**

	Payable To:	FY 2024	FY 2023	FY 2022	Appropriation	Description
1	PERMA	11,117.25			Prof Services/Admin. Consultant	Jan, Feb, March 2024 Fees
2	Risk Program Administrators LLC	90,345.00			Prof Services/Administration	Jan 2024 Fees
3	Risk Program Administrators LLC		171.84		Misc/Postage/Copies/Fax	Dec 2023
4	The DeWeese Law Firm, P.C.	11,780.00			Prof Services/Attorney	Jan 2024 Fees
5	Qual-Lynx	73,432.00			Prof Services/Claims Administration	Jan 2024 Fees
6	Joyce Media	440.00			Misc/JIF Website	Jan 2024 Fees plus SSL cert annual renewal
7	Christopher J. Winter Sr.	2,083.00			Training/Police Risk Services	Law Enforcement Consultant-Jan 2024 fee
8	Tracy Forlenza	571.00			Misc/Recording Secretary	Jan 2024 Fees
9	J.A. Montgomery Consulting	19,019.00			Prof Services/Safety Director/Loss Control	Jan 2024 Fees
10	Wintsec Consulting LLC	4,584.00			Prof Services/Technology Risk Serv Dir	Jan 2024 Fees
11	John Hansen	2,167.00			Prof Services/Treasurer	Jan 2024 Fees
12	Conner Strong & Buckelew	1,031.00			Prof Services/Underwriting Mgr	Jan 2024 Fees
13	Municipal Excess Liability JIF	631,962.50			MEL	MEL 2024 WC & Excess Liability - 1st installment
14	Municipal Excess Liability JIF	4,677.75			Faithful Performance/Fidelity Bond	MEL 2024 Fidelity Bond - 1st installment
15	Municipal Excess Liability JIF	874,641.50			Property Claims and Premium	MEL 2024 Property claims & prem. -1st installment
16	NJ Cyber Risk Management Fund	211,304.00			Cyber JIF	1st installment 2024 Cyber JIF
17	NJ Municipal Environmental JIF	150,524.00			EJIF	1st installment 2024 Environmental JIF
18	ARC Reprographics		1,618.47		Misc/Printing	Inv#282502 Annual Reports
19	Iron Mountain	144.21			Misc/Records Retention Service	Inv#JCDV923; Storage 1/1-31/24; Service 11/21-12/26/23
20	Merighi's Savoy Inn		2,099.40		Misc/Meeting Expense	Dec dinner meeting
21	City of Absecon		800.00		Wellness/Wellness Incentive Program	Plants, Farm market GCs, Chair massages
22	City of Absecon		725.00		EPL/CYBER/EPL/Cyber Incentive Program	cyber security
23	City of Cape May		725.00		EPL/CYBER/EPL/Cyber Incentive Program	cyber security
24	City of Estell Manor		725.00		EPL/CYBER/EPL/Cyber Incentive Program	cyber security
25	City of Estell Manor			2,000.00	Safety Incentive Program	Annual inspection of trucks
26	Township of Hamilton		725.00		EPL/CYBER/EPL/Cyber Incentive Program	Global compliance
27	City of Linwood			2,500.00	Safety Incentive Program	AED units and batteries
28	City of Linwood		1,500.00		Optional Safety Budget	AED units and batteries
29	City of Linwood		100.00		Wellness/Wellness Incentive Program	Talk on walking
30	City of Linwood		725.00		EPL/CYBER/EPL/Cyber Incentive Program	upgrade server
31	City of Margate		1,500.00		Wellness/Wellness Incentive Program	healthy lunch sacks
32	City of Millville		725.00		EPL/CYBER/EPL/Cyber Incentive Program	Personnel policies reviewed
33	City of North Wildwood		725.00		EPL/CYBER/EPL/Cyber Incentive Program	upgrade MS office
34	City of North Wildwood			2,407.87	Safety Incentive Program	Wawa gift cards
35	City of Northfield		725.00		EPL/CYBER/EPL/Cyber Incentive Program	Email protection
36	City of Northfield		738.47		Wellness/Wellness Incentive Program	Wellness market, ergo chairs, EAP rep
37	City of Ocean City		725.00		EPL/CYBER/EPL/Cyber Incentive Program	Multi factor auth
38	City of Pleasantville		725.00		EPL/CYBER/EPL/Cyber Incentive Program	cyber security
39	City of Pleasantville		1,500.00		Wellness/Wellness Incentive Program	Mood tracker journals
40	City of Pleasantville			361.55	Safety Incentive Program	Lunch for employees
41	City of Pleasantville		1,299.56		Optional Safety Budget	first aid items
42	City of Sea Isle City		444.67		Wellness/Wellness Incentive Program	Misc wellness items
43	Borough of Stone Harbor			2,500.00	Safety Incentive Program	AED units and batteries
44	Borough of Stone Harbor		1,500.00		Optional Safety Budget	PW protection
45	Township of Upper		139.95		Wellness/Wellness Incentive Program	Water bottles (reusable)
46	Township of Waterford		796.46		Wellness/Wellness Incentive Program	fruit, veggies, massage, ergo mats
47	Township of Waterford		2,000.00		Contingency	Police accreditation 10/2023

48	Borough of West Cape May		725.00		EPL/CYBER/EPL/Cyber Incentive Program	MIS hours for IT
49	Borough of West Cape May		275.00		Wellness/Wellness Incentive Program	water for pw employees
50	Borough of West Cape May		1,000.00		Optional Safety Budget	Ergo office chairs
51	Weymouth Township			2,000.00	Safety Incentive Program	Safety luncheon; safety supplies
52	Weymouth Township		968.82		Optional Safety Budget	safety supplies
53	City of Wildwood		182.11		Optional Safety Budget	beacon lights for water rescue vests
54	City of Wildwood		1,500.00		Wellness/Wellness Incentive Program	Stepping machine for employees
55	Borough of Wildwood Crest		1,000.00		Wellness/Wellness Incentive Program	wellness walk
56	Borough of Woodbine		725.00		EPL/CYBER/EPL/Cyber Incentive Program	Malwarebytes
Subtotals		2,089,823.21	29,834.75	11,769.42		
JIF BILL LIST TOTAL				2,131,427.38		



DATE: January 06, 2024

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 (December)

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, NJ Police Licensing revisions and L/E Accreditation requirements.

2. Agency Visits:

Avalon PD
North Wildwood PD
Linwood PD

Agency visits completed to date: **14**
Additional agencies being scheduled: **9**

- 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: No training scheduled at this time. Dates are pending for Report Writing and Management of Aggressive Behavior (Use of Force situations). A survey document is being prepared for distribution to Police Chiefs: in an effort to plan and strategize for the upcoming year. To be distributed this month (January).



4. Law Enforcement Bulletins / Newsletters: No Bulletins distributed during December..

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 / February..

6. Meetings Attended:

AD HOC Meeting	12/05/2023
ACM Executive Claim Meeting	12/14/2023
ACM Executive Meeting	12/20/2023

Christopher J. Winter Sr. CPM
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