

Atlantic County
Municipal Joint
Insurance

Fund

South Jersey Communities Securing Their Future



AGENDA PACKET



Wednesday, February 21, 2024 at 3:00 PM

Via Microsoft Teams

<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#

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

February 21, 2024 – 3:00 PM

Via Microsoft Teams

<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#

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. 2024 Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Oaths of Office (administered by Fund's Solicitor)
- VI. Move up Alternates (if necessary)
- VII. Approval of Minutes Pages 1-17
 - A. Adoption of the **January 17, 2023** minutes – **Motion – All in Favor**
- VIII. Closed Session Minutes
 - A. Approval of the **January 17, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- IX. 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
- X. Reopen Public Portion of Meeting – **Motion – All in Favor**
- XI. Authorization of Claims Payments – **Motion - Roll Call**
- XII. Authorization to Abandon Subrogation (if necessary) – **Motion - Roll Call**
- XIII. Claims Review Committee Report: – Open Session Items – February 8, 2024.....Handout

XIV.	Claims Administrator's Report	
	A. Lessons Learned from Losses	Page 18
XV.	Managed Health Care Report	
	A. ACMJIF Summary.....	Page 19
	B. Average Days to Report.....	Page 20
	C. Claims Reported by Type.....	Page 21
	D. Nurse Case Management Reports.....	Page 22
	E. Transitional Duty Report.....	Page 23
	F. PPO Savings and Penetration Reports.....	Page 24
	G. Top 10 Providers & Paid Provider by Specialty.....	Page 25
	H. Prescription Benefit Program Report.....	Page 26
	I. Quick Notes.....	Page 27
XVI.	Law Enforcement Liability Consultant Report.....	Pages 28-29
XVII.	Solicitor's Report	
	A. MEL Helpline and Contact List.....	Page 30-32
	B. 2012-2023 Subrogation Totals Report.....	Page 33
	C. Resolution 2024 - _____ Amending the 2024 Risk Management Plan – Motion- Roll Call	Pages 34-35
XVIII.	Committee Reports	
	A. Strategic Planning Committee Meeting Minutes – January 25, 2024.....	Pages 36-41
	1. Motion to Adopt the Amended Strategic Planning Committee Charter – All in Favor	
	B. EPL/POL-Technology Liability Committee Meeting Minutes – January 30, 2024...	Pages 42-50
	2. Motion to Adopt the Amended EPL & Technology Liability Committee Charter – All in Favor	
XIX.	Executive Director.....	Pages 51-80
	A. Lost Time Accident Frequency.....	Pages 55-56
	B. Certificates of Insurance.....	Pages 57-61
	C. Financial Fast Track Report.....	Page 62
	D. Regulatory Filing Checklists.....	Pages 63-64
	E. 2022 Safety Incentive Program Awards	
	F. 2024 Optional Safety Budget.....	Page 65
	G. Wellness Incentive Program	
	H. 2024 EPL/Cyber Risk Management Budget.....	Page 66
	I. EPL Compliance Status	Page 67
	J. Statutory Bond Status.....	Pages 68-70
	K. Skateboard Park Approval Status.....	Page 71
	L. Capehart Scatchard Updates.....	Pages 72-73
	M. Land Use Training Certification.....	Page 74
	N. Monthly Calendars.....	Pages 75-76
	O. Elected Officials Training.....	Pages 77-78
	P. Payroll Audit	
	Q. Property Appraisals	
	R. Police Accreditation Announcement.....	Pages 79-80
	S. 2024 Safety Breakfast	
	T. Safety & Claims Coordinator Roundtable	
	U. Inclement Weather Policy	

- V. Website
- W. New Member Activity

- XX. Safety Director's Report
 - A. Activity Report Pages 81-83

- XXI. Tech Report.....Pages 84-86

- XXII. Treasurer's Report as of January 31, 2024.....Pages 87-190
 - A. Fund Status
 - B. Investment Report
 - C. Investment JCMi
 - D. Payment Register – **Motion to Approve - Roll Call**
 - E. February Bill List – **Motion to Approve – Roll Call**.....Page 186
 - F. RMC Bill List – **Motion to Approve – Roll Call**.....Page 187
 - G. Analysis of Non-Assessment Receipts

- XXIII. MEL/RCF/Cyber Reports
 - A. NJ MEL Educational Seminars.....Page 191
 - B. RCF Report REVISED – January 8, 2024.....Pages 192-193
 - C. Cyber JIF Report – January 18, 2024.....Pages 194-195
 - 1. Resolution 2024 - _____ Appointing James Pacanowski, City of Ventnor as the Fund's Representative to the New Jersey Cyber Risk Management Joint Insurance Fund for the 2024 Fund Year – **Motion – Roll Call**.....Page 196

- XXIV. Miscellaneous Business
 - A. Motion Authorizing Paul Forlenza, Executive Director, as the Primary Representative to AGRiP.....**Motion – All in Favor**

**The Next Meeting of the ACMJIF will be held on Wednesday, March 20, 2024
at 3:00 pm via Microsoft Teams Conferencing**

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

- XXVI. Motion to Adjourn Meeting – **All in Favor**



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ

January 17, 2024 at 3:00 PM

OPEN SESSION MINUTES

The Reorganization meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on January 17, 2024 at 3:00 PM, prevailing time, Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ, Chair Liz Woods, Ocean City, presiding. The meeting was called to order at 3:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL of 2023 FUND COMMISSIONERS

Those in attendance were:

Scott Wahl, **Avalon Borough**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Heather Miller, **Commercial Twp.**
Jessica Bishop, **Dennis Twp.**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp.**
Shantele Pollock, **Hamilton Twp.**
Pam Tomassi, Representing, **Longport Borough**
Leigh Ann Napoli, **Linwood City**
Dan Adams, Alt., **Margate City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Fund Chair*, **Ocean City**
Shurlana Stewart, Alt., **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
George Dick, Representing, **West Cape May Borough**
Joe Segrest, **West Wildwood City**
Dan Dunn, Alt., **Wildwood City**

Absent Fund Commissioners:

Kayla Lovallo, Alt., **Absecon City**

Paul Dietrich, **Cape May City**
Ed Grant, **Cape May Point**
LaVerne Kirn, **Corbin City**
Dawn Marie Bascelli, **Deerfield Twp.**
Bob Campbell, **Downe Twp.**
Lisa Marcolongo, **Estell Manor City**
Tom D'Intino, **Egg Harbor Twp.**
Karen Fournier, **Lower Township**
Ray Compari, **Millville City**
Dawn Stollenwerk, **Mullica Twp.**
Jared Marandino, **Newfield Borough**
Jennifer VanSant, **North Wildwood City**
Mary Canesi, **Northfield City**
Jim Craft, **Stone Harbor Borough**
Gary Demarzo, **Upper Twp.**
Michael Dougherty, **Waterford Twp.**
DJ Ayres, **Weymouth Twp.**
Connie Mahon, **Wildwood Crest**
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:

None

Present Risk Management Consultants were:

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

Absent Risk Management Consultants were:

Barclay Insurance Group
BCA Insurance
Thomas Heist Insurance Agency
William R. Mints Agency

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

APPROVAL OF MINUTES–OPEN SESSION

Chair Woods entertained a motion to approve the meeting minutes of the December 20, 2023 Executive Committee Meeting.

Motion by Mr. Wahl, seconded by Ms. Bishop, to approve the meeting minutes of the December 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 December 20, 2023 Executive Committee meeting.

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

The Closed Session meeting minutes of the December 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.

ADJOURN THE SINE DIE MEETING

Chair Woods entertained a motion to adjourn the Sine Die Meeting. Motion by Ms. Bishop, seconded by Ms. Keun to adjourn the Sine Die Meeting. All in favor. Motion carried.

At this time Officers, Executive Committee, and Alternates vacated their chairs. Chair Woods passed the gavel to Mr. Forlenza, Executive Director, until the election of the Chair, Secretary and Executive Committee for the 2024 Fund Year has been completed.

Mr. Forlenza welcomed all in attendance to the *2024 Reorganization Meeting of the ACM JIF*. He then asked the Recording Secretary for a Roll Call of the 2024 Fund Commissioners.

ROLL CALL of 2024 FUND COMMISSIONERS

Those in attendance were:

Scott Wahl, **Avalon Borough**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Heather Miller, **Commercial Twp.**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp.**
Shantele Pollock, **Hamilton Twp.**
Pam Tomassi, **Longport Borough**
Leigh Ann Napoli, **Linwood City**
Dan Adams, Alt., **Margate City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Fund Chair*, **Ocean City**
Shurlana Stewart, Alt., **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuelsen, **Somers Point City**

Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
George Dick, **West Cape May Borough**
Joe Segrest, **West Wildwood City**
Dan Dunn, **Wildwood City**

Absent Fund Commissioners:

Kayla Lovallo, **Absecon City**
Paul Dietrich, **Cape May City**
Ed Grant, **Cape May Point**
Dawn Marie Bascelli, **Deerfield Twp.**
Bob Campbell, **Downe Twp.**
Lisa Marcolongo, **Estell Manor City**
Karen Fournier, **Lower Township**
Joe Calchi, **Millville City**
Dawn Stollenwerk, **Mullica Twp.**
Jared Marandino, **Newfield Borough**
Jennifer VanSant, **North Wildwood City**
Mary Canesi, **Northfield City**
Jim Craft, **Stone Harbor Borough**
Gary Demarzo, **Upper Twp.**
Michael Dougherty, **Waterford Twp.**
DJ Ayres, **Weymouth Twp.**
Connie Mahon, **Wildwood Crest**
Laurie Boyd, **Woodbine Borough**

ELECTION OF 2024 OFFICERS

Mr. Forlenza presented for the membership's consideration the 2024 Nomination Slate. The Nominating Committee met in November and presented the Nomination Slate at the November and December Executive Committee Meetings. He noted the 2024 slate included:

Chair:	Elizabeth Woods , City of Ocean City
Secretary:	Jessica Bishop , Dennis Township

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

Alternates:	#1	Dorothy Jo Ayers , Weymouth Township
	#2	Karen Fournier , Lower Township
	#3	Jennifer VanSant , City of North Wildwood
	#4	Leigh Ann Napoli , City of Linwood
	#5	Mary Canesi , City of Northfield
	#6	Connie Mahon , Borough of Wildwood Crest

Mr. Forlenza then stated that pursuant to the *Fund's Executive Committee Nomination Policy*, no petitions for a position on the 2024 Executive Committee slate were received by the deadline. He then asked for a roll call vote for the election of a Fund Chairperson & Secretary for the 2024 Fund Year.

Election of a Chairperson and Secretary

Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of a Chairperson and Secretary* as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon Borough**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Heather Miller, **Commercial Twp.**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp.**
Shantele Pollock, **Hamilton Twp.**
Pam Tomassi, **Longport Borough**
Leigh Ann Napoli, **Linwood City**
Dan Adams, Alt., **Margate City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Fund Chair*, **Ocean City**
Shurlana Stewart, Alt., **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuelsen, **Somers Point City**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
George Dick, **West Cape May Borough**
Joe Segrest, **West Wildwood City**
Dan Dunn, **Wildwood City**

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

Election of an Executive Committee and Alternates

Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of an Executive Committee and Alternates* as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon Borough**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Heather Miller, **Commercial Twp.**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp.**
Shantele Pollock, **Hamilton Twp.**
Pam Tomassi, **Longport Borough**
Leigh Ann Napoli, **Linwood City**
Dan Adams, Alt., **Margate City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Fund Chair*, **Ocean City**

Shurlana Stewart, Alt., **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuels, **Somers Point City**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
George Dick, **West Cape May Borough**
Joe Segrest, **West Wildwood City**
Dan Dunn, **Wildwood City**

Nays: None

Abstained: None

All in favor. Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2024 Fund Year.

Oaths of Office were signed and presented to the Fund Solicitor.

Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election. At this time, Mr. Forlenza passed the gavel to newly elected Chair Woods, Ocean City, to conduct the 2024 Reorganization Meeting of the Fund.

Chair Woods took over the meeting and presented the Organizational Resolutions for 2024.

MOVE UP ALTERNATES

In absence of Ms. Bascelli, Deerfield Township, alternate Ms. Napoli, Linwood City, was moved to the Executive Committee for voting purposes.

Motion by Ms. Bishop, seconded by Mr. Wahl, to move alternate Ms. Napoli, Linwood City to the Executive Committee for voting purposes in absence of Ms. Bascelli, Deerfield Township. All in Favor. Motion carried by unanimous vote.

ORGANIZATIONAL RESOLUTIONS

The following 2024 Organizational Resolutions were presented for adoption by Chair Woods:

Resolution 2024-01 – Confirming the Election of a Chairman and Secretary

Resolution 2024-02 – Confirming the Election of an Executive Committee and Alternates

Resolution 2024-03 – Appointing Professional Staff

Resolution 2024-04 – Approving Defense Counsel and Approved Associates

Resolution 2024-05 – Recommending the EPL/POL Defense Panel

Resolution 2024-06 – Appointing Joseph Nardi, III, Esquire as Conflict Solicitor

Resolution 2024-07 – Adopting Cash and Investment Policy

Resolution 2024-08 – Adopting Procedures in Compliance with the Open Public Meetings Act

Resolution 2024-09 – Adopting Fiscal Policies and Procedures

Resolution 2024-10 – Adopting Administrative Policies and Procedures

Resolution 2024-11 – Designating the Executive Director as Public Agency Compliance Officer

Resolution 2024-12 – Adopting and Establishing a Conflict of Interest Policy

Resolution 2024-13 – Establishing a Fund Records Program

Resolution 2024-14 – Establishing a 2024 Plan of Risk Management /Committee Charters

Resolution 2024-15 – Designation of Certifying and Approving Officer for Payment of Claims

Chair Woods entertained a motion to adopt the *Organizational Resolutions 2024-01* through *2024-15* as presented.

Motion by Ms. Bishop, seconded by Ms. Keun to adopt *Organizational Resolutions 2024-01* through *2024-15*.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Heather Miller, **Commercial**
Jessica Bishop, Sec., **Dennis Twp.**
Leigh Ann Napoli, **Linwood City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Chair*, **Ocean City**
Kellie Seib, **Sea Isle City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Resolution 2024-16 Travel Expenses

Chair Woods entertained a motion to adopt Resolution 2024-16 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences as presented.

Motion by Ms. Bishop, seconded by Ms. Keun to adopt Resolution 2024-16 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Heather Miller, **Commercial**
Jessica Bishop, Sec., **Dennis Twp.**
Leigh Ann Napoli, **Linwood City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Chair*, **Ocean City**
Kellie Seib, **Sea Isle City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

CLOSED SESSION - RESOLUTION #2024-17

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 2024-17.

Motion by Ms. Bishop, seconded by Ms. Miller, to adopt Resolution 2024-17 as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Heather Miller, **Commercial**
Jessica Bishop, Sec., **Dennis Twp.**
Leigh Ann Napoli, **Linwood City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Chair*, **Ocean City**
Kellie Seib, **Sea Isle City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

Chair Woods entertained a motion to reopen the public portion of the meeting.

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

AUTHORIZATION OF CLAIMS PAYMENTS

The claims for payment were presented as discussed in *Closed Session*.

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

Chair Woods entertained a motion to approve the claims for payment as discussed in *Closed Session*.

Motion by Ms. Bishop, seconded by Ms. Keun to approve the claims payments as discussed in Closed Session.

They are as follows:

December 2023 PARs:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>
2024315688	2024321813	2021228757
2024317754		2021215885
2024319262		
2023285861		
2022257729		
2024312420		
2022247638		

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Heather Miller, **Commercial**
Jessica Bishop, **Sec., Dennis Twp.**
Leigh Ann Napoli, **Linwood City**
Varvara Keun, **Middle Twp.**
Liz Woods, **Chair, Ocean City**
Kellie Seib, **Sea Isle City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

ABANDON SUBROGATION

There were zero (0) files presented for Abandonment of Subrogation:

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Napoli noted that eleven (11) PARs including eight (8) Workers' Compensation (*3 Police, 1 Fire, and 4 Other*), two (2) General Liability, zero (0) Auto, and one (1) Property claims were reviewed for settlement, continuing defense, or to advise of trial date.

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

CLAIMS ADMINISTRATOR'S REPORT

Mr. Roselli thanked the members for Qual Lynx's reappointment.

Lessons Learned from Losses – January

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on the importance of utilizing transitional duty when possible. He noted the cost of Workers' Compensation claims continue to rise, noting the maximum wage replacement rate is increasing from \$1,099 in 2023 to \$1,131 in 2024, or a 2.9% increase; noting there was a 16% increase over the last 3 years. He then highlighted several different advantages to utilizing Transitional Duty noting a morale boost to the other employees who were covering the employee's responsibilities while they are out on leave. He noted that judges assess the amount of time the employee is out to help them determine the amount of an award. 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

Ms. Beatty thanked the members for QualCare's reappointment.

Lost Time v. Medical Only Cases

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

	<i>Dec</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	33	840
<i>Report Only</i>	15	311
<i>Report Only % of Total</i>	45%	37%
<i>Medical Only</i>	13	379
<i>Lost Time</i>	4	133
<i>Medical Only/Lost Time Ratio</i>	76:24	74:26
<i>Occupational, Claim Petition, Cancer Presumption</i>	1	17
<i>COVID-19</i>	0	8
<i>Average Days to Report to QL</i>	2.8	6.5
<i>Average Days to Report to employer</i>	0.5	1.9

Nurse Case Management:

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

<i>Nurse Case Management</i>	<i>Dec</i>
<i># of Cases Assigned to Case Management</i>	82
<i># of Case > 90 days</i>	66

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Dec</i>	<i>YTD</i>
<i>Bill Count</i>	493	6,993
<i>Original Provider Charges</i>	\$1,352,106	\$10,072,246
<i>Re-priced Bill Amount</i>	\$359,717	\$3,104,110
<i>Savings</i>	\$992,389	\$6,968,135
<i>% of Savings</i>	73%	69%
<i>Participating Provider Penetration Rate- Bill count</i>	96%	95%
<i>Participating Provider Penetration Rate-Provider Charges</i>	95%	94%
<i>EPO Penetration Rate – Bill Count</i>	98%	97%
<i>EPO Penetration Rate –Provider Charges</i>	96%	97%

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	9,229
<i>Transitional Duty Days Worked</i>	6,621
<i>% of Transitional Duty Days Worked</i>	72%
<i>Money Saved by Accommodating</i>	\$636,680
<i>Transitional Duty Days NOT Accommodated</i>	2,608

<i>% of Transitional Duty Days NOT Accommodated</i>	28%
<i>Cost of Days NOT Accommodated</i>	\$278,077

Ms. Beatty reminded the members of the Managed Care “quick notes”. She informed the members that QualCare maintains the strongest workers compensation networks in the state. QualCare’s ability to direct patient care, through its partnership with Qual-Lynx’s case management and third-party claims administration programs, has enabled recruitment and retention of providers specializing in workers’ compensation treatment, creating a very stable network of providers which is reflected in a 99% annual retention rate.

Ms. Beatty then discussed current trends as healthcare continues to evolve, including network provider partnerships, provider contracts, and all aspects of client services. She further discussed the ongoing consolidation trend of small and independent providers being purchased by larger providers and equity firms. Ms. Beatty noted that this trend is increasing the costs of healthcare. 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 thanked the members for his reappointment. Mr. Winter provided his report which can be found on pages 263-264 of the agenda.

Mr. Winter noted policy and procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices. He noted upcoming training will be: Report Writing and Management of Aggressive Behavior (use of force) and will be scheduled once all the Chiefs input is received. He is sending a survey to the Chiefs to understand their opinions on the different trainings, policy and procedure assistance, potential risk and liability and Accreditation guidance.

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

SOLICITOR’S REPORT

Mr. DeWeese thanked the members for the reappointment of his firm.

Closed Claims

Mr. DeWeese noted that there were seven (7) cases closed since his last report. (4) Four closed with no payment.

MTAG Cust v. Feller v. City of Millville
Buhner Estate v. Township of Lower
Riveros v. City of Pleasantville
Miller v. City of Somers Point
Palmisano v. City of Somers Point
Lewis v. City of Ventnor
Brown v. City of Wildwood

MEL EPL Helpline

Mr. DeWeese stated that there is a reminder in the agenda packet regarding the MEL EPL Helpline on page 112. He also urged members to review the MEL EPL Helpline Authorized Contact list on pages 113-114 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.

Mr. DeWeese noted there are **88** active General Liability Files.

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

COMMITTEE REPORTS

Committee Chairs Committee Meeting Minutes – January 9, 2024

Chair Woods noted that the minutes from the Committee Chairs meeting held on January 9, 2024, are a handout today. She stated the Committee met and discussed the appointments to the committees. She asked that members review the minutes to see determine which committee they have been assigned. Mr. Forlenza noted that if anyone would like to be on a different committee than the one assigned, please contact our office.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza thanked the members for the reappointment of Risk Program Administrators LLC.

EJIF Survey- Mr. Forlenza noted that his office emailed a survey from the EJIF and have received back 22 responses. He asked members to please complete the survey and send it in. He noted this is needed to identify certain items like underground storage tanks. The EJIF will then arrange to come out in later this spring to meet with you.

RPA Disclosure Statement – Mr. Forlenza noted this annual disclosure statement is in the agenda packet and asked that it be made part of the minutes of today's meeting.

Certificates of Insurance - Mr. Forlenza noted that a list of the certificates of insurance issued are included in the agenda. He asked members to review and please make sure that these were requested by your municipality and issued properly. He noted that many are being reissued effective January 1, 2024 so please review your certificates and ensure there reissuance was appropriate and reach out to Ed Cooney at the Underwriter's office if there are any questions.

Safety, OSB, Wellness and EPL/Cyber Reimbursement- Mr. Forlenza stated that SIP, OSB, Wellness and EPL/Cyber balances for 2023 are listed in the agenda. Please submit documentation to claim encumbered funds no later than February 1, 2024.

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, with compliance due by November 1, 2023. He stated the current program status for 2024 is on page 104. If you have not done so already, please submit your checklist ASAP.

Statutory Bonds – Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 132-134, as it is the individual, not the position, which is bonded. Retired/former employees will still show on the list as they are not deleted. 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 is available to all members through the MSI. His office emailed instructions on how to access this training last month as noted on pages 144-145. He stated that the credit is \$250 per Elected Official, capped at 5% of a member's 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. A Risk Manager cannot be paid until these documents are received in his office. The first anticipated payment is set for February 2024.

First Installment JIF billings - Mr. Forlenza noted that first installment JIF billing was issued in late December and all payments are due by February 15, 2024. The treasurer will provide an update of received payments during his report.

2023 Attendance - Mr. Forlenza noted that a report of the full year's 2023 attendance is included in the agenda on page 147. He asked members to review this and contact our office if you have questions or concerns.

Safety Kickoff Breakfast and Safety and Claims Coordinator Roundtable - Mr. Forlenza noted that this is planned for late March and will circulate the date and facility once confirmed.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish thanked the members for J. A. Montgomery's reappointment. Mr. Garish stated that the Safety Director's Report begins on page 158. 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 the 2024 Safety Incentive Program was released to all members last week. Please reach out if you did not receive.

Mr. Garish stated that OSHA A300 Summary Logs MUST be posted in all the facilities that contain employees. This contains a log of all accidents occurring in 2023.

Mr. Garish also requested that any member with new Safety Coordinators, please contact his office and update their lists. He will then schedule a 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 thanked the members for his reappointment. Mr. Caruso asked the members to review his report. He noted that members are continuing to file their required paperwork. He then reminded the members that they should be able to reach the "basic" compliance tier since two required elements are provided by the JIF for you (Employee Cyber Hygiene Training and Vulnerability Testing) so please submit your checklists as soon as possible. He noted the actual form is still being created; however, please contact his office and he will assist you.

Mr. Caruso stated that if members have critical vulnerabilities, D2 will contact them as these must be addressed within 30 days. D2 sent a notification last month regarding the need for members to verify their IP addresses in D2's portal.

Mr. Caruso noted that for Wizer, the current training expires 1/26/24. Any member who was close to 100% will receive an email from him to get them to 100% so they are compliant with the program and not subject to a higher deductible should they have a cyber-related loss. He reminded members to do the "no cost" items that they can do and plan for the others.

Mr. Caruso asked if there were any questions. Ms. Bishop inquired about a Cyber requirement that her town did not have, but wondered if they can pool together with the other members to get. She asked if the survey results show something that several members do not have, can we join together and get? Mr. Caruso noted that the Cyber JIF has some of these products that they will be rolling out. He also noted that there

are grants he forwards which take time, but are a great way to get some of these other items. Mr. Caruso asked that if you recently switched IT personnel, please let him and Kamini Patel know so he can direct these free or low cost items to the correct individual. He also noted that some are on the FAQ page on the JIF website. No other questions were entertained.

Ms. Kamini noted that the first training for Wizer begins February 5, 2024 so get ready for the emails! Ms. Bishop inquired if Ms. Patel needs the new employee rosters. Ms. Patel asked that any revisions to employee rosters be sent in as soon as possible.

TREASURER'S REPORT

Mr. Hansen thanked the members for his reappointment.

Reports – December

Mr. Hansen presented the Treasurer's Report for the period ending **December 31, 2023**. The reports were made part of the agenda packet beginning on page 161. He noted the following information:

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

Member	12/31/2023 (Prior to interest or dividends added)
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:

	December	YTD
Subrogation Receipts	\$23,149.73	\$854,712.60
Other	\$0	\$3,000.00
Adjustment	\$317.66	\$26,633.92

Mr. DeWeese stated that the Subrogation YTD is a new ACM JIF record! He congratulated Qual-Lynx and his office's efforts.

Claim Activity for the Period

Claim activity for the month of **December** for claims paid by the Fund and claims payable by the Fund depict a total of 332 checks issued representing 1018 claims payments totaling \$1,138,477.38, with an effect on cash position of \$1,115,234.28.

Cash Activity for the Period

The Fund's "Cash Position" at month end for **December** was \$48,980,087.01

Investment Interest

Interest Income:	December	YTD
JCMI	\$38,986.77	\$419,184.12
Treasury	\$.00	\$456,969.30
Citizens	\$35,049.46	\$207,564.10

Rate of Return: Only interest from the *ANALYSIS WORKSHEET* **1.751%** for **December**.

Allocation of Invested Funds

FUND	November Total	November Percentage	December Total	December Percentage
Treasury	\$22,546,959.33	43%	\$22,623,969.35	46%
JCMI	\$20,044,578.24	38%	\$20,334,047.19	42%
Citizens	\$9,877,797.02	19%	\$6,022,070.47	12%
TOTALS	\$52,469,334.62		\$48,980,087.01	

Mr. Hansen asked members to disregard the "Change Numbers" note on page 163 of his report. He asked if there were any questions. No questions were entertained.

Payment Register

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

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

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Heather Miller, **Commercial**
Jessica Bishop, Sec., **Dennis Twp.**
Leigh Ann Napoli, **Linwood City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Chair*, **Ocean City**

Kellie Seib, **Sea Isle City**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Bill List – January

For the Executive Committee's consideration, Mr. Hansen presented the ***January 2024 Bill List*** in the amount of **\$2,131,427.38**.

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

Chair Woods entertained a motion for approval of the ***January 2024 Bill List***.

Motion by Ms. Bishop, seconded by Ms. Keun, to approve the ***January 2024 Bill List*** as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Heather Miller, Commercial Jessica Bishop, Sec., Dennis Twp. Leigh Ann Napoli, Linwood City Varvara Keun, Middle Twp. Liz Woods, <i>Chair</i> , Ocean City Kellie Seib, Sea Isle City
------------------	---------------------	---

Nays: None
Abstain: None

Motion carried by unanimous vote.

MEL/RCF/CYBER REPORTS

Mr. Forlenza stated that last month a resolution appointing Ms. McLaughlin as the MEL/RCF/Cyber representative for 2024 was approved. Recently we were informed that she is no longer able to be the Fund's representative. Mr. Forlenza asked if any members have an interest in being one or all of these representatives, please let him know as we need a representative from our JIF. The MEL/RCF/Cyber meets 4-5 times yearly in person in Jamesburg, NJ. **Since this time, Mr. Pacanowski, Ventnor, has agreed to be the Cyber JIF representative for 2024.*

Mr. Forlenza noted the reports are included in the agenda packet for your review on page 148. He highlighted that Dave Grubb, the MEL Executive Director, has retired and Joseph Hrubash has taken the position over. He stated that there is good information in the reports as to the future plans for the MEL.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Woods reminded the members that the next meeting will be held in virtually on **Wednesday, February 21, 2024 at 3:00 PM** via Microsoft Teams Conferencing, not Zoom. Mr. Forlenza asked members to click on the link and if they have questions, please contact us. It does not need to be downloaded to access it. He noted MS Teams is more secure than Zoom.

PUBLIC COMMENT

Open Public Comment

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

Motion by Ms. Bishop, seconded by Ms. Miller, to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

Chair Woods entertained a motion to close the public comment.

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

MOTION TO ADJOURN

Motion by Ms. Bishop, seconded by Ms. Miller to adjourn the January 17, 2024 Reorganization meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 4:02 PM.

Tracy Forlenza, *Recording Secretary* for

Jessica Bishop, *Fund Secretary*

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - FEBRUARY 2024

TRUCK SAFETY



- THREE POINTS OF CONTACT SHOULD BE MAINTAINED AT ALL TIMES.
- WEAR BRIGHTLY COLORED CLOTHING/VESTS AND STAY ALERT
- WORKERS SHOULD COMMUNICATE AND MAINTAIN EYE CONTACT WITH EACH OTHER BEFORE WALKING IN FRONT OF OR BEHIND A VEHICLE OR OTHER MOBILE EQUIPMENT.
- USE SPOTTERS
- DO NOT WALK BETWEEN TOW VEHICLE AND TRAILER OR MOBILE EQUIPMENT
- LISTEN FOR BACK UP ALARMS OR HORNS AND MAKE SURE THESE WARNING SYSTEMS ARE OPERATIONAL
- AVOID BLIND SPOTS

- CLAIMANT QUICKLY CLIMBED INTO DRIVER'S SIDE OF A TRUCK AND HE HIT THE TOP OF HIS HEAD ON THE DOOR FRAME. CONCUSSION AND HERNIATED DISCS. TOTAL INCURRED IS \$95,000.
- CLAIMANT SLIPPED WHILE ON A TRUCK PERFORMING INSPECTIONS. RUPTURED ACL IN KNEE. TOTAL INCURRED IS \$69,000.
- CLAIMANT IN A BUCKET TRUCK HANGING WREATHS. COWORKERS HOISTING UP MATERIALS AND A POLE SLAMMED INTO HIS SHOULDER. CLAVICLE FX AND DISLOCATED SHOULDER RESULTED. TOTAL INCURRED IS \$75,000
- FIRE TRUCK EXITING FIRE HOUSE AND HIT GARAGE DOOR FRAME. DAMAGE TO THE TRUCK AND DOOR FRAME IS \$66,000 COMBINED



Atlantic County Municipal JIF Managed Care Summary Report 2024

Intake	January-24	January-23	2024 January YTD	2023 January YTD
# of New Claims Reported	45	64	45	64
# of Report Only	12	31	12	31
% Report Only	27%	48%	27%	48%
# of Medical Only	26	30	26	30
# of Lost Time	6	3	6	3
Medical Only to Lost Time Ratio	81:19	91:09	81:19	91:09
Claim Petition First Notice/Occupational	1	0	1	0
COVID-19	0	5	0	5
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	3.5	5.7	3.5	5.7
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	1.3	1.4	1.3	1.4

Nurse Case Management	January-24	January-23
# of Cases Assigned to Case Management	82	99
# of Cases > 90 days	66	84

Savings	January-24	January-23	2024 January YTD	2023 January YTD
Bill Count	559	424	559	424
Provider Charges	\$857,657	\$428,838	\$857,657	\$428,838
Repriced Amount	\$251,499	\$136,205	\$251,499	\$136,205
Savings \$	\$606,158	\$292,633	\$606,158	\$292,633
% Savings	71%	68%	71%	68%

QualCare Network Provider Penetration Rate	January-24	January-23	2024 January YTD	2023 January YTD
Bill Count	98%	94%	98%	94%
Provider Charges	99%	96%	99%	96%

Exclusive Provider Panel Penetration Rate	January-24	January-23	2024 January YTD	2023 January YTD
Bill Count	98%	97%	98%	97%
Provider Charges	98%	99%	98%	99%

Transitional Duty Summary		2024 January YTD	2023 January YTD
% of Transitional Duty Days Worked		66%	64%
\$ Saved By Accommodating		\$27,145	\$38,969
% of Transitional Duty Days Not Accommodated		34%	36%
Cost Of Days Not Accommodated		\$15,269	\$22,695



DATE: February 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 (January)

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 (Assist w/ Police Licensing / policy revisions)

North Wildwood PD (Assist w/ Police Licensing / policy revisions)

Additional agencies being scheduled

- 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). Additionally, a course is being discussed to assist agency Resiliency Officers, to be conducted by Dr. Kelly, Ph.D., ABPP. A survey document has been distributed to Police Chiefs in an effort to plan and strategize for the upcoming year.



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

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 February..

6. Meetings Attended:

ACM Executive Claim Meeting	01/11/2024
ACM Executive Meeting	01/17/2024

Christopher J. Winter Sr. CPM
Law Enforcement Risk Management Consultant
ACM, BURLCO, and TRICO JIF
609-780-4769
chriswinter1429@gmail.com

ACMJIF

SUBROGATION COLLECTION TOTALS

2012-2023

2012-\$585,292.73

2013-\$366,375.79

2014-\$928,692.67

2015-\$594,602.34

2016-\$482,545.87

2017-\$398,545.87

2018-\$420,329.29

2019-\$760,835.80

2020-\$357,748.12

2021-\$348,308.56

2022-\$347,382.22

2023-\$854,712.60

12 Year Total=\$6,445,371.86

Average per Year=\$537,114.32

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2024-__**

A Resolution Amending the 2024 Risk Management Plan

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 to provide insurance coverage to its member municipalities; and

WHEREAS, the Plan of Risk Management is being amended based on the recommendations of the Claims review Committee in consultation with the Fund Solicitor and Executive Director's office; and

WHEREAS, it is recommended that Section 2, subsection 8 c, of the 2024 Plan of Risk Management is amended to read as follows:

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 legal and file expense Authority and \$10,000 of Settlement Authority~~
with the advice, consent and approval of the Fund Solicitor. \$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.

Formatted: Indent: Left: 0.5", Hanging: 0.19"

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2024-__**

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.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the above amendments to the Risk Management Plan are hereby approved.

This Resolution was duly adopted by the Atlantic County
Municipal Joint Insurance Fund at a public meeting held on February 21, 2024.

**ATLANTIC COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____ By: _____
Fund Secretary Fund Chair

Date: February 21, 2024



STRATEGIC PLANNING COMMITTEE MEETING MINUTES

Thursday, January 25, 2024 at 10:00AM

Via Microsoft Teams

A meeting of the Atlantic County Municipal Joint Insurance Fund's Strategic Planning Committee was held on January 25, 2024 at 10:00 AM via Microsoft Teams Conferencing. The meeting began at 10:02 AM.

Those in attendance were:

Dorothy-Jo Ayers, *Chair*, **Weymouth Township**

Ed Grant, **Cape May Point**

Heather Miller, **Commercial Township**

Roy Spoltore, **Upper Deerfield Township**

James Pacanowski, **Upper Deerfield Township**

Jessica Bishop, *Fund Secretary*, **Dennis Township**

Paul A. Forlenza, MGA, *Executive Director* **RPA a Division of Gallagher**

Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director*, **RPA a Division of Gallagher**

Those not in attendance were:

Lucy Samuelson, **Somers Point**

Laurie Boyd, **Woodbine City**

I. Meeting Minutes From December 14, 2023

Ms. Patel indicated the meeting minutes from the December 14, 2023 Strategic Planning Committee meeting were emailed to the Committee on January 19, 2024. She noted that there are several items, which were discussed at the December meeting, which will be revisited today. She asked if there were any questions. No questions or comments were entertained.

II. Committee Vice Chair

Ms. Patel noted it has been a longstanding tradition for the Fund to establish a Committee Vice Chair position. This position ensures that in the unfortunate circumstance where the Chair is unable to attend, the Vice Chair can seamlessly assume responsibility, preside over the meeting, and provide a report to the Executive Committee. Mr. Gant graciously volunteered to assume the role of Vice Chair.

III. Committee Charter

Ms. Patel requested the committee's approval for a proposed revision to the Committee Charter, specifically, the inclusion of the phrase "but no less than three times a year" to accurately reflect our current practice of convening on a triannual basis. This addition to the Charter's verbiage will ensure alignment with our meeting frequency. The Committee granted approval of the proposed revision to the Committee Charter, which will be presented to the Executive Committee for adoption at the February Executive Committee Meeting.

For your reference the proposed revised Strategic Planning Committee Charter is attached to the minutes.

IV. 2025 Membership Renewals

Ms. Patel presented the committee with an overview of the renewing members list, highlighting that member renewal visits are scheduled to commence during the upcoming summer season. On a related note, Mr. Forlenza provided the committee with a detailed update on the various challenges encountered by the JIF in renewing some members. Furthermore, he apprised the committee of an upcoming meeting with the Department of Banking and Insurance, where the Finance Chairs from ACM, BURLCO, and TRICO JIFs will attend, to discuss these concerns. Mr. Forlenza assured the committee that he would promptly report to the Committee with any pertinent updates following the meeting.

V. Membership Growth

Transitioning to the topic of membership growth, Ms. Patel shared her observations. While we have experienced a few towns leaving our JIF, she expressed that the overall potential for significant growth appears limited. However, she emphasized that if any of the Committee members are aware of individuals or entities considering a change from their current affiliation, the Executive Director's office will engage in discussions with prospective members.

VI. Membership-Professional Organizations

Ms. Patel reviewed the membership dues that were previously approved for AGRiP and PRIMA. Additionally, she provided an overview of the upcoming conferences hosted by both organizations. Notably, she informed the committee that the first notice to those members with "first right of refusal" to attend AGRiP was dispatched by her office on December 18, 2023. Furthermore, she assured the committee that the notice to those with the "first right of refusal" to attend the Annual PRIMA conference will be released in the near future.

VII. Executive Committee Meeting Times & Locations

Ms. Patel presented the committee with an overview of the meeting dates and formats scheduled for the 2024 Fund Year. She highlighted that the comprehensive meeting schedule for the upcoming year was officially adopted during the January Executive Committee Reorganization meeting. Mr. Forlenza commented that the Atlantic County Library in Mays Landing, which hosts several of the Fund's monthly meetings, can be challenging due to limited parking. In addition, he does hear some comments from members regarding traffic and parking when the Fund holds their meetings in Avalon in July & September. The Committee might want to seek out alternative locations for future meetings if these concerns continue.

VIII. Annual Planning Retreat

Ms. Patel and Mr. Forlenza briefly reviewed the feedback received from the Breakout Groups held during the 2022 Annual Planning Retreat. Mr. Forlenza commented that the diversity of the feedback highlights the differences in opinions amongst the membership in the how the JIF should operate. He further explained that due to the differences in opinion, the committee needs to carefully evaluate the recommendations in hope of making impactful changes where justified without alienating members. In recognition of the significance of certain recommendations put

forth by the membership, it was mutually agreed upon by the committee that a separate meeting would be necessary to address these matters in depth. The committee unanimously decided to convene for this purpose, aiming to discuss the feedback comprehensively and formulate viable recommendations to be presented to the Executive Committee. Furthermore, the committee agreed to schedule their next meeting in the March/April timeframe.

Ms. Patel also highlighted that the feedback from the 2023 Annual Planning Retreat had been thoughtfully reviewed during the meeting held on December 14, 2023.

Lastly, Ms. Patel reminded the committee members that the 2024 Annual Planning Retreat is scheduled to take place on October 23rd and 24th.

IX. Fund Commissioner Orientation

Ms. Patel announced that the 2024 Fund Commissioner Orientation is scheduled to take place in April 2024. She emphasized that the orientation program will undergo revisions to refocus on the essential duties and responsibilities of a Fund Commissioner. It is important to note that the Fund Commissioner Orientation is not exclusively intended for new members; all Fund Commissioners are encouraged to attend as they might benefit from the insights and knowledge shared during the session.

X. Elected Officials Training

Ms. Patel reminded the committee that it was decided to participate in the elected officials training offered through the MEL Safety Institute this year. A notification was sent out from our office on January 3rd to inform all concerned parties.

Furthermore, Ms. Patel noted that as we did last year, her office is actively following up with those that complete the training, for their feedback on the training. We also provide them with a link to various programs referenced in the training, ensuring they have access to additional resources.

Mr. Forlenza commented that his office has already sent out the first notification to approximately a dozen Atlantic JIF elected officials who already completed the training. We have received positive responses from four or five participants, which is encouraging as it allows us to gather valuable feedback. This feedback is crucial for the MEL, who creates the annual training, as well as for our future training planning.

Additionally, Ms. Patel directed the committee's attention to the agenda, which includes information on how to access the training. If any elected officials encounter difficulties or have any concerns, they can contact our office directly, and we will ensure they are connected with the appropriate individuals who can assist them.

Lastly, Ms. Patel clarified that those who completed the training at the League of Municipalities Conference in November 2023 are not required to complete this training again.

XI. Executive Committee Nomination Process

Ms. Patel noted the next major project for the committee is evaluating the Executive Committee Nominating process. At the end of last year, the Strategic Committee was tasked with reviewing

and revising the Charter to address challenges faced by the Nominating Committee in creating the nomination slate. One of the issues identified was that in some cases individuals on the nomination slate were also members of the Nominating Committee, leading to a desire for more diversity.

Mr. Forlenza explained that the Fund's *Executive Committee Succession Policy* works in unison with the Nominating Committee Charter. The *Policy* also outlines the eligibility requirements for serving on the Executive Committee. He noted that the *Policy* outlines experience requirements prior to a Fund Commissioner being eligible to be considered for a position on the Executive Committee or as an Executive committee Alternate. The hope is that a more experienced Fund Commissioner will have a better understanding of JIF operations. The committee acknowledged the need to evaluate the importance of experience and its impact on the nomination process.

Mr. Forlenza noted that the Committee needs to take a two pronged approach; one as to the makeup of the Nominating Committee to ensure that those on the Committee are not necessarily nominating themselves; and, secondly, the eligibility requirements for a Fund Commissioner to be considered for a position on the Executive Committee. Mr. Forlenza stated that the turnover in Fund Commissioners in recent years has resulted in a shorter list of eligible individuals for the Executive Committee. After a brief discussion, the committee decided to schedule a dedicated meeting to address this matter.

XII. Bylaws Review

Mr. Forlenza discussed the organization's Bylaws and the need for potential revisions. The Bylaws are currently aligned with regulations from the Department of Community Affairs and the Department of Banking and Insurance. However, some provisions are challenging to administer and are not being followed by the organization or other JIFs across the state. Mr. Forlenza mentioned that he has scheduled a meeting with Mr. DeWeese and Ms. Patel to discuss various issues, including the Bylaws. Revising the Bylaws is a significant undertaking that involves drafting revisions, consulting with the Strategic Planning Committee, and seeking approval from the regulatory departments. The revised Bylaws would then need to be approved by 75% of the membership and formally adopted by the Fund. The process typically takes around 15 to 18 months. Mr. Forlenza emphasized the importance of updating the bylaws and assured the committee that they would be kept informed of the progress. He mentioned that the initial step would be a meeting with Mr. DeWeese and his staff to assess the current bylaws and determine potential updates.

XIII. Next Meetings:

Ms. Patel provided an overview of the upcoming meetings, highlighting the remaining scheduled meetings on May 7, 2024, and September 26, 2024. Additionally, she informed the committee that she would be scheduling two additional meetings as discussed earlier. These meetings will specifically address the feedback received from the 2022 Annual Planning Retreat and the Nominating Committee Charter and Succession Policy. By dedicating separate meetings to these important topics, the committee can thoroughly discuss and strategize the necessary actions moving forward.

There being no other business the meeting concluded at 10:40AM.

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, but no less than triannually, 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.



Employment Practices & Technology Liability Committee Meeting Minutes

Tuesday, January 30, 2024

A meeting of the Atlantic County Municipal Joint Insurance Fund Employment Practices & Technology Liability Committee was held on Tuesday, January 30, 2024 at 1:00 PM via Microsoft Teams Conferencing.

Those in attendance were:

Fund Commissioners: Mary Canesi, *Claims Committee Chair*, Northfield City...arrived 1:38 pm
Kellie Seib, *Coverage Committee Chair*, Sea Isle City
Paul Dietrich, *Fund Commissioner*, Cape May City
Jim Pacanowski, *Fund Commissioner*, City of Ventnor

Fund Professionals: David DeWeese, *Fund Solicitor*, **The DeWeese Law Firm, P.C**
Rob Garish, *Asst. Director of Public Sector*, **J.A. Montgomery**
Jerry Caruso, *Technology Risk Services Director*, **Wintsec Consulting**
Paul Forlenza, *MGA, Executive Director*, **RPA a Division of Gallagher**
Kris Kristie, *Account Manager*, **RPA a Division of Gallagher**

Those unable to attend: Varvara Keun, *Chair*, Middle Township
Scott Wahl, *Safety Committee Chair*, Avalon Borough
Dawn Stollenwerk, *Finance Committee Chair*, Mullica Township
Dorothy Jo Ayres, *Strategic Planning Committee Chair*, Weymouth Township
Kamini Patel, *MBA, CIC, CPCU, AIDA®*, *Deputy Executive Director*, **RPA a Division of Gallagher**

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

I. *Meeting Minutes from October 23, 2023*

Mr. Forlenza indicated the meeting minutes from the October 23, 2023 EPL/Technology Committee meeting were emailed to the Committee on January 19, 2024. He noted that there are several items, which were discussed at the October meeting, which will be revisited today. He asked if there were any questions. No questions or comments were entertained.

II. *Committee Vice Chair*

Mr. Forlenza noted the Fund has a practice of establishing a Committee Vice Chair position. This position ensures that in the unfortunate circumstance where the Committee Chair is unable to attend, the Vice Chair can seamlessly assume responsibility, preside over the meeting, review minutes, and provide a report to the Executive Committee. Ms. Seib graciously volunteered to assume the role of Vice Chair.

III. *Committee Charter*

Mr. Forlenza presented him and Ms. Patel's recommended changes to the Employment Practices and Technology Liability Committee Charter. The changes included updating the composition of the committee (Strategic Planning vs. Operations & Planning Committee Chair), adding representation from the Technology Risk Services Director, and removing the Claims Administrator, as Qual-Lynx does not manage the EPL Claims. Additionally,

the frequency of meetings was adjusted to tri-annually, with the discretion of the Chair to hold additional meetings if necessary. Lastly, the inclusion of Cyber JIF was specified under the specific duties section. No objections were raised regarding these changes and the Committee agreed.

Mr. Forlenza noted that we would include the revised Charter as an attachment to the Minutes of today's meeting and present it to the Executive Committee for adoption at their February meeting. He also encouraged everyone to share any additional thoughts, considerations, or recommended changes with him, which he will consider during discussions if necessary at the next Employment Practices and Technology Liability Committee meeting.

IV. 2017-2022 EPL/POL Loss Ratio Snapshots- Valued as of September 30, 2023

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2017-2022 valued as of September 30, 2023 that were included in the agenda packet. He noted the EPL/POL Five Year Average Loss Ratio for the ACM JIF is 62.2% and the Six Year Average Loss Ratio is 58.4%. He reminded the Committee that the 5-year average is reviewed by the insurer to determine member performance, while the six-year average is used by the JIF to determine a member's performance. Mr. Forlenza reminded the Committee that the carrier uses a 55% loss ratio as a "breakeven" point for determining the JIF's performance. Mr. Forlenza then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results over the same five-year valued as of September 30, 2023, by member. He then briefly reviewed the individual performance in each of the Fund Years currently being tracked.

Mr. Forlenza pointed out there is a notable disparity in the payout amounts between Employment-related claims and Public Officials related claims. Specifically, we observe that the employment practice liability claims, amounting to approximately \$6.5 million dollars, far exceed the incurred losses of about \$1.7 million dollars for Public Official claims. This stark contrast underscores the significant financial impact of employment practice liability claims. On average, an employment liability claim costs around \$50,500, while a public official claim averages around \$7,500.

Mr. Forlenza stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL valued as of September 30, 2024 have been uploaded to Origami and noted the Loss Ratio Snapshots valued as of December 31, 2023 will be uploaded as soon as they are available.

V. EPL/POL Claims Filed

Mr. DeWeese noted his reports are broken down to depict the open/closed cases with QBE and AIG.

A. Open QBE Files

Mr. DeWeese reviewed the open cases with QBE. Mr. DeWeese stated that there are currently thirty-two (32) files being monitored; fourteen (14) are pending Coverage Determination with QBE upon the Filing of a Formal Complaint; eighteen (18) are in Litigation with seventeen (17) having Defense Counsel assigned. He stated that five (5) have been Administratively Dismissed/Administratively Stayed/Dismissed without Prejudice.

B. Open AIG Files

Mr. DeWeese reviewed the open cases with AIG. Mr. DeWeese stated there are ten (10) files being monitored; five (5) are pending Coverage Determination with AIG upon the Filing of a Formal Complaint; five (5) are in Litigation with Defense Counsel assigned.

C. Closed QBE Files – October 2023- January 2024

Mr. DeWeese reviewed the closed cases with QBE. Mr. DeWeese stated that from October 2023 to January 2024: four (4) claims closed; one (1) due to coverage denials; three (3) closed due to inactivity.

D. Closed AIG Files – October 2023- January 2024

Mr. DeWeese reviewed the closed cases with AIG. Mr. DeWeese stated that from October 2023-January 2024: five (5) claims closed; four (4) due to coverage denials and one (1) closed with no payment to plaintiff.

VI. *Members of Concern*

Mr. Forlenza asked Mr. DeWeese if there are any members of concern. Mr. DeWeese stated there are no members with concerns in regards to EPL/POL claims issues. He did note, as Egg Harbor Township is no longer a member of the JIF, he is reviewing those files closely to move them towards resolution as quickly as possible.

VII. *MEL EPL Plan of Risk Management Program*

Mr. Forlenza referred the Committee to page 12 of the agenda that depicts the current compliance status of the Members, as of January 11, 2024, with the 2024- 2025 EPL Risk Management Program. He stated that this compliance spreadsheet is included in the monthly agenda packet then emphasized the importance of all towns complying with the program to ensure effective risk management. Unfortunately, one town is currently not in compliance, resulting in a substantial deductible and coinsurance requirement for this member should they suffer an employment-related claim. His hope is that this town will swiftly implement the necessary program to reduce their deductible and coinsurance.

VIII. *EPL/POL Policy*

Mr. Forlenza reiterated the ACMJIF loss ratio currently stands just above the 5-year break-even point of 55% at 58.4%. While there was 7% increase in AIG rates across the state for 2024, the ACMJIF's rates have experienced a slightly higher increase of 12.05%. This adjustment is a direct consequence of our loss ratios exceeding the desired threshold. He noted that those members with higher loss ratios and multiple claims incur a slightly higher increase in their premium in the coming years, compared to those who maintain a lower loss ratio. Mr. Forlenza stated if anyone has any inquiries regarding the EPL policy for 2024; please do not hesitate to reach out to him.

IX. *MEL EPL Claims Committee*

Mr. DeWeese advised the Committee that the MEL has created an EPL Claims Committee which is comprised of the three (3) attorneys for the MEL EPL Helpline (himself, Mr. Semrau, and Ms. Howlett) along with the Fund Underwriter, Executive Director for the MEL, Summit Risk and Ms. Steinmiller.

Mr. DeWeese noted that they have their upcoming quarterly meeting in mid-March, and he does not have any updates now, but expects to have some updates after the March meeting to report on at the next EPL/POL Technology meeting.

X. *MEL EPL Helpline*

Mr. Forlenza noted that an email was sent in December to all members asking them to update their authorized EPL contacts. Mr. DeWeese stated he reports on the Helpline Contacts list each month at the Executive

Committee meetings, noting there are contact persons listed on the report that are no longer with the municipality, as well as a few towns with no one assigned as authorized contacts. He noted it is his opinion that it is a good idea to have two people listed as contacts so they have availability and access to the Helpline.

Mr. Forlenza asked Mr. DeWeese about the member usage of the helpline. Mr. DeWeese reported that there has been a significant increase in calls in 2023, up 38 calls from 2022 at this time. Since inception of the helpline in April 2019, Mr. DeWeese has handled 330 total calls. Mr. DeWeese noted he feels fielding these calls has definitely helped in some situations not evolving into a claim. Mr. Forlenza asked about the additional services being developed including Webinars and the *Lessons Learned* memos to be developed by Mr. Semrau based upon Mr. DeWeese's memorandums. Mr. DeWeese stated his belief that a webinar regarding FMLA issues has been completed and should be released shortly. He further stated this belief that Ms. Steinmiller has taken over responsibility for the *Lessons Learned* memos. Mr. DeWeese explained that memos are created for each call he receives via the Helpline. The goal is to generalize them into guidance that can be shared with all members. He stated that he is unaware of the status of this matter. Mr. DeWeese noted he would follow up on these issues and have information to report at the next meeting.

XI. *Elected Officials Training*

Mr. Forlenza informed the Committee that again this year, the 2024-2025 Elected Officials Training would be conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow Elected Officials to complete this training at their convenience, which runs approximately 45 minutes. A survey completed last year by his office indicated 80% of those participants who participated in the seminar online preferred this training format. The MEL will reduce each member's 2024 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2024. The total credit is limited to 5% of a member's 2024 MEL Assessment.

Mr. Forlenza stated an official notice was sent out to all Fund Commissioners, Clerks, and Risk Management Consultants on January 3, 2024, which included instructions on how to access the training, which had to be revised due to changes in the MSI operating platform since the last elected officials training. The program is now operational, and some elected officials have already completed the training. Mr. Forlenza explained that once an elected official completes the training, a follow-up email is sent to thank them for completing the training and provide hyperlinks to the JIF and MEL websites to allow them to access additional information on topics covered during the training, such as the EPL Helpline and indemnification language offered by the JIF. Also included in the email is a survey to gather feedback on the training experience, which will be used to plan future training events.

XII. *Land Use Liability Risk Management Program*

Mr. Forlenza referenced a report included in the agenda, which depicts those member municipalities that have had at least some of their Land Use Board Members complete the enhanced training program. This report is also included in the monthly agenda packet. Mr. Forlenza reminded the Committee that only those Land Use Board Members that complete the training process are eligible for enhanced coverage, should they be named personally in a Land Use claim. Mr. Forlenza noted that should anyone need additional training materials to contact his office, or you may obtain them from the ACM JIF website. Mr. Forlenza noted the training is in the process of being updated, as it is approximately 4 years old. Lastly, he reminded the committee to be sure

to have the certification signed off on by the Solicitor that oversaw the training process and submit to Mr. Cooney's office so they can update their records accordingly.

XIII. *Technology Liability*

In regards to Wizer Cyber Hygiene Training and D2 Cyber Security, Mr. Caruso discussed the following:

1. **Cyber Hygiene Training:** At the December JIF meeting, WIZER was appointed to complete the cyber hygiene training and phishing program for 2024. The second cyber hygiene-training program for 2023 has been successfully completed, with 84.71% of rostered employees and volunteers finishing the training. A notification will be sent out to all Members, informing them that the new training will be launched on February 5th by WIZER. This ensures that all employees receive the necessary training to enhance their cyber awareness and comply with this element of the Cyber RMP.
2. **External Network Vulnerability Scanning and Penetration Testing:** In December, the JIF awarded a contract to D2 for monthly external network vulnerability scanning and annual penetration testing for all Members. However, before commencing these exercises, Members are required to verify their IP addresses and update them if necessary within the D2 portal. This crucial step ensures accurate testing and scanning, preventing any potential issues that may arise from testing the wrong IP addresses.
3. **Reimbursement Process:** The JIF is eligible for reimbursement of the costs associated with monthly external scanning, phishing, and cyber hygiene training from September 1, 2023, through the end of 2023. Mr. Forlenza noted that Mr. DeWeese would be corresponding with the Cyber JIF Solicitor in regards to the reimbursement. This reimbursement process allows the JIF to recover expenses paid to the Cyber JIF in providing these essential services to its Members. Mr. Forlenza noted that the JIF would be eligible for reimbursement of these expenses for the entire year of 2024. The reimbursement will not exceed the actual cost incurred by the JIF. Additionally, the JIF will transition to the Cyber JIF in 2025, which currently utilizes D2 for all aspects of cyber risk management.
4. **Annual Penetration Testing:** The JIF is currently evaluating the value of continuing the annual penetration testing beyond 2024. Mr. Pacanowski voiced his opinion as to the value of the annual penetration testing. He noted that while the existing external penetration testing has proven to be a valuable tool, it is important to note that it only covers external vulnerabilities. To gain a more comprehensive understanding of potential risks, internal penetration testing is necessary; however, internal testing can be costly. Therefore, the JIF will discuss whether to continue with both internal and external testing and focus solely on external testing, taking into account the associated costs and benefits.
5. **Phishing Testing:** The JIF recognizes the need to improve the feedback and reporting process for phishing incidents. Currently, there is a delay in receiving feedback, and it can be challenging to identify the specific templates that successfully tricked users. To address this, the JIF is exploring options to appeal directly to users, providing immediate information on phishing attempts. This proactive approach aims to enhance education and awareness among Members, ensuring they remain vigilant against phishing threats.

6. Grant Funding: Mr. Forlenza explained that many Members applied for grant funding from the Office of Homeland Security to support their cyber security related services and expenses. Some Members have already received notifications that their requests have been fulfilled, particularly in the area of endpoint detection. Mr. Forlenza noted that it is his understanding that the recent notification regarding endpoint detection is the first of several notices to be issued to those that applied for funding of certain expenses.

XIV. *Cyber JIF*

Mr. Forlenza provided a comprehensive update on the JIF member compliance with the Cyber RMP. The program is currently undergoing a transition from a two-step process to a three-step process, which includes basic, intermediate, and advanced standards. Members have until June 30th, 2024, to ensure compliance with the new standards.

Mr. Forlenza referenced page 26 of the agenda, stating the individual member status is highlighted, indicating that many members still have work to do in order to meet the program's security standards. He noted that some towns that have already achieved compliance with the "minimum standards", which are now being expanded into the "basic" and "intermediate" categories.

Mr. Caruso emphasized the importance of all members striving to comply with the "basic" standards, as it only requires a few items, including services currently provided by WIZER and D2. Completing the basic requirements reduces the deductible copay from \$110,000 to \$35,000. Mr. Caruso expressed concern that not all members have complied with the "basic" standards. He further mentioned that the forms required showing compliance with the "basic" standards still have not been issued.

Mr. Pacanowski suggested organizing an in-person meeting for all IT people within the JIF to thoroughly go through the requirements and address any questions or concerns. Both Mr. Forlenza and Mr. Caruso agreed that this would be a beneficial idea. Mr. Pacanowski offered his assistance in coordinating the meeting.

Moving on to the cyber liability coverage, Mr. Forlenza provided an update on the renewed coverage effective January 1, 2024. The coverage includes a \$350,000 self-insured retention within the Cyber JIF and offers \$1,000,000 per claim and \$3,000,000 aggregate per JIF. Additionally, an umbrella policy has been purchased to provide additional coverage. Social engineering coverage with a \$500,000 sub-limit has also been added. He noted deductibles vary based on compliance with the standards. The "basic" level has a \$35,000 deductible, the "intermediate" level has a \$20,000 deductible, and the "advanced" level has no deductible. Mr. Forlenza explained that these deductibles are conditioned upon the member being compliance with these standards at the time of a cyber-incident.

Ms. Canesi inquired about the ACM JIF loss ratio for cyber related losses. Mr. Forlenza stated that he had recently received loss data as of December 31, 2024; however, he has not yet had the opportunity to review the information.

XV. *Next Meeting*

The next meeting will be in person at Middle Township on April 30, 2024
Seeing no other business, the meeting adjourned at 2:11pm.

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, Strategic Operations & Planning Committee, and Executive 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, Technology Risk Services 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 ~~tri-annually~~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, Cyber JIF 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.
- (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.



To: Fund Commissioners

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

Date: February 21, 2024

Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pgs.55-56)

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

B. Certificates of Insurance (pgs. 57-61)

Summaries of the Certificates of Insurance issued during January 2024 are attached for your review.

C. Financial Fast Track Report (pg. 62)

The Financial Fast Track Report for December 31, 2023 is attached for your review. This report is generated by the Administrative Consultant and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of December 31, 2023 was \$13,874,587.

D. Regulatory Filing Checklists (pgs. 63-64)

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

E. 2023 Safety Incentive Program Awards

A letter from our office describing how to collect your 2023 Safety Award Money will be emailed to all members after the Safety Breakfast in March. **Please note that the deadline to claim or encumber these funds is December 31, 2024. All encumbered funds had to be claimed by February 1, 2025.**

F. 2024 Optional Safety Budget (pg. 65)

A consolidated announcement letter including instructions on how to collect your 2024 Optional Safety Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 Optional Safety Budget allowance, please contact our office **Please note that the deadline to claim or encumber these funds is December 31, 2024. All encumbered funds have to be claimed by February 1, 2025.**

G. Wellness Incentive Program Allowance

The Wellness Program was suspended effective January 1, 2024.

H. 2024 EPL/Cyber Risk Management Budget (pg. 66)

A consolidated announcement letter including instructions on how to collect your 2024 EPL/Cyber Risk Management Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 EPL/Cyber Risk Management Allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is December 31, 2024. All encumbered funds have to be claimed by February 1, 2025.**

I. Employment Practices Liability Compliance Status (pg. 67)

Reports regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is included in the agenda 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.

J. Statutory Bond Status (pgs. 68-70)

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.

K. Skateboard Park Approval Status (pg. 71)

Enclosed, please find a spreadsheet depicting the 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 **2024-06**, which must be followed by all members who wish to construct a skateboard park and have the Atlantic JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

L. Capehart & Scatchard Updates (pgs. 72-73)

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA, and FMLA issues. Copies of his latest updates are included for your information.

M. Land Use Training Certification (pg. 74)

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 those 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.

N. Monthly Activity Calendars (pgs. 75-76)

Attached for your review are the monthly activity calendars for the months of February/March 2024.

O. Elected Officials Training (pgs. 77-78)

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.

P. Payroll Audit

On or about February 15, 2024 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2023 payrolls. These payroll figures will serve as the basis for your 2025 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than **March 12, 2024**. Details on how the data can be sent were included in the February 15, 2024 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results

Q. Property Appraisals

On or about February 15, 2024, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2024 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than **March 25, 2024**.

R. Police Accreditation Announcement (pgs. 79-80)

On or about January 25, 2024, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at Denise_Plavchak@RPAdmin.com

S. 2024 Safety Breakfast

The JIF will hold the 2024 Safety Kickoff Breakfast on March 28, 2024 at Merighi's Savoy Inn, Vineland. An invitation will be emailed to all members approximately one (1) month prior to the event.

T. Safety, Claims, & Wellness Coordinator Roundtable

The Safety Director will be scheduling the 2024 Safety, Claims, & Wellness Coordinator Roundtable in April. The Roundtable will be held virtually. Additional information will be forthcoming.

U. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website, www.acmjif.org. 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).

V. 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.

W. New Member Activity

Nothing to report.

Atlantic County Municipal Joint Insurance Fund 2024 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2024	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Paid 2025	Total YTD Paid	Remaining Balance	Date Encumbered
Absecon City																N/A	
Avalon Borough	\$1,500.00														\$0.00	\$1,500.00	
Brigantine City	\$2,000.00														\$0.00	\$2,000.00	
Buena Borough																N/A	
Cape May City	\$1,500.00														\$0.00	\$1,500.00	
Cape May Point Borough	\$1,000.00														\$0.00	\$1,000.00	
Commercial Township	\$1,500.00														\$0.00	\$1,500.00	
Deerfield Township																N/A	
Dennis Township																N/A	
Downe Township																N/A	
Estell Manor City																N/A	
Folsom Borough																N/A	
Galloway Township																N/A	
Hamilton Township	\$2,000.00														\$0.00	\$2,000.00	
Linwood City	\$1,500.00														\$0.00	\$1,500.00	
Longport Borough																N/A	
Lower Township	\$2,000.00														\$0.00	\$2,000.00	
Margate City																N/A	
Middle Township																N/A	
Millville City																N/A	
Mullica Township																N/A	
Newfield Borough	\$1,000.00														\$0.00	\$1,000.00	
North Wildwood City																N/A	
Northfield City	\$1,500.00														\$0.00	\$1,500.00	
Ocean City	\$2,500.00														\$0.00	\$2,500.00	
Pleasantville City	\$2,500.00														\$0.00	\$2,500.00	
Sea Isle City																N/A	
Somers Point City																N/A	
Stone Harbor Borough	\$1,500.00														\$0.00	\$1,500.00	
Upper Township																N/A	
Upper Deerfield Township																N/A	
Ventnor City																N/A	
Waterford Township	\$1,500.00														\$0.00	\$1,500.00	
West Cape May Borough	\$1,000.00														\$0.00	\$1,000.00	
West Wildwood Borough																N/A	
Weymouth Township	\$1,000.00														\$0.00	\$1,000.00	
Wildwood City	\$2,500.00														\$0.00	\$2,500.00	
Wildwood Crest Borough																N/A	
Woodbine Borough																N/A	
Total By Line	\$28,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$28,000.00	

Must be Claimed or Encumbered by December 31, 2024. All Encumbered Funds Must be Claimed by February 1, 2025

Atlantic County Municipal Joint Insurance Fund 2024 EPL/CYBER Risk Management Budget																	
Member Municipality	Opening Balance	January 2024	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	Sept. 2024	October 2024	November 2024	December 2024	Paid in 2025	Total YTD Expenses	Ending Balance	Date Encumbered
Absecon City	725.00														0.00	\$725.00	
Avalon Borough	725.00														0.00	\$725.00	
Brigantine City	725.00														0.00	\$725.00	
Buena Borough	725.00														0.00	\$725.00	
Cape May City	725.00														0.00	\$725.00	
Cape May Point Borough	725.00														0.00	\$725.00	
Commercial Township	725.00														0.00	\$725.00	
Deerfield Township	725.00														0.00	\$725.00	
Dennis Township	725.00														0.00	\$725.00	
Downe Township	725.00														0.00	\$725.00	
Estell Manor City	725.00														0.00	\$725.00	
Folsom Borough	725.00														0.00	\$725.00	
Galloway Township	725.00														0.00	\$725.00	
Hamilton Township	725.00														0.00	\$725.00	
Linwood City	725.00														0.00	\$725.00	
Longport Borough	725.00														0.00	\$725.00	
Lower Township	725.00														0.00	\$725.00	
Margate City	725.00														0.00	\$725.00	
Middle Township	725.00														0.00	\$725.00	
Millville City	725.00														0.00	\$725.00	
Mullica Township	725.00														0.00	\$725.00	
Newfield Borough	725.00														0.00	\$725.00	
North Wildwood City	725.00														0.00	\$725.00	
Northfield City	725.00														0.00	\$725.00	
Ocean City	725.00														0.00	\$725.00	
Pleasantville City	725.00														0.00	\$725.00	
Sea Isle City	725.00														0.00	\$725.00	
Somers Point City	725.00														0.00	\$725.00	
Stone Harbor Borough	725.00														0.00	\$725.00	
Upper Township	725.00														0.00	\$725.00	
Upper Deerfield Townshi	725.00														0.00	\$725.00	
Ventnor City	725.00														0.00	\$725.00	
Waterford Township	725.00														0.00	\$725.00	
West Cape May Borough	725.00														0.00	\$725.00	
West Wildwood Borough	725.00														0.00	\$725.00	
Weymouth Township	725.00														0.00	\$725.00	
Wildwood City	725.00														0.00	\$725.00	
Wildwood Crest Borough	725.00														0.00	\$725.00	
Woodbine Borough	725.00														0.00	\$725.00	
Total By Line	\$28,275.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$28,275.00	

Must be Claimed or Encumbered by December 31, 2024. All Encumbered Claims Must be Claimed by February 1, 2025



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: Member Police Chiefs
FROM: Denise C. Plavchak, Office Services Manager
DATE: January 25, 2024
RE: JIF Reimbursement - Police Accreditation Program

In 2003, the Municipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn Personnel	Accreditation Fee	JIF Reimbursement	MEL Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

***Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement after re-accreditation is achieved.**

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund
Police Accreditation Coordinator
PO Box 530
Marlton, New Jersey 08053

NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing policies for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, hdelgado@njsacop.org or check out the N.J.S.A.C.O.P. website at www.NJSACOP.org.

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2024 Announcement

SAFETY DIRECTOR REPORT

Atlantic County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: February 7, 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

- Township of Upper on January 8, 2024
- City of Ventnor on January 12, 2024
- City of Pleasantville on January 19, 2024
- City of Somers Point on January 24, 2024
- Borough of Wildwood Crest on January 25, 2024
- Township of Lower Renewal on January 29, 2024
- Township of Middle Renewal on January 31, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in January.

MEETINGS ATTENDED

- Claims Committee Meeting on January 11, 2024
- Executive Fund Committee Meeting on January 17, 2024

- EPL/Tech Committee Meeting on January 30, 2024

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

- New NJ MEL App
- Training Announcement: Harassment in the Workplace for Elected Officials, Managers, & Supervisors
- Sanitation & Recycling: Reducing Musculoskeletal Injuries Best Practices
- Crane Truck Regulations
- PEOSH Recording and Reporting Occupational Injuries And Illnesses
- Safety Director Message: CDL Drivers: Drug & Alcohol Clearinghouse Log-In Changes in 2024
- Training Announcement: Leadership Skills for Supervisors Workshop
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

- LE Message: Accreditation Brochure
- LE Message: 2024 Annual NJ Work Safety Conference

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
Brigantine	1
Commercial	10
Dennis	1
Estell Manor	1
Folsom	6
Galloway	4
Hamilton	1
Linwood	2
Longport	1
Margate	1
Millville	11

Mullica	3
Newfield	2
Northfield	5
Pleasantville	8
Upper	3
Ventnor	1
Waterford	6
West Cape May	3
Weymouth	2
Wildwood City	23
Wildwood Crest	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.

Technical Risks Services Director Monthly Executive Report



February 8, 2024 Summary

Now that the second half of Cyber Hygiene training is closed out as of January 26, 2024, we begin anew as of February 5, 2024. By now all of you should have received two emails. The first was an invite for the first half of 2024 the second is for a Phishing exercise to test your ability to find a fake. In the months and years ahead this will be a very important skill to have.

Thanks to the last minute push by myself and Kamini we were able to get the participant level to over 90%, which I understand is a record for Wizer. You are all to be congratulated for getting your rosters cleaned up and pushing the “stragglers” over the line. True, it helps your deductible profile, but it also has a nobler cause. Cyber Hygiene is by far the most important element of Cyber Loss prevention.

D2 has advised us that they are in receipt of 90% of the corrected IP addresses per their request. Also very excellent. This will save us an enormous amount of time tracking down this information. They have advised that they can now begin pen testing immediately. Remember for those with dynamically changing IP addresses (smaller towns), please check your IP address periodically and update the portal. If you change ISPs for any reason, you will get a new IP address. Please remember to visit the portal after the change.

At long last the submittable Cyberframework forms are available in Origami. I expect everyone will complete and submit the Basic form by the next meeting unless you have already completed Minimum which *includes* Basic. This is the most basic form of protection that should be in place. We will be pushing to have these within one month.

The Basic level of protection includes onsite backups and offsite to provide an “airgap” so that corruption of the local backup does not spread to the cloud backup. We are fairly comfortable that ALL of our towns meet this level of protection. This means that ransomware is not likely to hold your systems hostage, as long as you have a recovery plan that you test from time to time. Hence no payments.

Threat actors have become acutely aware of this and now threaten to reveal Personally Identifiable Information (PII). This may force towns to pay the ransom even if they fully recover. This month’s Bulletin addresses the many areas where you might find PII in your system. Use this as a template to ID where you have exposure. Next month we will discuss the ways that you can “Silo” this information to mitigate your exposure to this type of extortion called Exfiltration.

Stay Cybersafe,

Jerry Caruso
Technical Risks Services Director



Locating and Identifying PII

Each of these locations not only stores PII but also underscores the responsibility of municipalities to safeguard this information through robust data protection measures, compliance with privacy laws, and transparent data management policies.

1. **Property Tax Records:** Names, addresses, payment information.
2. **Voter Registration Databases:** Names, addresses, political affiliations in some cases.
3. **Public Health Records:** Health information, birth and death records.
4. **Utility Billing Systems:** Contact information, payment details.
5. **Permit and License Applications:** Building, business, marriage, and pet licenses, including personal and financial information.
6. **Public School Systems:** Student records, family contact information, health records.
7. **Public Safety and Court Records:** Incident reports, court cases, jail records, including names, addresses, and sometimes biometric data.
8. **Social Services Records:** Information on individuals receiving benefits or services, including financial, health, and family data.
9. **Transportation Departments:** Driver's license details, vehicle registration records, parking permits, and citations, including names and addresses.
10. **Employment Records:** Municipal employees' personal and financial information, including health benefits and tax information.
11. **Recreational Services:** Registrations for parks and recreation programs may include family and payment information.
12. **Surveillance Systems:** Including traffic, security, and body-worn cameras by law enforcement, potentially capturing biometric data.
13. **Public Wi-Fi Networks:** Logs that might include device identifiers and, indirectly, owner information.
14. **Email Correspondence and Request for Information:** Personal information sent to municipal departments or officials.
15. **Emergency Services Records:** 911 call logs, emergency medical services records, including names, addresses, and health information.
16. **Housing and Community Development Programs:** Applications and records for housing assistance, development projects, including financial and family information.
17. **Public Meeting Records:** Sign-in sheets, submissions, and testimony that may include personal contact information.
18. **Public Libraries:** Membership records, including names and contact information.
19. **Cemetery Records:** Information about deceased individuals and their families.
20. **Information Technology Systems:** Internal databases, email systems, and network storage used by municipal employees, which contain PII related to both the public and municipal employees.

Indeed, copiers (and similarly, printers and scanners) in municipal offices are significant yet often overlooked sources of Personal Identifiable Information (PII). Modern copiers, multifunction printers, and scanners often have internal storage that can retain copies of every document they process. This capability means that sensitive documents containing PII, such as personal identification, financial records, legal documents, and confidential correspondences, can be stored, sometimes inadvertently, on these devices.

The potential locations and types of PII that can be found in the internal storage of copiers in a municipality include:

1. **Copied Personal Documents:** Copies of identification documents, such as drivers' licenses, passports, social security cards, and birth certificates.
2. **Financial Records:** Bank statements, tax documents, and payment records that might be copied for various administrative purposes.
3. **Legal Documents:** Contracts, court documents, and other legal paperwork that contain sensitive personal information.
4. **Application Forms:** Completed forms for permits, licenses, and services that include names, addresses, contact information, and sometimes financial information.
5. **Employee Records:** Documents related to municipal employment, including hiring paperwork, payroll information, and benefits enrollment that contain PII of employees.
6. **Medical Records:** In municipalities where health services are provided, copies of health records, prescriptions, and other medical documents.

The risk associated with copiers storing PII is that when these devices are resold, returned at the end of lease agreements, or otherwise disposed of, the data stored on them can potentially be accessed by unauthorized individuals if the storage is not properly wiped or the device is not securely decommissioned. This scenario poses a significant privacy and security risk, highlighting the need for municipalities to have policies and procedures in place for regularly clearing the data stored on these devices and for securely managing the disposal or resale of used equipment.

1. **Computers and Laptops:** The most obvious sources of stored PII, including documents, databases, emails, and application data.
2. **Mobile Devices:** Smartphones and tablets used by municipal employees may contain contact information, emails, documents, and access to municipal networks where PII is stored.
3. **External Storage Devices:** USB flash drives, external hard drives, and other portable storage devices can carry vast amounts of data, including sensitive PII.
4. **Network Equipment:** Routers, switches, and firewalls might store logs that include IP addresses, device identifiers, and, in some configurations, user activity that could indirectly contain PII.
5. **Digital Cameras and Body Cameras:** Used by law enforcement or municipal employees for documentation, these devices can store images and videos that may contain faces, license plates, and locations.
6. **Point of Sale (POS) Systems:** Used in municipal facilities like recreation centers, pools, or parks for transactions, these systems can store credit card information, names, and contact information.
7. **RFID Systems:** Used for access control or tracking of assets and individuals within municipal facilities, these systems store information about the movements and identities of individuals.
8. **Surveillance Systems:** Beyond live video, these systems store footage that can be used to identify individuals through facial recognition or vehicle identification.
9. **Vehicle Fleet Management Systems:** These systems can store information about drivers, including their locations, routes, and possibly other personal information if vehicles are assigned to specific employees.
10. **Wearable Devices:** Used in certain health or safety applications by municipalities, these can store health-related information or locations of individuals.
11. **Biometric Systems:** Used for security or identification purposes, these systems store fingerprints, facial recognition data, or other biometric identifiers.
12. **Voting Machines:** In jurisdictions where municipalities manage elections, these machines might store data related to voters, although they are designed to ensure the secrecy and security of the vote.

February 8, 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 **January 31, 2024**, for Closed Fund Years 1987 to 2019, and Fund Years 2020, 2021, 2022, 2023, and 2024. 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
1/31/2024
INCLUDES UNAUDITED INTEREST
BALANCES**

Corbin City	\$ 828.00
Egg Harbor City	\$ 43,908.11
Egg Harbor Township	\$143,563.00
Hamilton Township	\$ 2,011.62
Hammonton Township	\$ 231,959.00
Middle Township	\$ 180,840.17
Mullica Township	\$ 28,953.08
Northfield	\$ 115,129.92
Pleasantville	\$ 12.21
Stone Harbor	\$ 9,824.62
Upper Deerfield Township	\$ 76,826.40
Upper Township	\$ 220,157.61
Waterford Township	\$ 35,660.80
	<u>\$1,089,724.54</u>
AELCF	\$ 941,069.75
UNAUDITED INTEREST	\$ 21,801.79
2023 DIVIDENDS TRANSFERRED	\$ 214,182.00
DIVIDENDS APPLIED TO ASSESSTMENT	<\$ 87,329.00>
AELCF 1/31/2024	\$1,089,724.54
<u>SUMMARY REPORT OF AELCF/DIVIDENDS/RETRO PROGRAM</u>	
-attached	

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts

JAN:: \$38,111.70 YTD: \$38,111.70

Other:

JAN:: \$ -0- YTD: \$ -0-

Adjustment:

JAN:: \$21,606.01 YTD: \$ 21,606.01

Note:\$4,485 overpayment of RMA fee

*\$87,329 dividends applied to 1st qtr assessment

Assessments: \$823,698*

CLAIM ACTIVITY FOR THE PERIOD:

ACTIVITY

The enclosed report shows claim activity during the period:

JAN:

Checks Issued: 382 Claim Payments: 973 Total Issued: \$830,966.44

Effect on Cash Position: \$753,082.08

CASH ACTIVITY FOR THE PERIOD:

ACTIVITY

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

DEC:	Ending Balance	<u>\$49,980,087.01</u>
JAN:	Ending Balance	<u>\$47,321,868.53</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	JAN: \$ 36,381.39	YTD: \$ 36,381.39
Treasury	JAN: \$ 386,579.21	YTD: \$386,579.21
Citizens	JAN: \$ 18,226.52	YTD: \$ 18,226.52
Citizens-sweep	JAN: \$ 2,761.42	YTD: \$ 2,761.42

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

RATE OF RETURN-only interest as FROM ANALYSIS WORKSHEET.
JAN:: 11.06%

ALLOCATION OF FUNDS:

	<u>JAN</u>	
Treasury-	\$22,022,399.00	49%
JCMI-	\$20,400,066.58	43%,
Citizens-	\$ 3,899,402.95	8%,
	<u>\$47,321,868.53</u>	

Executive Committee

2/10/2024

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 - FEBRUARY 2024**

	Payable To:	FY 2024	FY 2023	FY 2022	Clsd Yrs	Appropriation	Description
1	The Actuarial Advantage	7,610.00				Prof Services/Actuary	January 2024 Fees
2	Risk Program Administrators LLC	90,345.00				Prof Services/Administration	Feb 2024 Fees
3	Risk Program Administrators LLC	277.56				Misc/Postage/Copies/Fax	January 2024 Fees
4	Risk Program Administrators LLC	124.00				Misc/Other	Monkey survey annual fee split
5	The DeWeese Law Firm, P.C.	11,780.00				Prof Services/Attorney	Feb 2024 Fees
6	Qual-Lynx	73,432.00				Prof Services/Claims Administration	Feb 2024 Fees
7	Joyce Media	390.00				Misc/JIF Website	Feb 2024 Fees
8	Christopher J. Winter Sr.	2,083.00				Training/Police Risk Services	Law Enforcement Consultant-Feb 2024 fee
9	Tracy Forlenza	571.00				Misc/Recording Secretary	Feb 2024 Fees
10	J.A. Montgomery Consulting	19,019.00				Prof Services/Safety Director/Loss Control	Feb 2024 Fees
11	Wintsec Consulting LLC	4,584.00				Prof Services/Technology Risk Serv Dir	Feb 2024 Fees
12	John Hansen	2,167.00				Prof Services/Treasurer	Feb 2024 Fees
13	Conner Strong & Buckelew	1,031.00				Prof Services/Underwriting Mgr	Feb 2024 Fees
14	Apex Insurance Services c/o Lexington Insurance	1,025,530.50				EPL/POL Policy - Excess Insurance	EPL and VDO Coverage; P#038248748-01; 1/1/24-1/1/25; 1 of 2 installments
15	AGRiP	5,523.46				Misc/AGRIP/PRIMA	Cust #364; Inv#102570 Annual Membership Renewal
16	Appliedinfo Partners, Inc	67,509.58				EPL/CYBER/Cyber Risk Services	Penetration testing & Vulnerability D2; 50% instmt (dba D2 Cybersecurity)
17	DJs Available Sound and Light Entertainment	650.00				Safety Incentive Program	AV sound system for safety breakfast 3/28/24
18	The Flanders Hotel	1,000.00				Misc/Annual Planning Retreat	Deposit for Annual Retreat 10/23&24/24
19	Gannett NY-NJ LocaliQ	259.95				Misc/Legal Notices	Ad#9761637 2024 mtgs; #9761554 contract awards (courier post)
20	Iron Mountain	144.21				Misc/Records Retention Service	Inv#JDSV909; Storage 2/1-29/24; Service 12/27/23-1/23/24
21	ODP Business Solutions LLC	31.18				Safety Incentive Program	Folders for Safety Breakfast #352807946-001
22	ODP Business Solutions LLC	121.30				Misc/Office Supplies	Cardstock #349635293; file folders #351314355
23	Column Software PBC	257.76				Misc/Legal Notices	Ad#A3498E53 contract awards ; #9761637 2024 mtgs (Press of AC)
24	PRIMA	425.00				Misc/AGRIP/PRIMA	Membership renewal 11100001
25	City of Cape May		1,500.00			Optional Safety Budget	First aid kit and tourniquets
26	Township of Commercial		116.48			Wellness/Wellness Incentive Program	healthy snacks
27	Township of Commercial		720.00			EPL/CYBER/EPL/Cyber Incentive Program	cloud back up
28	Township of Commercial		1,133.87			Optional Safety Budget	safety boots and clothing PW
29	Township of Commercial			1,914.86		Safety Incentive Program	Employee rewards-chairs, holiday lunch; hoodies
30	Downe Township		725.00			EPL/CYBER/EPL/Cyber Incentive Program	Cyber back up
31	Downe Township		275.00			Wellness/Wellness Incentive Program	healthy snacks
32	City of Estell Manor				3,623.00	Closed Years-Return of Surplus	2022 Dividend Release not taken
33	Galloway Township		975.16			Wellness/Wellness Incentive Program	Sunscreen and lotion
34	Hamilton Township		2,000.00			Optional Safety Budget	Fit test machine
35	Hamilton Township		1,000.00			Wellness/Wellness Incentive Program	Sun protection gear; lotion; water jugs
36	City of North Wildwood			342.13		Safety Incentive Program	Shore fitness gym members
37	City of Pleasantville			3,000.00		Safety Incentive Program	Employee rewards- holiday lunches
38	City of Sea Isle City			2,000.00		Contingency	Police Re-accreditation June 2023
39	City of Somers Point			2,500.00		Safety Incentive Program	Luncheon
40	City of Somers Point		1,000.00			Wellness/Wellness Incentive Program	table cloths, water, kind bars; Farm market GCs
41	Township of Upper		171.93			Wellness/Wellness Incentive Program	Fruit/veggies
42	Township of Waterford		1,499.20			Optional Safety Budget	safety equipment
43	Township of Waterford			2,416.74		Safety Incentive Program	Fruit/veggies; employee lunches
	Subtotals	1,314,866.50	11,116.64	12,173.73	3,623.00		
	JIF BILL LIST TOTAL				1,341,779.87		
	RMC Bill List Total				117,652.00		
	Grand Total				1,459,431.87		

ATLANTIC COUNTY MUNICIPAL JIF
RMCS BILL LIST (1st Installment) - Feb 2024

	Payable To:	FY 2024	Appropriation	Description
1	CJ Adams	10,600.00	Risk Management Consultants	1st Qtr Pymts - Longport, Margate, Northfield
2	Barclay Insurance Group	774.00	Risk Management Consultants	1st Qtr Pymts - Downe
3	BCA Insurance	1,625.00	Risk Management Consultants	1st Qtr Pymts - Upper Deerfield
4	J. Byrne Agency	40,606.00	Risk Management Consultants	1st Qtr Pymts -Deerfield, North Wildwood, Stone Harbor, West Wildwood, Wildwood
5	Conner Strong & Buckelew	4,825.00	Risk Management Consultants	1st Qtr Pymts -Waterford
6	Glenn Insurance Agency	3,500.00	Risk Management Consultants	1st Qtr Pymts - Linwood
7	Hardenbergh Insurance Group	13,177.00	Risk Management Consultants	1st Qtr Pymts - Estell Manor, Folsom, Galloway, Hamilton
8	Heist Insurance Agency	1,750.00	Risk Management Consultants	1st Qtr Pymts -Upper Twp
9	Insurance Agencies Inc	9,703.00	Risk Management Consultants	1st Qtr Pymts -Buena Borough, Newfield and Ventnor
10	Marsh & McLennan Agency, LLC	23,275.00	Risk Management Consultants	1st Qtr Pymts -Avalon, Cape May, Cape May Pt, Dennis Twp, Middle, SIC, West Cape May, Woodbine
11	William Mints Agency	1,817.00	Risk Management Consultants	1st Qtr Pymts -Commercial
12	Siracusa Kaufman Insurance Agency	6,000.00	Risk Management Consultants	1st Qtr Pymts -Brigantine
	RMCS BILL LIST TOTAL	117,652.00		



AVAILABLE ONLINE AT NO COST TO MEMBERS

SAVE THE DATES

14th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 19 ▶ 9:00 AM – NOON

FRIDAY, APRIL 26 ▶ 9:00 AM – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is expected to be eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

TO REGISTER

Visit njmel.org or email Jaine Testa at jainet@permainc.com

SPONSORED BY



MEL



FRIDAY, APRIL 19

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, APRIL 26

- JIF Governance
- Status of Insurance Markets
- Legislative Issues
- Coverage Overview
- Claims Concerns
- Risk Control Update
- Cyber Update

AGENDA

THE POWER OF COLLABORATION

njmel.org

**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**



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: _____
_____ Joint Insurance Fund

From: Commissioner _____

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		
March 22, 2024	Forsgate Country Club	10:30 am
June 10, 2024	Forsgate Country Club	10:30 am
September 9, 2024	Forsgate County Club	10:30 am
October 16, 2024	Forsgate County Club	10:30 am
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. The RCF Claims Committee will also meet at 9:30AM on 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 CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Thursday January 18, 2024

To: _____
_____ Joint Insurance Fund

From: Commissioner _____

2024 Reorganization: The Cyber JIF conducted its 2024 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chair	Joy Tozzi	Mid-Jersey JIF
Secretary	Adam Brewer	Morris JIF
Executive Committee		
	Megan Champney	Suburban Municipal JIF
	Steve Rovell	Suburban Metro JIF
	Jim Gant	Monmouth JIF
	Joe Wolk	Camden JIF
	Bernard Rutkowski	NJUA JIF
Alternates		
	Marc Schrieks	South Bergen JIF
	Ted Preusch	Bergen JIF
	Meghan Jack	Burlco JIF
	Casey Wagner	Central JIF
	Matthew Martin	FIRST JIF
	Diane Lapp	Ocean JIF
	Frank Elenio	PAIC JIF
	John Clarke	PHA JIF
	James Ulrich	Self-Insurers JIF
	Michael Razze	Trico JIF
	Susan Danson	PMM JIF
	TBD	Atlantic JIF

The Board of Fund Commissioners then reorganized for Fund Year 2024 and adopted the resolutions noted below:

Resolution 1-24 Fiscal Management Plan

Resolution 2-24 Official Depository

Resolution 3-24 Designation of Meeting Dates & Official Newspapers. The Fund shall hold public meetings during the year 2024 on the third Thursday of the month on the following dates, unless stated otherwise, at 3:30 PM via audio / video teleconference.

March 21, 2024

May 16, 2024

July 18, 2024

September 19, 2024

October 17, 2024

Tuesday, November 26, 2024

January 16, 2025 – Reorganizational Meeting
Resolution 4-24 Designation of Secretary as Custodian of Records
Resolution 5-24 2023 Plan of Risk Management
Resolution 6-24 2023 Remote Meeting Procedures/Public Access
Resolution 7-24 EUS Primary Cyber Liability Insurance Coverage
Resolution 8-24 EUS Excess Cyber Liability Insurance Coverage
Resolution 9-24 Commissioner Meeting Attendance Compensation

Contracts & Professional Services: The Cyber JIF Board of Commissioners re-appointed one-year contracts for those vendors that meet the definition of Professional as well as any vendor below the bid threshold.

Fund Attorney	Susan Sharpe, Esquire of Dorsey & Semrau
Underwriting Manager	Conner Strong & Buckelew
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Nisivoccia LLP
Claims Administrator	CB Claims LLC
Qualified Purchasing Agent	The Canning Group LLC

Next Meeting Date: Thursday, March 21, 2024 at 3:30 PM via video / audio teleconference.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024-

APPOINTING JAMES PACANOWSKI AS THE FUND'S REPRESENTATIVE TO THE NEW JERSEY CYBER RISK MANAGEMENT JOINT INSURANCE FUND FOR THE 2024 FUND YEAR

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

Whereas, the Atlantic County Municipal Joint Insurance Fund is a member of the New Jersey Cyber Risk Management Joint Insurance Fund (NJ Cyber JIF); and

Whereas, as a member of the NJ Cyber JIF, the Atlantic County Municipal Joint Insurance Fund actively participates in the meetings and operations of the NJ Cyber JIF through the appointment of a representative to the Cyber JIF; and

Whereas, the appointment of a representative to the NJ Cyber JIF is at the discretion of the Chair of the Atlantic County Municipal Joint Insurance Fund; and

Whereas, James Pacanowski, Fund Commissioner from the City of Ventnor, is a CGCIO and the City's Network Administrator and, as a result, is an ideal candidate to serve as the Atlantic County Municipal Joint Insurance Fund's representative to the NJ Cyber JIF during the 2024 Fund Year; and

Whereas, the Fund Chair has determined that it is in the best interest of the Atlantic County Municipal Joint Insurance Fund to appoint James Pacanowski as the Fund's representative to the NJ Cyber JIF for the 2024 Fund Year.

Now, therefore, be it resolved by the Fund Commissioners of the Atlantic County Municipal Joint Insurance Fund that James Pacanowski, Fund Commissioner from the City of Ventnor, is hereby appointed as the Atlantic County Municipal Joint Insurance Fund's representative to the NJ Cyber JIF for the 2024 Fund Year; and

Be it Further Resolved that these appointments shall be effective February 22, 2024; and

Be it Further Resolved that a fully executed copy of this resolution be forwarded to the NJ Cyber JIF.

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on February 21, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
CHAIRPERSON

Attest: _____
SECRETARY

Date: _____