

Atlantic County  
Municipal Joint  
Insurance

Fund

South Jersey Communities Securing Their Future



## AGENDA PACKET



**Wednesday, March 20, 2024 at 3:00 PM**

**Via Microsoft Teams**

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

Meeting ID: 298 171 293 972

Meeting Passcode: msjx3U

Audio Access: 1-331-256-5069

Audio Conference ID: 459 798 84#

**WWW.ACMJIF.ORG**

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

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**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. 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 1-15
  - A. Adoption of the **February 21, 2023** minutes – **Motion – All in Favor**
- VIII. Closed Session Minutes
  - A. Approval of the **February 21, 2023** Closed Session minutes – **Motion – All in Favor**

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- 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 – March 14, 2024.....	Handout
XIV.	Claims Administrator’s Report	
	A. Lessons Learned from Losses .....	Page 16
	B. Claims Roadmaps.....	Pages 17-20
XV.	Managed Health Care Report	
	A. ACMJIF Summary.....	Page 21
	B. Average Days to Report.....	Page 22
	C. Claims Reported by Type.....	Page 23
	D. Nurse Case Management Reports.....	Page 24
	E. Transitional Duty Report.....	Page 25
	F. PPO Savings and Penetration Reports.....	Pages 26-27
	G. Top 10 Providers & Paid Provider by Specialty.....	Page 28
	H. Quick Notes.....	Page 29
XVI.	Law Enforcement Liability Consultant’s Report.....	Pages 30-31
	A. Bulletin 24:01: Fatigue in Law Enforcement.....	Pages 32-35
XVII.	Solicitor’s Report	
	A. MEL Helpline and Contact List.....	Pages 36-38
XVIII.	Committee Reports	
	A. Safety Committee Meeting Minutes – February 22, 2024.....	Pages 39-66
	1. Motion to Approve revisions to the Safety Committee Charter – <b>Motion – All in Favor</b> .....	Pages 47-48
XIX.	Executive Director.....	Pages 67-123
	A. Lost Time Accident Frequency.....	Pages 71-72
	B. Certificates of Insurance.....	Pages 73-107
	C. Financial Fast Track Report.....	Page 108
	D. Regulatory Filing Checklists.....	Pages 109-110
	E. 2023 Safety Incentive Program Awards	
	F. 2024 Optional Safety Budget.....	Page 111
	G. 2024 EPL/Cyber Risk Management Budget.....	Page 112
	H. EPL Compliance Status .....	Page 113
	I. Statutory Bond Status.....	Pages 114-116
	J. Skateboard Park Approval Status.....	Page 117
	K. Capehart Scatchard Updates	
	L. Land Use Training Certification.....	Page 118
	M. Monthly Calendars.....	Pages 119-120
	N. Elected Officials Training.....	Pages 121-122
	O. Payroll Audit	
	P. Property Appraisals	
	Q. 2024 Safety Breakfast.....	Page 123
	R. Safety & Claims Coordinator Roundtable	
	S. New Fund Commissioner Orientation	
	T. Financial Disclosure Statement	
	U. Inclement Weather Policy	
	V. Website	
	W. New Member Activity	

- XX. Safety Director's Report  
A. Activity Report ..... Pages 124-126
- XXI. Technology Risk Services Director's Report.....Pages 127-129
- XXII. Treasurer's Report as of February 29, 2024.....Pages 130-227  
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 224  
F. Analysis of Non-Assessment Receipts
- XXIII. MEL/RCF/Cyber Reports  
Nothing to Report
- XXIV. Miscellaneous Business

<p><b>The Next Meeting of the ACMJIF will be held on Wednesday, April 17, 2024 at 3:00 pm at the Atlantic County Library, Mays Landing</b></p>
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- XXV. Public Comment  
A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**  
B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**
- XXVI. Motion to Adjourn Meeting – **All in Favor**



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

Via Teams Conferencing

February 21, 2024 at 3:00 PM

### ***OPEN SESSION MINUTES***

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The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on February 21, 2024 at 3:00 PM, prevailing time, via Teams Conferencing, Chair Liz Woods, Ocean City, presiding. The meeting was called to order at 3:00 PM.

#### ***FLAG SALUTE***

#### ***STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT***

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

#### ***ROLL CALL of 2024 FUND COMMISSIONERS***

Those in attendance were:

Kayla Lovallo, **Absecon City**  
Scott Wahl, **Avalon Borough**  
Karen Blowers, Alt., **Brigantine City**  
Bill Nimohay **Buena Borough**  
Paul Dietrich, **Cape May City**  
Ed Grant, **Cape May Point**  
Heather Miller, **Commercial Twp.**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Jessica Bishop, *Secretary*, **Dennis Twp.**  
Nadine Lockey, Alt., **Downe Twp.**  
Lisa Marcolongo, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Alim Parks, Sr., **Galloway Twp.**  
Shantele Pollock, **Hamilton Twp.**  
Pam Tomassi, **Longport Borough**  
Karen Fournier, **Lower Township**  
Leigh Ann Napoli, **Linwood City**  
Dan Adams, **Margate City**  
Varvara Keun, **Middle Twp.**  
Joe Calchi, **Millville City**  
Dawn Stollenwerk, **Mullica Twp.**  
Jennifer VanSant, **North Wildwood City**  
Mary Canesi, **Northfield City**  
Liz Woods, *Fund Chair*, **Ocean City**  
Chief Williams, **Pleasantville City**  
Kellie Seib, **Sea Isle City**

Shelby Heath, Alt., **Somers Point City**  
Jim Craft, **Stone Harbor Borough**  
Gary Demarzo, **Upper Twp.**  
Roy Spoltore, **Upper Deerfield Twp.**  
Jim Pacanowski, **Ventnor City**  
Michael Dougherty, **Waterford Twp.**  
George Dick, **West Cape May Borough**  
Joe Segrest, **West Wildwood City**  
Teresa Seelman, Alt., **Weymouth Twp.**  
Dan Dunn, **Wildwood City**  
Connie Mahon, **Wildwood Crest**  
Laurie Boyd, **Woodbine Borough**

Absent Fund Commissioners:

Jared Marandino, **Newfield 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*  
Chief Hummel, Safety Director, *J.A. Montgomery Consulting*  
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  
Barclay Insurance Group  
J. Byrne Agency, Inc.  
Conner Strong & Buckelew  
Glenn Insurance  
Hardenbergh Insurance  
Thomas Heist Insurance Agency  
Insurance Agencies Inc.  
Marsh & McLennan Agency  
McMahon Agency, Inc.  
William R. Mints Agency  
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

BCA Insurance

*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 January 17, 2024 Executive Committee Meeting.

Motion by Ms. Keun, seconded by Ms. Bishop, to approve the meeting minutes of the January 17, 2024 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 January 17, 2024 Executive Committee meeting.

Motion by Mr. Wahl, seconded by Ms. Keun, to approve the Closed Session minutes of the January 17, 2024 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the January 17, 2024 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.

***OATHS OF OFFICE***

*Oaths of Office* were administered by Mr. DeWeese, Fund Solicitor, to the elected Executive Committee, and Alternates for the 2024 Fund Year who were not present at the January meeting.

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

***MOVE UP ALTERNATES***

No Alternates needed to be moved up.

***CLOSED SESSION - RESOLUTION #2024-18***

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 2024-18.

Motion by Ms. Bishop, seconded by Ms. Seib, to adopt Resolution 2024-18 as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Heather Miller, **Commercial**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Jessica Bishop, Sec., **Dennis Twp.**  
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. Keun, seconded by Mr. Wahl to approve the claims payments as discussed in Closed Session.

They are as follows:

#### **January 2024 PARs:**

<b><i>Workers' Compensation</i></b>	<b><i>Property</i></b>	<b><i>GL</i></b>
2022263876	2024318088	2021240314
2024315684	2023298805	2021216082
2022259808		2024312284
202131659		2021215929
2022246709		2022243939
2020181397		20234308823
2024322063		
2023292862		
2023302221		
2022274827		
2023295622		
2023302179		

#### **ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Heather Miller, **Commercial**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Jessica Bishop, Sec., **Dennis Twp.**  
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 two (2) files presented for Abandonment of Subrogation:

2023283484

2022262352



Motion by Ms. Bishop, seconded by Ms. Keun to abandon subrogation on the files presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Heather Miller, **Commercial**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Jessica Bishop, Sec., **Dennis Twp.**  
Varvara Keun, **Middle Twp.**  
Liz Woods, *Chair*, **Ocean City**  
Kellie Seib, **Sea Isle City**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS***

Ms. Napoli noted that twenty (20) PARs including twelve (12) Workers’ Compensation (*5 Police, 4 Fire, and 3 Other*), six (6) General Liability, zero (0) Auto, and two (2) Property claims were reviewed for settlement, continuing defense, or to advise of trial date. She asked members to please keep an eye on “days to report” for claims as delays can haunt the claim and we need to encourage employees to report claims immediately.

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

***CLAIMS ADMINISTRATOR’S REPORT***

***Lessons Learned from Losses – February***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on truck safety. He noted that there have been several claims lately that have been related to this topic all of which were not during emergencies and certainly preventable. He noted there should always be three points of contact with the vehicle and everyone should slow down and pay attention.

The remainder of the Claims Administrator’s report was provided in Closed Session.

***MANAGED HEALTH CARE REPORT***

***Lost Time v. Medical Only Cases***

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

	<b><i>Jan</i></b>	<b><i>YTD</i></b>
<i>Total Intakes (New Claims)</i>	45	45
<i>Report Only</i>	12	12
<i>Report Only % of Total</i>	27%	27%
<i>Medical Only</i>	26	26
<i>Lost Time</i>	6	6

<i>Medical Only/Lost Time Ratio</i>	<i>81:19</i>	<i>81:19</i>
<i>Occupational, Claim Petition, Cancer Presumption</i>	<i>1</i>	<i>1</i>
<i>COVID-19</i>	<i>0</i>	<i>0</i>
<i>Average Days to Report to QL</i>	<i>3.5</i>	<i>3.5</i>
<i>Average Days to Report to employer</i>	<i>1.3</i>	<i>1.3</i>

### ***Nurse Case Management:***

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

<b><i>Nurse Case Management</i></b>	<b><i>Jan</i></b>
<i># of Cases Assigned to Case Management</i>	79
<i># of Case &gt; 90 days</i>	66

### ***PPO Penetration Report:***

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

<b><i>PPO Penetration Rate</i></b>	<b><i>Jan</i></b>	<b><i>YTD</i></b>
<i>Bill Count</i>	559	559
<i>Original Provider Charges</i>	\$857,657	\$857,657
<i>Re-priced Bill Amount</i>	\$251,499	\$251,499
<i>Savings</i>	\$606,158	\$606,158
<i>% of Savings</i>	71%	71%
<i>Participating Provider Penetration Rate- Bill count</i>	98%	98%
<i>Participating Provider Penetration Rate-Provider Charges</i>	99%	99%
<i>EPO Penetration Rate – Bill Count</i>	98%	98%
<i>EPO Penetration Rate –Provider Charges</i>	96%	98%

### ***Transitional Duty Report***

Ms. Beatty presented the *Transitional Duty reports*.

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	493
<i>Transitional Duty Days Worked</i>	326
<i>% of Transitional Duty Days Worked</i>	66%
<i>Money Saved by Accommodating</i>	\$27,145
<i>Transitional Duty Days NOT Accommodated</i>	167
<i>% of Transitional Duty Days NOT Accommodated</i>	34%
<i>Cost of Days NOT Accommodated</i>	\$15,269

Ms. Beatty informed the members that the yearly prescription benefit summary report is on page 26. She reminded the members of the Managed Care “quick notes” which is on concussions in the workplace. Ms. Beatty explained what a concussion is, what can cause a concussion, and different symptoms associated with a concussion, including mood, sleep disturbance and thinking difficulties. She noted a recent claim where the concussion symptoms appeared 4 months after the incident due to a torn retina.

Ms. Beatty reported that Work Comp Psych Net merged with Pax Health. There is another company under Pax Health, Reservoir Health, which is in the process of contracting with QualCare. Reservoir Health has providers that can provide prescription management for behavioral health claimants. The hope is to have them in network shortly.

She asked members to review her report in the agenda packet.

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

### ***LAW ENFORCEMENT LIABILITY CONSULTANT REPORT***

Mr. Winter provided his report which can be found on pages 28-29 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 agency visits are being scheduled. He is awaiting feedback (deadline February 28) from a survey to the Chiefs to understand their opinions on the different trainings, policy and procedure assistance, potential risk and liability and Accreditation guidance. The 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. Looking to schedule March 1<sup>st</sup> or 8<sup>th</sup> for ACM Law Enforcement Committee to meet.

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

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

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

Mr. DeWeese noted that there was one (1) new case assigned since last month:

*Smith v. Township of Egg Harbor*

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

Mr. DeWeese stated that there is a reminder in the agenda packet regarding the MEL EPL Helpline on page 30. He also urged members to review the MEL EPL Helpline Authorized Contact list on pages 31-32 and update them. He noted that if you have a "N/A", please try to get someone appointed so they have access to this service. The resolution to make these changes is on the ACM JIF website.

Mr. DeWeese stated that a summary of subrogation collection totals can be found on page 33. He stated that 2023 YTD total for subrogation is \$854,712.60 which is due to the efforts of his office and Qual-Lynx. The twelve year total is \$6.5 million recovered which is outstanding.

#### ***Resolution 2024-19 Amending 2024 Risk Management Plan***

Mr. DeWeese noted that pages 34-35 is Resolution 2024-19 *Amending 2024 Risk Management Plan* for consideration, which was presented to the ACM Claims Review Committee last week. The only revision is subparagraph C, where the authority provided to Qual-Lynx previously indicated they have \$10,000 of legal and file authority plus \$10,000 in settlement authority. In discussion with Mr. Forlenza and Ms. Patel, it was decided to amend the language and require that Qual-Lynx inform Mr. DeWeese of the proposed settlement prior to actions being taken. He noted that the ACM Claims Review Committee accepted the recommending change and is recommending the approval by the Executive Committee. Mr. DeWeese entertained any questions. No questions were entertained.

Motion by Ms. Bishop, seconded by Ms. Seib to approve *Resolution 2024-19 Amending 2024 Risk Management Plan* as presented by Mr. DeWeese.

**ROLL CALL**

**Yeas:**

Scott Wahl, **Avalon**

Heather Miller, **Commercial**

Dawn Marie Bascelli, **Deerfield Twp.**  
Jessica Bishop, Sec., **Dennis Twp.**  
Varvara Keun, **Middle Twp.**  
Liz Woods, *Chair*, **Ocean City**  
Kellie Seib, **Sea Isle City**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

Mr. DeWeese highlighted that on pages 12-14 of the Claims Review Committee meeting minutes that five (5) cases closed since last month. He stated this leaves 84 active GL cases.

### ***COMMITTEE REPORTS***

#### ***Strategic Committee Meeting Minutes – January 25, 2024***

Ms. Patel reported that the Strategic Planning Committee met on January 25, 2024 and the minutes are included in the agenda. She highlighted that the Committee will be adding two additional meetings to their agenda this year to review the Nominating Committee Charter and the 2022 Retreat breakout discussions. These meetings will only cover this one specific item to be able to tackle it and bring results back to the Executive Committee. She stated that the 2024 Retreat would be held at The Flanders Hotel on October 23<sup>rd</sup> and 24<sup>th</sup>. She noted that Elected Officials training was discussed and asked members to encourage their elected officials to complete this training noting that the training completed at the League of Municipalities in November 2023 is good through this year.

Mr. Pacanowski asked that the minutes be corrected to list him as a Fund Commissioner for Ventnor, not Upper Deerfield. Ms. Patel will make that correction.

Ms. Patel reported that there is a motion on today's agenda to adopt the amended committee charter.

#### ***Motion to Adopt the Amended Strategic Planning Committee Charter***

Chair Woods entertained a motion to adopt the amended Strategic Planning Committee Charter.

Motion by Ms. Keun, seconded by Ms. Bishop to adopt the amended Strategic Planning Committee Charter as presented. All in favor. Motion carried by unanimous vote.

#### ***EPL/POL Technology Liability Committee Meeting – January 30, 2024***

Ms. Seib reported that the EPL/POL Technology Liability Committee met on January 30, 2024 and the minutes are included in the agenda packet. She highlighted that the Committee discussed the Charter and is recommending adoption of the amended charter today. She stated that the Committee discussed the EPL loss ratio reports and member performance noting the Fund's six-year average loss ratio is above the breakeven point of 58.4%. The committee also discussed the EPL Plan of Risk Management revisions; and discussed the current members not in EPL compliance for 2024. She noted that elected officials training was reviewed. She also reminded everyone that all new board members should take the land use board training. She noted that technology compliance was discussed and the annual penetration testing and the value of continuing this process. It was determined to be worth it, but to also consider doing internal penetration testing depending on the cost. The Phishing reports were reviewed and it was discussed that more immediate feedback is needed. She noted that grant funding notices were received by several members. A member suggested holding an in-person meeting to go through the Cyber JIF requirements. The Committee felt this would be a good idea. Mr. Pacanowski offered to coordinate the meeting. The next meeting is April 30, 2024 in Middle Township.

***Motion to Adopt the Amended EPL/POL Technology Liability Committee Charter***

Chair Woods entertained a motion to adopt the amended EPL/POL Technology Liability Committee Charter.

Motion by Mr. Wahl, seconded by Ms. Bishop to adopt the amended EPL/POL Technology Liability Committee Charter as presented. All in favor. Motion carried by unanimous vote.

***EXECUTIVE DIRECTOR'S REPORT***

***EJIF Survey-*** Mr. Forlenza noted that the EJIF sent a survey to gather members' exposure data and they have received back 22 responses. He noted this is needed to identify certain items like underground storage tanks. He asked members to please complete the survey and send it in asap. The EJIF will then arrange to come out later this spring to meet with you.

***JIF Directories*** – Mr. Forlenza noted that earlier this week the updated JIF directories were posted to the website. Please review them as the information comes directly from Origami so any errors in emails, mailing addresses, phone numbers, need to be corrected in Origami. Please also let our office know what is being corrected.

***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 asked that you reach out to Ed Cooney at the Underwriter's office if there are any questions.

***Safety, OSB, and EPL/Cyber Reimbursement-*** Mr. Forlenza stated that the OSB, and EPL/Cyber balances for 2024 are listed in the agenda. He also noted that a letter was emailed to all Fund Commissioners, Safety Coordinators and Risk Managers with the 2024 balances. He reminded members that the Wellness Program has been suspended for 2024. Please submit the purchases made as soon as possible and do not wait until the deadline. He noted that the Safety Incentive Program award money letter will be sent following the announcements at the Safety Breakfast on March 28, 2024 at Merighi's Savoy Inn, Vineland, NJ.

***Statutory Bonds*** – Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 68-70, as it is the individual, not the position, which is bonded. If your Treasurer works in multiple municipalities, they are required to hold a bond in each municipality where they act in that statutory capacity. 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](mailto: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 77-78 as the platform has changed since last year. He stated that the credit is \$250 per Elected Official, capped at 5% of a member's 2024 MEL assessment. He noted that the turnout is very low this year. He asked that you encourage your elected officials to take this training to receive the credit.

***Payroll Audit*** – Mr. Forlenza noted on or about February 15, 2024 a letter was emailed 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 email 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.

**Property Appraisals** – Mr. Forlenza reported that 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.

**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.

**Annual Police Accreditation Announcements** - Mr. Forlenza noted that 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.

**Safety Kickoff Breakfast** - Mr. Forlenza noted that 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.

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

### ***SAFETY DIRECTOR'S REPORT***

Mr. Garish stated that the Safety Director's Report begins on page 81. 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 and is due back by next week.

Mr. Garish stated that OSHA A300 Summary Logs MUST be posted in all the facilities that contain employees by February 1, 2024. This contains a log of all accidents occurring in 2023.

MSI Safety Expo – Mr. Garish noted that first Safety Expo is March 13, 2024 at Atlantic Community College and will have 4 different tracks of training. Excavation, Trenching and Shoring is one 4 hr. track; Leadership; and the Fast Track for Safety covering multiple topics. All information is on the J. A. Montgomery website or contact Mr. Garish directly.

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 asked the members to review his report beginning on page 84. He noted that most of January was spent getting the Wizer training completed and now over 90% of members are compliant with this training and 70% are already compliant with the session that began in early February running through July. He did note that 30% have not opened the email. He encourages the members to remind their employees to begin the training.

Mr. Caruso stated that no members were able to be penetrated by D2 last month and they have the current IP addresses for this year.

Mr. Caruso announced that the Cyber framework form for compliance with the “basic” standards is on the JIF website. Compliance with these standards helps reduce your deductible for cyber a cyber-related incident. He noted that he will be working hard to get all members into at least the basis level of protection.

Mr. Caruso reported that his bulletin this month is locating and identifying Personal Identifiable Information (PII). The bad guys are copying out your data and threatening to expose you on the web. He listed a number of places that hold PII and need to be secured. He suggested that you put it in one place and encrypt if possible.

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

### ***TREASURER’S REPORT***

#### **Reports – January**

Mr. Hansen presented the Treasurer’s Report for the period ending **January 31, 2024**. The reports were made part of the agenda packet beginning on page 87. He noted the following information:

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

<b>Member</b>	<b>1/31/24 (Includes unaudited interest)</b>
Corbin City	828.00
Egg Harbor City	43,908.11
Egg Harbor Township	143,563.00
Hamilton Township	2,001.62
Hammonton Township	231,959.00
Middle Township	180,840.17
Mullica Township	28,953.08
Northfield	115,129.92
Pleasantville City	12.21
Stone Harbor	9,824.62
Upper Deerfield Township	76,826.40
Upper Township	220,157.61
Waterford Township	35,660.80
<b>Total</b>	<b>\$1,089,724.54</b>

**Activity:**

AELCF	941,069.75
Unaudited Interest	21,801.79
2023 Dividends Transferred	214,182.00
Dividends Applied to Assessment	<87,329.00>
AELCF 1/31/24	1,089,724.54

**Receipt Activity for the Period:**

	January	YTD
Subrogation Receipts	\$38,111.70	\$38,111.70
Other	\$0	\$0
Adjustment	\$21,606.01	\$21,606.01
Assessments	\$823,698.00	\$823,698.00

Mr. Hansen noted \$4,485 overpayment to Glenn Insurance and \$87,329 dividends applied to 1<sup>st</sup> quarter assessment installments.

**Claim Activity for the Period**

Claim activity for the month of **January** for claims paid by the Fund and claims payable by the Fund depict a total of 382 checks issued representing 973 claims payments totaling \$830,966.44, with an effect on cash position of \$753,082.08.

**Cash Activity for the Period**

The Fund's "Cash Position" at month end for **January** was \$47,321,868.53

**Investment Interest**

Interest Income:	January	YTD
JCMI	\$36,381.39	\$36,381.39
Treasury	\$386,579.21	\$386,579.21
Citizens	\$18,226.52	\$18,226.52
Citizens-sweep	\$2,761.42	\$2,761.42

**Rate of Return:** Only interest from the *ANALYSIS WORKSHEET* **11.06%** for **January**.

Mr. Hansen noted that the Rate of Return was "badly skewed" for January.

**Allocation of Invested Funds**

FUND	December Total	December Percentage	January Total	January Percentage
------	----------------	---------------------	---------------	--------------------



Treasury	\$22,623,969.35	46%	\$22,022,399.00	49%
JCMI	\$20,334,047.19	42%	\$20,400,066.58	43%
Citizens	\$6,022,070.47	12%	\$3,899,402.95	8%
<b>TOTALS</b>	\$48,980,087.01		\$47,321,868.53	

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

***Payment Register***

Chair Woods entertained a motion to approve the ***January 2024 Payment Register*** (Claims Activity).

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

Motion by Ms. Bascelli, seconded by Mr. Wahl to approve the ***January 2024 Payment Register*** (Claims Activity) as submitted.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Heather Miller, **Commercial**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Jessica Bishop, Sec., **Dennis Twp.**  
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 – February***

For the Executive Committee's consideration, Mr. Hansen presented the ***February 2024 Bill List*** in the amount of **\$1,341,779.87**.

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

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

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

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Heather Miller, **Commercial**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Jessica Bishop, Sec., **Dennis Twp.**  
Varvara Keun, **Middle Twp.**  
Liz Woods, *Chair*, **Ocean City**  
Kellie Seib, **Sea Isle City**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***RMC Bill List – February AMENDED***

For the Executive Committee's consideration, Mr. Hansen presented the ***Amended February 2024 RMC Bill List*** in the amount of **\$118,077.00**.

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

Chair Woods entertained a motion for approval of the ***Amended February 2024 RMC Bill List***.

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

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Heather Miller, **Commercial**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Jessica Bishop, Sec., **Dennis Twp.**  
Varvara Keun, **Middle Twp.**  
Liz Woods, *Chair*, **Ocean City**  
Kellie Seib, **Sea Isle City**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***MEL/RCF/CYBER/EJIF REPORTS***

Mr. Forlenza encouraged any members that have an interest in being the MEL, RCF, and/or E-JIF representative to 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. Mr. Pacanowski, Ventnor, has agreed to be the Cyber JIF representative for 2024, but we are still in need of a MEL/RCF/EJIF representative.

Mr. Forlenza noted the reports are included in the agenda packet for your review on page 191. He highlighted that the 14<sup>th</sup> Annual MEL, MRHIF & NJCE is open for registration. It is virtual on April 19<sup>th</sup> and 26<sup>th</sup>. He encouraged members to attend. CEU's are available.

***Resolution 2024-20 Appointing James Pacanowski as Cyber JIF Rep for 2024***

Chair Woods entertained a motion to adopt resolution 2024-20 appointing James Pacanowski as the ACM's representative for 2024 to the NJ Cyber Risk Management JIF.

Motion by Ms. Bascelli, seconded by Mr. Wahl, to adopt resolution 2024-20 appointing James Pacanowski as the ACM JIF's representative for 2024 to the NJ Cyber Risk Management JIF as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Heather Miller, **Commercial**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Jessica Bishop, Sec., **Dennis Twp.**  
Varvara Keun, **Middle Twp.**  
Liz Woods, *Chair*, **Ocean City**  
Kellie Seib, **Sea Isle City**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

Mr. Forlenza asked that any member interested in being a MEL, RCF or EJIF representative to please contact his office to discuss further.

### ***MISCELLANEOUS BUSINESS***

#### ***Motion Authorizing Paul Forlenza to be primary contact for AGRiP***

Chair Woods entertained a motion to authorize Paul Forlenza, Executive Director, to be the primary contact for AGRiP.

Motion by Ms. Keun, seconded by Ms. Bishop, to authorize Paul Forlenza, Executive Director, to be the primary contact for AGRiP. All in favor. Motion carried.

#### ***Next Meeting***

Chair Woods reminded the members that the next meeting will be held in virtually on **Wednesday, March 20, 2024 at 3:00 PM** via Microsoft Teams Conferencing.

### ***PUBLIC COMMENT***

#### ***Open Public Comment***

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

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

### ***MOTION TO ADJOURN***

Motion by Ms. Keun, seconded by Ms. Bishop to adjourn the February 21, 2024 meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 4:07 PM.

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Tracy Forlenza, *Recording Secretary* for

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**Jessica Bishop**, *Fund Secretary*

# LESSONS LEARNED FROM LOSSES

## MARCH 2024 NEWSLETTER OFFICE/BUILDING SAFETY



- Clean all spills and liquids immediately
- Regularly inspect and repair any dangerous conditions.
- Keep floors clean and clear of debris
- Make sure mats are in place where floors could be wet and make sure they lay flat
- Make sure wires are secured or tucked away safely.
- Once aware of an incident, have the area inspected and photographed immediately.

### Examples:

- Employee tripped over computer/printer cords sticking out from under a desk causing a fall into the wall with resulting shoulder and concussion injuries. Total incurred on the file is \$67,000.
- Employee tripped walking down steps and fell onto left side of his body injuring left knee and left elbow. Several surgeries and multiple courses of physical therapy and the total incurred on the claim is \$185,000.

# LIABILITY CLAIMS ROADMAP

When someone is Claiming Damage or Injury Resulting from the Action/Inaction of the Municipality.



## Qual-Lynx Liability Claims

Qual-Lynx Main Number:  
609-653-8400

Liability Claims Manager  
Dominic Spaventa  
[dominic.spaventa@qual-lynx.com](mailto:dominic.spaventa@qual-lynx.com)  
609.833.9362

Fund Solicitor:  
David DeWeese  
[david@deweese-lawfirm.com](mailto:david@deweese-lawfirm.com)  
609.522.5599



### Step 1

Notice of Claim received by the municipality. Complete Liability ACORD form found @ [www.acmjif.org](http://www.acmjif.org).

### Step 2

Forward Notice of Claim and Liability ACORD form by email to Liability Unit Supervisor and Fund Solicitor with a copy to the Claims Coordinator.

### Step 3

Qual-Lynx's assigned adjuster forwards the Tort Claims Act Questionnaire (TCQ) to claimant/attorney with a copy to Claims Coordinator/Fund Solicitor.

### Step 4

Completed TCQ received from claimant/attorney by Qual-Lynx w/copy provided to Claims Coordinator/Fund Solicitor.

### Step 5

If Municipal Clerk is served with Summons & Complaint forward it to the Claims Coordinator. Claims Coordinator shall send it to Liability Unit Supervisor and Fund Solicitor.

### Step 6

Fund Solicitor will copy Claims Coordinator on defense counsel assignment letter. Defense counsel and Qual-Lynx adjuster will be listed as contacts.

The entire Claims team will walk you through every step of the claims process and take actions on your behalf if necessary.



# PROPERTY CLAIMS ROADMAP

When there is damage to a vehicle, building or equipment owned by the Municipality, this is a 1<sup>st</sup> Party Property Claim.



## Step 1

Complete Property Acord form found @ [www.acmjif.org](http://www.acmjif.org) and email to the Property Unit Supervisor. Please include at least the following 4 pieces of information.

Date of Loss

Description

Location

Contact



## Step 2

Mitigate damages by cleaning up water or boarding up windows. Delays can cost money and in some cases coverage. Protect involved equipment, it may be evidence.

## Step 3

Remove vehicles from establishments charging storage fees. Take pictures **BEFORE** anything is discarded.

## Step 4

Save Receipts – Save Evidence – Save Agreements. This can help with proving the claim and with Subrogation.

## Step 5

Qual-Lynx will handle the claim to conclusion and following for any Subrogation/Salvage Potential.



## Contact Information

Property Unit Supervisor:  
Joe Lisciandri  
[Joseph.lisciandri@qual-lynx.com](mailto:Joseph.lisciandri@qual-lynx.com)  
609.833.2090

Fund Solicitor:  
David DeWeese  
[david@deweese-lawfirm.com](mailto:david@deweese-lawfirm.com)  
609.522.5599





# EPL/POL CLAIMS ROADMAP

## Employment Practices Liability and Public Officials Liability Claims and Potential Claims



### Step 1

Municipality receives notice of potential claim. Report IMMEDIATELY to Liability Unit Supervisor and Fund Solicitor.

### Step 2

Qual-Lynx will notify Municipality that claim has been referred to Insurer and their TPA.

### Step 3

Municipality will receive acknowledgment of claim from Claims Administrator and must acknowledge back to Claims Administrator that it has been received.

### Step 4

Municipality will receive a coverage determination from Claims Administrator which will state that coverage is either denied or there is a Reservation of Rights. Municipality must acknowledge receipt of Coverage Determination Letter.

### Step 5

If coverage is denied and Municipality disagrees with the denial, the Fund Solicitor should be contacted.

### Step 6

If Reservation of Rights is issued, carrier is providing coverage under a Reservation of Rights. Counsel will be assigned if and when a complaint is filed.

### Step 7

Future contact regarding the claim is with Summit Risk Adjuster/Defense Counsel.



## Qual-Lynx Liability Claims

Qual-Lynx Main Number:  
609-653-8400

Liability Claims Manager  
Dominic Spaventa  
[dominic.spaventa@qual-lynx.com](mailto:dominic.spaventa@qual-lynx.com)  
609.833.9362

Fund Solicitor:  
David DeWeese  
[david@deweeseelawfirm.com](mailto:david@deweeseelawfirm.com)  
609.522.5599

# WORKERS' COMPENSATION CLAIMS ROADMAP

When an employee or qualified volunteer reports an injury arising out of and in the course of their employment.



## Step 1 Gather basic information:

See First Accident Report (FAR)\* for guidance.

Date, Place and Time of Occurrence

How Injury Occurred

Type of Injury

Witness Info: Name and Phone

EE Info: Name, DOB, SS#, Address, Phone



## Step 2

Report the Claim to the Intake Department:  
Phone: 1-888-342-3839  
Facsimile: 1-609-365-4000

## Step 3

If medical treatment is requested, ensure first aid has been administered and/or direct injured EE to an authorized physician.

## Step 4

Complete and transmit Supervisor Incident Report per instructions. Send 26 Week Wage Statement to: [dbott@qual-lynx.com](mailto:dbott@qual-lynx.com) or fax 609-601-3196.

## Step 5

State of New Jersey First Report of Injury or Illness (FROI) is generated and a copy is sent to the Claims Coordinator.

The entire Qual-Lynx Workers' Comp Team is available to assist you as needed with your Workers' Compensation claims.  
\*Refer to [www.acmjif.org](http://www.acmjif.org) for forms and instructions.



### Qual-Lynx Workers' Comp Team

Tammy Langsdorf, Claims Supervisor  
[Tamrae.langsdorf@qual-lynx.com](mailto:Tamrae.langsdorf@qual-lynx.com)  
609.833.2921

Mary Jane Tomasello, Assistant Supv.  
[maryjane.tomasello@qual-lynx.com](mailto:maryjane.tomasello@qual-lynx.com)  
609.833.9217

Kaitlyn Leonard  
[kaitlyn.leonard@qual-lynx.com](mailto:kaitlyn.leonard@qual-lynx.com)  
609.833.2826

Denise Hinton-Wilson  
[Denise.hinton-wilson@qual-lynx.com](mailto:Denise.hinton-wilson@qual-lynx.com)  
732.465.7345

Alexandra McMurren  
[ally.mcmurren@qual-lynx.com](mailto:ally.mcmurren@qual-lynx.com)  
609-833-9345

Bryana Suggs  
[bryana.suggs@qual-lynx.com](mailto:bryana.suggs@qual-lynx.com)  
757-945-6044







Atlantic County Municipal JIF  
Managed Care Summary Report  
2024

Intake	February-24	February-23	2024 February YTD	2023 February YTD
# of New Claims Reported	38	36	83	100
# of Report Only	10	12	21	39
% Report Only	26%	33%	25%	39%
# of Medical Only	22	18	44	48
# of Lost Time	4	6	15	13
Medical Only to Lost Time Ratio	85:15	75:25	75:25	79:21
Claim Petition First Notice/Occupational	2	0	2	0
COVID-19	0	1	0	6
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	0.8	3.7	1.5	5.0
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	0.2	0.8	0.3	1.2

Nurse Case Management	February-24	February-23
# of Cases Assigned to Case Management	84	97
# of Cases > 90 days	63	76

Savings	February-24	February-23	2024 February YTD	2023 February YTD
Bill Count	463	516	1022	940
Provider Charges	\$703,736	\$520,666	\$1,561,393	\$949,504
Repriced Amount	\$204,621	\$156,738	\$456,120	\$292,943
Savings \$	\$499,116	\$363,928	\$1,105,274	\$656,561
% Savings	71%	70%	71%	69%

QualCare Network Provider Penetration Rate	February-24	February-23	2024 February YTD	2023 February YTD
Bill Count	97%	93%	98%	94%
Provider Charges	97%	96%	98%	96%

Exclusive Provider Panel Penetration Rate	February-24	February-23	2024 February YTD	2023 February YTD
Bill Count	98%	94%	98%	95%
Provider Charges	99%	98%	99%	98%

Transitional Duty Summary		2024 February YTD	2023 February YTD
% of Transitional Duty Days Worked		69%	65%
\$ Saved By Accommodating		\$72,390	\$69,603
% of Transitional Duty Days Not Accommodated		31%	35%
Cost Of Days Not Accommodated		\$33,411	\$44,163



**DATE:** March 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 (February)

**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 Accreditation
Linwood PD	Accreditation, agency updates and Police Licensing.
Galloway PD	Agency updates, JIFactivity, police licensing.

Additional agencies continue to be 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. Results continue to be collected.

**4. Law Enforcement Bulletins / Newsletters:** Bulletin 24-01 was distributed to all Chiefs in regards to Fatigue in Law Enforcement. (see attached).

**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 has been scheduled for March.

**6. Meetings Attended:**

L/E Consultant Meeting	02/02/2024
ACM Executive Claim Meeting	02/08/2024
ACM Executive Meeting	02/21/2024
ACM Safety Meeting	02/22/2024

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



[chriswinter1429@gmail.com](mailto:chriswinter1429@gmail.com)

**TO:** ACM JIF Police Departments

**FROM** Christopher J. Winter, L/E Risk Management Consultant

**DATE:** February 29, 2024

**SUBJECT:** Fatigue in law Enforcement

**L/E Bulletin :** 24-01

Discussion: The information is provided for guidance. The JIF has handled many cases involving police vehicle accidents and injuries, officer injuries due to arrest situations involving citizen aggression / resistance where officers are compelled to take action at a level of force dictated by the incident. The information below plays a huge part in the day-to-day operations of a police department. In regards to the motor vehicle accidents handled, the number is low as it applies to officers at fault , however for the cases where the officers are at fault, fatigue and distractions have been determined to have great impact. PTSD situations are on the rise as well and at times identified through their actions on the job as noted. For these reasons and others, the following information is provided.

Law enforcement is inherently a 24/7 profession. Calls for service mission-critical that a department's officers be alert and able to respond more efficiently. The nature of shift work and its often-unpredictable scheduling can lead to a substantial occurrence of fatigue in law enforcement, which in turn can manifest as a challenge to an agency's readiness as well as a genuine health concern for officers.

### **Effects of Fatigue in Law Enforcement**

Fatigue isn't always one discrete condition but rather can present feelings of tiredness, depression, other mood disorders, and reduction of sleep can also lead to memory impairment. Irritability, stress and hypertension.

More than 90 percent of law enforcement officers report being routinely fatigued, and 85 percent report driving while drowsy. (*National Institute of Justice Journal*).

Effectively, officers are almost always doing their jobs while experiencing some degree of fatigue.

Beyond the health impacts, persistent fatigue creates real-world dangers for officers and the communities they serve. More officers are killed by unintended events like auto collisions, then events related to the commission of felonies. In recent years, up to a third of officer deaths have involved automotive accidents, while driving. The danger doesn't stop with the end of a shift either, as many officers endure substantial commutes to reach their homes.

### What is Contributing to Officer Fatigue?

Long workweeks with the possibility of overtime or moonlighting are the most attributable causes of officer fatigue. A study, published in the *National Institute of Justice Journal* looked at officer fatigue's underlying and less-obvious causes. Though it is difficult to establish specific causes and effects of a subject as complicated as fatigue, the research pointed to five(5) main areas of concern related to officer fatigue.

#### **SHIFT LENGTH**

Shorter duration shifts that occur with greater frequency are shown to be more disruptive to sleep patterns. Research findings suggest that agencies that schedule a 40-hour workweek over less than five days reduce the fatigue felt by officers.

#### **SHIFT POLICIES**

As we age, our ability to cope with fatigue diminishes. This is especially true for shift workers. As such, older officers tend to experience the effects of inconsistent shift scheduling more intensely than their younger colleagues.

#### **COMMUTING**

As more officers live outside the communities they work in, commuting times are generally rising throughout the country. Longer commutes, compounded by the stress of heavy traffic in many metro areas, show a strong correlation with reported fatigue levels.

#### **HOME LIFE**

Officers with young children experience profound fatigue at a greater rate than officers without children. This may be especially true for women in law enforcement.

Interestingly, though female officers' sleep quality is often reported as lower than their male counterparts, they tend to report less fatigue.

## **SHIFT REGULARITY**

Irregular shift schedules can play havoc with a person's circadian rhythms (the body's natural sleep-wake cycle). In contrast, fixed shift schedules do not seem to produce such a dramatic effect on reported fatigue.

## **STAFFING SHORTAGES**

As many as 86% of officers state their agencies do not have enough sworn and support staff. These shortfalls are causing severe strain in scheduling at agencies around the country.

## **Compassion Fatigue**

Though not a new concept, compassion fatigue is increasingly part of the conversation surrounding officer fatigue. Though much police work is relatively routine, most officers will respond to extreme situations like domestic violence, a mass-casualty event, or child exploitation at least once in their careers. Typically, officers are called to service by a desire to help their communities, and in these intense situations, they operate as caregivers as much as first-responders, comforting victims and working to restore a sense of order to otherwise chaotic situations.

A growing body of research suggests that repeated trauma occurs within an officer among law enforcement officers and other first responders and medical personnel, potentially leading them to have difficulty disengaging from a stressful shift.

Compassion fatigue impacts cognitive processes, feelings of helplessness and hopelessness, and negative behavioral patterns that can often involve substance abuse. Recent survey data shows as many as 23% of officers report high levels of compassion fatigue. The anecdotal discussion suggests this number is likely growing.

## **Charting a Course of Action**

To combat officer fatigue, departments are moving past long-established law enforcement traditions and, instead, are following the data from research to inform their decision-making. Some departments are experimenting with and seeing results from four-day workweeks and compressed shifts as a part of broader wellness programming. Other departments limit officer overtime, capping them at no more than 20-25 hours per week to encourage rest and healthy sleep schedules. Giving officers a say in their shift schedule has also shown promise in reducing the effects of shift work, lending some predictability to an officer's schedule.

While structural forces constitute a significant driver of fatigue risk factors, officers can take action to reduce these risks for themselves. Good physical fitness can mitigate the effects of fatigue. Quitting smoking or nicotine use and moderating caffeine and alcohol intake are also positive steps, often supported by Employee Assistance Programs (EAPs). that promotes the healthy sleep and rest needed to fight fatigue.

The study of compassion fatigue is not as advanced as the study of other forms of fatigue. However, the ability of an officer to experience gratification from their service seems to be an essential factor in managing compassion fatigue. Agency leaders can help promote a feeling of gratification from service by inviting officers to share positive stories of their impact on the community in roll call or other ways. Peer-support programs, mental health support, and different facets of EAP offerings also show real promise in emphasizing the value of an officer's work.

The nature of policing will always create significant challenges to officer wellness. The combination of a 24- hour schedule with calls for service that can be emotionally intense poses real dangers to officers' mental and physical health. By understanding what causes fatigue, departmental leaders can follow the research to craft policies that can help reduce the prevalence of fatigue in law enforcement.

*Posted in 21st Century Policing, Officer Wellness. Risk Management  
Fatigue in Law Enforcement  
by Nicholas Frankel*

Disclaimer: The materials provided in this correspondence are for general informational and educational purposes only and are not intended to be and should not be considered legal

**MEL EPL Helpline  
Authorized Contact Person(s)**

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON(s)
Absecon City	Jessica Thompson	N/A
Avalon Borough	Scott Wahl	James Waldron
Brigantine City	Mollye O'Neill	Tige Platt
Buena Borough	Joseph Baruffi	Maryann Coraluzzo
Cape May City	Paul Dietrich, City Mgr.	Erin Burke, Clerk
Cape May Point Borough	Ed Grant	Elaine Wallace
Commercial Township	Heather Sparks (Miller)	Pam Humphries
Deerfield Township	Dawn Marie Bascelli	Karen Seifrit
Dennis Township	Jessica Bishop, CFO	Jacqueline Justice
Downe Township	Rebecca Bertram	N/A
Estell Manor City	Lisa Marcolongo, Clerk	Nelson Dilg
Folsom Borough	Patricia Gatto	Glenn Smith, Mayor
Galloway Township	Christian Johansen	Cyndi Spinelli
Hamilton Township	Christine Wilsen	N/A
Linwood City	Leigh Ann Napoli, Clerk	N/A
Longport Borough	A. Scott Porter	Jenna Kelly/CFO
Lower Township	Mike Laffey	Julie Picard, Clerk
Margate City	Johanna Casey	Dan Adams
Middle Township	Varvara Keun	Suzanne Schumann
Millville City	N/A	Pam Shaprio
Mullica Township	Ralph Condo	Dawn Stollenwerk, CFO
Newfield Borough	Charles Grova Jr.	Toni Van Camp, Clerk/Administrator
Northfield City	Mary Canesi	Dawn Stollenwerk, CFO
North Wildwood City	Jennifer VanSant	Nicholas Long
Ocean City	Elizabeth Woods, HR Dir.	N/A
Pleasantville City	Linda Peyton, Administrator	James Williams, Chief
Sea Isle City	George Savastano, Administrator	Kellie Seib
Somers Point City	Jason Frost	Lucy Samuelson
Stone Harbor Borough	N/A	N/A
Upper Deerfield Township	Roy Spoltore, Clerk	Amy Colaneri
Upper Township	Rhonda Sharp	Gary DeMarzo

**Atlantic County Municipal Joint Insurance Fund**

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





**MEL EPL Helpline  
Authorized Contact Person(s)**

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON(s)
Ventnor City	Lisa Hand	Tom Ciccarone
Waterford Township	Thomas Giangiulio, Jr., Mayor	Michael Dougherty
West Cape May Borough	Lauren Vitelli	Theresa Enteadó
West Wildwood Borough	Donna Frederick, Clerk	Carl O'Hala
Weymouth Township	Dorothy-Jo Ayres	Kenneth Haeser
Wildwood City	Hope Pinto	Lisa Brown
Wildwood Crest Borough	Connie Mahon	Francine Springer
Woodbine Borough	Alex Bauer	William Pikolycky

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***Executive Safety Committee Meeting Minutes  
February 22, 2024 @ 11:30 AM  
Via Microsoft Teams***

An Executive Safety Committee meeting of the Atlantic County Municipal Joint Insurance Fund (“ACMJIF”) was held via Microsoft Team on Thursday, February 22, 2024 at 11:30 AM. The meeting was called to order at 11:31AM.

Those in attendance were:

Scott Wahl, **Chair, Avalon Borough**  
Kayla Lovello, **Absecon City**  
Shantele Pollock, **Hamilton Township**  
Pam Tomassi, **Longport Borough**  
Karen Fournier, **Lower Township**  
Kellie Seib, **Sea Isle City**  
Carl O’Hala, **West Wildwood City**  
Dave Miller, **CJ Adams**  
Jaclyn Lindsey, **Conner Strong & Buckelew**  
Katie Walters, **Conner Strong & Buckelew**  
Dennis Brown, **Glenn Insurance**  
Joe Henry, **Hardenbergh Insurance**  
Jen Modica, **Marsh & McLennan**  
Bill McMahan, **McMahon Agency**  
J. Eugene Siracusa, **Siracusa Kaufman**  
Robert Garish, Assistant Director of Public Sector, **J. A. Montgomery Risk Consulting**  
Christopher J. Winter Sr. CPM, Law Enforcement Risk Management Consultant  
Paul A. Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**  
Kamini Patel, MBA, CIC, CPCU, AIDA®, Deputy Executive Director, **RPA a Division of Gallagher**

Those not in attendance were:

Bill Nimohay, **Buena Borough**  
Jared Marandino, **Newfield Borough**  
Roy Spoltore, **Upper Deerfield Township**  
Rob DeVanna, **Glenn Insurance**  
Keith Hummel, Safety Director, **J. A. Montgomery Risk Consulting**

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

**I. COMMITTEE VICE CHAIR**

Mr. Forlenza explained that the Committee has a practice of appointing a Committee Vice Chair to run the meeting if the Chair is unavailable. He asked for volunteers and suggested Ms. Pollock for the role. Ms. Pollock agreed to serve as Committee Vice Chair. Mr. Forlenza thanked Ms. Pollock.

**II. COMMITTEE CHARTER**

Mr. Forlenza explained that at the beginning of each year, the Committee reviews the Charter to ensure it accurately reflects the committee's role and responsibilities. He mentioned proposed changes related to removing references to the Wellness program, as it is currently on hold. He also suggest that the Executive Safety Committee Chair should be responsible for approving the meeting minutes, rather than the members. Mr. Forlenza inquired if everyone is comfortable with the proposed changes and encourages anyone with additional suggestions to reach out to his office or Mr. Wahl. The Committee was in agreement with the proposed revisions. He mentioned that the

revised Charter would be attached to the minutes of today's meeting for adoption at the next Executive Committee meeting.

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

*For details, please see the Committee Charter attached.*

### **III. MINUTES OF DECEMBER 01, 2023 SAFETY MEETING**

Mr. Forlenza mentioned that a copy of December 01, 2023, Executive Safety Committee Meeting minutes were emailed on February 08, 2024 to all Committee members.

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

### **IV. 2023 ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT**

Mr. Garish referred the Committee to a copy of the 2023 Annual Safety Director's Loss Control Report that was emailed to the Committee on February 21, 2024 for their review. He then briefly reviewed an abridged version of the report with the Committee.

Mr. Garish noted that the Safety Director's contract called for a minimum of 127 loss control visits to the 41 members of the ACM JIF. He noted the service visits include fifteen (15) Renewal Surveys, seven (7) Boardwalk Surveys and Law Enforcement Surveys. He noted that the Safety Director's office completed 138 visits in 2023 to ACM JIF Members.

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

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

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

*For details, please see the 2023 Annual Safety Director's Loss Control Report attached.*

### **V. SAFETY INTERVENTION/MONITORING**

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

### **VI. MEMBERSHIP RENEWALS**

Mr. Forlenza mentions that there are eleven (11) towns up for membership renewal this year. He acknowledged that Mr. Garish has been conducting Safety Directors' renewal visits and asked for any updates. Mr. Garish informed the Committee that out of the 11 renewals, nine have already been started, indicating progress in the renewal process. He expresses the hope of completing all renewals before the next meeting.

Mr. Forlenza also mentioned that the next meeting is scheduled for May, which aligns well with the timing of release of the renewal paperwork, which goes out in June. He noted that arrangements would be made to visit the towns up for renewal, with Mr. Miola, Ms. Patel and himself being involved in the process. He reminded the Committee that Mr. Miola was appointed as the MEL's South Jersey Marketing Representative for ACM, BURLCO and TRICO JIFs and he is currently

engaging with risk management consultants to gather insights on the current situation in different towns.

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

Mr. Forlenza directed the Committee to a copy of the *JIF Six Year Average Loss Ratio Reports* valued as of September 30, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the ACM JIF is 91.7%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIF's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

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

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

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

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

**IX. *JIF LOSS RATIO REPORTS – December 31, 2023***

Mr. Forlenza directed the Committee to a copy of the *JIF Six Year Average Loss Ratio Reports* valued as of December 31, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the ACM JIF is 92.1%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIF's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

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

**X. *MEL LOSS RATIO REPORTS – December 31, 2023***

Mr. Forlenza directed the Committee to a copy of the *MEL Six Year Average Loss Ratio Reports* valued as of December 31, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the ACM JIF is 127.9% as of December 31, 2023. He noted that this information pertains to member claims that exceed the Fund's Self Insured Retention (SIR) where the MEL picks up the claim cost after the local JIF exhausts its retention on a claim. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' MEL loss funding assessment for claims within the MEL's self-insured retention.

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

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

**XI. EXECUTIVE DIRECTOR – MONITORING REPORTS**

**Supervisory Investigation Reports**

Ms. Patel referred the Committee to page 35 of the agenda packet, which reflects the Supervisor Investigation Report for January 2024. She reported that there were four (4) incidences out of thirty-one (31) where Supervisor Investigation Reports were not provided.

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

**Police MVA: Workers Compensation Claims:**

Ms. Patel directed the Committee to page 36 of the agenda that depicts Workers Compensation claims for Police Officers involved in an automobile accident. She briefly reviewed the report highlighting that seventy-seven (77) claims have a total incurred of \$4,528,046.62.

**Comorbidities Reports:**

Ms. Patel mentioned that several years ago, the Wellness Program kicked off due to national statistics showing that healthy employees are less likely to be injured and, when they are injured, recover more quickly. She noted that while ACM JIF has suspended the Wellness Program, it is still important to track this data to see financial impact on the JIF. She then reviewed the comorbidity statistics for all three (3) JIFs (ACM, BURLCO and TRICO) from December 2019 through December 31, 2023. She noted that the Total Claim Cost is 81% higher for those employees with co-morbidities, while Indemnity & Medical Cost is 108% higher for those with comorbidities vs. those without. Finally, Ms. Patel noted that the Lost Time Days per claim is 87% longer for those with comorbidities vs. those without.

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

**XII. REGIONAL TRAINING SCHEDULE**

Mr. Garish directed the Committee to pages 15-16 of the 2023 Annual Safety Director's report wherein he reviewed the Regional Training schedule for 2023 and provided a recap of each event. The training events included a Safety, Claims and, Wellness Coordinator Roundtable, Back Safety Training, summer seasonal training for managers and supervisors, CDL entry-level driver training, and indoor air quality training. The indoor air quality training was particularly important due to an uptick in complaints to PEOSH and the Department of Health. The training aimed to ensure employee protection and prevent costly claims. Mr. Garish also addressed liability concerns and explains that appointed individuals following internal policies are protected from additional liability. He then directed the Committee to pages 40-41 of the agenda that depicts the regional training plan for 2024, which includes safety, wellness, and claims roundtable, CDL entry-level driver training, indoor air quality training, accident investigations training, and the Lifeguard Symposium.

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

**XIII. SAFETY DIRECTOR'S BULLETINS**

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

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

**XIV. MEL SAFETY INSTITUTE**

Mr. Garish provided a brief review of the activity within the MEL Safety Institute for January 01, 2023 thru December 31, 2023:

1. MSI NOW – 2,531
2. MSI Live – via Zoom / In-Person – 1,243

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

**XV. S:ERVE**

Mr. Garish advised the Committee that S:ERVE is available to Police, Fire, Public Works, and EMS personnel. He stated they have been getting lots of interest recently on this training. The Attention and Distracted Driving course is geared towards employees that drive municipal vehicles and is approximately 30 minutes in length. It is strongly recommended that all employees that drive municipally owned vehicles complete this course.

**XVI. POLICE TOPICS**

Mr. Forlenza provided an update on the Police Command Staff training as well as the Police Ad Hoc meetings held in 2023. He then reviewed the topics covered, which included the first-line supervisor course, Police Command Staff training, Below 100, implicit bias, and preparing for First Amendment audits. He then preceded to review the other topics discussed included legal considerations for agreements, firearms and the use of medical marijuana, injury reduction, litigation, incident command systems training, challenges related to facial hair for medical and religious reasons, and the importance of using the EPL helpline to mitigate future lawsuits.

Mr. Forlenza noted that Ms. Plavchak from his office sent the annual police accreditation incentives memorandum to the membership on January 25, 2024.

**XVII. LAW ENFORCEMENT RISK MANAGEMENT CONSULTANT**

Mr. Winter mentions that a Members agreement, specifically the MOA (Memorandum of Agreement), was distributed to Chiefs last year. This agreement was reviewed by the Fund Solicitor, Mr. DeWeese, and received positive feedback from the Chiefs. He emphasized the importance of keeping Chiefs informed and mentioned that agency visits are ongoing, with eight visits scheduled in both Atlantic and Cape May Counties.

Mr. Winter also discussed the Resiliency program for officers and the need for additional training. He mentioned that a proposal is currently under review for a course that will be led by Dr. Kelly and Captain Walsh from Voorhees, which will provide officers with additional information and support. This training is aimed at helping officers in their role of supporting and recommending their peers. He acknowledged the turnover in police officers and the need to bring new appointees up to speed with the resiliency program.

Additionally, Mr. Winter mentioned working with agencies such as Avalon, North Wildwood, and Wildwood Crest on police licensing policies. He stated that he is providing them with information on individual policies that are impacted by the police-licensing program. He noted that accredited agencies already have the necessary information in their policies, and he references New Jersey statutes to support the adoption of the police-licensing program.

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

**XVIII. MEL SAFETY & EDUCATION MEETING**

Mr. Forlenza noted that the MEL Safety & Education Committee met on February 09, 2024. He noted the minutes from the February 09, 2024 meeting are pending and would be included in the next meeting agenda.

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

**XIX. *PEOSHA ADVISORY COMMITTEE UPDATES***

Mr. Garish provided an update on the first quarter meeting, specifically highlighting the increase in indoor air quality citations and complaints received by the Department of Health. He emphasizes the importance of addressing indoor air quality issues and mentions the need for documentation and following appropriate procedures outlined in policies. Mr. Garish mentioned that the organization has a template for indoor air quality policies, which is a state requirement. He also mentions that Mr. Callahan and he have applied to be part of the Advisory Board to stay updated on the latest information.

Mr. Garish mentioned the positive relationships they have built with inspectors and consultants from the South Jersey Office. He noted that the inspectors often reference the MEL website and local JIF websites for resources. He also mentioned that the inspectors offer consultative visits where they provide guidance on what needs to be done without issuing citations. The visits help members improve their facilities and stay off the radar for a certain period. Mr. Garish concludes by inviting any members who need information or assistance to reach out.

**XX. *SMALL MUNICIPALITIES REGIONAL JOINT SAFETY COMMITTEE MEETING***

Mr. Garish provided an update on the Small Municipalities Regional Joint Safety Committee, mentioning that the small municipalities group consists of Corbin City, Estell Manor, Folsom, Deerfield, and Weymouth. He notes that Corbin is no longer a member, but the remaining towns have been actively participating and taking safety seriously. He commends the strong leadership of Mr. Carroll from Weymouth and the dedication of the members. He mentions that the first meeting of 2024 is scheduled for March 14, 2024 in Woodbine. Mr. Brown adds that the advantage of these meetings is the participation and communication among the towns, allowing them to learn from each other and address their unique issues. Ms. Patel commented that she attended a meeting in December, and highlights the benefit of bringing in outside speakers to enhance learning.

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

**XXI. *OPTIONAL SAFETY BALANCE***

Mr. Forlenza directed the Committee to page 51 of the agenda packet, which depicts the optional safety budget balances. He mentioned that the 2023 optional safety budget has been utilized well, with all but \$160 out of the original \$28,000 being claimed by participating towns. He expressed satisfaction with the towns utilizing the funding as intended. Mr. Forlenza informed the Committee that survey letters were sent out on January 24 regarding participation in the 2024 program, and there were no changes to the program. All towns listed in the spreadsheet will be participating again this year. The combined optional safety budget and EPL Cyber Fund program letters were emailed to all members on February 13. Mr. Forlenza emphasized the importance of encumbering funds by December 31 and collecting them by February 1, 2025. He explained that this policy was implemented about 15 years ago to prevent towns from holding unclaimed funds for extended periods.

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

**XXII. *SAFETY INCENTIVE PROGRAM***

Mr. Forlenza directed the Committee to page 52 of the agenda packet that depicts the 2022 Safety Incentive Program Qualifies Award balances. He expressed disappointment that some towns did not

collect their funds despite encumbering them. He explained that the program requires towns to notify the JIF if they want the money in the form of a check, and if they do not respond, it is assumed they will use the reimbursement process. He mentions that the majority of members were paid in April and May, and the remaining balances were collected from July to the end of the year.

Mr. Forlenza then confirmed with Mr. Garish that all members would qualify for the safety incentive program in 2023. Mr. Forlenza mentioned that notification letters for members' awards will be sent out after the safety breakfast, and he emphasized the importance of encumbering funds by the end of December and claiming them by February 1, 2025. He notes that the 2024 program was emailed to all members on January 11 and mentions that the Safety Director's office has been receiving executed safety contracts, although there are still some pending. Mr. Garish assures that they will work with the towns to ensure all necessary documents are received.

Mr. Forlenza asked if there were any questions, no questions were entertained.

### **XXIII. REIMBURSEMENT PROGRAMS**

Mr. Forlenza raised the issue of reimbursement programs and the challenges faced by smaller towns in utilizing the funds allocated to them for various programs such as safety, wellness, and EPL (Employment Practices Liability). He mentioned that in other JIFs they work with, there are discussions about whether it makes sense for small towns to be required to participate in these programs, especially if they have no full-time employees and minimal exposure. However, he noted that this is not currently an issue for the ACM JIF.

### **XXIV. 2024 SAFETY KICKOFF BREAKFAST**

Mr. Forlenza announced that the 2024 safety kickoff breakfast is scheduled for March 28 at Merighi's Savory Inn. He confirms that the facility has already been secured. He mentioned that Captain Walsh will be the guest speaker at the breakfast and will discuss the challenges faced by public employees and the higher standards to which they are held. Mr. Forlenza noted that he and Chief Hummel would also speak about global trends and the perception of the JIF as a "four-letter" word. Mr. Forlenza emphasized that the JIF does not mandate training and clarifies that their goal is to make compliance with programs as easy as possible. He discussed the Special Safety Awards program, where individuals or departments that have gone beyond in ensuring employee safety are recognized with a lunch award of up to \$1000. Mr. Forlenza requested authorization from the Committee to re-institute the Special Safety Award program, noting the funding is already in the budget. The Committee granted authorization to re-institute the Special Safety Award Program.

### **XXV. 2024 SAFETY, WELLNESS, & CLAIMS COORDINATOR ROUNDTABLE**

Mr. Forlenza noted that the 2024 Safety Wellness and Claims Roundtable is scheduled for April 30, 2024. He mentioned that it would be held separately from the safety breakfast and will be conducted via Zoom or Microsoft Teams. Mr. Garish confirmed that an email has already been sent to professionals, and once the topics are finalized, the initial invite will be sent out.

### **XXVI. NEXT MEETING**

Mr. Forlenza reviewed the scheduled meetings for 2024, which are as follows:

May 16, 2024- 11:30am – Microsoft Teams  
September 19, 2024 -11:30am – Avalon, NJ  
December 05, 2024 – 11:30am – Microsoft Teams

Mr. Wahl from Avalon discussed the security measures implemented in their public spaces following a security check conducted by the County Prosecutors office in 2015. They recently had a meeting with Mr. Super and his staff to address security concerns in the building. Mr. Wahl recommended that anyone in Cape May County interested in improving workplace safety should seek assistance from these professionals, as they provide valuable services at no cost. He noted that



Avalon intends to utilize their safety funds to implement recommendations from a draft report they received.

Mr. Forlenza noted that the minutes of the meeting would be prepared and provided to Mr. Wahl for review before being included in the March agenda packet, along with the proposed amended Charter and the Safety Director's Report.

There being no further business, the meeting adjourned at 12:41 PM.

File: ACMJIF/2024/Safety Committee

Tab: 02/22/2024

## Safety Committee Charter

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

### Composition

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

### Authority and Responsibility

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

### Safety Committee Bylaws

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

### Meetings

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

### Attendance

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

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

### Minutes

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

### Specific Duties

The Safety Committee is to:

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



**2023  
ANNUAL SAFETY  
DIRECTOR'S REPORT**

**ATLANTIC COUNTY  
MUNICIPAL JOINT INSURANCE FUND  
2023**

**PREPARED BY**

J. A. Montgomery Consulting  
P.O. Box 99106  
Camden, NJ 08101

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## ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

### 2023 ANNUAL SAFETY DIRECTOR'S REPORT

#### A. GENERAL DUTIES – EXECUTIVE SUMMARY

The Annual Safety Director's Report covers service activities from January through December of 2023. The 2023 Safety Director's contract calls for a minimum of 127 Loss Control Visits to the 41 Atlantic County Municipal Joint Insurance Fund members.

Service visits included (15) Renewal Surveys, (7) Boardwalk Surveys, and Law Enforcement Surveys. The remaining service visits included but were not limited to physical facility surveys, playground inspections, seasonal operations, Job Safety Observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, and other services requested by the membership.

Renewal surveys were completed for the Fifteen (15) members renewing in 2024. The following members were visited; Absecon, Cape May City, Cape May Point, Corbin City, Deerfield Township, Egg Harbor Township, Estell Manor, Folsom Borough, Linwood, Mullica Township, Ocean City, Upper Township, West Wildwood, Weymouth, and Wildwood. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

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

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



## 1. Executive Safety Committee

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

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

## 2. Participation in Claims Process / Accident Investigation

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

## 3. Written Compliance Programs / Bulletin Updates

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

## B. PROGRAMS

### 1. Safety Incentive Program (SIP)

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

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

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

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

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



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

## 2. Road, Sign, and Walkway Program

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

## 3. Law Enforcement Services

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

- April 27, 2023 (In-Person -Avalon)
- December 5, 2023 (Virtual)

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

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

### [MSI Law Enforcement](#)

- Key to Agency Stability, Longevity, and Liability Resilience
- Attorney General – Drug Testing – Officer Safety and Wellness (Revision)
- Police Officer Licensure Regulations (Update)
- Law Enforcement – Unique Role in Active Shooter / Mass Violence
- Newly Released Active Shooter Report – Key Findings and Considerations
- Parade Risk Mitigation Considerations
- Crossing Guard Program Resources
- Traffic Controls During Roadway Incidents

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

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

Additional opportunities were made available by Chief Hummel (Ret.) and Chief Earle (Ret.).

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

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

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

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

**S:ERVE** - Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S., and other emergency responders. Courses are SCORM-compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of

20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)
- Clearing the Intersection (Advanced)
- Intersection Departure
- Distracted Driving for First Responders

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

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

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

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

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

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

## C. TRAINING

### 1. Regional Training Plan / Additional Training

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

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

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

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

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

#### **Managers and Supervisor Training**

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

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

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

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

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

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

## 2. MSI Training and Participation

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

Newer training courses include but are not limited to:

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

The Course Catalog and Class Request forms were made available on both the NJ MEL website and the Atlantic JIF website. Available training for our instructor-led courses is routinely provided. Approximately 50 instructor-led training sessions are occurring monthly. [MSI Catalog](#)

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

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

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

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

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

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

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

**MSI LIVE:** The MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the learner on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

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

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

**How do I register?**

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

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

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

**MSI NOW:** The MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes. The library has over 150 available streaming videos. Periodic reviews of this platform will occur to ensure the content is current and relevant. This will include the removal/addition of courses made available to the membership.

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

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

- Asbestos Safety Overview (10 Minutes)
- Fire Extinguisher Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an R.T.K. Coordinator (5 Minutes)
- Confined Space Demonstration (6 Minutes)
- Customer Service (12 Minutes)
- Investigating Slip and Trip Injuries
- Exiting and Entering Trucks (5 Minutes)
- Mark Out Safety (14 Minutes)
- Firefighter Pre-Hab (8 Minutes)
- Fire Prevention Week (6 Minutes)
- Finding Fentanyl at Recreational Facilities (3 Minutes)

#### **MSI Info Graphics –**

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

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

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

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



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

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

#### **Requirements:**

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

#### **Academy Open Enrollment:**

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

#### **Open Enrollment Dates:**

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

Additional [MSI Resources](#) but not limited to found at the Atlantic JIF website and M.E.L. website:

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



## **Member Participation:**

Atlantic JIF members participated in the following training courses in 2023.

- MSI LIVE: 1,243
- MSI NOW: 2,531

## **D. ATTENDANCE / REPORTS**

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

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

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

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



## 2023 Regional Training Plan

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

**Date / Time:** April 25, 2023, @ 9:00 AM

**Location:** Virtual (Zoom)

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

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

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

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

**Location:** Virtual (Zoom)

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

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

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

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

**Location:** Ocean City Library

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

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

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

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

**Location:** (Zoom)

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

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

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

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



## 2024 Regional Training Plan

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

**Date / Time:** April 30, 2024 @ 9AM-10:30AM

**Location:** Virtual (Zoom)

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

We will highlight the 2024 S.I.P., ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations, Tool-Box Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2024 theme and review the membership accomplishments. The Claims Coordinator will review the claims process and provide updates/resources.

### **#2 Topic: CDL: Entry Level Driver Training (ELDT) Train-the-Trainer Program**

**Date / Time:** 3/6 @ 9 AM , 6/21 @ 1 PM, 9/10 @ 9 AM, 11/6 @ 1PM

**Location:** (Zoom)

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

This class will prepare an experienced Commercial Driver's License Holder to conduct in-house training to satisfy the mandatory minimum Federal Curricula Requirements for Entry Level Driver Training, upgrade their current license, or add endorsements that were mandated to begin on February 7, 2022. Attendees will be provided with materials necessary to present an ELDT program to potential Commercial Motor Vehicle License applicants and satisfy the mandatory FMCSA curriculum.

### **#3 Topic: Accident Investigation**

**Date / Time:** 3/21 @ 9 AM, 5/1 @ 1 PM, 9/6 @ 1PM, 12/6 8:30 AM

**Location:** Virtual (Zoom)

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

This course leads the student through the 3-step process of 1) collecting good information about the incident, 2) identifying the root cause and contributing factors and 3) creating an action plan to incorporate what was learned from the investigation.

### **#4 Topic: Lifeguard Symposium**

**Date/Time:** TBD

**Location:** TBD

**Target Audience:** Command Staff / Administration

The Lifeguard/Beach Patrol Symposium will provide an opportunity for Lifeguard Command Staff to exchange information on Workers' Compensation and General Liability issues related to beach operations. The presentation will include but is not limited to information on the Law Against Discrimination (L.A.D.), CEPA, Protection of Minors, and Life Saving Responsibilities. Safety programs and training tools will be discussed to assist with the goal of creating a safer environment for the lifeguards and the community.

**#5 Topic: Indoor Air Quality**

**Date / Time: August 8 @ 8:30 AM-9:30 AM**

**Location: (Zoom)**

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

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

***Attendance at all applicable Regional Training programs is mandatory and counts toward successful participation in the 2024 Safety Incentive Program.***

**Atlantic County Municipal Joint Insurance Fund**

**P.O. Box 488, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 ·**

**[www.acmjif.org](http://www.acmjif.org)**



To: Fund Commissioners

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

Date: March 20, 2024

Re: **Executive Director's Report**

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**A. Lost Time Accident Frequency Report (pgs. 71-72)**

The January 2024 Lost Time Accident Frequency Summary and the Statewide Recap for January 2024 are attached for your review.

**B. Certificates of Insurance (pgs. 73-107)**

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

**C. Financial Fast Track Report (pg. 108)**

The Financial Fast Track Report for January 31, 2024 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 January 31, 2024 was \$14,201,272

**D. Regulatory Filing Checklists (pgs. 109-110)**

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. 111)**

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. 2024 EPL/Cyber Risk Management Budget (pg. 112)**

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.**

**H. Employment Practices Liability Compliance Status (pg. 113)**

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](mailto:scantwell@permainc.com).

**I. Statutory Bond Status (pgs. 114-116)**

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Please note that these bonds are written for the individual NOT the position to be bond. All applicants for a bond must complete an underwriting application and submit it to the Fund Underwriter for approval. Any questions on the status of an application or a bond listed on the report should be directed to Jonathon Tavares at 856-614-4493 or [jtavares@connerstrong.com](mailto:jtavares@connerstrong.com).

**J. Skateboard Park Approval Status (pg. 117)**

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.

**K. Capehart & Scatchard Updates**

Nothing to report this month

**L. Land Use Training Certification (pg. 118)**

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](mailto:jtavares@connerstrong.com).

**M. Monthly Activity Calendars (pgs. 119-120)**

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

**N. Elected Officials Training (pgs. 121-122)**

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. If you have any questions, or need assistance with the training, please contact the MSI Helpline at 866-661-5120

**O. 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.

**P. 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**.

**Q. 2024 Safety Breakfast (pg. 123)**

The JIF will hold the 2024 Safety Kickoff Breakfast on March 28, 2024 at Merighi's Savoy Inn, Vineland. The invitation was emailed to all Fund Commissioners and Alternates, as well as the Clerks, RMC's, Safety, and Claims Coordinators. We ask that you please respond no later than March 20, 2024.

**R. Safety & Claims Coordinator Roundtable**

The JIF is looking to hold the 2024 Safety Kickoff Breakfast & Safety, Claims, & Wellness Coordinator will be held online on April 30, 2024. Additional information will be forthcoming.

**S. New Fund Commissioner Orientation**

This year, the Executive Directors office will hold two (2) New Fund Commissioner Orientation sessions; one in May and the other later this Fall via Microsoft Teams. Anyone who would like an overview of the JIF is welcome to sign up and participate. An email notification with further details on how to participate in this training will be emailed to all members in April.

**T. Financial Disclosure Statement Filing**

The Division of Local Government Services utilizes an "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at Kristi\_Kristie@rpadmin.com. Additional information will be sent to all Fund Commissioners once it is released by the Department of Community Affairs.



**U. Inclement Weather Policy**

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

**V. Website ([www.acmjif.org](http://www.acmjif.org))**

Please take a moment to explore the website, which contains a plethora of information in an easy to read format and navigate site. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or [Megan\\_Matro@rpadmin.com](mailto:Megan_Matro@rpadmin.com).

**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	
Milville 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			725.00											725.00	\$0.00	
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			725.00											725.00	\$0.00	
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	\$1,450.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,450.00	\$26,825.00	

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](mailto:afelip@jamontgomery.com).

# **ANNUAL SAFETY CELEBRATION & KICKOFF**

Atlantic County  
Municipal Joint  
Insurance  
Fund  
South Jersey Communities Securing Their Future



## **Thursday, March 28, 2024**

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

Safety Celebration Breakfast Begins at 8:30am

**[Click Here to RSVP](#)  
for the Safety Breakfast  
by 03/20/2024**

### **THEME:**

**Unlocking the Potential of Your JIF Membership!**

- ♦ **Celebrate our Safety Accomplishments**
- ♦ **Strengthen our Commitment for 2024**
- ♦ **Embrace JIF Resources**
- ♦ **Plan for the Future: Vision and Goals**

### **INVITED TO ATTEND:**

- |                                      |   |
|--------------------------------------|---|
| ♦ <b>Claims Coordinators</b>         | ♦ <b>Safety Committee Representatives</b> |
| ♦ <b>Clerks</b>                      | ♦ <b>Safety Coordinators</b>              |
| ♦ <b>Elected Officials</b>           | ♦ <b>Safety Delegates</b>                 |
| ♦ <b>Fund Commissioners</b>          | ♦ <b>Supervisors</b>                      |
| ♦ <b>Risk Management Consultants</b> |   |

### **IMPORTANT:**

Attendance at the Safety Breakfast is a mandatory element of the 2024 JIF Safety Incentive Program. Please advise our office ASAP if you are unable to attend, as payment is on a per person basis.

**Questions? Contact Kris Kristie at [kristi\\_kristie@RPAdmin.com](mailto:kristi_kristie@RPAdmin.com)**

# SAFETY DIRECTOR REPORT

## Atlantic County Municipal Joint Insurance Fund

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

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

**DATE:** March 6, 2024

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

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

### *LOSS CONTROL SURVEYS*

- City of Somers Point on February 1, 2024
- Township of Upper on February 6, 2024
- Township of Lower on February 7, 2024
- Township of Middle on February 7, 2024
- Borough of Stone Harbor on February 7, 2024
- Township of Upper on February 12, 2024
- City of Sea Isle on February 15, 2024

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

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

### ***MEETINGS ATTENDED***

- Claims Committee Meeting on February 8, 2024
- Executive Fund Committee Meeting on February 21, 2024
- Executive Safety Committee Meeting on February 22, 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***

- Manual on Uniform Traffic Control Devices 11<sup>th</sup> Edition
- Employer Training Guide
- National Burn Awareness Week
- Dumpster Safety Awareness
- Husqvarna String Trimmer
- Office Safety & Workstation Ergonomics
- Bomb Threat Resources & Best Practices
- Catalytic Converter Theft
- Daniel's Law in New Jersey Requirements & Challenges

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

- Vaccinations: Who Pays for Required Vaccines?

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

- Active Shooter Hostile Event Training Considerations
- Firearms Accessible to Minors Considerations

### ***MSI NOW***

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

MSI NOW	
Municipality	Number of Videos
Absecon	1
Avalon	1
Buena	6
Cape May	1



MSI NOW	
Municipality	Number of Videos
Commercial	5
Folsom	1
Galloway	8
Longport	1
Newfield	10
Northfield	11
Pleasantville	6
Sea Isle City	1
Upper	1
Waterford	5
West Cape May	2
Weymouth	2
Wildwood City	21
Wildwood Crest	3

### *MSI LIVE*

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

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

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

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

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

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

# Technical Risks Services Director Monthly Executive Report



## March 6, 2024 Summary

February was devoted to the Wizer/D2 kickoffs for 2024. By now everyone should have at least logged into their Wizer training account. As of this report 27% are still in training mode and 3% have never logged in. Please advise your staff that Hygiene training is mandatory for deductible savings and BASIC Cyberframework compliance.

Vulnerability probing and penetration testing continues. There are a few towns with critical vulnerabilities. These have been reported to the POC for each. Please address these open items as soon as possible.

BASIC Cyberframework forms were re-distributed to all Fund Commissioners and then again to their respective IT POC. I am pleased to report that as of this report that across all JIF's that we handle we have a 40% approved rate for BASIC with ACM leading the way with 49% approved submissions. Perhaps some InterJIF competition will spur us to get to 100% well before the 6/30/24 deadline. And there is a good reason for moving this along. The Cyberframework V 2.0 has just been released. Most likely this will be adopted quickly so get your BASIC forms in to be grandfathered.

Remember BASIC is the lowest level of compliance required for \$75,000 of deductible relief. If you need help going over this form with your IT support, I am available any time for a consult. This month I had an opportunity to meet with the Salem County Association of Local Government where I met with the Salem County TRICOJIF members. It was a great opportunity to go over BASIC with the entire group! If anyone knows of any such organizations elsewhere supporting JIF members, I work for food.

This month's bulletin addresses O365 policies that can be enacted to thwart threat actors from infiltrating your email network. Remember over 80% of all breaches start with a compromised email account. I encourage you to go over the list with your IT support. Many of the measures are FREE, some may not apply to your organization. All create another layer of discouragement for those who would seek to attack your town.

Stay Cybersafe,

Jerry Caruso  
Technical Risks Services Director



## Securing Office 365 (O365)

Securing Office 365 (O365) email accounts against hacking involves implementing multiple layers of security measures. Here are some ways to lock down O365 email accounts effectively:

1. **Enable Multi-Factor Authentication (MFA):** This adds an extra layer of security by requiring users to verify their identity using a second factor, such as a phone or token, in addition to their password.
2. **Use Strong Password Policies:** Implement strong password policies requiring complex passwords that are changed regularly to prevent brute force attacks.
3. **Anti-Phishing Policies:** Set up anti-phishing policies in the Office 365 Security & Compliance Center to detect attempts to impersonate your users and custom domains.
4. **Enable Advanced Threat Protection (ATP):** ATP safeguards your organization against malicious threats posed by email messages, links, and collaboration tools.
5. **Audit and Review Permissions Regularly:** Regularly review and audit permissions for your Office 365 accounts to ensure that only necessary permissions are granted.
6. **Train Users on Security Awareness:** Educate users on the importance of security, how to recognize phishing attempts, and safe email practices.
7. **Implement Conditional Access Policies:** These policies allow you to define conditions under which users can access Office 365 services, such as requiring MFA when logging in from unrecognized devices.
8. **Use Secure Email Gateways:** Deploy secure email gateways that can filter spam and malicious content before it reaches your users' inboxes.
9. **Enable Alert Policies:** Configure alert policies in Office 365 to get notified about suspicious activities, such as multiple failed login attempts or unusual volume of emails sent.
10. **Secure Mail Flow Rules:** Create mail flow rules (also known as transport rules) to block or flag emails with suspicious content, such as attachments with executable files or emails from domains that mimic your own.
11. **Disable Legacy Authentication:** Legacy authentication protocols like IMAP, SMTP, and POP3 do not support modern security features such as MFA. Disabling them helps protect against credential stuffing and brute-force attacks.
12. **Implement Email Encryption:** Use Office 365 Message Encryption (OME) to encrypt sensitive emails. This ensures that only intended recipients can read the content, even if the email is intercepted during transit.
13. **Regularly Update and Patch:** Ensure that all Office 365 and related software are kept up to date with the latest patches and updates to protect against known vulnerabilities.
14. **Utilize Secure Score in Office 365:** Microsoft's Secure Score evaluates your organization's security posture within Office 365 and provides recommendations for improvement. Regularly reviewing and acting on these recommendations can enhance your security.
15. **Implement Data Loss Prevention (DLP) Policies:** DLP policies help prevent sensitive information, such as credit card numbers, social security numbers, or confidential company information, from being accidentally or intentionally shared outside the organization.

## And two of my favorite free and easy changes

### 16. Disable Outlook Web Access (OWA):

- **Reduced Attack Surface:** Disabling OWA reduces the number of entry points available to attackers, making it more difficult for them to gain unauthorized access to your email accounts. Since OWA is accessible from any web browser, it can be a tempting target for attackers looking to exploit user credentials through phishing or other means.

### 17. Implement Geolocation Restrictions (Geo-blocking):

- **Enhanced Security Posture:** By restricting access to Office 365 services, including email, based on geographic location, organizations can prevent unauthorized access attempts from high-risk regions or countries that are not relevant to their business operations. This is particularly useful for mitigating risks associated with attempts from known malicious IP addresses or regions frequently associated with cyber threats.

March 10, 2024

To the Members of the  
Executive Board of the  
Atlantic County Municipal  
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund. The statements included in this report are prepared on a "modified cash basis" and relate to financial activity through the month period ending **February 29, 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  
2/29/2024  
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 2/29/2024	\$1,089,724.54
<b><u>SUMMARY REPORT OF AELCF/DIVIDENDS/RETRO PROGRAM</u></b>	
-attached	

**RECEIPT ACTIVITY FOR THE PERIOD**

**Subrogation Receipts**

FEB: \$106,800.18 YTD: \$144,911.88

**Other:**

FEB: \$ -0- YTD: \$ -0-

**Adjustment:**

FEB: \$ -0- YTD: \$ 21,606.01

Assessments: \$4,419,795

**CLAIM ACTIVITY FOR THE PERIOD:**

**ACTIVITY**

The enclosed report shows claim activity during the period:

**FEB:**

Checks Issued: 334 Claim Payments: 884 Total Issued: \$839,444.56

Effect on Cash Position: \$717,254.58

**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>
FEB:	Ending Balance	<u>\$49,540,465.85</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	FEB: \$ 36,154.42	YTD: \$ 72,535.81
Treasury	FEB: \$ 131,168.48	YTD: \$517,747.69
Citizens	FEB: \$ 4,956.25	YTD: \$ 23,182.77
Citizens-sweep	FEB: \$ 13,371.11	YTD: \$ 16,132.53

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

**RATE OF RETURN**-only interest as FROM ANALYSIS WORKSHEET.  
FEB: 3.24%

**ALLOCATION OF FUNDS:**

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

	<b><u>FEB</u></b>	
Treasury-	\$23,061,960.90	47%
JCMI-	\$20,318,090.99	41%
Citizens-	<u>\$ 6,160,413.96</u>	<u>12%</u>
	\$49,540,465.85	

**Executive Committee**

**3/10/2024**

**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](mailto:ocjjh4263@gmail.com).

Respectfully Submitted,

***John J. Hansen***

John J. Hansen  
Treasurer



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

	<b>Payable To:</b>	<b>FY 2024</b>	<b>FY 2022</b>	<b>Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>179.00</b>		Prof Services/Actuary	Feb 2024 Fees
2	Risk Program Administrators LLC	<b>90,345.00</b>		Prof Services/Administration	March 2024 Fees
3	Risk Program Administrators LLC	<b>397.50</b>		Misc/Postage/Copies/Fax	Feb 2024 Fees
4	Risk Program Administrators LLC	<b>412.64</b>		Safety Incentive Program	SC/CC/WC gifts for breakfast; split
5	Risk Program Administrators LLC	<b>81.02</b>		Misc/Meeting Expense	Meeting bags
6	The DeWeese Law Firm, P.C.	<b>11,780.00</b>		Prof Services/Attorney	March 2024 Fees
7	Qual-Lynx	<b>73,432.00</b>		Prof Services/Claims Administration	March 2024 Fees
8	Joyce Media	<b>473.33</b>		Misc/JIF Website	March 2024 Fees plus annual wordpress (split and prorated)
9	Christopher J. Winter Sr.	<b>2,083.00</b>		Training/Police Risk Services	Law Enforcement Consultant-March 2024 fee
10	Tracy Forlenza	<b>571.00</b>		Misc/Recording Secretary	March 2024 Fees
11	J.A. Montgomery Consulting	<b>19,019.00</b>		Prof Services/Safety Director/Loss Control	March 2024 Fees
12	Wintsec Consulting LLC	<b>4,584.00</b>		Prof Services/Technology Risk Serv Dir	March 2024 Fees
13	John Hansen	<b>2,167.00</b>		Prof Services/Treasurer	March 2024 Fees
14	John Hansen	<b>9.85</b>		Misc/Postage/Copies/Fax	Virtual meeting Feb-cks sent
15	Conner Strong & Buckelew	<b>1,031.00</b>		Prof Services/Underwriting Mgr	March 2024 Fees
16	AAA Rush Signs 2	<b>1,755.00</b>		Safety Incentive Program	SC/CC/WC blankets; split
17	Iron Mountain	<b>144.21</b>		Misc/Records Retention Service	Records, Storage 3/1-3/24, Service 1/24-2/20/24
18	ODP Business Solutions LLC	<b>70.17</b>		Safety Incentive Program	Bags for blankets #356082435; #355588749 tags
19	PRIMA	<b>695.00</b>		Misc/AGRIP/PRIMA	Conference -June 2024; Dbascelli
20	Galloway Township	<b>725.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	Attorney bill for employee matter
21	City of Margate	<b>725.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	Attorney bill for employee matter
22	Borough of West Wildwood		<b>910.00</b>	Safety Incentive Program	SC approved late submission
23	Atlantic Associates	<b>14,427.00</b>		Risk Management Consultants	1st Qtr Pymts -Pleasantville
24	J. Byrne Agency	<b>20,821.00</b>		Risk Management Consultants	1st Qtr Pymts -Lower and WW Crest
25	Glenn Insurance	<b>3,500.00</b>		Risk Management Consultants	1st Qtr Pymts -Absecon
26	Hardenbergh Insurance	<b>9,750.00</b>		Risk Management Consultants	1st Qtr Pymts -Millville
27	McMahon Agency	<b>14,423.00</b>		Risk Management Consultants	1st Qtr Pymts -Ocean City
	<b>Subtotals</b>	<b>273,600.72</b>	<b>910.00</b>		
	<b>JIF BILL LIST TOTAL</b>		<b>274,510.72</b>		