



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Teams Conferencing

February 21, 2024 at 3:00 PM

OPEN SESSION MINUTES

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:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>
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, <i>Chair</i> , Ocean City Kellie Seib, Sea Isle City
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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).

	<i>Jan</i>	<i>YTD</i>
<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*.

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

PPO Penetration Report:

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

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

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty reports*.

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

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 1st or 8th 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 23rd and 24th. 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.

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

Member	1/31/24 (Includes unaudited interest)
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
Total	\$1,089,724.54

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 1st 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
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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%
TOTALS	\$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, <i>Chair</i> , 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 14th Annual MEL, MRHIF & NJCE is open for registration. It is virtual on April 19th and 26th. 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, <i>Chair</i> , 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

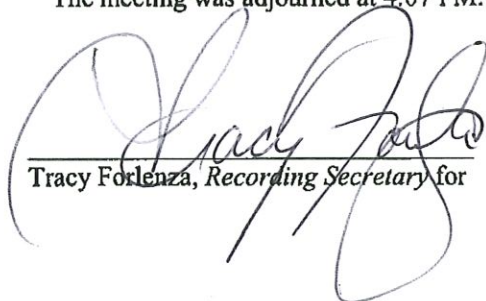
Chair Woods entertained a motion to close the public comment.

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.


Tracy Forlenza, Recording Secretary for


Jessica Bishop, Fund Secretary