



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

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

April 17, 2024 at 3:00 PM

OPEN SESSION MINUTES

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

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL of 2024 FUND COMMISSIONERS

Those in attendance were:

Kayla Lovallo, **Absecon City**
Mollye O'Neill, **Brigantine City**
Paul Dietrich, **Cape May City**
Heather Miller, **Commercial Twp.**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Lisa Marcolongo, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp.**
Mary Kelly, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Pam Tomassi, **Longport Borough**
Karen Fournier, **Lower Township**
Dan Adams, **Margate City**
Dawn Stollenwerk, **Mullica Twp.**
Mary Canesi, **Northfield City**
Liz Woods, *Fund Chair*, **Ocean City**
Chief Williams, **Pleasantville City**
Michael Dougherty, **Waterford Twp.**
Teresa Seelman, Alt., **Weymouth Twp.**
Dan Dunn, **Wildwood City**
Connie Mahon, **Wildwood Crest**

Absent Fund Commissioners:

Scott Wahl, **Avalon Borough**
Bill Nimohay **Buena Borough**
Ed Grant, **Cape May Point**

Dawn Marie Bascelli, **Deerfield Twp.**
Bob Campbell, **Downe Twp.**
Varvara Keun, **Middle Twp.**
Joe Calchi, **Millville City**
Jared Marandino, **Newfield Borough**
Jennifer VanSant, **North Wildwood City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Gary DeMarzo, **Upper Twp.**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
George Dick, **West Cape May Borough**
Joe Segrest, **West Wildwood City**
Laurie Boyd, **Woodbine Borough**

Present Fund Professionals:

Paul A. Forlenza, MGA, Executive Director, *RPA a Division of Gallagher*
Tracy Forlenza, Recording Secretary, ACM JIF
Jillian Donnelly, Account Manager, *RPA a Division of Gallagher*
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:

Kamini Patel, MBA, CIC, CPCU, AIDA ®, Program Director, *RPA a Division of Gallagher*
Christopher Roselli, Account Manager, *Qual-Lynx*

Present Risk Management Consultants were:

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

Absent Risk Management Consultants were:

Atlantic Associates
Barclay Insurance Group
BCA Insurance
Thomas Heist Insurance Agency
J. Byrne Agency, Inc.
McMahon Agency, Inc.
William R. Mints Agency

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

MOVE UP ALTERNATES

Chair Woods entertained a motion to move Karen Fournier, Lower Township, Leigh Ann Napoli, Linwood City, Mary Canesi, Northfield, and Connie Mahon, Wildwood Crest to the Executive Committee, for voting purposes in absence of Varvara Keun, Middle Township, Dawn Marie Bascelli, Deerfield, Scott Wahl, Avalon, and Kellie Seib, Sea Isle City.

Motion by Ms. Canesi, seconded by Ms. Bishop, to move Karen Fournier, Lower Township, Leigh Ann Napoli, Linwood City, Mary Canesi, Northfield, and Connie Mahon, Wildwood Crest to the Executive Committee, for voting purposes in absence of Varvara Keun, Middle Township, Dawn Marie Bascelli, Deerfield, Scott Wahl, Avalon, and Kellie Seib, Sea Isle City. All in Favor. Motion Carried.

APPROVAL OF MINUTES – OPEN SESSION

Chair Woods entertained a motion to approve the meeting minutes of the March 20, 2024 Executive Committee Meeting.

Motion by Ms. Canesi, seconded by Ms. Bishop, to approve the meeting minutes of the March 20, 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 March 20, 2024 Executive Committee meeting.

Motion by Ms. Bishop, seconded by Ms. Canesi, to approve the Closed Session minutes of the March 20, 2024 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the March 20, 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.

CLOSED SESSION - RESOLUTION #2024-22

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 2024-22.

Motion by Ms. Bishop, seconded by Ms. Canesi, to adopt Resolution 2024-22 as presented.

ROLL CALL

Yeas:

Heather Miller, **Commercial**
Jessica Bishop, Sec., **Dennis Twp.**
Leigh Ann Napoli, **Linwood City**
Karen Fournier, **Lower Twp.**
Mary Canesi, **Northfield City**
Liz Woods, *Chair*, **Ocean City**

Connie Mahon, **Wildwood Crest**

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

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

They are as follows:

March 2024 PARs:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>
MLT-2023291543 (01-03) 2023291543	2024317930	2021214185
2024321659	2023306992	2022258663
MLT-2024310218 (01-03) 2024310222	2024328494	2022251500
2024327219	2024328543	2021211743
2024325158	2024327754	2023289957
2024309464	2023298843	2023300282
2024326524		
2024323003		
2024323481		
2023300629		
2024312936		
2024326694		
2022275919		
2024319788		
2024325363		

ROLL CALL

Yeas:

Heather Miller, **Commercial**
 Jessica Bishop, Sec., **Dennis Twp.**
 Leigh Ann Napoli, **Linwood City**
 Karen Fournier, **Lower Twp.**
 Mary Canesi, **Northfield City**

Liz Woods, *Chair*, **Ocean City**
Connie Mahon, **Wildwood Crest**

Nays: None
Abstain: None

Motion carried by unanimous vote.

ABANDON SUBROGATION

There were three (3) files presented for Abandonment of Subrogation:

2023284867
2023294368
2024313455

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

ROLL CALL *Yeas:* Heather Miller, **Commercial**
Jessica Bishop, Sec., **Dennis Twp.**
Leigh Ann Napoli, **Linwood City**
Karen Fournier, **Lower Twp.**
Mary Canesi, **Northfield City**
Liz Woods, *Chair*, **Ocean City**
Connie Mahon, **Wildwood Crest**

Nays: None
Abstain: None

Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Canesi noted that twenty-seven (27) PARs including fifteen (15) Workers' Compensation (8 Police, 0 Fire, and 7 Other), six (6) General Liability, zero (0) Auto, and six (6) Property claims were reviewed for settlement, continuing defense, or to advise of a trial date.

Ms. Canesi reported to members to please pass along information regarding hazards that are reported. Notify the claims coordinator, the Public Works Department, document with pictures and written descriptions. Once it is documented, please address the hazard immediately. This helps the attorneys with any claims that may come along.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – April

Ms. Beatty reported that the Lessons Learned from Losses this month focuses on *Subrogation*. Qual-Lynx and the JIF Solicitor, Mr. DeWeese, undertake efforts to subrogate if it is believed that someone else caused or contributed to the damage or injury. For first party property, we seek all damages including your deductible. For Workers' Compensation, we seek the amount paid for medical treatment, lost wages and

the face value of an award. Any amount recovered, reduces the amount of the claim and therefore reduces the amount of the member's overall claims payment which in turn reduces your insurance costs.

Ms. Beatty shared a recent claim where an officer was injured while making an arrest. The office sought medical attention, but never reported to the municipality. The Defense could not prove the injuries were caused by the Defendant's actions and therefore could not subrogate.

Mr. DeWeese noted that another issue with subrogation for property, auto accidents, and police liability is that videos are being destroyed before legal counsel can obtain and review them. He is asking members to please preserve any videos in which an incident occurs that could lead to a claim. He noted that Chief Hummel will be issuing a bulletin as a reminder.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty introduced Christine Gallagher from Qual-Lynx who will be taking over for her in her retirement.

Lost Time v. Medical Only Cases

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

	<i>March</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	<i>46</i>	<i>130</i>
<i>Report Only</i>	<i>16</i>	<i>37</i>
<i>Report Only % of Total</i>	<i>35%</i>	<i>28%</i>
<i>Medical Only</i>	<i>26</i>	<i>69</i>
<i>Lost Time</i>	<i>4</i>	<i>23</i>
<i>Medical Only/Lost Time Ratio</i>	<i>77:23</i>	<i>75:25</i>
<i>Claim Petition First Notice/Occupational</i>	<i>0</i>	<i>1</i>
<i>COVID-19</i>	<i>0</i>	<i>0</i>
<i>Average Days to Report to QL</i>	<i>1.6</i>	<i>6.3</i>
<i>Average Days to Report to employer</i>	<i>0.3</i>	<i>0.9</i>

Nurse Case Management:

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

<i>Nurse Case Management</i>	<i>March</i>
<i># of Cases Assigned to Case Management</i>	87
<i># of Case > 90 days</i>	68

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>March</i>	<i>YTD</i>
<i>Bill Count</i>	604	1,626
<i>Original Provider Charges</i>	\$711,067	\$2,272,460
<i>Re-priced Bill Amount</i>	\$202,288	\$658,408
<i>Savings</i>	\$508,778	\$1,614,052
<i>% of Savings</i>	72%	71%
<i>Participating Provider Penetration Rate- Bill count</i>	96%	97%
<i>Participating Provider Penetration Rate-Provider Charges</i>	96%	97%
<i>EPO Penetration Rate – Bill Count</i>	97%	98%
<i>EPO Penetration Rate –Provider Charges</i>	97%	98%

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>	1,861
<i>Transitional Duty Days Worked</i>	1,425
<i>% of Transitional Duty Days Worked</i>	77%
<i>Money Saved by Accommodating</i>	\$149,176
<i>Transitional Duty Days NOT Accommodated</i>	436
<i>% of Transitional Duty Days NOT Accommodated</i>	23%
<i>Cost of Days NOT Accommodated</i>	\$47,819

Ms. Beatty reported that starting **May 1, 2024**, Qual-Lynx would partner with Enlyte ScriptAdvisor for Pharmacy Benefit Management (PBM) services in New Jersey. ScriptAdvisor is a leading PBM solution provider in the workers' compensation industry. They have a wide network of pharmacies, including popular ones like Walgreens and CVS. The fill rate was \$3 and will be \$1 with ScriptAdvisor. The PBM program includes customized drug formularies, opioid and compound drug controls, pharmacist oversight, 24/7 support, and savings reporting. The transition will not interrupt patient care, and Qual-Lynx will provide First Fill letters to ensure no out-of-pocket expenses for medications by existing claimants. She asked members to review her report in the agenda packet.

Ms. Beatty noted that Functional Capacity Evaluations (FCE) are addressed in her report on page 24. She stated that FCEs are an objective, comprehensive, performance-based assessment that determines an employee's functional ability to perform essential duties in the workplace or activities of daily living and leisure. An FCE is also used to determine the physical capability of a potential employee, an employee returning to work after an illness or injury outside of work, or an employee who appears to be demonstrating difficulties in performing duties.

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 25-26 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 ongoing with (3) three completed in March.

The training for Report Writing and Management of Aggressive Behavior (use of force) and are pending. He noted that he met with the ACM L/E Committee on March 26, 2024 where police licensing, finding replacements for retiring officers, and JIF services were discussed. The discussion had positive feedback.

Mr. Winter stated that Chief Williams of Pleasantville is retiring and he thanked him for his years of service.

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

SOLICITOR'S REPORT

Closed Claims

Mr. DeWeese reported there were five (5) cases closed since last month:

Osborn v. City of Cape May

Reyes v. Township of Egg Harbor

Falcone Estate v. Township of Egg Harbor

Capps v. City of Millville

Belcher v. Township of Waterford

He stated this leaves 80 active GL cases.

MEL EPL Helpline

Mr. DeWeese stated that there is a reminder in the agenda packet regarding the MEL EPL Helpline on page 27. He urged members to review the MEL EPL Helpline Authorized Contact list on pages 28-29 and update them. He noted that if you have a "N/A", he strongly recommends to get someone appointed so they have access to this service. The resolution to make these changes is on the ACM JIF website. He noted that many members are using this Helpline as it is very beneficial.

Mr. DeWeese noted that Jodi Howlett, Esquire, is no longer available via the MEL Helpline. He noted that he and Fred Semrau, Esquire, will be handling the calls. Once she is replaced, he will update the members.

Resolution 2024- 23 Revised Litigation Management Guidelines

Mr. DeWeese announced that he has revised the Litigation Management Guidelines (LMG) for the ACM JIF. He noted that last month, he provided the Committee Members with a draft of the revised Litigation Management Guidelines, and requested that Committee Members provide their comments or suggestions for additions, deletions, or corrections; however, he did not receive any responses.

Chair Woods entertained a motion to adopt the Revised Litigation Management Guidelines.

Motion by Ms. Bishop, seconded by Chair Woods adopt the Revised Litigation Management Guidelines as presented.

ROLL CALL

Yeas:

Heather Miller, **Commercial**

Jessica Bishop, Sec., **Dennis Twp.**

Leigh Ann Napoli, **Linwood City**
Karen Fournier, **Lower Twp.**
Mary Canesi, **Northfield City**
Liz Woods, *Chair*, **Ocean City**
Connie Mahon, **Wildwood Crest**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Conflict of Interest Policy

Mr. DeWeese noted that the Appendix holds the Conflict of Interest Policy. He stated that this policy is outdated. He has prepared revisions to the Policy and will circulate among the members. Please direct any questions or concerns to Mr. DeWeese. If there are no objections, he will present a resolution at the May meeting.

Model Indemnification and Insurance Provisions

Mr. DeWeese noted that he has revised the JIF Model Indemnification and Insurance Provisions. He will circulate the revised Provisions among the members. Please direct any questions or concerns to Mr. DeWeese. If there are no objections, he will present a resolution at the May meeting.

COMMITTEE REPORTS

No Committee reports.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza welcomed a new RPA staff member, Jillian Donnelly.

Property Appraisals – Mr. Forlenza noted that a reminder was sent to the members who have not yet reviewed their property schedules in Origami. He commented that even those members not receiving physical appraisals this year must complete the review of exposures in Origami and contact Mel or Ron at AssetWorks once complete. He reminded members that those values in Origami are what are trended to compile the 2025 premiums.

Payroll Audit – Mr. Forlenza noted that a reminder was sent to the members who have not yet uploaded their 2023 payroll information to Bowman. If you have any questions, please reach out to Dennis or Kaleigh at Bowman. This data is used to compile the 2025 WC assessments and is crucial that it is completed on schedule.

EJIF Survey- Mr. Forlenza noted that the EJIF sent a survey to gather members' environmental exposure data back in late December. As of today, six (6) members; Absecon, Downe Twp., Upper Twp., West Cape May, Wildwood and Woodbine have not yet responded. He asked the Fund Commissioners to complete the survey and forward back to Rich Erickson at the EJIF as soon as possible. He noted this is needed to identify certain items like underground storage tanks and other environmental exposures. The EJIF will then arrange to come out later this year to meet with you.

Safety, OSB, and EPL/Cyber Reimbursement- Mr. Forlenza stated that the SIP, OSB, and EPL/Cyber balances for 2024 are listed in the agenda. Please submit the purchases made as soon as possible and do not wait until the deadline. The deadline to encumber the funds is December 31, 2024 and he noted that the Safety Incentive Program award money letter was sent following the Safety Breakfast on March 28, 2024. Deadline to receive the SIP money as a check is April 30, 2024.

Statutory Bonds- Mr. Forlenza noted 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.

Elected Officials Training - Mr. Forlenza stated that the Elected Officials training is available to all members through the MSI. 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 still very low this year in comparison to prior years. He sent out a reminder out to all members. He asked that you encourage your elected officials to take this training to receive the credit by the May 1, 2024 deadline.

Safety and Claims Coordinator Roundtable - Mr. Forlenza noted that the Safety and Claims Coordinator Roundtable will be held online on April 30, 2024 via Teams.

New Fund Commissioner Orientation – Mr. Forlenza noted that 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 later this month.

Financial Disclosure Statement Filing – Mr. Forlenza stated the Division of Local Government Services has notified us that the FDS database is now open. Each Fund Commissioner should file for their position of Fund Commissioner with the JIF using their unique PIN number. 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. He noted these are due April 30, 2024. If you have confirmation of your filing, please be sure to keep it should the Executive Directors office receive notice of non-filer status.

Special Law Enforcement Officer Training (SLEO) - Mr. Forlenza stated that the Annual SLEO Training will be provided again this year in two (2) sessions in May. His office will send an invite at the end of April.

Quarterly Attendance – Mr. Forlenza noted that the quarterly attendance can be found on page 117. Please be sure to review your attendance, and contact Ms. Kristie at Kristi_Kristie@RPAdmin.com if you feel there are any discrepancies in the report.

JIF Website – Mr. Forlenza noted that we are still working on the Members Only Section of the JIF website. He anticipates it's launching in early May. Notification will go to all members. He reminded members that this is necessary to protect the policies and other documentation on our JIF website.

Mr. Forlenza asked if there were any questions. Ms. Stollenwerk inquired about the FFTs for the Cyber JIF and EJIF and when we will see these reports in Origami. Mr. Forlenza noted that the EJIF reports will not show our data until next year. The 2023 Cyber JIF had a \$1.9 million surplus at 12/31/2023, but claims are still developing. Mr. Forlenza noted he could provide general financials on the Cyber JIF; however, securing loss data has been challenging. He stated that when there is a cyber-breach, the member calls the hotline and the breach coach reaches back out to the member. The cyber insurer enters into a contract with the member that requires confidentiality between the breach coach (law firm) and the member. They have cut the JIF out of the process other than very limited involvement that Jerry Caruso is able to garner. Mr. Forlenza is trying to get information about the claim and how it happened so we can learn from our losses. No other questions were entertained.

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report begins on page 118. He stated that the report is self-explanatory.

Mr. Garish noted his report shows all activities for the month of March. He reminded members of the two training platforms: MSI LIVE and MSI NOW.

Mr. Garish stated that a new Work Zone Training was added for Police Officers, which mimics NIMS training. This will be held May 16, 2024 on MSI LIVE.

Mr. Garish reminded members to inspect their playgrounds and parks with the warmer weather. Any assistance can be scheduled with his office. Mr. Garish reminded members to keep up with inspections and document any issues found and document repairs. Inspection forms are on Safety Director's website. If you need assistance from the Safety Director's office, please contact him. He also reminded members to be careful when employees use AI to do their reporting; remind them to check for accuracy.

Mr. Garish noted the Safety and Claims Coordinator roundtable is scheduled for April 30, 2024. He further noted that although ACM JIF suspended their Wellness Program, any wellness coordinator is welcome to attend as wellness discussions will be towards the afternoon.

Mr. Garish reminded the members with boardwalks to please inspect their boardwalks and document any repairs. He also reminded members with Tram Cars running on the boardwalks to please watch out for board issues as well and report them.

MSI Safety Expo – Mr. Garish noted that another Safety Expo is scheduled for May 21, 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 asked if there were any questions. No other questions were entertained.

TECHNOLOGY RISK SERVICES DIRECTOR'S REPORT

Mr. Caruso reported he attended an intense boot camp provided by the Criminal Justice Institute and hosted by the Salem County OEM. This was a 32-hour course covering a wide range of pertinent topics concerning Cyber Defenses. He noted he was happy to see many of our JIF members in attendance.

Mr. Caruso asked the members to review his report beginning on page 121. He noted that February began the new Wizer training and as of today is 91% of members are compliant with this training.

Mr. Caruso stated that three (3) members with critical vulnerabilities were contacted by D2. He reminded members that if a critical vulnerability is found, they should address it immediately. He noted that one of these members was cyber attacked, but they had intrusion protection so the member knew it was happening. Mr. Caruso and team were able to stop this attack and stop the intrusion. He is concerned because the attacker knew the vulnerability. He was also concerned that the member did not address it when it was identified. He reminded members to review these reports and to fix any vulnerabilities identified.

Mr. Caruso reiterated that the Cyber framework form for compliance with the "basic" standards is on the Cyber JIF website. Compliance with these standards helps reduce your deductible for a cyber-related incident. He noted that he would be working hard to get all members into at least the "basic level" of protection. ACM JIF is 77% compliant as of today. (9) nine members have NOT submitted anything for Basic. He reported that he will be driving to these members to meet with them and work with their IT folks. He noted that when a member is at Basic compliance, 80% of attacks are stopped.

Mr. Caruso reported that his bulletin this month's bulletin is on choosing an IT vendor for a municipality, especially when adhering to the New Jersey Cyber Risk Management Fund (Cyber JIF) Cybersecurity

Framework which involves a meticulous process to ensure compliance with the advanced security measures outlined in the framework. This selection is paramount for maintaining robust cybersecurity defenses, managing risks effectively, and potentially reducing cyber insurance deductibles. Please use this as a template in your decision-making process. An attack can happen in under 42 minutes so please pay attention to cyber hygiene and cyber framework.

Mr. Caruso asked if there were any questions. Ms. Stollenwerk inquired if Mr. Caruso is looking at all the JIFs, not just ours. He stated that the information he provided is ACM JIF data. He stated that looking at the hygiene results, not everyone did nor did they address vulnerabilities. Ms. Stollenwerk asked if there was a process being undertaken to address these members. Mr. Caruso noted members with vulnerabilities receive their reports and are contacted directly. He becomes involved if the concerns are not addressed and works with them to resolve. Ms. Stollenwerk asked if the Fund Commissioner is on the reporting list. Mr. Caruso noted not necessarily, it is the designated Point of Contact for the member, which is usually the IT person, who is contacted. No other questions were entertained.

Mr. Forlenza asked Ms. Stollenwerk if she received the email from PERMA on how to comply with the revised ACH guidelines. She noted she did and it helped, but it was a lot of information. She also noted that members may not realize they have to amend their cash management plans, policies and separation of duties in place to comply.

Mr. Caruso noted that he will be speaking at the Cape May County League of Municipalities and will emphasize the importance of compliance with these guidelines.

Mr. Merchel commented that he was involved in creating this draft language as former Chair of the Cyber JIF so he can also assist. He noted that the guidelines are focused on the IT department mostly, not vulnerabilities that come from the Finance Department.

TREASURER'S REPORT

Reports – March

Mr. Hansen presented the Treasurer's Report for the period ending **March 31, 2024**. The reports were made part of the agenda packet beginning on page 123. He noted the following information:

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

Member	3/31/24 (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:

	March	YTD
Subrogation Receipts	\$ 71,938.75	\$ 216,850.63
Other	\$0	\$0
Adjustment	\$ 1,777.00	\$ 23,383.01

Claim Activity for the Period

Claim activity for the month of **March** for claims paid by the Fund and claims payable by the Fund depict a total of 310 checks issued representing 989 claims payments totaling \$600,414.30, with an effect on cash position of \$ 519,597.23.

Cash Activity for the Period

The Fund's "Cash Position" at month end for **March** was \$ 48,853,734.46.

Investment Interest

Interest Income:	March	YTD
JCMI	\$ 39,974.09	\$ 112,509.90
Treasury	\$0	\$517,747.69
Citizens	\$ 4,483.93	\$ 27,667.70
Citizens-sweep	\$18,813.89	\$ 34,946.42

Rate of Return: Only interest from the *ANALYSIS WORKSHEET* **1.54%** for **March**.

Allocation of Invested Funds

FUND	January Total	January Percentage	March Total	March Percentage
Treasury	\$23,061,960.90	47%	\$23,067,694.88	47%
JCMI	\$20,318,090.99	41%	\$20,396,434.75	42%
Citizens	\$6,160,413.96	12%	\$5,389,604.83	11%
TOTALS	\$49,540,465.85		\$48,853,734.46	

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

Payment Register

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

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

Motion by Ms. Bishop, seconded by Ms. Miller to approve the ***March 2024 Payment Register*** (Claims Activity) as submitted.

ROLL CALL

Yeas:

Heather Miller, **Commercial**
 Jessica Bishop, Sec., **Dennis Twp.**
 Leigh Ann Napoli, **Linwood City**
 Karen Fournier, **Lower Twp.**
 Mary Canesi, **Northfield City**
 Liz Woods, *Chair*, **Ocean City**
 Connie Mahon, **Wildwood Crest**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Bill List – April

For the Executive Committee’s consideration, Mr. Hansen presented the ***April 2024 Bill List*** in the amount of **\$1,326,912.93**.

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

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

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

ROLL CALL

Yeas:

Heather Miller, **Commercial**
 Jessica Bishop, Sec., **Dennis Twp.**
 Leigh Ann Napoli, **Linwood City**
 Karen Fournier, **Lower Twp.**
 Mary Canesi, **Northfield City**
 Liz Woods, *Chair*, **Ocean City**

Abstain: None

Motion carried by unanimous vote.

Motion to Authorize for RFQ for Position of WC Defensive Attorneys and Liability Defense Attorneys

Chair Woods entertained a motion to Authorize the Fund Solicitor & Executive Director to Prepare, Advertise, and Receive Requests for Qualifications for the Position of Workers' Compensation Defense Attorneys and Liability Defense Attorneys.

Motion by Ms. Bishop, seconded by Ms. Miller, Authorizing the Fund Solicitor & Executive Director to Prepare, Advertise, and Receive Requests for Qualifications for the Position of Workers' Compensation Defense Attorneys and Liability Defense Attorneys as presented. All in favor. Motion carried by unanimous vote.

Resolution 2024-26 James Pacanowski MEL/RCF/EJIF Representative for 2024

Chair Woods entertained a motion to Appoint James Pacanowski, Ventnor City, as the Fund's Representative to the MEL/RCF/EJIF for the remainder of 2024.

Motion by Ms. Bishop, seconded by Ms. Miller, Appointing James Pacanowski, Ventnor City, as the Fund's Representative to the MEL/RCF/EJIF for the remainder of 2024 as presented.

ROLL CALL

Yeas:

Heather Miller, **Commercial**
Jessica Bishop, Sec., **Dennis Twp.**
Leigh Ann Napoli, **Linwood City**
Karen Fournier, **Lower Twp.**
Mary Canesi, **Northfield City**
Liz Woods, *Chair*, **Ocean City**
Connie Mahon, **Wildwood Crest**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Next Meeting

Chair Woods reminded the members that the next meeting will be held virtually on **Wednesday, May 15, 2024 at 3:00 PM** via **Microsoft Teams**.

Chair Woods and the members congratulated Chief Williams, City of Pleasantville, on his well-earned retirement and his service to the JIF is greatly appreciated.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

Chair Woods entertained a motion to close the public comment.

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

MOTION TO ADJOURN

Motion by Ms. Canesi, seconded by Ms. Napoli, to adjourn the April 17, 2024 meeting of the ACM JIF.
All in favor. Motion carried.

The meeting was adjourned at 4:04 PM.



Tracy Forlenza, *Recording Secretary* for



Jessica Bishop, *Fund Secretary*