



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Avalon Community Center, 3001 Avalon Ave, Avalon, NJ

June 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 June 17, 2024 at 3:00 PM, prevailing time, at Avalon Community Center, 3001 Avalon Ave, Avalon, 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**
Scott Wahl, **Avalon Borough**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Paul Dietrich, **Cape May City**
Kelly Redington, *Alt.*, **Cape May Point**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Dawn Marie Bascelli, **Deerfield Twp.**
Lisa Marcolongo, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Mary Kelly, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Pam Tomassi, **Longport Borough**
Dan Adams, **Margate City**
Dawn Stollenwerk, **Mullica Twp.**
Jennifer VanSant, **North Wildwood City**
Liz Woods, *Fund Chair*, **Ocean City**
Shurlana Stewart, *Alt.*, **Pleasantville City**
Kellie Seib, **Sea Isle City**
Shelby Heath, **Somers Point City**
Manny Parada, **Stone Harbor Borough**
Jim Pacanowski, **Ventnor City**
Michael Dougherty, **Waterford Twp.**
George Dick, **West Cape May Borough**
Joe Segrest, **West Wildwood City**
Dan Dunn, **Wildwood City**

Connie Mahon, **Wildwood Crest**
Laurie Boyd, **Woodbine Borough**

Absent Fund Commissioners:

Heather Miller, **Commercial Twp.**
Bob Campbell, **Downe Twp.**
Alim Parks, Sr., **Galloway Twp.**
Karen Fournier, **Lower Township**
Varvara Keun, **Middle Twp.**
Joe Calchi, **Millville City**
Jared Marandino, **Newfield Borough**
Mary Canesi, **Northfield City**
Gary DeMarzo, **Upper Twp.**
Roy Spoltore, **Upper Deerfield Twp.**
DJ Ayres, **Weymouth Twp.**

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, ACM JIF
Christopher Roselli, Account Manager, *Qual-Lynx*
Christine Gallagher, Account 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

Present Risk Management Consultants were:

C. J. Adams Company
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Hardenbergh Insurance
Insurance Agencies Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

Atlantic Associates
Barclay Insurance Group
BCA Insurance
Glenn Insurance
Thomas Heist Insurance 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 Jennifer VanSant, North Wildwood City, and Leigh Ann Napoli, Linwood City, to the Executive Committee for voting purposes in absence of Varvara Keun, Middle Township, and Heather Miller, Commercial Township.

Motion by Ms. Bishop, seconded by Ms. Seib, to move Jennifer VanSant, North Wildwood City, and Leigh Ann Napoli, Linwood City, to the Executive Committee for voting purposes in absence of Varvara Keun, Middle Township, and Heather Miller, Commercial Township. All in Favor. Motion Carried.

APPROVAL OF MINUTES – OPEN SESSION

Chair Woods entertained a motion to approve the meeting minutes of the May 15, 2024 Executive Committee Meeting.

Motion by Ms. Bishop, seconded by Mr. Wahl, to approve the meeting minutes of the May 15, 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 May 15, 2024 Executive Committee meeting.

Motion by Ms. Bishop, seconded by Mr. Wahl, to approve the Closed Session minutes of the May 15, 2024 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the May 15, 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 #2024-29

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 2024-29.

Motion by Ms. Bascelli, seconded by Ms. Seib, to adopt Resolution 2024-29 as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Dawn Bascelli, **Deerfield**
Jessica Bishop, Sec., **Dennis Twp.**
Leigh Ann Napoli, **Linwood**
Jennifer VanSant, **North Wildwood**
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 Ms. Bishop, 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 Mr. Wahl, seconded by Ms. Bascelli to approve the claims payments as discussed in *Closed Session*.

They are as follows:

May 2024 PARs:

| <i>Workers' Compensation</i> | <i>Property</i> | <i>GL</i> |
|------------------------------------|-----------------|------------|
| 2021229497 | 2023280391 | 2021240989 |
| 2021229484 | 2023305735 | 2022270704 |
| 2024309201 | 2024323607 | 2021242058 |
| MLT-2020195338 (01) 2020195338 | 2024327754 | 2021213016 |
| MLT-2020195338 (02) 2020195343 | | 202380222 |
| 2024323138 | | 2022249364 |
| 2024321646 | | |
| 2024333555 | | |
| 2022273437 | | |
| 2024330952 | | |
| 2023278025 | | |
| 2023286245 | | |
| 2024312757 | | |
| MLT-2024331387I (01) 2024331387 | | |
| 2024328173 | | |
| 2024333159 | | |
| 2024329039 | | |
| 2021222549 | | |
| 2024309698 | | |
| 2024330283 | | |
| 2023299476 | | |
| 2023288755 | | |
| 2022277165 | | |

| | | |
|------------------|-----------------|---|
| ROLL CALL | Yeas: | Scott Wahl, Avalon Dawn Bascelli, Deerfield Jessica Bishop, Sec., Dennis Twp. Leigh Ann Napoli, Linwood Jennifer VanSant, North Wildwood Liz Woods, <i>Chair</i> , Ocean City Kellie Seib, Sea Isle City |
| | Nays: | None |
| | Abstain: | None |

Motion carried by unanimous vote.

ABANDON SUBROGATION

Secretary Bishop motioned there were four (4) files being presented for Abandonment of Subrogation.

MLT-2023291543 (01-02)
MLT-2023302341 (01-02)
2023288972
2023290085

Motion by Secretary Bishop, seconded by Chair Woods, to abandon subrogation on the four (4) files as presented.

| | | |
|------------------|-----------------|---|
| ROLL CALL | Yeas: | Scott Wahl, Avalon Dawn Bascelli, Deerfield Jessica Bishop, Sec., Dennis Twp. Leigh Ann Napoli, Linwood Jennifer VanSant, North Wildwood Liz Woods, <i>Chair</i> , 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 there were thirty-three (33) PARs including twenty-three (23) Workers' Compensation (*10 Police, 2 Fire, and 11 Other*), six (6) General Liability, four (4) Property claims, and zero (0) Auto were reviewed for settlement, continuing defense, or to advise of a trial date.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – June

Mr. Roselli reviewed hurricane awareness and provided guidelines for dealing with flood-related emergencies and filing insurance claims. He emphasized the importance of having flood policies in place

for buildings located in Special Flood Hazard Areas A or V. He urged appointing a point person to handle communication and gather information on damages and provided a link to a bulletin on hurricane season preparedness before the storm. After a storm, Mr. Roselli advised reporting claims to the insurance company and FEMA promptly, documenting damages with photographs, and keeping records of expenses. He also highlighted the need to stay informed, cooperate with inspections, and maintain communication with relevant agencies. He reminded the members to save all documents, information, etc. He then provided an example of a member that did not save the damaged items resulting in them receiving only a fraction of their full value. He reminded members that you have a \$500,000 deductible for the building and \$500,000 for the contents in the building. He noted the importance of National Flood Insurance due to these deductibles.

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

MANAGED HEALTH CARE REPORT

Ms. Gallagher presented the following reports.

Lost Time v. Medical Only Cases

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

| | May | YTD |
|---|------------|------------|
| <i>Total Intakes (New Claims)</i> | 71 | 252 |
| <i>Report Only</i> | 30 | 84 |
| <i>Report Only % of Total</i> | 42% | 33% |
| <i>Medical Only</i> | 38 | 125 |
| <i>Lost Time</i> | 3 | 42 |
| <i>Medical Only/Lost Time Ratio</i> | 93:07 | 75:25 |
| <i>Claim Petition First Notice/Occupational</i> | 0 | 1 |
| <i>Average Days to Report to QL</i> | 2.6 | 5 |
| <i>Average Days to Report to employer</i> | 2 | 1.3 |

Nurse Case Management:

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

| Nurse Case Management | May |
|---|------------|
| <i># of Cases Assigned to Case Management</i> | 99 |
| <i># of Case > 90 days</i> | 78 |

PPO Penetration Report:

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

| PPO Penetration Rate | May | YTD |
|----------------------------------|------------|-------------|
| <i>Bill Count</i> | 339 | 2,612 |
| <i>Original Provider Charges</i> | \$611,771 | \$3,725,526 |
| <i>Re-priced Bill Amount</i> | \$151,068 | \$1,084,784 |

| | | |
|---|-----------|-------------|
| <i>Savings</i> | \$460,703 | \$2,640,742 |
| <i>% of Savings</i> | 75% | 71% |
| <i>Participating Provider Penetration Rate- Bill count</i> | 98% | 97% |
| <i>Participating Provider Penetration Rate-Provider Charges</i> | 96% | 98% |
| <i>EPO Penetration Rate – Bill Count</i> | 99% | 97% |
| <i>EPO Penetration Rate –Provider Charges</i> | 98% | 97% |

Transitional Duty Report

Ms. Gallagher presented the *Transitional Duty reports*.

| <i>Transitional Duty Summary Report</i> | <i>YTD</i> |
|---|-------------------|
| <i>Transitional Duty Days Available</i> | 4,213 |
| <i>Transitional Duty Days Worked</i> | 3,403 |
| <i>% of Transitional Duty Days Worked</i> | 81% |
| <i>Money Saved by Accommodating</i> | \$354,504 |
| <i>Transitional Duty Days NOT Accommodated</i> | 810 |
| <i>% of Transitional Duty Days NOT Accommodated</i> | 19% |
| <i>Cost of Days NOT Accommodated</i> | \$77,796 |

Managed Care Quick Notes - Ms. Gallagher reported on the importance of promptly reporting workers' compensation claims for several reasons. It allows for timely medical treatment, helps identify and address workplace hazards, reduces the likelihood of litigation, and prevents claims from becoming more complex over time. Employers should encourage and facilitate the prompt reporting of injuries to ensure the well-being of their employees and the success of their workers' compensation program.

Ms. Gallagher 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 26-27 of the agenda.

Mr. Winter stated he continues site visits. He is also helping them comply with Title 13, *Law and Public Safety*.

Mr. Winter noted the next Committee meeting with the chiefs will be in July. He is also working with the Police Training Commission (PTC) in regards to licensing, officer renewals, and state portal submissions.

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

SOLICITOR'S REPORT

MEL EPL Helpline

Mr. DeWeese stated that there is a reminder in the agenda packet regarding the MEL EPL Helpline on page 28. He urged members to review the MEL EPL Helpline Authorized Contact list on pages 29-30 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 reminded the members that Jodi Howlett, Esquire, retired and has been replaced with Victoria A. Holmes of Cleary Gacobbe Alfieri Jacobs LLC to the MEL Helpline. He noted that her new contact information is on page 28.

Resolution 2024-30 Adopting the Revised Litigation Management Conflict of Interest Policy

Mr. DeWeese noted that when he revised the Litigation Management Guidelines, he noted that the ACM JIF's existing Conflict of Interest Policy required updates. The revised policy was included in last month's agenda for all of the Fund Commissioners to review, and he received no questions or comments. He noted the resolution that is included in the agenda packet for presentation of adoption this evening.

Chair Woods entertained a motion to adopt Resolution 2024-30 the revised the Litigation Management Conflict of Interest Policy.

Motion by Ms. Bishop, seconded by Mr. Wahl adopt Resolution 2024-30 the revised the Litigation Management Conflict of Interest Policy as presented.

| | | |
|------------------|-----------------|---|
| ROLL CALL | Yeas: | Scott Wahl, Avalon Dawn Bascelli, Deerfield Jessica Bishop, Sec., Dennis Twp. Leigh Ann Napoli, Linwood Jennifer VanSant, North Wildwood Liz Woods, <i>Chair</i> , Ocean City Kellie Seib, Sea Isle City |
| | Nays: | None |
| | Abstain: | None |

Motion carried by unanimous vote.

Resolution 2024-31 Appointing an Additional Approved Associate

Mr. DeWeese presented a resolution to the Executive Committee authorizing Julianne Affanato, Esq., with the law firm of Affanato Murut, LLC, be added as an Approved Associate for the ACM JIF WC Defense Panel.

Motion by Ms. Bishop, seconded by Ms. Seib to adopt Resolution 2024-31 appointing an Additional Approved Associate as presented.

| | | |
|------------------|-----------------|---|
| ROLL CALL | Yeas: | Scott Wahl, Avalon Dawn Bascelli, Deerfield Jessica Bishop, Sec., Dennis Twp. Leigh Ann Napoli, Linwood Jennifer VanSant, North Wildwood Liz Woods, <i>Chair</i> , Ocean City Kellie Seib, Sea Isle City |
| | Nays: | None |
| | Abstain: | None |

Motion carried by unanimous vote.

Closed Claims

Mr. DeWeese reported there were five (5) cases closed since last month with no payments to the Plaintiff.

Eigen v. City of Margate
Akanji v. City of North Wildwood
Peters v. City of Pleasantville
Garrabrant v. City of Wildwood
Peragine v. Wildwood

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

COMMITTEE REPORTS

Finance Committee – Ms. Stollenwerk noted that the Finance Committee minutes are in the agenda packet for your review. She highlighted the following: The Committee met with the auditors to discuss the 2023 audit and there were no findings or recommendations. She noted the JIF is financially strong with \$48.9 million in cash, \$28 million in case reserves, and a surplus of \$14.5 million which increased \$1.1 million from prior year which is due to an increase in equity in the MEL/RCF/Cyber JIFs plus realized interest earnings. She stated that since 1987, the JIF has returned \$52 million in dividends back to the members. She reported that the Cyber JIF year end financials are \$1.9 million in surplus; overall loss ratio of 41.9% with the ACM JIF at 39.4%. The Cyber JIF reimbursement for training costs has been received. She asked members to review the financials for the year end and first quarter of 2024 which are included in the agenda packet.

Ms. Stollenwerk reported that as of 3/31/24, there is a surplus of \$13.4 million which includes only 25% of premiums for the 2024 Fund Year; \$48 million in cash and \$38 million in case reserves. All fund years have a strong cash position with 2020 Fund Year next to transfer to RCF has \$1.1 million and \$4.6 million in cash with closed years total of \$10.6 million. This is the amount reviewed when determining the dividend release. She further stated that there is \$1.3 million in contingency fund; \$3.5 million has been transferred to this account; \$1.2 million paid out in additional assessments from MEL (\$1.1 million will be paid out over the next 10 years but could change as claims develop). \$113,000 has been paid to RCF in supplemental assessments and potential additional assessment of \$1 million. She reminded members that each member is assessed their proportional amount of their liability based on what they paid that year even when a member leaves the fund.

Ms. Stollenwerk stated that the Actuary looked into the option of discounting the reserves. This reduces the claims reserves by the amount of interest anticipated in future years which could increase the bottom line. After discussion with the Actuary and the Treasurer, the Committee determined it does not serve our purpose to discount reserves at this time. She also stated the MEL executed a contract for banking services with TD Bank following an RFP process. The Committee decided to remain with Citizens Bank at this time as there is no advantage for the ACM JIF to switch.

Ms. Stollenwerk urged members to consider being part of the Finance Committee. Several members retired recently with more to come and this is one of the most important Committees. If you are interested, please reach out to her.

Resolution 2024-32 Accepting the Annual Audit 12-31-23

Chair Woods entertained a motion to approve Resolution 2024-32 Accepting the Annual Audit for year ending December 31, 2023.

Motion by Mr. Wahl, seconded by Ms. Bishop to approve Resolution 2024-32 Accepting the Annual Audit as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Dawn Bascelli, **Deerfield**
Jessica Bishop, Sec., **Dennis Twp.**

Leigh Ann Napoli, **Linwood**
Jennifer VanSant, **North Wildwood**
Liz Woods, *Chair*, **Ocean City**
Kellie Seib, **Sea Isle City**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Safety Committee- Mr. Wahl stated for the record that the Finance Committee is the most important Committee in the JIF! He further noted that the Safety Committee met on May 16th via Teams. He highlighted that there are over 130 safety bulletins available and there are no candidates for Safety Intervention or Monitoring. He noted that the Safety Director's office has finished processing 7 of the 11 membership renewal reports. He reported that the six year loss ratio average is 86.4% for the JIF; 173% for the MEL and the reports can be found in Origami. He stated that 3 of 29 accident investigation reports were not provided last month. Please complete these in every accident. He reported that 989 people have used MSI NOW and 631 have used MSI Live via Zoom or in-person.

Mr. Wahl reported that the ACM JIF Annual Retreat will be held on October 23-24, 2024 at The Flanders Hotel in Ocean City. The next Safety Committee meeting will be held September 19, 2024.

Strategic Planning Committee – In Ms. Ayres absence, Ms. Patel noted that the minutes from the May 7, 2024 ACM JIF Strategic Planning Committee meeting are in the agenda on pages 83-86 and should be reviewed by the members. She highlighted that creating and releasing a quarterly Elected Officials newsletter was discussed. She noted that the Committee is reviewing attendance requirements for small members.

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

Motion to Authorize the Executive Director to Re-advertise the September meeting format

Ms. Patel noted that the Strategic Planning Committee decided to move the September meeting to a virtual format instead of in person to help accommodate smaller members. A motion is needed to allow the Executive Director's office to re-advertise the format.

Chair Woods entertained a motion for authorization for the Executive Director's office to re-advertise the September 18, 2024 meeting to a virtual format.

Motion by Ms. Bishop, seconded by Ms. Bascelli to Authorize the Executive Director's office to re-advertise the September 18, 2024 meeting to a virtual format as presented. All in favor. Motion carried.

EXECUTIVE DIRECTOR'S REPORT

Interlocal Service Agreement for Borrowing Equipment

Mr. Forlenza stated that Mr. DeWeese, Ms. Patel and he have been working with the Cape May County Solicitor's office as well as the Deputy County Administrator in regards to a new interlocal service agreement for the borrowing of equipment. His office is awaiting the final version of the agreement from the solicitor. Once it is approved, the County will release it. Members do not need to forward a copy to his office for review prior to execution.

Certificates of Insurance – Mr. Forlenza asked that all members review the COI listed in the agenda packet for accuracy.

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 claim or encumber the funds is December 31, 2024 and then encumbered funds must be claimed by January 31, 2025.

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 especially since June 30, 2024 is a popular retirement date. Please note that these bonds are written for the individual NOT the position to be bonded. All applicants for a bond must complete an underwriting application and submit it to the Fund Underwriter for approval. Any member up for renewal must reapply for all statutory positions. 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.

Renewing Members - Mr. Forlenza noted letters were emailed on or about June 11, 2024, to the eleven (11) members whose membership in the JIF is up for renewal effective January 1, 2025. These members are: City of Brigantine, Lower Township, Margate City, Middle Township, Millville City, North Wildwood City, Sea Isle City, Stone Harbor Borough, West Cape May Borough, Wildwood Crest Borough, and Woodbine Borough. Included in the email was a Resolution for Renewal of Membership in the Atlantic County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Atlantic County Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by Friday, **August 23, 2024**.

Membership Renewal Visits - Mr. Forlenza stated that Ms. Patel will be handling the bulk of ACM JIF visits this year. She has been reaching out to the Municipal Clerk as to have her meet with the governing body and discuss the value of JIF membership. Please reach out to our office with any questions.

2025 Exposure Renewal Process – Mr. Forlenza stated the 2025 exposure renewal process will begin on or about July 8, 2024. All members and their risk managers will receive correspondence that the 2025 Exposure Renewal Process has begun. As occurred last year, members will receive an email from Origami containing a link to the Origami renewal site. You must use this special link to access Origami. Included in the correspondence is important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the correspondence includes important information regarding coverage exclusions and limits. All members and risk managers are urged to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact Jodi Palmeri (Jodi_Palmeri@RPAdmin.com) Members are asked to complete the 2025 exposure renewal process no later than Friday, August 31, 2024.

Property Appraisals– Mr. Forlenza stated that on or about June 12, 2024, members that received a physical appraisal this year received a copy of their appraisal report via email. The reports were emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at Melvin.ngayan@assetworks.com or 215-354-1078.

Fireworks Coverage Reminder – Mr. Forlenza noted that coverage for fireworks displays is not automatic. MEL Bulletin 2024-05 outlines the requirements and the hold harmless & indemnification agreement language to be provided by the contractor for coverage to be granted to the municipality. A Fireworks Checklist can be found along with the MEL Bulletin on the MEL website: www.njmel.org to assist members. Please submit the Fireworks Checklist, along with all required documents as outlined in the checklist and Bulletin to MELUnderwritingSvcCntr@connorstrong.com. Submissions must be received at least one week 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 130. He stated that the report is self-explanatory.

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

Mr. Garish stated that the Lifeguard Symposium is being held Friday June 28, 2024 in person at the Ocean City Library. Please send as many personnel as you wish. He noted that this would meet a training element for the Safety Incentive Program.

Mr. Garish noted that the registration for MEL Leadership Academy is open until June 22, 2024. Please reach out if interested.

Mr. Garish reiterated that with the upcoming holiday, members may be holding special events. He urged members to take advantage of the resources that the JIF and Safety Director have.

Chief Hummel gave an update of activities at Safety Director's office. He thanked Cape May City for hosting the "First Time Supervisors" class which was four days long; 28 people attended. He also noted that training was provided to the officers in the JIF to alert the officers that when they arrive at the scene that documentation is the goal. Make sure they gather documents and pictures in order for the JIF to be able to subrogate if necessary.

Chief Hummel noted that a bulletin will be released on juvenile gatherings, special events, and use of artificial intelligence. He noted that AI is being used to do reports and the data is being stored in the cloud somewhere which is something concerning. He also asked members to review bulletin on ebikes and scooters.

Chief Hummel emphasized that the training programs offered by the JIF are not mandated by the JIF; these are state mandated.

TECHNOLOGY RISK SERVICES DIRECTOR'S REPORT

Mr. Caruso noted we are approaching expiration of the MEL Cyber Framework grandfathering clause on June 30, 2024. Towns that filed last year automatically earned a BASIC status until that date to allow them to adjust to changing standards. 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 85% compliant as of today. Six members have NOT submitted anything for Basic. He reported that June 30, 2024 is the deadline to submit.

Mr. Caruso reminded everyone that June 30, 2024 is also the deadline for the first half of the Wizer training. There are 26 employees that did not start the training so please check your rosters. D2 has discovered some critical vulnerabilities in some towns and they have been notified.

Mr. Caruso also encouraged towns to continue monitoring their policies and lean on technical support, as well as double-check training rosters, address critical vulnerability affecting Checkpoint routers, and negotiate with NJCCIC for utilizing their services. The NJCCIC has started reaching out to towns with Security Scorecards to assist in screening vulnerabilities, particularly related to your web presence. While they also want to scan municipal networks, we already have an outside service, D2, for that purpose. We are currently negotiating with NJCCIC on how best to utilize their services, and he will provide more information on this at a later date.

Lastly, Mr. Caruso highlighted a recent claim in which a town fell victim to a ransomware attack. Fortunately, the IT vendor was able to restore the town quickly. However, they did not preserve any evidence of the crime scene, which is crucial for determining liability and potentially avoiding paying the deductible or ransom. This month's Bulletin addresses the necessary steps (Cyber Roadmap) to take if you experience a cyber-incident. He strongly urged members to incorporate this into your incident response plan. Please preserve the evidence!

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

TREASURER'S REPORT

Reports – May

Mr. Hansen presented the Treasurer's Report for the period ending **May 31, 2024**. The reports were made part of the agenda packet beginning on page 135. He noted the following information:

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

| Members | 5/31/24 (Includes unaudited interest) |
|--------------------------|--|
| Hamilton Township | 2,001.62 |
| 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 | \$669,416.44 |

| Former Members | 5/31/24 (Includes unaudited interest) |
|-----------------------|--|
| Corbin City | 828.00 |
| Egg Harbor City | 43,908.11 |
| Egg Harbor Township | 143,563.00 |
| Hammonton Township | 231,959.00 |
| Total | \$420,308.10 |

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:

| | May | YTD |
|----------------------|---|---------------|
| Subrogation Receipts | \$ 8,761.79 | \$ 244,664.55 |
| Other | \$7,775.59* Cyber JIF reimbursement | \$12,260.59 |
| Adjustment | \$2,124.49 | \$ 25,507.50 |
| *Assessments | \$4,690,937 | |

Claim Activity for the Period

Claim activity for the month of **May** for claims paid by the Fund and claims payable by the Fund depict a total of 284 checks issued representing 741 claims payments totaling \$678,485.09, with an effect on cash position of \$658,838.63.

Cash Activity for the Period

The Fund's "Cash Position" at month end for **May** was \$ 47,841,396.89.

Investment Interest

| Interest Income: | May | YTD |
|-------------------------|--------------|---------------|
| JCMI | \$ 41,317.47 | \$ 193,453.04 |
| Treasury | \$0 | \$563,860.19 |
| Citizens | \$ 8,156.56 | \$ 41,240.73 |
| Citizens-sweep | \$15,161.14 | \$ 65,842.07 |

Rate of Return: Only interest from the *ANALYSIS WORKSHEET* **1.617%** for **May**.

Allocation of Invested Funds

| FUND | April Total | April Percentage | May Total | May Percentage |
|-------------|--------------------|-------------------------|------------------|-----------------------|
| Treasury | \$23,062,308.10 | 48% | \$23,099,436.33 | 48% |

| | | | | |
|---------------|-----------------|-----|-----------------|-----|
| JCMI | \$20,245,305.86 | 42% | \$20,381,664.75 | 43% |
| Citizens | \$4,797,659.94 | 10% | \$4,360,295.81 | 9% |
| TOTALS | \$48,105,273.90 | | \$47,841,396.89 | |

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

Payment Register

Chair Woods entertained a motion to approve the ***May 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 Mr. Wahl to approve the ***May 2024 Payment Register*** (Claims Activity) as submitted.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Dawn Bascelli, **Deerfield**
 Jessica Bishop, Sec., **Dennis Twp.**
 Leigh Ann Napoli, **Linwood**
 Jennifer VanSant, **North Wildwood**
 Liz Woods, *Chair*, **Ocean City**
 Kellie Seib, **Sea Isle City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Bill List – June

For the Executive Committee’s consideration, Mr. Hansen presented the ***June 2024 Bill List*** in the amount of **\$299,274.45**.

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

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

Motion by Ms. Bishop, seconded by Mr. Wahl, to approve the ***June 2024 Bill List*** as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Dawn Bascelli, **Deerfield**
 Jessica Bishop, Sec., **Dennis Twp.**
 Leigh Ann Napoli, **Linwood**
 Jennifer VanSant, **North Wildwood**
 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. Pacanowski reported the Cyber JIF met on May 16, 2024 and the minutes were including in the agenda packet on page 222. He stated that this was his first meeting he attended so he's trying to absorb all the information and will have a detailed report after the next meeting. The minutes were self-explanatory and noted two Commissioners (Michael Zambito and Charles Cuccia) are retiring.

Next, Mr. Pacanowski stated the MEL/RCF/EJIF also met on June 10, 2024. These reports are included in the agenda packet as well, starting on page 223, and are self-explanatory.

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

MISCELLANEOUS BUSINESS

Resolution 2024-33 Honoring James Craft

Chair Woods took a moment to recognize James Craft and thank him for his years of service to the JIF. She read the resolution into the record honoring James Craft.

Chair Woods entertained a motion to adopt resolution 2024-33 Honoring James Craft.

Motion by Ms. Bishop, seconded by Ms. Seib, adopt resolution 2024-33 Honoring James Craft as presented. All in favor. Motion carried.

Next Meeting

Chair Woods reminded the members that the next meeting will be held virtually on **Wednesday, July 17, 2024 at 3:00 PM** via Microsoft Teams.

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 Mr. Wahl, to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

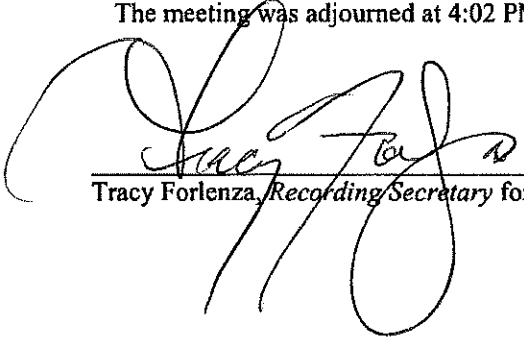
Chair Woods entertained a motion to close the public comment.


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

MOTION TO ADJOURN

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

The meeting was adjourned at 4:02 PM.


Tracy Forlenza, Recording Secretary for


Jessica Bishop, Fund Secretary