



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Microsoft Teams

September 18, 2024 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on September 18, 2024, at 3:00 PM, prevailing time, via Microsoft Teams, 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**
Bill Nimohay **Buena Borough**
Erin Burke, *Alt.*, **Cape May City**
Ed Grant, **Cape May Point**
Heather Miller, **Commercial Twp.**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Dawn Marie Bascelli, **Deerfield Twp.**
Nadine Lockley, *Alt.*, **Downe Twp.**
Lisa Marcolongo, **Estell Manor City**
Alim Parks, Sr., **Galloway Twp.** (*missed roll call*)
Brett Noll, *Alt.*, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Pam Tomassi, **Longport Borough**
Karen Fournier, **Lower Township**
Dan Adams, **Margate City**
Suzanne Schumann, *Alt.*, **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**
Stacey Schlachter, **Pleasantville City**
Kellie Seib, **Sea Isle City**
Shelby Heath, **Somers Point City**
Manny Parada, **Stone Harbor Borough**

Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
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:

Mollye O'Neill, **Brigantine City**
Patricia Gatto, **Folsom Borough**
Zach Ellison, **Newfield Borough**
Gary DeMarzo, **Upper Twp.**
Michael Dougherty, **Waterford 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*
Robert Garish, Assistant Director of Public Sector, *J.A. Montgomery Consulting*
Chief Hummel, Safety Director, *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:

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.
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

BCA Insurance
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, to the Executive Committee for voting purposes in absence of Varvara Keun, Middle Township.

Motion by Ms. Bishop, seconded by Ms. Seib, to move Karen Fournier, Lower Township, to the Executive Committee for voting purposes in absence of Varvara Keun, Middle Township. All in Favor. Motion Carried.

APPROVAL OF MINUTES- OPEN SESSION

Chair Woods entertained a motion to approve the meeting minutes of the July 17, 2024 Executive Committee Meeting.

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

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

The Closed Session meeting minutes of the July 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.

CLOSED SESSION - RESOLUTION #2024-35

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 2024-35.

Motion by Ms. Fournier, seconded by Ms. Bascelli, to adopt Resolution 2024-35 as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Borough Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower 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.

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 Mr. Wahl, 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. Bascelli to approve the claims payments as discussed in *Closed Session*.

They are as follows:

July 2024 PARs:

<i>Workers' Compensation</i>	<i>Property</i>
MLT-2024338871 (01)	2025340208
MLT-2024338871 (02) 2024338873	2024339066
MLT-2024338871 (03) 2024338877	2024321813
2024335740	2025340965
2024339171	2024339062
2025339669	2024322381
2022263645	2023304427
2024337410	
2025339576	
2024338968	

August 2024 PARs:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>
2020207541	2024320263	2022243758
2021215444	2024327285	2022275818
2024337337	2025342432	2023296798
2020181716	2025342850	2022251396
2024330832		2023279695
2025339896		
2021214063		
MLT-2024334759 (01-07) 2024334759 (01)		

MLT-2024334759 2024334791 (02)		
MLT-2024334759 2024334793 (03)		
MLT-2024334759 2024334796 (04)		
MLT-2024334759 2024334798 (05)		
MLT-2024334759 2024334840 (06)		
MLT-2024334759 2024334841 (07)		
2025341658		
2024332924		
2025339342		
2023298228		
2024330852		
2023299393		
MLT-2022245183 2022245184 (01)		
2024326785		

ROLL CALL

Yeas:

Scott Wahl, **Avalon Borough**
 Heather Miller, **Commercial Twp.**
 Dawn Bascelli, **Deerfield Twp.**
 Jessica Bishop, *Sec.*, **Dennis Twp.**
 Karen Fournier, **Lower Twp.**
 Liz Woods, *Chair*, **Ocean City**
 Kellie Seib, **Sea Isle City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

ABANDON SUBROGATION

There were five (5) files in July and six (6) files in August being presented for Abandonment of Subrogation:

- July**
- 2023306000
 - 2023307835
 - 2023281068
 - 2023305991
 - 2023298652

August

2024324683
 MLT-2023296799 & 2023296801
 2023306902
 2024315461
 2022275919

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Napoli noted in July, there were Seventeen (17) PARs including ten (10) Workers’ Compensation (8 *Police*, 0 *Fire*, and 2 *Other*), zero (0) General Liability, seven (7) Property claims, and zero (0) Auto were reviewed for settlement, continuing defense, or to advise of a trial date.

Ms. Napoli noted that in August, there were Thirty-one (31) PARs including twenty-two (22) Workers’ Compensation (12 *Police*, 5 *Fire*, and 5 *Other*), five (5) 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

Mr. Roselli reviewed the importance of correct lifting, utilizing the S.M.A.R.T. lifting method to help avoid injuries, and reviewed costly claims incurred by not following proper lifting techniques. **S**ize up the load; **M**ove the load closer; **A**lways bend your knees; **R**aise the load with your legs; and **T**urn your feet in the direction you want to move. He asked members to hang this bulletin somewhere that the employees will see it.

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).

	<i>July</i>	<i>Aug</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	111	74	523
<i>Report Only</i>	57	22	187
<i>Report Only % of Total</i>	51%	30%	36%
<i>Medical Only</i>	50	42	247
<i>Lost Time</i>	4	10	88

<i>Medical Only/Lost Time Ratio</i>	92:08	81:19	74:26
<i>Claim Petition First Notice/Occupational</i>	0	0	1
<i>Average Days to Report to QL</i>	2.8	2.3	3.7
<i>Average Days to Report to employer</i>	0.9	0.9	1.2

Nurse Case Management:

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

<i>Nurse Case Management</i>	<i>July</i>	<i>Aug</i>
<i># of Cases Assigned to Case Management</i>	93	90
<i># of Case > 90 days</i>	71	68

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>	7,646
<i>Transitional Duty Days Worked</i>	6,435
<i>% of Transitional Duty Days Worked</i>	84%
<i>Money Saved by Accommodating</i>	\$654,223
<i>Transitional Duty Days NOT Accommodated</i>	1,211
<i>% of Transitional Duty Days NOT Accommodated</i>	16%
<i>Cost of Days NOT Accommodated</i>	\$115,229

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Aug</i>	<i>YTD</i>
<i>Bill Count</i>	1,051	4,021
<i>Original Provider Charges</i>	\$1,479,325	\$5,626,670
<i>Re-priced Bill Amount</i>	\$377,003	\$1,591,332
<i>Savings</i>	\$1,102,322	\$4,035,337
<i>% of Savings</i>	75%	72%
<i>Participating Provider Penetration Rate- Bill count</i>	98%	96%
<i>Participating Provider Penetration Rate-Provider Charges</i>	97%	96%
<i>EPO Penetration Rate – Bill Count</i>	89%	97%
<i>EPO Penetration Rate –Provider Charges</i>	94%	98%

Pharmacy Benefit Management Program Summary:

Ms. Gallagher presented the self-explanatory report noting the report is through July.

<i>Pharmacy Benefit Management Report</i>	<i>YTD</i>
<i>Script Count</i>	150
<i>Total Savings</i>	\$12,316

<i>% of Savings</i>	52%
<i>Generic Utilization</i>	94%
<i>Cost per Patient</i>	\$1,149
<i>Cost per Script</i>	\$587

Managed Care Quick Notes - Ms. Gallagher reported that the EPO (Exclusive Provider Organization) which is a group of providers commonly used for treating workers compensation injuries. The selection of providers for the EPO is based on their history of quality care, knowledge of workers comp, and communication with the team. Providers who do not meet the standards are replaced. The EPO penetration rate is usually high due to the inclusion of different specialties in the EPO panel. This rate is different from the QualCare network provider penetration rate as it includes all providers in the QualCare network.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter provided the Law Enforcement report which can be found on pages 26-27 of the agenda. He noted that he visited Mullica, Linwood, North Wildwood, Margate and Wildwood Crest Police Departments. Middle Township and Cape May both have new police chiefs. He will try and meet with both of them.

Mr. Winter noted that Police Licensing is always a hot topic. He stated that it must be done by sworn personnel. He has been assisting the various members with this process.

Mr. Winter noted for training, the "demeanor of the officer" training is important, and he is researching this training. He is also researching training for Police Clerks. He noted that the resiliency training is in the proposal phase and will be posted when available.

He stated the next law enforcement committee meeting will be scheduled in October.

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 getting 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.

Trial Outcome- Carter v. Millville

Mr. DeWeese noted that there was a very favorable outcome in a recent auto liability claim. There was an expert retained in this case for the JIF and likely essential to the outcome. Mr. DeWeese noted that Mr. Merenich did an outstanding job with a great result.

Closed Claims

Mr. DeWeese reported there were three (3) cases closed since last month.

Sierra-Perez v. Twp. of Egg Harbor
Korotki v. Twp. of Egg Harbor

Grieco (minor) v. Twp. of Hamilton

Mr. DeWeese noted there are 79 active GL files.

RFQ Defense Panel

Mr. DeWeese noted that the responses to the RFQ for Defense Panel (both GL and WC) for three (3) one-year contracts were due September 10, 2024, noting numerous responses were received. Mr. DeWeese will review all responses and forward recommendations to the Claims Review Committee. Along with his recommendations, Mr. DeWeese will forward a copy of the RFQ responses and scoring sheets for each firm that responded to be completed. He reminded the members how important it is to complete the score sheet for each firm. He will send out the responses and score sheets as soon as he reviews with a date certain to respond.

JIF Survey

Mr. DeWeese reminded the Committee that he had sent a survey out to all members, elected officials, risk managers, etc. to evaluate if the members feel that the fund professionals and the JIF are satisfying their needs. He received many responses and is compiling the results. He will summarize and present the findings at the upcoming Retreat and discuss results.

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

COMMITTEE REPORTS

Finance Committee – Ms. Stollenwerk reviewed the Finance Committee meeting minutes from September 6, 2024 with the members. She highlighted the following: the second quarter financial review is in the minutes packet reporting a surplus of \$13.3 million; showing a \$1.1 million deficit due to unrealized investment earning losses; however, anticipating actual investment earnings to surpass \$1 million this year. She stated these financial statements only reflect a half year of member premiums received, but a full year of the EPL payment for the premium. There is \$10.7 million in closed years funds and 2020 is the next fund year being transferred to the RCF which currently has a surplus of \$1.3 million and \$4.1 million in cash. There is \$2.4 million in the MEL closed contingency fund to pay for the anticipated additional MEL assessments which were reported on in past meetings. She stated that the fund years are being closely monitored with 2021 fund year holding a deficit of \$1 million. A transfer of \$1.4 million is being recommended for the 2021 Fund Year including moving \$1 million from the deductible to WC and \$400,000 from deductible to Auto. She noted the 2025 budget process is underway and the preliminary JIF increase is 2.1%; loss funding increased \$311,000 attributable to WC. An increase of 7% is anticipated in MEL and 5% in EPL lines equaling approximately \$550,000 and the Committee will have a better idea of these increases at the next meeting.

Ms. Stollenwerk noted that most vendors requested a 2% increase, however, the Finance Committee asked for input from the respective committees (Claims and Safety) for those fund professionals that requested over 2%. She noted that overall there is a 3.46% increase for the 2025 draft budget noting also that most members will have a 0-2.5% increase. Members with loss ratios over 100% will see increases between 5-6%. She noted that two members (Downe Township and Woodbine) are still non-compliant for EPL/POL and will be surcharged 20% and have higher deductibles and coinsurance.

Ms. Stollenwerk noted that a \$2 million dividend release is recommended and a resolution is on the agenda this evening. She also stated that a public hearing will also be held tonight for a 2024 budget amendment which includes, among other items, a SIR for Ocean City and RMC adjustments. She asked members to review the Finance Committee minutes.

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

Motion to Close the 2024 Budget Amendment Public Hearing

Hearing no comments from the public, Chair Woods entertained a motion to close the 2024 Budget Amendment Public Hearing.

Motion by Ms. Bishop, seconded by Ms. Bascelli to close the 2024 Budget Amendment Public Hearing. All in favor. Motion carried.

Motion to Adopt the 2024 Amended Budget

Chair Woods entertained a motion to adopt the 2024 Amended Budget.

Motion by Ms. Bishop, seconded by Ms. Bascelli to adopt the 2024 Amended Budget as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Borough Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Liz Woods, <i>Chair</i> , Ocean City Kellie Seib, Sea Isle City
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Motion to Adopt the 2024 Amended Assessment Certification

Chair Woods entertained a motion to adopt the 2024 Amended Assessment Certification.

Motion by Ms. Bishop, seconded by Mr. Wahl to adopt the 2024 Amended Assessment Certification as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Borough Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Liz Woods, <i>Chair</i> , Ocean City Kellie Seib, Sea Isle City
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Strategic Planning Committee – In Ms. Ayres absence, Ms. Patel noted that the Strategic Planning Committee minutes for August 7, 2024 are in the agenda packet. She noted that it was a special meeting to review the Nominating Committee Charter and the Executive Committee Succession Policy. There was discussion regarding the requirements. She noted that now the representative will not be the subcommittee chair, but rather a member of the standing committee; reducing the number of past chairs and increasing the number of representatives appointed by the current chair. She noted that eligibility to serve is now 2 years as Fund Commissioner instead of 3 years and you may be an alternate Fund Commissioner.

Motion to Adopt the Revised Nominating Committee Charter

Chair Woods entertained a motion to adopt the Revised Nominating Committee Charter.

Motion by Ms. Bascelli, seconded by Ms. Seib to adopt the 2024 Revised Nominating Committee Charter as presented. All in Favor. Motion carried.

Motion to Adopt the Revised Succession Policy

Chair Woods entertained a motion to adopt the Revised Succession Policy.

Motion by Ms. Bascelli, seconded by Ms. Seib to adopt the Revised Succession Policy as presented. All in Favor. Motion carried.

Strategic Planning Committee – In Ms. Ayres absence, Ms. Patel noted that the Strategic Planning Committee minutes for September 12, 2024 were a handout this evening. She highlighted the following: The Annual Planning Retreat is being held October 23 & 24, 2024 at The Flanders Hotel and a draft agenda was reviewed and approved. Invites will be going out next week. She stated that Fund Commissioner Orientation will be held on October 8, 2024 at 2pm and is a good review of duties as a Fund Commissioner. She also stated that the Fund Commissioner attendance policy was reviewed and tabled until the Retreat as the Strategic Planning Committee would like all members to weigh in on discussion. The elected official training for 2025 will once again be held through the MSI. She noted that quarterly newsletters for elected officials are being created and the format and information was approved by the Committee. She reported that her office is working on a new Fund Commissioner welcome packet which will be a virtual packet that serves as a reference guide on where to find items.

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

EXECUTIVE DIRECTOR'S REPORT

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 on pages 89-92. This list should be reviewed for accuracy especially since June 30, 2024 was 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. All renewing members that have a statutory position using this program for their bond will be re-underwritten this year. The Underwriter sent an email informing any member up for renewal that they 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 stated that (11) eleven members were renewing for 2025 and all have been received except Brigantine City but the resolution is on the agenda for this evening. He thanked the members for their continuing confidence in the ACM JIF.

2024 Coverage Documents– Mr. Forlenza stated that on or about July 15, 2024, an email was sent to all members notifying them of the availability of the 2024 Coverage Documents in Origami. The email also included instructions on how to access the Coverage Documents in Origami. It is strongly recommended that the Coverage Documents be downloaded and/or printed and kept as a long-term record by each member municipality. If you have any questions, please contact Kamini_Patel@rpadmin.com or Melissa_Bush@rpadmin.com.

JIF Online Directories – Mr. Forlenza noted the updated JIF Directories were posted to the “Member’s Only” side of the JIF Website. Please note all the information is pulled directly from what is entered into Origami by the member or the risk manager. If the any personnel with JIF positions such as Fund Commissioner, Alternate Fund Commissioner, Safety Coordinator, Claims Coordinator, or the Clerk has recently retired or left the municipality, please let us know as we are emailing these folks with pertinent information and need to have the correct contact information. Please notify Tracy_Forlenza@RPAdmin.com or Kristi_Kristie@RPAdmin.com of any changes AND also make these changes directly in Origami.

Mrs. Forlenza stated that Origami is being locked for rollover on Friday September 20, 2024 so please make the changes as soon as possible.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report begins on page 103. He stated that the report is self-explanatory.

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

Mr. Garish reminded members as Fall festivals and special events come up to utilize the many resources available to the membership on both the ACM JIF website, the MEL website, and contact your Risk Control Consultants or RMC’s who can assist and guide you with any special events you may have. He also noted he will also put in the message thread a link to Best Practices in the Safety Director Bulletin along with other resources.

Mr. Garish noted with school starting up to please take advantage of the Crossing Guard safety resources under the Law Enforcement tab on the MEL website, as they have been updated.

Lastly, Mr. Garish reported there is an upcoming training on September 24 & 25 in the Atlantic County area and October 8 & 9, 2024 in Camden County area. He also reported there is an upcoming MSI Expo on September 25th at Rowan College in Gloucester County, noting it is a good opportunity for in-person training, as well as other Fast Tracks to Safety which include: Bloodborne Pathogens; Fire Safety, Excavation/Trenching/Shoring Safety, Work Zone Safety and a Practical Leadership Track.

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

TECHNOLOGY RISK SERVICES DIRECTOR'S REPORT

Mr. Caruso noted his report can be found beginning on page 107. The attachments for the JCMi were emailed separately. As of September 3, 2024, the ACM JIF was at 84% for the completion rate for training. He stated that 45 people show as not started training, however, it may be that the roster is outdate. He encouraged people to review their rosters and send in changes. D2 is continuing the vulnerability scans and stated that (3) members have critical vulnerabilities that need to be corrected within 30 days of being notified. He has reached out to these members as well.

Mr. Caruso stated that no member has been able to be penetrated during the testing. He reported that D2 penetration ends at end of year and they are searching for a replacement vendor via RFP.

Mr. Caruso reminded members that a grant was issued for free cyber training which is worthwhile, and the deadline was September 12, 2024.

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

TREASURER'S REPORT

Reports – July and August

Mr. Hansen presented the Treasurer's Report for the period ending **July 31 and August 31, 2024**. The reports were made part of the agenda packet beginning on page 110. He noted the following information:

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

Members	8/31/24 (Includes unaudited interest)
Hamilton Township	2,011.62
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	8/31/24 (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:

	July	Aug	YTD
Subrogation Receipts	\$ 6,566.38	\$16,686.62	\$329,840.16
Other	\$0	\$2,988.00	\$2,988.00
Adjustment	\$2,536.21	\$0	\$28,043.71

Assessments Received

July: \$3,310,911.00
 August: \$3,586,061.00
 YTD: \$18,970,858.00

Claim Activity for the Period

Claim activity for the month of **July** for claims paid by the Fund and claims payable by the Fund depict a total of 306 checks issued representing 933 claims payments totaling \$1,052,098.38, with an effect on cash position of \$1,031,100.07.

Claim activity for the month of **August** for claims paid by the Fund and claims payable by the Fund depict a total of 366 checks issued representing 1,444 claims payments totaling \$1,017,260.63, with an effect on cash position of \$983,105.10.

Cash Activity for the Period

The Fund's "Cash Position" at month end for **July** was \$50,390,633.05 and **August** was \$51,574,105.03.

Investment Interest

Interest Income:	July	August	YTD
JCMI	\$42,935.26	\$43,735.71	\$ 321,998.10
Treasury	\$270,243.13	\$109,623.99	\$943,727.31
Citizens	\$ 6,427.32	\$6,084.27	\$57,894.32
Citizens-sweep	\$13,114.32	\$25,233.74	\$115,647.45

Rate of Return: Only interest from the *ANALYSIS WORKSHEET* **8.186%** for **July** and **4.347%** for **August**.

Allocation of Invested Funds

FUND	July Total	July Percentage	August Total	August Percentage
Treasury	\$23,461,839.75	47%	\$23,625,700.18	46%
JCMI	\$20,784,697.42	41%	\$20,998,427.25	41%
Citizens	\$6,144,095.88	12%	\$6,948,977.60	13%
TOTALS	\$50,390,633.05		\$51,574,105.03	

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

Payment Register (July and August)

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

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

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

ROLL CALL	Yeas:	Scott Wahl, Avalon Borough Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Liz Woods, <i>Chair</i> , Ocean City Kellie Seib, Sea Isle City
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

Bill List – August (Ratification)

For the Executive Committee’s ratification, Mr. Hansen presented the ***August 2024 Bill List*** in the amount of **\$1,829,392.19.**

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

Mr. Hansen entertained a motion for ratification of the ***August 2024 Bill List.***

Motion by Ms. Seib, seconded by Ms. Bascelli, to ratify the ***August 2024 Bill List*** as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Borough Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Liz Woods, <i>Chair</i> , Ocean City
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Kellie Seib, **Sea Isle City**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Bill List – September

For the Executive Committee's consideration, Mr. Hansen presented the ***September 2024 Bill List*** in the amount of **\$214,926.95**.

Mr. Hansen asked if there were any questions at this time. No questions were entertained.

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

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

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Borough Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Liz Woods, <i>Chair</i> , Ocean City Kellie Seib, Sea Isle City
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

Motion carried by unanimous vote.

MEL/RCF/CYBER/EJIF REPORTS

Mr. Pacanowski noted the reports from the Cyber JIF meeting of July 18th and the reports from the MEL/RCF/EJIF of September 9, 2024 are included in the agenda packet starting on page 300 and are self-explanatory, then highlighted the following: The MEL moved to TD Bank; banks have been limiting their financial liability should they have a theft of funds; discussion of police accreditation and how to make it fair for small vs. larger members. He stated that NJ is number one in nation in regard to the cost of workers compensation claims so try and keep your employees safe. Please circulate the memo on JCMI wire transfers to your employees asap noting again the importance on staying on top of banking practices (this was attached to the email).

Mr. Pacanowski noted that the 2025 budget was discussed and a 5.7% increase is anticipated, however, this is prior to exposure changes.

Mr. Pacanowski reported the RCF released \$720,000 from older years to pay for their 2025 operating expenses. A new Fund Secretary was appointed, and an RFP is going out for Fund Auditor. The fiscal plan was amended to include TD Bank.

Mr. Pacanowski noted that the 2025 budget was introduced and a 1.2% increase is expected for the EJIF. They are releasing \$1.2 million in dividends. The QPA contract was renewed.

Mr. Pacanowski reported that the Cyber JIF received ten proposals for RFP on cyber services; 3 rejected and 7 will be reviewed. The Cyber Claims Committee is reviewing membership since there are four (4) Fund Commissioners which triggers compliance with the Open Public Meetings Act. D2 requested additional compensation for training which was approved. IT services being provided from one

municipality to another municipality was discussed and how cyber coverage would work. A survey was sent out regarding this but the response was low.

Mr. Pacanowski stated intense increases in cyber attacks was also discussed. He noted that his municipality was attacked twice in 6 months. He discussed his concern with the incident response process. More will be discussed at the next meeting.

Resolution 2024-38 Authorizing Membership Renewal in the Municipal Excess Liability Joint Insurance Fund for a Period of 3 Years, Commencing on January 1, 2025 through December 31, 2027.

Chair Woods entertained a motion for authorization of membership renewal in the Municipal Excess Liability JIF for a period of 3 years, commencing on January 1, 2025 through December 31, 2027.

Motion by Ms. Bishop, seconded by Ms. Bascelli, for authorization of membership renewal in the Municipal Excess Liability JIF for a period of 3 years, commencing on January 1, 2025 through December 31, 2027 as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Borough Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Liz Woods, <i>Chair</i> , Ocean City Kellie Seib, Sea Isle City
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

Resolution 2024-39 Authorizing Membership Renewal in the Municipal Excess Liability Residual Claims Fund for a Period of 3 Years, Commencing on January 1, 2025 through December 31, 2027.

Chair Woods entertained a motion for authorization of membership renewal in the Municipal Excess Liability Residual Claims Fund for a period of 3 years, commencing on January 1, 2025 through December 31, 2027.

Motion by Ms. Bishop, seconded by Ms. Bascelli, for authorization of membership renewal in the Municipal Excess Liability Residual Claims Fund for a period of 3 years, commencing on January 1, 2025 through December 31, 2027 as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Borough Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Liz Woods, <i>Chair</i> , Ocean City Kellie Seib, Sea Isle City
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

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

MISCELLANEOUS BUSINESS

Motion to Adopt the Revised Certificate of Insurance Guidelines

Chair Woods entertained a motion to adopt the revised the certificate of insurance guidelines.

Motion by Mr. Wahl, seconded by Ms. Bascelli, to adopt the revised the certificate of insurance guidelines as presented. All in favor. Motion carried.

Motion to Adopt the Updated OPRA Request Form

Chair Woods entertained a motion to adopt the updated OPRA request form.

Motion by Ms. Bishop, seconded by Ms. Bascelli, to adopt the updated OPRA request form as presented. All in favor. Motion carried.

Next Meeting

Chair Woods reminded the members that the next meeting will be held following the ACM JIF Annual Retreat at The Flanders Hotel in Ocean City, NJ on **Wednesday, October 23, 2024 at 3:00 PM** .

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 Ms. Fournier, to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

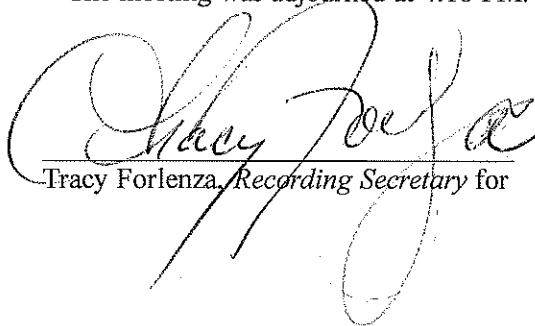
Chair Woods entertained a motion to close the public comment.

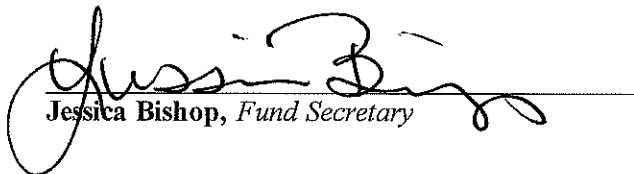
Motion by Ms. Bishop, seconded by Ms. Fournier, to close the meeting to the public. All in favor. Motion carried.

MOTION TO ADJOURN

Motion by Ms. Bascelli, seconded by Ms. Seib, to adjourn the September 18, 2024 meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 4:18 PM.


Tracy Forlenza, Recording Secretary for


Jessica Bishop, Fund Secretary