



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Microsoft Teams

November 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 November 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**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Paul Dietrich, **Cape May City**
Ed Grant, **Cape May Point**
Heather Miller, **Commercial Twp. (missed roll call)**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Dawn Marie Bascelli, **Deerfield Twp.**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp. (missed roll call)**
Shantele Pollack, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Debbie Kelly, *Alt.*, **Longport Borough**
Karen Fournier, **Lower Township**
Dan Adams, **Margate City**
Varvara Keun, **Middle Twp.**
Mary Canesi, **Northfield City**
Liz Woods, *Fund Chair*, **Ocean City**
Stacey Schlachter, **Pleasantville City**
Shelby Heath, **Somers Point City**
Manny Parada, **Stone Harbor Borough**
Rosemary Trout, *Alt.*, **Upper Twp.**
Jim Pacanowski, **Ventnor City**
Michael Dougherty, **Waterford Twp. (missed roll call)**
George Dick, **West Cape May Borough**
Carl O'Hala, *Alt.*, **West Wildwood City**

DJ Ayres, **Weymouth Twp.**
Dan Dunn, **Wildwood City**
Connie Mahon, **Wildwood Crest**

Absent Fund Commissioners:

Scott Wahl, **Avalon Borough**
Bob Campbell, **Downe Twp.**
Lisa Marcolongo, **Estell Manor City**
Joe Calchi, **Millville City**
Dawn Stollenwerk, **Mullica Twp.**
Zach Ellison, **Newfield Borough**
Jennifer VanSant, **North Wildwood City**
Kellie Seib, **Sea Isle City**
Roy Spoltore, **Upper Deerfield Twp.**
Laurie Boyd, **Woodbine Borough**

Present Fund Professionals:

Paul A. Forlenza, MGA, RMC, JIF Executive Director, *RPA a Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, AIDA @, RMC, JIF Dep. Exec. Dir., *RPA a Division of Gallagher*
Tracy Forlenza, Recording Secretary, ACM JIF
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*
Scott 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:

Christopher Roselli, Account Manager, *Qual-Lynx*

Present Risk Management Consultants were:

C. J. Adams Company
Atlantic Associates
Barclay Insurance Group
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Glenn Insurance
Hardenbergh Insurance
Thomas Heist Insurance Agency
Insurance Agencies Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

BCA Insurance

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

MOVE UP ALTERNATES

Chair Woods entertained a motion to move DJ Ayres, Weymouth Twp. and Karen Fournier, Lower Twp., to the Executive Committee for voting purposes in absence of Scott Wahl, Avalon Borough and Kellie Seib, Sea Isle City.

Motion by Ms. Bishop, seconded by Ms. Keun, to move DJ Ayres, Weymouth Twp. and Karen Fournier, Lower Twp., to the Executive Committee for voting purposes in absence of Scott Wahl, Avalon Borough 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 October 23, 2024 Executive Committee Meeting.

Motion by Ms. Keun, seconded by Ms. Bascelli, to approve the meeting minutes of the October 23, 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 October 23, 2024 Executive Committee meeting.

Motion by Ms. Keun, seconded by Ms. Miller, to approve the Closed Session minutes of the October 23, 2024 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the October 23, 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/shredded.

CLOSED SESSION - RESOLUTION #2024-41

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 2024-41.

Motion by Ms. Keun, seconded by Ms. Miller, to adopt Resolution 2024-41 as presented.

ROLL CALL	Yeas:	Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Varvara Keun, Middle Twp. Liz Woods, <i>Chair</i> , Ocean City DJ Ayres, Weymouth Twp.
	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. Bascelli, 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. Ayres to approve the claims payments as discussed in Closed Session.

They are as follows:

October 2024 PARs:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>	<i>Auto</i>
2023305083	2024320263	2022243874	2022257815
2024328173	2025339647	2022277148	
2024334870	2024330295	2022262120	
2024322698			
2024329039			
2025342438			
2024335618			
2022253534			
2023295046			
2024336655			
2023280970			
2025342041			
2024330353			
2025341587			
2024337726			
2024331781			
2025345214			
2025341407			
2024330950			
2024309073			
2025349065			
2024329120			

ROLL CALL

Yeas:

Heather Miller, **Commercial Twp.**
 Dawn Bascelli, **Deerfield Twp.**

Jessica Bishop, *Sec.*, **Dennis Twp.**
Karen Fournier, **Lower Twp.**
Varvara Keun, **Middle Twp.**
Liz Woods, *Chair*, **Ocean City**
DJ Ayres, **Weymouth Twp.**

Nays: None
Abstain: None

Motion carried by unanimous vote.

ABANDON SUBROGATION

There were four (4) files being presented for Abandonment of Subrogation:

Qual-Lynx Files

2023296944
2024308579
2024311232
2024311689

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

ROLL CALL

Yeas: Heather Miller, **Commercial Twp.**
Dawn Bascelli, **Deerfield Twp.**
Jessica Bishop, *Sec.*, **Dennis Twp.**
Karen Fournier, **Lower Twp.**
Varvara Keun, **Middle Twp.**
Liz Woods, *Chair*, **Ocean City**
DJ Ayres, **Weymouth Twp.**

Nays: None
Abstain: None

Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Napoli noted in October, twenty-nine (29) PARs including twenty-two (22) Workers' Compensation (9 Police, 3 Fire, and 10 Other), three (3) General Liability, three (3) Property claims, and one (1) 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

During the recent "Lessons Learned from Losses" review, Ms. Gallagher, in Mr. Roselli's absence, emphasized the critical importance of winter safety and how proactive prevention measures can significantly reduce the cost of

claims. She highlighted several expensive claims that could have been avoided with greater awareness of the hazards posed by snow and ice.

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

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).

	Oct	YTD
<i>Total Intakes (New Claims)</i>	67	659
<i>Report Only</i>	26	237
<i>Report Only % of Total</i>	39%	36%
<i>Medical Only</i>	34	306
<i>Lost Time</i>	7	115
<i>Medical Only/Lost Time Ratio</i>	83:17	73:27
<i>Claim Petition First Notice/Occupational</i>	0	1
<i>Average Days to Report to QL</i>	3.0	3.6
<i>Average Days to Report to employer</i>	0.7	1.2

Nurse Case Management:

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

Nurse Case Management	Oct
<i># of Cases Assigned to Case Management</i>	88
<i># of Case > 90 days</i>	69

Transitional Duty Report

Ms. Gallagher presented the *Transitional Duty reports*.

Transitional Duty Summary Report	YTD
Transitional Duty Days Available	9,408
Transitional Duty Days Worked	7,890
% of Transitional Duty Days Worked	84%
Money Saved by Accommodating	\$818,698
Transitional Duty Days NOT Accommodated	1,518
% of Transitional Duty Days NOT Accommodated	16%
Cost of Days NOT Accommodated	\$137,444

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Oct</i>	<i>YTD</i>
Total Bill Count	643	5,374
Total Provider Charges	\$1,845,891	\$8,922,448
Total Repriced Amount	\$608,183	\$2,697,788
Total \$ Savings	\$1,237,707	\$6,224,660
Total % Savings	67%	70%
Participating Provider Penetration Rate- Bill count	78%	97%
Participating Provider Penetration Rate-Provider Charges	92%	98%
EPO Penetration Rate – Bill Count	99%	95%
EPO Penetration Rate –Provider Charges	93%	95%

Managed Care Quick Notes - This month, Ms. Gallagher discussed job descriptions and physical therapy. She noted when starting a workers' compensation case or Functional Capacity Evaluation (FCE), therapists need key information from the claimant. The most important piece is a detailed job description, which includes how often and how much weight the employee needs to handle.

The goal of workers' compensation physical therapy is to help the employee regain the ability to perform their job duties. Without a job description, it's hard to plan effective therapy sessions and set the right goals for activities like lifting or bending. Without this information, it can also delay the evaluation of when the employee can return to work. Having clear job requirements helps set accurate goals and improves the evaluation process, making the claims process smoother.

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 25-26 of the agenda. He noted that he visited Waterford, Longport, and Sea Isle City with a year-to-date total of 14 visits. Each of these Fund Commissioners and Police Chiefs will receive an overview of what was discussed.

Mr. Winter noted that report writing training will be done by himself and support training of Resiliency Officers will be done by Dr. Kelly. A training memo was sent to police chiefs announcing available training at no cost to town or JIF because it is federally funded. There are seven (7) courses available from January to April 2025 and conducted by the New Hanover Police Department. More courses will be available in later part of 2025.

Mr. Winter is still trying to coordinate the ACM JIF Chiefs Ad-hoc meeting.

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

SOLICITOR'S REPORT

MEL EPL Helpline

Mr. Scott 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 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.

Closed Claims

Mr. Scott DeWeese reported there were five (5) cases closed since last month of which four (4) had no payment to the Plaintiff.

Leslie v. Borough of Buena
Johnston v. City of North Wildwood
Russo v. City of Sea Isle
Farhi v. City of Somers Point
Doran v. Township of Waterford

Mr. Scott DeWeese noted there are 77 active GL files.

Motion to Authorize the Law Firm of Marshall Dennehey for Intellectual Property Matter

Mr. Scott DeWeese noted that as discussed during closed session, a Complaint was recently filed by Ms. Floss Stingel for the use of her voice, "Watch the tram car please" announcement that has been used for many years (1971) and the Complaint seeks compensation for the use of her voice. Mr. Scott DeWeese noted that this is a very specialized legal field (Intellectual Property), and therefore, an attorney needs to be assigned that has extensive experience in Intellectual Property Matters. Mr. Scott DeWeese noted that Mr. David DeWeese had determined that the law firm of Marshall Dennehey in Mt Laurel, specifically, Matthew J. Behr, Esquire and Jeremy Zacharias, Esquire, of that firm has experience with these matters; however, they are not on the ACM JIF's GL Defense Panel (they are on the ACMJIF EPL/POL Panel and the TRICOJIF and BURLCOJIF GL Panels). Mr. David DeWeese anticipates adding them to the GL panel for 2025 based upon their response to the RFQ, but he is requesting authorization to utilize their services to defend this matter at a reduced rate of \$250 per hour (they typically charge \$350 per hour).

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

Chair Woods asked for a Motion to authorize the law firm of Marshall Dennehey located in Mt. Laurel, with attorneys Matthew J. Behr, Esquire and Jeremy Zacharias, Esquire to represent North Wildwood, Wildwood and the WSID in the Floss Stingel Intellectual Property matter at the Assigned Defense Counsel rate of \$250 per hour/Approved Associate rate of \$225 per hour and Paralegal rate of \$115 per hour.

Motion by Ms. Bascelli, seconded by Chair Woods to authorize the law firm of Marshall Dennehey located in Mt. Laurel, with attorneys Matthew J. Behr, Esquire and Jeremy Zacharias, Esquire to represent North Wildwood, Wildwood and the WSID in the Floss Stingel Intellectual Property matter at the Assigned Defense Counsel rate of \$250 per hour/Approved Associate rate of \$225 per hour and Paralegal rate of \$115 per hour as presented. All in favor. Motion carried.

COMMITTEE REPORTS

Finance Committee – In Ms. Stollenwerk's absence, Mr. Forlenza highlighted items from the Finance Committee minutes of October 31, 2024. He noted that they discussed updates on the Retrospective

Candidates; the financial condition of the RCF and the supplemental assessment of which is already accounted for in our financials. He noted that the MEL is also issuing a supplemental assessment which again, is accounted for in our financials. He stated that the Committee discussed reducing the Fund's current \$500 SIR and the excess premiums impact. He noted that the overall budget increase is just over 3%. He noted that the Loss Funding increased 2%; operating expenses increased 2%; excess premiums which are driving the budget increase of 5% of which the vast majority is Excess Property. He stated that 7 of the 11 members up for renewal qualified for the *Revaluation Program* which will offer some financial relief in their 2025 assessments. The committee recommended that Borough of Stone Harbor be placed on the Retrospective Program for 2025. He encouraged all members to read the minutes, budget message, MEL rate table, RCF budget, EJIF budget, and Cyber JIF budget in the agenda packet.

Motion to introduce the ACM JIF's 2025 Budget, introduce the 2025 Assessment Allocation Strategy Policy, and introduce the 2025 Assessment Certification

Chair Woods entertained a motion to introduce the ACM JIF's 2025 Budget, introduce the 2025 Assessment Allocation Strategy Policy, and introduce the 2025 Assessment Certification.

Motion by Ms. Bishop, second by Ms. Ayres to introduce the ACM JIF's 2025 Budget, introduce the 2025 Assessment Allocation Strategy Policy, and introduce the 2025 Assessment Certification as presented.

ROLL CALL	Yeas:	Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Varvara Keun, Middle Twp. Liz Woods, <i>Chair</i> , Ocean City DJ Ayres, Weymouth Twp.
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

Resolution 2024-42 Authorizing Transfer of 2020 to the MEL Residual Claims Fund

Chair Woods entertained a motion to adopt Resolution 2024-42 Authorizing the Transfer of the 2020 Fund Year to the MEL Residual Claims Fund.

Motion by Ms. Keun, second by Ms. Bascelli, to adopt Resolution 2024-42 Authorizing the Transfer of the 2020 Fund Year to the MEL Residual Claims Fund as presented.

ROLL CALL	Yeas:	Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Varvara Keun, Middle Twp. Liz Woods, <i>Chair</i> , Ocean City DJ Ayres, Weymouth Twp.
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

EPL/Tech Liability Committee –Mr. Pacanowski noted that the EPL/Technology Liability Committee minutes for September 26, 2024 are in the agenda packet. He highlighted a few items. He asked members to review their ordinances that included Vacant Property fees noting Mr. DeWeese issued a bulletin regarding these fees and reviewed again at the Annual Retreat in October since we are now seeing lawsuits in this area. He stated that there is legislation pending regarding zoning officer training, so training is coming. He noted that Elected Official training is also being held at the League on Wednesday November 20, 2024 at 2pm and online in 2025 in which members will receive a credit in your MEL assessment for their elected officials attending (see Executive Director’s report for more information). He reminded members of the Cyber Compliance and the different tiers. These three tiers determine your deductible and co-insurance. He stated that an RFP was issued by Ms. Patel’s office for internal and external penetration testing. He noted that he was shocked at the price range and these submissions will be discussed at a special review committee meeting. Mr. Pacanowski noted that the Cyber training is moving from Wizer to D2 and there are training seminars on this transition scheduled in early December.

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

Nominating Committee-October 28, 2024

Ms. Mahon noted that the Nominating Committee minutes from October 28, 2024 were included in the agenda packet. She noted that they reviewed the minutes for the 2024 Slate, the Charter and Succession Plan prior to making the decisions. She reported that Mr. Forlenza provided a list of eligible and ineligible members that could sit on the Executive Committee or as Alternates. She stated that after careful deliberation, a tentative slate was decided. Ms. Mahon noted she reached out to the selected members. Some members could not serve in their selected roles, so the draft slate was revised and resent with the handouts today.

The proposed 2025 Executive Committee slate is as follows:

Chair:	Jessica Bishop , Dennis Township
Secretary:	Varvara Keun , Middle Township
Executive Committee:	#1 Heather Miller , Commercial Township
	#2 Dawn Marie Bascelli , Deerfield Township
	#3 Scott Wahl , Borough of Avalon
	#4 Kellie Seib , City of Sea Isle City
	#5 Alim Parks, Sr. , Galloway Township
Alternates:	#1 Karen Fournier , Lower Township
	#2 Dorothy Jo Ayres , Weymouth Township
	#3 Jennifer VanSant , City of North Wildwood
	#4 Mary Canesi , City of Northfield
	#5 Dan Dunn , City of Wildwood
	#6 Jim Pacanowski , City of Ventnor
	#7 Ed Grant , Cape May Point

Assuming no additional changes, the revised draft slate, as presented, will be voted on at the January 2025 JIF Reorganization meeting. Ms. Mahon state that anyone who wishes to nominate an individual, complete and file the Nomination Petition found on page 78 of the agenda by December 5, 2024.

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 96-98. This list should be reviewed for accuracy. 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 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 once again, this year, the Fund will be sponsoring Elected Officials training via the MEL Safety Institute website. The MEL will reduce each member's 2025 MEL Assessment by \$250 for each municipal elected official who completes the training. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) who completes the training. The total credit is limited to 5% of a member's 2025 MEL Assessment. The MEL will be holding an in-person training during the League of Municipalities scheduled for Wednesday, November 20, 2024 at 2pm in Room 303. Online training will be offered through the MSI LIVE or NOW platforms again and instructions will be sent out towards December or early January.

2025 RMC Resolutions & Agreements – Mr. Forlenza stated that on or about October 3, 2024, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2025 Fund Year were emailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2025 fees at the February 2025 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. In addition, if they have not already done so, each RMC is required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee meetings. If you have any questions in this regard, please contact Melissa Bush at Melissa_Bush@RPAdmin.com.

Dividend Notices – Mr. Forlenza noted all members who are eligible to receive a share of this year's surplus release should have received a notification from Melissa Bush in regard to their balance and options for collecting their portion of the surplus. All members were asked to respond to Melissa as to the distribution of their portion of the surplus by December 4, 2024 for a check and December 19, 2024 for a credit on their 2025 first installment.

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 108. He stated that the report is self-explanatory.

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

Mr. Garish reminded members as Special Events such as Santa Parades and visits 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. Additionally, towns should ensure that a rostered member of the Volunteer Fire Department or the actual department plays the role of Santa, rather than a citizen or public volunteer, to prevent accidents or uncovered injuries. He stated that there are alternatives to having Santa ride the firetrucks around town such as having the people come to one location to visit Santa instead.

Mr. Garish noted there has been an uptick in First Amendment audits, and it is important for members to familiarize themselves with these audits. Resources, including a 24-minute video and a two-hour specific MSI training, are available to help with this.

Mr. Garish noted that December 1, 2024 begins the open enrollment for the MSI Leadership Academy ending December 22, 2024. This is geared towards supervisors and new supervisors with two years to complete the course designation list.

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 111. He noted that there will be two (2) orientation sessions for the D2 training on December 6th and 12th, 2024. He asked members to have their point of contact for IT related matters or their IT professional attend at least one of these sessions. Please review the rosters for accuracy prior to December 1, 2024.

D2 penetrated two members due to issues with software on their websites that need to be patched. Both are maintained by the same company. Mr. Caruso spoke with the company personally so they have the proper patching in place going forward. He asked members to remind their IT folks to always update security patches when applicable.

Mr. Caruso noted he has been following up with members for compliance with the Cyber framework "Basic" Standards and he hopes to be at 100% by year end.

Mr. Caruso stated that this month's bulletin covers "Positive Payee Pay," a system where you submit a list of checks to your bank to prevent fraud. Some checks have been altered after being stolen from the mail. Positive Pay helps prevent this. Edmunds users can apply for a positive pay portal, and all though there is a small cost, it is highly recommended to use.

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

TREASURER'S REPORT

Reports – October

Mr. Hansen presented the Treasurer's Report for the period ending **October 31, 2024**. The reports were made part of the agenda packet beginning on page 113. He noted the following information:

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

Members	10/31/24 (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	10/31/24 (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	\$1,089,724.54

Receipt Activity for the Period:

	Oct	YTD
Subrogation Receipts	\$7,733.35	\$375,953.25
Other	\$0	\$2,988.00
Adjustment	\$3,529.50	\$34,723.21
Assessments	\$3,798,742.00	\$22,769,600.00
2020 COVID Recoveries		\$94,425.00
2024 O/Pay of Legal Ad		\$171.01

Claim Activity for the Period

Claim activity for the month of **October** for claims paid by the Fund and claims payable by the Fund depict a total of 480 checks issued representing 1,178 claims payments totaling \$1,388,029.17, with an effect on cash position of \$1,368,255.63.

Cash Activity for the Period

The Fund's "Cash Position" at month end for **October** was \$52,883,568.70.

Investment Interest

Interest Income:	October	YTD
JCMI	\$43,943.31	\$409,458.77
Treasury	\$53,271.69	\$1,129,229.00
Citizens	\$4,644.49	\$66,614.55
Citizens-sweep	\$21,227.90	\$161,949.38

Rate of Return: Only interest from the *ANALYSIS WORKSHEET* 2.85% for **October**.

Allocation of Invested Funds

FUND	September Total	September Percentage	October Total	October Percentage
Treasury	\$23,816,193.29	47%	\$23,812,031.48	45%
JCMI	\$21,167,723.65	42%	\$20,995,163.62	40%
Citizens	\$5,751,636.18	11%	\$8,076,373.60	15%
TOTALS	\$50,735,553.12		\$52,883,568.70	

Payment Register

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

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

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

ROLL CALL	Yeas:	Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Varvara Keun, Middle Twp. Liz Woods, <i>Chair</i> , Ocean City DJ Ayres, Weymouth Twp.
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

Bill List – November

For the Executive Committee's consideration, Mr. Hansen presented the *November 2024 Bill List* in the amount of **\$908,814.57**.

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

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

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

ROLL CALL	Yeas:	Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Varvara Keun, Middle Twp. Liz Woods, <i>Chair</i> , Ocean City DJ Ayres, Weymouth Twp.
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

RMC Bill List – November

For the Executive Committee's consideration, Mr. Hansen presented the *November 2024 RMC Bill List* in the amount of **\$195,791**.

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

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

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

ROLL CALL	Yeas:	Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp.
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Karen Fournier, **Lower Twp.**
Varvara Keun, **Middle Twp.**
Liz Woods, *Chair*, **Ocean City**
DJ Ayres, **Weymouth Twp.**

Nays: None
Abstain: None

Motion carried by unanimous vote.

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

Resolution 2024-43 Authorizing the Release of a portion of Upper Township's share of their AELCF

Chair Woods entertained a motion for adoption of Resolution 2024-43 authorizing the release of \$46,653.55 of Upper Township's share of their AELCF.

Motion by Ms. Keun, seconded by Ms. Bascelli, to adopt Resolution 2024-43 authorizing the release of \$46,653.55 of Upper Township's share of their AELCF as presented.

ROLL CALL	<i>Yeas:</i>	Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Varvara Keun, Middle Twp. Liz Woods, <i>Chair</i> , Ocean City DJ Ayres, Weymouth Twp.
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

Motion carried by unanimous vote.

MEL/RCF/CYBER/EJIF REPORTS

Mr. Pacanowski noted he reviewed the material for the reports earlier in the meeting.

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

Resolution 2024-44 Appointing James Pacanowski as MEL/RCF/EJIF/Cyber JIF Rep

Chair Woods entertained a motion for adoption of Resolution 2024-44 appointing James Pacanowski as MEL/RCF/EJIF/Cyber JIF representative for 2025.

Motion by Ms. Keun, seconded by Ms. Bascelli, to adopt Resolution 2024-44 appointing James Pacanowski as MEL/RCF/EJIF/Cyber JIF representative for 2025 as presented.

ROLL CALL	<i>Yeas:</i>	Heather Miller, Commercial Twp. Dawn Bascelli, Deerfield Twp. Jessica Bishop, <i>Sec.</i> , Dennis Twp. Karen Fournier, Lower Twp. Varvara Keun, Middle Twp. Liz Woods, <i>Chair</i> , Ocean City DJ Ayres, Weymouth Twp.
	<i>Nays:</i>	None

Abstain: None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Motion to Accept and Implement Proposed Changes to the 2025 Executive Committee Meeting Format

Chair Woods entertained a motion authorizing the acceptance and implementation of the proposed changes to the 2025 Executive Committee meeting format as discussed during the Annual Planning Retreat and provided to the membership on November 6, 2024.

Motion by Ms. Bishop, seconded by Ms. Ayres, authorizing the acceptance and implementation of the proposed changes to the 2025 Executive Committee meeting format as discussed during the Annual Planning Retreat and provided to the membership on November 6, 2024 as presented. All in favor. Motion carried.

Motion to Re-advertise the January 15, 2025 Meeting Location

Chair Woods entertained a motion authorizing the Executive Director to readvertise the location of the January 15, 2025 Executive Committee Reorganization Meeting.

Motion by Ms. Bishop, seconded by Ms. Ayres, authorizing the Executive Director to readvertise the location of the January 15, 2025 Executive Committee Meeting as presented.

Next Meeting

Chair Woods reminded the members that the next meeting will be held on **Wednesday, December 18, 2024 at 3:00 PM at Merighi's Savoy Inn, 4940 Landis Ave, Vineland, NJ.**

PUBLIC COMMENT

Open Public Comment

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

Motion by Ms. Ayres, seconded by Ms. Keun, to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

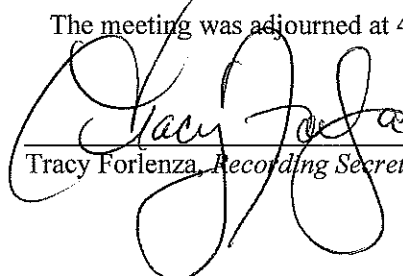
Chair Woods entertained a motion to close the public comment.

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

MOTION TO ADJOURN

Motion by Ms. Ayres, seconded by Ms. Keun, to adjourn the November 18, 2024 meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 4:06 PM.


Tracy Forlenza, Recording Secretary for


Jessica Bishop, Fund Secretary