

ATLANTIC COUNTY UTILITIES AUTHORITY
January 21, 2021 – 3:00 PM
6700 Delilah Road, Egg Harbor Township, NJ

PRESENT FOR THE AUTHORITY

Marvin Embry	Chair
Peter Sarkos	Member - Zoom
Fred Akers	Member - Zoom
Judy Ward	Member - Zoom
Laura Pfrommer	Member - Zoom
Richard Dovey	President
Brian Lefke	Senior Vice President of Solid Waste & Authority Secretary
Joseph Pantalone	Vice President Wastewater
Linda Bazemore	Vice President of Administration & Finance/CFO
Matthew DeNafo	Vice President of Centralized Maintenance & Asset Management
Thomas Ganard	Chief Engineer
Sharon Hunt	Director of Human Resources
Janette Kessler	Safety & Risk Manager
Hermينو Roque	Senior Computer Analyst
Patricia Keeper	Assistant Board Secretary

ALSO PRESENT (VIA Zoom)

Keith Davis, Esq.	Nehmad, Davis & Goldstein
Hon. Mark Sandson	Nehmad, Davis & Goldstein
Daniel Solt, Esq.	Assistant County Counsel
Chris Whitehead	AECOM (by Phone)

Chairman Embry called the meeting to order at 3:00 p.m. and announced that the notice of the 2020-2021 Meeting Schedule was mailed to the Atlantic City Press, The Daily Journal, The Clerk of Atlantic County, and The Clerk of The Atlantic County Board of County Commissioners on February 22, 2019 in compliance with the Open Public Meetings Act, NJSA 10:4-6, *et seq.* and it was posted on the bulletin board of the Atlantic County Utilities Authority in the administration building, and Notice of Live Streaming of this meeting was mailed to the Atlantic City Press, The Daily Journal, The Clerk of Atlantic County, and The Clerk of The Atlantic County Board of Commissioners on January 6, 2021 and both notices were posted on the bulletin board of the Atlantic County Utilities Authority in the administration building.

Flag Salute

Roll call was taken by Brian Lefke which reflected a quorum was present.

Chairman Embry	present
Peter Sarkos	present
Fred Akers	present
Andrew Berenato	absent
John Lyons	absent
Judy Ward	present
Laura Pfrommer	present

APPROVAL OF THE MINUTES OF THE DECEMBER 17, 2020 MEETING – voted on and approved by all members.

BOARD COMMITTEE REPORTS: None.

BOARD COMMENT: None

PUBLIC COMMENT: None.

NEW BUSINESS: Insurance and IT presentation by Linda Bazemore and Matt DeNafo. Chairman Embry thanked Linda and Matt for their excellent presentations. (Presentation attached)

OLD BUSINESS: None.

ALL RESOLUTIONS APPROVED.

RESOLUTION COMMENTS:


Resolution 21-1-18: Authorizing a contract amendment to contract with Graybar Electrical Technologies, Inc. through Omnia Partners Cooperative Purchasing System for Electrical Equipment and Supplies. Amount of decrease is \$30,000.00.

Explanation: Supplies are available through vendors under NJ State contract.

Matt DeNafo explained that we are decreasing the amount of the Omnia contract and testing other vendors who will provide the equipment and supplies at a cheaper cost.

The meeting was adjourned at 3:45 p.m.

Respectfully submitted,



Brian Lefke
Board Secretary



ATLANTIC COUNTY INSURANCE COMMISSION

- ATLANTIC COUNTY
- ATLANTIC COUNTY UTILITIES AUTHORITY
- ATLANTIC COUNTY IMPROVEMENT AUTHORITY



ATLANTIC COUNTY INSURANCE COMMISSION

- Created Commission 1/1/2014 for a three year term ending 12/31/2017
 - Renewed 1/1/2018 for a three year term ending 12/31/2020
 - Renewed 1/1/2021 for a three year term ending 12/31/2023

NJ COUNTIES EXCESS LIABILITY JOINT INSURANCE FUND

- ATLANTIC COUNTY INSURANCE COMMISSION
- BURLINGTON COUNTY INSURANCE COMMISSION
- CAMDEN COUNTY INSURANCE COMMISSION
- CUMBERLAND COUNTY INSURANCE COMMISSION
- GLOUCESTER COUNTY INSURANCE COMMISSION
- HUDSON COUNTY INSURANCE COMMISSION
- MERCER COUNTY INSURANCE COMMISSION
- MONMOUTH COUNTY INSURANCE COMMISSION
- OCEAN COUNTY INSURANCE COMMISSION
- UNION COUNTY INSURANCE COMMISSION



Atlantic County Utilities Authority

INSURANCE AT A GLANCE

	PROPERTY	AUTO	GL	WC	PUBLIC OFFICERS LIABILITY	CYBER
ACUA	up to \$25,000	up to \$1,000	None	None	up to \$35,000	up to \$25,000
ACIC	\$25,001 to \$750,000	\$1,001 to \$500,000	up to \$500,000	Up to \$750,000.00	None	None
CELLIF	\$750,001 to 1,000,000	\$500,0001 to \$750,000	\$500,0001 to \$750,000	\$750,001 to \$1,000,000	None	None
INSURANCE	\$1,000,001 to \$260,000,000 (Zurich et al.)	\$750,001 to \$25,000,000 (Lloyd's et al.)	\$750,001 to \$21,000,000 (Munich Re et al.)	\$1,000,001 to \$260,000,000 (Safety National)	\$35,001 to \$10,000,000 (Chubb)	\$25,001 to \$3,000,000 (Chubb)



Atlantic County Utilities Authority

RENEWAL 2021

	2020	2021	Change	% of commission costs overall
Atlantic County	\$6,349,165	\$6,451,991	\$102,826 (1.62%)	78%
ACUA	\$1,667,608	\$1,692,638	\$25,030 (1.50%)	21 %
ACIA	\$87,215	\$88,880	\$1,665 (1.91%)	1 %
	\$8,103,988	\$8,233,509	\$129,521 (\$1.60%)	



Atlantic County Utilities Authority

Pre-ACIC/Post-ACIC

<p>2014 FLAT RATE WE HAD DOLLAR ONE COVERAGE</p>	<p>2021 SELF INSURED - LAYERED COSTS INCLUDE ALL ADMINISTRATIVE FEES, EXPENSES AND EXCESS PREMIUMS CLAIMS ACTIVITY COULD RESULT IN ADDITIONAL ASSESSMENTS</p>	<p>CHANGE</p>
<p>\$1,953,747</p>	<p>\$1,667,608</p>	<p>14.64%</p>



Atlantic County Utilities Authority

ACIC FUND PROFESSIONALS

FUND PROFESSIONALS	
Claims Adjusting and Managed Care	Qual-Iynx
Executive Director	PERMA/Connor Strong
Actuary	Actuarial Advantage
Auditor	Bowman and Company
Risk Manager	Brown and Brown

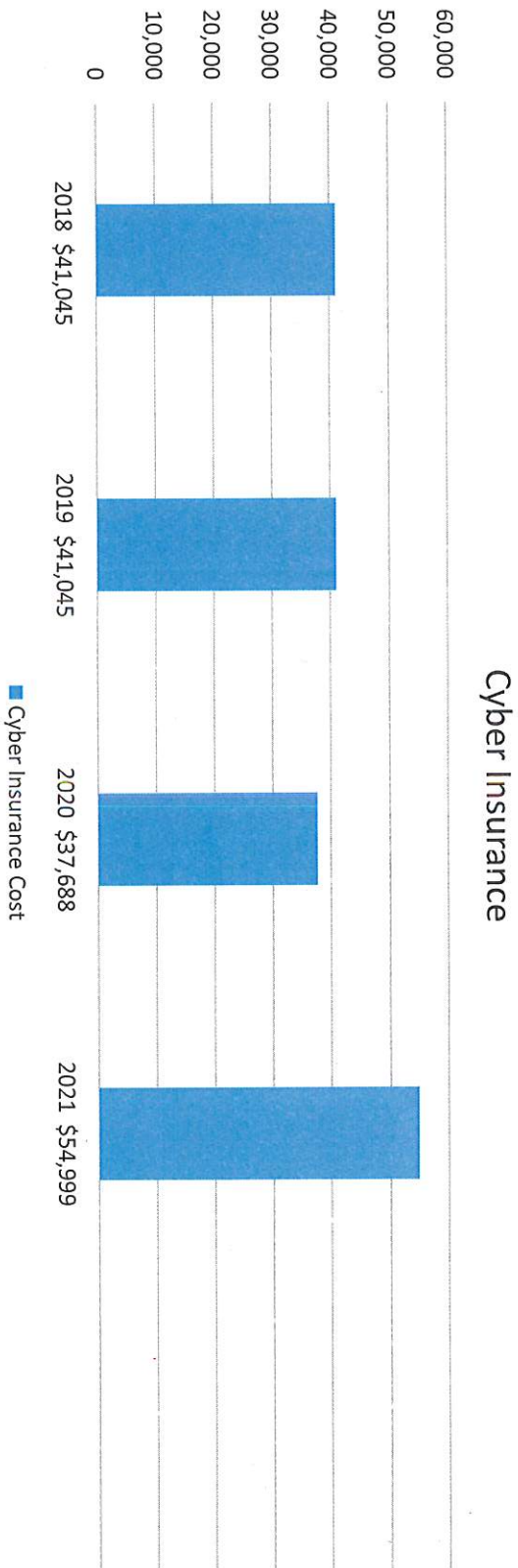


Atlantic County Utilities Authority

ANCILLARY COVERAGES PURCHASED OUTSIDE OF THE COMMISSION

Coverage Type	Detail	Policy Dates	2020	2021 Renewal estimate
Fiduciary Liability	Deferred Comp	3/9/20 3/9/21	to \$5,000.00	\$5,500 (10% increase estimate)
UST	UST and AST coverage	3/16/20 3/16/21	to \$9,925.00	\$20,000 (notice of non-renewal received due to claim activity)
Wind Buyback	Property Deductible Reduction	4/17/20 4/17/21	to \$39,200.00	\$43,120 (10% increase estimated)
Bond	Board Chair	7/15/20 7/15/21	to \$275.00	\$275.00

CYBER PREMIUMS



Cyber insurance decreased in 2020 due to an allocation of the coverage on the NJCEL JIF level that benefitted ACIC however increased overall. The 2021 coverage number is accurate for the ACIC.



IT security measures in place **before** cyber event

- ATP (Advanced Threat Protection)
 - Safe attachments (all attachments are opened in Microsoft's sandbox and scanned to determine if safe before allowing user to open)
 - Safe links (all links are opened in Microsoft's sandbox and scanned to determine if safe before allowing user to open)
- Cloud hosted email
- Limited attachment formats allowed
- Knowbe4 phishing email training
- Password policy



IT security measures in place *after* cyber event

- Reset all desktops and passwords
- Removed external device access to WIFI
- Block all websites that are hosted outside of USA
- Moved Time and Finance software to cloud
- New backup solution
- Malwarebytes Antivirus to protect devices
- Secondary backups stored completely disconnected from network
- Blocked access to document sharing services and personal email providers
- Scheduled weekly maintenance window
- Windows 10 Enterprise edition which creates more secure operating system.
- Malwarebytes Antivirus to protect devices
- Tenable Vulnerability network scanning
- Reduce unnecessary mapped drives

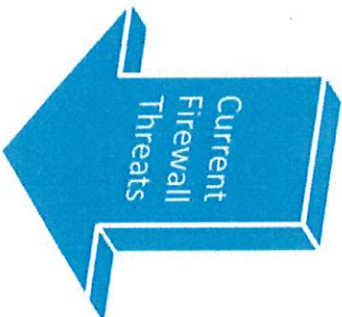
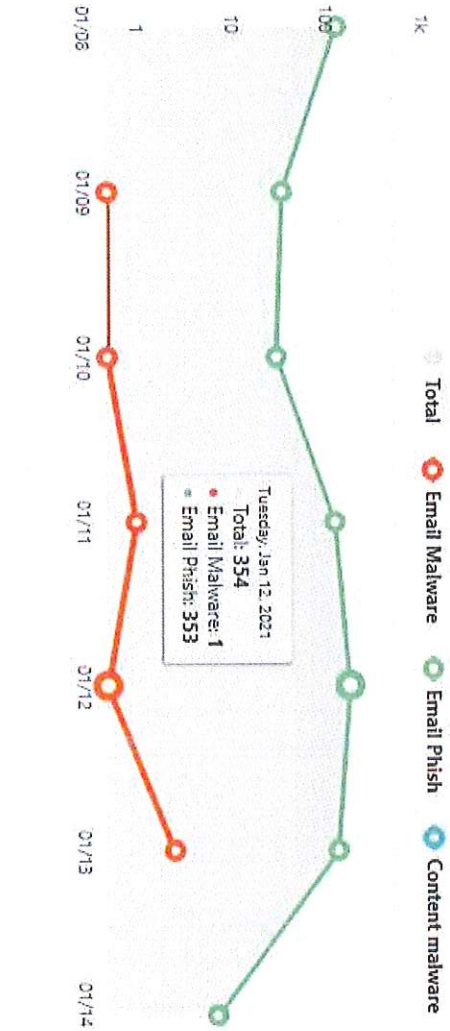


IT security measures *planned or in progress* since cyber event

- Redundant cloud backup and ability to run select servers remotely.
- Network monitoring (not solarwinds).
- Move website off site.
- AppLocker – disables access to software we list.
- Multifactor Authentication.
- Automated Admin Password change on all desktops.
- More advanced Knowbe4 phishing email training.
- Logging of all file server access.
- Cloud advantages Productivity software and Mobile device controls.

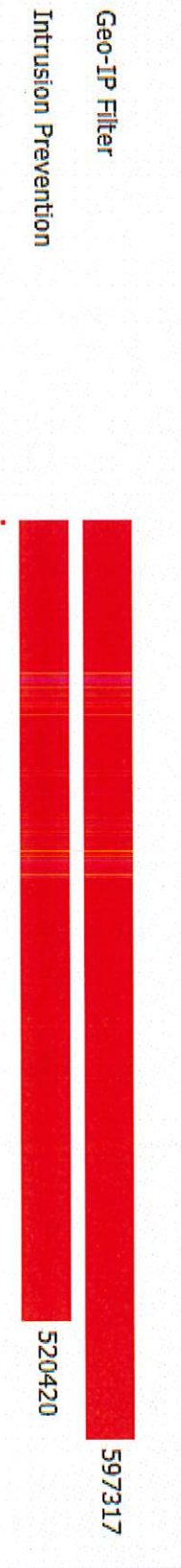


Security threats are constantly evolving



Threat Prevention Summary

Threats Blocked



TO: Brian G. Lefke, Secretary
Atlantic County Utilities Authority

FROM: Honorable Dennis Levinson, Atlantic County Executive

RE: Minutes of Meeting – January 21, 2021

I. The Minutes of the above referenced meeting were submitted pursuant to N.J.S.A 40:41A-37 et seq. on 1/21, 2021.

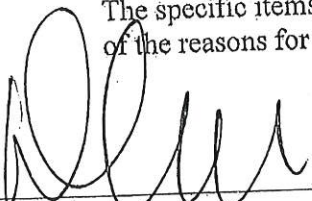
- (a) by the end of the fifth business day following the meeting.
- (b) as soon as practicable following the meeting where emergency action has been taken.
- (c) beyond the statutory period for submission.

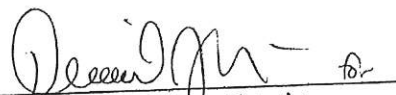
II. I hereby return the Minutes of the above referenced meeting to the Authority and to the Board of Freeholders, on the date set forth above, which is

- (a) within ten days of delivery.
- (b) within twenty-four (24) hours of delivery where the action at the meeting was deemed by the Authority to be in response to an emergency situation.

III. The following action is taken on the Minutes:

- (a) Approved in all respects.
- (b) Vetoed in all respects. A written explanation of the reasons for the veto is attached.
- (c) Approved in part and vetoed in part.
The specific items which are vetoed and a written explanation of the reasons for the veto or vetoes is attached.


Dennis Levinson
Atlantic County Executive


James F. Ferguson, Esquire
Approved as to Form and Entry

Date:
cc: Sonya Harris, Clerk to the Board of Chosen Freeholders
ATTACHMENTS: Minutes
 Veto Message