



AGENDA PACKET



Wednesday, May 16, 2018 at 3:00 PM

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

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
Atlantic County Library
40 Farragut Ave
Mays Landing, NJ
May 16, 2018 – 3:00 PM

AGENDA

- I. Meeting called to order by Chairman
 - II. Flag Salute
 - III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - A. Sending sufficient notice herewith to:
 - 1. *The Press of Atlantic City*
 - 2. *Courier Post*, Cherry Hill, New Jersey; and
 - B. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - C. Posting notice on the public bulletin boards of all member municipalities.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (if necessary)
- V. Approval of Minutes.....Pages 1-17
 - A. Adoption of the **April 18, 2018** minutes – **Motion – All in Favor**
 - B. Approval of the **April 18, 2018** Closed Session minutes – **Motion – All in Favor**

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VI. Closed Session – Resolution 2018- _____ Authorizing a Closed Session of the Atlantic County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**
 - A. Claims Review Committee Report – Closed Session Items
 - B. Professionals’ Reports
 - A. Claims Administrator’s Report
 - B. Executive Director’s Report
 - C. Safety Director’s Report
 - D. Solicitor’s Report
- VII. Reopen Public Portion of Meeting – **Motion – All in Favor**
- VIII. Authorization of Claims Payments – **Motion - Roll Call**
- IX. Authorization to Abandon Subrogation (if necessary) – **Motion - Roll Call**
- X. Claims Review Committee Report: – Open Session Items
- XI. Claims Administrator’s Report
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	H. EPL Helpline – Authorized Contact List.....	Pages 54-55
	I. Financial Fast Track Report.	Page 56
	J. Regulatory Filing Checklists.....	Pages 57-58
	K. Monthly Activity Calendar.....	Pages 59-60
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	M. Statutory Bonds.....	Page 67
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	Q. Police Command Staff Training – Invite.....	Pages 69-70
	R. Managerial & Supervisory Training – Invite.....	Pages 71-73
	S. Member Visitation Program	
	T. RMC Roundtable	
	U. MEL 2019/2020 Employment Practices Liability Program.....	Pages 74-90
	V. New Member Activity	
XVII.	MEL and/or RCF Reports	
	Nothing to Report	

- XVIII. Safety Director's Report
 - A. Activity Report.....Pages 91-95
 - B. Law Enforcement Bulletin: Public Release of Video Recordings.....Pages 96-97
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 - E. MSI: ACM Attendance.....Page 101
- XIX. Treasurer's Report as of April 30, 2018.....Pages 102- 175
 - A. Fund Status
 - B. Investment Report
 - C. Payment Register – **Motion to Approve - Roll Call**
 - D. Bill List –May- **Motion to Approve – Roll Call**.....Page 171
 - E. RMC Bill List – **Motion to Approve – Roll Call**.....Page 172
 - F. Reconciliation
 - G. Analysis of Non-Assessment Receipts
 - H. AELCF
- XX. Miscellaneous Business
 - A. Authorizing the Executive Director and the Fund Solicitor to prepare, solicit, and receive RFQ's for the EPL, Liability, and Workers Compensation Defense Panel - **Motion – All in Favor**

<p>The next meeting will be held on Wednesday, June 20, 2018 at 3:00 PM, Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ</p>
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- XXI. Public Comment
 - A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**
- XXII. Motion to Adjourn Meeting – **All in Favor**



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

**Atlantic County Public Library
40 Farragut Ave
Mays Landing, New Jersey**

April 18, 2018 at 3:00PM

OPEN SESSION MINUTES

The Executive Committee meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on April 18, 2018, at Atlantic County Library – Mays Landing Branch, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. *Chair Mahon, Borough of Wildwood Crest*, 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

Those in attendance were:

Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Bill Nimohay, **Buena Borough**
Joe Picard, **Cape May City**
Stephen O'Connor, **Cape May Point**
Heather Sparks, **Commercial Twp**
Carol Foster, **Corbin City**
Karen Seifrit, **Deerfield Twp**
Patrick Moran, **Dennis Twp**
April Clifton, *Alt.*, **Downe Twp**
Matt von der Hayden, *Alt.*, **Egg Harbor Twp**
Teri Seelman, *Alt.*, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Cheryl Prakash, **Galloway Twp**
Ingrid Perez, *Sec.*, **Hamilton Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Dan Adams, *Alt.*, **Margate City**
Sue Quinones, *Alt.*, **Middle Twp**
Regina Burke, **Millville City**

Dawn Stollenwerk, **Mullica Twp**
Tracey Nordberg, *Alt.*, **North Wildwood City**
Mary Canesi, **Northfield City**
Stephen Wilkins, **Pleasantville City**
George Savastano, *Alt.*, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Jim Craft, **Stone Harbor Borough** (*arrived after roll call*)
Rhonda Sharp, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
Jim Goos, **Ventnor City**
Rita Hanna, **Waterford Twp**
Suzanne Schumann, *Representing*, **West Cape May Borough**
Chris Ridings, **West Wildwood City**
Chris Wood, **Wildwood City**
Connie Mahon, *Chair*, **Wildwood Crest Borough**

Absent were:

John Armstrong, **Absecon City**
Julie Picard, **Lower Twp**
Sam Barbagli, **Newfield Borough**
Liz Woods, **Ocean City**
DJ Ayres, **Weymouth Twp**
Lisa Garrison, **Woodbine Borough**

Present Fund Professionals were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care Provider, *QualCare*
Tracy Forlenza, Recording Secretary
Bob Holwitt, Safety Consultant, *J.A. Montgomery Risk Control*
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
John Hansen, Treasurer
Valerie Smith, Wellness Director

Absent Fund Professionals were:

Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*

Present Risk Management Consultants were:

C. J. Adams Company
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Gerber Insurance
Glenn Insurance
Hardenbergh Insurance (*arrived after roll call*)
Thomas Heist Insurance Agency
Marsh & McLennan Agency
McMahon Agency, Inc.
William R. Mints Agency

Absent Risk Management Consultants were:

Assured Partners
Atlantic Associates
BCA Insurance
Insurance Agencies Inc.
Siracusa-Kauffman Insurance

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

In absence of Ms. Picard, Lower Township, Mr. Wood, Wildwood City, was moved to the Executive Committee for voting purposes.

APPROVAL OF MINUTES – OPEN SESSION

Chair Mahon entertained a motion to approve the meeting minutes of the March 27, 2018 Executive Committee Meeting.

Motion by Mr. Wahl, seconded by Mr. Goos, to approve the meeting minutes of the March 27, 2018 Executive Committee Meeting. All in favor. Motion carried.

APPROVAL OF MINUTES – CLOSED SESSION

Confidential Closed Session Meeting Minutes were distributed to the Executive Committee Members.

Chair Mahon entertained a motion to adopt the Closed Session Meeting Minutes of the March 27, 2018 Meeting of the Fund as presented.

Motion by Mr. Ridings, seconded by Ms. Perez, to approve the Closed Session minutes of the March 27, 2018 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the March 27, 2018 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 #2018-28

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 Mahon entertained a motion to adopt *Closed Session Resolution 2018-28* as presented.

Motion by Mr. Wood, seconded by Mr. Wahl, to adopt *Resolution 2018-28*.

ROLL CALL

Yeas: Scott Wahl, **Avalon**
 Ingrid Perez, **Sec, Hamilton Twp**
 Stephen Wilkins, **Pleasantville**
 Jim Goos, **City of Ventnor**
 Chris Ridings, **West Wildwood**
 Chris Wood, **Wildwood City**
 Connie Mahon, **Chair, Wildwood Crest**

Nays: None

Abstained: None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

Chair Mahon entertained a motion to reopen the public portion of the meeting.

Motion by Mr. Ridings, seconded by Ms. Perez, to reopen the public portion of the meeting. All in favor. Motion carried.

AUTHORIZATION OF CLAIMS PAYMENTS

Chair Mahon presented the claims for payment as discussed in *Closed Session*.

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

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

Motion by Mr. Wahl, seconded by Mr. Wood to approve the claims for payment as discussed in *Closed Session*. They are as follows:

March 2018 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
001251334	2017096167	2018126844
001239192		2018127604
2018118805		2018127722
001245509		2018127928
001200688		
2018108045		
2018121889		
2018119057		
001239892		
2018121530		
2018110044		
2018115991		
001263192		

ROLL CALL

Yeas: Scott Wahl, **Avalon**
Ingrid Perez, *Sec*, **Hamilton Twp**
Stephen Wilkins, **Pleasantville**
Jim Goos, **City of Ventnor**
Chris Ridings, **West Wildwood**
Chris Wood, **Wildwood City**
Connie Mahon, *Chair*, **Wildwood Crest**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

Motion by Ms. Perez, second by Mr. Wood, to abandon subrogation on the following Qual-Lynx file:

QL File#
001263192

ROLL CALL

Yeas: Scott Wahl, **Avalon**
Ingrid Perez, *Sec*, **Hamilton Twp**
Stephen Wilkins, **Pleasantville**
Jim Goos, **City of Ventnor**
Chris Ridings, **West Wildwood**
Chris Wood, **Wildwood City**
Connie Mahon, *Chair*, **Wildwood Crest**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Perez noted that the Claims Review Committee report was given in closed session and she had nothing further for open session.

CLAIMS ADMINISTRATOR’S REPORT

Lessons Learned from Losses – April

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on mower safety. He reminded the members of several safe operating procedures. He noted to shut the mower down and use something like a broom handle to remove stuck objects; always keep people away from areas being mowed; wear footwear, safety glasses and ear protection; make sure shields and guards are in place; only mow areas that have been walked to remove objects/obstructions; mowers should have kill switches that stop engines when operator is not seated; and only reach under the mower when it is off.

Mr. Roselli stated there are two claims in our JIFs that are examples of what not to do while using a mower. He explained the claims and how each could have been prevented.

Mr. Roselli reminded the members to review this newsletter and share it with their employees.

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

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

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for March 2018.

Lost Time v. Medical Only Cases

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

	<i>March</i>	<i>YTD</i>
<i>Lost Time</i>	5	24
<i>Medical Only</i>	35	88
<i>Report Only</i>	17	77
<i>Total Intakes(New Claims)</i>	57	189
<i>Report Only % of Total</i>	29.8%	40.7%
<i>Medical Only/Lost Time Ratio</i>	88:12	79:21
<i>Average Days to Report</i>	1.2	1.8

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty Report*.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2,165
<i>Transitional Duty Days Worked</i>	1,903
<i>% of Transitional Duty Days Worked</i>	87.9%
<i>Transitional Duty Days Not Accommodated</i>	262
<i>% of Transitional Duty Days Not Accommodated</i>	12.1%

PPO Penetration Report:

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

PPO Penetration Rate	March	YTD
<i>Bill Count</i>	661	1,600
<i>Original Provider Charges</i>	\$984,268	\$2,084,378
<i>Re-priced Bill Amount</i>	\$371,873	\$748,563

<i>Savings</i>	\$612,395	\$1,335,815
<i>% of Savings</i>	62.2%	64.1%
<i>Participating Provider Penetration Rate- Bill count</i>	94.7%	94.0%
<i>Participating Provider Penetration Rate-Provider Charges</i>	96.1%	96.5%
<i>EPO Penetration Rate – Bill Count</i>	92.8%	91.7%
<i>EPO Penetration Rate –Provider Charges</i>	93.2%	94.5%

Ms. Beatty asked if there were any questions at this time. No questions were entertained.

SOLICITOR'S REPORT

Mr. DeWeese presented the following reports:

Closed Claims

Mr. DeWeese noted that there were five (5) case(s) closed in April. He noted that a detailed synopsis of the claims can be found in the agenda packet and provided the following brief synopsis of each case:

<i>Closed Case</i>	<i>Description</i>
<i>Elm v. City of Cape May</i>	Trip and Fall/sidewalk. Assigned Defense Counsel James Birchmeier, Esquire, was assigned. He filed a Motion for Summary Judgement. Motion was granted.
<i>Timmons v. Township of Hamilton</i>	Civil Rights. Assigned Defense Counsel James Birchmeier, Esquire, was assigned. Defense Counsel filed Motion to Dismiss. The judge granted Motion with prejudice.
<i>Kounnas Estate v. Township of Upper</i>	Auto. Assigned Defense Counsel Patrick Madden, Esquire, was assigned. He convinced Plaintiff to execute a Stipulation of Dismissal with Prejudice as to the Twp. of Upper.
<i>Caronte v. Township of Waterford</i>	Excessive Force. Assigned Defense Counsel Thomas B. Reynolds, Esquire, was assigned. He filed Motion for Summary Judgement and it was granted.
<i>Nastasi v. City of Wildwood</i>	Auto. Assigned Defense Counsel James Birchmeier, Esquire, was assigned. He filed Motion for Summary Judgement which was denied. Plaintiff's Counsel agreed to voluntarily dismiss the Mayor with Prejudice.

Resolution 2018-29 Release of 2017 Closed Session Minutes

Chair Mahon entertained a motion *Authorizing the Release of Fund Year 2017 Closed Session Executive Committee Meeting minutes* with the noted redactions.

Motion by Mr. Ridings, second by Ms. Perez, to *Authorizing the Release of Fund Year 2017 Closed Session Executive Committee Meeting minutes* with the noted redactions as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, <i>Sec</i> , Hamilton Twp Stephen Wilkins, Pleasantville Jim Goos, City of Ventnor Chris Ridings, West Wildwood Chris Wood, Wildwood City Connie Mahon, <i>Chair</i> , Wildwood Crest
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Motion to Adopt the Revised Tort Claim Questionnaire

Chair Mahon entertained a motion to *Adopt the Revised Tort Claim Questionnaire*.

Motion by Mr. Goos, second by Mr. Wahl, to *Adopt the Revised Tort Claim Questionnaire* as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, <i>Sec</i> , Hamilton Twp Stephen Wilkins, Pleasantville Jim Goos, City of Ventnor Chris Ridings, West Wildwood Chris Wood, Wildwood City Connie Mahon, <i>Chair</i> , Wildwood Crest
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Beach Signage

Mr. DeWeese explained that in the *Smith vs. North Wildwood* matter, Mr. Shawn DeRosa was hired by the City as a "beach safety expert" to assist in the claim. Mr. DeWeese inquired if Mr. DeRosa would review and provide recommendations for the JIF's proposed beach signage guidelines that provide suggestions regarding the number of signs, verbiage, location of signs, etc. He stated that the proposal Mr. DeRosa provided is for 5-8 hours @\$290 per hour with an anticipated not to exceed of \$2,400 to review the signage guidelines. Mr. DeWeese noted that he presented it to the Claims Review Committee who has recommended his hiring to the Executive Committee. He further stated that Ms. Perez stated that even though all members may not have beach exposures, these guidelines can utilize for recreational lakes and other similar exposures. He further noted that having Mr. DeRosa's involvement will add credence to the guidelines should they ever be challenged in court.

Motion to Contract with Shawn DeRosa for Beach Signage Recommendations

Chair Mahon entertained a motion to *Authorize Execution of Proposal for Contracting Shawn DeRosa to Review the Beach Signage Guidelines at a Cost not to Exceed \$2,400.*

Motion by Mr. Ridings, second by Mr. Goss, to *Authorize Execution of Proposal for Contracting Shawn DeRosa to Review the Beach Signage Guidelines at a Cost not to Exceed \$2,400* as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, *Sec*, **Hamilton Twp**
Stephen Wilkins, **Pleasantville**
Jim Goos, **City of Ventnor**
Chris Ridings, **West Wildwood**
Chris Wood, **Wildwood City**
Connie Mahon, *Chair*, **Wildwood Crest**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

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

COMMITTEE REPORTS

2017 Budget Amendment – Public Hearing

Ms. Stollenwerk noted that the 2017 Budget Amendment is needed to reflect the removal of Newfield's Police.

Motion to Open the 2017 Budget Amendment Public Hearing

Chair Mahon entertained a motion to open the Public Hearing on the 2017 Fund Budget Amendment.

Motion by Ms. Perez, seconded by Mr. Goos to open the 2017 Budget Amendment Public Hearing. All in favor. Motion carried.

Motion to Close the 2017 Budget Amendment Public Hearing

Hearing no comments from the public, Chair Mahon entertained a motion to close the 2017 Budget Amendment Public Hearing.

Motion by Mr. Wood, seconded by Mr. Wahl to close the 2017 Budget Amendment Public Hearing. All in favor. Motion carried.

Motion to Adopt the 2017 Budget Amendment

Chair Mahon entertained a motion to adopt the 2017 Budget Amendment.

Motion by Mr. Ridings, seconded by Mr. Goos to adopt the 2017 Budget Amendment as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, *Sec*, **Hamilton Twp**
Stephen Wilkins, **Pleasantville**
Jim Goos, **City of Ventnor**
Chris Ridings, **West Wildwood**
Chris Wood, **Wildwood City**
Connie Mahon, *Chair*, **Wildwood Crest**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Motion to Adopt the 2017 Amended Assessment Certification

Chair Mahon entertained a motion to adopt the 2017 Amended Assessment Certification.

Motion by Mr. Wahl, seconded by Mr. Goos to adopt the 2017 Amended Assessment Certification as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, <i>Sec</i> , Hamilton Twp Stephen Wilkins, Pleasantville Jim Goos, City of Ventnor Chris Ridings, West Wildwood Chris Wood, Wildwood City Connie Mahon, <i>Chair</i> , Wildwood Crest
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

2018 Budget Amendment – Public Hearing

Ms. Stollenwerk noted that the 2018 Budget Amendment is needed to reflect the removal of Newfield's Police Department and Buena's Police Department since they were included in the 2018 budget development.

Motion to Open the 2018 Budget Amendment Public Hearing

Chair Mahon entertained a motion to open the Public Hearing on the 2018 Fund Budget Amendment.

Motion by Ms. Perez, seconded by Mr. Ridings to open the 2018 Budget Amendment Public Hearing. All in favor. Motion carried.

Motion to Close the 2018 Budget Amendment Public Hearing

Hearing no comments from the public, Chair Mahon entertained a motion to close the 2018 Budget Amendment Public Hearing.

Motion by Ms. Perez, seconded by Mr. Wahl to close the 2018 Budget Amendment Public Hearing. All in favor. Motion carried.

Motion to Adopt the 2018 Budget Amendment

Chair Mahon entertained a motion to adopt the 2018 Budget Amendment.

Motion by Mr. Wood, seconded by Mr. Goos to adopt the 2018 Budget Amendment as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, <i>Sec</i> , Hamilton Twp Stephen Wilkins, Pleasantville Jim Goos, City of Ventnor Chris Ridings, West Wildwood Chris Wood, Wildwood City Connie Mahon, <i>Chair</i> , Wildwood Crest
	Nays:	None

Abstained: None

Motion carried by unanimous vote.

Motion to Adopt the 2018 Amended Assessment Certification

Chair Mahon entertained a motion to adopt the 2018 Amended Assessment Certification.

Motion by Mr. Wahl, seconded by Mr. Wood to adopt the 2018 Amended Assessment Certification as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, <i>Sec</i> , Hamilton Twp Stephen Wilkins, Pleasantville Jim Goos, City of Ventnor Chris Ridings, West Wildwood Chris Wood, Wildwood City Connie Mahon, <i>Chair</i> , Wildwood Crest
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Safety Committee – March 15, 2018

Ms. Foster noted that the minutes from the Executive Safety Committee meeting were a handout tonight. She highlighted the following: Two members, Millville and Pleasantville, are still on the safety watch list; Eleven (11) municipalities are up for renewal; Upcoming Ergonomics Workshop on May 7, 2018 at Ocean City library; Excited Delirium workshop was postponed due to lack of sign ups; PEOSHA advisory updates; small members hold combined meetings which have been occurring for five years with good results; Wellness policy which helps programs continue instead of a one-time deal. She noted the next meeting is June 21, 2018.

WELLNESS DIRECTOR S REPORT

Ms. Valerie Smith noted that her report can be found in the agenda packet.

Ms. Smith noted that a member inquired if there is a policy to nominate a wellness coordinator. Ms. Smith stated that there is no official policy, however, if you have an employee that is willing to take time to take charge of wellness than let them.

Ms. Smith announced that this month's "shout out" goes to City of Sea Isle. Carol, a newly appointed wellness coordinator, has taken control of their wellness program. She sends wellness tips, teaches yoga, and keeps up the wellness lifestyle, not just "one and done" activities. She is planning new quarterly activities.

Ms. Smith noted that the April newsletter was sent via email and is on the website. She stated that it is alcohol awareness month. She asked members to share the newsletter.

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

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola reviewed the Executive Director's Report found in the agenda packet with the membership.

He highlighted the following items from his report:

Certificates of Insurance – Mr. Miola stated these are in the agenda packet and will be made part of today's meeting minutes.

2017 Safety Incentive Program – Mr. Miola noted that the deadline for claiming or encumbering these funds is December 31, 2018 and all encumbered funds have to be claimed by February 1, 2019. He asked members to review the spreadsheets.

2018 Optional Safety Budget – Mr. Miola stated that the deadline for claiming or encumbering these funds is December 31, 2018 and all encumbered funds have to be claimed by February 1, 2019. He asked members to review the spreadsheets.

2018 Wellness Incentive Program – Mr. Miola stated that the deadline for claiming or encumbering these funds is December 31, 2018 and all encumbered funds have to be claimed by February 1, 2019. He asked members to review the spreadsheets.

Employee Practices Liability Coverage- Mr. Miola asked the members to review page 61 for accuracy as it shows the co-pays and deductibles of each member.

2018 EPL/Cyber Risk Management Budget – Mr. Miola stated that the JIF has budgeted \$725 per member to help offset improving employee practices and cyber security related expenses. He reminded members that the deadline for claiming or encumbering these funds is December 31, 2018 and all encumbered funds have to be claimed by February 1, 2019.

EPL Helpline, Authorized Contact List - Mr. Miola reminded members to review this list and make the necessary changes by resolution. Please forward executed resolutions to his office.

Financial Fast Track – Mr. Miola noted that the JIF has a healthy surplus of \$28,561,871 as of the end of February.

Monthly Calendar – Mr. Miola asked members to review the activity calendar.

Capehart & Scatchard Updates- Mr. Miola suggested reviewing the Capehart & Scatchard updates and mentioned a specific article that relates to compensability when an employee has been intoxicated or on drugs.

Statutory Bonds – Mr. Miola reminded members to review the list of bonded individuals. He noted that the bond is for the individual, NOT the position.

Elected Officials Training – Mr. Miola noted that the training has been completed; however, there is an online training program available on the MEL website.

MEL Cyber Risk Management Program –Mr. Miola noted that the program was emailed to the members on December 18, 2017. He stated the Fund Underwriter has started receiving checklists back for this program. Please contact his office with any questions regarding this program. This program is displayed on the JIF website (www.acmjif.org).

Ms. Foster noted that this was through the MEL, not the JIF. Mr. Miola confirmed it was through the MEL and offered his assistance if needed.

WWW.ACMJIF.ORG Website – Mr. Miola noted that Megan Matro at his office is working on updating the website.

Police Command Staff Training – Mr. Miola noted dates for the Police Command Staff training are April 26, June 12 and June 28, 2018. He noted that attendance at this training is part of the compliance process with the MEL's EPL Plan of Risk Management which must be updated by October 1, 2018.

Managerial & Supervisory Training – Mr. Miola noted the Managerial & Supervisory training is scheduled for May 8, September 11 and September 27, 2018. He reminded members that the training is mandatory to achieve lower co-pays and deductibles.

Financial Disclosure Statement – Mr. Miola stated these are now available from the DCA. He noted that if anyone has questions to contact Kristi Kristie at his office.

Quarterly Attendance Report- Mr. Miola stated that the attendance report is taken from the meeting minutes.

Mr. Miola entertained questions. No questions were entertained.

MEL/RCF REPORTS

Mr. Hirsch stated the meeting was held on April 6, 2018 as part of 2018 MEL Retreat. He highlighted that the MEL has \$21.7 million in surplus; QBE increased land-use liability limits; approved a budget transfer of \$900,000 from MEL AELCF to liability premiums; Board approved ServPro of Woodbury/Deptford as Emergency Restoration Services; and crossing guard video to be updated. Next meeting is June 7, 2018.

SAFETY DIRECTOR'S REPORT

Mr. Holwitt stated that the Safety Director's Report can be found in the agenda. He highlighted the following items:

MEL Media Library – Mr. Holwitt noted that the MEL Media Library usage is in the agenda with Galloway (noting they are the Goldstar leader), Pleasantville, Stone Harbor and Wildwood Crest; he noted there are over 100 new DVDs. The catalog can be found at NJMEL.org.

Safety Bulletins – Mr. Holwitt commented that bulletins were released in March. The bulletins were *Playground Inspections* and *Work Zone Awareness Week*. He reminded the members as the nicer weather approaches to resume inspecting roadways, signs, walkways, playgrounds and boardwalks.

MSI Training – Mr. Holwitt stated that a list of training for April, May, and June are included in the agenda.

Ergonomics Workshop- Mr. Holwitt noted that May 7, 2018 at Ocean City Library an Ergonomics Workshop will be held. He commented that there would be a wellness portion and hands on wellness activity with an ergonomics specialist from J.A. Montgomery.

Boardwalk Check – Mr. Holwitt and Mr. Garish will be starting their annual boardwalk checks very soon.

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

TREASURER'S REPORT

March Report

Mr. Hansen presented the Treasurer's Report for the period ending **March 31, 2018**. The report was made part of the agenda packet for members' review. Mr. Hansen presented the following information:

Investment Interest

Interest Income:	March
Interest Received from Account Balances	\$9,171.91
Coupon Interest Payment	\$21,750.00
Amortization and/or interest cost	<\$1,269.50>
Unrealized Gain or Loss	\$52,459.87
Misc.	<\$.03>
Net Gain in Interest	\$81,112.25

Interest Accrual:	
Beginning Interest Accrual	\$100,578.82
Change in Accrued Interest	\$26,513.07
Ending Interest Accrual	\$127,091.89

Investment Balance:	
Beginning of Month	\$43,704,502.00
End of Month	\$43,753,602.50
Overall Yield-positive	2.5 %

Portfolio	Percentage	Total
US Treasury Bonds & Notes	68.12%	\$29,806,672.50
US Government Agencies	31.88%	\$13,946,930.00

Receipt Activity for the Period:

	March	YTD
Subrogation Receipts	\$42,625.78	\$69,356.35
Recovery Receipts-other	\$800.00	\$3,300.00
Adjustment Receipts-other	\$0	\$6,829.64
Other	\$229.00	
Current Year assessments	\$7,806.00	\$3,313,813.00
Prior Year assessments	\$0	\$11,068.00

Claim Activity for the Period

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at **March** end are in the amount of \$1,085,899.49 with a total of 463 checks issued totaling 1,006 claims payments. The claims detail is as follows:

	March
Direct Loss Payments	\$1,085,899.49
Adjustments	<\$0>
Adjustments-void check	<\$9,971.47>
Less Recoveries	<\$43,425.78>
Net Total	\$1,032,502.24

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$52,723,544.25 to a closing balance of \$51,532,990.55 showing a decrease in the Fund of \$1,190,553.70.

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

Member	3/31/18 unaudited- 2017 interest posted
Hamilton Township	\$50,456.38

Hammonton Town	\$125,290.06
Middle Township	\$75,613.72
Mullica Township	\$25,930.00
Pleasantville City	\$472.00
Upper Deerfield Township	\$47,236.55
Waterford Township	\$26,155.04
Upper Township	\$60,917.68
Stone Harbor	\$8,798.70
Total	\$420,870.13

Payment Register

Chair Mahon entertained a motion to approve the ***March 2018 Payment Register*** (Claims Activity) as presented.

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

Motion by Mr. Goos, seconded by Ms. Perez approve the ***March 2018 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Ingrid Perez, **Sec, Hamilton Twp**
 Stephen Wilkins, **Pleasantville**
 Jim Goos, **City of Ventnor**
 Chris Ridings, **West Wildwood**
 Chris Wood, **Wildwood City**
 Connie Mahon, **Chair, Wildwood Crest**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Bill List –April

For the Executive Committee’s consideration, Mr. Hansen presented the ***April 2018 Bill List*** in the amount of **\$2,482,064.52**.

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

Chair Mahon entertained a motion for approval of the ***April 2018 Bill List*** as presented.

Motion by Mr. Ridings, seconded by Mr. Wahl, to approve the ***April 2018 Bill List***.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Ingrid Perez, **Sec, Hamilton Twp**
 Stephen Wilkins, **Pleasantville**
 Jim Goos, **City of Ventnor**

Chris Ridings, **West Wildwood**
Chris Wood, **Wildwood City**
Connie Mahon, *Chair*, **Wildwood Crest**

Nays: None
Abstained: None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Mahon reminded the members that the next meeting will be held **Wednesday, May 16, 2018 at 3:00 PM** at Atlantic County Library, Mays Landing, NJ.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

Chair Mahon entertained a motion to close the public comment.

Motion by Mr. Ridings, seconded by Mr. Wood, to close the meeting to the public. All in favor. Motion carried.

MOTION TO ADJOURN

Motion by Ms. Perez, seconded by Mr. Wahl, to adjourn the April 18, 2018 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 3:45 PM.

Tracy Forlenza, *Recording Secretary* for

Ingrid Perez, *Secretary*

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - MAY 2018

CYBER INCIDENTS



Preparedness to combat a cyber attack takes the form of the following:

- Employee training – What to click on and what not to click on? Know your sender. Know how to hover.
- Policies and procedures in place in the event something does happen
- Follow up to address new kinds of threats as they most certainly will develop.

Did You Know?

- The City of Atlanta ransomware attack may have occurred due to an employee simply clicking on an attachment to an email without knowing the sender.
- Email addresses embedded in an email can very easily be edited

Example 1: Social Engineering - a municipal treasurer received an email that appeared to be from the CFO directing a payment to be made on a current town project, but was actually a “spoofed” email to make it look like it was from the CFO. The \$20,000 payment was made to the fraudster without double checking.

Example 2: An employee clicked on a “spoofed” link in the body of an email downloading ransomware to the infected device and others on the network. The municipality had daily backups but they were performed on the same network so lost data could not be reconstructed. Total costs involved were \$60,000.



**Atlantic County Municipal JIF
Managed Care Summary Report
2018**

Intake	April-18	April-17	2018 April YTD	2017 April YTD
# of New Claims Reported	64	50	255	216
# of Report Only	30	20	107	72
% Report Only	46.9%	40.0%	42.0%	33.3%
# of Medical Only	32	28	115	115
# of Lost Time	5	2	33	29
Medical Only to Lost Time Ratio	86:14	93:07	78:22	80:20
Average # of Days to Report a Claim	2.1	0.9	2.2	1.5

Nurse Case Management	April-18	April-17
# of Cases Assigned to Case Management	74	71
# of Cases >90 days	54	61

Savings	April-18	April-17	2018 April YTD	2017 April YTD
Bill Count	452	420	2052	1999
Provider Charges	\$576,993	\$421,671	\$2,661,372	\$3,631,595
Repriced Amount	\$182,897	\$155,174	\$931,461	\$1,210,296
Savings \$	\$394,096	\$266,497	\$1,729,911	\$2,421,299
% Savings	68.3%	63.2%	65.0%	66.7%

Participating Provider Penetration Rate	April-18	April-17	2018 April YTD	2017 April YTD
Bill Count	96.0%	96.4%	94.4%	96.3%
Provider Charges	97.9%	96.7%	96.8%	98.5%

Exclusive Provider Panel Penetration Rate	April-18	April-17	2018 April YTD	2017 April YTD
Bill Count	97.6%	91.7%	93.1%	88.3%
Provider Charges	99.1%	96.4%	95.6%	94.0%

Transitional Duty Summary	2018 April YTD	2017 April YTD
% of Transitional Duty Days Worked	85.8%	81.4%
% of Transitional Duty Days Not Accommodated	14.2%	18.6%

ATLANTIC COUNTY MUNICIPAL **JOINT INSURANCE FUND**

MAY 2018

CLOSED CASES

1.) **Timmons v. Township of Egg Harbor**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County, Special Civil Part, Small Claims Complaint that on March 3, 2018, the Plaintiff, Kenyotta Timmons, was harassed and unlawfully arrested by Township of Egg Harbor Police Officer, G. Johnson. The Plaintiff further alleged that an air soft pellet gun and mace were taken from his person while he was in police custody and that the items have yet to be returned to him. The Plaintiff alleged that as a result of the incident, he has sustained monetary damages and a violation of his civil rights, and that the Township of Egg Harbor was negligent in its duty to properly train and supervise the members of the Township of Egg Harbor Police Department. The case was assigned to James R. Birchmeier, Esquire on March 29, 2017. Defense Counsel immediately filed a Motion to Dismiss the Complaint based upon Plaintiff's failure to comply with the mandates of the Tort Claims Act. The Plaintiff failed to appear at the Small Claims Trial scheduled in this matter for April 3, 2018. On April 16, 2018, Judge McClain entered an Order Dismissing the Plaintiff's Complaint with Prejudice.

2.) **Rodriguez v. City of Somers Point**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on May 27, 2015, the Plaintiff, Jean Emmanuel Rodriguez, was falsely imprisoned by the Defendant members of the City of Somers Point Police Department for an alleged sexual assault on a female. The Plaintiff further alleged that members of the City of Somers Point Police Department altered evidence and falsified statements relating to the incident. As a result of the incident, the Plaintiff claims that he was harassed, defamed, suffered psychological distress and violations of his constitutional rights. In addition, the Plaintiff filed two previous lawsuits against the City for false imprisonment which were both dismissed by the Court. The case was assigned to Thomas B. Reynolds, Esquire on August 3, 2017. Defense Counsel accepted the Assignment and he filed an Answer and he proceeded with initial Discovery. Defense Counsel filed our Motion for Summary Judgment on March 27, 2018 which was ultimately granted by Judge Johnson on April 27, 2018 dismissing pro se Plaintiff's Complaint with prejudice.

3.) **Tavistock at Mays Landing Homeowners Association, Inc. v. Township of Hamilton**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Complaint. The Plaintiff, Tavistock at Mays Landing Homeowners Association, Inc., alleged that the Township of Hamilton incorrectly listed the owner of the Association's Clubhouse as "West Bay II Partners, L.L.C.". The Plaintiff further alleged that the Township's Tax Assessor wrongfully and/or mistakenly assessed the Clubhouse as a separate and fully marketable facility from 2010 until 2016, and that the Township erroneously taxed an incorrect party. The Plaintiff stated in the Complaint that Tax Sales Certificates were sold to Defendant Madison Trust Company. The Plaintiff was seeking an Order terminating all

ownership rights of Madison, compelling the Township and the Tax Assessor to include the Clubhouse in the Common Property of the Association and to assess the taxes accordingly, directing all entities to recognize the Association as the proper owner, prohibiting Madison from taking action to enforce the Judgment in its Bogus Tax Foreclosure, and for compensatory, consequential, incidental, statutory and punitive damages, interests, and costs and fees. The case was assigned to James R. Birchmeier, Esquire on December 21, 2017 under an agreed for a division of coverage as follows: 25% QBE, 25% ACMJIF, and 50% Township of Hamilton. Defense Counsel filed our Answer and he proceeded with written Discovery. An initial telephone conference with the selected Mediator, Retired Judge Gibson, occurred on March 7, 2018 and an initial Mediation Session was conducted by the parties for May 1, 2018. Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Co-Defendant, Madison Trust, in the amount of \$90,000.00 (the actual amount owed to Madison Trust on their Tax Sale Certificate was over \$108,000.00) as follows: a \$30,000.00 contribution from Plaintiff, Tavistock Homeowners Association; a \$20,000.00 contribution from the Township of Hamilton; a \$20,000.00 contribution from Summit Risk Services; and a \$20,000.00 contribution from the ACMJIF. Upon receipt of all settlement funds, the Co-Defendant, Madison Trust, will execute a Deed transferring title and possession of the Clubhouse to the Plaintiff.

4.) Janowski v. City of North Wildwood-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint that on July 27, 2015, the Plaintiff, Casey J. Janowski, was denied access to Keenan's Irish Pub, located at 113 Olde New Jersey Avenue, in the City of North Wildwood, based upon a Keenan's employee's suspicion that he possessed a fake identification and his New York issued driver's license was confiscated by the bouncers located at the entrance to the establishment. The Plaintiff subsequently called the North Wildwood Police Department and requested that an Officer respond to the scene for the retrieval of the Plaintiff's license. The Plaintiff further alleged that Defendant Police Sergeant, Keith McGee, responded to the scene and began to interrogate the Plaintiff regarding the driver's license. The Plaintiff was then placed under arrest, and he was transported back to the North Wildwood Police Department for further investigation of his license. The Plaintiff was ultimately released from custody without the formal filing of criminal charges. The Plaintiff alleged that as a result of the incident, he has sustained severe emotional distress. The Plaintiff further alleged that the City of North Wildwood was negligent in its duty to properly train and supervise the members of the North Wildwood Police Department. On August 10, 2016, A. Michael Barker, Esquire was assigned to defend the City of North Wildwood and its Police Chief Matthew Gallagher. Thomas B. Reynolds, Esquire was subsequently assigned to defend North Wildwood Police Sergeant Keith McGee. Defense Counsel accepted the assignment and Mr. Barker filed a pre-pleading Motion to Dismiss the Complaint against the City of North Wildwood and Police Chief Gallagher which was ultimately granted. In addition, A Motion to Dismiss the Complaint on behalf of North Wildwood Police Sergeant McGee was filed by Mr. Reynolds which was ultimately denied. The Plaintiff's Demand for Settlement was for a payment in the amount of \$125,000.00. Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$65,000.00.

5.) Zamarin v. City of Ventnor-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Complaint that on October 26, 2014, while the Plaintiff, Rosemarie Zamarin, was walking along the bay side of Atlantic Avenue at its intersection with Fredericksburg Avenue, which separates the cities of Ventnor and Margate, she was caused to trip and fall as a result of an approximate two to three inch deep hole in the street caused by a depressed South Jersey Gas shut off valve cap which was not flush with the blacktop surface. The Plaintiff further alleged that the City of Margate and the City of Ventnor were negligent in allowing the dangerous condition of the street to exist. The Plaintiff alleged that as a result of the fall she has suffered a fractured hip with open reduction surgery and internal fixation. The case was assigned to Robert Merenich, Esquire on October 20, 2015. A Stipulation of Dismissal without Prejudice was ultimately filed on behalf of the City of Margate on January 6, 2016. Defense Counsel continued with Discovery. In addition, Defense Counsel still believed that SJ Gas was primarily responsible for the incident. A Defense IME was conducted and Depositions were completed. Co-Defendants Counsel filed a Motion to Extend the July 28, 2017 Discovery End Date which was ultimately granted. The extended Discovery End Date was November 17, 2017. An initial Mediation Session occurred between the parties on June 6, 2017 and was ultimately unsuccessful in resolving the matter. The Plaintiff's initial Settlement Demand was for a payment in the amount of \$350,000.00. The matter proceeded to an Arbitration Hearing on November 29, 2017 and the Arbitrators entered a "no cause" for action against the insured. The Plaintiff filed a Trial de Novo and the Trial scheduled for March 19, 2018 was subsequently canceled. A Stipulation of Dismissal as to the City of Ventnor was ultimately filed with the Court on April 26, 2018 without any payment on behalf of the insured.



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

Prepared For: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers

Prepared By: Valerie Smith MS, Wellness Director

Contact Information: acmjifwellness@gmail.com 609-251-7811

April - May Activities

Avalon - Completed Biggest Loser competition

Folsom - Incorporating Wellness into Community Day with AtlantiCare, Diabetes awareness vendor

Galloway - Planning Lunch & Learn with nutritionist from Vital Body Wellness

Longport - Mini Health Fair

Sea Isle City - Having a "Teas & Tonics" event for employees

Upper Twp - Healthy Eating presentation

Ventnor - Nutrition Seminar and Smoothie Tasting session

Wildwood Crest - 2nd annual community health fair on June 21st

April Notes

- **May Shout Out - Corbin City!** Congratulations to Fund Commissioner Carol for organizing a wellness walking/ activity program that has continued in 2018.
- **In Good Health Newsletter** - The May issue is available on the ACMJIF website and was emailed. May is National Stroke Awareness month. Please review and learn what the risk factors are for stroke, the signs and symptoms to watch for and the type of diet to help prevent a stroke.



To: Fund Commissioners

From: Paul J. Miola, CPCU, ARM, Executive Director

Date: May 16, 2018

Re: Executive Director's Report

A. Lost Time Accident Frequency Report (pgs. 43-44)

The March 2018 Lost Time Accident Frequency Summary and the Statewide Recap for March 2018 are attached for your review.

B. Certificates of Insurance (pgs. 45-48)

Summaries of the Certificates of Insurance issued during April 2018 are attached for your review.

C. 2017 Safety Incentive Program Awards (pg. 49)

A letter from our office describing how to collect your 2017 Safety Incentive Awards money was emailed to all members on or about February 9, 2018. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2017 Safety Incentive Program allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is December 31, 2018. All encumbered funds have to be claimed by February 1, 2019.**

D. 2018 Optional Safety Budget (pg. 50)

A letter from our office describing how to collect your 2018 Optional Safety Budget allowance was will be emailed on or about February 8, 2018. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 Optional Safety Budget allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is December 31, 2018. All encumbered funds must be claimed by February 1, 2019.**

E. 2018 Wellness Incentive Program Allowance (pg. 51)

A letter from our office describing how to collect your 2018 Wellness Incentive money was emailed on or about February 5, 2018. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 Wellness Incentive Program allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is December 31, 2018. All encumbered funds must be claimed by February 1, 2019.**

F. Employment Practices Liability Coverage – (pg. 52)

A compliance status report regarding the Employment Practices Liability Coverage is attached for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

G. EPL/Cyber Risk Management Budget (pg. 53)

The JIF has budgeted \$725 for each member to help offset employment practice and cyber security related expenses. This budget can be a valuable resource to members in addressing these areas of exposure. If you need additional information regarding this program, please contact our office.

H. EPL Helpline – Authorized Contact List (pgs. 54-55)

With the placement of the member's EPL/POL coverage in the commercial insurance market, the insurance company QBE has implemented an EPL Helpline for the member's use. There is no restriction on the number of calls or amount of time that members can contact this service. Members can appoint two representatives to use this service. Appointments must be made by Resolution of the Governing Body. **Please note that Municipal Solicitors can not be appointed as Helpline Contacts.** Enclosed, please find the most recent list of authorized contacts for the EPL Helpline. These are the only representatives authorized to access this service. Please contact the Executive Director's Office with any questions.

I. Financial Fast Track Report (pg. 56)

The Financial Fast Track Report as of March 31, 2018 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of March 31, 2018 was **\$28,927,547.**

J. Regulatory Filing Checklists (pgs. 57-58)

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items listed.

K. Monthly Activity Calendar (pgs. 59-60)

Attached for your review is the monthly activity calendar for the months of May/June.

L. Capehart & Scatchard Updates (pgs. 61-66)

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest updates are included for your information.

M. Statutory Bond Status (pg. 67)

Attached for your review is the latest listing of Statutory Bonds issued by the MEL for JIF members. This list should be reviewed for accuracy. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA. Cate can be reached at 201-518-7031.

N. Skateboard Park Approval Status (pg. 68)

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process, outlined in MEL Coverage Bulletin 17-09, that must be followed by all members who wish to construct a skateboard park and have the Atlantic JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the current status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

O. MEL Cyber Risk Management Program

On December 18, 2017 the MEL released the MEL Cyber Risk Management Program. The program includes employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance components. Members who come into compliance with the Program will be eligible for reimbursement of a portion of their deductible for cyber related claims. Members are encouraged to work with their IT Professional to come into compliance with the Program components. If you have any questions, please contact the Executive Director's office.

P. Website (WWW.ACMJIF.ORG)

The JIF has a website that contains useful information for our members:

- Directories
 - Fund Commissioners
 - Claims and Safety Contacts
 - Fund Professionals
- Coverage
 - Bulletins
 - Certificates of Insurance/ID Card Requests
 - Sample Indemnification Language
- Safety
 - Bulletins
 - Training Links

And much, much more. Why not take a moment and explore our website!

Q. Police Command Staff Training – Invite (pgs. 69-70)

Risk Management Training for Police Personnel has been scheduled. Attendance at this training by Police Command Staff is required for compliance with the MEL's 2018/2019 EPL Plan of Risk Management. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on January 10, 2018. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The sign-in sheets from February 13, and April 26, 2018 are posted on the JIF website. The remaining training dates are scheduled as follows:

June 12, 2018 - O'Connor's, Eastampton
June 28, 2018 – Merighi's Savoy Inn, Vineland

R. Managerial & Supervisory Training – Invite (pgs. 71-73)

One of the requirements of the MEL's 2018/2019 EPL Plan of Risk Management is the training of all member managers & supervisors. Four training sessions have been scheduled in conjunction with the TRICO and BURLCO JIFs. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on February 2, 2018. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The Sign-in sheets from March 6, and May 8, 2018 have been posted to the JIF website. The trainings have been scheduled on the following dates:

September 11, 2018 – Wildwood Convention Center
September 27, 2018 – Nicolosi's Catering, West Deptford

S. Member Visitation Program

Beginning this month, a Representative from our office, contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership.

T. RMC Roundtable

A Risk Management Consultant's Roundtable is being held on May 23, 2018 at Merighi's Savoy Inn, Vineland, NJ. During these sessions, attendees will be provided important information on a variety of topics including coverage provided by the JIF and the Annual Renewal process. Attendees also have an opportunity to ask questions on any subject of importance to them.

U. MEL 2019/2020 Employment Practices Liability Program (pgs. 74-90)

On or about May 4, 2018 all members should have received an email and accompanying memorandum outlining the compliance procedure for the 2019/2020 MEL EPL Plan of Risk Management Program. Members that update their loss control programs by October 1, 2018 will receive the standard EPL deductible of \$20,000 per claim plus a co-pay of 20% of the first \$250,000 on each claim and may be eligible to buy down deductibles and co-insurance caps. Members that fail to come into compliance by the October 1, 2018 deadline will have a minimum deductible of \$100,000 per claim plus a co-pay of 20% on each claim with no cap. Members submitting this form after the October 1, 2018 deadline will become eligible for reduced deductibles and co-pays upon approval of their EPL Plan of Risk Management application by the MEL; but not retroactively. Members are encouraged to review this memorandum with their RMC and Municipal Solicitor to be sure they understand the procedure for compliance. Questions on this procedure can be directed to the Executive Director's office.

V. New Member Activity

Nothing to Report

Atlantic County Municipal Joint Insurance Fund

2017 SIP Qualifiers Award

Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid in	Total YTD	Ending	Encumbered
Municipality	Balance	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2019	Expenses	Balance	Funds
Absecon	2,150.00														0.00	2,150.00	
Avalon	2,150.00														0.00	2,150.00	
Brigantine	2,400.00														0.00	2,400.00	
Buena	1,900.00														0.00	1,900.00	
Cape May	2,400.00														0.00	2,400.00	
Cape May Point	1,650.00				1,650.00										1,650.00	0.00	
Commercial	1,650.00														0.00	1,650.00	
Corbin City	1,650.00														0.00	1,650.00	
Deerfield	1,650.00														0.00	1,650.00	
Dennis	1,900.00														0.00	1,900.00	
Downe	1,650.00														0.00	1,650.00	
Egg Harbor Twp.	2,650.00			2,650.00											2,650.00	0.00	
Estell Manor	1,650.00														0.00	1,650.00	
Folsom	1,650.00				1,650.00										1,650.00	0.00	
Galloway	2,400.00			2,400.00											2,400.00	0.00	
Hamilton	2,400.00														0.00	2,400.00	
Linwood	2,150.00														0.00	2,150.00	
Longport	1,900.00			1,900.00											1,900.00	0.00	
Lower	2,400.00														0.00	2,400.00	
Margate	2,400.00														0.00	2,400.00	
Middle	2,400.00														0.00	2,400.00	
Millville	2,650.00			2,650.00											2,650.00	0.00	
Mullica	1,900.00			1,900.00											1,900.00	0.00	
Newfield	1,650.00														0.00	1,650.00	
North Wildwood	2,400.00														0.00	2,400.00	
Northfield	2,150.00														0.00	2,150.00	
Ocean City	2,650.00														0.00	2,650.00	
Pleasantville	2,650.00														0.00	2,650.00	
Sea Isle City	2,400.00														0.00	2,400.00	
Somers Point	2,150.00														0.00	2,150.00	
Stone Harbor	2,150.00														0.00	2,150.00	
Upper Twp.	2,150.00			2,150.00											2,150.00	0.00	
Upper Deerfield	1,900.00			1,900.00											1,900.00	0.00	
Ventnor	2,400.00			2,400.00											2,400.00	0.00	
Waterford	2,150.00				2,150.00										2,150.00	0.00	
West Cape May	1,650.00														0.00	1,650.00	
West Wildwood	1,650.00														0.00	1,650.00	
Weymouth	1,650.00														0.00	1,650.00	
Wildwood	2,650.00			2,650.00											2,650.00	0.00	
Wildwood Crest	2,150.00														0.00	2,150.00	
Woodbine	1,650.00														0.00	1,650.00	
Total By Line	\$85,900.00	0.00	0.00	20,600.00	5,450.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26,050.00	59,850.00	

Must be Claimed or Encumbered by December 31, 2018. All Encumbered Funds Must be Claimed by February 1, 2019

**Atlantic County Municipal Joint Insurance Fund
2018 Optional Safety Budget**

Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total YTD	Ending	Encumb.
Municipality	Balance	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	Expenses	Balance	Funds
Absecon City																	
Avalon Borough	\$1,500.00																
Brigantine City																	
Buena Borough																	
Cape May City	\$1,500.00																
Cape May Point	\$1,000.00																
Commercial Township	\$1,500.00																
Corbin City																	
Deerfield Township																	
Dennis Township	\$1,250.00																
Downe Township																	
Egg Harbor Township																	
Estell Manor City																	
Folsom Borough																	
Galloway Township																	
Hamilton Township	\$2,000.00																
Linwood	\$1,500.00																
Longport Borough																	
Lower Township	\$2,000.00																
Margate City																	
Middle Township																	
Millville City																	
Mullica Township																	
Newfield Borough	\$1,000.00																
North Wildwood City																	
Northfield City	\$1,500.00																
Ocean City	\$2,500.00																
Pleasantville City	\$2,500.00																
Sea Isle City	\$2,000.00																
Somers Point City																	
Stone Harbor	\$1,500.00																
Upper Township																	
Upper Deerfield Township																	
Ventnor City																	
Waterford Township	\$1,500.00																
West Cape May	\$1,000.00																
West Wildwood																	
Weymouth Township	\$1,000.00																
Wildwood City	\$2,500.00																
Wildwood Crest Borough																	
Woodbine Borough																	
Total By Line	\$29,250.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Must be Claimed of Encumbered by December 31, 2018. All Encumbered Funds Must be Claimed by February 1, 2019

**Atlantic County Municipal Joint Insurance Fund
2018 WELLNESS INCENTIVE PROGRAM ALLOWANCE**

Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	Sept. 2018	October 2018	November 2018	December 2018	Paid in 2019	Total YTD Expenses	Ending Balance	Encumbered
Absecon	800.00														0.00	\$800.00	
Avalon	1,000.00														0.00	\$1,000.00	
Brigantine	1,500.00														0.00	\$1,500.00	
Buena	600.00														0.00	\$600.00	
Cape May City	1,000.00														0.00	\$1,000.00	
Cape May Point	275.00														0.00	\$275.00	
Commercial	275.00														0.00	\$275.00	
Corbin City	275.00														0.00	\$275.00	
Deerfield	275.00														0.00	\$275.00	
Dennis	600.00														0.00	\$600.00	
Downe Township	275.00														0.00	\$275.00	
Egg Harbor Twp.	1,500.00														0.00	\$1,500.00	
Estell Manor	275.00														0.00	\$275.00	
Folsom	275.00														0.00	\$275.00	
Galloway	1,000.00														0.00	\$1,000.00	
Hamilton	1,000.00														0.00	\$1,000.00	
Linwood	800.00														0.00	\$800.00	
Longport	800.00														0.00	\$800.00	
Lower	1,000.00														0.00	\$1,000.00	
Margate	1,500.00														0.00	\$1,500.00	
Middle	1,000.00														0.00	\$1,000.00	
Millville	1,500.00														0.00	\$1,500.00	
Mullica	600.00														0.00	\$600.00	
Newfield	275.00														0.00	\$275.00	
North Wildwood	1,000.00					42.73									42.73	\$957.27	
Northfield	800.00														0.00	\$800.00	
Ocean City	1,500.00														0.00	\$1,500.00	
Pleasantville	1,500.00														0.00	\$1,500.00	
Sea Isle City	1,000.00														0.00	\$1,000.00	
Somers Point	1,000.00														0.00	\$1,000.00	
Stone Harbor	1,000.00														0.00	\$1,000.00	
Upper Twp.	800.00														0.00	\$800.00	
Upper Deerfield	600.00														0.00	\$600.00	
Ventnor	1,500.00														0.00	\$1,500.00	
Waterford	800.00														0.00	\$800.00	
West Cape May	275.00														0.00	\$275.00	
West Wildwood	275.00			69.52											69.52	\$205.48	
Weymouth	275.00														0.00	\$275.00	
Wildwood	1,500.00														0.00	\$1,500.00	
Wildwood Crest	1,000.00														0.00	\$1,000.00	
Woodbine	275.00														0.00	\$275.00	
Total By Line	\$33,500.00	\$0.00	\$0.00	\$69.52	\$0.00	\$42.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$112.25	\$33,387.75	

Must be claimed or encumbered by December 31, 2018. Encumbered Funds need to be claimed by February 1, 2019

**Atlantic County Municipal Joint Insurance Fund
2018 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	Sept. 2018	October 2018	November 2018	December 2018	Paid in 2019	Total YTD Expenses	Ending Balance	Encumbered
Absecon	725.00														0.00	\$725.00	
Avalon	725.00														0.00	\$725.00	12/31/18
Brigantine	725.00														0.00	\$725.00	
Buena	725.00														0.00	\$725.00	
Cape May City	725.00														0.00	\$725.00	12/29/18
Cape May Point	725.00														0.00	\$725.00	
Commercial	725.00														0.00	\$725.00	
Corbin City	725.00														0.00	\$725.00	11/13/18
Deerfield	725.00														0.00	\$725.00	
Dennis	725.00														0.00	\$725.00	
Downe Township	725.00														0.00	\$725.00	
Egg Harbor Twp.	725.00														0.00	\$725.00	
Estell Manor	725.00														0.00	\$725.00	
Folsom	725.00														0.00	\$725.00	
Galloway	725.00														0.00	\$725.00	
Hamilton	725.00														0.00	\$725.00	
Linwood	725.00														0.00	\$725.00	
Longport	725.00														0.00	\$725.00	
Lower	725.00					700.00									700.00	\$25.00	
Margate	725.00														0.00	\$725.00	
Middle	725.00														0.00	\$725.00	
Millville	725.00														0.00	\$725.00	
Mullica	725.00			725.00											725.00	\$0.00	
Newfield	725.00														0.00	\$725.00	
North Wildwood	725.00														0.00	\$725.00	
Northfield	725.00														0.00	\$725.00	
Ocean City	725.00														0.00	\$725.00	
Pleasantville	725.00														0.00	\$725.00	
Sea Isle City	725.00														0.00	\$725.00	
Somers Point	725.00														0.00	\$725.00	
Stone Harbor	725.00														0.00	\$725.00	
Upper Twp.	725.00														0.00	\$725.00	
Upper Deerfield	725.00														0.00	\$725.00	
Ventnor	725.00														0.00	\$725.00	
Waterford	725.00														0.00	\$725.00	
West Cape May	725.00														0.00	\$725.00	
West Wildwood	725.00														0.00	\$725.00	
Weymouth	725.00														0.00	\$725.00	
Wildwood	725.00														0.00	\$725.00	
Wildwood Crest	725.00														0.00	\$725.00	
Woodbine	725.00														0.00	\$725.00	
Total By Line	\$29,725.00	\$0.00	\$0.00	\$725.00	\$0.00	\$700.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,425.00	\$28,300.00	

Must be Claimed or Encumbered by December 31, 2018. All Encumbered Claims Must be Claimed by February 1, 2019



Police Command Staff Risk Management Seminar

As part of their continuing commitment to Police Command Staff Training the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on Police Risk Management. **The seminar is intended for all Command Staff who manage or supervise other officers within your municipality. This includes, but is not limited to, Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants, and Corporals.** Attendance at bi-annual employment practices training is mandatory for Police Command Staff in order to comply with the MEL's 2018-2019 Employment Practices Liability (EPL) Plan of Risk Management. Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL Claims against your municipality.

Today, Police Command Staff face a multitude of challenges in performing their job. These include workforce issues and regulatory training requirements just to name a few. However, the field of employment law remains perhaps the most rapidly evolving area of law both in the State of New Jersey and nationally. As legislators and the courts afford greater protection to more groups of employees, the nature and frequency of claims against employers increase proportionately. Public employers are not immune from this trend. Your knowledge of basic legal and administrative employment principles will help keep you out of trouble.

Topics

Training will be offered twice each day as noted on the registration form; an AM Session and a PM Session. Each session is identical and each command staff officer only needs to attend one session.

The training will focus on common employee/employer issues including discipline and discharge, promotion procedures, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). In addition, information will be provided on immunities available for police operations under Title 59, how to protect your agency against liability claims, and managing these claims when they occur. Time will also be spent discussing workers compensation and liability coverage afforded police officers as well as various safety and risk management programs implemented to manage the risk associated with police operations.

For your convenience, and to facilitate maximum participation, the seminar will be presented in three different locations throughout Southern New Jersey. **Please note that all sessions are identical.** **Please see the attached documentation for specific times and locations.**

PLEASE RESPOND TWO WEEKS PRIOR TO ANY TRAINING DATE

Police Risk Management Training Registration Form

Sessions – There will be (2) identical sessions each day.
You need only attend one of the sessions. Choose One:

Dates and Locations: Please indicate your choice

_____ **Tuesday, February 13, 2018 at Merighi’s Savoy Inn, Vineland**

_____ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

_____ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

_____ **Thursday, April 26, 2018 at Nicolosi Caterers, West Deptford**

_____ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

_____ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

_____ **Tuesday, June 12, 2018 at O’Connors, Eastampton**

_____ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

_____ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

_____ **Thursday, June 28, 2018 at Merighi’s Savoy Inn, Vineland**

_____ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

_____ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

Please Print Clearly

Municipality _____ Contact Name: _____

Phone: _____ Fax: _____ E-Mail _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Forward Completed Registration Form to:

Carol Mason

Account Rep.

PHONE: (856) 446-9127

FAX: (856) 446-9149

E-MAIL: Carol_Mason@ajg.com



Municipal Managers and Supervisors Risk Management Seminar

As part of their continuing commitment to management/supervisory training, the Atlantic, Burlington and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on municipal risk management. The seminar is intended for all employees who manage or supervise others within your municipality. That will include department heads, managers, foremen, and supervisors from all departments included but not limited to Administration, Public Works, Recreation, Fire, Rescue and Emergency Services (paid or volunteer). CFO's, Tax Collectors and Tax Assessors who manage or supervise staff are included within this category.

Police officers that currently manage or supervise others including Police Chiefs, Captains, Lieutenants, Sergeants, etc are required to attend the specific Police Command Staff Training. In addition, it is recommended that any officer that will be eligible to be promoted into a supervisory or management position within the next two (2) years also attend that training. A separate announcement regarding this training was sent out on or about January 10, 2018 via email to all Clerks and Fund Commissioners.

Today, municipal managers and supervisors face a multitude of challenges in performing their job. These include workforce issues and regulatory training requirements just to name a few. However, the field of employment law remains perhaps the most rapidly evolving area of law both in the State of New Jersey and nationally. As legislators and the courts afford greater protection to more groups of employees, the nature and frequency of claims against employers increase proportionally. Public employers are not immune from this trend. Your knowledge of basic legal and administrative employment principles will help keep you out of trouble.

Topics

The training offered will include information on how managers and supervisors can help reduce accidents in the workplace over time, accident rates in various municipal departments and the importance of safety training. In addition, these sessions will address common employee/employer issues including discipline and discharge, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). Finally, these sessions will examine liability in municipal operations, and how Managers and Supervisors can assist in reducing these exposures. These seminars will count toward Managerial/Supervisory continuing training required by the MEL for compliance with the 2018-2019 EPL Plan of Risk Management.

For your convenience, and to facilitate maximum participation, the seminar will be presented in a morning and afternoon session. Please note that all sessions are identical. **Please see the attached documentation for specific times and locations.**



Managerial & Supervisory Training Seminar Details

Morning Session – Continental Breakfast provided beginning at 8:30 AM

Afternoon Session – Lunch provided beginning at 12:30 PM

<i>Date</i>	<i>Location</i>	<i>Time (2 Sessions)</i>
Tuesday March 6, 2018	O’Connors <i>(formally Charley’s Other Brother)</i> Eastampton	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Tuesday, May 8, 2018	Merighi’s Savoy Inn, Vineland	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Tuesday, September 11, 2018	Wildwood Convention Center Wildwood	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Thursday, September 27, 2018	Nicolosi Caterers West Deptford	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM

**Please confirm your registration via the attached response form at
least 2 weeks prior to any of the scheduled training dates!**

****All Sessions are Identical****

Managerial & Supervisory Registration Form

Dates and Locations

Both Sessions are Identical

9:00 AM – 11:30 AM

1:00 PM – 3:30 PM

_____ Tuesday, March 6, 2018 at O'Connors, Eastampton

_____ Tuesday, May 8, 2018 at Merighi's Savoy Inn, Vineland

_____ Tuesday, September 11, 2018 at Wildwood Convention Center, Wildwood

_____ Thursday, September 27, 2018 at Nicolosi Caterers, West Deptford

Please Print Clearly

Check One: Morning 9:00 AM – 11:30 AM _____ Afternoon 1:00 PM – 3:30 PM _____

Municipality _____ **Contact Name** _____

Phone: _____ **Fax:** _____ **E-Mail** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Forward Completed Registration Form to:

Sheila Ortiz
AJG Risk Management Services, Inc.
P.O. Box 530
Marlton, NJ 08053
PHONE: (856) 446-9137
FAX: (856) 446-9149
E-MAIL: Sheila_Ortiz@ajg.com



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Utility Authorities)

From: David N. Grubb, Executive Director

Date: April 2018

Re: 2019-2020 Employment Practices Liability (EPL) Program

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible. **PLEASE VISIT THE MEL WEBPAGE – NJMEL.ORG – FOR A COPY OF THE REVISED MODEL.** Attached is a memorandum synopsis of the changes.

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members that did not qualify for the 2017-2018 incentive must adopt the EPL loss control plan and submit to the MEL for review. Have your General Counsel or Employment Attorney complete the two-page form checking the minimum requirements for the plan. The following must be attached to this form: (1) the Personnel Policies and Procedures Manual, (2) the resolution adopting this manual, and (3) the Employee Handbook. Mail the completed form and attachments to the MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members submitting the required form by October 1, 2018 will qualify or continue to qualify for the deductible incentives effective January 1, 2019. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

Members with adverse EPL claims experience: Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

Public Official's Training Credit: The MEL is continuing the public officials training throughout the state for elected public officials and authority commissioners. Sessions have already been given at the League Convention and the AEA Convention in Atlantic City. The MEL will reduce each member's 2018 MEL premium by \$250 for each municipal elected official and authority commissioner who completes the course. The credit is also extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is capped at 5% of the member's MEL assessment. The MEL webpage will post a listing of sessions scheduled throughout the state. In addition, the course can be taken on-line through the MEL Safety Institute (direction attached).

Required Elements for the Incentive

- 1. Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
- 2. Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
- 3. Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
- 4. Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion. (which can be found on the MEL webpage – njmel.org)
- 5. Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution. (which can be found on the MEL webpage – njmel.org)
- 6. Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters. The MEL has developed a Model that the local JIFs will conduct over the next 6 months. Your JIF will contact you with the details.
- 7. Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into

consideration the Attorney General's guidelines for police operations. A schedule of these seminars will be distributed by your JIF.

- 8. Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees. This can be accomplished by requiring your employees to complete the 11 minutes on-line “We Must Respect Each Other in Local Government” found on www.njmel.org. Attached are the instructions to access this program.
- 9. MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. Members are required to enroll (if you have not already done so) by calling 415-817-1611 or emailing bhansen@enquiron.com.

For assistance, please contact the MEL office or the office of your local JIF.

**Synopsis of Changes to
Municipal Excess Liability Joint Insurance Fund
MODEL PERSONNEL POLICIES AND PROCEDURES MANUAL**

The Municipal Excess Liability Fund Personnel Policy Committee (“Committee”) convened to consider changes to the Model Personnel Policies and Procedures (“Manual”) for the 2019 Policy Year. In order to be eligible to maintain current deductibles and co-pay, members must be in compliance with the Employment Practices Liability Program. Members must adopt the recommended changes by October 1, 2018.

This memorandum is intended to provide an overview of the changes to the Manual and accompanying documents. Members should amend their personnel manual accordingly.

Discussion of Adopted Changes:

Change 1: Protections Against Discrimination and Accommodation for Breastfeeding Employees (Located in Section One)

The Manual was modified to amend the Anti-Discrimination Policy and the Americans with Disabilities Act Policy/ New Jersey Pregnant Worker’s Fairness Act contained in Section One to include protections for breastfeeding to comply with recent changes in New Jersey law. The Manual now expressly protects individuals who are breastfeeding from discrimination and requires the Local Unit to provide to employees who are breastfeeding a reasonable break time each day and a suitable room or other location with privacy, other than a toilet stall, in close proximity to work area for the employee to express breast milk for the child.

Change 2: Modification to Communication Media Policy (Located in Section Two)

The Communication Media Policy was amended to be a “Communication Media/ Social Media Policy” with relevant changes contained within to be in compliance with recent cases.

Change 3: Section Five

There are some revisions to this Section in accordance with the Fair Credit Reporting Act. Change 4: Modification to Open Public Records Meetings Act Section (Located in Section Five)

Three changes have been made to the policy's Open Public Meetings Act (OPMA) section. First, the policy has been amended to reflect the holding of Keane Federation of Teacher v. Ada Morell, 448 N.J. Super. 520 (App. Div. 2017). In Keane Federation, the Appellate Division held that Rice notices are not only required when there is *discussion* regarding the appointment, termination, terms and conditions of employment, performance evaluation or discipline of any current or prospective officer of employee in closed session but also when the local unit intends to *act* on these enumerated matters. Additional language has been added to clarify this expansion of when Rice notices are required to be issued. Second, the policy has been amended to clarify that only the municipal governing body or a "public body" of the local unit (as that term is defined by OPMA) are required to provide Rice notices. Third, changes have been made to update the criminal background checks in accordance with State legislative amendments.

Change 5: Overtime Compensation

Overtime Compensation Policy in Section 4 of the Manual was modified slightly to clarify the rate of overtime pay. This is not a substantive change.

Other Items of Note:

The Committee also discussed the following items, which did not necessitate any changes to the

Manual but should be considered by the Members:

1. Attached please find a notice from the Department of Community Affairs regarding the certifications required by the P.L. 2017, c. 183. and referenced sample certifications.
2. In January, 2018 the DOT published a Notice of Proposed Rulemaking in the Federal Register that announced that proposes some amendments to the current DOT-regulated drug and alcohol testing requirements to broaden the testing of opiates to include synthetic opioids.
3. In January 2018, New Jersey enacted P.L. 2017, c.272, which requires the Civil Service Commission to develop a uniform domestic violence policy that all public employers, regardless if they are Civil Service, must adopt and distribute to their employees. To date, the Civil Service Commission has not adopted such a policy.

Please consider these changes and consult with your general counsel prior to adopting same.

**GOVERNING BODY CERTIFICATION PURSUANT TO P.L. 2017, C.183 OF COMPLIANCE
WITH THE UNITED STATES EQUAL EMPLOYMENT OPPORTUNITY COMMISSION'S
"Enforcement Guidance on the Consideration of Arrest and Conviction Records in
Employment Decisions Under Title VII of the Civil Rights Act of 1964"**

**GROUP AFFIDAVIT FORM FOR MUNICIPALITIES AND COUNTIES
NO PHOTO COPIES OF SIGNATURES**

STATE OF NEW JERSEY
COUNTY OF *(Insert County Name)*

We, members of the governing body of the *(Name of local unit)* being duly sworn according to law, upon our oath depose and say:

1. We are duly elected (or appointed) members of the *(insert name of governing body)* of the *(name of local unit)* in the county of *(name of county)*;
2. Pursuant to P.L. 2017, c.183, we have familiarized ourselves with the contents of the United States Equal Employment Opportunity Commission's "Enforcement Guidance on the Consideration of Arrest and Conviction Records in Employment Decisions Under Title VII of the Civil Rights Act of 1964," *as amended*, 42 U.S.C. § 2000e *et seq.*, (April 25, 2012);
3. We are familiar with the local unit's hiring practices as they pertain to the consideration of an individual's criminal history;
4. We certify that the local unit's hiring practices comply with the above-referenced enforcement guidance.

(L.S.)	(L.S.)
(L.S.)	(L.S.)
(L.S.)	(L.S.)
(L.S.)	(L.S.)
(L.S.)	(L.S.)

Sworn to and subscribed before me this
_____ day of _____
Notary Public of New Jersey

Clerk

The Municipal Clerk (or Clerk of the Board of Chosen Freeholders as the case may be) shall set forth the reason for the absence of signature of any members of the governing body.

IMPORTANT: This certificate must be executed before a municipality or county can submit its approved budget to the Division of Local Government Services. The executed certificate and the adopted resolution must be kept on file and available for inspection.

**GOVERNING BODY CERTIFICATION OF COMPLIANCE WITH THE
UNITED STATES EQUAL EMPLOYMENT OPPORTUNITY COMMISSION'S
"Enforcement Guidance on the Consideration of Arrest and Conviction Records in Employment
Decisions Under Title VII of the Civil Rights Act of 1964"**

FORM OF RESOLUTION

WHEREAS, N.J.S.A. 40A:4-5 as amended by P.L. 2017, c.183 requires the governing body of each municipality and county to certify that their local unit's hiring practices comply with the United States Equal Employment Opportunity Commission's "Enforcement Guidance on the Consideration of Arrest and Conviction Records in Employment Decisions Under Title VII of the Civil Rights Act of 1964," *as amended*, 42 U.S.C. § 2000e *et seq.*, (April 25, 2012) before submitting its approved annual budget to the Division of Local Government Services in the New Jersey Department of Community Affairs; and

WHEREAS, the members of the governing body have familiarized themselves with the contents of the above-referenced enforcement guidance and with their local unit's hiring practices as they pertain to the consideration of an individual's criminal history, as evidenced by the group affidavit form of the governing body attached hereto.

NOW, THEREFORE BE IT RESOLVED, That the (*name of governing body*) of the (*name of local unit*), hereby states that it has complied with N.J.S.A. 40A:4-5, as amended by P.L. 2017, c.183, by certifying that the local unit's hiring practices comply with the above-referenced enforcement guidance and hereby directs the Clerk to cause to be maintained and available for inspection a certified copy of this resolution and the required affidavit to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON (*insert meeting date*).

Clerk

Checklist for Members with Currently Approved Risk Control Plans

**2019-2020 MEL EMPLOYMENT PRACTICES
RISK CONTROL UPDATE CHECKLIST**

Name of Municipality or Authority: _____

- Retain Employment Attorney/Advisor: (name)_____
- Update and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual: (Not necessary to attach)
- Distribute a notice concerning the Conscientious Employee Protection Act to all personnel:
- Update and distribute the Employee Handbook: (Not necessary to attach)
- Adopt the model civil rights resolution (municipalities only).
- Train managerial and supervisory personnel:
- Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course:
- Offer Anti-Harassment training to all other personnel:
- Sign up with NJ MEL Helpline for Employment Practices.

I, _____, the (check __General Counsel or __Employment Attorney) of (member name)_____ hereby certify that the member has verified to me that the above actions have been completed and that I have read the updated Personnel Policies and Procedures Manual and the updated Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 as soon as possible. Members submitting this form by October 1, 2018 will qualify or continue to qualify for the deductible effective to January 1, 2019. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Checklist for Members without Currently Approved Risk Control Plans

INITIAL EMPLOYMENT PRACTICES LOSS RISK CONTROL INCENTIVE APPLICATION

Name of Municipality or Authority: _____

- q Retain Employment Attorney/Advisor: (name) _____
- q Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual: (Attach Resolution and Manual)

Required Minimum Provisions:

- q Anti-Discrimination Policy
- q Americans with Disabilities Act Policy
- q Contagious or Life Threatening Illnesses Policy
- q Safety Policy
- q Drugs and Alcohol Policy
- q Workplace Violence Policy
- q General Anti-Harassment Policy
- q Anti-Sexual Harassment Policy
- q Whistle Blower Policy
- q Employee Complaint Policy
- q Access to Personnel Files Policy
- q Conflict of Interest Policy
- q Political Activity Policy
- q Employee Evaluation Policy
- q Employee Discipline Policy
- q Workforce Reduction Policy
- q Driver's License Policy
- q Communication Media Policy/Social Media Policy
- q Bulletin Board Policy
- q Leave of Absence Policy
- q Family and Medical Leave Act Policy
- q Military Leave Policy
- q Domestic Abuse Leave Policy
- q Employment Procedure
- q Open Public Meeting Act Procedure Concerning Personnel Matters
- q Processing and Orientation of New Employees Procedure
- q Initial Employment Period Procedure
- q Employee Handbook Procedure
- q Performance Evaluation Procedure
- q Disciplinary Action Procedure
- q Personnel File Procedure
- q Employee Complaint Investigation Procedure
- q Requests for Employment Verification and Reference Procedure
- q Continuing Education Procedure

- q Distribute a notice concerning the Conscientious Employee Protection Act to all personnel:
- q Adopt and distribute the Employee Handbook: (Attach handbook)
- q Adopt the model civil rights resolution (municipalities only).
- q Train managerial and supervisory personnel:
- q Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course:
- q Offer Anti-Harassment training to all other personnel:
- q Sign up with NJ MEL Helpline for Employment Practices.

I, _____, the (check __General Counsel or __Employment Attorney) of (member name)_____hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 as soon as possible. Members submitting this form by October 1, 2018 will qualify or continue to qualify for the deductible effective to January 1, 2019. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Conscientious Employee Protection Act “Whistleblower Act”

Employer retaliatory action; protected employee actions; employee responsibilities

1. New Jersey law prohibits an employer from taking any retaliatory action against an employee because the employee does any of the following:
 - a. Discloses, or threatens to disclose, to a supervisor or to a public body an activity, policy or practice of the employer or another employer, with whom there is a business relationship, that the employee reasonably believes is in violation of a law, or a rule or regulation issued under the law, or, in the case of an employee who is a licensed or certified health care professional, reasonably believes constitutes improper quality of patient care;
 - b. Provides information to, or testifies before, any public body conducting an investigation, hearing or inquiry into any violation of law, or a rule or regulation issued under the law by the employer or another employer, with whom there is a business relationship, or, in the case of an employee who is a licensed or certified health care professional, provides information to, or testifies before, any public body conducting an investigation, hearing or inquiry into quality of patient care; or
 - c. Provides information involving deception of, or misrepresentation to, any shareholder, investor, client, patient, customer, employee, former employee, retiree or pensioner of the employer or any governmental entity.
 - d. Provides information regarding any perceived criminal or fraudulent activity, policy or practice of deception or misrepresentation which the employee reasonably believes may defraud any shareholder, investor, client, patient, customer, employee, former employee, retiree or pensioner of the employer or any governmental entity.
 - e. Objects to, or refuses to participate in, any activity, policy or practice which the employee reasonably believes:
 - (1) is in violation of a law, or a rule or regulation issued under the law or, if the employee is a licensed or certified health care professional, constitutes improper quality of patient care;
 - (2) is fraudulent or criminal; or
 - (3) is incompatible with a clear mandate of public policy concerning the public health, safety or welfare or protection of the environment. N.J.S.A. 34:19-3.
2. The protection against retaliation, when a disclosure is made to a public body, does not apply unless the employee has brought the activity, policy or practice to the attention of a supervisor of the employee by written notice and given the employer a reasonable opportunity to correct the activity, policy or practice. However, disclosure is not required where the employee reasonably believes that the activity, policy or practice is known to one or more supervisors of the employer or where the employee fears physical harm as a result of the disclosure, provided that the situation is emergency in nature.

CONTACT INFORMATION

Your employer has designated the following contact person to receive written notifications, pursuant to paragraph 2 above (N.J.S.A. 34:19-4):

Name: _____

Address: _____

Telephone Number: _____

This notice must be conspicuously displayed.

Once each year, employers with 10 or more employees must distribute notice of this law to their employees. If you need this document in a language other than English or Spanish, please call (809) 292-7832.

La Ley de protección al empleado consciente

“Ley de protección del denunciante”

Acciones de represalia del empleador; protección de las acciones del empleado

1. La ley de New Jersey prohíbe que los empleadores tomen medidas de represalia contra todo empleado que haga lo siguiente:
 - a. Divulgue o amenace con divulgar, ya sea a un supervisor o a una agencia pública toda actividad, directriz o norma del empleador o de cualquier otro empleador con el que exista una relación de negocios y que el empleado tiene motivos fundados para pensar que violan alguna ley, o en el caso de un trabajador licenciado o certificado de la salud y que tiene motivos fundados para pensar que se trata de una manera inadecuada de atención al paciente;
 - b. Facilite información o preste testimonio ante cualquier agencia pública que conduzca una investigación, audiencia o indagación sobre la violación de alguna ley, regla o reglamento que el empleador o algún otro empleador con el que exista una relación de negocios; o en el caso de un trabajador licenciado o certificado de la salud que facilite información o preste testimonio ante cualquier agencia pública que conduzca una investigación, audiencia o indagación sobre la calidad de la atención al paciente; o
 - c. Ofrece información concerniente al engaño o la tergiversación con accionistas, inversionistas, usuarios, pacientes, clientes, empleados, ex empleados, retirados o pensionados del empleador o de cualquier agencia gubernamental.
 - d. Ofrece información con respecto a toda actividad que se pueda percibir como delictiva o fraudulenta, toda directiva o práctica engañosa o de tergiversación que el empleado tenga motivos fundados para pensar que pudieran estafar a accionistas, inversionistas, usuarios, pacientes, clientes, empleados, ex empleados, retirados o pensionados del empleador o de cualquier agencia gubernamental.
 - e. Se opone o se niega a participar en alguna actividad, directriz o práctica que el empleado tiene motivos fundados para pensar que:
 - (1) viola alguna ley, o regla o reglamento que dicta la ley o en el caso de un empleado licenciado o certificado en cuidado de la salud que tiene motivos fundados para pensar que constituya atención inadecuada al paciente;
 - (2) es fraudulenta o delictiva; o
 - (3) es incompatible con algún mandato establecido por las directrices públicas relacionadas con la salud pública, la seguridad o el bienestar o la protección del medio ambiente. Artículo 34:19-3 de las Leyes comentadas de New Jersey de protección del empleado consciente (N.J.S.A., por sus siglas en inglés)
2. No se puede acoger a la protección contra la represalia, cuando se hace una divulgación a un organismo público, a no ser que el empleado le informe al empleador de tal actividad, política o norma a través de un aviso por escrito y le haya dado al empleador una oportunidad razonable para corregir tal actividad, política o norma. Sin embargo, no es necesaria la divulgación en los casos en que el empleado tenga indicios razonables para creer que un supervisor o más de un supervisor del empleador tienen conocimiento de tal actividad, política o norma o en los casos en los que el empleado teme que tal divulgación pueda traer como consecuencia daños físicos a su persona siempre y cuando la naturaleza de la situación sea la de una situación de emergencia.

Información del Contacto

Su empleador ha designado a la siguiente persona para recibir notificaciones de acuerdo al parágrafo 2, de la ley (N.J.S.A. 34:19-4):

Nombre: _____

Dirección: _____

Número de teléfono: _____

Este aviso se debe exponer a la vista de todos.

Anualmente, patronos con 10 o más empleados, deberán distribuir notificación de esta ley a todos sus empleados. Si necesita este documento en algún otro idioma que no sea Inglés o español, sírvase llamar al (609) 292-7832.





2018 Elected Officials Online Training

While we recommend that public officials attend a training class, the MEL is also making available an on-line training program for Elected Officials and Authority Commissioners to earn their \$250 training credit. Please follow the steps below to access the program. To receive credit, the program must be completed by May 1, 2018.

1. Click the following link for the MEL Safety Institute's Learning Management System

www.firstnetcampus.com/meljif

2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline. If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the 'Elected Officials - Land Use Liability' course.
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions you will navigate to the 'Student Center' tab to print your Certificate of Completion. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

Questions? Contact the MSI Help Line (866) 661-5120

The MEL Safety Institute can also be accessed anytime by going to www.njmel.org.

You must complete the entire program and the affidavit at the end of the program to receive credit. If you need additional assistance please call the MSI help line at (866) 661-5120 during business hours.



We Must Respect Each Other In Local Government Online Training Instructions

This course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

To access the online course:

1. Click the following link for the MEL Safety Institutes Learning Management System

www.firstnetcampus.com/meljif

2. If you have previously taken MSI classes, enter your username and password. If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the "We Must Respect Each Other in Local Government".
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions navigate to the 'Student Center' tab to print your Certificate of Completion. Transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

Questions? Contact the MSI Help Line (866) 661-5120

The MEL Safety Institute can also be accessed anytime by going to www.njmel.org.

Employee Safety and Anti Harassment Seminar Leader's Guide

Who should conduct the seminar? The leader should be the Municipal Manager/Administrator, the Authority Executive Director, the Human Resources Manager, the local unit's General Counsel or Employment Attorney/Advisor.

Are all employees required to attend? The court requires employers to "make training available" to all employees. However, the employer has the option of making the training mandatory. Attendance must be documented in each employee's personnel file.

How long is the seminar? The formal presentation is about 20 minutes, mostly consisting of the video. However, the question and answer period at the end could easily add another half hour or more to the seminar.

Is this seminar also available on line? Yes. See njmel.org for directions on how to take this course directly from the MEL's web based learning management system.

Section One: Introduction

Each of you has a right to safe workplace free discrimination, violence, harassment and conflicts of interest. The (local unit name) has a "no tolerance policy" towards workplace wrongdoing and expects all employees to conduct themselves consistent with this policy. Today, we will discuss what this means.

The program begins with a twelve-minute video that explains your rights and obligations under the "no tolerance" policy. The video states clearly what types of conduct are unacceptable when interacting with fellow employees. As many of the unacceptable behaviors are also against the law, compliance is essential both for your own protection and to ensure that others not subjected to conduct that might create a hostile work environment.

At the end of the video, there will be time to ask questions.

Section Two: Play video, "We Must Respect Each Other in Local Government."

Section Three: Question and Answers:

Before opening for questions, distribute copies of the CEPA notice and discuss the procedure to report wrongdoing. This is also an opportunity to distribute the revised employee handbook or discuss any particular personnel matter that you deem appropriate.

At the beginning of the Q&A period, tell the employees questions that pertain to a particular individual are not appropriate for the general session and should be asked after the meeting. Further, if anyone feels uncomfortable asking a question during the meeting, you will be available to talk to them afterwards. Also state that if the question involves a legal issue, it will be forwarded to the General Council or the Employment Attorney/Advisor. Make detailed notes of these questions in the attached Question Log and tell the employees that the attorney/advisor will quickly get back to them.

Questions Log

Employee Name	Details of Question(s) Raised

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
SAFETY DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, Risk Managers
FROM: Robert Garish, Senior Risk Control Consultant
DATE: May 7, 2018

Service Team:

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754 Toll Free: 877-398-3046	Robert Holwitt Consultant rholwitt@jamontgomery.com Office: 856-552-4624 Cell: 856-628-5705
Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899		Robert Garish Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

APRIL ACTIVITIES

LOSS CONTROL SERVICES

- City of Absecon – Conducted a Loss Control Survey on April 9
- Borough of Avalon – Conducted a Loss Control Survey on April 25
- City of Cape May – Conducted a Loss Control Survey on April 20
- Township of Dennis – Conducted a Loss Control Survey on April 2
- Township of Down – Conducted a Loss Control Survey on April 25
- Township of Galloway – Conducted a Loss Control Survey on April 18
- City of Margate – Conducted a Loss Control Survey on April 27
- Township of Middle – Conducted a Loss Control Survey on April 12
- City of Ventnor – Conducted a Loss Control Survey on April 23
- Borough of West Cape May – Conducted a Loss Control Survey on April 11
- City of North Wildwood – Conducted a Loss Control Survey on April 24
- Borough of Woodbine – Conducted a Loss Control Survey on April 2

JIF MEETINGS ATTENDED

- Claims Meeting – April 11
- Executive Committee Meeting – April 18
- Police Ad Hoc Committee Meeting – April 20

MEL MEDIA LIBRARY

The following members used the MEL Media Library during April. **Please note the new e-mail address: melvideolibrary@jamontgomery.com and telephone number: 856-552-4900.**

To either view, the full media catalog or rent videos, use the above website or NJMEL.org.

<u>Municipality</u>	<u># of Videos</u>
City of Ventnor	3
Township of Weymouth	3

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles go to NJMEL.org, click on the Video button at the top of the page, and then choose 'Order Conventional Videos.'

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

Regional training announcements and Bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators, and Risk Consultants. Please access the Atlantic JIF (<http://www.acmjif.org>) to verify Fund Commissioners, Safety Coordinators and Risk Managers contact information is correct. If you find a discrepancy, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

The following Safety Director Bulletins and alerts were distributed by e-mail during April. If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- Ø April 2 – Law Enforcement Bulletin on AG 2018 Directives
- Ø April 4 - Safety Director Message – Snow Damage to Recreational Facilities
- Ø April 9 - Reminder - You're Invited: Police Chief AD-HOC Committee Meeting - April 20, 2018
- Ø April 10 - Safety Director Bulletin – Chipper Safety
- Ø April 12 - Regional Training: Ergonomics- Reducing Injuries by Working Smart - May 7, 2018
- Ø April 13 - Reminder - You're Invited: Police Chief AD-HOC Committee Meeting - April 20, 2018
- Ø April 16 - Reminder - You're Invited: Police Chief AD-HOC Committee Meeting - April 20, 2018
- Ø April 24 - Law Enforcement Bulletin – Best Practices for School-Related Threats
- Ø April 25 - Did You Know? – MSI Training Schedule – Atlantic JIF, May 2018
- Ø April 27 - Regional Training REMINDER: Ergonomics- Reducing Injuries by Working Smart - May 7

UPCOMING EVENTS

- Regional Training Ergonomics – May 7
- Managerial & Supervisory Training – May 8
- Claims Meeting - May 10
- Executive Committee Meeting – May 16
- RMC Roundtable – May 23

MSI TRAINING PROGRAMS

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions or you need to appoint a new Training Administrator, please advise (afelip@jamontgomery.com).

Listed below are upcoming MSI training programs scheduled for May, June and July of 2018. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

DATE	LOCATION	TOPIC	TIME
5/2/18	Borough of Avalon #4	Forklift Operator Train-the-Trainer	8:30 - 11:30 am
5/3/18	City of Brigantine #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
5/4/18	City of Somers Point #1	Jetter/Vacuum Safety	8:00 - 10:00 am
5/7/18	Township of Hamilton #3	Heavy Equipment Safety	8:30 - 11:30 am
5/8/18	City of Ventnor	Flagger/Work Zone	9:00 - 1:00 pm
5/10/18	City of Vineland	Fall Protection Awareness	9:00 - 11:00 am
5/11/18	City of Somers Point #1	Confined Space Awareness	8:00 - 9:00 am
5/11/18	City of Somers Point #1	Hearing Conservation	9:15 - 10:15 am
5/17/18	City of Millville #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/18/18	Township of Carneys Point #2	Accident Investigation	8:30 - 10:30 am
5/18/18	Township of Carneys Point #2	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
5/21/18	City of Wildwood #3	Employee Conduct/Violence Prevention	8:30 - 10:00 am
5/22/18	City of Pleasantville #1	Safety Coordinators' Skills Training	8:30 - 3:00 pm w/lunch brk
5/24/18	City of Vineland	Fall Protection Awareness	9:00 - 11:00 am
5/31/18	City of Vineland	CDL-Supervisors Reasonable Suspicion	12:30 - 2:30 pm
6/1/18	Township of Carneys Point #2	Landscape Safety	8:30 - 11:30 am
6/13/18	City of Pleasantville #1	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
6/13/18	City of Pleasantville #1	Tool Box Talk Essentials	10:45 - 12:15 pm
6/20/18	Lower Township MUA	Hearing Conservation	8:30 - 9:30 am
6/20/18	Lower Township MUA	Shop & Tool Safety	9:45 - 10:45 am
6/20/18	Borough of Wildwood Crest #1	Sanitation/Recycling Safety	12:00 - 2:00 pm
6/27/18	Borough of Wildwood Crest #2	CDL-Drivers Safety Regulations	10:00 - 12:00 pm
6/27/18	Borough of Wildwood Crest #2	Driving Safety Awareness	12:30 - 2:00 pm
6/29/18	Township of Carneys Point #2	Flagger/Work Zone Safety	8:30 - 12:30 pm
7/10/18	City of Pleasantville #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
7/10/18	City of Pleasantville #1	Back Safety/Material Handling	11:15 - 12:15 pm
7/11/18	Borough of Wildwood Crest #2	Heavy Equipment Safety	9:00 - 12:00 pm
7/13/18	Township of Carneys	CMVO	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
	Point #3		
7/18/18	Lower Township MUA	CMVO	8:30 - 12:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5 / T - .5 / G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Toolbox Talk Essentials	1 / M
HazCom with Globally Harmonized System	1 / T,G		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	5 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Snow Plow Safety	2 / S
Fire Safety	1 / S	Special Event Management	2 / S
Flagger / Workzone Safety	2 / S	Toolbox Talk Essentials	1 / S
HazCom with Globally Harmonized System	1.5 / S		
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP		
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
***Category			
E - Ethics			
T - Technical			
G - Governmental			
S - Safety / Non S - Non Safety			
Non S - Non Safety (Management)			
P - Professional Development			
M - Management			
CRP - Certified Recycling Professional Classroom CEU			

May 8, 2018

To the Members of the
Executive Board of the
Atlantic County Municipal
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending April 30, 2018, for Closed Fund Years 1987 to 2013, and Fund Years 2014, 2015, 2016, 2017 and 2018. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST & INVESTMENTS:

ACTIVITY FOR MONTH~~April

Interest Income:

Interest received from Account Balances	\$ 9,238.33
Coupon Interest Payment	\$ 29,375.00
Amortization and/or interest cost	\$ 0 >
Unrealized gain	<\$83,278.50 >
misc.	< .01 >
Net loss in interest	< \$ 44,665.18 >

Interest Accrual:

Beginning Interest Accrual at M&T/Wilmington Trust	\$ 127,091.89
Change in Accrued interest at M&T/Wilmington Trust	<u>\$ 13,919.60</u>
Ending Interest Accrual	\$ 141,011.49

<u>Investment Balance</u> beginning of month:	\$43,753,602.50
end of month:	\$43,670,324.00

Overall yield negative .73% {from CIR_ACM file}

Portfolio:

US Treasury Bonds & Notes	\$ 29,715,564.00	68.05%
US Government Agencies	\$ 13,954,760.00	31.95%

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts-	\$ 43,716.77 {ytd \$113,073.12}
Recovery Receipts-other	\$ -0- {ytd:\$3,300.00}
Adjustment Receipts-	\$ 2,457.55{ytd:\$9,287.19}
Other-	\$ 254.97-credit to 2017 misc/fidelity
Delinquent Interest	\$ 47.91
Current Yr Assessments	\$ 1,667,305.00{ytd:\$4,981,118.}
Prior Yr Assessments-	\$ -0- {ytd:\$11,068}

CLAIM ACTIVITY FOR THE PERIOD:

ACTIVITY-

The enclosed report shows claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$620,759.07
The claims detail shows 384 checks totaling 953 claims payments issued and are categorized as follows:

Further Analysis:

Payments:	\$ 620,759.07
Adjustments -receipts	<\$ 2,457.55 >
Adjustments-void ck	<\$ 39,389.17>
Less Recoveries	<\$ 43,716.77>
Net Total	\$ 535,195.58

CASH ACTIVITY FOR THE PERIOD:

ACTIVITY-

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$51,532,990.55 to a closing balance of \$50,134,079.68 showing a decrease in the fund's cash position of \$1,398,910.87. A detailed account reconciliation of this change, including its affect on our banking instruments, is included in my report.

A.E.L.C.F. PARTICIPANT YEAR-END BALANCES

4/30/2018

UN-AUDITED~2017 interest-posted

Hamilton Township	\$ 50,456.38
Hammonton Township	\$ 125,290.06
Middle Township	\$ 75,613.72
Mullica Township	\$ 25,930.00
Pleasantville	\$ 472.00
Upper Deerfield Township	\$ 47,236.55
Waterford Township	\$ 26,155.04
Upper Township	\$ 60,917.68
Stone Harbor	\$ 8,798.70
	<u>\$420,870.13</u>

NOTE:subject to final audit

SUMMARY REPORT OF AELCF/2015 & 2014 DIVIDENDS/RETRO PROGRAM

-attached

-NOTE: CLOSE YEAR PAYMENTS TO FORMER MEMBERS:

Buena Vista Twp=\$19,289/Egg Harbor City=\$46,931/Port Republic=\$551

BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-425-1136 or email ocjjh4263@gmail.com.

Respectfully Submitted,

John J. Hansen

John J. Hansen, Treasurer

**ATLANTIC COUNTY MUNICIPAL JIF
BILL LIST - MAY 2018**

	Payable To:	FY 2018	Closed Yrs	Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	74,390.00		Prof Services/Administration	May 2018 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	981.33		Misc/Postage/Copies/Fax	April 2018 Fees
3	The DeWeese Law Firm, P.C.	10,383.00		Prof Services/Attorney	May 2018 Fees
4	Qual-Lynx	63,337.00		Prof Services/Claims Administration	May 2018 Fees
5	Exigis LLC	835.00		Exposure Data Mgmt System	May 2018 Fees
6	Joyce Media	325.00		Misc/JIF Website	May 2018 Fees
7	Joyce Media	36.00		Misc/JIF Website	Programming SIR plugin
8	Tracy Forlenza	517.00		Misc/Recording Secretary	May 2018 Fees
9	J.A. Montgomery Risk Control Services	17,431.00		Prof Services/Safety Director/Loss Control	May 2018 Fees
10	John Hansen	1,964.00		Prof Services/Treasurer	May 2018 Fees
11	Conner Strong & Buckelew	981.00		Prof Services/Underwriting Mgr	May 2018 Fees
12	Conner Strong & Buckelew	2,454.00		Misc/Fidelity Bond (Admin/TPA/Treasurer)	P#B6024104; Ex dir/treasurer/QL
13	Valerie Smith	5,278.00		Wellness/Wellness Incentive Program	May 2018 Fees
14	ARC Reprographics	350.23		EPL/Cyber Consulting & Training	Inv#272147 EO 2/6/18; Inv#272777 5/8 M&S handouts
15	ARC Reprographics	407.60		Police Defense & Training	Inv#272683 Police training hos 4/23/18
16	Casel's Marketplace	96.00		Misc/Meeting Expense	F&B for ACM Ops and Planning Comm 5/3/18
17	Iron Mountain	116.14		Misc/Records Retention Service	#AAHP101 Storage 5/1/18-5/31/18; Service 3/27/18-4/24/18
18	Kizbee's Kitchen	200.00		Misc/Meeting Expense	F&B for ACM Claims Review Comm 5/10/18
19	Merighi's Savoy Inn	1,225.02		EPL/Cyber Consulting & Training	Mgrs and Supv Training 5/8/18 (split)
20	Nicolosi's Catering	1,763.58		Police Defense & Training	4/26/18 Police Command Staff training AM/PM
21	Office Depot	283.43		Misc/Office Supplies	Inv #134459867001 file folders
22	The Press of Atlantic City	42.80		Misc/Legal Notices	AD#76917; Tech Risk Mgmt RFP; 4/27/18
23	Lower Township	700.00		EPL/Cyber Consulting & Training	Cyber security training classes
24	City of North Wildwood	42.73		Wellness/Wellness Incentive Program	Fresh Fruit Friday
25	Everett Marshall	210.56		Safety Incentive Program	Travel expenses split for talk at Safety Breakfasts
26	Everett Marshall Charities	750.00		Safety Incentive Program	Donation to EM charity for training members
	Subtotals	185,100.42	0.00		

JIF BILL LIST TOTAL	185,100.42
RMC BILL LIST TOTAL	170,829.00
COMBINED BILL LIST TOTAL	355,929.42

ATLANTIC COUNTY MUNICIPAL JIF
RMCS BILL LIST (2nd Installment) - MAY 2018

	Payable To:	FY 2018	Appropriation	Description
1	CJ Adams	14,725.00	Risk Management Consultants	2nd Qtr Pymts - Longport, Margate, Ventnor
2	Assured Partners	530.00	Risk Management Consultants	2nd Qtr Pymts - Downe Twp
3	Atlantic Associates	11,021.00	Risk Management Consultants	2nd Qtr Pymts - Pleasantville
4	BCA Insurance	2,463.00	Risk Management Consultants	2nd Qtr Pymts -Newfield and Upper Deerfield
5	J. Byrne Agency	46,753.00	Risk Management Consultants	2nd Qtr Pymts -Deerfield, Lower, Mullica, North Wildwood, Stone Harbor, West Wildwood, Wildwood, and Wildwood Crest
6	Conner Strong & Buckelew	4,825.00	Risk Management Consultants	2nd Qtr Pymts - Waterford
7	R.T. Gerber Insurance	2,375.00	Risk Management Consultants	2nd Qtr Pymts -Northfield
8	Glenn Insurance Agency	15,891.00	Risk Management Consultants	2nd Qtr Pymts -Absecon, Hamilton, Linwood City, Somers Point and Weymouth
9	Hardenbergh Group	10,250.00	Risk Management Consultants	2nd Qtr Pymts -Folsom, Millville
10	Thomas Heist Insurance Agency	1,750.00	Risk Management Consultants	2nd Qtr Pymts -Upper Twp
11	Insurance Agencies Inc	2,261.00	Risk Management Consultants	2nd Qtr Pymts -Buena Borough
12	Marsh & McLennan Agency, LLC	28,975.00	Risk Management Consultants	2nd Qtr Pymts -Avalon, Cape May City, Cape May Pt, Dennis, Galloway, Middle, Sea Isle, West Cape May, Woodbine
13	William McMahon Agency	12,764.00	Risk Management Consultants	2nd Qtr Pymts -Corbin City and Ocean City
14	William Mints Agency	1,060.00	Risk Management Consultants	2nd Qtr Pymts -Commercial
15	Siracusa Kaufman Insurance Agency	15,186.00	Risk Management Consultants	2nd Qtr Pymts -Brigantine, EHT
	RMCS BILL LIST GRAND TOTAL	170,829.00		