

Atlantic County
Municipal Joint
Insurance

Fund

South Jersey Communities Securing Their Future



AGENDA PACKET



Wednesday, July 18, 2018 at 3:00 PM

**Avalon Community Hall
3001 Avalon Ave.
Avalon, NJ**

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
Avalon Community 3001 Avalon Ave.
Avalon, NJ
July 18, 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 1-19
 - A. Adoption of the **June 20, 2018** minutes – **Motion – All in Favor**
 - B. Approval of the **June 20, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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
 - A. Lessons Learned from Losses –July 2018.....Page 20
- XII. Managed Health Care Report
 - A. Managed Care Summary.....Page 21

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I.	Financial Fast Track Report.	Page 65
J.	Regulatory Filing Checklists.....	Pages 66-67
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Q.	Police Command Staff Training	
R.	Managerial & Supervisory Training – Invite.....	Pages 83-85
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U.	MEL 2019/2020 Employment Practices Liability Program.....	Pages 86-88
V.	2018 Property Reports	
W.	New Member Activity	
XVII.	MEL and/or RCF Reports	
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XVIII.	Safety Director’s Report	
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- C. Bulletin: Hurricane Preparedness.....Page 96
- XIX. Treasurer’s Report as of June 30, 2018.....Pages 97-198
 - A. Fund Status
 - B. Investment Report
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 - D. Bill List –July- **Motion to Approve – Roll Call**.....Page 194
 - E. Bill Lit – RMC – **Motion to Approve – Roll Call**.....Page 195
 - F. Reconciliation
 - G. Analysis of Non-Assessment Receipts
 - H. AELCF
- XX. Miscellaneous Business
 - A. Authorization to Process and Pay Fund Vendors in August 2018 – **Motion – Roll Call**
 - B. Resolution 2018-_____ Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Police One Academy to Provide Online Related Training in Conjunction with the BURLCO and TRICO JIF’s at a Cost not to Exceed \$22,500 -**Motion – Roll Call**.....Pages 199-200
 - C. Resolution 2018-_____ Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Media Pro and Pivot Point Security to Provide Technology Risk Management Services in Conjunction with the BURLCO and TRICO JIF’s at a Cost not to Exceed \$41,824 - **Motion – Roll Call**.....Pages 201-202
 - D. PRIMA Report – Peter Miller, Egg Harbor Twp.....Pages 203-205

**The Next Meeting will be held on Wednesday, September 19, 2018 at 3:00 PM,
Avalon Community Hall, Avalon, NJ
There is no August meeting J**

- 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

**Avalon Community Hall
3001 Avalon Ave
Avalon, New Jersey**

June 20, 2018 at 3:00PM

OPEN SESSION MINUTES

The Executive Committee meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on June 20, 2018, at Avalon Community Hall, 3001 Avalon Ave, Avalon, 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:

John Armstrong, **Absecon City**
Scott Wahl, **Avalon Borough**
Bill Nimohay, **Buena Borough**
Joe Picard, **Cape May City**
Stephen O'Connor, **Cape May Point**
Carol Foster, **Corbin City**
Matt von der Hayden, *Alt.*, **Egg Harbor Twp**
Cheryl Prakash, **Galloway Twp**
Ingrid Perez, *Sec*, **Hamilton Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Lisa McLaughlin, **Margate City**
Sue Quinones, *Alt.*, **Middle Twp**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Sam Barbagli, **Newfield Borough**
Ron Simone, **North Wildwood City**
Shannon Campbell, *Alt.*, **Northfield City**
Diane Wood, *Alt.*, **Ocean City**

Sean Riggin, **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Roy Spoltore, **Upper Deerfield Twp** (*arrived after roll call*)
Jim Goos, **Ventnor City**
Lauren Vitelli, **West Cape May Borough**
Chris Ridings, **West Wildwood City**
Chris Wood, **Wildwood City**
Connie Mahon, *Chair*, **Wildwood Crest Borough**
Jim Gurdziel, *Alt.*, **Woodbine Borough**

Absent were:

Karen Blowers, **Brigantine City**
Heather Sparks, **Commercial Twp**
Karen Seifrit, **Deerfield Twp**
Patrick Moran, **Dennis Twp**
Bob Campbell, **Downe Twp**
Linda Kent, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Rhonda Sharp, **Upper Twp**
Rita Hanna, **Waterford Twp**
DJ Ayres, **Weymouth Twp**

Present Fund Professionals were:

Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care Provider, *QualCare*
Tracy Forlenza, Recording Secretary
Rob Garish, 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 J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*

Present Risk Management Consultants were:

C. J. Adams Company
Atlantic Associates
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Gerber Insurance
Glenn Insurance
Hardenbergh Insurance
Thomas Heist Insurance Agency
Insurance Agencies Inc.
Marsh & McLennan Agency

McMahon Agency, Inc.
William R. Mints Agency

Absent Risk Management Consultants were:

Assured Partners
BCA Insurance
Siracusa-Kauffman Insurance

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

WELCOME NEW FUND COMMISSIONER

Chair Mahon wished Steve Wilkins the best in his endeavors and welcomed new Fund Commissioner Sean Riffin for the City of Pleasantville.

ELECTION OF NEW EXECUTIVE COMMITTEE MEMBER

Chair Mahon entertained a motion to nominate Chris Wood, City of Wildwood, as a member of the Executive Committee for the Remainder of the 2018 Fund Year.

Motion by Mr. Wahl, seconded by Ms. Perez, to nominate Chris Wood, City of Wildwood, as a member of the Executive Committee for the Remainder of the 2018 Fund Year.

ROLL CALL

Yeas:

John Armstrong, **Absecon City**
Scott Wahl, **Avalon Borough**
Bill Nimohay, **Buena Borough**
Joe Picard, **Cape May City**
Stephen O'Connor, **Cape May Point**
Carol Foster, **Corbin City**
Matt von der Hayden, *Alt.*, **Egg Harbor Twp**
Cheryl Prakash, **Galloway Twp**
Ingrid Perez, *Sec*, **Hamilton Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Lisa McLaughlin, **Margate City**
Sue Quinones, *Alt.*, **Middle Twp**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Sam Barbagli, **Newfield Borough**
Ron Simone, **North Wildwood City**
Shannon Campbell, *Alt.*, **Northfield City**
Diane Wood, *Alt.*, **Ocean City**
Sean Riffin, **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuelsen, **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Roy Spoltore, **Upper Deerfield Twp**
Jim Goos, **Ventnor City**
Lauren Vitelli, **West Cape May Borough**

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, **Sec, Hamilton Twp**
Julie Picard, **Lower Township**
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.

APPROVAL OF MINUTES- OPEN SESSION

Chair Mahon entertained a motion to approve the meeting minutes of the May 16, 2018 Executive Committee Meeting which were verbally amended to include Stephen O'Connor, Cape May Point, as being present.

Motion by Mr. Wahl, seconded by Mr. Goos, to approve the meeting minutes of the May 16, 2018 Executive Committee Meeting as verbally amended to include Stephen O'Connor, Cape May Point, as being present. 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 May 16, 2018 Meeting of the Fund as presented.

Motion by Mr. Ridings, seconded by Ms. Perez, to approve the Closed Session minutes of the May 16, 2018 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the May 16, 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 #2018-33

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 2018-33* as presented.

Motion by Ms. Picard, seconded by Mr. Goos, to adopt *Resolution 2018-33*.

ROLL CALL

Yeas: Scott Wahl, **Avalon**
 Ingrid Perez, **Sec, Hamilton Twp**
 Julie Picard, **Lower Township**
 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. Wahl, seconded by Mr. Wood, 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. Goos, seconded by Ms. Perez to approve the claims for payment as discussed in *Closed Session*. They are as follows:

May 2018 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2017103741	1240762	2018131352
2018121832	1236265	2018131897
2017106165	1237652	2018141995
2017097124	1256074	2018121935
001192702		
2018111340		
2018115397		
2017104597		
2018132308		
2018129801		
001254862		
001252295		
001252238		

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses - June

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on “Entering and exiting vehicles properly and safely”. Mr. Roselli explained that there are safety steps that should always be followed such as: Maintaining 3 points of contact at all times until seated or on the ground; wear proper footwear with sturdy non-slip soles; only step in dedicated stepping areas; face the vehicle when getting in or out; do not jump down from the vehicle; examine the ground for uneven areas, ice and water; only grip fixed objects - not steering wheel or door; and wear gloves to help facilitate a proper hold.

Mr. Roselli stated that there are claims that may have been prevented if these precautions were followed.

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 May 2018.

Lost Time v. Medical Only Cases

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

	<i>May</i>	<i>YTD</i>
<i>Lost Time</i>	6	45
<i>Medical Only</i>	40	152
<i>Report Only</i>	29	135
<i>Total Intakes(New Claims)</i>	75	332
<i>Report Only % of Total</i>	38.7%	40.7%
<i>Medical Only/Lost Time Ratio</i>	87:13	77:23
<i>Average Days to Report</i>	1.5	1.9

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty Report*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	2,709
<i>Transitional Duty Days Worked</i>	2,103
<i>% of Transitional Duty Days Worked</i>	77.6%

<i>Transitional Duty Days Not Accommodated</i>	606
<i>% of Transitional Duty Days Not Accommodated</i>	22.4%

PPO Penetration Report:

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

PPO Penetration Rate	May	YTD
<i>Bill Count</i>	550	2,602
<i>Original Provider Charges</i>	\$518,542	\$3,179,914
<i>Re-priced Bill Amount</i>	\$193,437	\$1,124,898
<i>Savings</i>	\$325,105	\$2,055,016
<i>% of Savings</i>	62.7%	64.6%
<i>Participating Provider Penetration Rate- Bill count</i>	96.4%	94.9%
<i>Participating Provider Penetration Rate-Provider Charges</i>	96.4%	94.9%
<i>EPO Penetration Rate – Bill Count</i>	97.6%	94.0%
<i>EPO Penetration Rate –Provider Charges</i>	97.3%	96.9%

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 June. 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:

Closed Case	Description
<i>Harden v. City of Millville</i>	Motor vehicle stop with excessive force; civil rights. Assigned Defense Counsel Thomas B. Reynolds, Esquire, and Patrick J. Madden, Esquire, were assigned. He filed a Motion to Dismiss. Since Plaintiff did not answer the judge, he dismissed them. Motion was granted and marked closed.
<i>Coppens v. City of Pleasantville</i>	Motor vehicle crash with officer. Assigned Defense Counsel James R. Birchmeier, Esquire, was assigned. Defense Counsel filed Opposition to Motion. The judge granted Motion after hearing the oral argument and reviewing the briefs.
<i>Martin v. City of Sea Isle</i>	Bike struck by Public Works. Assigned Defense Counsel Thomas Smith, Esquire, was assigned. He negotiated settlement for \$1.4 mil from JIF and MEL.

<i>Hayes v. City of Wildwood</i>	Theft; false arrest. Thomas B. Reynolds, Esquire, was assigned. Motion for Summary Judgment was granted with Prejudice.
<i>Turner v. Borough of Wildwood Crest</i>	Bike fall. Assigned Defense Counsel A. Michael Barker, Esquire, was assigned. He negotiated settlement for \$242,500 from both the JIF and the other defendant.

Resolution 2018-34 to Pay Scheeler Attorney Fees

Mr. DeWeese informed the members that the Scheeler case was overturned and the JIF was ordered to pay his attorney fees. He noted that the negotiated amount was \$38,000.

Chair Mahon entertained a motion to Adopt *Resolution 2018-34 Authorizing Payment of Harry P. Scheeler’s Attorney’s Fees* as presented by Mr. DeWeese.

Motion by Mr. Ridings, second by Ms. Picard, *Adopt Resolution 2018-34 Authorizing Payment of Harry P. Scheeler’s Attorney’s Fees* as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Ingrid Perez, **Sec, Hamilton Twp**
 Julie Picard, **Lower Township**
 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.

COMMITTEE REPORTS

Finance Committee - May 22, 2018

Ms. Stollenwerk reported on the May 22, 2018 Finance Committee meeting minutes which are a handout. She noted that the Committee met with the auditor to review the audit and noted there were no findings or recommendations. She reported on the financial information found in the minutes. She noted that the audit and the financial reports vary slightly because the financial reports show the Fund’s ownership share of the MEL and the RCF as well. She stated that a resolution accepting the audit is being presented tonight for the Executive Committee’s consideration.

Resolution 2018-35 Accepting Annual Audit

Chair Mahon entertained a motion to adopt *Resolution 2018-35 Accepting the Annual Audit Report for the Period Ending December 31, 2017.*

Motion by Mr. Goos, second by Mr. Wahl, to Adopt *Resolution 2018-35* Accepting the Annual Audit Report for the Period Ending December 31, 2017 as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, <i>Sec</i> , Hamilton Twp Julie Picard, Lower Township 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.

Financial Update

Ms. Stollenwerk noted that the current surplus is \$24 million. She reminded the members that for 2018 only one quarter of the premiums have been received, but the JIF has paid half of the EPL premiums. She reviewed more financials. She noted that all Fund Years are performing well with surplus balances ranging from \$2 million - \$3.9 million. She stated that there is a deficit in the 2016 Property line, but the 2016 Fund Year has a positive cash position. She noted that the Committee is recommending a transfer of \$50,000 from the deductible line. She further stated that there is some deterioration in the 2015 Fund Year due to poor development of three claims.

Ms. Stollewerk informed the members of a recent change to the RCF Fund Year transfer process. She stated that previously, the Fund year being transferred to the RCF was valued at June 30th; however, beginning this year with the transfer of the 2014 Fund Year, the RCF agreed to accept the transfer valued as of December 31, 2018, allowing an additional six months for the claims to develop. She thanked Mr. Forlenza for his ongoing efforts to have the RCF make this change.

Resolution 2018-36 Transfer of 2014 Fund Year to RCF

Chair Mahon entertained a motion to Adopt *Resolution 2018-36 Authorizing the Transfer of the 2014 Fund Year to the RCF valued as of December 31, 2018*.

Motion by Ms. Picard, second by Mr. Wahl, to adopt *Resolution 2018-36 Authorizing the Transfer of the 2014 Fund Year to the RCF valued as of December 31, 2018* as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, <i>Sec</i> , Hamilton Twp Julie Picard, Lower Township 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.

Resolution 2018-37 Transfer of \$50,000 from 2016 Deductible to Property

Chair Mahon entertained a motion to Adopt *Resolution 2018-37 Authorizing the Transfer of \$50,000 from the 2016 Deductible to the 2016 Property line.*

Motion by Mr. Goos, second by Mr. Wahl, to adopt *Resolution 2018-37 Authorizing the Transfer of \$50,000 from the 2016 Deductible to the 2016 Property line.* as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, Sec, Hamilton Twp Julie Picard, Lower Township 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.

WELLNESS DIRECTOR'S REPORT

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

Ms. Smith noted that there are upcoming health fairs. Wildwood Crest is June 21, 2018 and open to employees and the community. Hamilton Township and Weymouth are hosting wellness events with nutrition in mind. Shoprite does not charge to host these sessions. Sea Isle City held a heart walk earlier this month.

Ms. Smith reported that Ventnor completed a biggest loser competition along with Atlantic Care. She stated that the winner won fit bits and a membership to the gym.

Ms. Smith noted that she presented at last month's ergonomic session. She stated that sometimes the employee can make the change in the safety of the workplace. She further stated that June 22, 2018 a lifeguard symposium will be held. Ms. Smith stated that Inspira of Cumberland County is hosting skin cancer screenings are taking place on July 28. She will look into the Atlantic County screenings.

Ms. Smith noted that the June newsletter was sent via email and is on the website. She stated that June is Eye Awareness month. She stated to protect your eyes all year round. She asked members to share the newsletter.

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

EXECUTIVE DIRECTOR'S REPORT

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

He highlighted the following items from his report:

2017 Safety Incentive Program – Mr. Forlenza 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. Forlenza 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. Forlenza 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. Forlenza asked the members to review page 63 for accuracy as it shows the co-pays and deductibles of each member and their compliance in regards to this coverage for the 2018-2019 term. He stated the new program is highlighted on pages 94-110 with a deadline of October 1, 2018. Chair Mahon inquired if the Elected Officials training was taken now, would the member get credit for it. Mr. Forlenza responded no, the credits were already given and applied to the member billings.

2018 EPL/Cyber Risk Management Budget – Mr. Forlenza 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. Forlenza reminded members to review this list and make the necessary changes by resolution. Please forward executed resolutions to his office.

Skateboard Park Approvals - Mr. Forlenza reminded members to contact the JIF prior to beginning renovations or new construction. He noted that earlier today he was made aware of a situation where a town was considering taking another town's skate park equipment and self-installing the equipment. He noted that in this situation the skate parks would NOT be covered.

MEL Cyber Risk Management Program -Mr. Forlenza 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).

Police Command Staff Training - Mr. Forlenza noted the remaining date for the Police Command Staff training is 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. Forlenza noted the remaining Managerial & Supervisory training sessions are scheduled for September 11 and September 27, 2018. He reminded members that the training is mandatory to achieve lower co-pays and deductibles.

Member Visitation - Mr. Forlenza stated that he and Mr. Forlenza have been undertaking the member visitation program for renewing members. He noted that resolutions and agreements for renewing members have been coming back. These are due back by August 17, 2018.

Fireworks - MEL Bulletin - Mr. Forlenza reminded the members that if you are seeking coverage for this event, please review the bulletin and follow the steps. He reminded the members not to wait until the last moment in seeking coverage for their fireworks event.

Mr. Forlenza entertained questions. No questions were entertained.

MEL/RCF REPORTS

Mr. Hirsch stated the meeting was held June 7, 2018 and the minutes are in the agenda packet. He highlighted the following:

MEL Year End Financials - Mr. Hirsch noted that the MEL's audit was completed and the surplus is approximately \$22 million. He reported that the Actuary reviewed the report and said liability reserves increased, but it was offset by decreases in Workers' Compensation expenses.

Planning and Zoning Boards - Mr. Hirsch stated that to be eligible for the policy, board members are required to attend a training program designed to prevent land use liability claims.

Legislation - Mr. Hirsch reported there are two firefighter bills impacting WC; S-716 the "cancer presumption bill" and a second bill that would expand WC coverage for firefighters suffering heart attacks. The MEL is attempting to secure an amendment to require first responders receive annual physicals. He commented that the MEL is working with sponsors to modify wording in bill. He noted an email alert was sent out last week.

Cyber Security - Mr. Hirsch is continuing to work with Rutgers on assigned Cyber Task Force projects.

MEL Legal Bulletin 18-29 - Mr. Hirsch noted this bulletin was sent to all members as a reminder to be aware of inquiries about your solicitation ordinances. Please make sure you read the bulletin and discuss with your Municipal Solicitor.

RCF - Mr. Hirsch stated that the RCF has an unrestricted net position of \$12 million and reserves totaling approximately \$80 million for Fund Years 1995-2017.

Mr. Hirsch noted the next meeting is September 5, 2018.

SAFETY DIRECTOR'S REPORT

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

Safety Bulletins - Mr. Garish commented that bulletins were released in May. The bulletins were *Ticks and Tick-borne Diseases* and *Protecting Summer Seasonal Employees*. He reminded the members that a series of alerts and training reminders were also released.

MEL Media Library - Mr. Garish reported that the MEL provided funding to update the library which will be rolled out shortly.

MSI Training – Mr. Garish stated that a list of training for June, July and August are included in the agenda.

Upcoming Training – Mr. Garish stated that there are several trainings coming up. Please see page 125 of the agenda for the training and dates.

JIF Website – Mr. Garish asked all members to review the website.

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

TREASURER'S REPORT

May Report

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

Investment Interest

Interest Income:	May
Interest Received from Account Balances	\$10,457.48
Coupon Interest Payment	\$42,312.50
Amortization and/or interest cost	\$1,589.61
Unrealized Gain or Loss	\$85,399.56
Misc.	<\$.00>
Net Gain in Interest	\$139,759.15

Interest Accrual:	
Beginning Interest Accrual	\$141,011.49
Change in Accrued Interest	\$4,206.78
Ending Interest Accrual	\$145,218.27

Investment Balance:	
Beginning of Month	\$43,670,324.00
End of Month	\$43,751,309.50
Overall Yield-positive	3.35 %

Portfolio	Total	Percentage
US Treasury Bonds & Notes	\$29,786,099.50	68.08%
US Government Agencies	\$13,965,210.00	31.92%

Receipt Activity for the Period:

	May	YTD
Subrogation Receipts	\$20,966.04	\$134,039.16
Recovery Receipts-other	\$0.00	\$3,200.00
Adjustment Receipts-other	\$0.00	\$9,287.19
Other	\$4.25	
Current Year assessments	\$3,876,427.00	\$8,857,545.00
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 **May** end are in the amount of \$919,325.40 with a total of 468 checks issued totaling 1,014 claims payments. The claims detail is as follows:

	May
Direct Loss Payments	\$919,325.40
Adjustments	<\$20,966.04>
Adjustments-void check	<\$38,372.90>
Less Recoveries	<\$0.00>
Net Total	\$859,986.46

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$50,134,079.68 to a closing balance of \$52,934,944.20 showing an increase in the Fund of \$2,800,864.52.

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

Member	5/31/18 Audited
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 ***May 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. Ridings, seconded by Mr. Wood approve the ***May 2018 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Ingrid Perez, **Sec, Hamilton Twp**
 Julie Picard, **Lower Township**
 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 - June

For the Executive Committee's consideration, Mr. Hansen presented the ***June 2018 Bill List*** in the amount of **\$291,678.93**.

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

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

Motion by Mr. Goos, seconded by Mr. Wahl, to approve the ***June 2018 Bill List***.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Ingrid Perez, **Sec, Hamilton Twp**
 Julie Picard, **Lower Township**

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

Resolution 2018-38 Executing Joint Contract with North Shore Consulting and BURLCO and TRICO JIFs.

Chair Mahon entertained a motion to authorize the Fund Chair and Fund Secretary to Execute a Contract with North Shore Consulting to Complete a Claims Audit in Conjunction with the BURLCO JIF and TRICO JIF at a cost not to exceed \$32,150 as presented.

Motion by Ms. Perez, seconded by Ms. Picard, to approve executing a Contract with North Shore Consulting to Complete a Claims Audit in Conjunction with the BURLCO JIF and TRICO JIF at a cost not to exceed \$32,150.

ROLL CALL

Yeas: Scott Wahl, **Avalon**
Ingrid Perez, *Sec*, **Hamilton Twp**
Julie Picard, **Lower Township**
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.

Next Meeting

Chair Mahon reminded the members that the next meeting will be held **Wednesday, July 18, 2018 at 3:00 PM** at Avalon Recreation Center, Avalon, 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. Picard, 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. Wood, seconded by Mr. Goos, 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 June 20, 2018 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 3:56 PM.

Tracy Forlenza, *Recording Secretary* for

Ingrid Perez, *Secretary*

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - JULY 2018

WORKING SAFELY WITH

TREES



- ENSURE ONLY QUALIFIED PERSONNEL DIRECT TREE RELATED OPERATIONS AND THAT THEY IMMEDIATELY CORRECT ANY IDENTIFIED HAZARD OR IMPROPER WORK PRACTICES.
- WORKERS INVOLVED IN TREE RELATED OPERATIONS MUST BE GIVEN INSTRUCTION AS TO ALL HAZARDS RELATED TO THE WORK INCLUDING FALL PREVENTION, METHODS OF COMMUNICATION, FIRST AID AND CPR, ROADWAY SAFETY, ELECTROCUTION PREVENTION AND OTHER RESCUE PROCEDURES.
- BE AWARE OF SURROUNDINGS SUCH AS DEBRIS, TRIPPING HAZARDS, FALLING LIMBS AND POWER LINES IN WHICH THE ASSUMPTION SHOULD BE MADE THAT IT IS A LIVE WIRE.
- WEAR ALL APPLICABLE PERSONAL PROTECTIVE EQUIPMENT.
- Go to: njmel.org/MEL_Safety_Institute/Resource_Center/Employee_Safety/Public_Works/Safety_Bulletins/

EXAMPLES:

- EMPLOYEE WAS STANDING NEAR A ROAD CREW THAT WAS REMOVING A LARGE BROKEN LIMB AFTER A STORM. THE LIMB BEGAN FALLING TOWARD HIM AND HE STARTED WALKING BACKWARDS QUICKLY AND FELL OVER A GUARDRAIL SUSTAINING A COMPOUND FRACTURE OF HIS FEMUR. HE HAS HAD 3 SURGERIES AND THE TOTAL INCURRED IS \$280,000 AND HE WILL HAVE ISSUES WITH THIS LEG FOR THE REST OF HIS LIFE.
- EMPLOYEE WAS IN A SWING CUTTING DOWN TREES WHEN HE ATTEMPTED TO REPEL FROM ONE TREE TO ANOTHER. WHILE SECURING A LANYARD TO WHAT HE THOUGHT WAS A SECURE BRANCH, THE BRANCH BROKE CAUSING HIM TO SWING BACK INTO THE OTHER TREE INJURING HIS HEAD, NECK, ARMS AND BACK. EXTENSIVE PHYSICAL THERAPY CONTINUES AND THE TOTAL INCURRED ON THE FILE IS \$108,000. THIS CLAIM COULD HAVE BEEN MUCH WORSE.



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

Intake	June-18	June-17	2018 June YTD	2017 June YTD
# of New Claims Reported	87	119	423	413
# of Report Only	29	65	161	170
% Report Only	33.3%	54.6%	38.1%	41.2%
# of Medical Only	55	49	203	199
# of Lost Time	3	5	59	44
Medical Only to Lost Time Ratio	95:05	91:09	77:23	82:08
Average # of Days to Report a Claim	1.6	1.8	1.9	1.5

Nurse Case Management	June-18	June-17
# of Cases Assigned to Case Management	83	80
# of Cases >90 days	57	61

Savings	June-18	June-17	2018 June YTD	2017 June YTD
Bill Count	484	292	3086	2846
Provider Charges	\$1,121,539	\$355,973	\$4,301,453	\$5,394,491
Repriced Amount	\$349,252	\$118,467	\$1,474,150	\$1,745,702
Savings \$	\$772,288	\$237,506	\$2,827,304	\$3,648,789
% Savings	68.9%	66.7%	65.7%	67.6%

Participating Provider Penetration Rate	June-18	June-17	2018 June YTD	2017 June YTD
Bill Count	95.9%	97.9%	95.0%	96.7%
Provider Charges	98.4%	99.5%	97.3%	98.8%

Exclusive Provider Panel Penetration Rate	June-18	June-17	2018 June YTD	2017 June YTD
Bill Count	92.9%	95.4%	93.8%	90.6%
Provider Charges	98.2%	78.5%	96.7%	96.4%

Transitional Duty Summary		2018 June YTD	2017 June YTD
% of Transitional Duty Days Worked		70.4%	88.0%
% of Transitional Duty Days Not Accommodated		29.6%	20.0%

ATLANTIC COUNTY MUNICIPAL **JOINT INSURANCE FUND**

JULY 2018

CLOSED CASES

1.) **Santini v. City of Wildwood**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Camden County Complaint that on June 10, 2017, the Plaintiff, Christine J. Santini, was walking on the sidewalk adjacent to the Defendant, Ocean Sands Properties, LLC's property located on Garfield Avenue between Ocean Avenue and Atlantic Avenue, in the City of Wildwood, when she was caused to trip and fall as a result of an alleged dangerous condition, specifically, a certain hole, broken concrete, broken cement, crack, uneven payment, unlevelled cement, defect, irregularity, and/or uneven walking surface in the pavement. The Plaintiff alleged that as a result of the fall, she had suffered serious and permanent injuries. The Plaintiff further alleged that the City of Wildwood was negligent in allowing the dangerous condition of the sidewalk to exist. The case was assigned to James R. Birchmeier, Esquire on May 10, 2018, and he immediately provided notice to Plaintiff's attorney to dismiss the frivolous Complaint in accordance with R. 1:4-8 based upon non-jurisdiction considering the adjacent property is a commercial property. On May 23, 2018, Plaintiff's Counsel agreed to sign a Stipulation of Dismissal without Prejudice as to the City of Wildwood following a discussion with Defense Counsel concerning the City of Wildwood sidewalk ordinance and his intention to file a Motion to Transfer Venue to Cape May County. A Stipulation of Dismissal without Prejudice as to the City of Wildwood was executed and filed with the Court on June 6, 2018.

2.) **Bard v. City of Ocean City**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on May 23, 2015, the Plaintiff, Nancy Bard, was exiting the "Music Pier" at or near Moorlyn Terrace, in the City of Ocean City, when the Plaintiff was caused to trip and fall over a Peterson Cable Ramp which is a ramp that extends from door jamb to door jamb and allows for cables to run under/through it. As a result of the incident, the Plaintiff suffered spinal compression fractures, a fractured humerus, and a fractured right orbital. The case was assigned to James R. Birchmeier, Esquire on April 26, 2017. Defense Counsel accepted the Assignment and he filed an Answer, and he proceeded with initial Discovery. Defense Counsel determined that on the date of the incident, a charity beach obstacle and ocean paddleboard race was taking place for 31 Heroes Beach Challenge, and the Music Pier was part of the Use of Facilities Agreement and a Certificate of Insurance with Ocean City named as an additional insured had been provided. Based upon this information, Defense Counsel filed a Motion to file a Third-Party Complaint naming Fortside Insurance, 31 Heroes, and US Liability Company as Third-Party Defendants. The Motion was granted and 31 Heroes subsequently accepted tender of defense and indemnification of the insured and a Reservation of Rights letter indicating same was issued. A Substitution of Attorney on behalf of the City was filed with the Court on May 11, 2018. In addition, Defense Counsel agreed to dismiss the Third Party Complaint against Fortside Insurance Company and United States Liability Company and said Notice of Dismissal was filed with the Court on May 15, 2018.

3.) Vergantino v. Township of Middle-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on October 23, 2016, the Plaintiff, Marion Vergantino, was lawfully an attendee at the Middle Township Harvest Festival located at 33 Mechanic Street, in the Township of Middle, when she was caused to trip and fall as a result of an alleged dangerous condition, specifically a raised sewage/drainage grate caused by an uneven surface. The Plaintiff alleged that as a result of the incident, she has suffered a fractured right hand, abrasions and contusions. The case was assigned to Robert Merenich, Esquire on May 25, 2017. Defense Counsel accepted the Assignment and he filed an Answer, and he proceeded with initial Discovery. A Defense IME was completed and Depositions were conducted. In addition, Defense Counsel was in possession of a document verifying that the parking lot was inspected and repaired on October 20th and 21st of 2016, just prior to the Plaintiff's incident. Defense Counsel believed that this document would be very helpful in establishing that the Township acted responsibly and not "palpably unreasonable" with regard to maintaining the lot/grate in question. Based upon Defense Counsel's Tort Claims Act injury threshold argument made in a prior ACMJIF case (*Zaslow v. Margate*), Defense Counsel was able to convince the Plaintiff's Counsel to execute a Stipulation of Dismissal.

4.) Lashley v. Borough of Woodbine (and Middle Township)-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on October 24, 2015, the Plaintiff, Sandra Lashley, was traversing the walkway/parking area adjacent to the premises known as 10 South Boyd Street (Middle Township Municipal Building), when she was caused to trip and fall as the result of a cracked sidewalk. The Plaintiff alleged that as a result of the fall, she suffered a fractured right humerus which required surgery. The Plaintiff further alleged that the Township of Middle and the Borough of Woodbine were negligent in allowing the dangerous condition of the walkway/parking area to exist. The case was assigned to James R. Birchmeier, Esquire on October 31, 2017. Defense Counsel accepted the Assignment and he immediately provided notice to the Plaintiff's Attorney to dismiss the frivolous Complaint as to Woodbine based upon non-jurisdiction. Defense Counsel continued with Discovery and a Defense IME was conducted. On June 13, 2018, Defense Counsel proceeded with the filing of a Motion for Summary Judgment on behalf of the Borough of Woodbine which was ultimately withdrawn on June 29, 2018, based upon the execution of a Partial Stipulation of Dismissal with Prejudice as to the Borough of Woodbine by Plaintiff's Counsel. The case continues as to Middle Township.



***Employment Practices Liability Committee
Meeting Minutes
Wednesday, June 20, 2018***

A meeting of the Atlantic County Municipal Joint Insurance Fund Employment Practices Liability Committee was held on Wednesday, June 20, 2018 at 1:30 PM at the Avalon Community Center, Avalon, NJ.

Those in attendance were:

Fund Commissioners: John Armstrong, *Committee Chair, City of Absecon*
Ingrid Perez, *Claims Committee Chair, Hamilton Township*
Dawn Stollenwerk, *Finance Committee Chair, Mullica Township*
Matthew von der Hayden, *Egg Harbor Township*
Julie Picard, *Safety Committee Chair, Lower Township*
Rich Hirsch, *Strategic Planning Committee Chair, Borough of Longport*
Ron Simone, *North Wildwood*

Fund Professionals: David DeWeese, *Fund Solicitor, The DeWeese Law Firm*
Paul Forlenza, *Deputy Executive Director, AJG Risk Management, Inc.*
Kris Kristie, *Sr. Acct. Rep, AJG Risk Management, Inc.*

Those unable to attend:

Linda Kent, *City of Estell Manor*

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

I. EPL/POL Loss Ratio Reports

FY 2012-2017 valued as of 3/31/18

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2012-2017 valued as of March 31, 2018 that were included in the agenda packet. He stated that although there will be development in the more recent years; the Fund's overall results are trending in a positive direction noting that Fund Years 2013 through 2016 have had better results than prior years. Mr. Forlenza then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results over the five and six year period valued as of March 31, 2018 by member. Mr. Forlenza then briefly reviewed the individual Fund Year spreadsheets that depict EPL/POL Incurred Losses vs. Loss Funds for Fund Years 2012-2017 valued as of March 31, 2018 by member. He noted the report depicted the EPL/POL Five Year Average Loss Ratio for the ACMJIF which is 38.8% and the EPL/POL Six Year Average Loss Ratio for the ACM JIF which is 58.5%. He stated that initially the carrier was using a five year history to gauge the Fund's performance; however, last year they moved to the six year average loss ratio. The JIF uses the 6 year average loss ratio in allocating premium increases across the membership. Mr. Forlenza also noted that the carrier uses a 55% loss ratio as a "breakeven" point for determining the JIF's performance.

Mr. Forlenza stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL, were distributed to the Fund Commissioners & their RMC's at the April meeting.

II. *EPL/POL Claims Filed – XL Insurance*

A. All Open XL Claims

Mr. DeWeese reviewed the status of all open EPL/POL claims files with XL. He noted there are two (2) active/open files being handled by XL. Each claim is in suit with Defense Counsel assigned. He then discussed one of the more troublesome cases in greater detail with the Committee.

B. Open QBE Claims since March 2018

Mr. DeWeese then provided the Committee with an update on open cases with the new carrier QBE. Mr. DeWeese stated there are 41 open files with QBE; fifteen (15) are in litigation and fifteen (15) have been assigned Defense Counsel. He then briefly reviewed a few of the more troublesome claims.

C. Closed Claims with QBE

Mr. DeWeese then provided the Committee with an update on the closed cases with QBE. Mr. DeWeese stated that there have been eleven (11) cases closed since March 2018, with four (4) of them due to coverage denials, two (2) closed due to inactivity, two (2) settled with payment to the Plaintiff, and three (3) closed with no payment to the Plaintiff.

III. *West Wildwood v. NJ MEL Decision*

Mr. Forlenza asked Mr. DeWeese if there was any update on the West Wildwood v NJ MEL matter as he thought there was the possibility of an Appeal. Mr. DeWeese stated he has heard nothing in regards to an appeal; however, as the 45 day time period to actually file the appeal has not run out yet, he is waiting to see what happens. Mr. DeWeese stated he will keep this committee updated.

IV. *Members of Concern*

A. Folsom

Mr. Forlenza reminded the Committee that at their last meeting in March they discussed Folsom and the fact that things had quieted down and the Municipal Solicitor was closely monitoring the situation. Ms. Stollenwerk commented that there are still some issues to be resolved amongst the governing body members and the Solicitor is attempting to work through those issues. Mr. DeWeese noted that the cases that were open have all been resolved. Mr. DeWeese will continue to monitor Folsom and will report back as necessary.

B. Cape May City

Mr. Forlenza stated that since Mr. DeWeese and he had visited the City in December, things have been quiet. Mr. DeWeese stated that with their Solicitor's guidance, the City seems to be on the right track. He noted that there isn't a need to continue monitoring them at this time.

Mr. Forlenza asked Mr. DeWeese if he felt any other members needed to be monitored at this time and he stated no members were of concern at this time.

V. *Scheeler Settlement*

Mr. Forlenza noted a Resolution will be on this month's Executive Committee Agenda to authorize the Fund Chair & Secretary to execute the settlement documents in the *Harry P. Scheeler v. ACM JIF* matter. The resolution also authorizes final payment to Mr. Scheeler's attorney.

VI. MEL EPL Plan of Risk Management Program

A. 2017-2018 Program – Current member Status

Mr. Forlenza directed the Committee to a member status report included in the agenda packet. The report indicates whether each member's EPL & POL checklist for the 2017-2018 MEL EPL/POL Plan of Risk Management has been approved and identifies their applicable deductible & coinsurance. Mr. Forlenza noted that all member towns are compliant for 2017-2018, with Pleasantville having a \$75,000 deductible on Police claims and Cape May having a \$100,000 deductible on Police claims only.

B. 2019-2020 Program

Mr. Forlenza reminded the Committee that all members need to recertify their compliance with the MEL's EPL/POL Plan of Risk Management by October 1, 2018 with an effective date of January 1, 2019 which is good for a two year period. If members do not submit their checklist by October 1, 2018, it will affect the member's assessment, deductibles, and copays. The program memorandum was emailed to all members on May 2, 2018, and included the checklist that needs to be completed and submitted to the MEL proving compliance. Mr. Forlenza noted that there aren't many changes to the policies and the revised policies are now available on the MEL website.

The Managerial & Supervisory training, as well as the Command Staff training, which are required elements for compliance with the MEL program are ongoing. The training dates, times, and locations are posted on the JIF websites, are included in the monthly Executive Committee Agenda packets, and have been previously emailed to all Fund Commissioners, Clerks and RMC's. Mr. Forlenza made a point of stressing that all members should check the JIF website for the sign-in sheets, which are posted the day after any particular training, to be sure those employees who said they were attending the training, actually went, and signed the registration form. Training for all other personnel is also available on the MSI website.

VII. Land Use Liability Risk Management Program

Mr. Forlenza noted this memorandum is in the final editing process and will be going out shortly from the MEL. He explained that this is a training program for members of planning, zoning, and/or land use boards. Mr. Forlenza explained that as originally envisioned, the Program would include a "Train the Trainer" program for Board Solicitors who would attend a training seminar given by a MEL representative through Rutgers University. The Solicitors will leave the training with a copy of the Program including a video and will go back and train the board members. The Program will be launched later this year and will be an ongoing annual process as board members change each year.

Those that complete the training will qualify for specific coverage which is reimbursement of \$50,000 of defense costs if the board member is sued personally in civil court and not otherwise indemnified by the municipality. Many municipalities have an indemnification ordinance. If a town does not have an indemnification ordinance in place, or that ordinance does not include land use board members, then this coverage would be triggered. This coverage also includes up to \$50,000 in defense costs if the member is charged criminally and is then acquitted of those charges.

Unfortunately, Mr. Forlenza continued, the MEL has changed the training process as originally envisioned. The MEL will now simply send the training materials to the municipal clerk and ask that they forward the materials to the board(s) solicitor(s) and ask them to train their board members. He noted that he and Mr. DeWeese are concerned that very few board members will ever actually receive the training; therefore, they are working on an alternative process that will

hopefully result in more board members actually receiving the training. Mr. Forlenza noted he would keep the committee updated as to his progress in this matter.

VIII. *EPL Helpline*

A. *Current EPL Helpline Authorized Users*

Mr. Forlenza noted the EPL Authorized User list is included in the agenda packet. He stated that this list depicts the current authorized contacts as appointed by Resolution and reported to his office. He asked everyone to please review the list, which will also be presented at the Executive Committee meeting later that afternoon. He reminded the Committee that all changes to the EPL Helpline contacts must be made via Resolution. Please forward these Resolutions to Kris Kristie, along with all contact information for that appointee, so the records can be updated.

B. *Enquiron Notifications*

Mr. Forlenza noted that Enquiron continues to e-mail HR Express Updates to the members on a regular basis. These included the following notifications/Webinars issued since the Committee's last meeting:

HR Express Updates:

How to Hire Teams, not Individuals

Webinars:

Meeting Your Fiduciary Responsibilities to Health & Retirement Plan

Employee Handbooks, Everyone needs them

Alerts:

Employment Law Updates

Mr. Forlenza mentioned that in regards to the Quarterly Update and the accuracy or validity of the member usage figures, he would like to put a survey out to the members to try and get a more accurate idea of who, how often, and why the Helpline is being, or not being, used. The Committee agreed and Mr. Forlenza stated he hopes to get a survey out to the members in the next month or so.

IX. *EPL/POL Coverage & Claims Meeting*

Mr. Forlenza noted the EPL/POL Coverage and Claims Meeting will be held on August 16, 2018 and will include representatives from CSB, AJG, QBE, Summit Risk, and the MEL as well as invitations to Solicitors from each JIF to attend. He explained this committee meets one or two times a year to discuss trends across the State, program changes, claims concerns, rates, etc.

X. *Police Online Training RFP*

Mr. Forlenza stated this RFP was issued in mid-April and was due back in early May. His office received three (3) proposals. The RFP sought police specific online training inclusive of anti-harassment training. Mr. Forlenza has asked the Chairs of the three (3) Safety Committees in ACM, BURLCO and TRICO to assist with the review and scoring of the proposals received. The conference call has been scheduled for June 26th at 10:00 AM, with hopes of awarding a contract at the July Executive Committee meeting

XI. Technology Liability

A. Technology Risk Assessments Services RFP

Mr. Forlenza stated that the RFP for Technology Risk Management Services for the TRICO, BURLCO, and ACM JIF's sought at a minimum the following services:

- Security Awareness Training for employees
- Phishing Assessments
- External Vulnerability Assessments
- Third Party Risk Management Guidelines
- Ensure Member compliance with MEL Cyber Risk Management Program

He noted that the RFP was advertised in late April and was due back May 24, 2018. The RFP was sent to twelve potential responders with three proposals received. Mr. Armstrong, Committee Chair, will assist in reviewing the proposals received. Mr. Forlenza noted he has already sent out the proposals received to the representatives from the ACM, BURLCO, & TRICO JIFs who will review the proposals via conference call, which is currently set for June 26, 2018 @ 1:00 pm.

B. MEL Cyber Risk Management Plan

Mr. Forlenza reminded the committee that the Fund's cyber liability coverage carries a 10,000 deductible; however, members will have the opportunity to reduce that deductible to \$5,000 (Tier 1) if they meet basic criteria under Technical Competency, Sound Cyber Hygiene, and Technology Management. In addition, members will have the opportunity to reduce their deductible to \$2,500 (Tier 2) per claim if they meet some additional security criteria within these areas. Mr. Forlenza reminded the Committee that this is a reimbursement of a portion of their deductible if they meet these standards.

Mr. Forlenza emphasized that all members should review the Plan with their IT professional to ascertain their current status and what actions need to be taken to comply with the program and qualify for lower deductibles. To date, Upper Township and Corbin City have submitted their plan and are in compliance for both Tier 1 and Tier 2 standards. He will continue to keep the Committee updated as to other members that have the Plan approved.

XII. Next Meeting

The next meeting will be September 19, 2018 at 2:30 PM prior to the Executive Committee Meeting. A meeting notice will be sent out two weeks prior to each scheduled meeting.

Seeing no other business, the meeting adjourned at 2:36 PM

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

- **Galloway**- Nutrition lunch and learn with nutritionist Kathy Dickson doing presentation
- **Folsom** - Painting session and lunch for employees. Beach painting was completed by employees during session led by local artist
- **Longport** - Employee health fair, with chair massage, BMI, Body Fat % assessment, Diabetes info and nutrition. Healthy lunch was also provided.
- **Weymouth** - Lunch & learn with Shop Rite dietician. Employees received Yeti water bottles

June - July Notes

- **July Newsletter** - The topic for this month's newsletter is: Bugs! Please read through to learn more about what to look for and how to treat if bitten
- **July Shout Out** - Congratulations to Patti Gatto for receiving the July Shout Out, for most creative wellness activity for her staff. She had an artist come lead the staff through completing a beach scene painting. The event proved to be very relaxing as staff connected with there inner "artist and child" to create masterpieces



To: Fund Commissioners

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

Date: July 18 , 2018

Re: Executive Director's Report

A. Lost Time Accident Frequency Report (pgs. 50-51)

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

B. Certificates of Insurance (pgs. 52-57)

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

C. 2017 Safety Incentive Program Awards (pg. 58)

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. 59)

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. 60)

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. 61)

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. 62)

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. 63-64)

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. 65)

The Financial Fast Track Report as of May 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 May 31, 2018 was \$28,735,137.

J. Regulatory Filing Checklists (pgs. 66-67)

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. 68-70)

Attached for your review is the monthly activity calendar for the months of July/August/Sept.

L. Capehart & Scatchard Updates (pgs. 71-80)

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. 81)

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. 82)

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 18-09, 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

Risk Management Training for Police Command Staff has concluded. Attendance at this training by Police Command Staff was 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 were 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, April 26, June 12, and June 28, 2018 are posted on the JIF website.

R. Managerial & Supervisory Training – Invite (pgs. 83-85)

One of the requirements of the MEL's 2019/2020 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. Renewing Members

Renewal letters were emailed on or about June 6, 2018 to the eleven (11) members whose membership in the JIF is up for renewal on January 1, 2019. These members are: Brigantine, Lower, Margate, Middle, Millville, North Wildwood, Sea Isle City, Stone Harbor, West Cape May, Wildwood Crest, and Woodbine. Included in the mailing was a *Resolution for Renewal of Membership in the Atlantic County Municipal JIF, a Certification* required under the Local

Public Contracts Law, and an *Agreement to Renew Membership in the Atlantic County Municipal JIF*. To date, *Resolutions* and *Agreements* have been received from the following members: Margate, Middle, North Wildwood, Stone Harbor, and Woodbine. Please have the Resolution placed on your governing body's agenda and return both the Resolution and the Agreement to our office by August 17, 2018.

T. Member Visitation Program

Beginning last 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.

U. MEL 2019/2020 Employment Practices Liability Program (pgs. 86-88)

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. Property Reports

On or about July 2, 2018, members that received a physical appraisal this year should have received a copy of their appraisal report via email. The reports were emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at Melvin.ngayan@assetworks.com or 215-354-1078

W. 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	Encumb	Lunch
Municipality	Balance	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2019	Expenses	Balance	Funds	\$10 PP
Absecon	2,150.00														0.00	2,150.00		NA
Avalon	2,150.00														0.00	2,150.00		NA
Brigantine	2,400.00														0.00	2,400.00		NA
Buena	1,900.00														0.00	1,900.00		NA
Cape May	2,400.00														0.00	2,400.00		NA
Cape May Point	1,650.00				1,650.00										1,650.00	0.00		NA
Commercial	1,650.00														0.00	1,650.00		NA
Corbin City	1,650.00														0.00	1,650.00		NA
Deerfield	1,650.00														0.00	1,650.00		NA
Dennis	1,900.00														0.00	1,900.00		NA
Downe	1,650.00														0.00	1,650.00		NA
Egg Harbor Twp.	2,650.00			2,650.00											2,650.00	0.00		
Estell Manor	1,650.00						1,650.00								1,650.00	0.00		NA
Folsom	1,650.00				1,650.00										1,650.00	0.00		NA
Galloway	2,400.00			2,400.00											2,400.00	0.00		NA
Hamilton	2,400.00														0.00	2,400.00		NA
Linwood	2,150.00														0.00	2,150.00		NA
Longport	1,900.00			1,900.00											1,900.00	0.00		NA
Lower	2,400.00														0.00	2,400.00		NA
Margate	2,400.00														0.00	2,400.00		
Middle	2,400.00														0.00	2,400.00		NA
Millville	2,650.00			2,650.00											2,650.00	0.00		NA
Mullica	1,900.00			1,900.00											1,900.00	0.00		NA
Newfield	1,650.00														0.00	1,650.00		NA
North Wildwood	2,400.00														0.00	2,400.00		NA
Northfield	2,150.00														0.00	2,150.00		NA
Ocean City	2,650.00														0.00	2,650.00		NA
Pleasantville	2,650.00														0.00	2,650.00		NA
Sea Isle City	2,400.00														0.00	2,400.00		
Somers Point	2,150.00														0.00	2,150.00		NA
Stone Harbor	2,150.00														0.00	2,150.00		6/20/2018
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		NA
Ventnor	2,400.00			2,400.00											2,400.00	0.00		NA
Waterford	2,150.00				2,150.00										2,150.00	0.00		NA
West Cape May	1,650.00														0.00	1,650.00		NA
West Wildwood	1,650.00														0.00	1,650.00		NA
Weymouth	1,650.00														0.00	1,650.00		NA
Wildwood	2,650.00			2,650.00											2,650.00	0.00		NA
Wildwood Crest	2,150.00														0.00	2,150.00		NA
Woodbine	1,650.00														0.00	1,650.00		NA

**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														\$0.00	\$1,500.00	
Brigantine City																	
Buena Borough																	
Cape May City	\$1,500.00							\$1,500.00							\$1,500.00	\$0.00	
Cape May Point	\$1,000.00														\$0.00	\$1,000.00	
Commercial Township	\$1,500.00														\$0.00	\$1,500.00	
Corbin City																	
Deerfield Township																	
Dennis Township	\$1,250.00														\$0.00	\$1,250.00	
Downe Township																	
Egg Harbor Township																	
Estell Manor City																	
Folsom Borough																	
Galloway Township																	
Hamilton Township	\$2,000.00														\$0.00	\$2,000.00	
Linwood	\$1,500.00														\$0.00	\$1,500.00	
Longport Borough																	
Lower Township	\$2,000.00														\$0.00	\$2,000.00	
Margate City																	
Middle Township																	
Millville City																	
Mullica Township																	
Newfield Borough	\$1,000.00														\$0.00	\$1,000.00	
North Wildwood City																	
Northfield City	\$1,500.00							\$575.56							\$575.56	\$924.44	
Ocean City	\$2,500.00														\$0.00	\$2,500.00	
Pleasantville City	\$2,500.00														\$0.00	\$2,500.00	
Sea Isle City	\$2,000.00														\$0.00	\$2,000.00	
Somers Point City																	
Stone Harbor	\$1,500.00														\$0.00	\$1,500.00	
Upper Township																	
Upper Deerfield Township																	
Ventnor City																	
Waterford Township	\$1,500.00														\$0.00	\$1,500.00	
West Cape May	\$1,000.00														\$0.00	\$1,000.00	
West Wildwood																	
Weymouth Township	\$1,000.00														\$0.00	\$1,000.00	
Wildwood City	\$2,500.00														\$0.00	\$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	\$2,075.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,075.56	\$27,174.44	

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							48.58							48.58	\$226.42	
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						379.95								379.95	\$220.05	
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			62.87								132.39	\$142.61	
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	\$442.82	\$48.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$603.65	\$32,896.35	

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



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>(formerly 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.

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: July 6, 2018

Service Team:

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

JUNE ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Buena – Conducted a Loss Control Survey on June 13
- Township of Commercial – Conducted a Loss Control Survey on June 12
- City of Corbin – Conducted a Loss Control Survey on June 8
- City of Estell Manor – Conducted a Loss Control Survey on June 8
- Borough of Folsom – Conducted a Loss Control Survey on June 8
- Township of Hamilton – Conducted a Loss Control Survey on June 12
- City of Linwood – Conducted a Loss Control Survey on June 14
- Township of Middle – Conducted a Loss Control Survey on June 21
- Borough of Stone Harbor – Conducted a Loss Control Survey on June 20
- Township of Weymouth – Conducted a Loss Control Survey on June 8

JIF MEETINGS ATTENDED

- Regional Training – Below 100: Train the Trainer – June 7
- Claims Meeting – June 14
- Executive Committee Meeting – June 20
- Executive Safety Committee Meeting – June 21
- Regional Training Lifeguard Symposium – June 22
- Police Command Staff Training – June 28

MEL MEDIA LIBRARY

The following members used the MEL Media Library during June. **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>
Township of Commercial	2
Township of Egg Harbor	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 June. If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- Ø June 5 - MSI Bulletin – Preparing for the 2018 Hurricane Season
- Ø June 6 - Law Enforcement Bulletin – Pedestrian Safety
- Ø June 13 - Regional Training Workshop REMINDER - Lifeguard / Beach Patrol Symposium - June 22
- Ø June 18 - Regional Training Workshop REMINDER - Lifeguard / Beach Patrol Symposium - June 22
- Ø June 22 - Did You Know? – MSI Training Schedule – Atlantic JIF, July 2018.

UPCOMING EVENTS

- Claims Meeting – July 12
- Executive Committee Meeting – July 18

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 July, August and September 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
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 Point #3	CMVO	8:30 - 12:30 pm
7/18/18	Lower Township MUA	CMVO	8:30 - 12:30 pm
7/20/18	Township of Carneys Point #2	Landscape Safety	8:30 - 11:30 am
8/1/18	City of Pleasantville #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
8/1/18	City of Pleasantville #1	CDL-Supervisors Reasonable Suspicion	10:15 - 12:15 pm
8/8/18	Lower Township MUA	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
8/10/18	Township of Carneys Point #3	Heavy Equipment Safety	8:30 - 11:30 am
8/27/18	Township of Egg Harbor #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
8/30/18	Township of Pennsville #1	Hearing Conservation	8:30 - 9:30 am
8/30/18	Township of Pennsville #1	BBP	9:45 - 10:45 am
9/10/18	City of Ventnor	HazCom w/GHS	9:00 - 10:30 am
9/10/18	City of Ventnor	Fire Safety	10:45 - 11:45 am
9/13/18	City of Brigantine #3	BBP	8:30 - 9:30 am
9/13/18	City of Brigantine #3	Fire Safety	9:45 - 10:45 am
9/13/18	City of Brigantine #3	Fire Extinguisher	11:00 - 12:00 pm
9/13/18	City of Brigantine #3	Hearing Conservation	12:30 - 1:30 pm
9/14/18	Township of Upper Deerfield	Leaf Collection Safety	8:00 - 10:00 am
9/14/18	Township of Upper Deerfield	LOTO	10:15 - 12:15 pm
9/19/18	Township of Middle #3	Jetter/Vacuum Safety	8:00 - 10:00 am
9/19/18	Township of Middle #3	Leaf Collection Safety	10:15 - 12:15 pm
9/21/18	Township of Carneys Point #2	LOTO	8:30 - 10:30 am
9/21/18	Township of Carneys Point #2	Fire Extinguisher	10:45 - 11:45 am
9/21/18	Township of Carneys Point #2	Back Safety/Material Handling	12:00 - 1:00 pm
9/25/18	Borough of Avalon #4	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/26/18	Township of Galloway	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am

DATE	LOCATION	TOPIC	TIME
9/27/18	Township of Pennsville #1	Leaf Collection Safety	8:30 - 10:30 am
9/27/18	Township of Pennsville #1	Snow Plow/Snow Removal	10:45 - 12:45 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			

July 9, 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 **June 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~~June

Interest Income:

Interest received from Account Balances	\$ 10,986.34
Coupon Interest Payment	\$ 58,000.00
Amortization and/or interest cost {net}	< \$ 27,869.26>
Unrealized gain/<loss>	< <u>\$ 8,054.50</u> >
misc.	< .01>
Net gain/<loss> in interest	\$ 33,062.57

Interest Accrual:

Beginning Interest Accrual at M&T/Wilmington Trust	\$ 145,218.27
Change in Accrued interest at M&T/Wilmington Trust	<u>\$ 16,323.12</u>
Ending Interest Accrual	\$ 161,541.39

<u>Investment Balance</u> beginning of month:	\$43,751,309.50
end of month:	\$43,743,255.00

Overall yield positive 1.14% {from CIR_ACM file}

Portfolio:

Cash Receivables	\$ 5,000,000.00	11.43%
US Treasury Bonds & Notes	\$ 29,769,885.00	68.06%
US Government Agencies	\$ 8,973,370.00	20.51%

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts-	\$ 19,060.05 {ytd:\$153,099.21}
Recovery Receipts-other	\$ -0- {ytd:\$3,300.00}
Adjustment Receipts-	\$ 7,006.39{ytd:\$16,293.58}*

* Reflects a reconciling item in Qual-Lynx reports of \$913.17 in adjustment receipt, that was not received by Treasurer. This reconciliation item is under review.

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 \$1,660,156.93. The claims detail shows 470 checks totaling 879 claims payments issued and are categorized as follows:

Further Analysis:

Payments:	\$ 1,660,156.93
Adjustments -receipts	<\$ 7,006.39 >
Adjustments-void ck	<\$ 241,623.89>
Less Recoveries	<\$ 19,060.05> *
Net Total	\$ 1,392,466.60

*Receipt of \$10 as reported by Qual-Lynx for claim dated 2011 not included.

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 \$52,934,944.20 to a closing balance of \$51,283,861.25 showing a **decrease** in the fund's cash position of \$1,651,082.95. 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

6/30/2018

AUDITED

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>

SUMMARY REPORT OF AELCF/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 -JULY 2018**

	Payable To:	FY 2018	FY 2017	Appropriation	Description
1	PERMA	10,585.25		Prof Services/Admin. Consultant	July, Aug, Sept 2018 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	74,390.00		Prof Services/Administration	July 2018 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	315.92		Misc/Postage/Copies/Fax	June 2018 Fees
4	The DeWeese Law Firm, P.C.	10,383.00		Prof Services/Attorney	July 2018 Fees
5	Qual-Lynx	63,337.00		Prof Services/Claims Administration	July 2018 Fees
6	Exigis LLC	835.00		Exposure Data Mgmt System	July 2018 Fees
7	Joyce Media	325.00		Misc/JIF Website	July 2018 Fees
8	Tracy Forlenza	517.00		Misc/Recording Secretary	July 2018 Fees
9	J.A. Montgomery Risk Control Services	17,431.00		Prof Services/Safety Director/Loss Control	July 2018 Fees
10	J.A. Montgomery Risk Control Services	209.85		Misc/Meeting Expense	6/22/18 Lifeguard Symposium
11	John Hansen	1,964.00		Prof Services/Treasurer	July 2018 Fees
12	Conner Strong & Buckelew	981.00		Prof Services/Underwriting Mgr	July 2018 Fees
13	Valerie Smith	5,278.00		Wellness/Wellness Incentive Program	July 2018 Fees
14	APEX Insurance Services c/o QBE Insurance	325.00		EPL/POL Policy - Excess Insurance	Inv#4078696; Policy #QVA01005-02 Middle FD#1
15	ARC Reprographics	1,438.08		Misc/Printing	May bks; 6/13 What is JIF; 6/26 Middle bks; 7/3 SIC books
16	Birchmeier & Powell LLC		225.00	Contingency	Inv#36523 for Scheeler v ACM
17	Birchmeier & Powell LLC	1,215.00		Contingency	Inv#36816 Final bill for Scheeler v ACM
18	Circle Pizza	198.00		Misc/Meeting Expense	6/21/18 ACM Safety Comm Mtg & Lunch
19	The Flanders Hotel	1,000.00		Misc/Annual Planning Retreat	Deposit for Oct 24-25, 2018 Retreat
20	Iron Mountain	232.28		Misc/Records Retention Service	Inv#ABKZ856 and Inv#ACNE365
21	Kizbee's Kitchen	200.00		Misc/Meeting Expense	F&B for ACM Claims Review Comm 7/12/18
22	Merighi's Savoy Inn	1,684.20		Police Defense & Training	Police Command Training 6/28/18 (split)
23	O'Connors American Bar & Grille	1,278.00		Police Defense & Training	Police Command Training 6/12/18 (split)
24	City of Cape May	1,500.00		Optional Safety Budget	Safety shirts
25	Corbin City	48.58		Wellness/Wellness Incentive Program	Mayor's wellness walk
26	City of Northfield	575.56		Optional Safety Budget	Safety supplies
	Subtotals	196,246.72	225.00		

JIF BILL LIST TOTAL	196,471.72
RMC BILL LIST TOTAL	171,428.00
TOTAL BILL LIST	367,899.72

ATLANTIC COUNTY MUNICIPAL JIF
RMCS BILL LIST (3rd Installment) - JULY 2018

	Payable To:	FY 2018	Appropriation	Description
1	CJ Adams	14,725.00	Risk Management Consultants	3rd Qtr Pymts - Longport, Margate, Ventnor
2	Assured Partners	530.00	Risk Management Consultants	3rd Qtr Pymts - Downe Twp
3	Atlantic Associates	11,021.00	Risk Management Consultants	3rd Qtr Pymts - Pleasantville
4	BCA Insurance	2,463.00	Risk Management Consultants	3rd Qtr Pymts -Newfield and Upper Deerfield
5	J. Byrne Agency	46,753.00	Risk Management Consultants	3rd 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	3rd Qtr Pymts - Waterford
7	R.T. Gerber Insurance	2,375.00	Risk Management Consultants	3rd Qtr Pymts -Northfield
8	Glenn Insurance Agency	15,891.00	Risk Management Consultants	3rd Qtr Pymts -Absecon, Hamilton, Linwood City, Somers Point and Weymouth
9	Hardenbergh Group	10,849.00	Risk Management Consultants	3rd Qtr Pymts -Estell Manor, Folsom, Millville
10	Thomas Heist Insurance Agency	1,750.00	Risk Management Consultants	3rd Qtr Pymts -Upper Twp
11	Insurance Agencies Inc	2,261.00	Risk Management Consultants	3rd Qtr Pymts -Buena Borough
12	Marsh & McLennan Agency, LLC	28,975.00	Risk Management Consultants	3rd 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	3rd Qtr Pymts -Corbin City and Ocean City
14	William Mints Agency	1,060.00	Risk Management Consultants	3rd Qtr Pymts -Commercial
15	Siracusa Kaufman Insurance Agency	15,186.00	Risk Management Consultants	3rd Qtr Pymts -Brigantine, EHT
	RMCS BILL LIST GRAND TOTAL	171,428.00		

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2018-___**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE
A CONTRACT WITH POLICE ONE ACADEMY TO PROVIDE ON LINE POLICE RELATED
TRAINING FOR A PERIOD OF ONE YEAR AT A COST NOT TO EXCEED \$22,500**

WHEREAS, the Atlantic County Municipal Joint Insurance Fund (FUND) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the FUND members with police operations participate in a Police Ad Hoc Committee with members from the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) and the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF); and

WHEREAS, the Police Ad Hoc Committee meets on a regular basis to discuss exposures facing police operations and risk management techniques that can be utilized to mitigate these exposures; and

WHEREAS, at a recent Police Ad Hoc Committee meeting, the Police Command Staff present recommended that the Funds seek police related on line training that can be made available to their rank and file officers; and

WHEREAS, the Police Command Staff believe that this type of training will allow their officers easy access to needed training that can be assigned, tracked, and documented effectively and efficiently; and

WHEREAS, on February 21, 2018, the FUND adopted Resolution 2018-24, authorizing an interlocal agreement with the BURLCO JIF and the TRICO JIF to provide online police related training; and

WHEREAS, the Executive Director's office issued a Request for Proposals (RFP) on April 11, 2018 with all proposals to be returned to the Executive Director's office by May 4, 2018; and

WHEREAS, proposals were received from Police One Academy, The Rodgers Group, and Relias; and

WHEREAS, each proposal was evaluated by a subcommittee which included a Fund Commissioner from each of the Funds involved in the interlocal agreement; and

WHEREAS, each proposal was reviewed and scored using the criteria included in the RFP that outlined the basis by which the proposals would be evaluated by the Funds; and

WHEREAS, following the evaluation and scoring process, each of the Funds have determined that Police One Academy should be awarded a contract to provide online police related training in accordance with the terms and conditions outlined in the RFP and the proposal received from Police One Academy; and

WHEREAS, based upon the number of police personnel as recorded during the last payroll audits and other associated costs as outlined in the proposal from Police One Academy, the total cost to the FUND to provide online police related training shall not exceed \$22,500 for one year access to the Police One Academy library; and

WHEREAS, funds to pay for this expense are available in the 2018 FUND Operating Expense Budget;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with Police One Academy to provide online police related training; and

BE IT FURTHER RESOLVED, that the total cost to the FUND shall not exceed \$22,500 for one year access to the Police One Academy library; and

BE IT FURTHER RESOLVED, that a copy of this Resolution shall be provided to the BURLCO JIF, TRICO JIF, Executive Director's office, Fund Treasurer, and Safety Director for their information and knowledge; and

BE IT FURTHER RESOLVED, that a copy of this resolution shall be filed with the Division of Local Government Services in the Department of Community Affairs.

This Resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on July 18, 2018.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Ingrid Perez, Secretary

By: _____
Constance Mahon, Chairperson

Date: July 18, 2018

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2018-___**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE
A CONTRACT WITH MEDIA PRO AND PIVOT POINT SECURITY TO PROVIDE
TECHNOLOGY RISK MANAGEMENT SERVICES FOR A PERIOD OF ONE YEAR AT A COST
NOT TO EXCEED \$41,824**

WHEREAS, the Atlantic County Municipal Joint Insurance Fund (FUND) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the FUND members were recently subject to Technology Risk Assessments to determine each members greatest vulnerability from the use of technology in their governmental operations; and

WHEREAS, based upon the completed assessments it was determined that the FUND members all share similar exposures from the use of technology; and

WHEREAS, these vulnerabilities include the need for employee security awareness training; the timely distribution of security awareness notifications; the development of, and training therein, of security risk policies; the development of incident management plans; the completion of “phishing” assessments; the development of, and training therein, of third party risk management policies; and the completion of external vulnerability testing; and

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) and the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) completed the same Technology Risk Assessments with the same vulnerabilities identified; and

WHEREAS, on March 27, 2018, the FUND adopted Resolution 2018-27, authorizing an interlocal agreement with the TRICO JIF and the BURLCO JIF to seek qualified firms to provide services to address the vulnerabilities outlined above; and

WHEREAS, the Executive Director’s office issued a Request for Proposals (RFP) on April 30, 2018 with all proposals to be returned to the Executive Director’s office by May 24, 2018; and

WHEREAS, proposals were received from Media Pro, Pivot Point Security, and The Incendio Group; and

WHEREAS, each proposal was evaluated by a subcommittee which included a Fund Commissioner from each of the Funds involved in the interlocal agreement; and

WHEREAS, each proposal was reviewed and scored using the criteria included in the RFP that outlined the basis by which the proposals would be evaluated by the Funds; and

WHEREAS, following the evaluation and scoring process, each of the Funds have determined that Media Pro should be awarded a contract to provide employee security awareness training and Pivot Point Security should be awarded a contract to provide the timely distribution of security awareness notifications; the development of, and training therein, of security risk policies; the development of incident management plans; the completion of “phishing” assessments; the development of, and training therein, of third party risk management policies; and the completion of external vulnerability testing in accordance with the terms and conditions outlined in the RFP and the proposal received from Media Pro and Pivot Point Security; and

WHEREAS, based upon the number of employees to be trained, the total cost to the FUND to provide employee security awareness training shall not exceed \$8,243 for one year access to the Media Pro library; and

WHEREAS, based upon the number of members to receive the following services; the timely distribution of security awareness notifications; the development of, and training therein, of security risk policies; the development of incident management plans; the completion of “phishing” assessments; the development of, and training therein, of third party risk management policies; and the completion of external vulnerability testing the total cost to the FUND to provide these services shall not exceed \$33,581 for one year; and

WHEREAS, funds to pay for this expense are available in the 2018 FUND Operating Expense Budget;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with Media Pro and Pivot Point Security for the services outlined above and in accordance with the terms and conditions outlined in the RFP and the proposal received from Media Pro and Pivot Point Security; and

BE IT FURTHER RESOLVED, that the total cost to the FUND shall not exceed \$41,824 as noted above; and

BE IT FURTHER RESOLVED, that a copy of this Resolution shall be provided to the TRICO JIF, BURLCO JIF, Executive Director’s office, and Fund Treasurer, for their information and knowledge; and

BE IT FURTHER RESOLVED, that a copy of this resolution shall be filed with the Division of Local Government Services in the Department of Community Affairs.

This Resolution was duly adopted by the Atlantic County
Municipal Joint Insurance Fund at a public meeting held on July 18, 2018.

**ATLANTIC COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____
Ingrid Perez, Secretary

By: _____
Constance Mahon, Chairperson

Date: July 18, 2018



Township of Egg Harbor

3515 BARGAINTOWN ROAD, EGG HARBOR TOWNSHIP, NJ 08234-8321

MEMORANDUM

TO: ATLANTIC COUNTY JOINT MUNICIPAL INSURANCE FUND COMMISSIONER
FROM: PETER J. MILLER, TOWNSHIP ADMINISTRATOR *PJ Miller*
SUBJECT: PIRMA CONFERENCE
DATE: JUNE 27, 2018

TOWNSHIP COMMITTEE

James J. McCullough, Mayor
Paul W. Hodson, Deputy Mayor
Joe Cafero
Laura Pfrommer
Frank Finnerty

Administrator
(609) 926-4027 • 926-4002 Fax

Building Inspections
(609) 926-4122 • 926-4003 Fax

Finance
(609) 926-4094 • 926-4108 Fax

Fire
(609) 926-4070 • 926-4003 Fax

Information Technology
(609) 926-4037 • 926-4135 Fax

Municipal Court
(609) 926-4195 • 926-4001 Fax

Parks & Recreation
(609) 272-8120 • 272-8151 Fax

Planning Board
Board of Adjustment
(609) 926-4093 • 926-4011 Fax

Police
(609) 927-5200 • 926-4004 Fax

Public Works
(609) 926-3838 • 926-0638 Fax

Tax Assessor
(609) 926-4083 • 926-4005 Fax

Tax Collections
(609) 926-4079 • 926-4090 Fax

Township Clerk
(609) 926-4085 • 926-4104 Fax

Township Committee
(609) 926-4088 • 926-4002 Fax

Zoning
(609) 926-4048 • 926-4003 Fax

I am very appreciative of being able to attend the annual PIRMA Conference in Indianapolis, Indiana from June 3, 2018 to June 6, 2018, on behalf of Atlantic County Municipal Joint Insurance Fund (JIF). The conference touch on multiple issues related to risk management and JIFs. Each morning started with a keynote speaker, who set the tone for the day's activities.

In my written report to the Commissioners, I'll focus on two sessions which I found to be the most interesting which could benefit other members.

I attended a session entitled "Emerging Trends; Public Risk Manager Panel Discussion". The session focused on three (3) emerging trends: 1. First Responders; 2. Risk Management with a Changing Workforce; and 3. Social Media. The trend with First Responders dealt with Police and Fire Departments exposure to drugs and various unknown powders. They discussed when it is appropriate to wear protective clothing, gloves or Tyvek material on a call. All Municipalities have seen an increase in narcans administration by public sector employees. They stressed the necessity for at least 16 to 40 hours of annual training for emergency response personnel. In many communities, police departments are providing more EMS services than before. The Flagstaff Arizona risk manager stated that if a person who is experiencing an overdose is not a threat to hurt themselves then only the PD respond, not EMS, and PD will reach out to a third party counselor to provide assistance for the individual in lieu of transporting them to a hospital.

The next trend was Risk Management with a Changing Workforce. The question was how to plan for future succession of the current risk managers. The panel stressed the need to build a culture throughout the organization and to educate everyone as to as to why risk management is important and a responsibility of all employees. They felt that current risk managers have the responsibility to recruit individuals within their organization that can assume additional responsibility.

They advocated for participation in local PIRMA chapters so there is professional development of future risk managers. The panel identified qualifications for future risk management as follows: some experience in local government; claims exposures; OSHA knowledge; and the ability to train.

The last trend was Social Media. The discussion was how departments need to have Facebook pages and Twitter accounts, in order to convey information to their constituents. They caution that the City Attorneys should review anything posted for content. Several of the panelist expressed concern over what employees do on duty as to compare to off duty. They identified that off duty posting of pictures to their Facebook page with City identification or employment identification was a major concern for liability.

They were in agreement that there is not much you can do if a resident post activities of public employees to certain web pages with photographs. The panel stressed that direction should be provided to employees to behave appropriately at all times. Most communities have policies which restrict employees from discussing employment activities and work related activities on their personal media spaces.

On Tuesday, David Sears, a military commander, who was in the SEAL 6 program, spoke and provided a look inside how the nation's most elite Special Operation Forces are trained to make quick and effective decisions in life and death environments.

Mr. Sears stressed to always remember the end game. He stated your goal/objective often gets lost from outside influences and employees often lose focus on what's the end game. Mr. Sears stressed the need not to be distracted by what gets in the way. He identified that your path may change, but you always need to stay focused on your goal/objective.

Mr. Sears stated that in order to stay focused one has to learn to "cut through the noise" and to be deliberate and not to react. The ability to take time to think is very critical in decision making.

Mr. Sears provided several helpful hints for decision making. The first was formal research. That is looking outside your area for source information and diversity of information. To evaluate your own biases since most of us tend to look what's in the box and not at outside of our "cognitive biases".

The diversity of experience by seeking out new experiences and doing something different is extremely important. Mr. Sears reminded us that we learn through reflection (that is after the classroom experience is over) thinking back on what was talked about which allows you to formulate your own knowledge. It is important to develop experiences through self-awareness and feedback with coaches and mentors.

Mr. Sears summarized the leadership styles which he was exposed to in the military. The first was consensus, he stated this style general does not work well and dilutes the process. Second was a command style where one person makes the decisions and his conclusion was that it rarely works well. He believes, the only time command style works well is when there is a short window of time to make a decision. He did clarify that all decisions are impacted by time.

It was his opinion that a consultative style leadership worked best in organizations. It provides a methodology for gathering information and allows you to look at the issue from different perspectives and it seeks more information before a decision is made. At the end of the process, you need to ask the following questions: Is it suitable and acceptable from the ethical and moral standpoint when you reach your end game? Is it feasible to complete? Do you have the resources needed to complete the task? At the end, you have to make a determination as to whether or not it is reasonable and will it work. This deliberate thinking process assures success in most decision making process.

As footnote, Mr. Sears was a member of the SEAL 6 team that rescued Army Officer Jessica Lynch from Iraq in 2003.

In closing, I would like to thank ACJMIF for allowing me to attend the PIRMA conference this year. I hope what I shared with you in this memorandum, you'll find beneficial.