



## **AGENDA PACKET**



**Wednesday, February 20, 2019 at 3:00 PM**

**Atlantic County Library**

**40 Farragut Ave**

**Mays Landing, NJ**

***WWW.ACMJIF.ORG***



**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**Atlantic County Library**  
**40 Farragut Ave**  
**Mays Landing, NJ, NJ**  
**February 20, 2019 – 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 1-21
  - A. Adoption of the **January 16, 2019** minutes – **Motion – All in Favor**
  - B. Approval of the **January 16, 2019** 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 2019- \_\_\_\_\_ Authorizing a Closed Session of the Atlantic County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**
  - A. Claims Review Committee Report – Closed Session Items
  - B. Professionals’ Reports
    - A. Claims Administrator’s Report
    - B. Executive Director’s Report
    - C. Safety Director’s Report
    - D. Solicitor’s Report
- VII. Reopen Public Portion of Meeting – **Motion – All in Favor**
- VIII. Authorization of Claims Payments – **Motion - Roll Call**
- IX. Authorization to Abandon Subrogation (if necessary) – **Motion - Roll Call**
- X. Claims Review Committee Report: – Open Session Items
- XI. Claims Administrator’s Report
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XVII. MEL and/or RCF Reports  
Nothing to Report

XVIII. Safety Director's Report

A. Activity Report .....Handout

XIX. Treasurer's Report as of January 31, 2019.....Pages 83-172

A. Fund Status

B. Investment Report

C. Payment Register – **Motion to Approve - Roll Call**

D. Bill List - February- **Motion to Approve – Roll Call**.....Pages 167-168

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F. Reconciliation

G. Analysis of Non-Assessment Receipts

H. AELCF

XX. Miscellaneous Business

<p style="text-align: center;"><b>The Next Meeting will be held on Wednesday, March 20, 2019 at 3:00 PM, Atlantic County Library, Mays Landing, NJ</b></p>
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XXI. Public Comment

A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**

B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**

XXII. Motion to Adjourn Meeting – **All in Favor**



**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Atlantic County Public Library**

**40 Farragut Ave**

**Mays Landing, New Jersey**

**January 16, 2019 at 3:00PM**

***OPEN SESSION MINUTES***

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The Reorganization meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on January 16, 2019, at Atlantic County Library – Mays Landing Branch, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. *Acting Chair Perez, Hamilton Township*, presiding. The meeting was called to order at 3:00 PM.

***SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON***

**FLAG SALUTE**

***STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT***

Notice of this meeting was given by: (1) sending sufficient notice herewith to *The Press of Atlantic City* and the *Courier Post*, Cherry Hill, New Jersey; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Atlantic County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Atlantic County Municipal Joint Insurance Fund.

***ROLL CALL of 2018 FUND COMMISSIONERS***

Those in attendance were:

Jessica Thompson, *Alt.*, **Absecon City**  
Scott Wahl, **Avalon Borough**  
Karen Blowers, **Brigantine City**  
Bill Nimohay, **Buena Borough**  
Joe Picard, **Cape May City**  
Stephen O'Connor, **Cape May Point**  
Heather Sparks, **Commercial Twp**  
Karen Seifrit, **Deerfield Twp**  
Jessica Bishop, **Dennis Twp**  
Bob Campbell, **Downe Twp**  
Peter Miller, **Egg Harbor Twp**  
Linda Kent, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Cheryl Prakash, **Galloway Twp**  
Ingrid Perez, *Acting Chair*, **Hamilton Twp**  
Leigh Ann Napoli, **Linwood City**  
Rich Hirsch, **Longport Borough**  
Julie Picard, *Acting Secretary*, **Lower Twp**

Lisa McLaughlin, **Margate City**  
Sue Quinones, *Alt.*, **Middle Twp**  
Regina Burke, **Millville City**  
Dawn Stollenwerk, **Mullica Twp**  
Liz Woods, **Ocean City**  
Sam Barbagli, **Newfield Borough**  
Ron Simone, **North Wildwood City**  
Shannon Campbell, *Alt.*, **Northfield City**  
Sean Riggan, **Pleasantville City**  
Kellie Seib, **Sea Isle City**  
Shelby Heath, *Alt.*, **Somers Point City**  
Jim Craft, **Stone Harbor Borough**  
Rhonda Sharp, **Upper Twp**  
Roy Spoltore, **Upper Deerfield Twp**  
Jim Goos, **Ventnor City**  
Rick Yeatman, *Representing*, **Waterford Twp**  
Suzanne Schumann, *Alt.*, **West Cape May Borough**  
Chris Ridings, **West Wildwood City**  
DJ Ayres, **Weymouth Twp**  
Chris Fox, **Wildwood City**  
Jim Gurdziel, *Alt.*, **Woodbine Borough**

Absent were:

Carol Foster, **Corbin City**  
Connie Mahon, *Chair*, **Wildwood Crest Borough**

Present Fund Professionals were:

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

Present Risk Management Consultants were:

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

Marsh & McLennan Agency  
McMahon Agency, Inc.  
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

Assured Partners  
BCA Insurance  
William R. Mints Agency

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

### ***APPROVAL OF MINUTES- OPEN SESSION***

Acting Chair Perez entertained a motion to approve the meeting minutes of the December 19, 2018 Executive Committee Meeting.

Motion by Mr. Goos, seconded by Mr. Wahl, to approve the meeting minutes of the December 19, 2018 Executive Committee Meeting as presented. All in favor. Motion carried.

### ***APPROVAL OF MINUTES - CLOSED SESSION***

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

Acting Chair Perez entertained a motion to adopt the Closed Session Meeting Minutes of the December 19, 2018 Meeting of the Fund.

Motion by Mr. Ridings, seconded by Ms. Seib, to approve the Closed Session minutes of the December 19, 2018 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the December 19, 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.

### ***ADJOURN THE SINE DIE MEETING***

Acting Chair Perez entertained a motion to adjourn the Sine Die Meeting. Motion by Ms. Picard, seconded by Mr. Goos to adjourn the Sine Die Meeting. All in favor. Motion carried.

At this time Officers, Executive Committee, and Alternates vacated their chairs. Acting Chair Perez passed the gavel to Paul Forlenza, Executive Director, until the election of the Chair, Secretary and Executive Committee for the 2019 Fund Year has been completed.

Mr. Forlenza welcomed all in attendance to the *2019 Reorganization Meeting of the ACM JIF*.

### ***ROLL CALL of 2019 FUND COMMISSIONERS***

Those in attendance were:

Jessica Thompson, **Absecon City**  
Scott Wahl, **Avalon Borough**  
Karen Blowers, **Brigantine City**  
Bill Nimohay, **Buena Borough**  
Joe Picard, **Cape May City**

Steve O'Connor, **Cape May Point**  
Heather Sparks, **Commercial Twp**  
Karen Seifrit, **Deerfield Twp**  
Jessica Bishop, **Dennis Twp**  
Bob Campbell/April Clifton, **Downe Twp**  
Peter Miller, **Egg Harbor Twp**  
Linda Kent, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Cheryl Prakash, **Galloway Twp**  
Ingrid Perez, **Hamilton Twp**  
Leigh Ann Napoli, **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**  
Liz Woods, **Ocean City**  
Sam Barbagli, **Newfield Borough**  
Ron Simone, **North Wildwood City**  
Shannon Campbell, *Alt.*, **Northfield City**  
Sean Riffin, **Pleasantville City**  
Kellie Seib, **Sea Isle City**  
Shelby Heath, *Alt.*, **Somers Point City**  
Jim Craft, **Stone Harbor Borough**  
Rhonda Sharp, **Upper Twp**  
Roy Spoltore, **Upper Deerfield Twp**  
Jim Goos, **Ventnor City**  
Rick Yeatman, **Waterford Twp**  
Suzanne Schumann, *Alt.*, **West Cape May Borough**  
Chris Ridings, **West Wildwood City**  
DJ Ayres, **Weymouth Twp**  
Chris Fox, **Wildwood City**  
Jim Gurdgiel, *Alt.*, **Woodbine Borough**

Absent were:

Matt Cane, **Corbin City**  
Connie Mahon, **Wildwood Crest Borough**

### ***ELECTION OF 2019 OFFICERS***

Mr. Forlenza presented for the membership's consideration the 2019 Nomination Slate. The Nominating Committee met in November 2018 and presented the 2019 Nomination Slate at the November and December 2018 Executive Committee Meetings. The slate was revised due to an unforeseen retirement.

He noted the slate included:

Chair: **Ingrid Perez**, Hamilton Township  
Secretary: **Julie Picard**, Township of Lower



Executive Committee:

**Chris Ridings**, City of West Wildwood  
**Scott Wahl**, Borough of Avalon  
**Kellie Seib**, City of Sea Isle City  
**James Goos**, City of Ventnor  
**James Craft**, Borough of Stone Harbor

Executive Committee Alternates:

#1 **Elizabeth Woods**, City of Ocean City  
#2 **Linda Kent**, City of Estell Manor  
#3 **Kim Krauss**, Middle Township  
#4 **Sam Barbagli**, City of Newfield  
#5 **Peter Miller**, Egg Harbor Township  
#6 **Dawn Stollenwerk**, Mullica Township  
#7 **Vacant**

*Election of a Chairman and Secretary*

Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of a Chairperson and Secretary* as presented.

**ROLL CALL**

*Yeas:*

Jessica Thompson, **Absecon City**  
Scott Wahl, **Avalon Borough**  
Karen Blowers, **Brigantine City**  
Bill Nimohay, **Buena Borough**  
Joe Picard, **Cape May City**  
Stephen O'Connor, **Cape May Point**  
Heather Sparks, **Commercial Twp**  
Karen Seifrit, **Deerfield Twp**  
Jessica Bishop, **Dennis Twp**  
April Clifton, **Downe Twp**  
Peter Miller, **Egg Harbor Twp**  
Linda Kent, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Cheryl Prakash, **Galloway Twp**  
Ingrid Perez, **Hamilton Twp**  
Leigh Ann Napoli, **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**  
Liz Woods, **Ocean City**  
Sam Barbagli, **Newfield Borough**  
Ron Simone, **North Wildwood City**

Shannon Campbell, *Alt.*, **Northfield City**  
Sean Riggan, **Pleasantville City**  
Kellie Seib, **Sea Isle City**  
Shelby Heath, *Alt.*, **Somers Point City**  
Jim Craft, **Stone Harbor Borough**  
Rhonda Sharp, **Upper Twp**  
Roy Spoltore, **Upper Deerfield Twp**  
Jim Goos, **Ventnor City**  
Rick Yeatman, **Waterford Twp**  
Suzanne Schumann, *Alt.*, **West Cape May**  
Chris Ridings, **West Wildwood City**  
DJ Ayres, **Weymouth Twp**  
Chris Fox, **Wildwood City**  
Jim Gurdziel, *Alt.*, **Woodbine Borough**

*Nays:* None

*Abstain:* None

Motion carried by unanimous vote.

### **Election of an Executive Committee and Alternates for 2019**

Mr. Forlenza asked for a Roll Call Vote to *Elect an Executive Committee and Alternates for 2019* as presented.

#### **ROLL CALL**

*Yeas:*

Jessica Thompson, **Absecon City**  
Scott Wahl, **Avalon Borough**  
Karen Blowers, **Brigantine City**  
Bill Nimohay, **Buena Borough**  
Joe Picard, **Cape May City**  
Stephen O'Connor, **Cape May Point**  
Heather Sparks, **Commercial Twp**  
Karen Seifrit, **Deerfield Twp**  
Jessica Bishop, **Dennis Twp**  
April Clifton, **Downe Twp**  
Peter Miller, **Egg Harbor Twp**  
Linda Kent, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Cheryl Prakash, **Galloway Twp**  
Ingrid Perez, **Hamilton Twp**  
Leigh Ann Napoli, **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**  
Liz Woods, **Ocean City**  
Sam Barbagli, **Newfield Borough**  
Ron Simone, **North Wildwood City**  
Shannon Campbell, *Alt.*, **Northfield City**  
Sean Riggan, **Pleasantville City**

Kellie Seib, **Sea Isle City**  
Shelby Heath, *Alt.*, **Somers Point City**  
Jim Craft, **Stone Harbor Borough**  
Rhonda Sharp, **Upper Twp**  
Roy Spoltore, **Upper Deerfield Twp**  
Jim Goos, **Ventnor City**  
Rick Yeatman, **Waterford Twp**  
Suzanne Schumann, *Alt.*, **West Cape May**  
Chris Ridings, **West Wildwood City**  
DJ Ayres, **Weymouth Twp**  
Chris Fox, **Wildwood City**  
Jim Gurdgiel, *Alt.*, **Woodbine Borough**

**Nays:** None  
**Abstain:** None

Motion carried by unanimous vote.

### ***OATHS OF OFFICE***

*Oaths of Office* were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2019 Fund Year.

All *Oaths of Office* were signed and presented to the Fund Solicitor.

At this time, Mr. Forlenza passed the gavel to Chair Ingrid Perez, Hamilton Township to conduct the 2019 Reorganization Meeting of the Fund. Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election.

### ***POINT OF ORDER***

Mr. Miller, Egg Harbor Township, inquired why Mr. Miola was sitting at the Fund Professional table when at the December Executive JIF meeting he was informed that Mr. Miola was terminated by Arthur J. Gallagher. Mr. Forlenza informed the members that Mr. Miola was rehired by Arthur J. Gallagher in a similar role and he was happy to have him back.

### ***ORGANIZATIONAL RESOLUTIONS***

The following 2019 Organizational Resolutions were presented for adoption by Chair Perez:

*Resolution 2019-01 - Confirming the Election of a Chairman and Secretary*

*Resolution 2019-02 - Confirming the Election of an Executive Committee and Alternates*

*Resolution 2019-03 - Appointing Professional Staff*

*Resolution 2019-04 - Approving Defense Attorneys*

*Resolution 2019-05 - Recommending the EPL/POL Defense Panel*

*Resolution 2019-06 - Appointing Louis J. Greco, Esquire as Conflict Solicitor*

*Resolution 2019-07 - Adopting Cash and Investment Policy*

*Resolution 2019-08 - Adopting Procedures in Compliance with the Open Public Meetings Act*

*Resolution 2019-09 - Adopting Fiscal Policies and Procedures*

*Resolution 2019-10 - Adopting Administrative Policies and Procedures*

*Resolution 2019-11 - Designating the Executive Director as Public Agency Compliance Officer*

*Resolution 2019-12 - Adopting and Establishing a Conflict of Interest Policy*

*Resolution 2019-13 - Establishing a Fund Records Program*

*Resolution 2019-14 - Establishing a 2019 Plan of Risk Management*

*Resolution 2019-15 - Designation of Certifying and Approving Officer for Payment of Claims*

*Resolution 2019-16 - Authorizing participation in the MEL Named Storm Deductible Risk Sharing Program*

*Resolution 2019-17 - Authorizing an Interim Service Contract with Arthur J. Gallagher for Administrative Services*

Chair Perez entertained a motion to adopt the *Organizational Resolutions 2019-01 through 2019-17* as presented.

Motion by Mr. Goos, seconded by Ms. Picard to adopt *Organizational Resolutions 2019-01 through 2019-17*.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ingrid Perez, *Chair*, **Hamilton Twp**  
Julie Picard, *Sec*, **Lower Twp**  
Kellie Seib, **Sea Isle City**  
Jim Craft, **Stone Harbor**  
Jim Goos, **Ventnor**  
Chris Ridings, **West Wildwood**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***Resolution 2019-18 Travel Expenses***

Chair Perez entertained a motion to adopt *Resolution 2019-18 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences* as presented.

Motion by Mr. Wahl, seconded by Mr. Ridings to adopt *Resolution 2019-18 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences*.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ingrid Perez, *Chair*, **Hamilton Twp**  
Julie Picard, *Sec*, **Lower Twp**  
Kellie Seib, **Sea Isle City**



**December 2018 PARs:**

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
2018121832	001226723	2019155547	001229176
001238327	001202403 (01-02)	2019157672	
0012552522	001187905	2019160395	
2017092149		2019158399	
2018119057		2019152458	
001264066			
001235389			
001245805			
2018109782			
MLT-2019153495 (01-02)			
MLT-2019161846 (01-02)			
2019155835			
2019148007			
2017104106			
2019160386			
201915571			
0012248743			
001230023			
2019154348			
2018110623			
201703216			
2017090725			

**ROLL CALL**

**Yeas:**

Scott Wahl, **Avalon**  
 Ingrid Perez, *Chair*, **Hamilton Twp**  
 Julie Picard, *Sec*, **Lower Twp**  
 Kellie Seib, **Sea Isle City**  
 Jim Craft, **Stone Harbor**  
 Jim Goos, **Ventnor**  
 Chris Ridings, **West Wildwood**

**Nays:**

None

**Abstain:**

None

All in favor. Motion carried by unanimous vote.

***ABANDON SUBROGATION***

Motion by Ms. Picard, seconded by Mr. Ridings, to abandon subrogation on the following Qual-Lynx files:

QL File#
2017090725

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ingrid Perez, *Chair*, **Hamilton Twp**  
Julie Picard, *Sec*, **Lower Twp**  
Kellie Seib, **Sea Isle City**  
Jim Craft, **Stone Harbor**  
Jim Goos, **Ventnor**  
Chris Ridings, **West Wildwood**

***Nays:***

None

***Abstain:***

None

All in favor. Motion carried by unanimous vote.

***CLAIMS REVIEW COMMITTEE REPORT - OPEN SESSION ITEMS***

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

***CLAIMS ADMINISTRATOR'S REPORT***

***Lessons Learned from Losses - January***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Liability Claims 101. He explained the different types of claims and what to do if they occur. He encouraged the members that if there is an issue that lead to a claim to correct that issue when you find it to prevent a possible claim.

Mr. Roselli informed the members that for one particular claim someone tripped inside the municipal building. The employee took pictures where the resident said they tripped, gathered information, and documented everything. He noted that as a result the claim was denied since there was so much detailed information to prove the member had no prior notice of a dangerous condition.

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

Mr. Roselli asked if there were any questions. Ms. Stollenwerk stated that she is not getting reports from Qual Lynx. Mr. Roselli noted that the specific report they were developing for her is not complete yet. Ms. McLaughlin also stated that she is not getting reports. Mr. Roselli will investigate this issue and get back to Ms. Stollenwerk & Ms. Mclaughlin. No other 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 December 2018.

**Lost Time v. Medical Only Cases**

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

	<i>Dec</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	<i>112</i>	<i>914</i>
<i>Report Only</i>	<i>40</i>	<i>321</i>
<i>Report Only % of Total</i>	<i>35.7%</i>	<i>35.1%</i>
<i>Medical Only</i>	<i>62</i>	<i>441</i>
<i>Lost Time</i>	<i>10</i>	<i>152</i>
<i>Medical Only/Lost Time Ratio</i>	<i>86:14</i>	<i>74:26</i>
<i>Average Days to Report</i>	<i>1.8</i>	<i>1.8</i>

**Transitional Duty Report**

Ms. Beatty presented her *Transitional Duty reports*.

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	<i>8,201</i>
<i>Transitional Duty Days Worked</i>	<i>5,426</i>
<i>% of Transitional Duty Days Worked</i>	<i>66.2%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>2,775</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>33.8%</i>

**PPO Penetration Report:**

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

<b>PPO Penetration Rate</b>	<b>Dec</b>	<b>YTD</b>
<i>Bill Count</i>	<i>488</i>	<i>6,658</i>
<i>Original Provider Charges</i>	<i>\$470,241</i>	<i>\$8,838,457</i>
<i>Re-priced Bill Amount</i>	<i>\$151,794</i>	<i>\$2,976,950</i>
<i>Savings</i>	<i>\$318,447</i>	<i>\$5,861,507</i>
<i>% of Savings</i>	<i>67.7%</i>	<i>66.3%</i>
<i>Participating Provider Penetration Rate- Bill count</i>	<i>96.3%</i>	<i>96.1%</i>
<i>Participating Provider Penetration Rate-Provider Charges</i>	<i>97.6%</i>	<i>97.5%</i>
<i>EPO Penetration Rate – Bill Count</i>	<i>98.1%</i>	<i>96.2%</i>
<i>EPO Penetration Rate –Provider Charges</i>	<i>99.8%</i>	<i>98.1%</i>



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 was one (1) case(s) closed in January. He noted a detailed synopsis of the claim(s) can be found in the agenda packet and provided the following brief synopsis of each case:

**January Case(s)**

<i>Closed Case</i>	<i>Description</i>
<i>Szklarski (minor) v. Twp of Egg Harbor</i>	Pitching machine injury. Assigned Defense Counsel Robert Merenich, Esquire, was assigned pre-suit. File closed due to inactivity and will reopen if complaint is filed prior to the minor Plaintiff turning twenty years of age.

Mr. DeWeese asked for any questions. No questions were entertained.

***COMMITTEE REPORTS***

***EPL/POL Claims Committee - December 19, 2018***

Mr. Forlenza reported that the EPL/POL Claims Committee met and discussed how claims are trending positively. He stated that they reviewed the loss ratio reports from 2012-2017. He also noted that there are no members that they are concerned with at this time. He reported that the EPL helpline is in the process of being revised. Mr. DeWeese stated that he has a conference call regarding the helpline tomorrow and will provide information next meeting.

Mr. Forlenza asked for any questions. No questions were entertained.

***SAFETY COMMITTEE - December 20, 2018***

Ms. Picard noted that the Safety Committee met on December 20, 2018 and the minutes are a handout tonight. She noted that on page 10 the changes to the 2019 Safety Incentive Program (received in 2020) are listed. She asked the Fund Commissioners to remind their Safety Coordinators that the signed safety contracts are due back to JA Montgomery by March 29, 2019. Ms. Stollenwerk inquired where the additional money for the 2019 Program is budgeted. Mr. Forlenza stated that the Finance Committee had already introduced the 2019 Budget prior to the Safety Committee added the additional incentive awards into the program. He noted that at the May Finance Committee meeting, the Committee will discuss the transfer of funds from the Contingency Line to the Safety Incentive Program. He reported it was approximately \$10,000 of additional funding.

***COMMITTEE CHAIRS MEETING - January 10, 2019***

Chair Perez noted that the Committee Chairs meeting was held January 10, 2019 and the 2019 Committee Chairs were reviewed. She also nominated Mr. Simone, North Wildwood, for EPL/POL Chair. She stated that she appreciates all the time that goes into these positions because it is more than just attending meetings. She thanked Ms. Picard, Mr. Miller, Ms. Stollenwerk, Ms Seib, Mr. Simone, and Mr. Hirsch

for their assistance with these Committees. She asked the members to review what committees they were assigned. She also noted that they discussed the AGRIP and PRIMA conferences.

### ***WELLNESS DIRECTOR REPORT***

Ms. Smith reminded the members that their final submissions to collect encumbered safety and wellness funds are due by Friday, February 1, 2019. She encouraged members to get a jump on using their money early this year. She stated that some members are holding yoga classes. She encouraged the members to see if any of their employees teach yoga or exercise and utilize them to teach it. She also noted that instructors can be paid with the wellness money.

Ms. Smith informed the members that if you want to get started on wellness and don't know where to start, hand out a questionnaire to the employees. It helps get a wellness committee formed.

Ms. Smith reported that she emailed members in Cape May County because Cape Regional has a biometrics group within the hospital that will come out to a member's location for free. She encouraged members to have these professionals out again this year so people can track changes.

Ms. Smith noted that the January newsletter was sent via email and is on the website. She stated that this focuses on the good, bad and ugly and exercising indoors. She also reminded members that walking reduces stress. She asked members to share the newsletter.

Ms. Smith noted that Northfield received the *Shout Out* award this month because of their total wellness transformation run by Shannon Campbell.

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:

***AJG Risk Management Services Disclosure Statement*** – Mr. Forlenza noted this is in the agenda packet and asked that it be made part of the minutes from today's meeting.

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

***2018 EPL/Cyber Risk Management Budget*** – Mr. Forlenza stated that the JIF has budgeted \$725 per member to help offset employment practices and cyber security related expenses. He

reminded members that the deadline for claiming or encumbering these funds was 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 (on [www.acmjif.org](http://www.acmjif.org)). He asked that you review the list in the agenda packet and forward executed resolutions to his office.

***Employee Practices Liability Compliance Status Checklist***- Mr. Forlenza asked the members to review the list on page 153. He noted that this list indicates that all of the members are in compliance with the program. He asked the members review the co-insurances and deductibles on the list for accuracy.

***MEL Cyber Risk Management Plan Compliance*** – Mr. Forlenza asked members to review the list on page 154 for compliance with the MEL Cyber Risk Management program. He stated that the list only shows a few members compliant, so if you already submitted your checklist and it is not depicted on the checklist to please follow up with them.

***Statutory Bonds*** - Mr. Forlenza stated the listing of bonds issued is attached for your review on page 155. He reminded the members with their reorganization meetings, it is the employee who is bonded, not the position so changes in bonded positions will require the issuance of a new bond.

***Elected Officials Training*** - Mr. Forlenza reported that the invitations for Elected Officials trainings is underway with the first session December 6, 2018. The remaining dates of the trainings are: 1/31/19, 2/6/19 and 3/21/19. Please encourage your Elected Officials to attend for a credit towards your MEL assessment. Please check the JIF website for sign in sheets.

Mr. Miller inquired if one of the trainings can be held during the 5<sup>th</sup> week of the month so it does not conflict with his township's monthly meeting. He also inquired when the online courses will be held. Mr. Forlenza noted that date for the online training, if available, is usually released in April.

***2019 First Installment Billing*** - Mr. Forlenza reminded the members that the 2019 first installment bills were emailed on December 27, 2018 and the payment is due by February 15, 2019.

***2018 Attendance Record*** - Mr. Forlenza asked the members to review their attendance on page 165 of the agenda and contact his office with any discrepancies.

***2019 RMC Resolutions and Agreements*** - Mr. Forlenza reminded the members that once they appoint their RMC, please send over the fully executed agreement and resolution to his office. Payment cannot be made until his office has both the resolution and executed agreement on file. The first payments will be made in February if all paperwork is in.

***PRIMA/AGRIP Conferences*** - Mr. Forlenza noted that in accordance with the *Conference Attendance Policy*, two members will be eligible to attend. He stated that the Fund Commissioners who have first priority to attend were sent information and the only response received was from Mr. Miller who would like to attend PRIMA.

***Safety Breakfast Kickoff/Safety Coordinator & Claims Coordinator Roundtable*** - Mr. Forlenza reported that the 30<sup>th</sup> Annual Safety Breakfast will be held on March 7, 2019 at Merighi's Savoy Inn, Vineland at 8:30am. He noted that a Save the Date will be emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners and Risk Management Consultants within the next week.

***JIF Website*** - Mr. Forlenza stated that they will be launching the newly updated JIF website ([www.acmjif.org](http://www.acmjif.org)) in the next few weeks. An email will be sent to the members when this is operational. He noted that the site is Chrome compatible.

***JIF Cyber Training and Technology Policies*** - Mr. Forlenza stated that a memo was handed out at today's meeting regarding ongoing efforts to manage member's cyber risks. He noted that the MEL Bulletin 19-01 was emailed to all members informing them of a series of recent cyber-attacks that affected about nine (9) town's in North Jersey. Most of the intrusions came in through Police departments. He asked that members read this information and pass along to their employees. He reminded the members that the JIF sent correspondence on November 9, 2018 asking for email addresses of non-police agency employees that have access to a municipality owned computer on a daily basis. He stated that this will register them in the MedioPro database so employee training can begin. He noted six (6) member towns have not responded.

Mr. Forlenza also noted that on November 27, 2018 another email was sent asking for the public facing IP addresses. This information is needed so Pivot Point Security can undertake the network vulnerability testing. More than half the members have not responded to this request. He stated that if your IT department does not want to give this information, we can have them contact Pivot Point directly.

Mr. Forlenza asked if any members had any questions. No questions were entertained.

### ***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 the several bulletin were released in December: CDL Exemption for the Fire & EMS Services; Reminder to check motor vehicle records of drivers; and avoiding deer-vehicle collisions.

***MSI Training*** – Mr. Garish stated that a list of training through March 2019 is included in the agenda. He noted there are CEU and TCH dates as well.

***2019 Safety Incentive Program*** – Mr. Garish noted that the 2019 SIP was sent out. He reminded members to send in their safety committee dates by the end of January and return the safety contract by March 31, 2019. He noted there are a few changes to the SIP program noting the goal is to incentivize the members. He stated that now there is a base program with incentives to receive higher awards and the special recognition award has been removed and replaced with an overall Safety Director's Award.

Mr. Garish also mentioned that this year the safety breakfast is combined with the safety and claims coordinator roundtable as the goal is to make this easier for the members. He noted that they will recap the 2018 year and hit the key points for 2019.

Mr. Garish stated that the Safety Committee elected to make regional training part of the new SIP program meaning any regional training that is applicable, someone will have to attend. He stated that the enhanced safety program is completing the safety checklist, the JSO (job safety observations), and the toolbox talks. He noted that he will have a designated visit in the second or third quarter to ensure these items are being met. The Committee felt this would really add a measurable goal to this program.

Mr. Garish stated that the Police One 2019 training has begun and the members are beginning to use the system. He added to remind the police that this is occurring at this time.

***MEL/RCF REPORTS***

Mr. Hirsch noted that the MEL/RCF meeting was January 2, 2019. He stated that they honored Senator Dorsey via resolution as he was instrumental in supporting the Joint Insurance Funds. He noted that Senator Dorsey passed away in December 2018.

Mr. Hirsch stated that they held their reorganization meeting and appointed officers and elected board members. He mentioned a meeting schedule for the year is attached.

Mr. Hirsch reported that the MEL commercial carrier for excess workers' compensation is Safety National, Brit is the new excess liability and optional pol/epl carrier, and Munich Reinsurance provides the optional excess liability.

Mr. Hirsch stated that as Mr. Forlenza reported earlier, there were several member towns hit with a cyber-attack in a week span. He reminded the members to read the MEL Bulletin that was handed out.

Ms. Stollenwerk congratulated Mr. Hirsch on his appointment as Chairman of the MEL.

***TREASURER'S REPORT***

**December Report**

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

***Investment Interest***

<b>Interest Income:</b>	<b>December</b>
Interest Received from Account Balances	\$19,808.38
Coupon Interest Payment	\$132,510.22
Amortization and/or interest cost	\$6,171.87
Unrealized Gain or Loss	\$146,379.13
Misc.	\$.04
<b>Net Gain/Loss in Interest</b>	<b>\$304,869.64</b>

<b>Interest Accrual:</b>	<b>December</b>
Beginning Interest Accrual	\$161,782.32
Change in Accrued Interest - Dec	\$42,993,400.28
<b>Ending Interest Accrual</b>	<b>\$92,090.44</b>

<b>Unrealized Gain/Loss:</b>	<b>December</b>
Current Month	<\$360,831.73>
Prior Month	<\$214,452.60>
Change in unrealized gain/loss	\$146,379.13

<b>Investment Balance:</b>	<b>December</b>
Beginning of Month	\$42,993,400.28
End of Month	\$44,172,194.17
Overall Yield-positive	5.1 %

<b>Portfolio</b>	<b>Total</b>	<b>Percentage</b>
US Treasury Bills	\$20,560,482.67	46.55%
US Treasury Bonds & Notes	\$23,611,711.50	53.45%

***Receipt Activity for the Period:***

	<b>December</b>	<b>YTD</b>
Subrogation Receipts	\$118,260.84	\$420,329.29
Adjustment Receipts-other	\$4,986.86	\$31,122.98
CY Assessments	<\$1,450.00>	\$20,116,923.00

***Claim Activity for the Period - November***

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at **December** end are in the amount of \$718,051.06 with a total of 395 checks issued totaling 927 claims payments. The claims detail is as follows:

	<b>December</b>
Direct Loss Payments	\$718,051.06
Adjustments-void check	<\$1,590.00>
Adjustments-receipts	<\$4,986.86>
Less Recoveries	<\$118,260.84>
<b>Net Total</b>	<b>\$593,213.36</b>

***Cash Activity for the Period - December***

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$56,038,848.34 to a closing balance of \$54,682,099.45 showing a decrease in the Fund of \$1,356,748.89.

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

<b>Member</b>	<b>12/31/18 Audited</b>
Hamilton Township	\$60,456.38
Hammonton Town	\$216,667.06
Middle Township	\$100,613.72
Mullica Township	\$25,930.00
Northfield	\$56,113.00
Pleasantville City	\$472.00
Upper Deerfield Township	\$60,736.55
Waterford Township	\$26,155.04
Upper Township	\$57,519.51
Stone Harbor	\$8,798.70
<b>Total</b>	<b>\$613,461.96</b>

**2018 Overall Activity**

1/1/2018	\$54,318,153.33
12/31/18	\$54,682,099.45
Change	\$363,946.12

**Payment Register**

Chair Perez entertained a motion to approve the **December 2018 Payment Register** (Claims Activity).

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

Motion by Ms. Picard, seconded by Mr. Wahl to approve the **December 2018 Payment Register** (Claims Activity) as submitted by Mr. Hansen.

**ROLL CALL**

**Yeas:**

Scott Wahl, **Avalon**  
Ingrid Perez, *Chair*, **Hamilton Twp**  
Julie Picard, *Sec*, **Lower Twp**  
Kellie Seib, **Sea Isle City**  
Jim Craft, **Stone Harbor**  
Jim Goos, **Ventnor**  
Chris Ridings, **West Wildwood**

**Nays:**

None

**Abstained:**

None

Motion carried by unanimous vote.

**Bill List - January**

For the Executive Committee's consideration, Mr. Hansen presented the **December 2018 Bill List** in the amount of **\$314,681.10**.

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

Chair Perez entertained a motion for approval of the **December 2018 Bill List**.

Motion by Mr. Goos, seconded by Mr. Ridings, to approve the **December 2018 Bill List** as presented.

**ROLL CALL**

**Yeas:**

Scott Wahl, **Avalon**  
Ingrid Perez, *Chair*, **Hamilton Twp**  
Julie Picard, *Sec*, **Lower Twp**  
Kellie Seib, **Sea Isle City**  
Jim Craft, **Stone Harbor**  
Jim Goos, **Ventnor**  
Chris Ridings, **West Wildwood**

**Nays:**

None



*Abstained:* None

Motion carried by unanimous vote.

### ***MISCELLANEOUS BUSINESS***

#### ***Welcome New Fund Commissioners***

Chair Perez welcomed the new Fund Commissioners to the meeting. These are: Jessica Thompson, Absecon, Matt Cane, Corbin City, Leigh Ann Napoli, Linwood, Rick Yeatman, Waterford, and Chris Fox, Wildwood City.

#### ***Next Meeting***

Chair Perez reminded the members that the next regular meeting will be held on **Wednesday, February 20, 2019 at 3:00 PM** at Atlantic County Library, Mays Landing, NJ.

### ***PUBLIC COMMENT***

#### ***Open Public Comment***

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

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

#### ***Close Public Comment***

Chair Perez entertained a motion to close the public comment.

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

### ***MOTION TO ADJOURN***

Motion by Ms. Picard, seconded by Mr. Goos, to adjourn the January 16, 2019 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:04 PM.

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Tracy Forlenza, *Recording Secretary* for

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**Julie Picard**, *Secretary*

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – FEBRUARY 2019

# Vehicle Maintenance



### **Important - please see: [njmel.org](http://njmel.org)**

MEL Safety Institute » Resource Center » Vehicle Safety » Managing Vehicle Fleets » Fleet Safety Program

- Regular inspections and maintenance should be completed per manufacturer's recommendations.
- Each driver should complete an inspection report of the vehicle prior to each use.
- During inspection, if any items are found to be deficient, the vehicle should be removed from service until repairs are completed.
- All problems should promptly be reported to the program administrator.

### Examples:

- Employee standing on tailgate of DPW truck when tailgate failed due to rusted quick link clip (see pictures above). The quick link clip was part of the chain existing on each side of the tailgate that kept the tailgate level. The employee suffered multiple leg fractures requiring a lengthy surgery and recovery. The total incurred on the claim is \$124,000. The quick link clip in this case costs approximately \$8.00
- Public Works employee stepping down from a backhoe when the bottom step broke causing him to fall, injuring his shoulder. The step was severely rusted. The employee has undergone 3 shoulder surgeries to repair the torn rotator cuff. The total incurred on the claim is over \$229,000.
- Employee riding on back of garbage truck slipped off wet step that was damaged in previous accident and should have been replaced based on OSHA guidelines. The step was no longer level and combined with the rain presented a slippery surface for the employee. A hip replacement surgery was required and the employee will be left with permanent issues. The total incurred on the claim is \$221,000.



**Atlantic County Municipal JIF  
Managed Care Summary Report  
2019**

<b>Intake</b>	<b>January-19</b>	<b>January-18</b>	<b>2019 January YTD</b>	<b>2018 January YTD</b>
# of New Claims Reported	75	90	75	90
# of Report Only	30	46	30	46
% Report Only	40.0%	51.1%	40.0%	51.1%
# of Medical Only	41	37	41	37
# of Lost Time	4	7	4	7
Medical Only to Lost Time Ratio	91:09	84:16	91:09	84:16
Average # of Days to Report a Claim	1.6	2.2	1.6	2.2

<b>Nurse Case Management</b>	<b>January-19</b>	<b>January-18</b>
# of Cases Assigned to Case Management	80	64
# of Cases >90 days	49	48

<b>Savings</b>	<b>January-19</b>	<b>January-18</b>	<b>2019 January YTD</b>	<b>2018 January YTD</b>
Bill Count	563	365	563	365
Provider Charges	\$560,446	\$375,150	\$560,446	\$375,150
Repriced Amount	\$180,438	\$147,020	\$180,438	\$147,020
Savings \$	\$380,009	\$228,131	\$380,009	\$228,131
% Savings	67.8%	60.8%	67.8%	60.8%

<b>Participating Provider Penetration Rate</b>	<b>January-19</b>	<b>January-18</b>	<b>2019 January YTD</b>	<b>2018 January YTD</b>
Bill Count	97.5%	93.7%	97.5%	93.7%
Provider Charges	98.7%	97.2%	98.7%	97.2%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>January-19</b>	<b>January-18</b>	<b>2019 January YTD</b>	<b>2018 January YTD</b>
Bill Count	99.0%	95.1%	99.0%	95.1%
Provider Charges	99.5%	97.1%	99.5%	97.1%

<b>Transitional Duty Summary</b>		<b>2019 January YTD</b>	<b>2018 January YTD</b>
% of Transitional Duty Days Worked		58.1%	87.7%
% of Transitional Duty Days Not Accommodated		41.9%	12.3%

**ATLANTIC COUNTY MUNICIPAL**  
**JOINT INSURANCE FUND**

**FEBRUARY 2019**

**CLOSED CASES**

1.) **Delaney v. City of Cape May**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on February 27, 2016, while the Plaintiff, Eileen Delaney, was walking adjacent to the Defendant, Washington Commons Equities, LLC's property located at 315-318 Ocean Street, in the City of Cape May, she stepped on a water lid which was located on the sidewalk, twisted her right foot, fell forward and landed on her right wrist. The Plaintiff testified at her deposition that the lid was ¼ to ½ inch lower than the surrounding concrete. As a result of the fall, the Plaintiff suffered a fractured right wrist and a broken toe. A plate and screws were inserted into her right wrist. The case was assigned to Erin R. Thompson, Esquire on January 11, 2017. Defense Counsel accepted the Assignment and she filed an Answer and proceeded with Discovery. Based upon Defense Counsel's unsuccessful attempts to depose the Plaintiff, Defense Counsel requested that the Court to conduct a Case Management Conference. A Case Management Conference subsequently occurred on June 19, 2018 and Judge Gibson entered an Order requiring the completion of all fact witness Depositions within forty-five (45) days. An additional Case Management Conference occurred on July 30, 2018 and an Order was entered extending the Discovery End Date. On September 14, 2018, a subsequent Case Management Order was entered setting deadlines for the exchange of expert reports and scheduling an Arbitration Hearing in this matter. The extended Discovery End Date was September 14, 2018. An Arbitration Hearing was conducted on December 20, 2018 and the Arbitrators placed 75% responsibility upon the Co-Defendant, Washington Commons Equities, LLC and 25% responsibility upon the Plaintiff and awarded the Plaintiff the sum of \$150,000.00 in damages. No liability was placed upon the insured. Defense Counsel proceeded with the filing of our Motion for Summary Judgment on November 26, 2018 which was returnable on January 11, 2019; however, on January 10, 2019, Plaintiff's Counsel settled the matter directly with the Co-Defendant without any contribution from the insured. A Notice of Settlement was filed with the Court on January 10, 2019 and Defense Counsel has sent a Stipulation of Dismissal with Prejudice as to the insured to Plaintiff's Counsel for execution.

2.) **Gardner a/k/a Capriotti v. Township of Egg Harbor**-This matter involved the Plaintiff's allegations which were initially contained in a Notice of Tort Claim that on or about November 7, 2013 the Plaintiff was in the area of the Black Horse Pike when the Plaintiff was confronted by law enforcement personnel and shot several times by the Officers. It was alleged that the Plaintiff is paralyzed from the waist down as a result of the incident and that he had been hospitalized at Atlantic City Medical Center and Bacharach Institute of Rehabilitation since November 7, 2013. The Plaintiff's attorney indicated in the Tort Claim Notice that he would be seeking \$27,000,000.00 in damages. The case was assigned pre-suit to A. Michael Barker, Esquire on January 27, 2014. Defense Counsel accepted the pre-suit assignment for monitoring and on November 2, 2015 a Complaint was filed on behalf of the Plaintiff in Atlantic County Superior Court. The matter was

subsequently removed from the Atlantic County Superior Court to the United States District Court for the District of New Jersey by the State Defendants on December 31, 2015. Defense Counsel filed an Answer to Plaintiff's Complaint shortly thereafter which denied the allegations in the Complaint in their entirety. The Plaintiff's criminal charges resulting from the incident remained pending. Defense Counsel retained shooting scene reconstruction Expert/Consultant Emanuel Kapelsohn. In addition, Defense Counsel's Investigator, Lou DiJoseph, continued his investigation by reviewing Plaintiff's lengthy criminal and prison history, and also interviewing potential witnesses. In accordance with the Case Management Order filed on April 7, 2017, all discovery, expert reports, and the filing of dispositive motion deadlines expired in 2017. Based upon the ongoing delays in Discovery in this matter, Defense Counsel subsequently submitted a written request to Judge Donio and a telephone status conference between the parties was conducted. Pretrial Discovery was eventually completed except for the depositions of experts. In addition, Defense Counsel was able to obtain a Stipulation of Dismissal with Prejudice from the Plaintiff's counsel as to the claims against the Township. The claims against the individual EHT Police Officers remained. The Plaintiff's demand for the settlement of the matter continued to be for a payment in the amount of \$27,000,000.00. On March 1, 2018, Defense Counsel filed a Motion for Summary Judgment on behalf the remaining EHT Police Officers; and on October 29, 2018, District Judge Kugler entered an Order and Opinion granting Defense Counsel's Motion for Summary Judgment as to Count II (IIED Claim) & Count IV (Negligence Claim). Count V (NJ CRA claim), Count VI (Section 1983 claim), & Count VII (Punitive Damages claim) of the Plaintiff's Complaint remained. Defense Counsel was preparing for a Trial in this matter and a Pre-Trial Conference had been scheduled for January 30, 2019. Prior to the Conference, Defense Counsel conveyed to the Fund Solicitor the Plaintiff's latest demand to resolve the matter for a payment in the amount of \$24,500.00 made payable solely to the Plaintiff's Counsel with the Plaintiff releasing all claims. The Settlement was approved by the MEL and settlement documents were exchanged between the parties; however, on January 23, 2019, Defense Counsel was notified by the Court that the Plaintiff had submitted correspondence to Judge Kugler requesting for the withdrawal of his Complaint. The Plaintiff's correspondence was received by the District Court on January 2, 2019 and on January 23, 2019; a Text Order was entered by the Court dismissing the matter without prejudice. Defense Counsel immediately contacted the Fund Solicitor and the ramifications of no longer approving the settlement were discussed. Plaintiff's Counsel subsequently threatened to reinstate the matter and proceed to Trial. The MEL and the Fund Solicitor ultimately decided to follow through with the previously agreed upon settlement for a payment in the amount of \$24,500.00 made payable solely to the Plaintiff's Counsel.

3.) Martinez v. City of Pleasantville-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Complaint that on November 16, 2016, the Plaintiff, Rafael G. Martinez, was subjected to false arrest, false imprisonment, malicious prosecution, and battery by the Defendant, Police Officer Girard J. Tell. The Plaintiff alleged that as a result of the actions of the Defendant, Pleasantville Police Officer Girard J. Tell, he has suffered serious and permanent injuries. The Plaintiff further alleged that the City of Pleasantville was negligent in the training and supervision of its members of the

Pleasantville Police Department. The case was assigned to Robert Merenich, Esquire on November 3, 2017. Defense Counsel accepted the Assignment, he filed an Answer, and he proceeded with Discovery. Defense Counsel indicated that he believed that the false arrest claim could be dismissed on Summary Judgment; however, that getting the excessive force claim dismissed on Summary Judgment could prove very difficult. The Pro-Se Plaintiff failed to respond to Discovery demands or appear for his noticed Deposition. On October 29, 2018, an Order was entered by the Honorable Christine Smith, J.S.C. dismissing the Plaintiff's Complaint based upon the Plaintiff's failure to appear for the Arbitration scheduled for October 17, 2018.

4.) Blaszczyk v. McCandless v. Borough of Stone Harbor-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Third Party Complaint that on November 25, 2017, the Plaintiff, Michael W. Blaszczyk, was operating his motor vehicle on 3<sup>rd</sup> Avenue at or near its intersection with 99<sup>th</sup> Street, in the Borough of Stone Harbor, when a motor vehicle being operated by the Defendant/Third Party Plaintiff, Julianne M. McCandless, traveling on 99<sup>th</sup> Street failed to stop at the flashing red signal at the intersection of 3<sup>rd</sup> Avenue and collided with the motor vehicle being operated by the Plaintiff. The Plaintiff alleged that as a result of the accident, he suffered serious and permanent injuries. The Defendant/Third Party Plaintiff, Julianne M. McCandless, subsequently filed a Third Party Complaint against the insured alleging that the Borough of Stone Harbor was negligent in the operation of the intersection. The case was assigned to James R. Birchmeier, Esquire on October 30, 2018 and he was instructed to provide notice to the Defendant/Third Party Plaintiff's attorney to dismiss the frivolous Third Party Complaint in accordance with R. 1:4-8 based upon non-jurisdiction and failure to file a Notice of Claim. Defense Counsel accepted the Assignment and he immediately provided notice to the Defendant/Third Party Plaintiff's attorney to dismiss the frivolous Third Party Complaint based upon non-jurisdiction. On November 13, 2018, the Third Party Plaintiff filed a Motion for Leave to File a Late Tort Claims Notice which was ultimately denied by Judge Gibson on January 4, 2019. The Third Part Plaintiff has until February 18, 2019 to file an Appeal of Judge Gibson's decision which is unlikely.



## 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](mailto:acmjifwellness@gmail.com) 609-251-7811

### December - January Activities

**Millville** - Employees wore red for "Go Red Friday" and red apples were distributed to all employees

**Sea Isle City** - Corn Hole Tournament with approximately a dozen employees participating. Congrats, to the "Corn Flakes" for being the overall winners

**Galloway Municipality**- Lunch & Learn, Health Coach will be speaking on healthy eating

**Hamilton Municipality** - "Souper Bowl" employee soup day

**Heart Health Month** - Several municipalities wore red for "Go Red Day"

### January Notes

- **In Good Health Newsletter** - February is National Heart Month and this issue of your newsletter is focused on making healthy choices for your heart.
- **Move It Monday - Small Ways You Can Move More**





To: Fund Commissioners

From: Paul A. Forlenza, MGA, RMC, Executive Director

Date: February 20, 2019

**Re: Executive Director's Report**

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**A. Lost Time Accident Frequency Report (pgs. 46-47)**

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

**B. Certificates of Insurance (pgs. 48-56)**

Summaries of the Certificates of Insurance issued during January 2019 are attached for your review.

**C. Financial Fast Track Report**

The Financial Fast Track Report as of December 31, 2018 is a handout. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status.

**D. Regulatory Filing Checklists (pgs. 57-58)**

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

**E. 2018 Safety Incentive Program Awards**

A letter from our office describing how to collect your 2018 Safety Incentive Awards money will be emailed out to all members after the Safety Breakfast Kickoff. **Please note that the deadline to claim or encumber these funds is December 31, 2019. All encumbered funds have to be claimed by February 1, 2020.**

**F. 2019 Optional Safety Budget (pg. 59)**

A letter from our office describing how to collect your 2019 Optional Safety Budget allowance will be emailed on or about February 15, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds was December 31, 2019. All encumbered funds must be claimed by February 1, 2020.**

**G. 2019 Wellness Incentive Program Allowance (pg. 60)**

A letter from our office describing how to collect your 2019 Wellness Incentive money was emailed on or about February 15, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Wellness Incentive Program allowance, please contact our office. **Please note that the deadline**



**for claiming or encumbering these funds was December 31, 2019. All encumbered funds must be claimed by February 1, 2020.**

**H. EPL/Cyber Risk Management Budget (pg. 61)**

The JIF has budgeted \$725 for each member to help offset employment practice and cyber security related expenses. If you have any questions on how to collect your 2019 EPL/Cyber Risk Management allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds was December 31, 2019. All encumbered funds must be claimed by February 1, 2020.**

**I. EPL Helpline – Authorized Contact List (pgs. 62-63)**

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 cannot 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.

**J. Employment Practices Liability Compliance – (pg. 64)**

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.

**K. MEL Cyber Risk Management Plan Compliance (pg. 65)**

A compliance status report regarding the MEL Cyber Risk Management Plan status is included 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 Ed Cooney, Fund Underwriter at 973-659-6424.

**L. Statutory Bond Status**

The latest listing of Statutory Bonds issued by the MEL for JIF members is at your seat as a handout. 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.

**M. Skateboard Park Approval Status (pg. 66)**

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.

**N. Capehart & Scatchard Updates (pgs. 67-75)**

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.

**O. Monthly Activity Calendar (pgs. 76-77)**

Attached for your review is the monthly activity calendar for the months of February/March, 2019

**P. Elected Officials Seminar – Invite (pgs. 78-79)**

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2019 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2019. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2019 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about October 5, 2018. Invitations/RSVP's for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on November 1, 2018. The sign-in sheets from December 6, 2018, January 31, and February 6, 2019 seminars are posted on the JIF website. The remaining training has been scheduled on the following date:

March 21, 2019 - O'Connor's American Bar & Grille, Eastampton

**Q. Police One Training**

To help reduce the skyrocketing costs associated with police related injuries and lawsuits, the JIF is pleased to announce the availability of the Police One Academy online training system. All JIF Member Police Agencies are eligible to participate in this web-based training. Announced on October 15, 2018, the initial course offerings include De-Escalation Strategies, Sexual Harassment, and Ethics in Law Enforcement. Police One offers training in many different areas of importance to Police personnel and additional courses will be made available over the next several months. If you have any suggestions for police training topics or questions about the system, please contact Megan Matro in the Executive Directors Office or Keith Hummel in the Safety Director's Office for assistance.

**R. Employee Cyber Hygiene Training - MediaPro**

To combat the rise in cybersecurity threats, the JIF has contracted with MediaPRO to deliver online technology risk training for Member Municipalities. MediaPRO specializes in cybersecurity and data privacy employee awareness programs. Every full time, part time, and seasonal municipal employee who utilizes a municipally owned computer will be assigned training. Training courses include password best practices, how to avoid malware, social media usage and many more. On Friday, November 9, 2018 an email containing a spreadsheet was sent to all Fund Commissioners asking that they provide the first name, last name, title, and email address of each employee that they want to have access to the training module. Once this information is received, the employees listed will receive an introduction on how to access and utilize the training program. Please contact Megan Matro in the Executive Directors Office if you have any questions.

**S. Technology Risk Management Services – Pivot Point**

Last year, the JIF awarded a contract to Pivot Point Security to provide technology risk management services to the members. These services include phishing tests, the development of, and training on, various cyber related policies and procedures, the development of third party risk standards, as well as network vulnerability assessments. To begin this process, on November 27,

2018, an email was sent to all members asking that they provide the Executive Director's office with the IP addresses of all of their public facing networks and the contact information for their IT professional. This information is necessary to begin the network vulnerability testing. Members were asked to respond to this request by Friday, December 14, 2018. Over the next few months, members will also begin to see the role out of different risk management services from Pivot Point. Please do not hesitate to contact the Executive Director's office if you have any questions.

**T. RMC Resolution & Agreement**

On or about December 7, 2018, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2019 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2019 fees at the February 2019 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

**U. AGRiP/PRIMA Conference Schedule and Policy**

This year TRICO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2019 Budget includes funding for two (2) attendees in total. The ACM JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRiP Conferences from our office on or about December 13, 2018. Information on the PRIMA Conference was emailed out to all Fund Commissioners that have first priority for attendance on February 8, 2019. It was asked that anyone interested in the PRIMA Conference to reply no later than February 22, 2019. If you have any questions, please contact the Executive Director's office.

**V. Safety Breakfast Kickoff/Safety Coordinator & Claims Coordinator Roundtable (pg. 80)**

The Fund is scheduled to hold its 30th Annual Safety Breakfast on March 7, 2019 at Merighi's Savoy Inn, Vineland, beginning at 8:30 AM. The invitations and Response Form included in the agenda packet were emailed out to all Safety Coordinators, Claims Coordinators, Fund Commissioners, and Risk Management Consultants on February 1, 2019. Also, immediately following the Safety Breakfast, the JIF will be sponsoring a Safety Coordinator & Claims Coordinator Roundtable at the same venue. The Wellness Coordinators are also invited to attend. Invites with additional information will be emailed from the Safety Director's office to all Safety Coordinators, Claims Coordinators, and Wellness Coordinators within the next week.

**W. Payroll Audits**

On or about February 7, 2019 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2018 payrolls. These payroll figures will serve as the basis for your 2020 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail

or electronically. Details on how the data can be sent were included in the February 7, 2019 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

**X. Property Appraisals**

On or about February 7, 2019, each member and their RMC's will receive a notification from our office asking that they review and update their property schedule located in the Exigis Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSEWORKS. Those that are not receiving a physical inspection in 2019 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 22, 2019.

**Y. Police Accreditation Announcement (pgs. 81-82)**

On or about February 6, 2019 an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was asked that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at 856-446-9131

**Z. New Fund Commissioner Orientation**

We will be conducting New Fund Commissioner Orientation training prior to the Executive Committee Meeting on April 17, 2019 at 1:00 PM at the Atlantic County Library, Mays Landing. An email notification with further details will be sent out to all Fund Commissioners and RMC's in early March.

**AA. Website ([WWW.ACMJIF.ORG](http://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
- Safety
  - Bulletins
  - Training Links

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

**BB. Inclement Weather Policy**

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website [www.acmjif.org](http://www.acmjif.org). Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website ([www.acmjif.org](http://www.acmjif.org)). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

**CC. New Member Activity - Nothing to Report**

**Atlantic County Municipal Joint Insurance Fund  
2019 Optional Safety Budget**

Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total YTD	Remaining	Date	
Municipality	Balance	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2020	Paid	Balance	Encumbered	
Absecon City																		
Avalon Borough	\$1,500.00														\$0.00	\$1,500.00		
Brigantine City																		
Buena Borough																		
Cape May City	\$1,500.00														\$0.00	\$1,500.00		
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																		
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														\$0.00	\$1,500.00		
Ocean City	\$2,500.00														\$0.00	\$2,500.00		
Pleasantville City	\$2,500.00														\$0.00	\$2,500.00		
Sea Isle City																		
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																		
<b>Total By Line</b>	<b>\$26,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$26,000.00</b>	

**Must be Claimed of Encumbered by December 31, 2019. All Encumbered Funds Must be Claimed by February 1, 2020**

**Atlantic County Municipal Joint Insurance Fund  
2019 WELLNESS INCENTIVE PROGRAM ALLOWANCE**

Member Municipality	Opening Balance	January 2019	February 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	Sept. 2019	October 2019	November 2019	December 2019	Paid in 2020	Total YTD Paid	Remaining Balance	Date Encumbered
Absecon	800.00														0.00	\$800.00	
Avalon	1,000.00														0.00	\$1,000.00	
Brigantine	1,500.00														0.00	\$1,500.00	
Buena	600.00														0.00	\$600.00	
Cape May City	1,000.00														0.00	\$1,000.00	
Cape May Point	275.00														0.00	\$275.00	
Commercial	275.00														0.00	\$275.00	
Corbin City	275.00														0.00	\$275.00	
Deerfield	275.00														0.00	\$275.00	
Dennis	600.00														0.00	\$600.00	
Downe Township	275.00														0.00	\$275.00	
Egg Harbor Twp.	1,500.00														0.00	\$1,500.00	
Estell Manor	275.00														0.00	\$275.00	
Folsom	275.00														0.00	\$275.00	
Galloway	1,000.00														0.00	\$1,000.00	
Hamilton	1,000.00														0.00	\$1,000.00	
Linwood	800.00														0.00	\$800.00	
Longport	800.00														0.00	\$800.00	
Lower	1,000.00														0.00	\$1,000.00	
Margate	1,500.00														0.00	\$1,500.00	
Middle	1,000.00														0.00	\$1,000.00	
Millville	1,500.00														0.00	\$1,500.00	
Mullica	600.00														0.00	\$600.00	
Newfield	275.00														0.00	\$275.00	
North Wildwood	1,000.00														0.00	\$1,000.00	
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														0.00	\$275.00	
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	
<b>Total By Line</b>	<b>\$33,500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$33,500.00</b>	

**Must be claimed or encumbered by December 31, 2019. Encumbered Funds need to be claimed by February 1, 2020**

**Atlantic County Municipal Joint Insurance Fund  
2019 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2019	February 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	Sept. 2019	October 2019	November 2019	December 2019	Paid in 2020	Total YTD Expenses	Ending Balance	Encumbered
Absecon	725.00														0.00	\$725.00	
Avalon	725.00														0.00	\$725.00	
Brigantine	725.00														0.00	\$725.00	
Buena	725.00		69.00												69.00	\$656.00	
Cape May City	725.00														0.00	\$725.00	
Cape May Point	725.00														0.00	\$725.00	
Commercial	725.00														0.00	\$725.00	
Corbin City	725.00														0.00	\$725.00	
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		37.50												37.50	\$687.50	
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														0.00	\$725.00	
Margate	725.00														0.00	\$725.00	
Middle	725.00														0.00	\$725.00	
Millville	725.00														0.00	\$725.00	
Mullica	725.00														0.00	\$725.00	
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	
<b>Total By Line</b>	<b>\$29,725.00</b>	<b>\$0.00</b>	<b>\$106.50</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$106.50</b>	<b>\$29,618.50</b>	

**Must be Claimed or Encumbered by December 31, 2019. All Encumbered Claims Must be Claimed by February 1, 2020**

**Municipal  
Joint Insurance  
Fund** 

South Jersey Communities Securing Their Future  
P. O. Box 530, Marlton, New Jersey 08053

To: Municipal Clerks  
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: October 31, 2018

Re: Elected Officials Seminar

\*\*\*\*\*

Please accept this memorandum as an invitation to the 2018-2019 JIF Elected Officials training program. This year's program will focus on public official's liability, employment practices liability; cyber liability, and wellness program benefits. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2019 MEL Assessment by \$250 for each municipal Elected Official who completes the course by May 1, 2019. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 5% of the member's 2019 MEL Assessment.

The schedule of local Elected Official's training seminars is listed below. You are welcome to attend any of the sessions listed. To register, please complete the attached form and return it to Sheila Ortiz at our office.

Locally, the dates & location of this training is as follows:

**Registration for all seminars is 5:30 PM – 6:00 PM. Seminars are from 6:00pm – 8:00 pm**

**Thursday, December 6, 2018 – Merighi's Savoy Inn, Vineland**

**Thursday, January 31, 2019 – Nicolosi's Caterers, West Deptford**

**Wednesday, February 6, 2019 – Merighi's Savoy Inn, Vineland**

**Thursday, March 21, 2019 – O'Connor's, Eastampton**

Please feel free to contact my office if you have any questions.

cc: Risk Management Consultants



**PLEASE RESPOND NO LATER THAN 2 WEEKS PRIOR TO ANY TRAINING DATE!**

**ELECTED OFFICIALS RISK MANAGEMENT SEMINAR**

**REGISTRATION FORM**

Please Print

Course Date/Location: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Municipality: \_\_\_\_\_

Contact: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Fax: \_\_\_\_\_

E-Mail: \_\_\_\_\_

**Forward the completed form to:**

**Ms. Sheila Ortiz**

Arthur J. Gallagher Risk Management Services

PO Box 530

Marlton, NJ 08053

**E-Mail:** Sheila\_Ortiz@ajg.com

**Fax:** (856) 446-9149

**Registration for all seminars is 5:30 PM – 6:00 PM. Seminars are from 6:00pm – 8:00 pm**

**Thursday, December 6, 2018 – Merighi’s Savoy Inn, Vineland**

**Thursday, January 31, 2019 – Nicolosi’s Caterers, West Deptford**

**Wednesday, February 6, 2019 – Merighi’s Savoy Inn, Vineland**

**Thursday, March 21, 2019 – O’Connor’s, Eastampton**

# 30th ANNUAL SAFETY CELEBRATION & KICKOFF



**Thursday, March 7, 2019**  
Merighi's Savoy Inn, 4940 Landis Ave, Vineland

Safety Celebration Breakfast  
Begins at 8:30am

**[Click Here to RSVP  
to the Safety Breakfast  
by 2/28/19](#)**

Safety, Claims & Wellness  
Coordinator's Roundtable Training to  
Immediately Follow Breakfast

**[Click Here to RSVP  
to the Roundtable Training  
by 2/28/19](#)**

- ◆ Celebrate 2018 Safety Accomplishments
- ◆ Strengthen Resolve for 2019
- ◆ Share Safety & Wellness Ideas with Others
- ◆ Review New Safety Incentive Program (SIP)
- ◆ Discuss Claims Related Information

## **INVITED TO ATTEND:**

- ◆ Claims Coordinators
- ◆ Elected Officials
- ◆ Fund Commissioners
- ◆ Risk Management Consultants
- ◆ Safety Committee Reps
- ◆ Safety Coordinators
- ◆ Safety Delegates
- ◆ Supervisors
- ◆ Wellness Coordinators



**IMPORTANT:** Attendance at both the Breakfast and Roundtable training are mandatory elements of the 2019 JIF Safety Incentive Program. Should you not be able to attend for any reason, please advise our office ASAP as payment is on a per person basis.



**TO:** Member Police Chiefs  
**FROM:** Denise C. Plavchak, Director of Risk Management Services  
**DATE:** February 6, 2019  
**RE:** JIF Reimbursement - Police Accreditation Program

\*\*\*\*\*

In 2003, the Municipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees\*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn Personnel	Accreditation Fee	JIF Reimbursement	MEL Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

**\*Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement after re-accreditation is achieved.**

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund  
Police Accreditation Coordinator  
PO Box 530  
Marlton, New Jersey 08053

**NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing polices for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.**

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, [hdelgado@njsacop.org](mailto:hdelgado@njsacop.org) or check out the N.J.S.A.C.O.P. website at [www.NJSACOP.org](http://www.NJSACOP.org).

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2019 Announcement

February 8, 2019

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 **January 31, 2019**, for Closed Fund Years 1987 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. 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~~January**

Interest Income:

Interest received from Account Balances	\$ 19,447.81
Coupon Interest Payment	\$ 32,160.07
Amortization and/or interest cost {net}	\$ -0-
Unrealized gain/<loss>	\$ 36,934.50
Management Fee	<\$ 5,499.45>
misc.	\$ .02
Net gain/<loss> in interest	\$ 83,042.95

Interest Accrual:

Beginning Interest Accrual at M&T/Wilmington Trust	\$ 92,090.44
Change in Accrued interest at M&T/Wilmington Trust	<u>\$ 37,990.35</u>
Ending Interest Accrual	\$ 130,080.79

Unrealized Gain/Loss:

Current Month	<\$177,518.10>
Prior Month	<u>&lt;\$214,452.60&gt;</u>
Change in Unrealized Gain/Loss	\$ 36,934.50

<u>Investment Balance</u>	beginning of month:	\$44,172,194.17
	end of month-	\$44,400,287.20

Overall yield January 2.66% {from CIR\_ACM file}

Portfolio December:

US Treasury Bills	\$ 20,751,641.20	46.74%
US Treasury Bonds & Notes	\$ 23,648,646.00	53.26%

**RECEIPT ACTIVITY FOR THE PERIOD**

Subrogation Receipts-	\$ 37,757.12	{ytd:\$37,757.12}
Other-	\$ 5,200.00	{ytd:\$5,200.00}
Adjustment Receipts-other-	\$ 692.49	{ytd:\$692.49}
CY Assessments	\$639,194.00	{ytd:\$639,194.00}

**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 \$844,986.03. The claims detail shows 405 checks totaling 1,218 claims payments issued and are categorized as follows:

**Further Analysis:**

Payments:	\$ 844,996.73
Adjustments-void ck	<\$ 83,051.00>
Adjustments-receipts	<\$ 1,620.49>*
Less Recoveries	<\$ 42,957.12>
Net Total	\$ 717,368.12

\*Reconciling Issue \$928.00

**CASH ACTIVITY FOR THE PERIOD:**

**ACTIVITY-January**

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$54,682,349.45 (adjusted) to a closing balance of \$54,371,609.16 showing a **decrease** in the fund's cash position of \$310,740.29. 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**

1/31/2019

UNAUDITED

Hamilton Township	\$ 61,341.52
Hammonton Township	\$ 219,141.02
Middle Township	\$ 101,991.17
Mullica Township	\$ 26,335.89
Northfield	\$ 56,548.09
Pleasantville	\$ 479.39
Upper Deerfield Township	\$ 61,477.37
Waterford Township	\$ 26,564.45
Upper Township	\$ 58,454.01
Stone Harbor	\$ 8,936.43

\$621,269.34

Include interest allocations-to be verified

**SUMMARY REPORT OF AELCF/DIVIDENDS/RETRO PROGRAM**

-attached

**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](mailto:ocjjh4263@gmail.com).

Respectfully Submitted,

***John J. Hansen***

John J. Hansen, Treasurer

**ATLANTIC COUNTY MUNICIPAL JIF  
BILL LIST -FEBRUARY 2019**

	<b>Payable To:</b>	<b>FY 2019</b>	<b>FY 2018</b>	<b>FY 2017</b>	<b>Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	8,179.00	1,595.00		Prof Services/Actuary	Dec 2018 and Jan 2019 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	74,545.00			Prof Services/Administration	Feb 2019 Fee utilizing 2018 rates
3	Arthur J. Gallagher Risk Management Services, Inc.		585.98		Misc/Postage/Copies/Fax	Jan 2019 Fees
4	The DeWeese Law Firm, P.C.	10,608.00			Prof Services/Attorney	Feb 2019 Fees
5	Qual-Lynx	64,603.00			Prof Services/Claims Administration	Feb 2019 Fees
6	Joyce Media	410.00			Misc/JIF Website	Feb 2019 Fees plus domain renewal (acmjif.org)
7	Tracy Forlenza	527.00			Misc/Recording Secretary	Feb 2019 Fees
8	J.A. Montgomery Risk Control Services	18,006.00			Prof Services/Safety Director/Loss Control	Feb 2019 Fees
9	John Hansen	2,003.00			Prof Services/Treasurer	Feb 2019 Fees
10	Conner Strong & Buckelew	1,001.00			Prof Services/Underwriting Mgr	Feb 2019 Fees
11	Valerie Smith	5,297.00			Wellness/Wellness Incentive Program	Feb 2019 Fees
12	MEL JIF	531,760.00			MEL	MEL 2019 WC & Excess Liability - 1st installment
13	MEL JIF	4,914.00			Faithful Performance/Fidelity Bond	MEL 2019 Fidelity Bond - 1st installment
14	MEL JIF	293,151.00			Property Claims and Premium	MEL 2019 Property claims & prem. -1st installmen
15	Apex Insurance Services c/o QBE Insurance	8,636.00			EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVA01005-03; 1/1/19-1/1/20; Inv#1st installment
16	Apex Insurance Services c/o QBE Insurance	1,281,361.00			EPL/POL Policy - Excess Insurance	EPL/POL Coverage; P#QJA01005-03; 1/1/19- 1/1/20; Inv#4498725; 1st installment
17	Apex Insurance Services c/o XL Insurance	20,934.50			EPL/POL Policy - Excess Insurance	Cyber Coverage; P#MTP0039477-06; 1/1/19- 1/1/20; Inv#1st installment
18	Apex Insurance Services c/o Beazley	10,414.00			EPL/POL Policy - Excess Insurance	Excess Cyber Coverage; P#V25A99190101; 1/1/19-1/1/20; Inv#4500890; 1st installlment
19	29th Street Deli & Grill		132.59		Misc/Meeting Expense	12/20/18 JIF safety luncheon
20	ARC Reprographics	408.77			Misc/Printing	EO handouts for 1/31/19 and 2/6/19
21	Capehart & Scatchard, P.A.	69.00			EPL/Cyber Consulting & Training	EPL hotline; Inv 612274; buena
22	The Courier Post	221.04			Misc/Legal Notices	Inv#2224457 2019 mtgs and contract awards Inv#ALDL542 Storage 2/1-28/19; Service 12/25- 1/29/19
23	Iron Mountain		207.49		Misc/Records Retention Service	
24	Kizbee's Kitchen	200.00			Misc/Meeting Expense	F&B for ACM Claims Review Comm 2/14/19
25	Merighi's Savoy Inn	1,150.62			EPL/Cyber Consulting & Training	2/6/19 EO dinner; split with JIFs
26	Nicolosi's Catering	1,569.07			EPL/Cyber Consulting & Training	1/31/19 EO dinner; split with JIFs
27	Office Depot	154.37			Misc/Office Supplies	Inv#262155848001; folders and files split
28	Paul's Custom Awards and Trophies, Inc.	82.00			Misc/Meeting Expense	Inv#41598 Connie Mahon plaque
29	Pivot Point Security		2,798.42		Contingency	Inv#4040; Feb fee
30	The Press of Atlantic City	163.38			Misc/Legal Notices	Acct#8003518 2019 mtgs and contract awards
31	Armando Riccio LLC	37.50			EPL/Cyber Consulting & Training	EPL hotline; Inv#845 - Folsom
32	Borough of Avalon			1,500.00	Safety Incentive Program	Shirts
33	Borough of Avalon		1,480.58		Optional Safety Budget	Truck first aid kit
34	Borough of Avalon			650.00	Safety Incentive Program	Safety first tees
35	City of Brigantine		725.00		EPL/Cyber Consulting & Training	Solicitor review of Empl handbook and issues
36	Township of Commercial		90.64		Safety Incentive Program	Holiday gathering
37	Corbin City		36.43		EPL/Cyber Consulting & Training	Domain registration
38	Township of Dennis		550.94		Wellness/Wellness Incentive Program	Healthy lunch
39	Downe Township		262.92		Wellness/Wellness Incentive Program	bottled water and eye protection
40	Downe Township			1,650.00	Safety Incentive Program	Signs and safety gear
41	Downe Township		725.00		EPL/Cyber Consulting & Training	Updates for computer
42	Borough of Folsom		125.00		Wellness/Wellness Incentive Program	Yeti water bottles for employees
43	City of Margate			1,000.00	Safety Incentive Program	Special recognition award
44	City of Pleasantville		725.00		EPL/Cyber Consulting & Training	Virus protection software



45	City of Sea Isle City		595.52		Wellness/Wellness Incentive Program	healthy chili cookoff
46	City of Sea Isle City			1,367.70	Safety Incentive Program	Flashlights for police; bike bells for Community
47	City of Sea Isle City			2.72	Safety Incentive Program	bandages
48	City of Sea Isle City		5.06		Wellness/Wellness Incentive Program	bandages
49	City of Somers Point		725.00		EPL/Cyber Consulting & Training	Axcient Protective Device
50	Borough of West Cape May			1,650.00	Safety Incentive Program	TV for safety videos and replacement chairs
51	Borough of West Cape May		1,000.00		Optional Safety Budget	Protective gear and replaced chairs for safety
52	Borough of West Cape May		719.42		EPL/Cyber Consulting & Training	Cyber training
53	Borough of West Cape May		275.00		Wellness/Wellness Incentive Program	Water cooler supplies
54	Weymouth Township			973.00	Safety Incentive Program	Wellness challenge and healthy lunch
55	City of Wildwood		1,500.00		Wellness/Wellness Incentive Program	Wellness challenge and fit bits
<b>Subtotals</b>		<b>2,340,405.25</b>	<b>14,860.99</b>	<b>8,793.42</b>		

<b>JIF BILL LIST TOTAL</b>	<b>2,364,059.66</b>
<b>RMC Bill List Total</b>	<b>117,614.00</b>
<b>Grand Total</b>	<b>2,481,673.66</b>

**ATLANTIC COUNTY MUNICIPAL JIF**  
**RMCS BILL LIST (1st Installment) - FEBRUARY 2019**

	<b>Payable To:</b>	<b>FY 2019</b>	<b>Appropriation</b>	<b>Description</b>
1	CJ Adams	<b>6,250.00</b>	Risk Management Consultants	1st Qtr Pymts - Margate
2	Atlantic Associates	<b>11,119.00</b>	Risk Management Consultants	1st Qtr Pymts - Pleasantville
3	BCA Insurance	<b>2,426.00</b>	Risk Management Consultants	1st Qtr Pymts -Newfield and Upper Deerfield
4	J. Byrne Agency	<b>43,774.00</b>	Risk Management Consultants	1st Qtr Pymts -Deerfield, Lower, North Wildwood, Stone Harbor, West Wildwood, Wildwood, and Wildwood Crest
5	Glenn Insurance Agency	<b>3,375.00</b>	Risk Management Consultants	1st Qtr Pymts -Absecon
6	Hardenbergh Group	<b>14,125.00</b>	Risk Management Consultants	1st Qtr Pymts -Millville, Mullica and Northfield
7	Thomas Heist Insurance Agency	<b>1,750.00</b>	Risk Management Consultants	1st Qtr Pymts -Upper Twp
8	Insurance Agencies Inc	<b>2,139.00</b>	Risk Management Consultants	1st Qtr Pymts -Buena Borough
9	Marsh & McLennan Agency, LLC	<b>16,500.00</b>	Risk Management Consultants	1st Qtr Pymts -Avalon, Middle, Sea Isle, West Cape May
10	William Mints Agency	<b>1,122.00</b>	Risk Management Consultants	1st Qtr Pymts -Commercial
11	Siracusa Kaufman Insurance Agency	<b>15,034.00</b>	Risk Management Consultants	1st Qtr Pymts -Brigantine, EHT
	<b>RMCS BILL LIST GRAND TOTAL</b>	<b>117,614.00</b>		