

Atlantic County
Municipal Joint
Insurance

Fund

Established in 1987
South Jersey Communities Securing Their Future



AGENDA PACKET



Wednesday, April 17, 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
April 17, 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 1-16
 - A. Adoption of the **March 20, 2019** minutes – **Motion – All in Favor**
 - B. Approval of the **March 20, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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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<p>The Next Meeting will be held on Wednesday, May 15, 2019 at 3:00 PM, Atlantic County Library, Mays Landing, NJ</p>
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- XXI. Public Comment
 - A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**
- XXII. Motion to Adjourn Meeting – **All in Favor**



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

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

March 20, 2019 at 3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on March 20, 2019, at Atlantic County Library – Mays Landing Branch, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. *Chair Perez, Hamilton Township*, presiding. The meeting was called to order at 3:00 PM.

ROLL CALL

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**
Rose Turner, **Corbin City**
Karen Seifrit, **Deerfield Twp**
April Clifton, *Alt.*, **Downe Twp**
Patricia Gatto, **Folsom Borough**
Peter Miller, **Egg Harbor Twp**
Teri Seelman, *Alt.*, **Estell Manor City**
Ingrid Perez, *Chair*, **Hamilton Twp**
Leigh Ann Napoli, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, *Secretary*, **Lower Twp**
Lisa McLaughlin, **Margate City**
Dawn Stollenwerk, **Mullica Twp**
Sam Barbagli, **Newfield Borough**
Ron Simone, **North Wildwood City**
Mary Canesi, **Northfield City**
Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**
Shelby Heath, *Alt.*, **Somers Point City**
Rhonda Sharp, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
Joe Iannuzzelli, *Alt.*, **Ventnor City**
Suzanne Schumann, *Alt.*, **West Cape May Borough**

Chris Ridings, **West Wildwood City**
DJ Ayres, **Weymouth Twp**
Connie Mahon, **Wildwood Crest Borough**

Absent were:

Heather Sparks, **Commercial Twp**
Jessica Bishop, **Dennis Twp**
Cheryl Prakash, **Galloway Twp**
Kim Krauss, **Middle Twp**
Regina Burke, **Millville City**
Sean Riggan, **Pleasantville City**
Jim Craft, **Stone Harbor Borough**
Rick Yeatman, **Waterford Twp**
Chris Fox, **Wildwood City**
Lisa Garrison, **Woodbine Borough**

Present Fund Professionals were:

Paul Forlenza, MGA, RMC, Executive Director, *AJG Risk Management Services, Inc.*
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJG Risk Management Services, Inc.*
Tracy Forlenza, Recording Secretary
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care Provider, *QualCare*
Rob Garish, Safety Consultant, *J.A. Montgomery Risk Control*
Keith Hummel, Safety Director, *J.A. Montgomery Risk Control*
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
John Hansen, Fund 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
Insurance Agencies Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
Syracusa-Kauffman Insurance
William R. Mints Agency

Absent Risk Management Consultants were:

Assured Partners
BCA Insurance
Thomas Heist Insurance Agency

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

MOVE UP ALTERNATES

In absence of Mr. Craft, Stone Harbor, alternate Ms. Woods, Ocean City was moved up for voting purposes.

APPROVAL OF MINUTES- OPEN SESSION

Chair Perez entertained a motion to approve the meeting minutes of the February 20, 2019 Executive Committee Meeting.

Motion by Ms. Picard, seconded by Mr. Ridings, to approve the meeting minutes of the February 20, 2019 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.

Chair Perez entertained a motion to adopt the Closed Session Meeting Minutes of the February 20, 2019 Meeting of the Fund.

Motion by Mr. Wahl, seconded by Mr. Ridings, to approve the Closed Session minutes of the February 20, 2019 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the February 20, 2019 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Confidential Closed Session Meeting Minutes were collected.

CLOSED SESSION - RESOLUTION #2019-23

Be it moved by the Atlantic County Municipal Joint Insurance Fund that the public be excluded from this portion of the meeting to permit the Executive Committee to consider in closed session matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations and that the minutes covering these matters and the results of closed session will be released to the public when the reasons for discussing and on them in closed session no longer exists as required by the Open Public Meeting Act.

Chair Perez entertained a motion to adopt *Closed Session Resolution 2019-23*.

Motion by Ms. Picard, seconded by Mr. Ridings, to adopt *Resolution 2019-23* as presented.

ROLL CALL

Yeas:

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

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Goos, seconded by Mr. Wahl, to reopen the public portion of the meeting. All in favor. Motion carried.

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

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

February 2019 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
2019161181	001240796	2019164029	001229176
2019155835	001229694	2019161522	
2019166800	2018139002 (01-02)	2019163889	
2019150391	001236265	2018120639	
2019157922	2018108999	2019164307	
MLT-201916330 (01-04)	001241268		
2019148301	001256317		
2019161852	001239942		
2019163258			
2019161030			
MLT-2019163511 (01-02)			
201955580			
2019158806			
2019150985			
2018119997			
2019156426			
MLT-2017097641 (01-02)			

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, *Chair*, **Hamilton Twp**
Julie Picard, *Sec*, **Lower Twp**
Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**
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#
2018119997
2017097641

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, *Chair*, **Hamilton Twp**
Julie Picard, *Sec*, **Lower Twp**
Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**
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 - March

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Indemnity Agreements. He noted that this month there are positive outcomes that came from properly executed indemnity agreements and contracts. He reminded the members that they should always: consult with their solicitor; consult with their RMC; check your current indemnification agreements and contracts to insure they clearly indicate where responsibilities lie. If your town is going to be named as an additional insured

on a COI, confirm that the insurer has actually named your town as an additional insured on an endorsement to the policy. Do not assume it is there without checking.

Mr. Roselli cited examples of claims that were decided in favor of the member. He noted that a member town lent an ambulance to a non-related Rescue Squad. He stated the ambulance was in an accident, but the town was held harmless per the Shared Services Agreement. He remarked that another member town was engaged in a construction project and a woman walking her dog tripped and fell suing the construction company and the member town. The member town was held harmless and indemnified in the settlement for \$75,000 with no contribution from the member town/JIF.

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

Claims Audit Response

Mr. Roselli directed the members to a handout at their places. He stated it is a response to the claims audit report completed earlier this year.

Mr. Roselli asked if there were any questions. Ms. Stollenwerk inquired if the members received a copy of the claims audit report. Mr. Forlenza noted that the Claims Review Committee received and reviewed the report. She inquired if there was an issue with reserving practices, but cannot tell since they did not see the report. Mr. Forlenza stated he will email the claims audit report to all members.

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 February 2019.

Lost Time v. Medical Only Cases

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

	<i>Feb</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	<i>61</i>	<i>136</i>
<i>Report Only</i>	<i>23</i>	<i>51</i>
<i>Report Only % of Total</i>	<i>37.7%</i>	<i>37.5%</i>
<i>Medical Only</i>	<i>28</i>	<i>64</i>
<i>Lost Time</i>	<i>10</i>	<i>21</i>
<i>Medical Only/Lost Time Ratio</i>	<i>74:26</i>	<i>75:25</i>
<i>Average Days to Report</i>	<i>2.5</i>	<i>2.0</i>

Transitional Duty Report

Ms. Beatty presented her *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	<i>1,331</i>

<i>Transitional Duty Days Worked</i>	579
<i>% of Transitional Duty Days Worked</i>	43.5%
<i>Transitional Duty Days Not Accommodated</i>	752
<i>% of Transitional Duty Days Not Accommodated</i>	56.5%

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Feb</i>	<i>YTD</i>
<i>Bill Count</i>	524	1066
<i>Original Provider Charges</i>	\$735,232	\$1,282,124
<i>Re-priced Bill Amount</i>	\$261,060	\$427,759
<i>Savings</i>	\$474,172	\$854,365
<i>% of Savings</i>	64.5%	66.6%
<i>Participating Provider Penetration Rate- Bill count</i>	96.4%	98.7%
<i>Participating Provider Penetration Rate-Provider Charges</i>	98.2%	99.4%
<i>EPO Penetration Rate – Bill Count</i>	91.0%	99.0%
<i>EPO Penetration Rate –Provider Charges</i>	99.9%	99.5%

Ms. Beatty noted that they are watching the use of Transitional Duty by the members trying to identify what jobs were, or were not, able to be accommodated. She asked members to keep an open mind when an employee needs transitional duty.

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

SOLICITOR'S REPORT***RFP Meeting***

Mr. DeWeese stated that the Strategic Planning Committee meeting to discuss the RFP has been scheduled for April 4, 2019 at 11:00am at the Longport Municipal building, second floor Centennial Room. He noted that he will send the attachments related to the RFP as well as minutes from prior Strategic Planning Committee meetings where these discussions were ongoing. He stated he hopes to see everyone there.

Mr. DeWeese presented the following reports:

Closed Claims

Mr. DeWeese noted that there were three (3) case(s) closed in March. 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:

<i>Closed Case</i>	<i>Description</i>
<i>Paredes v. Township of Egg Harbor</i>	Illegal search; civil rights. Assigned Defense Counsel Robert Merenich, Esquire, was assigned. Settlement of this matter for payment to Plaintiff for \$35,000. Order of Dismissal with Prejudice was entered on March 4, 2019.

<i>Stengel v. City of Northfield</i>	Unlawful seizure Xanax/arrest. Defense Counsel A. Michael Barker, Esquire, was assigned. Resolved for payment to the Plaintiff for \$25,000.
<i>Bennett v. City of Ocean City</i>	Slip/fall on handicap ramp. Defense Counsel James Birchmeier, Esquire, was assigned. Settled for \$267,000 payment to Plaintiff.

Egg Harbor Settlement

Mr. Miller inquired how the JIF could settle a case when the member was not consulted. Mr. DeWeese questioned if the municipality was notified at all of the settlement. Mr. Miller answered no. Mr. DeWeese stated that he will follow up on this matter. He stated that the pre-trial conference was October 12, 2018. Mr. Miller stated that the municipality was not even notified that the complaint was amended naming the police officers as individuals. He stated the last communication he had from Defense Counsel was that Summary Judgment Motion was granted and the Township is out of the case. Mr. DeWeese inquired if he was notified that the Motion of Reconsideration was filed. Mr. Miller stated no. Mr. DeWeese asked that he please let him know if these things happen as he can get involved much sooner. Mr. Miller commented that he assumes Defense Counsel would speak to him and not his governing body or Police Chief as they do not have authority to authorize settlement. Mr. DeWeese will investigate if the discussion was only with another party and let him know.

General Liability Status Report

Mr. DeWeese reported that there are 85 active GL files which he presented at the Claims Review Committee. He noted that there are \$4.4 million in liens attempting to be collected; \$2.9 million in Judgments. If anyone would like to see these broken out by their member town, please contact him directly.

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

COMMITTEE REPORTS

There were no committee reports.

WELLNESS DIRECTOR REPORT

Ms. Smith gave an overview of some members' activities: Longport is bringing in a chiropractor for massages. Millville had a Stress Management Presentation with a health coach. Sea Isle City held a "Gut Health" lunch and learn (she noted that Cape Regional will come out and present for no charge as well as bringing the lunch). Galloway also held lunch and learn and a health coach will speak on healthy eating. Pleasantville is planning an employee lunch and learn and will have a pharmacist speak to their recently formed wellness committee. Folsom purchased Yeti water bottles and will hold a hydration lunch and learn. Wildwood Crest will hold its health fair in June while Lower Twp will hold its health fair in September. Larger municipalities should plan now because vendors book early for the fall. In May, Lower Twp will hold a fun employee field day and is inviting Cape May City and Middle Twp employees to participate.

Ms. Smith noted that the March newsletter was sent via email and is on the website; topic of fighting fatigue while driving. She noted the newsletter also has stretches that can be done anywhere. She asked members to share the newsletter.

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

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He highlighted the following items from his report:

Certificates of Insurance – Mr. Forlenza asked members to please review the list of COIs listed in the agenda packet to make sure they were properly issued. He noted that sometimes COI are just reissued from the prior year even if it wasn't requested so please review.

2018 Safety Incentive Program – Mr. Forlenza noted that an email on how to collect your 2018 Safety Incentive funds was sent on March 14, 2019.

2019 Optional Safety Budget – Mr. Forlenza stated that the deadline for claiming or encumbering these funds is December 31, 2019 and all encumbered funds have to be claimed by February 1, 2020. He asked members to review the spreadsheets. He asked members to submit their receipts as they use them and not wait until the deadline.

2019 Wellness Incentive Program – Mr. Forlenza stated that the deadline for claiming or encumbering these funds is December 31, 2019 and all encumbered funds have to be claimed by February 1, 2020. He asked members to review the spreadsheets. He asked members to submit their receipts as they use them and not wait until the deadline.

2019 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 is December 31, 2019 and all encumbered funds have to be claimed by February 1, 2020. He asked members to submit their receipts as they use them and not wait until the deadline.

EPL Helpline, Authorized Contact List - Mr. Forlenza reminded members to review this list and make the necessary changes by resolution (on www.acmjif.org). He asked that you review the list in the agenda packet and forward executed resolutions to Kristi Kristie in his office. He noted that this list will also be used for the new MEL LINE so please review for accuracy. He also stated that Mr. DeWeese highlighted the program last month and the formal announcement is in the agenda packet.

Employment Practices Liability Compliance – Mr. Forlenza asked members to review their compliance status, their deductibles and co-insurance for accuracy especially if you changed your deductible this year.

MEL Cyber Risk Management Plan Compliance – Mr. Forlenza asked members to review the list on page 71 for compliance with the MEL Cyber Risk Management program. He stated that the list shows that only five (5) members are compliant. He reminded them that there is a \$10,000 deductible on cyber claims. If you already submitted your checklist and it is not depicted on the checklist, please follow up with them.

Statutory Bond Status - Mr. Forlenza reminded members to review the checklist for changes as it is written to the individual, not the position.

Elected Officials Training - Mr. Forlenza reported that the last Elected Officials trainings is tomorrow; 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 from previous seminars. Mr. Miller asked when the online training would be available. Mr. Forlenza noted that the MEL will not tell the JIFs if there will be an online training until after April 1st as they would rather see everyone attend the in-person session. Ms. Perez stated that she is also interested in the online training.

Employee Cyber Hygiene Training (Media Pro) - Mr. Forlenza stated that in November his email requested an employee listing of those who utilize a municipal computer. He noted that 40 members have responded with the exception of Millville. His office has reached out, but no information has been received. He noted that of all the employees currently enrolled, 54% completed the training.

Technology Risk Management Services - Mr. Forlenza stated that the phishing attempts are underway and the percentage of those “clicking” on these attempts is very low at 8% in January and 4-5% in February. He reported that Pivot Point is also doing the intrusion testing on the IP networks. He stated that Cape May, Downe Twp, Newfield and Ocean City have not provided their IP addresses as requested via email in November. He asked these members to please follow up with their IT professionals to gather this information.

Payroll Audits- Mr. Forlenza noted that this process is underway. Bowman and Company is collecting this information through their secure portal. Please review the email from February 7th if you have not yet started this process.

Property Appraisal - Mr. Forlenza noted that this process has also begun and we are looking to wrap up by March 22, 2019 so the trending of values and physical appraisals can begin.

New Fund Commissioner Orientation - Mr. Forlenza stated that the New Fund Commissioner Orientation will be held directly before the April 17th Executive Committee meeting at 1pm. Details are on page 86 of the agenda. He noted this is also open to new staff of any Fund Professionals as well. Deadline to register is April 10, 2019.

New Member Activity - Mr. Forlenza stated that earlier today his office received an application to the JIF from the Wildwood Boardwalk Special Improvement District sponsored by North Wildwood. He will begin reviewing this information and will discuss with the RMC of this municipality as well.

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

MEL/RCF REPORTS

Mr. Hirsch noted that the MEL/RCF meeting is March 29, 2019. He stated that the Strategic Planning Committee meeting to discuss the RFP has been scheduled for April 4, 2019 at 11:00am at the Longport Municipal building, second floor Centennial Room. He stated everyone is welcome.

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report was a handout today. He highlighted the following items:

Police One Training- Mr. Garish reported that 26 of the 41 members in the Atlantic JIF have police departments. He stated that some have not responded at all to the training. He stated Brigantine is the highest with 155 uses so far; Ventnor has 112 and Millville with 84! He noted there is an upcoming Police Ad-hoc on March 22, 2019.

Safety Bulletins – Mr. Garish commented that several bulletins were released in February: MEL Leadership Training has an upcoming session in Lumberton and each member must attend all three programs in each session to complete the training. The sessions are scheduled for April 9, April 16, and April 23, 2019. He noted that the second one will be in Middle Township on June 4, June 11, and June 18, 2019. He also stated that Excited Delirium will be on April 12, 2019 at Merighi's.

Safety and Claims Coordinators Roundtable – Mr. Garish noted that all but one member attended. He commented that the Safety Committee will discuss how to handle this next month since there was an emergency last minute which caused them to cancel.

TREASURER'S REPORT

February Report

Mr. Hansen presented the Treasurer's Report for the period ending **February 28, 2019**. The report was made part of the agenda packet for members' review. Mr. Hansen presented the following information:

Investment Interest

Interest Income:	February
Interest Received from Account Balances	\$18,835.15
Coupon Interest Payment	\$56,477.65
Amortization and/or interest cost	\$7,109.37
Unrealized Gain or Loss	<\$3,805.37>
Misc.	<\$.01>
Net Gain/Loss in Interest	\$78,616.79

Interest Accrual:	February
Beginning Interest Accrual	\$130,080.79
Change in Accrued Interest	\$8,243.72

Ending Interest Accrual	\$138,324.51
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Unrealized Gain/Loss:	February
Current Month	<\$181,323.47>
Prior Month	<\$177,518.10>
Change in unrealized gain/loss	<\$3,805.37>

Investment Balance:	February
Beginning of Month	\$44,400,287.20
End of Month	\$44,504,840.76
Overall Yield-positive	2.66 %

Portfolio	Total	Percentage
US Treasury Bills	\$22,651,950.00	50.90%
US Treasury Bonds & Notes	\$21,852,890.76	49.10%

Receipt Activity for the Period:

	February	YTD
Subrogation Receipts	\$34,990.13	\$72,747.25
Other	\$.00	\$5,200.00
Adjustment Receipts-other	\$1,757.59	\$2,450.08
CY Assessments	\$2,330,900.00	\$2,970,094.00

Claim Activity for the Period

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at **February** end are in the amount of \$783,488.12 with a total of 423 checks issued totaling 1,299 claims payments. The claims detail is as follows:

	February
Direct Loss Payments	\$783,488.12
Adjustments-void check	<\$3,807.39>

Adjustments-receipts	<\$1,785.59>
Less Recoveries	<\$34,990.13>
Net Total	\$742,905.01

Cash Activity for the Period - February

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$54,371,609.16 to a closing balance of \$53,557,475.29 showing a decrease in the Fund of \$814,133.87.

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

Member	2/28/2019 Unaudited
Hamilton Township	\$61,341.52
Hammonton Town	\$219,141.02
Middle Township	\$101,991.17
Mullica Township	\$26,335.89
Northfield	\$56,548.09
Pleasantville City	\$479.39
Upper Deerfield Township	\$61,477.37
Waterford Township	\$26,564.45
Upper Township	\$58,454.01
Stone Harbor	\$8,936.43
Total	\$621,269.34

Payment Register

Chair Perez entertained a motion to approve the ***February 2019 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. Ridings to approve the ***February 2019 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**
 Liz Woods, **Ocean City**
 Kellie Seib, **Sea Isle City**
 Jim Goos, **Ventnor**
 Chris Ridings, **West Wildwood**

Nays:

None

Abstained: None

Motion carried by unanimous vote.

Bill List - March

For the Executive Committee's consideration, Mr. Hansen presented the **March 2019 Bill List** in the amount of **\$267,803.47**.

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

Chair Perez entertained a motion for approval of the **March 2019 Bill List**.

Motion by Mr. Wahl, seconded by Ms. Seib, to approve the **March 2019 Bill List** as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, <i>Chair</i> , Hamilton Twp Julie Picard, <i>Sec</i> , Lower Twp Liz Woods, Ocean City Kellie Seib, Sea Isle City Jim Goos, Ventnor Chris Ridings, West Wildwood
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Resolution 2019-22 Authorizing a Service Contract with Arthur J. Gallagher - April 1 - December 31, 2019

Mr. Miller asked that a correction to the contract be made from December 31, 2019 and be changed to January 1, 2020 on page 6.

Chair Perez entertained a Motion for *verbally amended* Resolution 2019-22 Authorizing a Service Contract with Arthur J. Gallagher to service as Administrator for nine months under the non-fair and open process. Chair Perez noted this was approved verbally last month.

Motion by Mr. Ridings, seconded by Mr. Goos, to approve Resolution 2019-22 Authorizing a Service Contract with Arthur J. Gallagher to service as Administrator for nine months under the non-fair and open process as amended verbally with the change to the date of January 1, 2020.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, <i>Chair</i> , Hamilton Twp Julie Picard, <i>Sec</i> , Lower Twp Liz Woods, Ocean City Kellie Seib, Sea Isle City Jim Goos, Ventnor Chris Ridings, West Wildwood
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Adoption of Revised Claims Review Charter

Chair Perez entertained a Motion to adopt the revised Claims Review Committee charter. Mr. Forlenza explained that attached to the Claims Review Committee minutes is a proposed revised charter. He stated that the proposed changes are on page 22 of the CRC minutes, under specific duties, #1. He noted that the proposed change was to remove the \$5,000 threshold and replace with the “maximum amount the certifying and approving officer may approve pursuant to NJAC 11:52-2.22 as established in Section 11 of the ACM JIF Plan of Risk Management...” He noted that the Plan of Risk Management outlines the authority Qual-Lynx has to pay claims and settle claims up to a certain level. The Committee would like to not list this amount here and instead reference the Plan of Risk Management where it already outlines the authority.

Mr. Forlenza entertained questions. Ms. Stollenwerk inquired if the authority to settle would no longer go through the Claims Review Committee. Mr. Forlenza stated no, the Claims Review Committee still would have that authority as they follow the Plan of Risk Management. She asked that if the Plan of Risk Management changes that the Executive Committee please check with the Claims Review Committee prior. Chair Perez noted that it makes sense that this is tied to the Plan of Risk Management and the Executive Committee would review any changes with the Claims Review Committee. Chair Perez noted this was done for Property and Liability already. Mr. Forlenza commented that they are looking to review the Property again as well.

Motion by Mr. Ridings, seconded by Mr. Wahl, to adopt the revised Claims Review Committee Charter. All in favor. Motion carried.

Next Meeting

Chair Perez reminded the members that the next regular meeting will be held on **Wednesday, April 17, 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 Mr. Ridings, seconded by Ms. Picard, 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. Wahl, seconded by Ms. Picard, to close the meeting to the public. All in favor. Motion carried.

MOTION TO ADJOURN

Motion by Mr. Ridings, seconded by Mr. Goos, to adjourn the March 20, 2019 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 3:47 PM.

Tracy Forlenza, *Recording Secretary* for

Julie Picard, *Secretary*

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – APRIL, 2019

THE IMPORTANCE OF INSPECTIONS



PLEASE SEE: NJMEL.ORG > MEL SAFETY INSTITUTE > SAFETY BRIEFINGS > GENERAL > ROAD/SIGN/WALKWAY PROGRAM

In order to ensure that observations are reported, corrected and documented, please consider the following suggestions:

- A system of regular inspections and observations
- Training for employees to identify potential hazards
- Procedures for employees and citizens to report potential hazards
- Procedures to log all reports and record corrective actions
- Procedures to notify other entities/authorities of conditions and/or incidents that require attention\
- Procedures to investigate incidents and accidents

Example: Claimant leaving a friend's house tripped and fell in the street in a "rutted, cracked and depressed" condition of the roadway. The claimant sustained a fractured humerus which required surgical repair. The demand was \$250,000 and in arbitration the insured was found to be 100% liable and the claimant was awarded \$196,000. A Motion for Summary Judgment was filed, Oral Arguments followed and the presiding Judge found no actual or constructive notice of a dangerous condition existing. Also, the action or inaction of the Township could not reasonably be found to be "palpably unreasonable". These findings were largely due to the Township's actions relative to road review and pothole maintenance. It was well documented that this Township does an excellent job of reviewing their roads, including an annual evaluation that involves their DPW and an engineer. They complete regular rounds of pothole maintenance and document the process.



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

Intake	March-19	March-18	2019 March YTD	2018 March YTD
# of New Claims Reported	41	57	175	189
# of Report Only	12	17	62	77
% Report Only	29.3%	29.8%	35.4%	40.7%
# of Medical Only	26	35	84	88
# of Lost Time	3	5	29	24
Medical Only to Lost Time Ratio	90:10	88:12	74:26	79:21
Average # of Days to Report a Claim	2.0	1.2	1.9	1.8

Nurse Case Management	March-19	March-18
# of Cases Assigned to Case Management	74	65
# of Cases >90 days	57	48

Savings	March-19	March-18	2019 March YTD	2018 March YTD
Bill Count	713	661	1779	1600
Provider Charges	\$1,087,302	\$984,268	\$2,369,426	\$2,084,378
Repriced Amount	\$352,313	\$371,873	\$780,072	\$748,563
Savings \$	\$734,989	\$612,395	\$1,589,354	\$1,335,815
% Savings	67.6%	62.2%	67.1%	64.1%

Participating Provider Penetration Rate	March-19	March-18	2019 March YTD	2018 March YTD
Bill Count	93.7%	94.7%	96.7%	94.0%
Provider Charges	97.4%	96.1%	98.5%	96.5%

Exclusive Provider Panel Penetration Rate	March-19	March-18	2019 March YTD	2018 March YTD
Bill Count	96.1%	92.8%	97.9%	91.7%
Provider Charges	97.4%	93.2%	99.5%	94.5%

Transitional Duty Summary		2019 March YTD	2018 March YTD
% of Transitional Duty Days Worked		51.6%	87.9%
% of Transitional Duty Days Not Accommodated		48.4%	12.1%

ATLANTIC COUNTY MUNICIPAL
JOINT INSURANCE FUND

APRIL 2019

CLOSED CASES

1.) Weldon Estate v. Township of Mullica-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Notice of Motion for Leave to File a Late Tort Claims Notice that on July 27, 2018, the Plaintiff's Decedent, Robert W. Weldon, a patient at Blooming Care, LLC d/b/a Mick's Boarding House located at 404 Elwood Road, in the Township of Mullica, requiring around the clock supervision, was negligently permitted to leave the facility alone and that as a result, he was struck by a motor vehicle. The Plaintiff alleged that the Decedent ultimately died as a result of the injuries he sustained in the accident. The Plaintiff further alleged that the employees of Blooming Care, LLC may be employees of the Township of Mullica. The case was assigned to James R. Birchmeier, Esquire on January 31, 2019 and he was instructed to file Opposition to the Plaintiff's Motion based upon non-jurisdiction. Defense Counsel accepted the assignment and he filed Opposition to Plaintiff's Motion for Leave to File a Late Tort Claims Notice based upon non-jurisdiction on February 7, 2019. Defense Counsel asserted that the Township of Mullica had no jurisdiction, ownership, control and/or responsibility, nor has the Township provided any funding to Defendant Blooming Care, LLC and/or Mick's Boarding House. Based upon the Opposition to the Motion filed by Defense Counsel, on February 28, 2019, Plaintiff's Counsel submitted correspondence to Judge Siracusa withdrawing Plaintiff's Motion as to the Township of Mullica, only.

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2019-_____**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2018 CLOSED SESSION
EXECUTIVE COMMITTEE MEETING MINUTES AS RECOMMENDED BY THE FUND
SOLICITOR**

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

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

WHEREAS, the Atlantic County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

WHEREAS, in 2018, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA 10:4-12; and

WHEREAS, in accordance with NJSA 10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated February 19, 2019 the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2018 to make a determination as to whether any of these minutes could be released to the public; and

WHEREAS, in correspondence dated April 3, 2019, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director's Office that the Closed Session Minutes from the 2018 Executive Committee Meetings can be released to the public in their entirety, except for the following specific sections of these minutes, as the matters discussed are still unresolved;

1. In the February 21, 2018 minutes, the discussion on page 2 entitled "GL Defense Panel" and "Questions re: Mallek v. North Wildwood" should be redacted.
2. In the March 27, 2018 minutes, the discussion on page 2 entitled "MEL Denial of Coverage" should be redacted.
3. In the April 18, 2018 minutes, the discussion on page 2 entitled "West Wildwood Update" should be redacted.
4. In the May 16, 2018 minutes, the discussion on page 2 entitled "West Wildwood Update" should be redacted.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the Closed Session Minutes from the 2018 Executive Committee Meetings can be released to the public in their entirety, except for the following specific sections of these minutes, as the matters discussed are still unresolved;

1. In the February 21, 2018 minutes, the discussion on page 2 entitled "GL Defense Panel" and "Questions re: Mallek v. North Wildwood" should be redacted.
2. In the March 27, 2018 minutes, the discussion on page 2 entitled "MEL Denial of Coverage" should be redacted.
3. In the April 18, 2018 minutes, the discussion on page 2 entitled "West Wildwood Update" should be redacted.

4. In the May 16, 2018 minutes, the discussion on page 2 entitled "West Wildwood Update" should be redacted.

BE IT FURTHER RESOLVED that a copy of this Resolution be forwarded to the Fund Recording Secretary and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on April 17, 2019.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Julie Picard, Secretary

By: _____
Ingrid Perez, Chairperson



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April 3, 2019

Paul A. Forlenza, Deputy Executive Director
ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.
P.O. Box 488
Marlton, NJ 08053
[via Paul_Forlenza@ajg.com]

RE: ACMJIF 2018 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2087 (January through December) and based upon my review of those minutes, the minutes can be released with the following exceptions, which sections should be redacted prior to the release of the minutes:

- 1.) In the February 21, 2018 minutes, the discussions on page 2 entitled "GL Defense Panel" and "Question re: Mallek v. North Wildwood" should be redacted.
- 2.) In the March 27, 2018 minutes, the discussion on page 2 entitled "MEL Denial of Coverage" should be redacted.
- 3.) In the April 18, 2018 minutes, the discussion on page 2 entitled "West Wildwood Update" should be redacted.
- 4.) In the May 16, 2018 minutes, the discussion on page 2 entitled "West Wildwood Update" should be redacted.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b

cc: Tracy Forlenza, Recording Secretary, ACMJIF
Chris Roselli, Acct. Mgt, Qual-Lynx
Ingrid M. Perez, ACMJIF Fund Chair



Employment Practices Liability Committee
Meeting Minutes
Wednesday, March 20, 2019

A meeting of the Atlantic County Municipal Joint Insurance Fund Employment Practices Liability Committee was held on Wednesday, March 20, 2019 at 1:30 PM at the Avalon Community Center, Avalon, NJ.

Those in attendance were:

Fund Commissioners: Ron Simone, *Chair, North Wildwood City*
Kellie Seib, *Claims Committee Chair, Sea Isle City*
Peter Miller, *Coverage Committee Chair, Egg Harbor Township*
Rich Hirsch, *Strategic Planning Committee Chair, Longport Borough*
Dawn Stollenwerk, *Finance Committee Chair, Mullica Township*
Julie Picard, *Safety Committee Chair, Lower Township*
Mary Canesi, **City of Northfield**

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

Those unable to attend:

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

I. EPL Committee Charter

Mr. Forlenza referenced the attached EPL Committee Charter, noting that at the first meeting of the year, the Charter is presented to the Committee for review for any suggested changes, updates, revisions, etc. He asked the Committee to please read through the Charter, and if they have any feedback or comments to please contact Ron Simone, EPL Committee Chair, or the Executive Directors office, and it will be presented for discussion at the next meeting in June.

II. EPL/POL Loss Ratio Reports

FY 2012-2017 valued as of 12/31/18

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2012-2017 valued as of December 31, 2018 that were included in the agenda packet. He stated that although there will be development in the more recent years; the Fund's overall results are trending in a positive direction. Mr. Forlenza then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results valued as of December 31, 2018 by member. Mr. Forlenza then briefly reviewed the individual Fund Year spreadsheets that depict EPL/POL Incurred Losses vs. Loss Funds for Fund Years 2012-2017 valued as of December 31, 2018 by member. He noted the report depicts the EPL/POL Five Year Average Loss Ratio for the ACMJIF which is 36.8%, which led to the 4%

reduction in the 2019 premium and the EPL/POL Six Year Average Loss Ratio for the ACM JIF which is 56.9%. He stated that the carrier is using the JIF's five year history to gauge the Fund's performance. The JIF uses the 6 year average loss ratio in allocating premium changes across the membership. Mr. Forlenza also noted that the carrier uses a 55% loss ratio as a "breakeven" point for determining the JIF's performance.

Mr. Forlenza stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL, were mailed to the members in January.

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

A. All Open XL Files

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

B. Open QBE Files since December 2018

Mr. DeWeese then provided the Committee with an update on open cases with QBE. Mr. DeWeese stated there are 48 open files with QBE, 30 of which are awaiting coverage determination; eighteen (18) are in litigation and eighteen (18) have been assigned Defense Counsel. He then briefly reviewed a few of the more troublesome claims.

C. Closed QBE Files since December 2018

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

D. Closed XL Files

Mr. DeWeese then provided the Committee with an update on the closed cases with XL. Mr. DeWeese stated that there has been one (1) case closed since the December 2018 meeting with no payment to the Plaintiff.

IV. *Members of Concern*

Mr. Forlenza asked Mr. DeWeese if he had any concerns with the performance of any members in regards to employment related claims. Mr. DeWeese responded that no members were of concern at this time, but he is monitoring Estell Manor very closely and is in contact with their Solicitor. Mr. DeWeese explained the problem isn't with the amount of claims, but rather one claim and one individual. He noted he will report back to this Committee in June with any updates.

V. *MEL EPL Plan of Risk Management Program*

Mr. Forlenza reminded the Committee that all members needed to recertify their compliance with the MEL's EPL/POL Plan of Risk Management by the extension date of November 1, 2018, with an effective date of January 1, 2019. He noted that every member in the Fund is in compliance with the Program which will assist in keeping member deductibles and coinsurance costs down. Mr. Forlenza stated this report is included in the monthly agenda, and please be sure to review for accuracy.

VI. *Land Use Liability Risk Management Program*

Mr. Forlenza reminded the Committee that this is a training program for members of municipal planning, zoning, and/or land use boards, and the training materials that he received from the MEL included more than 60 PowerPoint slides and referenced various court decisions and legal principles that were somewhat overwhelming. He stated he continues to edit and condense the

training materials. He stated he is looking to have this complete sometime next month. At that point, once Mr. DeWeese gives it a final review, it will be rolled out via the Municipal Clerk and he hopes the towns use this training so they will be eligible for the expanded coverage, which is reimbursement of \$50,000 of defense costs if the board member is sued personally in civil court and not otherwise indemnified by the municipality.

Mr. Forlenza noted he would keep the committee updated as to his progress in this matter.

VII. *EPL Helpline*

A. Current EPL Helpline Authorized Users

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

Mr. Forlenza then reminded the Committee that the new EPL Helpline; “MEL Line” is now live and the program details were emailed to all members on March 12, 2019. This is a dedicated resource for members to call for guidance on employment relates issues that they are facing. He stated that the MEL Program will use three (3) local attorneys, Mr. DeWeese included, and will provide local expertise to our members from attorneys they know and trust, while also providing members access to attorneys that know NJ law and know our members and their needs.

The MEL Line will be available to those 1-2 people who were appointed by Resolution to be the contact(s) for the EPL Helpline.

B. Enquiron Notifications

Mr. Forlenza noted that up until December 31, 2018, Enquiron continued to e-mail HR Express Updates to the members on a regular basis. These included the following notifications issued since the Committee’s last meeting:

HR Express Updates:

- Making a List, Checking it Twice: Gifts for your Naughty and Nice Employees

Webinars:

- #MeToo and You, Navigating the Changes in Social Norms and Legislation
- Pregnancy in the Workplace

Alerts:

- IRS provides tax inflation adjustments for tax year 2019
- New Jersey Health Insurance Mandate - 2019

Mr. Forlenza noted that effective January 1, 2019; this service was cancelled with the funding for this program being redirected to pay for the MEL Line as he discussed earlier.

VIII. 2010 EPL/POL Renewal

Mr. Forlenza reminded the Committee that the MEL is entering the second year of a two year contract with QBE. He noted that although the current contract called for a 3.5% statewide increase for 2019, the statewide increase ended up being 2% with a 4% reduction for the ACM JIF due to the JIF’s strong 5 year loss ratio.

Mr. Forlenza reminded the Committee of his office's ongoing discussions with the MEL Underwriter in regards to an overall reevaluation of the allocation of the EPL premium. He noted that his office has concerns regarding the current allocation of the EPL premium across the MEL JIFs and that some Funds might be paying too much or too little of the premium based upon past performance. He further explained that a member town with one bad claim several years ago, and no claims since, which resulted in an increase in a member's premium, has no ability to reduce their premium 4 or 5 years after the claim was incurred. As a result, "good performing" members could be paying too much for this coverage. This same scenario can apply to the JIF. A onetime poor performing JIF that sees its performance improve due to increases in premium and/or reductions in losses can end up paying more than they should to the betterment of poorer performing Funds.

Mr. Forlenza stated that his office is having ongoing discussions with the Fund Underwriter and Texas Underwriters how to use a mixture of exposure data and loss information to equally distribute EPL premium across the MEL affiliated JIFs.

IX. 2020 Cyber Liability Renewal

Mr. Forlenza noted that the ACM JIF is a pretty good example of what is being seen statewide, which is five (5) member towns out of 41 in compliance with the MEL Cyber Risk Management Program even though the Program has been out for over a year.

Mr. Forlenza then referenced a MEL Cyber Task Force Bulletin in the agenda he had emailed to all members a few weeks ago. The Bulletin detailed that in the last week of December 2018, there had been fourteen (14) reported cyber-attacks reported, with nine (9) being successful, mostly in North Jersey. Even though the insurance rates for 2019 had been agreed too, the insurer came back and asked the MEL for a 15% increase effective January 1, 2019 due to the high volume of claims at the end of the year, which the MEL approved.

The MEL is concerned that they are going to have a very difficult time renewing this coverage for 2020. It is likely that the members will see higher rates and deductibles, which is why Mr. Forlenza wants to see as many members as possible come into compliance with the MEL's Cyber Risk Management Program. Mr. Forlenza noted that he has been told that members in compliance with the Tier 1 standards have reduce their susceptibility to cyber related claims by about 80%. He noted that the more members in compliance with the MEL's Program the better the Fund will look to the underwriter in regards to renewing the cyber liability policy.

X. Police Online Training

Mr. Forlenza reminded the Committee that a contract was awarded in July to *Police One Academy* for online Police training. The Executive Director's office worked with J.A. Montgomery on the release of this program, which was presented as a live presentation at the October 12th Police Ad-Hoc meeting and a Program Announcement sent via email on October 15, 2018.

Mr. Forlenza referenced the eight (8) courses in total that have been released noting these are the first courses of the total of 15 hours of training courses available per year. He then noted that two (2) courses on Cyber Hygiene have recently been released, with courses in regards to responding to situations with mentally ill people in the pipeline. He noted that J. A. Montgomery has created a Review Committee to determine future courses. Mr. Forlenza asked the members to please be sure their Police Officers are utilizing this program, as of to date we have received 12 member rosters, with 9 of those members completing courses. Mr. Forlenza noted his office has contacted the remaining members on two seperate occasions and to date have still not received their rosters.

XI. Technology Liability

A. Media Pro

Mr. Forlenza noted that a request for a list of employees, who use a municipal computer, inclusive of their email addresses and title, was emailed to all Fund Commissioners and RMC's on November 9, 2018. The email asked that this employee information be sent back in a spreadsheet no later than November 28, 2018. Information on police officers was not required as they will be utilizing *Police One Academy* platform for this training. To date, there is still one (1) member who has not submitted this information; and, as a result, has been missing out on the training. Once the information is received and reviewed, Media Pro will be sending the employees access information and instructions for the online cyber training. To date 1,599 employees have been enrolled with 862 course completions.

B. Pivot Point

Mr. Forlenza reminded the committee that Pivot Point has been undertaking network vulnerability assessments and Phishing experiments on our members. He noted that his office is using the employee information gathered for MediaPro to conduct the Phishing experiments. He also reminded the members that on November 27, 2018 he sent an email requesting member "public facing" IP Addresses for websites, email servers, internet, and any server accessible to the public with an IP Address. This information is being provided to Pivot Point so they can test the vulnerability of member networks to being accessed. To date there are still four (4) towns that have not provided the requested IP Address.

To date 2,858 phishing emails have been sent out, with only 186 clicks (or under 5%) being phished.

C. MEL Cyber Risk Management Plan

Mr. Forlenza reminded the committee that the Fund's cyber liability coverage carries a \$10,000 deductible; however, members have the opportunity to reduce that deductible to \$5,000 (Tier 1) if they meet basic criteria under Technical Competency, Sound Cyber Hygiene, and Technology Management. In addition, members will have the opportunity to reduce their deductible to \$2,500 (Tier 2) per claim if they meet some additional security criteria within these areas. Mr. Forlenza stated this is a reimbursement of a portion of their deductible if they meet these standards, and information was emailed to all members and RMC's on December 18, 2017.

Mr. Forlenza emphasized that all members should review the Plan with their IT professional to ascertain their current status and what actions need to be taken to comply with the program and qualify for lower deductibles. To date, Folsom, Longport, Egg Harbor, Mullica, and Upper Township have submitted their plan and are in compliance for both Tier 1 and Tier 2 standards. Mr. Forlenza noted we will be pushing hard to find ways to help member towns understand the compliance process and assist in their submissions so we can get all towns compliant. Mr. Forlenza stated he will continue to keep the Committee updated as to other members that have their Plan approved.

XII. Technology Risk Services Director

Mr. Forlenza stated that Lou Romero, who many know, worked for Pivot Point undertaking the Cyber Assessments for all member towns and providing the written report of their findings and recommendations. As this assignment has come to an end, Pivot Point doesn't have much more for Mr. Romero to undertake in his specialty, so they have decided to part ways amicably.

Mr. Forlenza explained that Mr. Romero has started his own company and inquired with Mr. Forlenza and Mr. Miola about the possibility of continuing his work with the members. Mr.

Forlenza noted this was seen as an opportunity to get someone on board, who everyone is familiar with, to work with the individual towns to get each one in compliance with the MEL Cyber Risk Management Plan. As it stands, each town has an individual deductible of \$10,000 in 2019 should they have a loss. Going into 2020, as discussed earlier in the meeting, it is predicted this figure will be significantly higher. Mr. Forlenza explained that if the Fund was interested in employing Mr. Romero, he would assist each town in becoming compliant with the MEL's Cyber Risk Management Plan, so when they begin the underwriting process for the 2020 renewal, the vast majority of the members are in compliance. In addition, Members are actively testing network vulnerability, training employees, and practicing good Cyber Hygiene, which will place the Fund in a stronger position at renewal time. Mr. Forlenza reminder the members that if you are compliant within the Tier 1 program, you are eligible for reimbursement of 50% of your deductible and Tier 2 compliance will result in a reimbursement of 75% of your deductible.

Mr. Forlenza stated both the BURLCO and TRICO JIF's have appointed Mr. Romero as their technology Risk Services Director, and if the ACMJIF is interested, Mr. Forlenza would present a proposal for the Committee's review. He noted that Mr. Romero is charging these two JIFs a flat fee, per town, of \$1,650, which is a very fair price in today's market for these types of services.

A discussion ensued. Ms. Stollenwerk stated she did not see a need for this expenditure or service. Mr. Miller agreed. Mr. Forlenza noted that both Mullica and Egg Harbor Township are in compliance for both Tier 1 & 2 standards; however, this type of service might be beneficial to other towns that are having a difficult time becoming complaint. Mr. Forlenza suggested that members can consider these services on a town by town basis. Mr. Simone and Ms. Seib agreed with this approach. Ms. Picard stated she would have her IT person talk with Mr. Romero in regards to these services. Mr. Forlenza stated if anyone is interested in Mr. Romero's services, please reach out to him. The Committee agreed.

XIII. Next Meeting

The next meeting will be Wednesday, May 20, 2019 at 2:30 PM prior to the Executive Committee Meeting. A meeting notice will be sent out two weeks prior to each scheduled meeting.

Seeing no other business, the meeting adjourned at 2:40 PM

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

Prepared For: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
Prepared By: Valerie Smith MS, Wellness Director
Contact Information: acmjifwellness@gmail.com 609-251-7811

March - April Activities

Future Health Fairs

Wildwood Crest - 3rd Annual Health Fair, June 2019
Egg Harbor Twp - 3rd Annual Health Fair, September 2019
Lower Twp - 2nd Annual Health Fair, October 2019

January Notes

- **In Good Health Newsletter - April is Cancer Awareness Month, topics focus on what we can do for ourselves to prevent cancer!**
- **Move It Monday - Using the F.I.T.T. principal to specialize your exercise**

Municipal Shout Out Award:

Millville Wellness Committee

Galloway Twp Wellness Coordinator, Ray Marble



To: Fund Commissioners

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

Date: April 17, 2019

Re: Executive Director's Report

A. Lost Time Accident Frequency Report (pgs. 51-52)

The February 2019 Lost Time Accident Frequency Summary and the Statewide Recap for February 2019 are attached for your review.

B. Certificates of Insurance (pgs. 53-57)

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

C. Financial Fast Track Report (pg. 58)

The Financial Fast Track Report as of February 28, 2019 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of February 28, 2019 was **\$26,817,766**.

D. Regulatory Filing Checklists (pgs. 59-60)

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 (pg. 61)

A letter from our office describing how to collect your 2018 Safety Incentive Awards was emailed out on or about March 14, 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 2018 Safety Incentive Awards, please contact our office. **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. 62)

A letter from our office describing how to collect your 2019 Optional Safety Budget allowance was will be emailed on or about March 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. 63)

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. 64)

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. MEL Employment Practices Helpline –Authorized Contact List (pgs. 65-66)

The MEL has established the *MEL Employment Practices Helpline* to assist our members by providing legal advice on employment related issues. The Members have unlimited access to the *Helpline* attorneys to seek advice on employment related issues. The Members can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives 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 *MEL Employment Practices Helpline*. These authorized contacts are the only representatives permitted to access this service. Please contact the Executive Director's Office or David S. DeWeese, Esquire with any questions regarding the *Helpline*.

I. Employment Practices Liability Compliance – (pg. 67)

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.

J. MEL Cyber Risk Management Plan Compliance (pg. 68)

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.

K. Statutory Bond Status (pgs. 69-70)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for our review. 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.

L. Skateboard Park Approval Status (pg. 71)

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 **2019-19**, 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.

M. Capehart & Scatchard Updates (pgs. 72-80)

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

N. Monthly Activity Calendar (pgs. 81-82)

Attached for your review is the monthly activity calendar for the months of April/May 2019

O. Elected Officials Seminar – Online (pg. 83)

The 2019-2020 in person Elected Officials Training Sessions have concluded. Members with elected officials that attended this training will receive a credit of \$250 for each municipal elected official who attended one of the in person training sessions. This credit is also available to the member's CEO (i.e. Municipal Manager or Administrator) this year. The sign-in sheets from December 6, 2018, January 31, 2019, February 6, 2019, and March 21, 2019 seminars are posted on the JIF website. Earlier this month, the MEL announced the availability of online training for elected officials via the MEL Safety Institute. Elected officials that complete the online training session by May 1, 2019 will also be eligible for the \$250 per elected official credit. The total credit is limited to 5% of a member's 2019 MEL Assessment. Instructions on how to access the online training are attached for your review and also available on the MEL website; www.njmel.org.

P. Police One Training

To help reduce the skyrocketing costs associated with police related injuries and lawsuits, the JIF has contracted with Police One Academy for access to online training. All JIF Member Police Agencies are eligible to participate in this web-based training. Current 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.

Q. 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 other important subjects. Members must 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 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.

R. Technology Risk Management Services – Pivot Point

The JIF has contracted with 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 cyber 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. Over

the next few months, members will 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.

S. Quarterly Attendance (pg. 84)

A report detailing attendance records through the first quarter of the 2019 Fund Year is attached for your review.

T. Financial Disclosure Statement Filing (pgs. 85-89)

In 2014, the Division of Local Government Services implemented a new "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file as their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from our office once we are notified of their assignment and have 30 days from their day of assignment in which to file. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie at 856-446-9136.

U. Website (WWW.ACMJIF.ORG)

In February we released the new and updated ACM JIF website WWW.ACMJIF/ORG. The website contains many new features that make it easier to navigate and find the information you are looking for. We have already received excellent feedback from our members but we are always open to suggestions to improve the website. Please take a look and let us know what you think.

V. New Member Activity

The Executive Director's office is processing an application from the Wildwood Special Improvement District.

Atlantic County Municipal Joint Insurance Fund

2018 SIP Qualifiers Award

Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid in	Total YTD	Ending	Encumb
Municipality	Balance	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2020	Expenses	Balance	Funds
Absecon	2,150.00														0.00	2,150.00	
Avalon	2,150.00														0.00	2,150.00	
Brigantine	2,400.00														0.00	2,400.00	
Buena	1,900.00														0.00	1,900.00	
Cape May	2,400.00														0.00	2,400.00	
Cape May Point	1,650.00				1,650.00										1,650.00	0.00	
Commercial	1,650.00														0.00	1,650.00	
Corbin City	1,650.00														0.00	1,650.00	
Deerfield	1,650.00														0.00	1,650.00	
Dennis	1,900.00														0.00	1,900.00	
Downe	1,650.00														0.00	1,650.00	
Egg Harbor Twp.	2,650.00														0.00	2,650.00	
Estell Manor	1,650.00														0.00	1,650.00	
Folsom	1,650.00														0.00	1,650.00	
Galloway	2,400.00														0.00	2,400.00	
Hamilton	2,400.00														0.00	2,400.00	
Linwood	2,150.00														0.00	2,150.00	
Longport	1,900.00				1,900.00										1,900.00	0.00	
Lower	2,400.00														0.00	2,400.00	
Margate	2,400.00														0.00	2,400.00	
Middle	2,400.00														0.00	2,400.00	
Millville	2,650.00				2,650.00										2,650.00	0.00	
Mullica	1,900.00				1,900.00										1,900.00	0.00	
Newfield	1,650.00														0.00	1,650.00	
North Wildwood	2,400.00														0.00	2,400.00	
Northfield	2,150.00				2,150.00										2,150.00	0.00	
Ocean City	2,650.00														0.00	2,650.00	
Pleasantville	2,650.00														0.00	2,650.00	
Sea Isle City	2,400.00														0.00	2,400.00	
Somers Point	2,150.00				2,150.00										2,150.00	0.00	
Stone Harbor	2,150.00														0.00	2,150.00	
Upper Twp.	2,150.00														0.00	2,150.00	
Upper Deerfield	1,900.00				1,900.00										1,900.00	0.00	
Ventnor	2,400.00														0.00	2,400.00	
Waterford	2,150.00				2,150.00										2,150.00	0.00	
West Cape May	1,650.00														0.00	1,650.00	
West Wildwood	1,650.00														0.00	1,650.00	
Weymouth	1,650.00														0.00	1,650.00	
Wildwood	2,650.00				2,650.00										2,650.00	0.00	
Wildwood Crest	2,150.00														0.00	2,150.00	
Woodbine	1,650.00														0.00	1,650.00	
Total By Line	\$85,900.00	0.00	0.00	0.00	19,100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,100.00	66,800.00	

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

**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																		
Total By Line	\$26,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26,000.00	

Must be Claimed or Encumbered by December 31, 2019. All Encumbered Funds Must 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	45.00	225.00										339.00	\$386.00	
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	87.50											125.00	\$600.00	
Galloway	725.00														0.00	\$725.00	
Hamilton	725.00														0.00	\$725.00	
Linwood	725.00														0.00	\$725.00	
Longport	725.00														0.00	\$725.00	
Lower	725.00														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	
Total By Line	\$29,725.00	\$0.00	\$106.50	\$132.50	\$225.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$464.00	\$29,261.00	

Must be Claimed or Encumbered by December 31, 2019. All Encumbered Claims 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			300.00											300.00	\$700.00	
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				108.95										108.95	\$166.05	
Weymouth	275.00														0.00	\$275.00	
Wildwood	1,500.00														0.00	\$1,500.00	
Wildwood Crest	1,000.00														0.00	\$1,000.00	
Woodbine	275.00														0.00	\$275.00	
Total By Line	\$33,500.00	\$0.00	\$0.00	\$300.00	\$108.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$408.95	\$33,091.05	

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



2019 Elected Officials Online Employment Practices Seminar

This course details ways to prevent Employment Practices lawsuits. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 1, 2019 will qualify for a \$250 credit in their local unit 2019 assessment.

1. Click the following link for the MEL Safety Institute's Learning Management System www.firstnetcampus.com/meljif
2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Help Line.
If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the '[2018-2019 Elected Officials' Employment Practices Seminar](#)'.
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions you will navigate to the 'Student Center' tab to print your Certificate of Completion. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

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

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

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

2019 ACM Meeting Attendance

Municipality	Name	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	# FC Attended	#ALT Attended	Total Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y												3			
Absecon	Thompson/Snyder	Alt	FC	FC										2	1	3	67%	33%	100%
Avalon	Wahl/Waldron	FC	FC	FC										3	0	3	100%	0%	100%
Brigantine	Blowers/O'Neill	FC	FC	FC										3	0	3	100%	0%	100%
Buena Boro	Nimohay/Jones	FC	FC	FC										3	0	3	100%	0%	100%
Cape May	Picard/Burke	FC	FC	FC										3	0	3	100%	0%	100%
Cape May Point	O'Connor/vanHeeswyk	FC	FC	FC										3	0	3	100%	0%	100%
Commercial Twp	Sparks/Humphries	FC	N/A	N/A										1	0	3	33%	0%	33%
Corbin City	Turner/Kane	N/A	FC	FC										2	0	3	67%	0%	67%
Deerfield	Seifrit/Closer	FC	FC	FC										3	0	3	100%	0%	100%
Dennis	Bishop/Moran	FC	N/A	N/A										1	0	3	33%	0%	33%
Downe	Campbell, B./Clifton	FC	N/A	Alt										1	1	3	33%	33%	67%
Egg Harbor Twp.	Miller/Von der Hayden	FC	Alt	FC										2	1	3	67%	33%	100%
Estell Manor	Kent/Seelman	FC	FC	FC										3	0	3	100%	0%	100%
Folsom	Gatto/Schenker	FC	N/A	FC										2	0	3	67%	0%	67%
Galloway	Prakash/Johansen	FC	N/A	N/A										1	0	3	33%	0%	33%
Hamilton	Perez/Jacobs	FC	FC	FC										3	0	3	100%	0%	100%
Linwood	Napoli/Strazzeri	FC	N/A	FC										2	0	3	67%	0%	67%
Longport	Hirsch/Kelly	FC	FC	FC										3	0	3	100%	0%	100%
Lower	Picard/Ridgway	FC	FC	FC										3	0	3	100%	0%	100%
Margate	McLaughlin/Adams	FC	FC	FC										3	0	3	100%	0%	100%
Middle	Krauss/Quinones	Alt	FC	N/A										1	1	3	33%	33%	67%
Millville	Burke/Shapiro	FC	FC	N/A										2	0	3	67%	0%	67%
Mullica	Stollenwerk	FC	FC	FC										3	0	3	100%	0%	100%
Newfield	Barbagli/Marandino	FC	N/A	FC										2	0	3	67%	0%	67%
North Wildwood	Simone/Nordberg	FC	FC	FC										3	0	3	100%	0%	100%
Northfield	Canesi/Campbell	Alt	FC	FC										2	1	3	67%	33%	100%
Ocean City	Woods/Wood	FC	N/A	FC										2	0	3	67%	0%	67%
Pleasantville	Riggin/Stewart	FC	Alt	N/A										1	1	3	33%	33%	67%
Sea Isle	Seib/Savastano	FC	N/A	FC										2	0	3	67%	0%	67%
Somers Point	Samuelson/Heath	Alt	Alt	Alt										0	3	3	0%	100%	100%
Stone Harbor	Craft/Wagner	FC	FC	N/A										2	0	3	67%	0%	67%
Upper Deerfield	Spoltore/Vagnarelli	FC	FC	FC										3	0	3	100%	0%	100%
Upper Township	Sharp/Young	FC	FC	FC										3	0	3	100%	0%	100%
Ventnor	Goos/Iannuzzelli	FC	Alt	Alt										1	2	3	33%	67%	100%
Waterford	Yeatman/Danson	Rep	N/A	N/A										0	0	3	0%	0%	0%
West Cape May	Vitelli/Schumann	Alt	FC	Alt										1	2	3	33%	67%	100%
West Wildwood	Ridings/ Brunkel-Crowley, E	FC	FC	FC										3	0	3	100%	0%	100%
Weymouth	Ayres/Carroll	FC	N/A	FC										2	0	3	67%	0%	67%
Wildwood City	Fox/Troiano	FC	N/A	N/A										1	0	3	33%	0%	33%
Wildwood Crest	Mahon/Herman	N/A	FC	FC										2	0	3	67%	0%	67%
Woodbine	Garrison/Gurdgiel	Alt	FC	N/A										1	1	3	33%	33%	67%
41		39	29	31	41	41	41	41	41	41	41	41	41	84	14	123	68%	11%	80%
		95%	71%	76%	100%	100%	100%	100%	100%	100%	100%	100%	100%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance



LFN 2019-05

April 1, 2019

Contact Information

Director's Office

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Local Government Ethics Law

2019 Financial Disclosure Statements

Filing Information for Local Government Officers

Introduction

Pursuant to the Local Government Ethics Law (LGEL), specifically N.J.S.A. 40A:9-22.6, local government officers shall annually file a financial disclosure statement (FDS).

Your local government entity has determined that you are a local government officer (LGO) who is required to file. N.J.S.A. 40A:9-22.3.g defines a local government officer as “any person, whether compensated or not, whether part-time or full-time: (1) elected to any office of a local government agency; (2) serving on a local government agency, which has the authority to enact ordinances, approve development applications or grant zoning variances; (3) who is a member of an independent municipal, county or regional authority; or (4) who is a managerial executive employee of a local government agency, as defined in rules and regulations adopted by the Director of the Division of Local Government Services in the Department of Community Affairs pursuant to the “Administrative Procedure Act,” P.L. 1968, c. 410 (C.52:14B-1 et seq.), but shall not mean any employee of a school district or member of a school board. N.J.S.A. 40A:9-22.3.g(4) of the LGEL, defining managerial executive, was amended in August 2015. Please note that, effective with the 2017 filing year, the Division of Local Government Services adopted Rules and Regulations determining positions specifically required to file under the managerial executive section of the LGEL. For a more comprehensive explanation of the managerial executive changes, please refer to [Local Finance Notice 2019-04](#).

Also, effective with the 2017 filing year, the Local Finance Board (Board) amended the FDS form in conformance with the Police Information Law. These changes are further discussed on Page 4 of this LFN. In another change to the FDS form, home addresses and telephone numbers included in Section 1 - Personal Information (optional) will not appear in public search results. A footnote has been added to the form reflecting this action.

The FDS is part of the legislative design for assuring that standards of ethical conduct and financial disclosure requirements for LGOs are clear, consistent, uniform in application, and enforceable on a statewide basis.

The Board commends you for accepting the opportunity to serve the public. For most LGOs, your public service will be a gratifying personal experience, and you will no doubt be exposed to various types of public policy and fiscal challenges facing your community.

Public office and employment are a public trust. The annual FDS filing requirement serves as an important reminder to each LGO that the citizens of New Jersey hold you to a high standard of ethical conduct. As such, both paid and volunteer LGOs are required to file a FDS.

This Local Finance Notice outlines filing procedures that are designed to facilitate efficiency and enhance transparency by using available technology to capture and report the financial disclosure statements we collect. This notice was written for local government officers and contains specific step-by-step instructions for successfully filing the financial disclosure statement using the online process.

A separate Local Finance Notice has been issued to municipal clerks, county clerks, and other local government entity representatives who have administrative responsibilities under the Local Government Ethics Law pertaining to financial disclosure statements. If you desire a more comprehensive explanation of the financial disclosure statement filing requirements, you should read [Local Finance Notice 2019-04](#) and other materials that are posted on the Division of Local Government Services' (Division's) web site, www.fds.nj.gov.

Online Filing Procedure

Beginning with the 2013 filing year, online filing of FDS forms became mandatory for all local government officers (LGOs). The filing process uses a web based system and is similar to online banking or purchasing goods from a company that has an online ordering system.

If you filed an FDS in 2014, 2015, 2016, 2017, or 2018 you have an LGO profile/account created in a prior year. To file your FDS electronically, use the login ID (e-mail address) and Password from the prior year. You only need a new PIN# if you have any new or additional positions that were not on your 2018 FDS. If you have additional positions for which you have been assigned a new PIN#, you must also validate the new PIN# using the "Manage Positions" button after logging in.

If you are a new filer, you will first need to obtain the PIN# from your local government entity representative (e.g., municipal clerk or county clerk) and confirm with the representative how your name was listed on the roster (e.g. James Smith vs. Jim Smith). Your first and last name entered to validate the PIN# must match the name as it was entered on the roster by your local government entity representative.

If you are a new filer who is identified as an LGO by multiple local government entities (e.g., you serve as a business administrator for a municipality and also serve as a commissioner for a joint insurance fund), you will receive separate PIN#s from each entity. You will link each PIN# to a single LGO user account by using the Manage Positions feature after you validate the first PIN# issued and create your profile. More detailed instructions are provided below and at www.fds.nj.gov. Please note that if you hold multiple positions within the same local government entity (e.g., municipal governing body member also serving on the local planning board), you will only be assigned one PIN#.

Step-By-Step Instructions

- STEP 1: Carefully review this Local Finance Notice.
- STEP 2: Read the FDS instructions available at www.fds.nj.gov and/or watch the webinar training video.
- STEP 3: Go to www.fds.nj.gov. To access the login page, click on the button titled, "File Financial Disclosure Statement."

New Filers:

- STEP 4: First time users must click the “New Registration (Local Government Officer)” link at the bottom of the login screen. Authorization names are not used as the login ID; you will establish your login ID and password in Step 7.
- STEP 5: Obtain your authorization name (the name the LGE Representative used for you on the roster) and PIN# from your local government entity representative.
- STEP 6: Register and validate your PIN# (you must use the same name entered on the roster and provided by your local government entity representative).
- STEP 7: Complete the information in the box entitled, “Local Government Officer (LGO) Credentials” and create a login and password. Your login **must** be in the form of a valid email address. Maintain a record of the login and password you selected for future access to the system.
- STEP 8: Login to the system as a registered LGO using the login and password you just created to begin your financial disclosure statement. Proceed to STEP 10.

Returning Users:

- STEP 9: If you established an LGO profile in 2014, 2015, 2016, 2017, or 2018 login using the login ID (your e-mail address) and password you created to establish that profile. Proceed to STEP 10.
- If you have forgotten your password, click on “Forgot Password” on the bottom of the login page. The password will be e-mailed to the e-mail used as the login ID. Your local government entity representative can also reset your password if you do not remember it.
 - If you need to edit your e-mail address, please contact your local government entity representative to have the e-mail address edited.

All Users:

- STEP 10: Validate any additional PIN#s received from different entities using the Manage Positions button **PRIOR** to starting your financial disclosure statement.
- STEP 11: Once all PIN#s have been validated, click on the “File” link and start the FDS making sure to accurately fill out the form. It is recommended that you read the instructions and/or Frequently Asked Questions, also on www.fds.nj.gov, if you have questions about definitions or the sections of the FDS such as what constitutes sources of income, etc.
- STEP 12: You can start your FDS and save the information to be submitted at a later time, or you can submit your FDS right away. **NOTE: Once the FDS is submitted, it can be amended; however, the original FDS and any amended FDS’s will also be available publicly.**
- STEP 13: If you want, you may print a copy of your FDS for your own records. It is unnecessary for you to file a paper copy of your FDS with the Local Finance Board or your local government entity. Once you submit your FDS online it is immediately available through the public search feature. Click on “Search Financial Disclosure Statements” button on www.fds.nj.gov to view your submitted statement.
- STEP 14: If you receive any PINs after you have submitted your FDS, login and click the “Manage Positions” button to validate the additional PINs. After validating the PINS, **click the “file” link proceed through the FDS sections and re-submit** the FDS. The previously filed FDS will also remain available through the public search tool.

Filing Deadline

Financial disclosure statements must be filed annually on or before **April 30th** each year. In addition, once the annual filing deadline has passed, per N.J.S.A. 40A:9-22.6(b) new local government officers shall file a financial disclosure statement within 30 days of taking office.

Information for Law Enforcement Officers

The Legislature passed a series of Police Information Laws, N.J.S.A. 2C:20-31.1 (posting of information on the Internet); N.J.S.A. 47:1-17 (publishing certain information by government entity) and, N.J.S.A. 56:8-166.1 (person, business, association prohibited from publishing certain information on the Internet), that pertain specifically to the disclosure of certain law enforcement officers' home addresses and home telephone numbers on the Internet. To comply with the legislation, the LFB made a change to the FDS form and the availability of the information supplied on the form.

Since 2014, the FDS has been filed online at www.fds.nj.gov. The public can search both rosters of governmental entities and submitted FDS's on the website. Prior to 2017, all information entered on the FDS by the LGO when they filled out the form was available on the public search portion.

Per N.J.S.A. 40A:9-22.6 (a)(5) the LGO is required to list the address and brief description of all real property in the State in which the local government officer or a member of his immediate family held an interest during the preceding calendar year. The FDS form was amended in 2017 to allow the below statement to appear on the form under Section II, E where LGOs list this information:

Are you a law enforcement officer or retired law enforcement officer or is a member of your household a law enforcement officer pursuant to N.J.S.A. 47:1-17 ?

- Yes, I qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17
 No, I do not qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17

Pursuant to N.J.S.A. 47:1-17, the home addresses and unpublished telephone numbers of law enforcement officers are protected. If you or a member of your household, are a law enforcement officer/ retired law enforcement officer, you must answer YES to identify your home address exempt from online disclosure. Please note that you must still provide the real property information under Section II.E. If you do not select YES check box, you have waived protection under N.J.S.A. 47:1-17 and the provided property information will be available on the Internet as part of your Financial Disclosure Statement.

If you select the checkbox that indicates that you do qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17 and mark a property as a home address, your home address will not show up on the FDS through the public search. Instead, the language "exempt from disclosure" will be reflected on that property's line. Other properties that you may have that are not home addresses will still show up on the FDS form. The home address information will continue to be collected by the LFB.

Multiple Positions

With the electronic system, LGOs submit one form regardless of the number of positions they might hold in different government entities. However, the LGO needs to link all of the positions together and make sure that all positions are listed on the FDS under Section I. Personal Information.

If you are registering for the first time, validate all PINs before you submit the FDS. If you have already submitted your FDS and receive another PIN, login and click the "Manage Positions" button to validate any additional PIN#s. After adding any PINs, go to the "File" button and re-submit the FDS.

JIF Members

Joint Insurance Funds are deemed separate local government entities for purposes of the Local Government Ethics Law and, therefore, members of Joint Insurance Funds (JIFs) are usually listed on two rosters-the municipality's roster and the JIF's roster. LGOs who are on JIFs should link the PIN supplied

by the JIF to their profile. LGOs should make sure that their FDS reflects the positions under Section I. Personal Information as listed on the JIF's roster, as well as their titles on the municipality's roster. For example, in Section I. Personal Information it should read "ABC Municipality-Business Administrator" and "XYZ JIF-Member." Being listed as a JIF member by the municipality will not satisfy the requirement of being listed on the JIF roster because the JIF is considered a separate local government entity.

Compliance

The LFB may periodically conduct audits for compliance with the filing requirements and initiate investigations. Notices of Violation are issued by the LFB. LGOs can be assessed an appropriate fine that is not less than \$100 nor more than \$500 pursuant to N.J.S.A. 40A:9-22.10. In addition, for elected officials, the failure to file a FDS can subject the municipality to a loss of State Aid as it is a question on the "Best Practices" Questionnaire.

Ignorance of the requirement to file the FDS is not considered "good cause." It is expected that LGOs will take time to understand their responsibilities under the Local Government Ethics Law and will consider the annual filing requirement an important duty to be fulfilled as part of their public service. The LFB reminds LGOs that the Division does not send out reminder e-mails to LGOs directly. In addition, any reminder e-mails are sent as a courtesy and are not a statutory requirement.

The LFB further reminds LGOs that compliance is not just submitting an FDS, but filing a complete FDS. The LFB can, and does, find violations against LGOs whose FDSs are incomplete. For example, in recent years, violations have been found against local officials who failed to disclose their pensions as one of their sources of income and who failed to disclose rental properties as sources of income, as well as, real estate in which an interest was held.

We know that the process discussed herein will require the use of enhanced technology, and we appreciate your help in making this less expensive, more effective disclosure process a reality. It is our hope that in the end, taxpayer resources will be saved, the past bureaucracy associated with paper filings will be eliminated, and the public will be better served with enhanced transparency.

Help

Numerous resources have been created to assist you through this process, including a step-by-step help guide, recorded webinar presentations, and a specially prepared LGO video tutorial. However, if you need assistance after consulting those resources, please contact Local Finance Board staff by e-mailing LFB_FDS@dca.nj.gov or by phone at 609-292-4537.

Approved: Melanie R. Walter, Director



Municipal Excess Liability Joint Insurance Fund

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

Date: March 29, 2019
To: Board of Fund Commissioners
Municipal Excess Liability Joint Insurance Fund
From: David N. Grubb, Executive Director
Subject: Executive Director's Report

MEL Annual Retreat: The meeting began with presentations from each MEL Sub-Committee; reports were provided to the Board with a summary of their activities since the 2018 retreat.

- **Management Committee.** Committee talked about marketing efforts, branding, the mobile app and membership growth and retention. In addition, Committee provided an update on the Risk Management Information System (RMIS). The Underwriting Section is fully operational and the Claims Section is nearing completion. Claims Committee for RCF and MEL was able to produce multiple reports from the RMIS.
- **Legislative Committee.** Committee provided an update on efforts to secure amendments to the “sexual molestation” bill and the “firefighters presumption” bill. Without amendments, the financial impact of these bills on municipalities will be significant. Fund Attorney reported the MEL submitted two amicus curiae briefs on matters related to workers’ compensation.
- **Coverage Committee.** Coverage Committee provided an overview of their historical efforts to modify coverage to meet member needs.
- **Investment Committee.** Committee provided an update on the status of forming the MEL’s Joint Cash Management Program – which is expected to be operational by July. In the first year, the statewide JIFs – MEL, RCF, EJIF, MR HIF and the Sustainable Energy Joint Meeting will be the first participants.
- **Safety and Education Committee.** Committee highlighted the continued improvement in member JIF’s Lost Time Accident Frequency, increased usage of “safety briefings” additions to leadership training and updates to the MEL Media Library. Also highlighted was the service enhancements of adding Law Enforcement Risk Control staff and MEL Safety Institute, which is in its 16th year of existence providing instructor-led training to over 425,000 municipal employees and online training to 99,000 employees.
- **Cyber Risk Control Task Force.** In 2017, Task Force rolled out a “Minimum Standards Risk Control Program”; compliance levels has been low so Task Force is increased its focus with members. Task Force is in the process of developing standards to consider for IT personnel. Cyber Risk is continuing to evolve.
- **Marketing.** Marketing Managers provided an update on the MEL’s webpage, mobile app and membership growth and retention.
- **Claims Committee.** Claims Committee provided a summary of MEL claim activity.
- **Audit Committee.** Committee talked about changes to its charter. In addition, Committee Chairman said Charter requires the Committee to have frank conversation with Fund Auditor on performance of Fund Professionals. Committee briefly described the Internal Audits performed during the last year.

Local JIF Initiatives. Local JIF representatives were provided the opportunity to share their JIF’s recent objectives or success stories. Chairman Hirsch of Longport provided a brief review of the Atlantic JIF’s Wellness Incentive Program, which is designed to assist members in meeting their wellness objectives by providing financial reimbursement of wellness related items or programs. Commissioner Northgrave, Central JIF, highlighted a recent story involving a Woodbridge

Township police officer that responded to a 911 call made by an autistic child whose teddy bear had gone missing. The officer received training from POAC Autism Services, supported by the Central Jersey JIF - which provides on-site training to improve law enforcement's response to individuals with special needs.

Management Committee: Committee met via teleconference on March 19th to review the report on the MEL's procurement procedures as issued by The Canning Group. Board of Fund Commissioners accepted the Public Procurement Review and Recommendations Report issued by the Canning Group. In addition, the Board accepted the recommendation of the Management Committee and adopted a resolution appointing The Canning Group to serve as the MEL's Qualified Purchasing Agent for an annual fee not to exceed \$15,000.

Audit Committee: Committee met on January 17, 2019 to review the Internal Audits on Reinsurance and Underwriting. Minutes of the meeting and copies of the report submitted to the Board of Fund Commissioners.

Fund Professional – Producer In January, the Board re-appointed Arthur J. Gallagher Risk Management Services as Producer and placed a 90-day termination clause based on potential personnel changes. Those personnel changes have subsequently been resolved and the Board of Fund Commissioners voted to withdraw the 90-day termination clause.

Emergency Restoration Services – Request for Qualifications (RFQ): The MEL issued an RFQ for Emergency Restoration Services to update the list of qualified vendors that member towns/authorities can select from for the period of 2018 through 2020. In January, the Board agreed to add firms on a rolling basis that respond following the initial deadline. Once approved a copy of each vendor's response will be posted to the MEL website. A response was received on 1/21/19 from BMS CAT/Fairfield.

Coverage Committee: The committee met on March 1, 2019; enclosed are the minutes of that meeting. The Committee is scheduled to meet next on May 23, 2019.

Legislative Committee: The committee met on February 22, 2019; enclosed are the minutes of the meeting for information. Committee is scheduled to meet next on April 26, 2019.

Safety & Education Committee: The committee met on February 22, 2019; minutes of the meeting distributed for information.

Claims Review Committee: The Claims Review Committee met on January 2, 2019 and March 6, 2019.

RCF: The RCF held its 2019 reorganization meeting on January 2, 2019; a copy of Commissioner Clarke's report of the meeting was distributed for information. Fund year 2014 has now been transferred to the Residual Claims Fund.

Financial Disclosures: It is expected the Division of Local Government Services will distribute a filing notice on/about April 1st and forms will need to be filed by the April 30th deadline.

June Meeting: As a reminder this meeting is scheduled for June 5, 2019 at 11:15AM at the Forsgate Country Club.



Municipal Excess Liability Residual Claims Fund

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

March 29, 2019

Memo to: Atlantic County Municipal Joint Insurance Fund

From: Commissioner Hirsch

Re: RCF March Meeting

Fund Professional – Deputy Administrator: In January, the Board re-appointed Arthur J. Gallagher Risk Management Services as Deputy Administrator and placed a 90-day termination clause based on potential personnel changes. Executive Director reported those personnel changes have subsequently been resolved and recommended the Fund withdraw the 90-day termination clause. The Board of Fund Commissioners accepted the recommendation and adopted a resolution withdrawing the 90-day termination clause with Arthur J. Gallagher Risk Management Services.

MEL Annual Commissioner Retreat: The Executive Director reported that the MEL Board of Fund Commissioners Annual Retreat has been scheduled for March 29, 2019 at 9:40AM. Each of the MEL's sub-committee will be providing a report on their activities. Executive Director also reported that the Annual Activity Report for the RCF would be presented under New Business.

Claims Transfer- Fund Year 2014: In June 2018, the MEL Management Committee made a recommendation that local JIFs transfer their open liabilities to the RCF at 60 months development in order to allow claims to develop longer and provide greater certainty on reserves. The process would begin with Fund Year 2014, which has now been transferred to the RCF.

Executive Director reported in September 2018 all members of the RCF Fund were asked to adopt resolutions to transfer their 2014 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2018. The Board of Fund Commissioners adopted a motion confirming the authorization of local JIF Members to Transfer their Fund Year 2014 Claim Liabilities to the RCF.

Membership Renewals: Executive Director reported that all current members of the RCF have renewed their membership on January 1, 2019 for a 3-year period.

2019 MEL, MRHIF and NJCE Educational Seminar: The 9th annual seminar is scheduled for Friday, May 3, 2019, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ.

The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MRHIF) members as well as personnel who work for service companies that are

engaged by MEL member JIFs and MR HIF member HIFs. Enclosed in the agenda was a registration form; an electronic fillable form was distributed via email to fund commissioners.

Financial Disclosures: It is expected the Division of Local Government Services will distribute a filing notice on/about April 1st and forms will need to be filed by the April 30th deadline.

Claims Committee: The Claims Review Committee met on January 2, 2019 and March 6, 2019; minutes of those meetings were enclosed under separate cover.

New Business: Ms. Robyn Walcoff, PERMA VP Claims led the presentation of the Annual Activity Report for the RCF presented under New Business along with Mr. Chris Healy, Qual-Lynx Claims Adjustor. Copies of a chart and report noting total claim count for RCF and Claims Committee was distributed. Ms. Walcoff reported the total RCF claim count is 317,475 RCF with \$1.7 million net paid and \$1.8 million net incurred covering the period of December 31, 2014 and prior. Ms. Walcoff reported out of the total RCF claim count 316,024 are closed, 805 are open and 649 are re-opened claims. Mr. Healy provided an overview of a 2003 claim to highlight the life of a claim as it progresses through the local JIF, the MEL and ultimately into the RCF.

Next Meeting: The next meeting of the RCF is scheduled for June 5, 2019 at 10:30AM at the Forsgate Country Club.

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
 SAFETY DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners, Safety Coordinators, Risk Managers
FROM: Robert Garish, Senior Risk Control Consultant
DATE: April 1, 2019

Service Team:

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

MARCH ACTIVITIES

LOSS CONTROL SERVICES

- City of Cape May – Conducted a Loss Control Survey on March 28
- City of Commercial - Conducted Loss Control Survey on March 12
- Borough of Estell Manor - Conducted Loss Control Survey on March 1
- City of North Wildwood – Conducted a Loss Control Survey on March 29
- City of Sea Isle – Conducted a Loss Control Survey on March 28
- City of Ventnor - Conducted Loss Control Survey on March 13
- City of Wildwood – Conducted a Loss Control Survey on March 14
- Borough of Wildwood Crest - Conducted Loss Control Survey on March 13

JIF MEETINGS ATTENDED

- Safety Breakfast and Roundtable Meeting – March 7
- Claims Meeting – March 14
- Executive Committee Meeting – March 20
- Police ad Hoc Committee Meeting – March 22

MEL MEDIA LIBRARY

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

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

<u>Municipality</u>	<u>March</u>	<u># of Videos</u>
Township of Deerfield		1
Borough of West Cape May		1

MEL MEDIA CATALOG

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

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

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

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

- Ø March 1 - NEW - N.J. Public Entity Drug & Alcohol Model Program templates available
- Ø March 1 - REVISED Drug & Alcohol Testing Bulletin
- Ø March 5 - You're Invited: Police Chief AD-HOC Committee Meeting - March 22, 2019
- Ø March 13 - Excited Delirium Training- April 12, 2019
- Ø March 18 - REMINDER - You're Invited: Police Chief AD-HOC Committee Meeting - March 22, 2019
- Ø March 18 - 2019 Calendar of MEL Leadership Skills for New Supervisors classes
- Ø March 19 - Did You Know? – MSI Training Schedule – Atlantic JIF, April 2019
- Ø March 25 - REMINDER - Excited Delirium Training- April 12, 2019
- Ø March 28 - Selecting Designated Employer Representatives for your CDL Drug & Alcohol Testing Program

UPCOMING EVENTS

- Executive Safety Meeting – April 5
- Claims Meeting – April 11
- Excited Delirium Training – April 12
- Executive Committee Meeting – April 17
- Regional Training – Back to the Basics for Public Works – April 30

MSI TRAINING PROGRAMS

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

Listed below are upcoming MSI training programs scheduled for April, May and June of 2019. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

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

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

DATE	LOCATION	TOPIC	TIME
4/2/19	City of Brigantine #3	Flagger/Work Zone Safety	8:30 - 12:30 pm
4/3/19	City of Vineland	Landscape Safety	9:00 - 12:00 pm
4/8/19	Township of Hamilton #3	Fast Track to Safety	8:30 - 12:30 pm
4/10/19	City of Ventnor	PPE	8:30 - 10:30 am
4/10/19	City of Ventnor	Fire Safety	10:45 - 11:45 am
4/10/19	City of Margate #5	Back Safety/Material Handling	1:00 - 2:00 pm
4/11/19	Township of Pennsville #1	BBP	8:30 - 9:30 am
4/11/19	Township of Pennsville #1	Fire Safety	9:45 - 10:45 am
4/11/19	Township of Pennsville #1	Fire Extinguisher	11:00 - 12:00 pm
4/15/19	Township of Egg Harbor #5	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
4/17/19	City of Pleasantville #1	CMVO	8:30 - 12:30 pm
4/22/19	Township of Weymouth #1	CEVO-Fire-Evening	7:00 - 11:00 pm
4/24/19	City of Vineland	Landscape Safety	9:00 - 12:00 pm
4/29/19	Township of Galloway	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/1/19	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
5/6/19	Township of Hamilton #3	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
5/7/19	City of Margate #6	CMVO	8:30 - 12:30 pm
5/8/19	City of Ventnor	Flagger/Work Zone	8:30 - 12:30 pm
5/9/19	City of Brigantine #3	Heavy Equipment Safety	8:30 - 11:30 am
5/10/19	City of Somers Point #1	BBP	8:00 - 9:00 am
5/10/19	City of Somers Point #1	Hearing Conservation	9:15 - 10:15 am
5/14/19	City of Pleasantville #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/14/19	City of Pleasantville #1	Driving Safety Awareness	10:45 - 12:15 pm
5/16/19	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
5/20/19	City of Wildwood #3	Fast Track to Safety	8:30 - 12:30 pm
5/21/19	City of Brigantine #3	CSE Training for Permit-Required Spaces	8:30 - 12:30 pm
5/29/19	City of Pleasantville #1	DDC-6	8:30 - 3:00 pm w/lunch brk

DATE	LOCATION	TOPIC	TIME
6/4/19	City of Ocean City #1	Playground Safety Inspections	8:30 - 10:30 am
6/4/19	City of Ocean City #1	LOTO	10:45 - 12:45 pm
6/5/19	City of Vineland	LOTO	9:00 - 11:00 am
6/10/19	Township of Hamilton #5	DDC-6	8:30 - 3:00 pm w/lunch brk
6/13/19	City of Millville #1	Fast Track to Safety	8:30 - 12:30 pm
6/18/19	Borough of Avalon #4	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/20/19	City of Vineland	LOTO	9:00 - 11:00 am
6/26/19	City of Pleasantville #1	Playground Safety Inspection	8:30 - 10:30 am
6/26/19	City of Pleasantville #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
6/27/19	City of Ocean City #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm

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

April 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 **March 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

In terest Income:

Interest received from Account Balances	\$ 16,801.97
Coupon Interest Payment	\$ 29,652.60
Amortization and/or interest cost { net }	\$ 8,984.37
Unrealized gain/<loss>	\$ 100,898.94
Management Fee	\$.01
misc.	
Net gain/<loss> in interest	<u>\$ 156,337.89</u>

Interest Accrual:

Beginning Interest Accrual at M&T/Wilmington Trust	\$138,324.51
Change in Accrued interest at M&T/Wilmington Trust	<u>\$ 42,871.82</u>
Ending Interest Accrual	\$ 183,196.33

Unrealized Gain/Loss:

Current Month	<\$ 80,424.53>
Prior Month	<u><\$181,323.47></u>
Change in Unrealized Gain/Loss	\$ 100,898.94

<u>Investment Balance</u> beginning of month:	\$44,504,840.76
end of month-	\$44,635,696.37

Overall yield 4.52% {from CIR_ACM file}

Portfolio:

US Treasury Bonds	\$ 26,827,831.75	60.10%
US Treasury Bills & Notes	\$ 17,807,864.62	39.90%

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts-	\$ 32,565.32	{ytd:\$105,312.57}
Other-	\$ -0-	{ytd:\$5,200.00}
Adjustment Receipts-other-	\$ 29.00	{ytd:\$2,479.08}

CLAIM ACTIVITY FOR THE PERIOD:

ACTIVITY

The enclosed report shows claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$1,261,267.61. The claims detail shows 561 checks totaling 1,390 claims payments issued and are categorized as follows:

Further Analysis:

Payments:	\$ 1,261,267.61
Adjustments-void ck	<\$ 5,308.14>
Adjustments-receipts	<\$ 29.00>
Less Recoveries	<\$ 32,565.32>
Net Total	\$ 1,223,365.15

CASH ACTIVITY FOR THE PERIOD:

ACTIVITY

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$53,557,475.29 to a closing balance of \$54,222,644.55 showing a **decrease** in the fund's cash position of \$1,334,830.74. 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

3/31/2019

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.

Respectfully Submitted,

John J. Hansen

John J. Hansen, Treasurer

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

	Payable To:	FY 2019	FY 2018	Closed Yrs	Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	76,036.00			Prof Services/Administration	April 2019 Fee (new rate)
2	Arthur J. Gallagher Risk Management Services, Inc.	248.45			Misc/Postage/Copies/Fax	March 2019 Fees
3	The DeWeese Law Firm, P.C.	10,608.00			Prof Services/Attorney	April 2019 Fees
4	Qual-Lynx	64,603.00			Prof Services/Claims Administration	April 2019 Fees
5	Joyce Media	387.00			Misc/JIF Website	April 2019/domain (jifmemberforum.org) renewal s
6	Tracy Forlenza	527.00			Misc/Recording Secretary	April 2019 Fees
7	J.A. Montgomery Risk Control Services	18,006.00			Prof Services/Safety Director/Loss Control	April 2019 Fees
8	John Hansen	2,003.00			Prof Services/Treasurer	April 2019 Fees
9	Conner Strong & Buckelew	1,001.00			Prof Services/Underwriting Mgr	April 2019 Fees
10	Valerie Smith	2,568.00			Wellness/Wellness Incentive Program	April 2019 Fees (Pro-rated to 4/17/19)
11	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#2nd installment
12	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; 2nd installment
13	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#4511321; 2nd installment
14	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; 2nd installment
15	ARC Reprographics	231.26			Misc/Printing	Inv#274914; Elected Officials HO split
16	Capehart & Scatchard, P.A.	225.00			EPL/CYBER/EPL/Cyber Incentive Program	EPL hotline; Inv 620984; Buena
17	Jennifer Cincotti	200.00			Misc/Meeting Expense	F&B for ACM Claims Review Comm 4/11/19
18	Iron Mountain	174.68			Misc/Records Retention Service	Inv#ANKW120 Storage 4/1-30/19; Service 2/27- 3/26/19; plus new storage box
19	O'Connors American Bar & Grille	1,706.40			Training/Training	3/21/19 Elected Officials training F/B-split
20	Pivot Point Security	2,798.42			EPL/CYBER/Technology Risk Management Ser	Inv#4173; April fee
21	Buena Vista Township			16,282.00	Closed Years-Return of Surplus	Full check return of 2018 surplus (former)
22	Borough of Cape May Point		1,650.00		Safety Incentive Program	Full check - direct reimbursement
23	Borough of Longport		1,900.00		Safety Incentive Program	Full check - direct reimbursement
24	City of Millville		2,650.00		Safety Incentive Program	Full check - direct reimbursement
25	Mullica Township		1,900.00		Safety Incentive Program	Full check - direct reimbursement
26	City of Northfield		2,150.00		Safety Incentive Program	Full check - direct reimbursement
27	City of Northfield	850.00			Contingency	Police Def cost reimbursement
28	City of Somers Point		2,150.00		Safety Incentive Program	Full check - direct reimbursement
29	Upper Deerfield Township		1,900.00		Safety Incentive Program	Full check - direct reimbursement
30	Township of Waterford		2,150.00		Safety Incentive Program	Full check - direct reimbursement
31	Borough of West Wildwood	108.95			Wellness/Wellness Incentive Program	Fresh fruit
32	City of Wildwood		2,650.00		Safety Incentive Program	full check -direct reimbursement
33	Glenn Insurance Agency	8,381.00			Risk Management Consultants	1st Qtr Pymts - Hamilton, Somers Pt
	Subtotals	1,512,008.66	19,100.00	16,282.00		
JIF BILL LIST TOTAL				1,547,390.66		



U. S. Department of Labor
Wage & Hour Division
Southern New Jersey District Office
9 Princess Road - Suite G/H
Lawrenceville, NJ 08648
Phone: (609) 538-8310

March 13, 2019

New Jersey League of Municipalities
Attn: Mr. Michael J. Darcy
222 West State Street
Trenton, NJ 08608

Subject: Potential Self-Audit

Dear Mr. Darcy,

This office enforces numerous federal labor laws, including the Fair Labor Standards Act (FLSA). The FLSA requires covered employers to pay nonexempt employees at least the federal minimum wage (currently \$7.25) and time and one-half for hours worked over 40 in a workweek.

In most instances, our investigators conduct full investigations of employers to evaluate their compliance and, if violations exist, to calculate back wages due in addition to potential liquidated damages and civil money penalties. Such an investigation generally includes an initial conference, a review and transcription of applicable records, employee interviews, and a final conference.

This office has information indicating that many municipal governmental agencies engage in compensation practices that do not comply with the FLSA section 7 overtime requirements. The most common practices are not paying for compensatory time properly and not paying for all hours worked. Based on this information, we recommend that your members proactively visit our website, review the compliance assistance materials there, and evaluate whether their compensation practices comply with the law.

Your members may also consider whether to perform a self-audit under the Payroll Audit Independent Determination (PAID) program. Under PAID, employers are encouraged to review the compliance materials available at www.dol.gov/whd/paid/, conduct self-audits, and inform us of any potential violations they uncover. We will then work with good faith employers in PAID to correct noncompliant practices and expeditiously resolve the potential violations—without litigation.

If you would like to discuss further, please contact Community Outreach and Resource Planning Specialist, Shavonne Person at (609) 895-8525.

Sincerely,

Charlene Rachor
District Director

Enclosures: PAID flyer and FLSA Handy Reference Guide at
<https://www.dol.gov/whd/regs/compliance/wh1282.pdf>