

**Atlantic County  
Municipal Joint  
Insurance**

**Fund**

South Jersey Communities Securing Their Future



## **AGENDA PACKET**



**Wednesday, May 15, 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**  
**May 15, 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 **April 17, 2019** minutes – **Motion – All in Favor**
  - B. Approval of the **April 17, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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
  - A. Lessons Learned from Losses .....Page 17

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	B. Resolution 2019 - _____ Authorization to Designate an Additional Approved Associate – <b>Motion – Roll Call</b> .....	Pages 33-34
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	Q. Pivot Point Newsletter.....	Pages 72-73
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	S. Website	
	T. New Member Activity	
XVII.	MEL and/or RCF Reports	
	Nothing to Report	
XVIII.	Safety Director’s Report	
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	C. Bulletin: Playground Inspections.....	Pages 78-79
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- XIX. Treasurer’s Report as of April 30, 2019.....Pages 81-160
  - A. Fund Status
  - B. Investment Report
  - C. Payment Register – **Motion to Approve - Roll Call**
  - D. Bill List - May- **Motion to Approve – Roll Call**.....Page 156
  - E. RMC Bill List – 2<sup>nd</sup> Installment – **Motion – Roll Call**.....Page 157
  - F. Reconciliation
  - G. Analysis of Non-Assessment Receipts
  - H. AELCF
- XX. Miscellaneous Business

<p><b>The Next Meeting will be held on Wednesday, June 19, 2019 at 3:00 PM, Avalon Community Hall, 3001 Avalon Ave, Avalon, NJ</b></p>
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- XXI. Public Comment
  - A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
  - B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**
- XXII. Motion to Adjourn Meeting – **All in Favor**



**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

**April 17, 2019 at 3:00PM**

***OPEN SESSION MINUTES***

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The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on April 17, 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** (*arrived after roll call*)  
Bill Nimohay, **Buena Borough**  
Joe Picard, **Cape May City**  
Steve O'Connor, **Cape May Point**  
Heather Sparks, **Commercial Twp**  
Karen Seifrit, **Deerfield Twp**  
Jessica Bishop, **Dennis Twp**  
Patricia Gatto, **Folsom Borough**  
Peter Miller, **Egg Harbor Twp**  
Ingrid Perez, *Chair*, **Hamilton Twp**  
Leigh Ann Napoli, **Linwood City**  
Rich Hirsch, **Longport Borough**  
Julie Picard, *Secretary*, **Lower Twp**  
Lisa McLaughlin, **Margate City**  
Pam Shapiro, *Alt.*, **Millville City**  
Dawn Stollenwerk, **Mullica Twp**  
Sam Barbagli, **Newfield Borough**  
Ron Simone, **North Wildwood City**  
Mary Canesi, **Northfield City**  
Diane Wood, *Alt.*, **Ocean City**  
Shurlana Stewart, *Alt.*, **Pleasantville City**  
Shelby Heath, *Alt.*, **Somers Point City**  
Jim Craft, **Stone Harbor Borough**  
Teri Smuz, **Upper Twp**  
Jim Goos, **Ventnor City**  
Suzanne Schumann, *Alt.*, **West Cape May Borough**

Chris Ridings, **West Wildwood City**  
Chris Fox, **Wildwood City**

Absent were:

Rose Turner, **Corbin City**  
Bob Campbell, **Downe Twp**  
Linda Kent, **Estell Manor City**  
Cheryl Prakash, **Galloway Twp**  
Kim Krauss, **Middle Twp**  
Kellie Seib, **Sea Isle City**  
Roy Spoltore, **Upper Deerfield Twp**  
Rick Yeatman, **Waterford Twp**  
DJ Ayres, **Weymouth Twp**  
Connie Mahon, **Wildwood Crest Borough**  
Lisa Garrison, **Woodbine Borough**

Present Fund Professionals were:

Paul Forlenza, MGA, RMC, 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  
J. Byrne Agency, Inc.  
Conner Strong & Buckelew  
Glenn Insurance  
Hardenbergh Insurance  
Thomas Heist Insurance Agency  
Insurance Agencies Inc.  
Marsh & McLennan Agency  
McMahon Agency, Inc.  
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

Assured Partners  
Atlantic Associates  
BCA Insurance  
William R. Mints Agency

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

***MOVE UP ALTERNATES***

In absence of Ms. Seib, Sea Isle City, alternate Mr. Barbagli, Borough of Newfield, was moved up for voting purposes.

At this time Chair Perez asked that all members keep Paul Miola and his family in their thoughts and prayers due to the recent passing of his wife Joan. Chair Perez noted that many have known Paul for many years and also got to know Joan over the last few years as she frequently attended meetings with Paul. Chair Perez stated that Ms. Stollenwerk is taking up a collection to contribute funds to the Voorhees Hospice where Joan spent her last days and if you would like to contribute please see Dawn following the meeting.

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

Chair Perez entertained a motion to approve the meeting minutes of the March 20, 2019 Executive Committee Meeting with a verbal amendment that Jim Goos, Ventnor, was present.

Motion by Ms. Picard, seconded by Mr. Ridings, to approve the meeting minutes of the March 20, 2019 Executive Committee Meeting with the verbal amendment 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 March 20, 2019 Meeting of the Fund.

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

The Closed Session meeting minutes of the March 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 #2019-24***

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 2019-24*.

Motion by Ms. Picard, seconded by Mr. Ridings, to adopt *Resolution 2019-24* as presented.

**ROLL CALL**

**Yeas:** Scott Wahl, **Avalon**  
 Ingrid Perez, *Chair*, **Hamilton Twp**  
 Julie Picard, *Sec*, **Lower Twp**  
 Sam Barbagli, **Newfield**  
 Jim Craft, **Stone Harbor**  
 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. Ridings, 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. Goos, seconded by Ms. Picard to approve the claims for payment as discussed in *Closed Session*. They are as follows:

**April 2019 PARs:**

<b><i>Workers' Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Property</i></b>
2018129801	001251549	2019168278
MLT-2018120130 (01-02)	2018112046	2019162544
2019165094	2018138583	2019152475
001249606	2017096167	2019159538
001237291	001235228	2019168382
001254778		2019164586
2017095900		2019165504
2018121065		
2019166233		
2018131593		
MLT-2017099030		



**ROLL CALL**

**Yeas:** Scott Wahl, **Avalon**  
Ingrid Perez, *Chair*, **Hamilton Twp**  
Julie Picard, *Sec*, **Lower Twp**  
Sam Barbagli, **Newfield**  
Jim Craft, **Stone Harbor**  
Jim Goos, **Ventnor**  
Chris Ridings, **West Wildwood**

**Nays:** None

**Abstain:** None

All in favor. Motion carried by unanimous vote.

**ABANDON SUBROGATION**

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

Qual-Lynx File #
2017095900
MLT-2018120130
MLT-2017099030

**ROLL CALL**

**Yeas:** Scott Wahl, **Avalon**  
Ingrid Perez, *Chair*, **Hamilton Twp**  
Julie Picard, *Sec*, **Lower Twp**  
Sam Barbagli, **Newfield**  
Jim Craft, **Stone Harbor**  
Jim Goos, **Ventnor**  
Chris Ridings, **West Wildwood**

**Nays:** None

**Abstain:** None

All in favor. Motion carried by unanimous vote.

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

In Ms. Seib's absence, Mr. DeWeese noted that on page 5, item C, is a copy of a letter Qual-Lynx submitted to the Claims Review Committee for the increase of authority for settling Property and Liability claims. He noted the amount was \$5,000 and the increase is for authority to settle up to \$10,000 for first and third party liability claims. The Claims Review Committee is recommending this increase in authority. Mr. DeWeese further stated that this requires an amendment to the Plan of Risk Management which will be prepared for review and acceptance from the Executive Committee at the May Executive Committee meeting.

**Resolution 2019-26 Designating an Additional Approved Associate**

Mr. DeWeese also stated that on page 6, item E, a draft resolution for the addition of an Approved Associate, Caitlin Carroll, Esquire, to the Defense Panel. He noted that he reviewed her resume and

spoke to Mr. Affanato who has vouched for her outstanding work. Mr. DeWeese and the Claims Review Committee both recommend her as an additional to the panel.

After a brief discussion, Mr. DeWeese recommended tabling the resolution as Resolution 2019-26 was not distributed to all members and will be presented for approval at the May 15, 2019 Executive Committee meeting.

### ***CLAIMS ADMINISTRATOR'S REPORT***

#### ***Lessons Learned from Losses - April***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on the Importance of Inspections. He reminded the members to follow the inspection 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; and procedures to investigate incidents and accidents.

Mr. Roselli cited an example where a claimant tripped and fell in a street fracturing a bone. Arbitration awarded \$196,000; however, a Motion for Summary Judgment was filed and the Judge found no actual or constructive notice of a dangerous condition existed. This was due to documentation that this Township kept. The town does an excellent job of reviewing their roads and an evaluation that involves their DPW and an engineer as well as regular rounds of pothole maintenance. The entire process is well documented.

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

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

### ***MANAGED HEALTH CARE REPORT***

Ms. Beatty reviewed the Managed Care Report for March 2019.

#### ***Lost Time v. Medical Only Cases***

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

	<i>March</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	41	175
<i>Report Only</i>	12	62
<i>Report Only % of Total</i>	29.3%	35.4%
<i>Medical Only</i>	26	84
<i>Lost Time</i>	3	29
<i>Medical Only/Lost Time Ratio</i>	90:10	74:26
<i>Average Days to Report</i>	2.0	1.9

### ***Transitional Duty Report***

Ms. Beatty presented her *Transitional Duty reports*.

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	2,503
<i>Transitional Duty Days Worked</i>	1,292
<i>% of Transitional Duty Days Worked</i>	51.6%
<i>Transitional Duty Days Not Accommodated</i>	1,211
<i>% of Transitional Duty Days Not Accommodated</i>	48.4%

### ***PPO Penetration Report:***

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

<b><i>PPO Penetration Rate</i></b>	<b><i>March</i></b>	<b><i>YTD</i></b>
<i>Bill Count</i>	713	1,779
<i>Original Provider Charges</i>	\$1,087,302	\$2,369,426
<i>Re-priced Bill Amount</i>	\$352,313	\$780,072
<i>Savings</i>	\$734,989	\$1,589,354
<i>% of Savings</i>	67.6%	67.1%
<i>Participating Provider Penetration Rate- Bill count</i>	93.7%	96.7%
<i>Participating Provider Penetration Rate-Provider Charges</i>	97.4%	98.5%
<i>EPO Penetration Rate – Bill Count</i>	96.1%	97.9%
<i>EPO Penetration Rate –Provider Charges</i>	97.4%	99.5%

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

### ***SOLICITOR'S REPORT***

Mr. DeWeese presented the following reports:

#### ***Closed Claims***

Mr. DeWeese noted that there was one (1) case closed since the last meeting. He noted a detailed synopsis of the claim can be found in the agenda packet and provided the following brief synopsis of each case:

<i>Closed Case</i>	<i>Description</i>
<i>Weldon Estate v. Township of Mullica</i>	Death after leaving health care facility. Assigned Defense Counsel Robert James Birchmeier, Esquire, was assigned. Defense filed Motion for non-jurisdiction which was granted.

***Resolution 2019-25 Release of 2018 Closed Session Minutes***

Chair Perez entertained a Motion to approve Resolution 2019-25 Authorizing Release of Fund Year 2018 Closed Session Executive Committee minutes with redactions.

Motion by Mr. Goos, seconded by Mr. Wahl, to approve Resolution 2019-25 Authorizing Release of Fund Year 2018 Closed Session Executive Committee minutes with redactions as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
 Ingrid Perez, *Chair*, **Hamilton Twp**  
 Julie Picard, *Sec*, **Lower Twp**  
 Sam Barbagli, **Newfield**  
 Jim Craft, **Stone Harbor**  
 Jim Goos, **Ventnor**  
 Chris Ridings, **West Wildwood**

***Nays:***

None

***Abstained:***

None

Motion carried by unanimous vote.

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

***COMMITTEE REPORTS***

***EPL/POL Claims Review Committee - March 20, 2019***

Mr. Simone noted that the minutes were included in the agenda packet. He highlighted the following items: EPL Committee Charter is approved as is with no changes; Loss Ratio Reports valued as of 12/31/18 were discussed noting the 5 year loss ratio was 36.8% and the six year was 56.9%; EPL/POL currently has 48 open claims; Land Use Liability Risk Management Training Program is being finalized; and the new MEL EPL Helpline is open and program details were emailed to all members.

***Safety Committee Meeting - April 5, 2019***

Ms. Picard noted that the minutes from the meeting were a handout at today's meeting and asked all members to please review. She asked all members to keep an eye out for an upcoming training entitled, "Selecting a Designated Employer Representative (DER)" which will now be an additional 2019 Regional Training class toward the end of the year. She noted that the Safety Committee approved this training with a cost of \$700-900. She heavily stressed that this is a **required** class for every municipality that has CDL drivers and noted Mr. Garish will elaborate in his report.

Ms. Picard also noted that the resignation of Valerie Smith was discussed and the Committee recommends that the Wellness Director's position be filled.

***Motion to Authorize the Executive Director's office to advertise and seek qualified candidates for the position of Wellness Director.***

Chair Perez entertained a motion to authorize the Executive Director's office to advertise and seek qualified candidates for the position of Wellness Director.

Motion by Mr. Ridings, seconded by Mr. Goos, to authorize the Executive Director's office to advertise and seek qualified candidates for the position of Wellness Director. All in favor. Motion carried by unanimous vote.

Mr. Miller asked Chair Perez if the entire membership will vote on the candidate or just the Executive Committee. Chair Perez noted that the Executive Committee makes that decision, but asked Mr.

DeWeese to confirm. Mr. DeWeese stated that hiring an employee falls under the Executive Committee's role, however, he will double check.

***WELLNESS DIRECTOR REPORT***

Ms. Smith announced her resignation and thanked the members for allowing her to bring wellness into their municipalities. She is hoping that all their wellness hard work continues.

Ms. Smith gave an overview of some members' activities: Wildwood Crest planned their 3<sup>rd</sup> annual health fair for June 2019; Egg Harbor Twp planned their 3<sup>rd</sup> annual health fair for September 2019 and Lower Twp planned their 2<sup>nd</sup> annual health fair for October 2019. Her hope is that all the other municipalities try this as it is well received by the employees.

Ms. Smith noted that the April newsletter was sent via email and is on the website. She noted that this month looks at what cancer factors you CAN control. She noted that you can't control your age, but you can control your diet and activity. She asked members to share the newsletter.

Ms. Smith reminded members to get "F.I.T.T." in her Move it! Monday session, noting to focus on the Frequency, Intensity, Type and Time.

Municipality Shout Outs- Millville's Wellness Committee and Pamela Shapiro for restarting their Wellness Committee. Ms. Smith noted that they planned out the entire year and they are excited about it.

The next Shout Out goes to Ray Marble of Galloway Township. He puts wellness on every Safety Committee agenda; invites Valerie to speak at meetings; asks for ideas for each quarter as well.

Chair Perez thanked Ms. Smith for her wellness efforts. She noted that there have been tangible results from these efforts leading also to personal successes for individuals in some towns and group efforts in others. She also stated that this has helped all of us to see wellness as a "need" and how to incorporate wellness into everyone's daily life. She again thanked Ms. Smith for beginning these efforts for all of us.

***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:

**Loss Ratios** – Mr. Forlenza informed members that the JIF, MEL and EPL/POL Loss Ratio reports valued as of 03/31/19 were handed out today. He asked the members to please review the packets. He asked any Risk Managers to take the members packet if they are not present.

**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.

**2018 Safety Incentive Program** – Mr. Forlenza asked members to review their balances noting to claim or encumber these funds by December 31, 2019 and all encumbered funds have to be claimed by February 1, 2020.

**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](http://www.acmjif.org)). He asked that you review the list in the agenda packet and forward executed resolutions (samples on the JIF website) 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.

**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 68 for compliance with the MEL Cyber Risk Management program. He stated that the list shows that only a few 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. He informed members last month that there have been a few recent claims each in excess of \$400,000-\$500,000 which will make renewing the cyber coverage in 2020 difficult. Chair Perez stated that the Atlantic County Utilities Authority had a cyber incident two months ago resulting in a two day shutdown at their offices.

**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 Seminars*** - Mr. Forlenza noted that these have concluded, but there is now an online version available. He noted that page 83 has instructions for accessing it. He reminded members that it is \$250 per elected official credit up to a maximum of 5% of the of the member's 2019 MEL Assessment.

***Employee Cyber Hygiene Training (Media Pro)*** - Mr. Forlenza stated that in November his office emailed a request for an employee listing of those who utilize a municipal computer. He noted that all 41 members have responded. He noted that this training is ongoing and this is the first round.

***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. In March, 1,324 attempts were issued to employees and 60 actually clicked on fake attachment; about 4.5%. He reported that Pivot Point is also doing the intrusion testing on the IP networks. He stated that Cape May, Newfield and Ocean City have not provided their IP addresses as requested via email. He asked these members to please follow up with their IT professionals to gather this information.

***Quarterly Attendance*** - Mr. Forlenza noted that the monthly attendance is taken from the Recording Secretary's monthly minutes so please review.

***Financial Disclosure Statement Filing*** - Mr. Forlenza stated that all members have been notified of the requirement with your PIN number to use. He noted the deadline is April 30, 2019.

***New Member Activity*** - Mr. Forlenza stated that the review of the application from the Wildwood Boardwalk Special Improvement District sponsored by North Wildwood is underway. He noted that the Safety Director visited last week and did a loss control survey which is pending. He stated the New Member Review Committee will review this and bring a recommendation to the May meeting.

Mr. Forlenza asked if there were any questions.

***MEL Cyber Online*** - Mr. Miller reported that one of his elected officials was having difficulties with the MEL Online Elected Officials training module. Mr. Forlenza asked that he send the name of the individual taking it to him and he will investigate with the MEL on his behalf.

***Joan Miola*** - Mr. Miller inquired why the membership was not notified of Mrs. Miola's arrangements. Mr. Forlenza noted that emails were sent out last week to all Fund Commissioners, Fund Professionals and RMCs. Apparently there was an issue with the emails as some members received and some did not. Mr. Forlenza apologized if some did not receive the information. He stated that Mr. Miola did appreciate those who attended the service.

***Cyber Security*** - Mr. Miller noted that the email he receives with his Qual-Lynx reports through the Cigna portal now has a warning regarding its authenticity. Mr. Roselli will investigate.

*Pivot Point* - Ms. Stollenwerk asked if Pivot Point is supposed to be communicating with the members regarding the performance of the intrusion testing. She noted that she would like to know how her municipal is fairing. Mr. Forlenza stated that each member should be receiving a monthly report with the results of the intrusion testing. Ms. Stollenwerk will check her spam filter to see if the reports are getting blocked. Another member stated that he is receiving the reports; however, they are difficult to decipher.

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

### ***MEL/RCF REPORTS***

Mr. Hirsch noted that the MEL/RCF meeting and their Annual Retreat was held on March 29, 2019. He stated that the Management Committee recommends the MEL contract with The Canning Group to serve as the MEL's QPA. In addition, the Board withdrew the 90 day termination letter to Arthur J. Gallagher Risk Management Services contract after potential personnel changes were resolved; and the 2019 MEL, MRHIF and NJCE Educational Seminar is May 3, 2019.

Ms. Stollenwerk inquired how could the same agency who did the study of the MEL's Procurement Procedures be the ones who were offered the contract to be their QPA. Mr. Miller also asked they went out to bid. Mr. Hirsch noted he believes that they did go out to bid.

### ***SAFETY DIRECTOR'S REPORT***

Mr. Garish stated that the Safety Director's Report was included in the agenda. He highlighted the following items:

***MSI Training*** - Mr. Garish noted the MSI training schedules for April, May, and June are on pages 96-97.

***Safety Bulletins*** – Mr. Garish commented that two bulletins were released in March: Revised Drug & Alcohol Testing Bulletin and a model program template; and Selecting Designated Employer Representatives (DER) for your CDL Drug & Alcohol Testing Program. He stated that the DER is a mandatory training regardless how small your municipality is, it is mandatory. He also reported that the instructor that he is looking to hire is Steve Ferris who is instructing across the state currently. This information was presented at the Executive Safety Meeting and it is their recommendation to hire this individual.

***Regional Training*** - Mr. Garish informed members that all regional training is now mandatory for completing the Safety Incentive Program per the decision of the Executive Safety Committee beginning in 2019. He stated that there are four regional trainings for the year with the first on April 30, 2019 - Back to the Basics; geared towards Public Works.

***MEL Leadership Training*** - Mr. Garish noted this training has an upcoming session in Lumberton and each member must attend all three programs in each session to complete the training. He noted that the second session will be in Middle Township on June 4, June 11, and June 18, 2019 and they are trying to have CEU credits attached to this program.

### ***TREASURER'S REPORT***

#### **March Report**

Mr. Hansen presented the Treasurer's Report for the period ending **March 31, 2019**. The report was made part of the agenda packet for members' review. Mr. Hansen presented the following information:



**Investment Interest**

<b>Interest Income:</b>	<b>March</b>
Interest Received from Account Balances	\$16,801.97
Coupon Interest Payment	\$29,652.60
Amortization and/or interest cost	\$8,984.37
Unrealized Gain or Loss	\$100,898.94
Misc.	\$.01
<b>Net Gain/Loss in Interest</b>	<b>\$156,337.89</b>

<b>Interest Accrual:</b>	<b>March</b>
Beginning Interest Accrual	\$138,324.51
Change in Accrued Interest	\$42,871.82
<b>Ending Interest Accrual</b>	<b>\$183,196.33</b>

<b>Unrealized Gain/Loss:</b>	<b>March</b>
Current Month	<\$80,424.53>
Prior Month	<\$181,323.47>
Change in unrealized gain/loss	\$100,898.94

<b>Investment Balance:</b>	<b>March</b>
Beginning of Month	\$44,504,840.76
End of Month	\$44,635,696.37
Overall Yield-positive	4.52 %

<b>Portfolio</b>	<b>Total</b>	<b>Percentage</b>
US Treasury Bills	\$26,827,831.75	60.10%
US Treasury Bonds & Notes	\$17,807,864.62	39.90%

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

	<b>March</b>	<b>YTD</b>
Subrogation Receipts	\$32,565.32	\$105,312.57
Other	\$0.00	\$5,200.00
Adjustment Receipts-other	\$29.00	\$2,479.08

***Claim Activity for the Period***

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at **March** end are in the amount of \$1,261,267.61 with a total of 561 checks issued totaling 1,390 claims payments. The claims detail is as follows:

	<b>March</b>
Direct Loss Payments	\$1,261,267.61
Adjustments-void check	<\$5,308.14>
Adjustments-receipts	<\$29.00>
Less Recoveries	<\$32,565.32>
<b>Net Total</b>	<b>\$1,223,365.15</b>

***Cash Activity for the Period - March***

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$53,557,475.29 to a closing balance of \$52,222,644.55 showing a decrease in the Fund of \$1,334,830.74.

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

<b>Member</b>	<b>3/31/2019 Unaudited</b>
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
<b>Total</b>	<b>\$621,269.34</b>

***Payment Register***

Chair Perez entertained a motion to approve the ***April 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 ***April 2019 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

<b>ROLL CALL</b>	<b>Yeas:</b>	Scott Wahl, <b>Avalon</b> Ingrid Perez, <i>Chair</i> , <b>Hamilton Twp</b> Julie Picard, <i>Sec.</i> , <b>Lower Twp</b> Sam Barbagli, <b>Newfield</b> Jim Craft, <b>Stone Harbor</b> Jim Goos, <b>Ventnor</b> Chris Ridings, <b>West Wildwood</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***Bill List - April***

For the Executive Committee's consideration, Mr. Hansen presented the ***April 2019 Bill List*** in the amount of **\$1,547,390.66**.

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

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

Motion by Mr. Wahl, seconded by Mr. Goos, to approve the ***April 2019 Bill List*** as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Scott Wahl, <b>Avalon</b> Ingrid Perez, <i>Chair</i> , <b>Hamilton Twp</b> Julie Picard, <i>Sec.</i> , <b>Lower Twp</b> Sam Barbagli, <b>Newfield</b> Jim Craft, <b>Stone Harbor</b> Jim Goos, <b>Ventnor</b> Chris Ridings, <b>West Wildwood</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

**MISCELLANEOUS BUSINESS**

***Fair Labor Standards Act Guidelines***

Mr. Forlenza noted that this information on Fair Labor Standards Act Guidelines was distributed by the MEL.

***Motion to Re-Advertise the November Meeting Date***

Chair Perez entertained a Motion for authorization for the Executive Director's office to re-advertise the date of the November 2019 Executive Committee meeting to November 18, 2019 due to the League of Municipalities.

Motion by Mr. Goos, seconded by Ms. Picard, to authorize the Executive Director's office to re-advertise the date of the November 2019 Executive Committee meeting to Monday November 18, 2019 due to the League of Municipalities. All in favor. Motion carried by unanimous vote.

***Next Meeting***

Chair Perez reminded the members that the next regular meeting will be held on **Wednesday, May 15, 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.

***Wellness Director*** - Mr. Miller inquired if any analysis of Workers' Compensation claims has been done to show that having a Wellness Director has been beneficial to the fund; and if that hasn't been done, to please do so. He further noted that most have wellness programs built into their health care programs. Mr. Forlenza stated that this is something that you cannot correlate as you don't know the claims you prevented from happening or lessened the severity of due to an emphasis on wellness. He noted that although there is some level of wellness with the state health care plans, these programs are not being used.

***Close Public Comment***

Chair Perez entertained a motion to close the public comment.

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

**MOTION TO ADJOURN**

Motion by Mr. Wahl, seconded by Mr. Ridings, to adjourn the April 17, 2019 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:02 PM.

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Tracy Forlenza, *Recording Secretary* for

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**Julie Picard**, *Secretary*

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – MAY 2019

# POLICE VEHICLE SAFETY



There have been many recent accidents involving police officers in their patrol cars hit by passing vehicles while the officers are in the car conducting police business. Luckily, the injuries have been relatively minimal compared with the catastrophic injuries that are possible in these situations.

### PLEASE CONSIDER THE FOLLOWING FOR THE SAFETY OF YOUR OFFICERS.

- Make sure officers are wearing their seatbelts at all times inside the vehicle. It is estimated that half of all police officers suffering fatalities in a car crash were not wearing seatbelts. Yates, T. (2014, October 27) *Police Driving: Safety Behind the Wheel*. Retrieved from <http://www.policeone.com>.
- Limit the amount of time the officer is sitting in the police car on the side of the road. (MEL Safety Bulletin)
- Limit equipment in the car. Make sure it is properly secured and if it cannot be secured, relocate it or secure it in the trunk. Yates, T. (2014, October 27) *Police Driving: Safety Behind the Wheel*. Retrieved from <http://www.policeone.com>.

### Examples:

- Officer stopped on the side of the road communicating with dispatch when passing drunk driver hit the police car. The officer suffered back injuries and with lost time, pain medications, physical therapy and injections this claim has a total incurred at over \$110,000.
- Officer at the scene of a motor vehicle accident was in the patrol car writing a report when another vehicle crashed into the back of the patrol car. The officer suffered a concussion, upper and middle back injuries, injuries to both knees and a shoulder. The total incurred on this claim is almost \$100,000.



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

<b>Intake</b>	<b>April-19</b>	<b>April-18</b>	<b>2019 April YTD</b>	<b>2018 April YTD</b>
# of New Claims Reported	52	64	230	255
# of Report Only	17	30	79	107
% Report Only	32.7%	46.9%	34.3%	42.0%
# of Medical Only	30	32	110	115
# of Lost Time	5	5	41	33
Medical Only to Lost Time Ratio	86:14	86:14	73:27	78:22
Average # of Days to Report a Claim	2.5	2.1	2.1	2.2

<b>Nurse Case Management</b>	<b>April-19</b>	<b>April-18</b>
# of Cases Assigned to Case Management	77	74
# of Cases >90 days	57	54

<b>Savings</b>	<b>April-19</b>	<b>April-18</b>	<b>2019 April YTD</b>	<b>2018 April YTD</b>
Bill Count	537	452	2290	2052
Provider Charges	\$950,602	\$576,993	\$3,302,716	\$2,661,372
Repriced Amount	\$243,374	\$182,897	\$1,006,997	\$931,461
Savings \$	\$707,229	\$394,096	\$2,295,719	\$1,729,911
% Savings	74.4%	68.3%	69.5%	65.0%

<b>Participating Provider Penetration Rate</b>	<b>April-19</b>	<b>April-18</b>	<b>2019 April YTD</b>	<b>2018 April YTD</b>
Bill Count	95.2%	96.0%	97.4%	94.4%
Provider Charges	98.2%	97.9%	98.9%	96.8%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>April-19</b>	<b>April-18</b>	<b>2019 April YTD</b>	<b>2018 April YTD</b>
Bill Count	96.4%	97.6%	97.5%	93.1%
Provider Charges	99.4%	99.1%	99.4%	95.6%

<b>Transitional Duty Summary</b>		<b>2019 April YTD</b>	<b>2018 April YTD</b>
% of Transitional Duty Days Worked		53.8%	85.8%
% of Transitional Duty Days Not Accommodated		46.2%	14.2%

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

**MAY 2019**

## **CLOSED CASES**

1.) **Lindsey v. Township of Egg Harbor**-This matter involved the Plaintiff's allegations in five (5) Superior Court of New Jersey, Atlantic County, Special Civil Part, Small Claims Division, pro se Motions to Vacate Dismissal/Reinstate Complaint. It was unclear from the filed Notice of Motions what Dismissal the Plaintiff was seeking to Vacate; however, it was assumed that these Motions were related the Plaintiff's Small Claims matter which was assigned to Defense Counsel in October of 2017. That matter arose from a September of 2017 Township of Egg Harbor Municipal Court matter. The Plaintiff, George Lindsey, alleged, among other things, that the staff within the Municipal Court denied the Plaintiff his human rights, constitutional provisions, and/or his civil liberties. The Plaintiff further alleged that Municipal Court personnel were forcing the Plaintiff into Municipal Court prior to the time under good faith in accordance with the rule. In addition, the Plaintiff alleged that the Court had yet to prove jurisdiction. The Plaintiff, George Lindsey, issued a demand for the settlement of that matter for a payment in the amount of \$2,000.00. After the removal of that matter to the Law Division, Assigned Defense Counsel, Robert Merenich, Esquire, proceeded with the filing of a Motion to Dismiss the Plaintiff's Complaint with Prejudice for failure to state a claim upon which relief may be granted which was ultimately granted on December 15, 2017. The defense of the newly filed Motions to Vacate was assigned to Robert Merenich, Esquire on March 8, 2019. Defense Counsel accepted the Assignment and was prepared to file Opposition to the pro se Plaintiff's five Motions to Vacate Dismissal/Reinstate Complaint; however the Court subsequently terminated the Plaintiffs newly filed Motions, denying the Plaintiff's request to waive filing fees. The eCourts system has all of the individual Complaints marked as closed and the Judge assigned is Judge McClain who handled the previous litigation involving the Plaintiff in October of 2017. In addition, it should be noted that The Plaintiff plead guilty to the underlying offense resulting from a disturbance at the DMV; and therefore, his motivation for creating chaos to influence a pending criminal matter has ended.

2.) **Martin v. Township of Egg Harbor**-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint that on July 27, 2016, the Plaintiff's Aunt, Helen Hugo, was residing at the Plaintiff, Barbara Martin's property located at 7234 Belmont Avenue, in the Township of Hamilton, when an Attorney for the Office of Public Guardian for Elderly Adults obtained a Warrant for a search of the Plaintiff's property and an Order for Aunt Helen, if found, to be returned immediately to Spring Oak Assisted Living in Forked River. It was alleged in the Complaint that Aunt Helen had left the assisted living facility on July 21, 2016 on her own free will to vacation at her niece's property; however, Lacey Township entered Aunt Helen as a missing person on July 21, 2016. It is further alleged that on July 27, 2016, members of the Township of Hamilton and Township of Egg Harbor Police Officer Bertino were dispatched to the Plaintiff's property in response to the aforementioned Warrant, and that upon their arrival, the Plaintiff was out on her property feeding her animals when she was grabbed by

the Officers, she was repeatedly struck, and she was thrown to the ground. The Plaintiff alleged that she was cuffed, taken into custody, and charged with Obstruction of the Administration of the Law. It is further alleged that the Plaintiff was unable to post bail in the amount of \$2,500.00 and that she was transported to the Atlantic County Jail where she was incarcerated for four days. In addition, Aunt Helen was seized and removed from the property. The Plaintiff alleged that as a result of the actions of the members of the Township of Hamilton and Township of Egg Harbor Police Departments, she sustained serious violations of her civil rights, significant emotional distress, and severe injuries. The Plaintiff further alleged that the Township of Hamilton and Township of Egg Harbor Police Departments were negligent in the training and supervision of its members of the Township of Hamilton and Township of Egg Harbor Police Departments. The case was assigned to Thomas B. Reynolds, Esquire on September 6, 2018. Mr. Reynolds was previously assigned to defend the Township of Hamilton Defendants in this matter on August 20, 2018. Defense Counsel accepted the Assignment on behalf of the Township of Egg Harbor and the Township of Hamilton, and he filed a limited appearance and a Motion on behalf of the insured seeking a dismissal based upon Plaintiff's failure to state a valid cause of action. In addition, Defense Counsel proceeded with his initial investigation of the matter, and that investigation revealed the Plaintiff's litigious history. On March 4, 2019, Judge Kugler entered an Order and Opinion which dismissed all Counts of the Complaint before Answers were filed with the exception of the excessive force claim (Counts VII and XV) against Hamilton Township Police Officer Mark Perna. The 18 Counts that were dismissed were dismissed without prejudice and Judge Kugler provided the Plaintiff until March 19, 2019 to file an Amended Complaint. The Plaintiff ultimately filed an Amended Complaint on March 14, 2019 which narrowed the alleged claims and named parties. The named parties of the Plaintiff's Amended Complaint have been limited to County of Atlantic, Atlantic County Emergency Response Team Lieutenant Snyder, Township of Hamilton Police Officer Lawrence P. Fernan, and Township of Hamilton Police Officer Mark A. Perna. Defense Counsel has proceeded with the filing of an Answer to the Amended Complaint as to the insured Township of Hamilton Police Officers and the filing of a Motion to Dismiss the Amended Complaint. Based upon the Township of Egg Harbor Police Officer Bertino no longer being as a named Defendant, Defense Counsel has closed his file as to the Township of Egg Harbor only.

3.) McCarragher v. Township of Middle-This matter involved the minor Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Complaint that on March 29, 2016, SWAT Team Police Officers entered the Plaintiff's residence located at 10 East Florida Avenue, in the Township of Middle, to execute an arrest warrant for the Plaintiff's brother. The minor Plaintiff, Matthew McCarragher, alleged in the Complaint that while in his room he heard his dog, Tank, crying from the floor below and ran downstairs to find his dog in the corner of the room scared and bleeding from the mouth. The Plaintiff further alleged that he was attempting to tend to his injured dog, when he was thrown to the ground by an unknown Police Officer and that the Officer's foot was jammed into the Plaintiff's back. The Plaintiff alleged that in response to the SWAT Police Officer's actions, the Plaintiff's dog attempted to protect his owner and was subsequently shot by the members of the SWAT team in front of the Plaintiff. The Plaintiff's allegations against the Defendants include the unlawful search and assault of the Plaintiff, multiple civil rights violations, the intentional infliction of emotional distress, the negligent infliction of emotional distress, vicarious liability and gross negligence. The Plaintiff further alleged that as a result of the incident, he has suffered severe psychological and physical injuries.



An Order granting the filing of a late Notice of Claim on behalf of Matthew McCarraher and denying the Plaintiff's father, Joseph McCarraher's claim as late was entered by Judge Gibson on June 20, 2017. The case was assigned to Patrick J. Madden, Esquire on August 9, 2017. Defense Counsel accepted the Assignment, he filed our Answer, and he proceeded with Discovery. In addition, Defense Counsel filed a Motion to Dismiss the Plaintiff's emotional distress claims, specifically Counts III-VI of the Complaint, which were ultimately granted. The remaining claims against Middle Township concerned civil rights violations. Information revealed during discovery indicated that the Township of Middle Police Department Officers who were present were not involved in the actual search and seizure at the Plaintiff's residence or in the shooting of the Plaintiff's dog. Furthermore, the two Middle Township Police Officers who did take part in the execution of the warrant, did so in their capacity as members of the Cape May County SWAT Team. It did not appear that these SWAT members (from Middle Township) were responsible for the killing of Plaintiff's dog. Defense Counsel filed our Motion for Summary Judgment on February 25, 2019 which was scheduled for Oral Argument on April 26, 2019; however, on April 10, 2019, Plaintiff's Counsel advised Defense Counsel that the Plaintiffs were willing to agree to a voluntary dismissal of claims, provided that the insured waive any prevailing party claim. The Fund Solicitor advised Defense Counsel that he was agreeable to said resolution. A Stipulation of Dismissal with Prejudice as to the Township of Middle only was filed with the Court on April 16, 2019 and Defense Counsel's Motion for Summary Judgment was withdrawn.

4.) Ciocco v. Township of Mullica-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Complaint that on March 6, 2015, the Plaintiff, Thomas Ciocco, was the operator of a motor vehicle traveling on Mossmill Road, in the Township of Mullica, when the Plaintiff's vehicle struck a large pot hole and subsequently struck a telephone pole. The Plaintiff further alleged that the Township of Mullica was negligent in allowing the dangerous and hazardous condition of the roadway to exist. The Plaintiff alleged that as a result of the accident, he had sustained L4-5 and L5-S1 herniations, a right shoulder labral tear, and a left shoulder rotator cuff tear. The case was assigned to James R. Birchmeier, Esquire on May 19, 2017. Defense Counsel accepted the Assignment and he filed an Answer, and he proceeded with Discovery. Plaintiff failed to respond to Discovery demands and Defense Counsel filed a Motion to Dismiss the Complaint which was returnable on December 15, 2017; however, prior to the return date of the Motion, the Plaintiff supplied responses to Discovery and the Motion was withdrawn. Depositions were subsequently completed. Based upon the hospitalization of the Plaintiff, the Arbitration Hearing in this matter scheduled for October 24, 2018 was adjourned to January 30, 2019. The Arbitrators found the insured to be 90% liable and the driver to be 10% liable and awarded the Plaintiff \$25,000.00 (net \$22,500.00 against the insured). Defense Counsel filed a Trial de Novo on February 26, 2019 and a Trial was scheduled to commence on May 6, 2019; however, Defense Counsel was ultimately successful in resolving this matter for a payment to the Plaintiff in the amount of \$22,500.00 (net Arbitration Award). Defense Counsel forwarded proposed closing documents to Plaintiff's Counsel which have been executed and a Stipulation of Dismissal with Prejudice was filed with the Court on April 24, 2019.

5.) Mark El v. City of Pleasantville-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Complaint that on February 14, 2017, Defendant, Pleasantville Police Officer Norman Dennis, effectuated a motor vehicle stop of the Plaintiff, Mark Tyrone Smith a/k/a Mark El's vehicle and that the Plaintiff was ultimately placed into police custody as a result of an outstanding traffic fine. The Plaintiff further alleged that Officer Dennis refused to allow the Plaintiff to retrieve his personal property from his vehicle, and that the Plaintiff's vehicle was subsequently illegally seized by the Pleasantville Police Department and towed from the scene. The Plaintiff alleged that as a result of the actions of the Defendant, Pleasantville Police Officer Norman Dennis, he has suffered significant economic damages. The Plaintiff further alleged that the City of Pleasantville was negligent in the training and supervision of its members of the Pleasantville Police Department. The case was assigned to A. Michael Barker, Esquire on May 2, 2018. Defense Counsel accepted the Assignment and he filed an Answer and he proceeded with initial Discovery. In addition, Defense Counsel met with the Pleasantville Chief of Police and Officer Norman. The Plaintiff issued a Statement of Damages seeking a payment in the amount of \$30,000.00 for the illegal seizure of personal property and a payment in the amount of \$100,000.00 for loss of employment. On December 11, 2018, Defense Counsel extended an Offer of Settlement to the Plaintiff for a payment in the amount of \$5,000.00. Defense Counsel subsequently filed a Motion to Extend the January 2, 2019 Discovery End Date which was granted. The extended Discovery End Date was February 1, 2019. On April 1, 2019, Defense Counsel filed an Offer of Judgment in the amount of \$5,001.00. This matter was listed for a Trial to commence on April 22, 2019; however, Defense Counsel was ultimately able to resolve the matter for a payment to the Plaintiff in the amount of \$5,000.00. Judge Siracusa entered an Order of Dismissal on April 12, 2019.

6.) Jones v. City of Pleasantville-This matter involved the Third Party Plaintiff's (New Jersey American Water Company) allegations in a Superior Court of New Jersey, Atlantic County Complaint that on June 30, 2011 the Plaintiff (who was pro se) was walking on Leeds Avenue in front of the Leeds Avenue School when his left foot got caught in an uncovered manhole. The Plaintiff suffered a herniated disc at L5-S1 and disc protrusion at C5-C6. The Plaintiff had an anterior cervical discectomy and fusion performed. The Plaintiff was convicted of weapons offenses and sentenced to 4 ½ to 9 years in State Prison. Our Assigned Defense Counsel, Robert Merenich, Esquire, filed a Motion to Dismiss for Failure to respond to Discovery and that Motion was granted without prejudice in early 2014. Based upon the Plaintiff's incarceration, it was deemed highly unlikely that the Plaintiff would ever attempt to resurrect this case; however, following the release of the pro se Plaintiff from jail in June of 2018, the Plaintiff successfully petitioned to reopen the case. The Plaintiff subsequently filed a Motion to Amend the Complaint on October 10, 2018 and Defense Counsel filed Opposition. The Plaintiff's Motion to Amend the Complaint was ultimately denied on November 9, 2018. The Plaintiff subsequently filed a Motion for Reconsideration of the November 9, 2018 Order which was denied on December 21, 2018. Defense Counsel proceeded with the re-opening of Discovery and the determination of the Plaintiff's present condition. Defense Counsel subsequently filed our Motion for Summary Judgment. Oral Argument on the Motion was conducted on March 29, 2019 and an Order was entered dismissing the insured with prejudice.

7.) Young v. City of Pleasantville-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint that on February 14, 2018, the Plaintiff, Melvin Young, was operating his motor vehicle in the City of Pleasantville when a Pleasantville Police Officer effectuated the stop of his motor vehicle and issued him a Summons for Driving while License Revoked or Suspended (39:3-40). The Plaintiff alleged that as a result of the actions of the employees of the City of Pleasantville, he sustained serious violations of his civil rights. The case was assigned to A. Michael Barker, Esquire on February 4, 2019. Defense Counsel accepted the Assignment and he performed an initial review of the file. Defense Counsel prepared a Motion to Dismiss the frivolous Complaint in lieu of Answer; however, prior to his submitting the Motion to Dismiss, this action was dismissed with prejudice on March 14, 2019 pursuant to the Court's review of Plaintiff's application to proceed in forma pauperis.

8.) Prin v. Borough of Stone Harbor-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Camden County Complaint that on July 16, 2016, the Plaintiff, Patrick Leonard Prin, was a patron of the Watering Hull, located in the Borough of Stone Harbor, that he had stepped out of the establishment, and that he was lawfully congregating with three individuals on 97<sup>th</sup> Street, between the blocks of 2<sup>nd</sup> and 3<sup>rd</sup> Avenues, when a member of the Borough of Stone Harbor Police Department approached the group from across the street and demanded that the group remain in place and that he forcibly stopped the Plaintiff and the individuals from leaving. It was alleged in the Complaint that eight additional Stone Harbor Police Officers were subsequently called to the scene in an attempt to intimidate the individuals. The Plaintiff alleged that he was unlawfully detained by the Officers while an investigation was performed based upon the suspicion that one of the individuals was smoking marijuana. The Plaintiff was ultimately released by the Officers with no formal charges being filed against the Plaintiff. The Plaintiff alleged that as a result of the actions of the members of the Borough of Stone Harbor Police Department, he sustained serious violations of his civil rights. The Plaintiff further alleged that the Borough of Stone Harbor was negligent in the training and supervision of its members of the Stone Harbor Police Department. The case was assigned to A. Michael Barker, Esquire on August 8, 2018 and he was instructed to file a Motion to Transfer Venue from the Superior Court of New Jersey, Camden County, to the Superior Court of New Jersey, Cape May County. On August 20, 2018, Defense Counsel filed a Notice of Removal seeking to have this matter removed to the United States District Court, District of New Jersey. The Plaintiff issued an initial demand for the settlement of this matter for a payment in the amount of \$5,000.00 which was rejected. Following an initial Conference with the Court in October of 2018, the Plaintiff increased his demand for the settlement of this matter to a payment in the amount of \$10,000.00. Defense Counsel had met with the Defendant Police Officers and he had continued with Discovery. Depositions of the Defendant Police Officers were completed. On April 2, 2019, Defense Counsel provided the Plaintiff with correspondence requesting the dismissal of the Borough of Stone Harbor Police Department only. In addition, on April 8, 2019, Defense Counsel submitted an Offer of Judgment to the Plaintiff in the amount of \$1,001.00, exclusive of counsel fees. On April 22, 2019, the Plaintiff accepted the Offer of Judgment and submitted the executed release to Defense Counsel.

9.) Casper v. City of Wildwood-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on August 25, 2016, the Plaintiff, Michael Casper, was lawfully walking on the tramcar path on the Boardwalk at or near the Dunkin Donuts located at 3120 Boardwalk, in the City of Wildwood, when he was caused to trip and fall as a result of one of the boards of the boardwalk. The Plaintiff alleged that as a result of the fall, he had suffered injuries to his right shoulder and his right knee. The Plaintiff further alleged that the City of Wildwood was negligent in allowing the dangerous condition of the boardwalk to exist. The case was assigned to Erin Thompson, Esquire on October 13, 2017. Defense Counsel accepted the Assignment and he filed our Answer. Defense Counsel met with City representatives and he proceeded with Discovery. A Defense IME and the Deposition of the Plaintiff were completed. Defense Counsel filed our Motion for Summary Judgment on November 26, 2018. The Plaintiff's Counsel failed to appear for the Arbitration Hearing scheduled for December 20, 2018, and as such, the Plaintiff's Complaint was dismissed. Defense Counsel's Motion was subsequently carried until January 25, 2019 to allow the Plaintiff to file Opposition; however, Judge Gibson acknowledged that the Court had a good faith basis to disregard the Plaintiff's Opposition since Plaintiff's Counsel failed to attend Arbitration. On March 18, 2019, Judge Gibson entered an Order granting Defense Counsel's Motion for Summary Judgment with prejudice based upon the Plaintiff's failure to present evidence that the City had notice of a dangerous condition which contributed to the Plaintiff's fall.

10.) Hornsby v. City of Wildwood-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on May 22, 2015, the Plaintiff, Allison Hornsby, was lawfully walking on the Boardwalk at or about Cedar Avenue, in the City of Wildwood, when she was caused to fall as a result of an uneven gap between the cement portion and the wooden portion of the Boardwalk. The Plaintiff alleged that as a result of the fall, she had suffered a fracture of her left elbow requiring open reduction and internal fixation surgery and a left foot sprain. The Plaintiff further alleged that the City of Wildwood was negligent in allowing the dangerous condition of the boardwalk to exist. The case was assigned to James R. Birchmeier, Esquire on August 15, 2017. Defense Counsel accepted the Assignment and he filed an Answer and he proceeded with Discovery. Depositions and a Defense IME were completed. Defense Counsel proceeded with the filing of our Motion for Summary Judgment September 27, 2018 and Plaintiff's Counsel filed Opposition to the Motion. Oral Argument on the Motion was conducted on November 9, 2018, and on January 14, 2019, Judge Gibson entered an Order and Memorandum of Decision denying Defense Counsel's Motion for Summary Judgment. Judge Gibson held that there are genuine issues of material fact regarding whether the condition of the boardwalk existed for such a period of time that the City of Wildwood had actual and/or constructive notice. Judge Gibson believed that a jury must decide whether the City's actions/inactions were palpably unreasonable. The Arbitration Hearing scheduled in this matter for February 21, 2019 was waived by the parties in light of a Mediation Session before Judge Isman scheduled for March 14, 2019. Prior to the Mediation, the Plaintiffs issued a settlement demand for a payment in the amount of \$180,000.00. At the scheduled Mediation, Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiffs in the amount of \$87,500.00 pending ACMJIF approval. The settlement was approved by the ACMJIF and the appropriate settlement documents have been drafted between the parties. Plaintiff's Counsel filed a Notice of Settlement with the Court on April 30, 2019.

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2019-\_\_\_\_\_**

**A RESOLUTION DESIGNATING AN ADDITIONAL APPROVED ASSOCIATE**

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

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

**WHEREAS**, through Resolution #2017-32 the ACMJIF adopted the Litigation Management Guidelines which require that the ACMJIF approve, by Resolution, a list of those individual attorneys who will be designated as “Approved Associates”; and

**WHEREAS**, by Resolution #2019-4, the Commissioners of the Atlantic County Municipal Joint Insurance Fund designated the “Assigned Defense Counsel and Approved Associates” for 2019; and

**WHEREAS**, the law firm of Affanato Marut, LLC has requested that Caitlin K. Carroll, Esquire be designated as an “Approved Associate”; and

**WHEREAS**, the Fund Solicitor and the Claims Review Committee have recommended that Caitlin K. Carroll, Esquire of Affanato Marut, LLC be added as an “Approved Associate” for the Atlantic County Municipal Joint Insurance Fund for 2019; and

**WHEREAS**, the Commissioners of the ACMJIF have deemed it appropriate to designate Caitlin K. Carroll, Esquire as an “Approved Associate” to perform legal services on behalf of the Atlantic County Municipal Joint Insurance Fund in accordance with the procedures established by the Litigation Management Guidelines.

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund, assembled in a public session on April 17, 2019, that:

1. The following attorney is hereby designated as an “Approved Associate” for the Atlantic County Municipal Joint Insurance Fund for 2019:

**WORKERS' COMPENSATION CLAIMS**

- 1.) Affanato Marut, LLC with Caitlin K. Carroll, Esquire as an “Approved Associate”.

**BE IT FURTHER RESOLVED** that a copy of this Resolution shall be provided to the Executive Director, Fund Solicitor and Claims Administrator for their information and attention and the “Approved Associate” herein designated.

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

Date: April 17, 2019

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2019-\_\_\_**

**RESOLUTION AMENDING RESOLUTION 2019-14 “ADOPTING THE RISK  
MANAGEMENT PLAN FOR FUND YEAR 2019”**

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

**WHEREAS**, the Executive Committee of the ACM JIF adopted Resolution 2019-14 “Adopting the Risk Management Plan for Fund Year 2019” on January 16, 2019; and

**WHEREAS**, Section 11 of the 2019 Risk Management Plan establishes the maximum amount that the Certifying and Approving Officer for the ACM JIF can approve for payment on property, workers compensation, and liability claims; before seeking additional payment authority from the ACM JIF; and

**WHEREAS**, currently the 2019 Risk Management Plan authorizes the Certifying and Approving Officer to make payments of no more than \$5,000 on a property claim and no more than \$5,000 to settle a liability claim; and

**WHEREAS**, in correspondence dated March 26, 2019, a copy of which is attached hereto and incorporated herein by reference, the Claims Administrator (Certifying and Approving Officer) requested that the Fund consider increasing the current maximum authorization for payments on property claims and settlement authority on liability claims; and

**WHEREAS**, the ACM JIF Claims Review Committee reviewed this request at their April 11, 2019 and May 9, 2019 meetings and recommended to the Executive Committee that they approve the proposed increase in maximum authorization for payments on property claims and settlement authority on liability claims;

**NOW THEREFORE BE IT RESOLVED** by the Atlantic County Municipal Joint Insurance Fund that Section 11 of Resolution 2019-14 “Adopting the Risk Management Plan for 2019” is hereby amended to increase the maximum authorization for payments on property claims and settlement authority on liability claims from \$5,000 to \$10,000; and

**BE IT FURTHER RESOLVED** that a copy of the proposed amendment to Section 11 of the 2019 ACM JIF Risk Management Plan is attached hereto and incorporated herein by reference; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, Claims Administrator, and Fund Solicitor for their information and necessary action.

This Resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on May 15, 2019.

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Julie Picard, Secretary

By: \_\_\_\_\_  
Ingrid Perez, Chairperson

Date: \_\_\_\_\_



March 26, 2019

Mr. Paul A. Forlenza, MGA, RMC  
Executive Director, Atlantic County Municipal Joint Insurance Fund  
P.O. Box 489  
Marlton, NJ 08055

**Re: Authority Levels – Property Claims and Settlement Authority in Liability Claims**

Dear Paul,

The purpose of this email is to request consideration by the Atlantic County Municipal Joint Insurance Fund (JIF) to increase our per file authority in certain lines of coverage. The JIF currently provides \$10,000 of settlement authority for Workers' Compensation claims and \$10,000 of authority for legal and expense costs in Liability claims, but limits authority for Property claims to \$5,000 and limits settlement authority in Liability claims to \$5,000.

We feel that the cost to repair vehicles and buildings has increased significantly since this policy was adopted many years ago. Also, the ability to settle minor liability claims has also been restricted by this policy. Increasing our authority to \$10,000 across the board will eliminate the need for Payment Authorization Requests (PARs) on minor claims thus allowing additional time for our adjusting staff to attend to more significant matters.

Therefore, we respectfully request that claims settlement authority be increased from the current \$5,000 to \$10,000 for all first and third party claims. Please let us know if you have any questions and we appreciate the JIF's consideration.

Sincerely,

*Chris Roselli*

Christopher Roselli, Account Manager

cc: Paul Miola, Executive Municipal Pool Strategist  
David DeWeese, Esq., Fund Solicitor

100 Decadon Drive  
Egg Harbor Township, NJ 08234  
P 609-653-8400  
[www.qual-lynx.com](http://www.qual-lynx.com)



**EXCERPT SECTION 11 – 2019 ACM JIF PLAN OF RISK MANAGEMENT**

**~~STRIKETHROUGH~~ – LANGUAGE TO BE REMOVED**

**UNDERLINED – LANGUAGE TO BE ADDED**

1.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- Property Claims - ~~\$5,000~~ \$10,000 of Authority
- Workers Compensation Claims - \$10,000 of Authority
- Liability Claims - ~~\$5,000~~ \$10,000 of Settlement Authority; \$10,000 of legal and file expense Authority
- The Executive Committee has established a Claims Review Committee comprised of Fund Commissioners to review all Payment Authorization Requests, (PARs) with a total cost of ~~\$5,000~~ \$10,000 or more, and review litigation strategies with the Fund's Attorney. The Claims Review Committee shall advise the Executive Committee regarding claims administration and payments.
- In urgent situations where the Claims Review Committee has not had an opportunity to meet, and where time is of the essence such that an expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund Attorney, in consultation with the Executive Director and the Claims Review Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Claims Review Committee as soon as possible and no later than the Committee's next meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting.
- In urgent situations where the Claims Review Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Claims Review Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be reported to the Claims Review Committee as soon as possible and no later than the Committee's next meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting.
- Upon submission of satisfactory documentation, and with the advance approval of the Executive Director, the Certifying and Approving Officer may also pay

hospital bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the Certifying and Approving Officer utilizes this authority, a report shall be made to the Claims Review Committee at their next meeting. All such approvals shall be reported to the Executive Committee at their next meeting.



To: Fund Commissioners

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

Date: May 15, 2019

**Re: Executive Director's Report**

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**A. Lost Time Accident Frequency Report (pgs. 42-43)**

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

**B. Certificates of Insurance (pgs. 44-48)**

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

**C. Financial Fast Track Report (pg. 49)**

The Financial Fast Track Report as of March 31, 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 March 31, 2019 was **\$26,669,632**.

**D. Regulatory Filing Checklists (pgs. 50-51)**

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. 52)**

A letter from our office describing how to collect your 2018 Safety Incentive Awards was emailed 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. 53)**

A letter from our office describing how to collect your 2019 Optional Safety Budget allowance was 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 is December 31, 2019. All encumbered funds must be claimed by February 1, 2020.**

**G. 2019 Wellness Incentive Program Allowance (pg. 54)**

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 is December 31, 2019. All encumbered funds must be claimed by February 1, 2020.**

**H. EPL/Cyber Risk Management Budget (pg. 55)**

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 is December 31, 2019. All encumbered funds must be claimed by February 1, 2020.**

**I. MEL Employment Practices Helpline –Authorized Contact List (pgs. 56-58)**

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. 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*.

**J. Employment Practices Liability Compliance – (pg. 59)**

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

**K. MEL Cyber Risk Management Plan Compliance (pg. 60)**

A compliance status report regarding the MEL Cyber Risk Management Plan is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact Ed Cooney, Fund Underwriter at 973-659-6424.

**L. Statutory Bond Status (pg. 61 )**

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.

**M. Skateboard Park Approval Status (pg. 62)**

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.

**N. Capehart & Scatchard Updates (pgs. 63-69)**

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

**O. Monthly Activity Calendars (pgs. 70-71)**

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

**P. 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.

**Q. Pivot Point Newsletter (pgs. 72-73)**

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. 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.

**R. Member Visitation Program**

Beginning this month, a Representative from our office, contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. The member towns up for Renewal this year are: Avalon, Buena, Commercial, Dennis, Downe, Gallaway, Hamilton, Longport, Newfield, Northfield, Pleasantville, Somers Point, Upper Deerfield, Ventnor, Waterford.

**S. Website ([WWW.ACMJIF.ORG](http://WWW.ACMJIF.ORG))**

On or about February 15, 2019 the new ACMJIF website was launched. Please take a moment to explore the new site, which contains a plethora of information in an easy to read format and navigate site. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan\_Matro@ajg.com.

**T. New Member Activity**

The Executive Director's has completed 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					2,650.00									2,650.00	0.00	
Estell Manor	1,650.00					1,650.00									1,650.00	0.00	
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					520.00									520.00	1,880.00	
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	
<b>Total By Line</b>	<b>\$85,900.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>19,100.00</b>	<b>4,820.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>23,920.00</b>	<b>61,980.00</b>	

**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					\$1,200.00									\$1,200.00	\$800.00		
Margate City																		
Middle Township																		
Millville City																		
Mullica Township																		
Newfield Borough	\$1,000.00														\$0.00	\$1,000.00		
North Wildwood City																		
Northfield City	\$1,500.00														\$0.00	\$1,500.00		
Ocean City	\$2,500.00														\$0.00	\$2,500.00		
Pleasantville City	\$2,500.00														\$0.00	\$2,500.00		
Sea Isle City																		
Somers Point City																		
Stone Harbor	\$1,500.00														\$0.00	\$1,500.00		
Upper Township																		
Upper Deerfield Township																		
Ventnor City																		
Waterford Township	\$1,500.00														\$0.00	\$1,500.00		
West Cape May	\$1,000.00														\$0.00	\$1,000.00		
West Wildwood																		
Weymouth Township	\$1,000.00														\$0.00	\$1,000.00		
Wildwood City	\$2,500.00														\$0.00	\$2,500.00		
Wildwood Crest Borough																		
Woodbine Borough																		
<b>Total By Line</b>	<b>\$26,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,200.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,200.00</b>	<b>\$24,800.00</b>	

**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 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					114.94									114.94	\$160.06	
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					340.21									340.21	\$659.79	
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	
<b>Total By Line</b>	<b>\$33,500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$300.00</b>	<b>\$108.95</b>	<b>\$455.15</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$864.10</b>	<b>\$32,635.90</b>	

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



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

Member Municipality	Opening Balance	January 2019	February 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	Sept. 2019	October 2019	November 2019	December 2019	Paid in 2020	Total YTD Expenses	Ending Balance	Encumbered
Absecon	725.00														0.00	\$725.00	
Avalon	725.00														0.00	\$725.00	
Brigantine	725.00														0.00	\$725.00	
Buena	725.00		69.00	45.00	225.00	27.00									366.00	\$359.00	
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	
<b>Total By Line</b>	<b>\$29,725.00</b>	<b>\$0.00</b>	<b>\$106.50</b>	<b>\$132.50</b>	<b>\$225.00</b>	<b>\$27.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$491.00</b>	<b>\$29,234.00</b>	

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

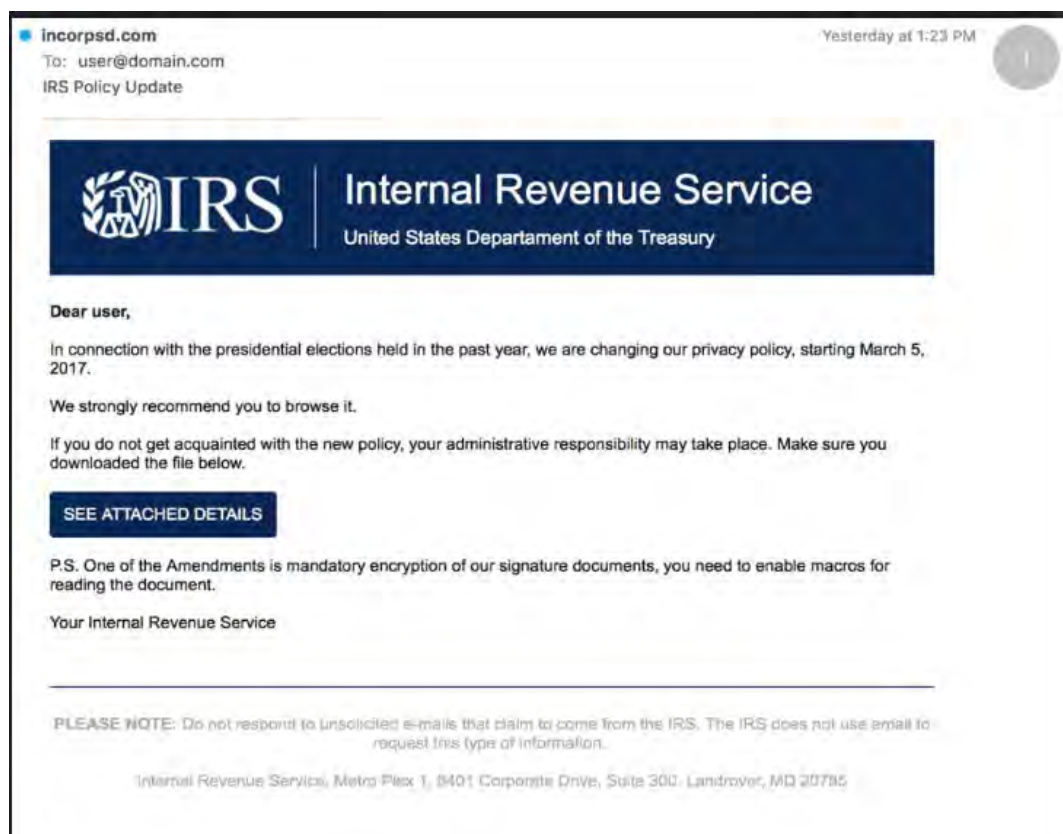
## Monthly Newsletter

### "Security with a Smile" (Because Life is Too Short...)

### This Month's Cautionary Advice (Because Threats Evolve)

I am sure you are all too aware that it's "tax season." You are likely also aware that tax season brings tax scams via vishing and phishing. These attacks include social engineering tactics that invoke a sense of urgency and appear legitimate by using stolen IRS (or similar) branding. We have seen some clever attacks that now include tax preparation services like H&R Block, Jackson Hewitt, and TurboTax. To be clear, it is highly unlikely that any "urgent" email you receive regarding taxes is legitimate. We strongly recommend you avoid clicking on links contained in suspicious, tax-related emails. If you feel you should contact the sender, use an alternative, known good means; for example, a "contact us" form or phone number from their website.

If you suspect you may have made a mistake, immediately notify the IRS, your bank(s), and a credit reporting bureau.



## **This Month's Special News**

Apologies, but this month's special news is a bit on the boring side, although important. Adobe has recently fixed 24 critical arbitrary code execution vulnerabilities across multiple products, including Acrobat Reader, Adobe Flash, and Adobe Shockwave Player.

It's a great reminder of the importance of regularly updating Adobe products, which are a notable attack vector. While you are at it – update your Chrome or Firefox browser as well (I don't need to mention Windows because I know you all are already doing that regularly ... right :> ).

This is equally important for your home systems as well. Let's be careful out there...



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

**TO:** Municipal Fund Commissioners, Safety Coordinators, Risk Managers  
**FROM:** Robert Garish, Senior Risk Control Consultant  
**DATE:** May 2, 2019

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**Service Team:**

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> 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 <a href="mailto:rholwitt@jamontgomery.com">rholwitt@jamontgomery.com</a> Office: 856-552-4624 Cell: 856-628-5705
Danielle Sanders Administrative Assistant <a href="mailto:dsanders@jamontgomery.com">dsanders@jamontgomery.com</a> Office: 856-552-6898 Fax: 856-552-6899		Robert Garish Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719

**APRIL ACTIVITIES**

**LOSS CONTROL SERVICES**

- Borough of Buena – Conducted a Loss Control Survey on April 26
- Township of Egg Harbor – Conducted a Loss Control Survey on April 15
- Township of Galloway – Conducted Loss Control Survey on April 29
- Township of Middle – Conducted a Loss Control Survey on April 18
- Township of Mullica – Conducted a Loss Control Survey on April 26
- City of North Wildwood / Special Improvement District – Conducted New Member Survey on April 11
- City of Ocean City – Conducted a Loss Control Survey on April 4
- Borough of Stone Harbor – Conducted a Loss Control Survey on April 25
- City of Ventnor – Conducted a Loss Control Survey on April 17
- City of Wildwood – Conducted a Loss Control Survey on April 11

**JIF MEETINGS ATTENDED**

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

## MEL MEDIA LIBRARY

The following members used the MEL Media Library during April. **Please note the new e-mail address: [melvideolibrary@jamontgomery.com](mailto: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>April</u>	<u># of Videos</u>
City of Cape May		4
Township of Mullica		3
City of Ventnor		3

## MEL MEDIA CATALOG

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

## NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

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

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

- Ø April 2 - Updated Bulletin – Playground Inspection Best Practices
- Ø April 3 - Regional Training - Back to Basics - April 30, 2019
- Ø April 15 - Mandatory Regional Training - Back to Basics - April 30, 2019
- Ø April 22 - Did You Know? – MSI Training Schedule – Atlantic JIF, May 2019
- Ø April 23 - Regional Training Reminder - Back to Basics - April 30, 2019
- Ø April 30 - Safety Bulletin: May 6 - 10 is National Stand-Down to Prevent Falls

## UPCOMING EVENTS

- Claims Meeting – May 9
- Executive Committee Meeting – May 15
- Regional Training – Summer Seasonal for Supervisors – May 17

## 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](mailto:afelip@jamontgomery.com)).**

Listed below are upcoming MSI training programs scheduled for May, June and July 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.njmec.org](http://www.njmec.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.

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
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 Safety	9:00 - 1:00 pm
5/9/19	City of Brigantine #3	Heavy Equipment Safety	8:30 - 11:30 am
5/9/19	City of Vineland	Excavation/Trenching/Shoring	8:00 - 12:00 pm
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
5/20/19	City of Wildwood #3	Fast Track to Safety	8:30 - 12:30 pm
5/29/19	City of Pleasantville #1	DDC-6	8:30 - 3:00 pm w/lunch brk
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
6/13/19	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
7/11/19	City of Ocean City #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
7/15/19	Township of Egg Harbor #5	Heavy Equipment Safety	8:30 - 11:30 am
7/17/19	Lower Township MUA	Back Safety/Material Handling	8:30 - 9:30 am
7/17/19	Lower Township MUA	BBP	9:45 - 10:45 am
7/25/19	City of Ocean City #4	Landscape Safety	8:30 - 11:30 am

<b>CEU's for Certified Publics Works Managers</b>			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Defensive Driving-6-Hour	6 / M	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
<b>CEU's for Registered Municipal Clerks</b>			
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
<b>TCH's For Water/ Wastewater</b>			
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		
<b>CEU's for Tax Collectors</b>		<b>CEU's for County/Municipal Finance Officers</b>	
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
<b>CEU's for Certified Recycling Professionals</b>		<b>CEU's for Qualified Purchasing Agents</b>	
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		
<b>CEU's for Park and Rec Professionals</b>			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
<b>***Categories</b>		<b>***Categories(cont.)</b>	
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	

May 7, 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 **April 30, 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	\$ 13,692.03
Coupon Interest Payment	\$ 81,799.48
Amortization and/or interest cost { net }	\$ -0-
Unrealized gain/<loss>	\$ 29,649.18
Management Fee misc.	< \$ 5,564.00 >
Net gain/<loss> in interest	<u>\$ 119,576.69</u>

Interest Accrual:

Beginning Interest Accrual at M&T/Wilmington Trust	\$183,196.33
Change in Accrued interest at M&T/Wilmington Trust	<u>\$ 20,346.45</u>
Ending Interest Accrual	\$ 162,849.88

Unrealized Gain/Loss:

Current Month	< \$ 50,775.35 >
Prior Month	< \$ 80,424.53 >
Change in Unrealized Gain/Loss	<u>\$ 29,649.18</u>



<u>Investment Balance</u> beginning of month:	\$44,635,696.37
end of month-	\$44,603,295.06

Overall yield 2.34% {from CIR\_ACM file}

Portfolio:

US Treasury Bonds	\$ 37,176,018.05	83.32%
US Treasury Bills & Notes	\$ 7,427,277.01	16.68%

**RECEIPT ACTIVITY FOR THE PERIOD**

Subrogation Receipts-	\$ 68,420.57	{ytd:\$173,733.14}
Other-	\$ 4,950.00	{ytd:\$10,150.00}
Adjustment Receipts-other-	\$ 3,196.98	{ytd:\$5,616.06}
CY assessments	\$1,507,693.00	(ytd 4,477,787.00)

**CLAIM ACTIVITY FOR THE PERIOD:**

**ACTIVITY**

The enclosed report shows claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$1,065,311.40. The claims detail shows 473 checks totaling 1,038 claims payments issued and are categorized as follows:

**Further Analysis:**

Payments:	\$ 1,065,311.40
Adjustments-void ck	<\$ 83,492.53>
Adjustments-receipts	<\$ 3,196.98>
Less Recoveries	<\$ 73,370.57>
Net Total	\$ 905,251.32

**CASH ACTIVITY FOR THE PERIOD:**

**ACTIVITY**

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$52,222,644.55 to a closing balance of \$51,397,272.26 showing a **decrease** in the fund's cash position of \$825,372.29. A detailed account reconciliation of this change, including its affect on our banking instruments, is included in my report.

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

4/30/2019

UNAUDITED

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

\$621,269.34

Include interest allocations-to be verified

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

-attached

**BILL LIST FOR THE PERIOD:**

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

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

Respectfully Submitted,

***John J. Hansen***

John J. Hansen, Treasurer

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

	<b>Payable To:</b>	<b>FY 2019</b>	<b>FY 2018</b>	<b>Closed Yrs</b>	<b>Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	2,673.00			Prof Services/Actuary	March 2019 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	76,036.00			Prof Services/Administration	May 2019 Fee (new rate)
3	Arthur J. Gallagher Risk Management Services, Inc.	497.42			Misc/Postage/Copies/Fax	March 2019 Fees
4	Arthur J. Gallagher Risk Management Services, Inc.	311.76			Misc/Other	Ad for Wellness Coord. Monster/SJ ad(PF amex)
5	The DeWeese Law Firm, P.C.	10,608.00			Prof Services/Attorney	May 2019 Fees
6	Qual-Lynx	64,603.00			Prof Services/Claims Administration	May 2019 Fees
7	Joyce Media	375.00			Misc/JIF Website	May 2019 Fees
8	Tracy Forlenza	527.00			Misc/Recording Secretary	May 2019 Fees
9	J.A. Montgomery Risk Control Services	18,006.00			Prof Services/Safety Director/Loss Control	May 2019 Fees
10	J.A. Montgomery Risk Control Services	843.25			Misc/Meeting Expense	F/B for Regional Training 4-30-19
11	John Hansen	2,003.00			Prof Services/Treasurer	May 2019 Fees
12	Conner Strong & Buckelew	1,001.00			Prof Services/Underwriting Mgr	May 2019 Fees
13	Conner Strong & Buckelew	2,486.00			Misc/Fidelity Bond (Admin/TPA/Treasurer)	5/1/19-5/1/20; Policy #B6024104
14	MEL JIF	531,760.00			MEL	MEL 2019 WC & Excess Liability - 2nd installmt
15	MEL JIF	4,914.00			Faithful Performance/Fidelity Bond	MEL 2019 Fidelity Bond - 2nd installmt
16	MEL JIF	293,151.00			Property Claims and Premium	MEL 2019 Property claims & prem. -2nd installmt
17	MEL RCF JIF			1,678,666.05	Transfer to RCF	Transfer of FY 2014 as of 12/31/18 to the RCF
18	ARC Reprographics	1,023.07			Misc/Printing	Inv#275076 and 205077; new FC orientation
19	Avalon Supermarket	226.16			Misc/Meeting Expense	F&B for ACM Safety Comm 4/5/19
20	Capehart & Scatchard, P.A.	27.00			EPL/CYBER/EPL/Cyber Incentive Program	EPL hotline; Inv 624648; Buena
21	Jennifer Cincotti	200.00			Misc/Meeting Expense	F&B for ACM Claims Review Comm 5/9/19
22	Connell Consulting	1,600.00			Training/Training	SLEO 4/29/19; Proactive Police Sup 4/29-5/1/19
23	Dino's Subs and Pizza	84.00			Misc/Meeting Expense	F&B for ACM Strategic Comm 4/4/19
24	Iron Mountain	130.69			Misc/Records Retention Service	Inv#APKX440 Storage 5/1-31/19; Service 3/27-4/23/19
25	Merighi's Savoy Inn	424.56			Training/Training	4/12/19 Excited Delirium training F/B-split
26	Pivot Point Security	2,798.42			EPL/CYBER/Technology Risk Management Ser	Inv#4232; May fee
27	PRIMA	590.00			Misc/AGRIP/PRIMA	PRIMA conf reg 6/9-12/2019; Rich Hirsch
28	Egg Harbor Township		2,650.00		Safety Incentive Program	Full check - direct reimbursement
29	City of Estell Manor		1,650.00		Safety Incentive Program	Full check - direct reimbursement
30	Borough of Folsom	114.94			Wellness/Wellness Incentive Program	Yeti bottles; balance
31	Township of Lower	1,200.00			Optional Safety Budget	CPR/AED/First aid courses
32	City of North Wildwood	340.21			Wellness/Wellness Incentive Program	wooden forks/knives; sunscreen
33	City of Sea Isle City		520.00		Safety Incentive Program	CPR/AED/First aid courses
	<b>Subtotals</b>	<b>1,018,554.48</b>	<b>4,820.00</b>	<b>1,678,666.05</b>		

<b>JIF BILL LIST TOTAL</b>	<b>2,702,040.53</b>
<b>RMC BILL LIST TOTAL</b>	<b>166,634.00</b>
<b>COMBINED BILL LIST TOTAL</b>	<b>2,868,674.53</b>

**ATLANTIC COUNTY MUNICIPAL JIF**  
**RMCS BILL LIST (2nd Installment) - MAY 2019**

	<b>Payable To:</b>	<b>FY 2019</b>	<b>Appropriation</b>	<b>Description</b>
1	CJ Adams	<b>19,150.00</b>	Risk Management Consultants	2nd Qtr Pymts - Longport, Margate, Ventnor
2	Assured Partners	<b>1,062.00</b>	Risk Management Consultants	1st and 2nd Qtr Pymts - Downe Twp
3	Atlantic Associates	<b>11,119.00</b>	Risk Management Consultants	2nd Qtr Pymts - Pleasantville
4	BCA Insurance	<b>2,426.00</b>	Risk Management Consultants	2nd Qtr Pymts -Newfield and Upper Deerfield
5	J. Byrne Agency	<b>43,774.00</b>	Risk Management Consultants	2nd Qtr Pymts -Deerfield, Lower, North Wildwood, Stone Harbor, West Wildwood, Wildwood, and Wildwood Crest
6	Conner Strong & Buckelew	<b>4,825.00</b>	Risk Management Consultants	2nd Qtr Pymts -Waterford
7	Glenn Insurance Agency	<b>19,405.00</b>	Risk Management Consultants	2nd Qtr Pymts -Absecon, Hamilton, Linwood(1st and 2nd), Somers Pt, Weymouth
8	Hardenbergh Group	<b>15,230.00</b>	Risk Management Consultants	2nd Qtr Pymts -Estell Manor, Folsom, Millville, Mullica and Northfield
9	Thomas Heist Insurance Agency	<b>1,750.00</b>	Risk Management Consultants	2nd Qtr Pymts -Upper Twp
10	Insurance Agencies Inc	<b>2,139.00</b>	Risk Management Consultants	2nd Qtr Pymts -Buena Borough
11	Marsh & McLennan Agency, LLC	<b>29,273.00</b>	Risk Management Consultants	2nd Qtr Pymts -Avalon, Cape May, Cape May Pt, Dennis, Galloway, Middle, Sea Isle, West Cape May. Woodbine
12	McMahon Agency Inc	<b>325.00</b>	Risk Management Consultants	2nd Qtr Pymts -Corbin City
13	William Mints Agency	<b>1,122.00</b>	Risk Management Consultants	2nd Qtr Pymts -Commercial
14	Siracusa Kaufman Insurance Agency	<b>15,034.00</b>	Risk Management Consultants	2nd Qtr Pymts -Brigantine, EHT
	<b>RMCS BILL LIST GRAND TOTAL</b>	<b>166,634.00</b>		