



## ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Avalon Community Hall  
3001 Avalon Ave  
Avalon, New Jersey

July 17, 2019 at 3:00PM

### OPEN SESSION MINUTES

---

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on July 17, 2019, at Avalon Community Hall, 3001 Avalon Ave, Avalon, 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, *Acting Sec*, **Avalon Borough**  
Karen Blowers, **Brigantine City**  
Bill Nimohay, **Buena Borough**  
Joe Picard, **Cape May City**  
Steve O'Connor, **Cape May Point**  
Rose Turner, **Corbin City**  
Jessica Bishop, **Dennis Twp**  
Eileen Tedesco, *Alt.*, **Egg Harbor Twp**  
Cheryl Prakash, **Galloway Twp**  
Ingrid Perez, *Chair*, **Hamilton Twp**  
Leigh Ann Napoli, **Linwood City**  
Rich Hirsch, **Longport Borough**  
Lisa McLaughlin, **Margate City**  
Kim Krauss, **Middle Twp**  
Regina Burke, **Millville City**  
Tracey Nordberg, *Alt.*, **North Wildwood City**  
Mary Canesi, **Northfield City**  
Liz Woods, **Ocean City**  
Sean Riggan, **Pleasantville City**  
Lucy Samuelson, **Somers Point City**  
Jim Craft, **Stone Harbor Borough**  
Teri Smuz, **Upper Twp**  
Roy Spoltore, **Upper Deerfield Twp**  
Jim Goos, **Ventnor City**  
Rick Yeatman, **Waterford Twp**  
Lauren Vitelli, **West Cape May Borough**  
Elaine Crowley, **West Wildwood City**  
DJ Ayres, **Weymouth Twp**

Mary Bittner, *Alt.*, **Wildwood City**  
Connie Mahon, **Wildwood Crest Borough**

Absent were:

Heather Sparks, **Commercial Twp**  
Karen Seifrit, **Deerfield Twp**  
Bob Campbell, **Downe Twp**  
Linda Kent, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Julie Picard, *Secretary*, **Lower Twp**  
Dawn Stollenwerk, **Mullica Twp**  
Sam Barbagli, **Newfield Borough**  
Kellie Seib, **Sea Isle City**  
Lisa Garrison, **Woodbine Borough**

Present Fund Professionals were:

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

Present Risk Management Consultants were:

C. J. Adams Company  
Atlantic Associates  
J. Byrne Agency, Inc.  
Glenn Insurance  
Hardenbergh Insurance  
Thomas Heist Insurance Agency  
Insurance Agencies Inc.  
Marsh & McLennan Agency  
McMahon Agency, Inc.  
William R. Mints Agency  
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

Assured Partners  
BCA Insurance  
Conner Strong & Buckelew

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

***Motion to Nominate Liz Woods, Ocean City, as Executive Committee Member***

Chair Perez entertained a motion to nominate Liz Woods, Ocean City, as a member of the Executive Committee for the remainder of the 2019 Fund Year.

Motion by Mr. Wahl, seconded by Mr. Goos, to nominate Liz Woods, Ocean City, as a member of the Executive Committee for the remainder of the 2019 Fund Year as presented.

**ROLL CALL**

***Yeas:***

Jessica Thompson, **Absecon City**  
Scott Wahl, **Avalon Borough**  
Karen Blowers, **Brigantine City**  
Bill Nimohay, **Buena Borough**  
Joe Picard, **Cape May City**  
Steve O'Connor, **Cape May Point**  
Rose Turner, **Corbin City**  
Jessica Bishop, **Dennis Twp**  
Eileen Tedesco, *Alt.*, **Egg Harbor Twp**  
Cheryl Prakash, **Galloway Twp**  
Ingrid Perez, *Chair*, **Hamilton Twp**  
Leigh Ann Napoli, **Linwood City**  
Rich Hirsch, **Longport Borough**  
Lisa McLaughlin, **Margate City**  
Kim Krauss, **Middle Twp**  
Regina Burke, **Millville City**  
Tracey Nordberg, *Alt.*, **North Wildwood City**  
Mary Canesi, **Northfield City**  
Liz Woods, **Ocean City**  
Sean Riffin, **Pleasantville City**  
Lucy Samuelson, **Somers Point City**  
Jim Craft, **Stone Harbor Borough**  
Teri Smuz, **Upper Twp**  
Roy Spoltore, **Upper Deerfield Twp**  
Jim Goos, **Ventnor City**  
Rick Yeatman, **Waterford Twp**  
Lauren Vitelli, **West Cape May Borough**  
Elaine Crowley, **West Wildwood City**  
DJ Ayres, **Weymouth Twp**  
Mary Bittner, *Alt.*, **Wildwood City**  
Connie Mahon, **Wildwood Crest Borough**

***Nays:*** None

***Abstained:*** None

All in favor. Motion carried by unanimous vote.

***Resolution 2019-33 Electing a Member of the Executive Committee to fill vacancy- Liz Woods***

Chair Perez entertained a motion to approve Resolution 2019-33 electing Liz Woods, Ocean City, as a member of the Executive Committee to fill a vacancy for the remainder of the 2019 Fund Year.

Motion by Mr. Wahl, seconded by Mr. Goos, to approve Resolution 2019-33 electing Liz Woods, Ocean City, as a member of the Executive Committee to fill a vacancy for the remainder of the 2019 Fund Year as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Scott Wahl, <i>Acting Sec</i> , <b>Avalon</b> Ingrid Perez, <i>Chair</i> , <b>Hamilton Twp</b> Kim Krauss, <b>Middle Township</b> Liz Woods, <b>Ocean City</b> Jim Craft, <b>Stone Harbor</b> Jim Goos, <b>Ventnor</b>
------------------	--------------	---

<b>Nays:</b>	None
--------------	------

<b>Abstained:</b>	None
-------------------	------

All in favor. Motion carried by unanimous vote.

***Resolution 2019-34 Confirming an Executive Committee for the Remainder of 2019***

Chair Perez entertained a motion to approve Resolution 2019-34 Confirming an Executive Committee for the remainder of the 2019 Fund Year.

Motion by Mr. Wahl, seconded by Mr. Goos, to approve Resolution 2019-34 Confirming an Executive Committee for the remainder of the 2019 Fund Year as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Scott Wahl, <i>Acting Sec</i> , <b>Avalon</b> Ingrid Perez, <i>Chair</i> , <b>Hamilton Twp</b> Kim Krauss, <b>Middle Township</b> Liz Woods, <b>Ocean City</b> Jim Craft, <b>Stone Harbor</b> Jim Goos, <b>Ventnor</b>
------------------	--------------	---

<b>Nays:</b>	None
--------------	------

<b>Abstained:</b>	None
-------------------	------

All in favor. Motion carried by unanimous vote.

***MOVE UP ALTERNATES***

In absence of Secretary Picard, Lower Township and Ms. Seib, Sea Isle City, alternate Ms. Krauss, Middle Township, was moved up for voting purposes and Mr. Wahl was appointed Acting Secretary.

***APPROVAL OF MINUTES—OPEN SESSION***

Chair Perez entertained a motion to approve the meeting minutes of the June 19, 2019 Executive Committee Meeting.

Motion by Mr. Goos, seconded by Ms. Krauss, to approve the meeting minutes of the June 19, 2019 Executive Committee Meeting as presented. All in favor. Motion carried.

### ***APPROVAL OF MINUTES – CLOSED SESSION***

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

Chair Perez entertained a motion to adopt the Closed Session Meeting Minutes of the June 19, 2019 Executive Committee meeting.

Motion by Mr. Wahl, seconded by Ms. Krauss, to approve the Closed Session minutes of the June 19, 2019 Executive Committee meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the June 19, 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 #2019-35***

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 2019-35*.

Motion by Mr. Goos, seconded by Ms. Woods, to adopt *Resolution 2019-35* as presented.

#### **ROLL CALL**

#### ***Yeas:***

Scott Wahl, *Acting Sec*, **Avalon**  
Ingrid Perez, *Chair*, **Hamilton Twp**  
Kim Krauss, **Middle Township**  
Liz Woods, **Ocean City**  
Jim Craft, **Stone Harbor**  
Jim Goos, **Ventnor**

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

**June 2019 PARs:**

<i><b>Workers' Compensation</b></i>	<i><b>General Liability</b></i>	<i><b>Property</b></i>
2018129182	001244855	2019177237
2019163232	2018124217	2019158399
001236614	2018139002(01-02)	
2019172866	2017093740	
2019173700	001154017	
2018113092		
2018122931		
MLT-2017097641 (01-04)		
2018143668		
MLT-2019161846 (01-02)		
2017097124		
2018129612		
2019147187		
2018130569		
2019122196		
2018155166		

**ROLL CALL*****Yeas:***

Scott Wahl, *Acting Sec*, Avalon  
 Ingrid Perez, *Chair*, Hamilton Twp  
 Kim Krauss, **Middle Township**  
 Liz Woods, **Ocean City**  
 Jim Craft, **Stone Harbor**  
 Jim Goos, **Ventnor**

***Nays:***

None

***Abstain:***

None

All in favor. Motion carried by unanimous vote.

***ABANDON SUBROGATION***

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

Qual-Lynx File #
2018122931
2018122196
2018115166

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

Chair Perez noted there is nothing for open session.

***CLAIMS ADMINISTRATOR'S REPORT***

***Lessons Learned from Losses – July***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Prompt Reporting of Claims. He reminded the members how important it is that claims are reported immediately. He stated that the sooner they get a claim, the sooner they can begin to help the member through the claim process, provide immediate defense if needed or assist an employee with medical needs. He noted delays can also cost the JIF the ability to recover funds from the negligent party.

Mr. Roselli cited example where a shore town's bulkhead was hit by a vehicle and never reported, thus no inspection done. He stated that 3 months later, the same bulkhead was hit resulting in \$148,654 in damages. Ultimately, because it was impossible to distinguish the damages between the accidents, arbitrators awarded no damages to the JIF and only \$30,000 was recovered.

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 June 2019.

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

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

	<i>June</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	<i>96</i>	<i>415</i>
<i>Report Only</i>	<i>31</i>	<i>140</i>
<i>Report Only % of Total</i>	<i>32.3%</i>	<i>33.7%</i>
<i>Medical Only</i>	<i>56</i>	<i>215</i>
<i>Lost Time</i>	<i>9</i>	<i>60</i>
<i>Medical Only/Lost Time Ratio</i>	<i>86:14</i>	<i>78:22</i>
<i>Average Days to Report</i>	<i>1.0</i>	<i>1.7</i>

### ***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>	<i>5,342</i>
<i>Transitional Duty Days Worked</i>	<i>3,023</i>
<i>% of Transitional Duty Days Worked</i>	<i>56.6%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>2,319</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>43.4%</i>

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

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

<b><i>PPO Penetration Rate</i></b>	<b><i>June</i></b>	<b><i>YTD</i></b>
<i>Bill Count</i>	<i>546</i>	<i>3,487</i>
<i>Original Provider Charges</i>	<i>\$594,967</i>	<i>\$4,887,916</i>
<i>Re-priced Bill Amount</i>	<i>\$223,019</i>	<i>\$1,521,082</i>
<i>Savings</i>	<i>\$371,948</i>	<i>\$3,366,835</i>
<i>% of Savings</i>	<i>62.5%</i>	<i>68.9%</i>
<i>Participating Provider Penetration Rate- Bill count</i>	<i>96.3%</i>	<i>95.7%</i>
<i>Participating Provider Penetration Rate-Provider Charges</i>	<i>97.9%</i>	<i>98.1%</i>
<i>EPO Penetration Rate – Bill Count</i>	<i>96.8%</i>	<i>97.2%</i>
<i>EPO Penetration Rate –Provider Charges</i>	<i>98.3%</i>	<i>98.7%</i>

Ms. Beatty reminded the members again how important prompt reporting is and how it affects management of claims. She stated that it allows for immediate collaboration between the intake manager, adjuster, and case manager.

Ms. Beatty stated that there are a few new case managers and nurses as Peggy Holmes retired, Russ Bayer, moved to a new position, and Stephanie Dionisio was promoted. There are three newly hired nurses: Christina Pondevida, Maureen Steelman, and Nina Muir. She asked if there were any questions at this time. No questions were entertained.



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

Mr. DeWeese presented the following reports:

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

Mr. DeWeese noted that there were three (3) 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:

<b><i>Closed Case</i></b>	<b><i>Description</i></b>
<i>Kelley v. Township of Commercial</i>	Auto-faulty intersection design. Defense Counsel James R. Birchmeier, Esquire, was assigned. Defense filed Motion for Summary Judgment which was ultimately granted based upon non-jurisdiction with Prejudice. No payment.
<i>Sheldon v. City of Millville</i>	Trip/Fall- sidewalk. Defense Counsel James R. Birchmeier, Esquire was assigned. Negotiated settlement for \$70,000; \$35,000 from JIF and \$35,000 from co-defendant.
<i>Aupperle v. City of North Wildwood</i>	Lifeguard-injury to bystander. Defense Counsel A. Michael Barker, Esquire was assigned. Motion for Summary Judgment asserting Good Samaritan Act applies to lifeguards and was granted.

#### ***MEL Helpline and Assignment Report***

Mr. DeWeese reminded the members that information on the MEL Helpline is in the agenda packet. He reviewed the guidelines and stated that call volume is extremely low. He encouraged the members to call the Helpline for guidance and direction. He informed the members that another JIF contacted him after taking action. He encourages all members to contact him prior to taking any action.

#### ***Defense Panel Breakfast - July 9, 2019***

Mr. DeWeese reported that the Defense Panel Breakfast was held on July 9, 2019 and the Defense Panel members, associates, and adjusters were present. He felt it was very well attended and had good discussions. He will provide his agenda from the breakfast in the next agenda.

#### ***Fund Administrator RFP***

Mr. DeWeese reported he was directed by the Strategic Planning Committee to advertise the RFP for Fund Administrator in July, available July 19, 2019 with responses due by August 19, 2019. He noted it was advertised in the Courier Post, the AC Press, and both the AGRiP and PRIMA websites as well. He reported that in September he will report what responses were received and what action the Strategic Planning Committee will be taking with regard to the responses.

### ***COMMITTEE REPORTS***

#### ***EPL/POL Claims Review Committee - June 19, 2019***

In Ms. Seib's absence, Mr. Forlenza stated that the minutes from the June meeting are in the agenda packet. He highlighted the following: the EPL/POL loss ratios valued as of 6/30/19 is 30.5% for the five year and 34.1% for the six year average which shows progress in controlling our claims. He stated that

the land use liability risk management training program, which will be issued shortly, was just finalized and shared with the MEL. This will be sent directly to the municipal clerk who will need to disseminate to your land use board secretary who will oversee the training process in conjunction with the land use attorneys. Once this training is complete and the Administrator is sent the certification, the members of the land use board will be able to receive enhanced coverage for claims. The Committee also discussed the EPL/POL renewal and the upcoming meeting with the carrier which will include discussion of the reallocation of the statewide premium across the member JIFs as the MEL purchases this coverage on behalf of all its 18 JIFs and then allocates premium to the individual JIFs based upon exposures and performance. He noted that the Committee also discussed technology liability in regards to Media Pro, our cyber hygiene vendor, and Pivot Point, who handles phishing and intrusion testing. Resolutions will be presented later for reappointment of these vendors. He stated the MEL Cyber Risk Management Plan was discussed (see page 5 of these minutes) and we continue to push for the members to be in compliance with this program as soon as possible. He stated that the cyber renewal is anticipated to be difficult for 2020 because the loss ratio statewide is in excess of 200% which translates to higher deductibles, possible co-payments, and a rate increase.

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

#### ***Safety Committee- June 20, 2019***

Mr. Forlenza noted that the minutes are in the agenda packet as well as the first quarter safety report. He highlighted that the Committee reviewed the renewal loss control visits that the Safety Director completed for the 15 renewing members and all 15 are recommended for renewal. He stated that they reviewed the loss ratio reports as of 3/31 and noted the JIF six year loss ratio is 76.1% and the MEL is 53.9% which are both very good. He reported that the regional training schedule begins on page 5 of the minutes which includes D.E.R. training which was added. They also discussed the Police One training and the Committee is recommending that the contract be renewed an additional year beginning 9/1/19. A resolution will be presented later in the meeting. The Committee also discussed the PEOSHA Advisory updates and how the newly appointed Wellness Director will begin getting out to the members. Lastly, the Committee discussed Planning Retreat topics to be added to the agenda.

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

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

Ms. Simone stated that her report is included in the agenda packet. She noted that she has already attended some safety meetings and has some wellness meetings. She reported that Egg Harbor Twp, Margate City, Northfield City have health fairs scheduled. North Wildwood purchased reusable shopping bags and veggies from a local farm for "Free Employee Farmer's Market Day". She is looking forward to reaching out to wellness representatives.

Ms. Simone noted that the July newsletter focuses on Sun Safety (with non-toxic alternatives) and staying hydrated in the warmer months. She also stated that there are healthy recipes and exercise suggestions in the newsletter so please share with the employees. She reminded the members that when purchasing food or luncheons to please make certain the menu is healthy and if they can always reach out to her for suggestions.

Ms. Simone also encouraged all members to adopt their wellness policies.

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

### ***EXECUTIVE DIRECTOR'S REPORT***

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

***Certificates of Insurance*** – Mr. Forlenza asked members to please review the list of COIs listed in the agenda packet to make sure they were properly issued.

***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.

***MEL Cyber Risk Management Plan Compliance*** – Mr. Forlenza asked members to review the list on page 94 for compliance with the MEL Cyber Risk Management program. He stated that the list shows seven (7) members are compliant; Northfield recently became 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 suggested that all members go to JIF website and click on Cyber Risk Management Program and then MEL Cyber Risk Management Program Plan hyperlink. He noted that this gives you all the information and model documents to become compliant with Tier 1 and 2. He noted that there are five different policies contained here; one policy contains four standards within it and the other is just one. He urged members to become compliant with the program as soon as possible. He noted that his office can assist any member who needs it. He reminded members that if all the members are compliant, renewal will be more favorable for the members.

***Statutory Bond Status*** – Mr. Forlenza asked the members to review the list and reminded them that the individual is bonded, not the position.

***Pivot Point Monthly Newsletter*** - Mr. Forlenza urged members to review the newsletter. He stated the latest statistics show 7% are still clicking on the phishing emails referencing work station updates, Amazon delivery and apple updates.

***Member Visitation Program*** – Mr. Forlenza noted that he and Mr. Miola have been visiting all renewing members over the next two months. He reminded the renewing members that the resolutions and agreements have gone out and to please return all paperwork to his office by August 16, 2019.

***2020 Exposure Renewal Process*** – Mr. Forlenza reported that the 2020 exposure renewal process has begun. He noted an email was sent from Origami with a link to complete the schedules noting the deadline is the end of August.

***Physical Property Appraisals*** – Mr. Forlenza noted that all reports were emailed on June 18, 2019 to any member who received a physical appraisal this year. He asked that the members to please review for accuracy.

***New Member Activity*** – Mr. Forlenza stated that Buena Vista Township wants to make an application for coverage effective 1/1/2020. Mr. Miola visited them and Mr. Forlenza emailed an application per their request. He noted that he will keep the members updated.

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

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

Mr. Hirsch reported that the MEL Cyber Task Force update is on page 110 and 111 in the agenda. He asked members to review the lessons learned as they are very informative.

Chair Perez commented that she realizes how important cyber protection is and how Hamilton Township is working on becoming compliant with the MEL's Cyber Risk Management Program.

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

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

***MEL Media Library*** – Mr. Holwitt noted that the information on videos rented from the MEL Media Catalog is in the agenda.

***MSI Training*** - Mr. Holwitt noted the MSI training schedules for July, August and September are in the agenda packet as well as the list of CEUs and TCHs that are available.

***Safety Bulletins*** – Mr. Holwitt commented that a bulletin was released in June: *Training Summer/Seasonal Employees*

***Police One Training*** - Mr. Holwitt informed members that 26 of the 41 members have police agencies. He noted that 19 of the 26 are registered to take classes; 15 of 19 are actively taking courses (856 total classes). Specific member information can be received by contacting the Safety Directors office.

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

#### ***June Report***

Mr. Hansen presented the Treasurer's Report for the period ending **June 30, 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>June</b>
Interest Received from Account Balances	\$12,863.26
Coupon Interest Payment	\$34,375.00
Amortization and/or interest cost	\$0
Unrealized Gain or Loss	\$126,773.35
Misc.	\$0.01
<b>Net Gain/Loss in Interest</b>	<b>\$174,011.62</b>

<b>Interest Accrual:</b>	<b>June</b>
Beginning Interest Accrual	\$200,568.86
Change in Accrued Interest	\$29,106.31
<b>Ending Interest Accrual</b>	<b>\$229,675.17</b>

<b>Unrealized Gain/Loss:</b>	<b>June</b>
Current Month	\$252,178.51
Prior Month	<\$125,405.16>
Change in unrealized gain/loss	\$126,773.35

<b>Investment Balance:</b>	<b>June</b>
Beginning of Month	\$44,940,687.75
End of Month	\$45,116,947.23
Overall Yield-positive	4.76 %

<b>Portfolio</b>	<b>Total</b>	<b>Percentage</b>
US Treasury Bills	\$36,487,057.85	80.87%
US Treasury Bonds & Notes	\$8,629,889.38	19.13%

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

	<b>June</b>	<b>YTD</b>
Subrogation Receipts	\$26,879.67	\$219,158.89
Other	\$3,200.00	\$13,350.00
Adjustment Receipts-other	\$375.12	\$9,188.84

***Claim Activity for the Period***

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at **June** end are in the amount of \$1,305,427.93 with a total of 445 checks issued totaling 1,009 claims payments. The claims detail is as follows:

	<b>June</b>
Direct Loss Payments	\$1,305,427.93
Adjustments-void check	◇
Adjustments-receipts	<\$375.12>
Less Recoveries	<\$30,079.67>
<b>Net Total</b>	<b>\$1,274,973.14</b>

***Cash Activity for the Period - June***

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$51,902,099.42 to a closing balance of \$50,544,791.61 showing a decrease in the Fund of \$1,357,307.81.

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

<b>Member</b>	<b>6/30/2019 Unaudited</b>
Hamilton Township	\$61,341.52
Hammonton Town	\$318,230.02
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>\$720,358.34</b>

*\*Mr. Hansen noted there was an adjustment to the report of \$11.25 after they were complete and submitted.*

***Payment Register***

Chair Perez entertained a motion to approve the ***June 2019 Payment Register*** (Claims Activity).

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

Motion by Mr. Goos, seconded by Ms. Woods to approve the ***June 2019 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

**ROLL CALL**

***Yeas:***

Scott Wahl, *Acting Sec*, Avalon  
 Ingrid Perez, *Chair*, Hamilton Twp  
 Kim Krauss, **Middle Township**  
 Liz Woods, **Ocean City**  
 Jim Craft, **Stone Harbor**  
 Jim Goos, **Ventnor**

***Nays:***

None

***Abstained:***

None

Motion carried by unanimous vote.

***Bill List – July***

For the Executive Committee's consideration, Mr. Hansen presented the ***July 2019 Bill List*** in the amount of **\$1,074,930.43**.

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

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

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

**ROLL CALL**

***Yeas:***

Scott Wahl, *Acting Sec*, Avalon  
 Ingrid Perez, *Chair*, Hamilton Twp  
 Kim Krauss, **Middle Township**  
 Liz Woods, **Ocean City**  
 Jim Craft, **Stone Harbor**  
 Jim Goos, **Ventnor**

***Nays:***

None

***Abstained:***

None

Motion carried by unanimous vote.

***RMC Bill List – July***

For the Executive Committee's consideration, Mr. Hansen presented the ***July 2019 RMC Bill List*** in the amount of **\$170,665.00**.

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

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

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

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Scott Wahl, <i>Acting Sec</i> , Avalon Ingrid Perez, <i>Chair</i> , Hamilton Twp Kim Krauss, <b>Middle Township</b> Liz Woods, <b>Ocean City</b> Jim Craft, <b>Stone Harbor</b> Jim Goos, <b>Ventnor</b>
	<b><i>Nays:</i></b>	None
	<b><i>Abstained:</i></b>	None

Motion carried by unanimous vote.

***MISCELLANEOUS BUSINESS***

***Motion to Authorize the Process and Payment of Fund Vendors in August***

Chair Perez entertained a motion to authorize the process and payment of fund vendors in August.

Motion by Mr. Wahl, seconded by Mr. Goos, to authorize the process and payment of fund vendors in August as presented.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Scott Wahl, <i>Acting Sec</i> , Avalon Ingrid Perez, <i>Chair</i> , Hamilton Twp Kim Krauss, <b>Middle Township</b> Liz Woods, <b>Ocean City</b> Jim Craft, <b>Stone Harbor</b> Jim Goos, <b>Ventnor</b>
	<b><i>Nays:</i></b>	None
	<b><i>Abstained:</i></b>	None

Motion carried by unanimous vote.



***Resolution 2019-36 Authorizing Police One Academy Contract***

Chair Perez entertained a Motion to approve Resolution 2019-36 authorizing the Fund Chair and Fund Secretary to execute a contract with Police One Academy to provide online police related training for a period of one year at a cost NTE \$24,000.

Motion by Mr. Wahl, seconded by Ms. Woods, to approve Resolution 2019-36 authorizing the Fund Chair and Fund Secretary to Execute a contract with Police One Academy to provide online police related training for a period of one year at a cost NTE \$24,000 as presented.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Scott Wahl, <i>Acting Sec</i> , <b>Avalon</b> Ingrid Perez, <i>Chair</i> , <b>Hamilton Twp</b> Kim Krauss, <b>Middle Township</b> Liz Woods, <b>Ocean City</b> Jim Craft, <b>Stone Harbor</b> Jim Goos, <b>Ventnor</b>
	<b><i>Nays:</i></b>	None
	<b><i>Abstained:</i></b>	None

Motion carried by unanimous vote.

***Resolution 2019-37 Authorizing Media Pro and Pivot Point Contract***

Chair Perez entertained a Motion to approve Resolution 2019-37 authorizing the Fund Chair and Fund Secretary to Execute a contract with Media Pro and Pivot Point to provide Technology Risk Management Services for a period of one year at a cost NTE \$21,582.

Motion by Mr. Goos, seconded by Mr. Wahl, to approve Resolution 2019-37 authorizing the Fund Chair and Fund Secretary to Execute a contract with Media Pro and Pivot Point to provide Technology Risk Management Services for a period of one year at a cost NTE \$21,582 as presented.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Scott Wahl, <i>Acting Sec</i> , <b>Avalon</b> Ingrid Perez, <i>Chair</i> , <b>Hamilton Twp</b> Kim Krauss, <b>Middle Township</b> Liz Woods, <b>Ocean City</b> Jim Craft, <b>Stone Harbor</b> Jim Goos, <b>Ventnor</b>
	<b><i>Nays:</i></b>	None
	<b><i>Abstained:</i></b>	None

Motion carried by unanimous vote.

***Ron Simone***

Chair Perez asked members to keep Ron Simone in their thoughts as he was in a boating accident earlier this week.

***Next Meeting***

Chair Perez reminded the members that there is no August meeting and the next regular meeting will be held on **Wednesday, September 18, 2019 at 3:00 PM** at Avalon Community Hall, Avalon, NJ.

***PUBLIC COMMENT***

***Open Public Comment***

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

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

Mr. Forlenza reminded members that an email was released regarding Arthur J. Gallagher's email address. The new address is @RiskProgramAdministrators.com and noted the old @AJG.com will continue to work for some time. He noted that this is just a division of AJG.

***Close Public Comment***

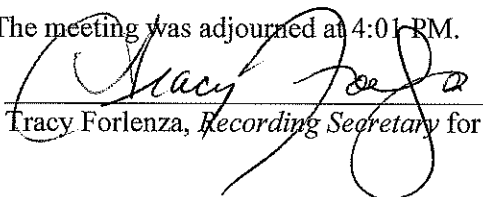
Chair Perez entertained a motion to close the public comment.

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

***MOTION TO ADJOURN***

Motion by Mr. Goos, seconded by Ms. Woods, to adjourn the July 17, 2019 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:01 PM.

  
Tracy Forlenza, *Recording Secretary* for

  
Scott Wahl, *Acting Secretary*