



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

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

January 15, 2020 at 3:00PM

OPEN SESSION MINUTES

The **Reorganization** meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on January 15, 2020, 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.

SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL of 2019 FUND COMMISSIONERS

Those in attendance were:

Jessica Thompson, **Absecon City**
Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Bill Nimohay, **Buena Borough**
Joe Picard, **Cape May City**
Steve O'Connor, **Cape May Point**
Heather Sparks, **Commercial Twp**
LaVerne Kirn, *Representing*, **Corbin City**
Karen Seifrit, **Deerfield Twp**
Jackie Justice, *Alt.*, **Dennis Twp**
Bob Campbell, **Downe Twp**
Eileen Tedesco, *Alt.*, **Egg Harbor Twp**
Patricia Gatto, **Folsom Borough**
Cheryl Prakash, **Galloway Twp**
Ingrid Perez, *Chair*, **Hamilton Twp**
Anthony Strazzeri, *Alt.*, **Linwood City**
Rich Hirsch, **Longport Borough**
Varvara Keun, **Middle Twp**
Ron Simone, **North Wildwood City**
Mary Canesi, **Northfield City**

Liz Woods, **Ocean City**
Chief Sean Riggin, **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Teri Smuz, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
Jim Goos, **Ventnor City**
Vitelli, Lauren, **West Cape May Borough**
DJ Ayres, **Weymouth Twp**
Connie Mahon, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Absent were:

Linda Kent, **Estell Manor City**
Julie Picard, *Secretary*, **Lower Twp**
Lisa McLaughlin, **Margate City**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Sam Barbagli, **Newfield Borough**
Rick Yeatman, **Waterford Twp**
Elaine Crowley, **West Wildwood City**
Carl Groon, **Wildwood City**

Present Fund Professionals were:

Paul Forlenza, MGA, 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.
Conner Strong & Buckelew
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

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

APPROVAL OF MINUTES-- OPEN SESSION

Chair Perez entertained a motion to approve the meeting minutes of the December 18, 2019 Executive Committee Meeting.

Motion by Ms. Woods, seconded by Mr. Goos, to approve the meeting minutes of the December 18, 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 December 18, 2019 Executive Committee meeting.

Motion by Ms. Seib, seconded by Mr. Goos, to approve the Closed Session minutes of the December 18, 2019 Executive Committee meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the December 18, 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.

ADJOURN THE SINE DIE MEETING

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

At this time Officers, Executive Committee, and Alternates vacated their chairs. Chair Perez passed the gavel to Paul Forlenza, Executive Director, until the election of the Chair, Secretary and Executive Committee for the 2020 Fund Year has been completed.

Mr. Forlenza welcomed all in attendance to the *2020 Reorganization Meeting of the ACM JIF*.

ROLL CALL of 2020 FUND COMMISSIONERS

Jessica Thompson, **Absecon City**
Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Bill Nimohay, **Buena Borough**
Joe Picard, **Cape May City**
Steve O'Connor, **Cape May Point**
Heather Sparks, **Commercial Twp**
LaVerne Kirn, **Corbin City**
Karen Seifrit, **Deerfield Twp**
Jackie Justice, *Alt.*, **Dennis Twp**
Bob Campbell, **Downe Twp**
Eileen Tedesco, *Alt.*, **Egg Harbor Twp**
Patricia Gatto, **Folsom Borough**
Cheryl Prakash, **Galloway Twp**
Ingrid Perez, **Hamilton Twp**
Anthony Strazzeri, *Alt.*, **Linwood City**
Rich Hirsch, **Longport Borough**

Varvara Keun, **Middle Twp**
Ron Simone, **North Wildwood City**
Mary Canesi, **Northfield City**
Liz Woods, **Ocean City**
Chief Sean Riffin, **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Teri Smuz, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
Jim Goos, **Ventnor City**
Vitelli, Lauren, **West Cape May Borough**
DJ Ayres, **Weymouth Twp**
Connie Mahon, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Absent were:

Linda Kent, **Estell Manor City**
Julie Picard, **Lower Twp**
Lisa McLaughlin, **Margate City**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Sam Barbagli, **Newfield Borough**
Rick Yeatman, **Waterford Twp**
Elaine Crowley, **West Wildwood City**
Carl Groon, **Wildwood City**

Mr. Forlenza welcomed all the 2020 Fund Commissioners.

ELECTION OF 2020 OFFICERS

Mr. Forlenza presented for the membership's consideration the 2020 Nomination Slate. The Nominating Committee met in November and presented the Nomination Slate at the November and December Executive Committee Meetings. The slate was revised due to 2020 Committee Chair Designee, Julie Picard, Lower Township, not being reappointed as Lower Township's Fund Commissioner in 2020. Mr. Forlenza noted that on or about January 6, 2020, he notified the Nominating Committee members that Ms. Picard would be unable to sit as Fund Chair in 2020. The Nominating Committee unanimously decided to follow past precedent and move each member of the Executive Committee and Alternates up one position to fill Ms. Picard's vacancy.

He noted the revised slate included:

Chair:	Scott Wahl , Borough of Avalon
Secretary:	Kellie Seib , City of Sea Isle City
Executive Committee:	
	#1 James Goos , City of Ventnor
	#2 James Craft , Borough of Stone Harbor
	#3 Elizabeth Woods , City of Ocean City
	#4 Linda Kent , City of Estell Manor
	#5 Ron Simone , City of North Wildwood

Alternates:

- #1 **Regina Burke**, City of Millville
- #2 **Stephen O'Connor**, Cape May Point
- #3 **Mary Canesi**, City of Northfield
- #4 **Sean Riggini**, City of Pleasantville
- #5 **Peter Miller**, Egg Harbor Township
- #6 **Dawn Stollenwerk**, Township of Mullica
- #7 **Vacant**

Mr. Forlenza then asked if there were any nominations from the floor for any position on the Executive Committee or Alternate Executive Committee. No nominations were heard.

Election of a Chairman and Secretary

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

ROLL CALL	Yeas:	Jessica Thompson, Absecon City Scott Wahl, Avalon Borough Karen Blowers, Brigantine City Bill Nimohay, Buena Borough Joe Picard, Cape May City Steve O'Connor, Cape May Point Heather Sparks, Commercial Twp LaVerne Kirn, Corbin City Karen Seifrit, Deerfield Twp Jackie Justice, <i>Alt.</i> , Dennis Twp Bob Campbell, Downe Twp Eileen Tedesco, <i>Alt.</i> , Egg Harbor Twp Patricia Gatto, Folsom Borough Cheryl Prakash, Galloway Twp Ingrid Perez, Hamilton Twp Anthony Strazzeri, <i>Alt.</i> , Linwood City Rich Hirsch, Longport Borough Varvara Keun, Middle Twp Ron Simone, North Wildwood City Mary Canesi, Northfield City Liz Woods, Ocean City Chief Sean Riggini, Pleasantville City Kellie Seib, Sea Isle City Lucy Samuelson, Somers Point City Jim Craft, Stone Harbor Borough Teri Smuz, Upper Twp Roy Spoltore, Upper Deerfield Twp Jim Goos, Ventnor City Vitelli, Lauren, West Cape May Borough DJ Ayres, Weymouth Twp Connie Mahon, Wildwood Crest Borough Lisa Garrison, Woodbine Borough
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Nays: None

Abstained: None

All in favor. Motion carried by unanimous vote.

Election of an Executive Committee and Alternates for 2020

Mr. Forlenza asked for a Roll Call Vote to *Elect an Executive Committee and Alternates for 2020* 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
	Heather Sparks, Commercial Twp
	LaVerne Kirn, Corbin City
	Karen Seifrit, Deerfield Twp
	Jackie Justice, <i>Alt.</i> , Dennis Twp
	Bob Campbell, Downe Twp
	Eileen Tedesco, <i>Alt.</i> , Egg Harbor Twp
	Patricia Gatto, Folsom Borough
	Cheryl Prakash, Galloway Twp
	Ingrid Perez, Hamilton Twp
	Anthony Strazzeri, <i>Alt.</i> , Linwood City
	Rich Hirsch, Longport Borough
	Varvara Keun, Middle Twp
	Ron Simone, North Wildwood City
	Mary Canesi, Northfield City
	Liz Woods, Ocean City
	Chief Sean Riggin, Pleasantville City
	Kellie Seib, Sea Isle City
	Lucy Samuelsen, Somers Point City
	Jim Craft, Stone Harbor Borough
	Teri Smuz, Upper Twp
	Roy Spoltore, Upper Deerfield Twp
	Jim Goos, Ventnor City
	Vitelli, Lauren, West Cape May Borough
	DJ Ayres, Weymouth Twp
	Connie Mahon, Wildwood Crest Borough
	Lisa Garrison, Woodbine Borough

Nays: None

Abstained: None

All in favor. Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2020 Fund Year.

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

At this time, Mr. Forlenza passed the gavel to Chair Scott Wahl, Borough of Avalon, to conduct the 2020 Reorganization Meeting of the Fund. Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election.

MOVE UP ALTERNATES

Chair Wahl moved up alternate Mr. O'Connor, Cape May Point, for voting purposes in absence of Ms. Kent, Estell Manor.

ORGANIZATIONAL RESOLUTIONS

The following 2020 Organizational Resolutions were presented for adoption by Chair Wahl:

Resolution 2020-01 – Confirming the Election of a Chairman and Secretary

Resolution 2020-02 – Confirming the Election of an Executive Committee and Alternates

Resolution 2020-03 – Appointing Professional Staff

Resolution 2020-04 – Approving Defense Counsel and Approved Associates

Resolution 2020-05 – Recommending the EPL/POL Defense Panel

Resolution 2020-06 – Appointing Louis J. Greco, Esquire as Conflict Solicitor

Resolution 2020-07 – Adopting Cash and Investment Policy

Resolution 2020-08 – Adopting Procedures in Compliance with the Open Public Meetings Act

Resolution 2020-09 – Adopting Fiscal Policies and Procedures

Resolution 2020-10 – Adopting Administrative Policies and Procedures

Resolution 2020-11 – Designating the Executive Director as Public Agency Compliance Officer

Resolution 2020-12 – Adopting and Establishing a Conflict of Interest Policy

Resolution 2020-13 – Establishing a Fund Records Program

Resolution 2020-14 – Establishing a 2020 Plan of Risk Management

Resolution 2020-15 – Designation of Certifying and Approving Officer for Payment of Claims

Resolution 2020-16 – Authorizing participation in the MEL Named Storm Deductible Risk Sharing Program

Chair Wahl entertained a motion to adopt the *Organizational Resolutions 2020-01* through *2020-16* as presented.

Motion by Mr. Goos, seconded by Ms. Woods to adopt *Organizational Resolutions 2020-01* through *2020-16*.

ROLL CALL

Yeas:

Scott Wahl, *Chair, Avalon*
Steve O'Connor, *Cape May Pt*

Liz Woods, **Ocean City**
Ron Simone, **North Wildwood**
Kellie Seib, *Sec*, **Sea Isle City**
Jim Craft, **Stone Harbor**
Jim Goos, **Ventnor**

Nays: None
Abstain: Ron Simone, **North Wildwood** from R2020-03
only

Motion carried by majority vote.

Resolution 2020-17 Travel Expenses

Chair Wahl entertained a motion to adopt *Resolution 2020-17 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences* as presented.

Motion by Ms. Seib, seconded by Mr. Goos to adopt *Resolution 2020-17 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences*.

ROLL CALL *Yeas:* Scott Wahl, *Chair*, **Avalon**
Steve O'Connor, **Cape May Pt**
Liz Woods, **Ocean City**
Ron Simone, **North Wildwood**
Kellie Seib, *Sec*, **Sea Isle City**
Jim Craft, **Stone Harbor**
Jim Goos, **Ventnor**

Nays: None
Abstain: None

Motion carried by unanimous vote.

CLOSED SESSION - RESOLUTION #2020-18

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 Wahl entertained a motion to adopt *Closed Session Resolution 2020-18*.

Motion by Ms. Seib, seconded by Mr. Goos, to adopt *Resolution 2020-18* as presented.

ROLL CALL *Yeas:* Scott Wahl, *Chair*, **Avalon**
Steve O'Connor, **Cape May Pt**
Liz Woods, **Ocean City**
Ron Simone, **North Wildwood**
Kellie Seib, *Sec*, **Sea Isle 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 Wahl entertained a motion to reopen the public portion of the meeting.

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

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

December 2019 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
2019168935	2018120926		
2017095228	2019165675		
2018129182	2017093087		
2020181558			
2017092245			
2020188835			
2019168139			
2019168342			
2020183878			
2019162198			
2019174650			
MLT-2020188382 (01-04)			
2019177314			

ROLL CALL

Yeas:

Scott Wahl, *Chair*, Avalon
Steve O'Connor, **Cape May Pt**
Liz Woods, **Ocean City**
Ron Simone, **North Wildwood**
Kellie Seib, *Sec*, **Sea Isle City**
Jim Craft, **Stone Harbor**
Jim Goos, **Ventnor**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

Ms. Seib noted there were no files to abandon subrogation.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Seib noted there is nothing for open session.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – January

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Winter Safety. He stressed that winter weather can have a serious impact on claims, but this impact can be minimized with the right preparations and monitoring of problem areas. He stated to consider who is performing snow and ice removal and whether they are capable of performing these actions safely or if they have a previous injury that could be worsened. He asked that members share the suggestions in the newsletter regarding winter safety.

Mr. Roselli asked the members to review the examples listed in his report. One employee slipped on floor after completing shoveling outside and had wet shoes and one employee slipped on black ice in parking lot. Both claims cost in excess of \$170,000.

Mr. Roselli reminded the members to review his newsletter and share it with their employees. He asked that his *Lessons Learned* be placed where your employees can see it.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report.

Lost Time v. Medical Only Cases

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

	<i>Dec</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	49	888
<i>Report Only</i>	23	307
<i>Report Only % of Total</i>	46.9%	34.6%
<i>Medical Only</i>	22	452
<i>Lost Time</i>	4	129
<i>Medical Only/Lost Time Ratio</i>	85:15	78:22
<i>Average Days to Report to QL</i>	9.3	2.8

Transitional Duty Report

Ms. Beatty presented her *Transitional Duty* reports.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	11,611
<i>Transitional Duty Days Worked</i>	6,723
<i>% of Transitional Duty Days Worked</i>	57.9%
<i>Transitional Duty Days Not Accommodated</i>	4,888
<i>% of Transitional Duty Days Not Accommodated</i>	42.1%

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Dec</i>	<i>YTD</i>
<i>Bill Count</i>	512	6,797
<i>Original Provider Charges</i>	\$799,356	\$9,088,662
<i>Re-priced Bill Amount</i>	\$212,221	\$2,898,104
<i>Savings</i>	\$587,135	\$6,190,558
<i>% of Savings</i>	73.5%	68.1%
<i>Participating Provider Penetration Rate- Bill count</i>	94.3%	95.6%
<i>Participating Provider Penetration Rate-Provider Charges</i>	98.4%	97.7%
<i>EPO Penetration Rate – Bill Count</i>	95.1%	96.5%
<i>EPO Penetration Rate –Provider Charges</i>	98.4%	98.6%

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) cases closed in January. He noted a detailed synopsis of the claims can be found in the agenda packet and provided the following brief synopsis of each case:

<i>Closed Cases</i>	<i>Description</i>
<i>Brooks v. City of Millville</i>	Excessive Force. Defense Counsel Thomas B. Reynolds, Esquire was assigned. Motion for Summary Judgment dismissing the Plaintiff's complaint were granted with prejudice.

MEL EPL Helpline

Mr. DeWeese reminded the members that the MEL Helpline is available for guidance and direction. He encourages all members to contact him prior to taking any action. He asked the members to review pages 119 and 120 to make certain the authorized contact person listed is correct.

GL Liability Status

Mr. DeWeese noted he reported a full GL status to the Claims Review Committee. He stated that there are 71 active GL files. He reminded members that he can provide only their claims if they email him asking him to do so.

Subrogation Status

He also noted he reported a full subrogation status to the Claims Review Committee as well noting that there is \$920,000 in liens; \$1.2 million in suit or almost in suit; \$3.1 million in judgments on 97 files that he is actively trying to collect.

Mr. DeWeese asked if anyone had questions. No questions were entertained.

COMMITTEE REPORTS

Employee Practices Liability Committee

Mr. Simone stated that the minutes from the meeting on December 18, 2019 are in the agenda packet. He noted the committee discussed the EPL/POL loss ratio reports. He noted that there are two (2) open claims still being handled by XL; forty-six (46) claims being handled by QBE; twenty-five (25) awaiting coverage determination; thirteen (13) are in litigation and twenty-one (21) have been assigned defense counsel. He stated that eight (8) cases have closed since September 2019. He reported that all members are in compliance with the MEL EPL/POL Plan of Risk Management Program with four (4) members having a higher deductible for police. He further noted that Mr. Forlenza stated that everyone will need to go through their policies and procedures and update them and complete the mandated training for the 2020-2021 program. He stated that the MEL has hired a law firm to update the model policies and handbook. He reminded members that the Elected Official dates were emailed to all Fund Commissioners, Clerks and RMCs. He noted that the Land Use brochures were sent to all members and most members completed the training.

Mr. Simone reported that the members are continuing with the Police One, Media Pro and Pivot Point training. He stated that only sixteen (16) members have submitted their checklists for tiers 1 & 2. He noted that the new deductible for a claim is \$25,000 however, if you are complaint with BOTH tiers 1 & 2, you can request reimbursement for \$20,000 for tier 1 compliance and \$22,500 for tier 2 compliance. He reiterated that Mr. Forlenza stressed that you must remain in compliance throughout the year.

Safety Committee

Mr. Miola reported that the minutes for the Safety Committee meeting held on December 19, 2019 are included in the agenda. He highlighted that the Safety Director provided his third quarter report; members that will need special monitoring and attention; loss ratio reports; the regional training schedule for 2020 including D.E.R., OPRA, and 1st Amendment training. He also noted they discussed the Safety Director bulletins and the messages; S:ERVE program; and police topics and luncheon for any officer named in a lawsuit to inform them on how they will be defended. He reported that the Wellness Director discussed the Wellness initiatives and how small members could pool together their efforts for wellness and safety. Mr. Miola also reported that the Committee discussed the results of the 2019 SIP program; the SIP awards and the 2020 SIP program; and the upcoming Safety kickoff breakfast.

Mr. Miola ask if there were any questions. No questions were entertained.

COMMITTEE CHAIRS COMMITTEE MEETING

Chair Wahl noted the Committee Chairs held a conference call on January 13, 2020 and the minutes were a handout today. He stated that they discussed Committee Chair assignments and Committee Membership assignments and that these are attached to today's minutes. He asked all members to review so they know what committee they are on. He also noted that they discussed the Committee Charters noting that the EPL/POL Claims Review Committee will now be called the *EPL & Technology Liability Committee*.

WELLNESS DIRECTOR REPORT

Ms. Simone stated that her report is included in the agenda packet. She stated that Sea Isle City held their annual cornhole tournament for its employees and fun was had by all.

Ms. Simone noted that the January newsletter addressed *The Art of Goal Setting* with topics of: Knowing if you're ready to make a change; How to keep goal setting simple and effective; Keeping it S.M.A.R.T.; and Understanding the reality of obstacles and how to get past them. She reminded members to utilize their wellness money on healthy items as it is expiring February 1, 2020 and to contact her if you need assistance.

She encouraged the members to read through her material in the agenda packet as she give ideas for setting goals, healthy recipes, and tips for stretching your back.

Ms. Simone stated that she sent an email with step by step instructions on how to participate in the NJ Well program. She asked members to encourage their employees in the NJ Health program to participate in NJ Well. She gave a SHOUT OUT to Middle Township, Folsom Borough and Weymouth Township for having a 25% participation rate in NJ Well Program resulting in a 1% reduction in their total NJ Well premium!

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:

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

Member Email list – Mr. Forlenza stated that Megan Matro from his office sent an email to members with the listing of their employees and their email addresses noting that will be used in upcoming Media Pro training. He asked that members go through and update accordingly.

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

Safety Calendars – Mr. Forlenza noted that the Safety Calendars were finally released from customs and were handed out today. He asked these are distributed to employees. He requested that RMCs take them back to the members they represent if they are not present today.

2018 Safety Incentive Program – Mr. Forlenza reminded members that have encumbered these funds that they must be claimed by February 1, 2020.

2019 Optional Safety Budget – Mr. Forlenza reminded members that have encumbered these funds that they must be claimed by February 1, 2020.

2019 Wellness Incentive Program – Mr. Forlenza reminded members that have encumbered these funds that they must be claimed by February 1, 2020.

2019 EPL/Cyber Risk Management Budget – Mr. Forlenza reminded members that have encumbered these funds that they must be claimed by February 1, 2020.

MEL Cyber Risk Management Plan Compliance - Mr. Forlenza reminded the members that they need to become compliant with this program. He noted that members have a deductible of \$25,000 effective January 1, 2020; if compliant with tier 1, members can seek reimbursement for \$20,000 and \$22,500 if compliant with tiers 1 & 2. If you have a claim, the members must submit proof of continued compliance in order to submit for the deductible reimbursement.

Statutory Bond Status – Mr. Forlenza asked the members to review the list and reminded them that the individual is bonded, not the position. If you know there was a change, please prepare the submission forms needed.

Elected Officials Save the Dates – Mr. Forlenza stated that the Elected Officials training has started and the next sessions are: January 29 (the 5th week of the month), February 6, and March 24, 2020. He stated the December 5th sign in sheets are on the website so please review now so you know who attended.

Police Command Staff Training - Mr. Forlenza reminded the members of the upcoming Police Command Staff training. He noted the AM and PM trainings are scheduled for: February 5th at Merighi's; April 21st at Auletto's; September 22nd at O'Connor's and October 15th at Merighi's.

2020 1st Installment Billing - Mr. Forlenza reminded members that the first installment billing was sent out on December 30, 2019 and is due February 14, 2020.

2019 Attendance Records – Mr. Forlenza noted that the 2019 attendance records are included in the agenda packet for members review.

2020 RMC Resolution & Agreement - Mr. Forlenza noted that sample resolutions and agreements were emailed to all members in October. He asked members to send both the resolution and executed agreement to Tracy Forlenza so payment can be made to them in February. He also noted that Tracy sent an email pertaining to what can and cannot be changed in the resolutions and agreements, so please take note of it.

PRIMA/AGRIP- Mr. Forlenza stated that two members were budgeted to attend the sessions for 2020. He asked the members that if you have interest in attending this conference, please contact his office.

Safety Breakfast/Safety Coordinator & Claims Coordinator Roundtable – Mr. Forlenza noted that the Breakfast and Roundtable are scheduled for March 3, 2020 (*please note this is a correction from the January agenda packet stating March 5, 2020*).

Land Use Training - Mr. Forlenza noted that the list of the (17) members who completed training is found on page 200 in the agenda packet. He stated that the MEL has received several certifications for the completion of this training as follows: Avalon, Buena, Cape May Point, Corbin City, Deerfield, Dennis, Folsom, Hamilton, Mullica, Northfield, Sea Isle City, Stone Harbor, Upper Deerfield, Upper Township, West Cape May, Wildwood and Woodbine. Please follow up if you have completed and your name was not announced. He reminded the members that any new Planning and Zoning board members need to take this training as they receive the expanded coverage if the training is completed.

Inclement Weather Policy-Mr. Forlenza noted there is an inclement weather policy on the JIF website if we ever get inclement weather.

SAFETY DIRECTOR'S REPORT

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

Loss Control Services – Mr. Holwitt reported that this is a list of which members were serviced last month.

MSI Training – Mr. Holwitt noted the MSI training schedules for January, February, and March are in the agenda packet as well as the list of CEUs and TCHs that are available.

Safety Bulletins – Mr. Holwitt noted that three new bulletins were released – *Best Practices for Managing Snow Emergencies*; updated *Domestic Violence for Public Employers Act*; and *First Amendment Audit Best Practices*.

Police One – Mr. Holwitt stated that this was reported earlier, but if you wish to know where your own municipality stands, please contact Chief Hummel or Mr. Holwitt.

2020 SIP – Mr. Holwitt reported the 2020 SIP was emailed to all members. He reminded all members that the Safety Committee dates are due to J.A. Montgomery by January 31, 2020 and the Safety Contract needs to be signed and submitted by March 31, 2020. He noted that there are several changes in the SIP program noting: Self-assessment form for enhanced programs like toolbox talks, etc; S:ERVE for first responders and attention and distraction module for all drivers are now mandatory.

Mr. Holwitt noted that outstanding suggestions for improvement and to use the MEL app and website as a resource. He stated that the MEL 2020 catalog is available. He noted that there is an "employee need" assessment to outline training that employees still need to obtain. He also reminded all members that they need to post their OSHA 300A logs. As of February 1, 2020, the log needs to be posted in all locations where employees are present such as town hall, public works, any building where employees are present.

MEL/RCF REPORTS

Mr. Hirsch reported that the MEL Reorganization meeting was held January 6, 2020. He noted corrections to the minutes: PAIC officer from Cynthia Ege to Kevin Davis and the November 18, 2020 meeting will be held at 12:30pm instead of 1pm.

Mr. Hirsch stated that the MEL Board awarded professional service agreements utilizing a "fair and open" process. He noted that excess insurance was purchased in accordance with updated procedures. Safety National provides WC; Brit provides excess liability and optional EPL/POL; Munich Reinsurance provides optional excess liability; ACE provides optional shared aggregate; Endurance American non-owned aircraft; and Zurich is the commercial carrier for excess property and boiler/machinery.

Mr. Hirsch noted that the next MEL meeting is the Annual Retreat on March 27, 2020.

Mr. Hirsch suggested members consider writing out 2020 and not just "/20" for the new year since it can be changed to any year if you add two more digits.

TREASURER'S REPORT

December Reports

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

Investment Interest

Interest Income:	Dec
Interest Received from Account Balances	\$11,833.09
Coupon Interest Payment	\$118,874.19
Amortization and/or interest cost	\$0
Unrealized Gain or Loss	\$22,950.88
Management Fee	\$0
Misc.	\$0.02
Net Gain/Loss in Interest	\$153,658.14

Interest Accrual:	Dec
Beginning Interest Accrual	\$242,905.42
Change in Accrued Interest	\$55,717.06
Ending Interest Accrual	\$187,188.36

Unrealized Gain/Loss:	Dec
Current Month	\$360,762.85
Prior Month	\$337,811.97
Change in unrealized gain/loss	\$22,950.88

Investment Accrual:	Dec
Beginning of Month	\$242,905.42
Change in Accrued interest	\$55,717.06
End of Month	\$187,188.36

Investment Balance:	Dec
Beginning of Month	\$45,542,778.35
End of Month	\$45,637,056.38
Overall rate of return this month	2.17%

Portfolio	Total	Percentage
US Treasury Bills	\$44,448,407.14	97.36%
US Treasury Bonds & Notes	\$21,188,649.24	2.64%

Receipt Activity for the Period:

	Dec	YTD
Subrogation Receipts	\$353,296.39	\$760,835.80
Other	\$0	\$30,911
Adjustment Receipts-other	\$1,179.72	\$13,323.25
Assessments	\$19,910,854.00	

Claim Activity for the Period

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at the end of **December** are in the amount of \$934,062.20 with a total of 440 checks issued totaling 1,020 claims payments. The claims detail is as follows:

	Dec
Direct Loss Payments	\$934,062.20
Adjustments- receipts	<\$5,024.35>
Less Recoveries	<\$353,296.39>
Net Total	\$575,741.46

Cash Activity for the Period – December

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$54,969,198.37 in December to a closing balance of \$53,549,223.60 showing a decrease in the Fund of \$1,419,974.77.

	YTD
1/1/19	\$54,682,349.45
12/31/19	\$53,549,223.60
Decrease	\$1,113,125.85

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

Member	12/31/2019 Audited
Hamilton Township	\$81,341.52
Hammonton Town	\$318,230.02
Middle Township	\$166,248.17
Mullica Township	\$26,335.89
Northfield	\$86,548.09
Pleasantville City	\$479.39
Upper Deerfield Township	\$70,117.37
Waterford Township	\$26,564.45
Upper Township	\$58,454.01
Stone Harbor	\$8,936.43
Total	\$843,255.34

Payment Register

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

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

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

ROLL CALL

Yeas:

Scott Wahl, ***Chair, Avalon***
Steve O'Connor, ***Cape May Pt***
Liz Woods, ***Ocean City***
Ron Simone, ***North Wildwood***
Kellie Seib, ***Sec, Sea Isle City***
Jim Craft, ***Stone Harbor***
Jim Goos, ***Ventnor***

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Bill List – January

For the Executive Committee's consideration, Mr. Hansen presented the *January 2020 Bill List* in the amount of \$269,637.28.

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

Chair Wahl entertained a motion for approval of the *January 2020 Bill List*.

Motion by Ms. Seib, seconded by Mr. Goos, to approve the *January 2020 Bill List* as presented.

ROLL CALL	Yeas:	Scott Wahl, <i>Chair</i> , Avalon Steve O'Connor, Cape May Pt Liz Woods, Ocean City Ron Simone, North Wildwood Kellie Seib, <i>Sec</i> , Sea Isle City Jim Craft, Stone Harbor Jim Goos, Ventnor
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Motion to Approve Revised JIF Crime Policy

Chair Wahl entertained a motion to approve the revised JIF crime policy.

Motion by Mr. Goos, seconded by Ms. Woods, to approve the revised JIF crime policy as presented. All in favor. Motion carried.

Resolution 2020-19 Honoring Past Chair Ingrid Perez

Chair Wahl thanked Ms. Perez for her service as Chair for 2019 and presented her with a resolution and plaque honoring her for her service. Ms. Perez commented that she was honored to serve the JIF and noted that she is thankful to all members for assisting with this busy year.

Chair Wahl entertained a motion to approve Resolution 2020-19 Honoring Past Chair Ingrid Perez.

Motion by Mr. Goos, seconded by Ms. Seib, to approve resolution 2020-19 Honoring Past Chair Ingrid Perez as presented. All in favor. Motion carried.

Next Meeting

Chair Wahl reminded the members that the next meeting will be held on **Wednesday, February 19, 2020 at 3:00 PM** at Atlantic County Library, Mays Landing, NJ.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment


Chair Wahl entertained a motion to close the public comment.

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

MOTION TO ADJOURN

Motion by Mr. Goos, seconded by Ms. Seib, to adjourn the January 15, 2020 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:11 PM.



Tracy Forlenza, Recording Secretary for



Kellie Seib, Secretary