

Atlantic County
Municipal Joint
Insurance

Fund

South Jersey Communities Securing Their Future



AGENDA PACKET



Wednesday, March 17, 2020 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
March 18, 2020 – 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:
 - 1. Sending sufficient notice herewith to:
 - a. *The Press of Atlantic City*
 - b. *Courier Post*, Cherry Hill, New Jersey; and
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. 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 **February 19, 2020** minutes – **Motion – All in Favor**
 - B. Approval of the **February 19, 2020** 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 2020- _____ 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
 - 1. Claims Administrator’s Report
 - 2. Executive Director’s Report
 - 3. Safety Director’s Report
 - 4. 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 LossesPage 17

XII.	Managed Health Care Report	
	A. Managed Care Summary.....	Page 18
	B. Average Days to Report.....	Page 19
	C. Transitional Duty Reports.....	Page 20
	D. PPO Savings and Penetration Reports.....	Pages 21-22
	E. Top 10 Providers/Paid Providers by Specialty.....	Page 23
	F. Nurse Case Management Assignment Report.....	Page 24
XIII.	Solicitor’s Report	
	A. Closed Cases Report.....	Pages 25-30
	B. MEL Helpline and Contact List.....	Pages 31-33
XIV.	Committee Reports	
	Nothing to Report	
XV.	Wellness Director Report	
	A. Wellness Report.....	Pages 34-35
	B. In Good Health.....	Pages 36-44
	C. Monthly Move.....	Pages 45-46
XVI.	Executive Director.....	Pages 47-90
	A. Lost Time Accident Frequency.....	Handout
	B. Certificates of Insurance.....	Pages 52-57
	C. Financial Fast Track Report.....	Page 58
	D. Regulatory Filing Checklists.....	Pages 59-60
	E. 2019 Safety Incentive Program Awards.....	Page 61
	F. 2020 Optional Safety Budget.....	Page 62
	G. 2020 Wellness Incentive.....	Page 63
	H. EPL/Cyber Risk Management Budget.....	Page 64
	I. EPL Compliance Status	Page 65
	J. Member EPL & SAM Risk Management Program.....	Pages 66-67
	K. MEL Cyber Risk Management Plan Compliance Status.....	Page 68
	L. Statutory Bond Status.....	Pages 69-70
	M. Skateboard Park Approval Status.....	Page 71
	N. Capehart & Scatchard Updates.....	Pages 72-77
	O. Monthly Calendars.....	Pages 78-79
	P. Pivot Point Newsletter.....	Page 80
	Q. Elected Officials Seminar – Invite/RSVP.....	Pages 81-82
	R. Police Command Staff Training – Invite/RSVP.....	Pages 83-84
	S. Land Use Training Certification.....	Page 85
	T. Managerial & Supervisory Training Invite.....	Pages 86-88
	U. AGRiP/PRIMA 2020 Conferences	
	V. Payroll Audits	
	W. Property Appraisals	
	X. Police Accreditation Announcement.....	Pages 89-90
	Y. New Fund Commissioner Orientation	
	Z. Website	
AA.	New Member Activity	
XVII.	MEL and/or RCF Reports	
	A. MEL Leadership Skills Training for Supervisors.....	Page 91

- XVIII. Safety Director’s Report
 - A. Activity ReportPages 92-96
 - B. Police One Training.....Update
 - C. MSI Bulletin: Service Animals in the Work Place.....Page 97
 - D. MSI Bulletin: Mark Out Safety.....Page 98
 - E. Law Enforcement Bulletin: Coronavirus Update.....Pages 99-108

- XIX. Treasurer’s Report as of January 31, 2020.....Pages 109-208
 - A. Fund Status
 - B. Investment Report
 - C. Payment Register – **Motion to Approve - Roll Call**
 - D. Bill List – **Motion to Approve – Roll Call**.....Page 205
 - E. Analysis of Non-Assessment Receipts
 - F. AELCF

- XX. Miscellaneous Business

The next meeting will be held on Wednesday, April 15, 2020 at 3:00 PM at the Atlantic County Library, Mays Landing, NJ

- 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

February 19, 2020 at 3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on February 19, 2020, at Atlantic County Library – Mays Landing Branch, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. *Chair Wahl, Avalon Borough*, presiding. The meeting was called to order at 3:00 PM.

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

Jessica Thompson, **Absecon City**
Scott Wahl, *Chair*, **Avalon Borough**
Karen Blowers, **Brigantine City**
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**
Samantha Tucker, *Alt.*, **Downe Twp**
Linda Kent, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Cheryl Prakash, **Galloway Twp**
Ingrid Perez, **Hamilton Twp**
Leigh Napoli, **Linwood City**
Rich Hirsch, **Longport Borough**
Karen Fournier, **Lower Twp**
Dan Adams, *Alt.*, **Margate City**
Varvara Keun, **Middle Twp**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Sam Barbagli, **Newfield Borough**
Ron Simone, **North Wildwood City**

Mary Canesi, **Northfield City**
Liz Woods, **Ocean City**
Chief Sean Riggin, **Pleasantville City**
Kellie Seib, *Sec.*, **Sea Isle City**
Lucy Samuelsen, **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Teri Smuz, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
Joe Iannuzzelli, *Alt.*, **Ventnor City**
Lauren Vitelli, **West Cape May Borough**
Elaine Crowley, **West Wildwood City**
DJ Ayres, **Weymouth Twp**
Lisa Garrison, **Woodbine Borough**

Absent were:

Bill Nimohay, **Buena Borough**
Peter Miller, **Egg Harbor Twp**
Rick Yeatman, **Waterford Twp**
Carl Groom, **Wildwood City**
Connie Mahon, **Wildwood Crest Borough**

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*
Rob Garish, 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

Absent Risk Management Consultants were:

Assured Partners
BCA Insurance
Siracusa-Kauffman Insurance

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

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to Executive Committee and Alternates that were absent last meeting.

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

MOVE UP ALTERNATES

Chair Wahl moved up alternate Ms. Burke, Millville, for voting purposes in absence of Mr. Goos, Ventnor.

APPROVAL OF MINUTES – OPEN SESSION

Chair Wahl entertained a motion to approve the meeting minutes of the January 15, 2020 Executive Committee Meeting.

Motion by Ms. Woods, seconded by Mr. Craft, to approve the meeting minutes of the January 15, 2020 Executive Committee Meeting as presented. Estell Manor abstained. Motion carried by majority vote.

APPROVAL OF MINUTES – CLOSED SESSION

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

Chair Wahl entertained a motion to adopt the Closed Session Meeting Minutes of the January 15, 2020 Executive Committee meeting.

Motion by Ms. Seib, seconded by Mr. Craft, to approve the Closed Session minutes of the January 15, 2020 Executive Committee meeting as presented. Estell Manor abstained. Motion carried by majority vote.

The Closed Session meeting minutes of the January 15, 2020 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 #2020-20

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 2020-20*.

Motion by Ms. Burke, seconded by Mr. Simone, to adopt *Resolution 2020-20* as presented.

ROLL CALL

Yeas:

Scott Wahl, *Chair, Avalon*
Linda Kent, **Estell Manor City**
Regina Burke, **Millville City**
Liz Woods, **Ocean City**
Ron Simone, **North Wildwood**
Kellie Seib, *Sec, Sea Isle City*
Jim Craft, **Stone Harbor**

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

January 2020 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
MLT-20200190832 (1-17)	2019150506	2020196140	2017093087
2020192493	1257318		
2020191229	001258275		
001237908	2018110066		
2018121065			
001212642			
2019164735			
2019161335			
2019159796			

ROLL CALL

Yeas:

Scott Wahl, *Chair, Avalon*
Linda Kent, **Estell Manor City**
Regina Burke, **Millville City**
Liz Woods, **Ocean City**
Ron Simone, **North Wildwood**
Kellie Seib, *Sec, Sea Isle City*
Jim Craft, **Stone Harbor**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

Ms. Seib presented the following files for subrogation to be abandoned:

Qual-Lynx Files

Lost Time v. Medical Only Cases

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

	<i>Jan</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	48	48
<i>Report Only</i>	23	23
<i>Report Only % of Total</i>	48%	48%
<i>Medical Only</i>	19	19
<i>Lost Time</i>	6	6
<i>Medical Only/Lost Time Ratio</i>	76:24	76:24
<i>Average Days to Report to QL</i>	0.7	0.7

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>	733
<i>Transitional Duty Days Worked</i>	461
<i>% of Transitional Duty Days Worked</i>	63%
<i>Transitional Duty Days Not Accommodated</i>	272
<i>% of Transitional Duty Days Not Accommodated</i>	37%

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Jan</i>	<i>YTD</i>
<i>Bill Count</i>	782	782
<i>Original Provider Charges</i>	\$934,078	\$934,078
<i>Re-priced Bill Amount</i>	\$346,885	\$346,885
<i>Savings</i>	\$587,194	\$587,194
<i>% of Savings</i>	63%	63%
<i>Participating Provider Penetration Rate- Bill count</i>	93%	93%
<i>Participating Provider Penetration Rate-Provider Charges</i>	97%	97%
<i>EPO Penetration Rate – Bill Count</i>	96%	96%
<i>EPO Penetration Rate –Provider Charges</i>	98%	98%

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 were ten (10) cases closed in February. 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>Webb v. City of Cape May</i>	Trip/fall sidewalk. Defense Counsel Timothy Bieg, Esquire was assigned. Motion to Dismiss based on failure to file proper tort claims act. Motion granted with prejudice.
<i>Antell v. Twp. of Egg Harbor</i>	Trip/fall hockey rink. Defense Counsel Robert Merenich, Esquire was assigned. Matter was pre-suit and compliant never filed when Statute of Limitations expired.
<i>El v Twp. of Egg Harbor</i>	Sovereign immunity. Unlawful stop/seizure/arrest. Defense Counsel A. Michael Barker, Esquire was assigned. Motion to dismiss was granted; however, Plaintiff amended complaint. Ultimately Plaintiff did not file proper documentation in support of the motion to proceed "In Forma Pauperis". Plaintiff filed Motion for Injunction Pursuant to Federal Rule and Civil Procedure, but nothing formally filed so Defense Counsel closed case.
<i>Conway v. Twp. of Egg Harbor</i>	Violated due process rights as liquor license holder. Defense Counsel A. Michael Barker, Esquire was assigned for EHT Police Chief and James Birchmeier assigned for EHT. Plaintiff executed a Stipulation of Dismissal with Prejudice dismissing complaint.
<i>Young v. Twp. of Galloway</i>	Civil Rights/arrest. Defense Counsel Vanessa James, Esquire was assigned. Motion to dismiss frivolous complaint was granted.
<i>DiPietro v. Twp. of Hamilton</i>	Sovereign citizen. Unlawful stop/false arrest. Defense Counsel Robert A. Baxter, Esquire was assigned. US Court of Appeals for Third Circuit issued an Opinion per Curiam which denied the issuance of Writ of Mandamus for Plaintiff.
<i>Buckshaw v. City of Margate</i>	Warrantless arrest/false imprisonment/deprivation of rights/telephone harassment. Filings terminated by court.
<i>Kilgarrieff v. City of Ocean City</i>	Excessive Force. Defense Counsel A. Michael Barker, Esquire was assigned. Negotiations to settle being made.
<i>McNally v. Twp. of Waterford</i>	Constitutional Rights. Defense Counsel Patricia Madden, Esquire was assigned. Defense Counsel negotiated settlement for \$10,000.

Evans v. City of Wildwood

Trip/fall water pipe. Defense Counsel James Birchmeier, Esquire was assigned. Defense Counsel negotiated settlement for \$11,667.

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 is getting a lot of calls. He asked the members to review pages 34 and 35 to make certain the authorized contact person listed is correct.

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

COMMITTEE REPORTS

Nothing to report.

WELLNESS DIRECTOR REPORT

Ms. Simone stated that her report is included in the agenda packet. She stated that Galloway hosted a NJ Well info day. She assisted members in how to sign up in the NJ Well program using the Horizon BC/BS website.

She stated Middle Township provided smoothies to employees who came to a meeting to discuss 2020 wellness activities. Ocean City planned out their quarterly wellness meetings. She noted Sea Isle City wore red for National Wear Red day on February 7th to spread awareness of heart disease. She stated they also offered blood pressure checks for all employees on two separate dates and delivered fresh fruit to departments.

Ms. Simone noted that the February newsletter addressed *Diet Culture* with topics of: Signs of a fad diet and quick fixes; Hidden Messages; Rephrase your thinking; and Fuel your body and feel good. She provided members a list of workplace wellness ideas to host in your municipalities and provided two healthy recipes. She also included a 6 week, 5K training schedule.

She encouraged the members to read through her material in the agenda packet.

Ms. Simone stated that there will be some changes to the Wellness items for reimbursement this year. She encouraged members to reach out to her *prior* to purchasing any wellness or food items. Some acceptable ideas are listed in email that went to all members.

Ms. Simone reminded members that she sent an email with step by step instructions on how to participate in NJ Well.

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:

Loss Ratio Snapshot – Mr. Forlenza noted the 12/31/19 loss ratio snapshots were a handout at today's meeting. He asked RMCs to take these back to the towns if the members are not present.

Cyber Poster – Mr. Forlenza showcased the new cyber posters and noted that they were also a handout at today’s meeting. Ms. Matro from AJG’s office worked with the cyber director in the BURLCO & TRICO JIFs to create this poster reminding members of security exposures.

Pivot Point – Mr. Forlenza stated that Pivot Point sent out 1,504 phishing emails of which 58 (4%) were clicked on and 5 viewed. He noted that some may have been done remotely by gateways when scanning so it’s possible that these were some of the clicks. He reminded everyone to stay diligent with this exposure. He reminded members that he sent a list of email addresses of recipients that should receive vulnerability testing reports. Please report any changes. He noted that the email will come from Pivot Point beginning with VULNR and it outlines how you fared with this testing for the month so please review the report for accuracy.

Cyber Course – Mr. Forlenza announced a new online cyber course, *Safe Computing for Work and Home*. He noted on average, 33% of employees completed the new training. He asked members to stay on top of these threats!

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. He stated that members can reach out to Ed Cooney as he is the Fund underwriter or his office with any questions.

Safety Incentive Program Awards – Mr. Forlenza noted these will be in next month’s agenda packet following the Safety Breakfast.

Optional Safety Budget – Mr. Forlenza noted these will be in next month’s agenda packet.

2020 Wellness Incentive Program and 2020 EPL/Cyber Risk Management Budget – Mr. Forlenza noted that this year the letters were consolidated so that all the information for all the reimbursement programs are in one letter. He asked that fund commissioners share this information with the Safety and Wellness Coordinators. He noted the Wellness program guidelines were revamped due to various submissions of unacceptable items such as holiday parties, unhealthy food, etc. He stated that the letter and Wellness Director’s email will include many examples of acceptable wellness reimbursement ideas and will be sent out in the next few days.

MEL Cyber Risk Management Plan Compliance - Mr. Forlenza reminded the members that they need to become compliant with this program. He asked members to check the list. 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. He noted that there is a meeting this Friday to discuss changing the program parameters to possibly one tier. He stated that the overall results have not been good with over \$3.5 mil in incurred losses in the past two years.

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 session is: March 24, 2020. He stated the November League of Municipalities, December 5th, January 29th, February 6th sign in sheets are on the website so please review now so you know who attended. Ms. Stollenwerk inquired if there were sample SAM policies handed out at the Elected Officials training. Mr. Forlenza noted that a sample of the SAM policies from the MEL was handed out. Ms. Stollenwerk was under the impression that the JIF was going to release these all at once. Mr. Forlenza stated that it is a separate policy that is being issued in June and the sample should be reviewed.

Police Command Staff Training - Mr. Forlenza reminded the members of the upcoming Police Command Staff training. He noted the first AM and PM training was held February 5th at Merighi's and went well. He noted the next trainings are April 1st at Auletto's; September 22nd at O'Connor's and October 15th at Merighi's. He stated that officers that can potentially sit for police command staff in the next two years, please send them to the training.

Land Use Training - Mr. Forlenza noted that the list of the (26) members who completed training is found on page 86 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, Downe, Folsom, Hamilton, Longport, Margate, Middle, Millville, Mullica, North Wildwood, Northfield, Sea Isle City, Somers Point, Stone Harbor, Upper Deerfield, Upper Township, Waterford, West Cape May, Wildwood, Wildwood Crest 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. He reminded members that they may need to repeat the training if all members did not attend. He noted that members can contact his office for more training materials.

Managerial & Supervisory Training – Mr. Forlenza announced that the first session will be held on April 7, 2020; June 24, 2020; September 24, 2020; and September 29, 2020. He added that they will be concentrating on cyber, employment practices liability and Sexual Abuse and Molestation.

Safety Breakfast/Safety Coordinator & Claims Coordinator Roundtable – Mr. Forlenza noted that the Breakfast and Roundtable are scheduled for March 3, 2020. Please come out and celebrate the good things that we have accomplished in the last year.

Payroll Audits – Mr. Forlenza reminded the members that the payroll audits are underway. Please reach out to Bowman, the payroll auditor, or his office with questions. He encouraged members to use the portal at Bowman to securely transfer the information.

Property Appraisal Process – Mr. Forlenza stated that this information was emailed out to members. He noted that they were asked to review information in Origami such as property, employee counts and vehicles. He stated that 25% of members are getting physical appraisals this year and AssetWORKS will contact you to schedule an appointment. Ms. Forlenza reminded the members to use the link on the website for origami and noted that it was changed last year and should say the word "live" in the link. She stated to contact her if they have issues getting into Origami.

Police Accreditation Announcement – Mr. Forlenza reminded the members that a notice was sent to the Fund Commissioners and RMCs to disseminate to Police Chiefs announcing the police accreditation program and the incentives. He noted that you can contact Denise Plavchak at his office with questions.

New Fund Commissioner Orientation- Mr. Forlenza stated that new Fund Commissioner Orientation will be held in April. He noted that this may be held in person or via webinar. Further details to follow.

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

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 February, March and April are in the agenda packet as well as the list of CEUs and TCHs that are available.

Safety Bulletins – Mr. Garish noted that new bulletins were released – *Checking Motor Vehicle Histories of Drivers, Annual Reminder to post injury summary logs where ever employees are, and NIPEOSH Record keeping.*

First Amendment Audits – Mr. Garish stated that in December they released a safety bulletin on First Amendment Audits. He informed members that this is a handout again today. He reminded members that the groups performing these audits are permitted to film the employees. He stated the members can watch You Tube videos on first amendment audits and what not to do. He urged members to take advantage of the videos and review the bulletin as several lawsuits have come from these audits already and regional training will be available soon. Mr. Forlenza commented that a member in another JIF had a bad situation occur during one of these audits and now is being sued. He stated that there was an altercation between the person and an employee who did not want to be videoed which has now led to police charges and a civil suit. He encouraged members to follow protocol.

Police One - Mr. Garish stated that this was reported earlier, but if you wish to know where your own municipality stands, please contact his office.

Ms. Burke inquired about the CDL clearing house. She asked why the MEL is making the driver agreement be made part of their employment agreement instead of the driver policy for the town. Mr. Garish will investigate.

MEL/RCF REPORTS

Mr. Hirsch stated he will have a report for the next meeting.

TREASURER'S REPORT

January Reports

Mr. Hansen presented the Treasurer's Report for the period ending **January 31, 2020**. The report was made part of the agenda packet for members' review. Mr. Hansen presented the following information:

Investment Interest

Interest Income:	Jan
Interest Received from Account Balances	\$9,913.34
Coupon Interest Payment	\$42,600.76
Amortization and/or interest cost	<\$7,098.91>
Unrealized Gain or Loss	\$163,654.98
Management Fee	<\$5,686.90>

Misc.	\$.00
Net Gain/Loss in Interest	\$203,383.27

Interest Accrual:	Jan
Beginning Interest Accrual	\$187,188.36
Change in Accrued Interest	\$24,650.40
Ending Interest Accrual	\$211,838.76

Unrealized Gain/Loss:	Jan
Current Month	\$524,417.83
Prior Month	\$360,762.85
Change in unrealized gain/loss	\$163,654.98

Investment Balance:	Jan
Beginning of Month	\$45,637,056.38
End of Month	\$45,853,292.28
Overall rate of return this month	.383%

Portfolio	Total	Percentage
US Treasury Bonds & Notes	\$45,853,292.28	100%

**Mr. Hansen commented that interest rates have gone down recently.*

Receipt Activity for the Period:

	Jan	YTD
Subrogation Receipts	\$11,435.51	\$11,435.51
Other	\$2,676.00	\$2,676.00
Adjustment Receipts-other	\$0	\$0
Assessments	\$515,105.00	\$515,105.00

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 **January** are in the amount of \$1,230,811.89 with a total of 493 checks issued totaling 1,484 claims payments. The claims detail is as follows:

	Jan
Direct Loss Payments	\$1,230,811.89
Adjustments- receipts	<\$11,108.00>
Less Recoveries	<\$14,111.17>
Net Total	\$1,205,592.72

Cash Activity for the Period – January

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
12/31/19	\$53,549,223.60
1/31/2020	\$52,792,481.87
Decrease	\$756,741.73

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

Member	1/31/2020 Unaudited
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
--------------	---------------------

Mr. Hansen noted that there are still members that have not yet paid their first installment invoices. He will be reaching out to these members.

Payment Register

Chair Wahl entertained a motion to approve the ***January 2020 Payment Register*** (Claims Activity).

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

Motion by Ms. Woods, seconded by Mr. Craft to approve the ***January 2020 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL	Yeas:	Scott Wahl, <i>Chair</i> , Avalon Linda Kent, Estell Manor City Regina Burke, Millville City Liz Woods, Ocean City Ron Simone, North Wildwood Kellie Seib, <i>Sec</i> , Sea Isle City Jim Craft, Stone Harbor
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Bill List – February

For the Executive Committee's consideration, Mr. Hansen presented the ***February 2020 Bill List*** in the amount of **\$2,437,157.33**.

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

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

Motion by Ms. Seib, seconded by Ms. Burke, to approve the ***February 2020 Bill List*** as presented.

ROLL CALL	Yeas:	Scott Wahl, <i>Chair</i> , Avalon Linda Kent, Estell Manor City Regina Burke, Millville City Liz Woods, Ocean City Ron Simone, North Wildwood Kellie Seib, <i>Sec</i> , Sea Isle City Jim Craft, Stone Harbor
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

RMC Bill List – February

For the Executive Committee's consideration, Mr. Hansen presented the ***February 2020 RMC Bill List*** in the amount of **\$156,851.00**.

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

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

Motion by Ms. Woods, seconded by Mr. Craft, to approve the ***February 2020 RMC Bill List*** as presented.

ROLL CALL	Yeas:	Scott Wahl, <i>Chair</i> , Avalon Linda Kent, Estell Manor City Regina Burke, Millville City Liz Woods, Ocean City Ron Simone, North Wildwood Kellie Seib, <i>Sec</i> , Sea Isle City Jim Craft, Stone Harbor
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Wahl reminded the members that the next meeting will be held on **Wednesday, March 18, 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 Ms. Kent, 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 Ms. Kent, seconded by Ms. Woods, to close the meeting to the public. All in favor. Motion carried.

MOTION TO ADJOURN

Motion by Ms. Burke, seconded by Ms. Kent, to adjourn the February 19, 2020 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 3:55 PM.

Tracy Forlenza, *Recording Secretary* for

Kellie Seib, *Secretary*

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - MARCH 2020

OFFICE SAFETY



- Some of the worst injuries we see occur indoors in a controlled environment.
- Slip, trip and fall accidents and their subsequent injuries are the most common and costly accidents seen amongst office workers. Common hazards of slip, trip and fall accidents include wet floors, improper footwear, boxes, garbage cans(see below), purses, open drawers and electrical and computer cords.
- Talk to staff frequently about your expectations(see below) and their concerns for maintaining a safe workplace.
- Inspect areas for problems, report them, fix them and document these efforts

Example 1: Employee was carrying copies out of copy room and tripped over a garbage can falling and causing various injuries. Cervical disc herniations have occurred and will likely result in the need for surgery. Current costs are at \$82,000 and will likely double if surgery is needed and may cause this employee residual issues the rest of her life.

Example 2: Employee tripped over computer cable and fell forward. A rotator cuff injury and several fractures were suffered by the employee resulting in surgery. The total cost of this claim was over \$225,000.



**Atlantic County Municipal JIF
Managed Care Summary Report
2020**

Intake	February-20	February-19	2020 February YTD	2019 February YTD
# of New Claims Reported	35	61	83	136
# of Report Only	6	23	29	51
% Report Only	17%	38%	34.9%	38%
# of Medical Only	24	28	42	64
# of Lost Time	3	10	10	21
Medical Only to Lost Time Ratio	89:11	74:26	81:19	75:25
Occupational	2		2	
Average # of Days to Report a Claim	2.5	2.5	1.3	2.0

Nurse Case Management	February-20	February-19
# of Cases Assigned to Case Management	67	91
# of Cases >90 days	52	61

Savings	February-20	February-19	2020 February YTD	2019 February YTD
Bill Count	631	524	1413	1066
Provider Charges	\$639,785	\$735,232	\$1,573,863	\$1,282,124
Repriced Amount	\$195,882	\$261,060	\$542,767	\$427,759
Savings \$	\$443,903	\$474,172	\$1,031,096	\$854,365
% Savings	69.0%	65%	66.0%	67%

Participating Provider Penetration Rate	February-20	February-19	2020 February YTD	2019 February YTD
Bill Count	97%	96%	95.0%	99%
Provider Charges	97%	98%	97.0%	99%

Exclusive Provider Panel Penetration Rate	February-20	February-19	2020 February YTD	2019 February YTD
Bill Count	99%	91%	97.0%	99%
Provider Charges	99%	100%	99.0%	100%

Transitional Duty Summary		2020 February YTD	2019 February YTD
% of Transitional Duty Days Worked		65.0%	43.5%
\$ Saved By Accommodating		\$121,108	
% of Transitional Duty Days Not Accommodated		35.0%	56.5%
Cost Of Days Not Accommodated		\$54,102	

ATLANTIC COUNTY MUNICIPAL
JOINT INSURANCE FUND

MARCH 2020
CLOSED CASES

1.) **Somers v. City of Cape May**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on August 11, 2016, the Plaintiff, Maureen Somers, was lawfully on the premises commonly known as 215-217 Grant Street, in the City of Cape May, when she was caused trip and fall as a result of an alleged dangerous condition, specifically, a defect and/or uneven condition of the sidewalk. The Plaintiff alleged that as a result of the incident, she had suffered a fracture of the humerus neck of the right shoulder, chest contusions and abrasions of the left arm. The Plaintiff elected not to undergo surgical intervention. The Plaintiff further alleged that the City of Cape May was negligent in allowing the dangerous condition of the sidewalk to exist. The case was assigned to James R. Birchmeier, Esquire on August 9, 2018. Defense Counsel accepted the Assignment and he filed an Answer. Defense Counsel proceeded with Discovery and the completion of Depositions. Defense Counsel filed our Motion for Summary Judgment on June 13, 2019 based upon Title 59 Immunities and Co-Defendant Bucci filed a Cross Motion for Summary Judgment based upon residential sidewalk immunity. Oral Argument was conducted on the Motions on August 16, 2019; and on October 11, 2019, Judge Gibson entered an Order denying the Motions. The extended Discovery End Date was August 8, 2019. An Arbitration Hearing was conducted in this matter on November 14, 2019 and the Arbitrators entered a no cause of action against the insured. In addition, the Arbitrators found 70% liability against the Co-Defendant and 30% liability against the Plaintiff and awarded the Plaintiff damages in the amount of \$120,000.00 (net \$84,000.00). The Co-Defendant subsequently reached a settlement with the Plaintiff for a payment in the amount of \$84,000.00 with no contribution from the insured. Defense Counsel filed a Motion to Confirm the Arbitration Award which was returnable on January 24, 2020. Opposition to the Motion was not filed and on February 12, 2020, Judge Bergman entered an Order granted Defense Counsel's Motion and Judgment in favor of the insured was entered, pursuant to the provisions of Rule 4:21A-6(b)(3).

2.) **Pallotta v. Borough of West Cape May**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on August 5, 2017, the Plaintiff, Dolores Pallotta, was walking on the sidewalk adjacent to the Defendant, Good Winds Condo II Association's property located at 15 Park Boulevard, in the Borough of West Cape May, when she was caused to trip and fall as a result of an alleged dangerous condition, specifically, a raised portion of the pavement caused by roots from the trees located between the sidewalk and the curb. The Plaintiff alleged that as a result of the fall, she had suffered a non-displaced fracture of the radial neck of the right elbow. The Plaintiff further alleged that the Borough of West Cape May was negligent in allowing the dangerous condition of the sidewalk to exist. The case was assigned to James R. Birchmeier, Esquire on July 6, 2018 and he was instructed to provide notice to the Plaintiff's attorney to dismiss the Complaint in accordance with R. 1:4-8. Defense Counsel accepted the Assignment and he immediately provided notice to Plaintiff's attorney to dismiss the Complaint based upon non-jurisdiction. Defense Counsel subsequently filed an Answer and he proceeded with Discovery. Defense Counsel filed a Motion to Extend the July 6, 2019 Discovery End Date which was granted on June 25, 2019. The Deposition of the Plaintiff was conducted on July 15, 2019. Defense Counsel filed a Motion for Summary Judgment on September 5, 2019. The matter proceeded to an Arbitration Hearing on October 17, 2019. The Arbitrators found the insured to be 100% liable for the incident and awarded the Plaintiff damages in the amount of \$15,000.00. Defense Counsel filed a Trial de Novo on November 7, 2019. Defense Counsel's Motion for Summary was returnable on November 22, 2019, but Judge Pickering reserved decision on the

Motion. Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$13,000.00. Defense Counsel's Motion for Summary was subsequently withdrawn and a Settlement Agreement and Release was provided to the Plaintiff for execution.

3.) Russell v. Town of Hammonton-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint arising from two motor vehicle stops of a vehicle being operated by the Plaintiff, Kerry Russel, which occurred on February 5, 2012 and March 20, 2012. The Plaintiff alleged that Defendant, Police Officer Jason Rigby, unlawfully stopped and maliciously issued the Plaintiff a driving while intoxicated violation on each of the aforementioned dates. The Plaintiff further alleged violations of his civil rights and the unreasonable search and seizure of his property without due process of law. The Plaintiff was seeking compensatory damages in the amount of \$500,000.00 and punitive damages in the amount of \$100,000.00. An Order filed on December 15, 2015 dismissed all claims without prejudice except for the malicious prosecution claims against all individual officers. The case was assigned to Thomas B. Reynolds, Esquire on February 15, 2016. Defense Counsel accepted the Assignment and he filed an Answer and proceeded with initial Discovery. Defense Counsel attended a Case Management Conference before Magistrate Judge Williams; however, the pro se Plaintiff did not appear. In response to an Order from the Court requiring Plaintiff to advise of his intentions with regard to prosecuting his civil litigation, Plaintiff filed with the Court a letter stating that he was retaining Counsel. Although Plaintiff was successful in obtaining a dismissal of all criminal and traffic offenses issued against him based on a ruling of the Criminal Court Judge on a Suppression Motion, it would appear from an overall perspective and in this context of a civil lawsuit that the Plaintiff's stop, and the charges issued for DWI and other offenses, were reasonable and undertaken in good faith by our insured, Officer Rigby. A Case Management Conference occurred on January 17, 2017, and the Plaintiff obtained an attorney who participated in the Conference; however, that attorney did not follow up with a formal entry of appearance and that attorney did not follow through with the scheduling of a subsequent Management Conference as directed by Judge Williams. The Plaintiff subsequently retained Christopher Higgins, Esquire and Judge Williams conducted a Case Management Conference on July 25, 2017. The Plaintiff then discharged Mr. Higgins and he filed a Motion to Retain New Counsel. Defense Counsel received Notice from the Federal Court that the issue of potential ethical violations committed by attorney Christopher Higgins, Esq. had been referred to Chief US District Judge Simandle for any further action by the Court. Judge Williams found Mr. Higgins to be in civil contempt for his failure to take proper actions to represent the Plaintiff; however, Judge Williams issued no sanctions, leaving that to Judge Simandle. The Plaintiff proceeded pro se as the Court denied several of his applications to have pro bono counsel assigned to him; however, Thomas McKay, Esquire, of Cozen & O'Connor, entered the matter on behalf of the Plaintiff on September 25, 2018 as volunteer pro bono Counsel. Defense Counsel filed an initial Motion for Summary Judgment on December 8, 2017 to dismiss the Complaint as a matter of law; and on August 22, 2018, Judge Hillman entered an Order denying the Motion. Defense Counsel filed a new Motion for Summary Judgment on September 4, 2018; and on February 25, 2019, Judge Hillman entered an Order terminating the Motion based upon a revised Case Management Order issued by Magistrate Judge Williams which set a new dispositive Motion date of May 10, 2019. Defense Counsel proceeded with the filing of another Motion for Summary Judgment on June 5, 2019; and on February 20, 2020, Magistrate Judge Williams entered an Order and Opinion granting Defense Counsel's Motion for Summary Judgment. The Court's lengthy opinion rejected the arguments of Plaintiff's pro bono Counsel that the facts of this case establish a claim of malicious prosecution against Officer Rigby. The Court held that under these particular circumstances where the underlying criminal and traffic offenses against the Plaintiff were dismissed following the Superior Court's granting of Plaintiff's Suppression Motion, this dismissal on 'technical grounds' does not satisfy the legal requirement of a 'favorable termination' (or factual innocence), that is necessary to support a malicious prosecution cause of action.

4.) **McGee v. City of Pleasantville**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Complaint that on October 24, 2016, while the Plaintiff, Joseph McGee, was an employee of McLandscaping, Inc. delivering shrubs in the City of Pleasantville, he was traveling through a construction area on Shore Road at approximately 15 mph when the Plaintiff alleged that the Defendant, Police Sergeant Stocks, stepped toward the Plaintiff's work vehicle and took a swing at the Plaintiff through the window of his vehicle. The Plaintiff further alleged that Police Sergeant Stocks struck the Plaintiff's side view mirror, slamming it against the Plaintiff's hand, causing the Plaintiff's hand to bend backwards and cause a jamming injury to the Plaintiff's elbow. The Plaintiff further alleged that as a result of the actions of the Defendant, Pleasantville Police Sergeant Stocks, he has suffered serious and permanent injuries, and that the City of Pleasantville was negligent in the training and supervision of the members of the Pleasantville Police Department. The case was assigned to Patrick J. Madden, Esquire on August 7, 2017. Defense Counsel accepted the Assignment and he filed a Notice of Removal to remove this matter from the Superior Court of New Jersey, Atlantic County, to the United States District Court, District of New Jersey. Plaintiff's Counsel subsequently filed a Motion to Remand the matter back to the Superior Court, Atlantic County. The Plaintiff indicated that he was no longer pursuing federal claims and he expressed a willingness to execute a Stipulation of Dismissal with Prejudice as to the Federal Claims; and therefore, Defense Counsel did not file Opposition to Plaintiff's Motion to Remand back to State Court. An Initial Conference in this matter occurred on February 1, 2018 and Defense Counsel continued with Discovery. Depositions and a Defense IME were conducted. Defense Counsel filed three Motions to extend the Discovery End Date which were granted. A Case Management Order was subsequently entered on September 10, 2019 which further extended the Discovery End Date and adjourned the Trial listed for September 23, 2019. Defense Counsel proceeded with the filing of a Motion for Summary Judgment on December 13, 2019; and on February 28, 2020, Judge Siracusa entered an Order granting the Motion and dismissing the Plaintiff's Complaint with prejudice.

5.) **Monzo & Martin v. City of Ocean City**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on July 25, 2016, the Plaintiff, Dawn Monzo, when she exited her postal vehicle in front of the Defendant, 110 14th Street Condominium Association's property located in the City of Ocean City, the curb collapsed under her feet which caused her to trip and fall as a result of an alleged dangerous condition. The Plaintiff alleged that as a result of the fall, she had suffered injuries to her right knee (sprain/strain) and lumbar spine area (radiculopathy at L5). The Plaintiff further alleged that the City of Ocean City was negligent in allowing the dangerous condition of the pavement/curb to exist. The case was assigned to James R. Birchmeier, Esquire on July 12, 2018. Defense Counsel accepted the Assignment and he filed our Answer, and he proceeded with Discovery. A Motion to Dismiss the Complaint based upon Plaintiff's failure to provide responses to discovery was ultimately withdrawn upon the receipt of Plaintiff's Interrogatories Responses. Plaintiff's Counsel filed two Motions to Extend the Discovery End Date which were granted. Defense Counsel proceeded with the filing of our Motion for Summary Judgment on October 22, 2019. The Discovery End Date was November 1, 2019 and an Arbitration Hearing was conducted on November 14, 2019. The Arbitrators found 0% liability against the insured, 80% liability against the Co-Defendant Condominium Association, and 20% liability against the Plaintiffs, and awarded the Plaintiff damages in the amount of \$200,000.00 (net \$160,000.00). The Plaintiff subsequently filed a Trial de Novo and the matter was scheduled for a Trial to commence on February 18, 2020. Oral Argument on Defense Counsel's Motion for Summary Judgment was conducted on November 22, 2019; however, Judge Pickering refused to issue a ruling on Defense Counsel's Motion and scheduled the matter for a settlement conference. The parties agreed to Mediation before the Honorable Judge Baldwin and a tentative settlement was reached for a payment to the Plaintiff in the amount of \$305,000.00, with a \$5,000.00 contribution from the insured and a \$300,000.00 contribution from the Co-Defendant, 110 14th Street Condominium Association. The settlement was ultimately approved by the JIF and closing documents have been exchanged between the parties.

6.) Goericke v. City of Ventnor-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Complaint that on June 26, 2017, the Plaintiff, Helen Goericke, was a passenger in a motor vehicle being operated by Patricia Pelegrin traveling northbound on Dorset Avenue, approaching the intersection of Dorset Avenue and Wellington Avenue, in the City of Ventnor. The Plaintiff further alleged that Ms. Pelegrin's motor vehicle had come to a complete stop at the red traffic signal controlling the intersection, when a motor vehicle owned by the City of Ventnor and being operated by the Defendant, Michael J. Pecikonis, traveling northbound of Dorset Avenue, collided into the rear of the motor vehicle the Plaintiff was a passenger in. The Plaintiff alleged that as a result of the accident, she has suffered serious and permanent injuries. The Plaintiff further alleged that the City of Ventnor was negligent in the training and supervision of the employees of the City of Ventnor. The case was assigned to L. Patricia Sampoli, Esquire on June 26, 2019. Defense Counsel accepted the Assignment and she filed an Answer to the Complaint on behalf of the insured. Defense Counsel proceeded with initial Discovery and she was ultimately able to convince Plaintiff's Counsel to execute a Stipulation of Dismissal with Prejudice in this matter which was filed with the Court on January 30, 2020. Defense Counsel is continuing to defend the insured in the litigation filed by the driver in this matter, Patricia Pelegrin, under docket number: *ATL-L-1617-19*.

7.) Muravena and Smith Estate v. City of Wildwood-This matter involved the Plaintiffs' allegations in a United States District Court, District of New Jersey Complaint involving a series of incidents concerning their property located at 145 East Roberts Avenue, in the City of Wildwood. It was alleged that on July 15, 2011, the Defendant Police Officers entered the Plaintiffs' residence without a warrant and without permission. They were allegedly searching for a juvenile female runaway. It was alleged that on July 17, 2011, the Decedent Clayton Smith, went to the office of the Mayor to complain about the July 15, 2011 incident. The Plaintiffs further alleged that on August 5, 2011, the Officers again came to the Plaintiffs' home allegedly searching for the same individual from the July 15, 2011 incident. It was alleged that at that time, the Plaintiffs advised the Officers that the female in question had been evicted, and that she had moved to the Blue Heron Motel. Subsequently, the Plaintiff, Liudmila Muravena, was arrested, and she was convicted on December 5, 2011. The Plaintiff's conviction was ultimately overturned by a Superior Court Judge. It was alleged that on July 5, 2012, Officer James Stevens was called to the Plaintiffs' residence to investigate a noise complaint at one of the Plaintiffs' rental units which was called in by the Plaintiff, Clayton Smith. It was further alleged that the Defendant Officers refused to take any action against the underage drinking party. It was alleged that on August 2, 2013, the Defendant Police Officers returned to the property to serve a warrant on John Carey and that they entered the Plaintiffs' residence without permission. It was further alleged that on August 15, 2013, Police Officer Toffoli responded to a report of a smoke alarm activating at the Plaintiffs' residence and that he entered the property to investigate. In addition, City Fire Department personnel responded to the activated smoke alarm to investigate and a verbal confrontation ensued between the Plaintiffs and the Defendant Firefighters. Finally on February 23, 2014, the Decedent, Clayton Smith, required medical attention at his residence and his wife, Defendant Muraveva, called 911. The Plaintiffs alleged that it took too long for the medical responders to arrive and that once they did, they did nothing to assist Mr. Smith while he was struggling to breathe and that he subsequently died at the hospital. The Plaintiffs alleged that based upon the Defendants prior interactions with the Plaintiffs, Mr. Smith was denied rescue or lifesaving services at the scene. The Plaintiff, Liudmila Smith, further alleged that as a result of the incident, she has suffered and will continue to suffer mental anguish, extreme economic loss, and financial hardship. These Plaintiffs have filed numerous United States District Court actions which contain many of the same allegations. The case was assigned to James R. Birchmeier, Esquire on March 30, 2016. Defense Counsel accepted the Assignment and he filed an Answer and he proceeded with Discovery. A Discovery Confidentiality Order was entered on July 6, 2016. Following the completion of Depositions, Defense Counsel was able to convince Plaintiff's Counsel to dismiss several counts of the Complaint and a Partial

Stipulation of Dismissal was filed with the Court in October of 2017. Defense Counsel subsequently filed a Motion for Summary Judgment in November of 2017 on the remaining counts of the Complaint. On September 27, 2018, Judge Simandle entered an Order granting Defense Counsel's Motion as to the causes of action of "state created danger" under State and Federal law and the claims for punitive damages under State and Federal law; however, Judge Simandle denied Defense Counsel's Motion as to the negligence claims alleging wrongful death and the State and Federal Constitutional claims alleging the Decedent's due process. Plaintiff's Counsel filed a Motion for Reconsideration on October 5, 2018 seeking a determination that there is still a valid federal cause of action (fee shifting) along with the punitive damages which was granted on March 14, 2019. The parties participated in a Logistics/Settlement Conference before Judge Simandle on March 26, 2019 and Judge Simandle confirmed that the Plaintiffs had three (3) remaining causes of action to be decided at Trial: a Section 1983 claim under Federal Law (which is fee shifting in nature), a negligence claim against the Defendants under State law, and a Portee v. Jaffee (bystander liability) claim on behalf of the Plaintiff, Muraveva, under State law. Judge Simandle also confirmed that punitive damages remained in the case with respect to the Federal cause of action. Thereafter, the Court conducted a Settlement Conference. The Plaintiff's initial demand stood at \$325,000.00 and after several rounds of discussions, Judge Simandle indicated that he thought a fair and reasonable settlement figure to resolve any and all claims to be \$100,000.00. Judge Simandle provided the Plaintiffs until April 1, 2019 to provide a final settlement demand. The Plaintiff's Counsel subsequently advised Judge Simandle that they were unwilling to reduce their settlement demand. On April 8, 2019, Judge Simandle entered an Order granting Defense Counsel leave to file a Second Motion for Summary Judgment by June 15, 2019. In addition, it was ordered that a Jury Trial would commence in this matter on October 21, 2019. Defense Counsel filed our Motion for Summary Judgment on June 13, 2019 and Plaintiff's Counsel filed Opposition to the Motion. Upon the recent death of Judge Simandle, the matter was transferred to Judge Bumb. On August 30, 2019, Judge Bumb entered an Order granting Defense Counsel's Second Motion for Summary Judgment with respect to the federal claims; however, Judge Bumb did not rule on the State claims and dismissed the claims arising under New Jersey Law without prejudice. The Clerk of the Court was further directed to close the file.

8.) Muraveva v. City of Wildwood-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint that on February 12, 2015, the Plaintiff, Liudmila Muraveva's property, a three story building located at 145 East Roberts Avenue, in the City of Wildwood, was the subject of a fire inspection by the Defendant, City of Wildwood Fire Department Official Ronald Harwood. The Plaintiff alleged that as a result of said fire inspection, Defendant Harwood issued a Notice of Violations and Order to Correct to the Plaintiff which stated that the nature of the violations was that the interior deadbolt locks were prohibited on all bedroom doors and in route to the third floor bedroom. The Plaintiff further alleged that Defendant Harwood provided information from said fire inspection to City of Wildwood Zoning Officer Steven Booy, and that on February 13, 2015, the Plaintiff was served with Notice that she was in violation of the City of Wildwood Land Use and Development Ordinance, Section 409D, and that she was required to remove all individual locks on all bedroom doors which created separate rooms to rent, and that she must restore the use of the subject property to its previous use within 20 days. A Summons requiring the Plaintiff to appear in Municipal Court was subsequently issued on March 16, 2015 for the Plaintiff's illegal operation of the subject premises. The Plaintiff alleged that the Defendants actions were retaliatory and discriminatory in nature and that her constitutional rights were violated on numerous occasions. The Plaintiff further alleged that as a result of the Defendants' actions, she has suffered severe emotional distress, mental anguish, humiliation, disruption in usual activities and severe economic loss. The case was assigned to James R. Birchmeier, Esquire on March 10, 2017. Defense Counsel accepted the Assignment and an Initial Scheduling Conference was conducted by the Court on May 17, 2017. Defense Counsel met with the Municipal Zoning Officer and Fire Official and he was in receipt of additional documentation from the Municipal Court for review. Defense Counsel finally received responses to interrogatories

and continued with Discovery. The Plaintiff alleged that the Police and Fire Departments harassed her and tried to put her out of business from renting to low income individuals. All Discovery deadlines were extended and Depositions were completed. Defense Counsel had no intention of retaining any Experts. Defense Counsel ultimately filed our Motion for Summary Judgment on May 30, 2018. On June 15, 2018, a Partial Stipulation of Dismissal with Prejudice was filed with the Court. Counts I, II, IV, V, VII, VIII, X, XII, XIII, XV, XVI, XVII, and XVIII, of the Plaintiff's Complaint were Dismissed with Prejudice without any costs against the Defendants. In addition, Count IX remained pending, but was only applicable as to Paragraphs 61-65 of the Complaint. The remaining Counts which deal with the alleged violations of the Plaintiff's civil rights along with malicious prosecution were the subject of Defense Counsel's pending Motion for Summary Judgment. On December 18, 2018, Judge Simandle entered an Order granting Defense Counsel's Motion for Summary Judgment. On January 11, 2019, Plaintiff's Counsel filed a Motion for Reconsideration. Defense Counsel filed our Opposition to the Motion on February 4, 2019; and on August 14, 2019, Judge Kugler entered an Order denying Plaintiff's Motion for Reconsideration. Plaintiff's Counsel filed a second Motion for Reconsideration of the Court's August 14, 2019 decision on August 27, 2019. On January 16, 2020, Judge Kugler entered an Order denying Plaintiff's second Motion for Reconsideration. The time for the Plaintiff to file an Appeal has now expired.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

To: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
From: Jordan Simone, ACM JIF Wellness Director
Date: March 18, 2020 Mays Landing, NJ
Contact Information: jsimonewellness@gmail.com (609) 435-0708

March Activities & Planned Events

Absecon City: Offering monthly stress-management activities. Had chair massages in January and an afternoon tea break in February.

Deerfield Township: Continues to participate in suggested exercises and activities from the Monthly Newsletter.

Folsom Borough: Used remainder of 2019 wellness funds to purchase air fryer and provide employees with demonstration on how to cook healthy kale chips with it.

Ocean City: Offering yoga sessions for employees during work hours.

Sea Isle City: Planning to have a NJ Well Program day where employees can sign up and receive a free biometric screening.

Somers Point City: Had ShopRite Dietician come to council meeting to share nutrition resources and answer questions.

March In Good Health Newsletter

This month's issue of *In Good Health* discusses **The Human Microbiome**. There is a significant connection between your gut health and the rest of your wellbeing - physically and psychologically. The topics addressed include:

- What the microbiome is, what it consists of, and the link between our guts and our brains
- Five things you should know about your gut health
- Some things that might be harming your gut health
- Ways to improve gut health and re-establish gut flora

Brain Power. Alternate Nostril Breathing for Reducing Stress

Nourish:

- *Recipe:* 20 Min Honey Sesame Chicken
- *Recipe:* Grilled Cauliflower Steaks with Herb Sauce

JIF Approved Wellness Items & Activities: Comprehensive list of activities and items approved for reimbursement. Please refer to this list of contact me with questions prior to purchasing wellness items.

National Nutrition Month: Page 7 of the newsletter provides you with more information and a link to the Academy of Nutrition and Dietetics website with 40 different ways to get involved in National Nutrition Month.

Notes

Prevention of Coronavirus: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- Follow CDC's recommendations for using a facemask.
 - It is not recommended that people who are well wear a facemask
 - Facemasks should be used by people who show symptoms of COVID-19 to help prevent the spread of the disease to others.
- Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing.
 - If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.



To: Fund Commissioners

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

Date: March 18, 2020

Re: **Executive Director's Report**

- A. Lost Time Accident Frequency Report**
The January 2020 Lost Time Accident Frequency Summary and the Statewide Recap for January 2020 are a handout for your review.
- B. Certificates of Insurance (pgs. 52-57)**
Summaries of the Certificates of Insurance issued in February 2020 are attached for your review.
- C. Financial Fast Track Report (pg. 58)**
The Financial Fast Track Report as of January 31, 2020 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 January 31, 2020 was **\$25,950,657**.
- D. Regulatory Filing Checklists (pgs. 59-60)**
Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items listed.
- E. 2019 Safety Incentive Program Awards (pg. 61)**
An announcement letter, including instructions on how to collect your 2019 Safety Incentive Awards was emailed to all members on or about March 13, 2020. A report detailing the reward amounts for each member is included in the agenda. If you have any questions on how to collect your 2019 Safety Incentive Award, please contact our office. **Please note that the deadline to claim or encumber these funds is December 31, 2020. All encumbered funds have to be claimed by February 1, 2021.**
- F. 2020 Optional Safety Budget (pg. 62)**
A consolidated announcement letter including instructions on how to collect your 2020 Optional Safety Budget allowance for those that are participating in 2020, was emailed to all members the week of February 17, 2020. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2020 Optional Safety Budget allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is December 31, 2020. All encumbered funds must be claimed by February 1, 2021.**

G. 2020 Wellness Incentive Program Allowance (pg. 63)

A consolidated announcement letter including instructions on how to collect your 2020 Wellness Incentive Program Budget allowance was emailed to all members the week of February 17, 2020. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2020 Wellness Incentive Program Budget allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is December 31, 2020. All encumbered funds must be claimed by February 1, 2021.**

H. EPL/Cyber Risk Management Budget (pg. 64)

A consolidated announcement letter including instructions on how to collect your 2020 EPL/Cyber Risk Management Budget allowance was emailed to all members the week of February 17, 2020. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2020 EPL/Cyber Risk Management Budget allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is December 31, 2020. All encumbered funds must be claimed by February 1, 2021.**

I. Employment Practices Liability Compliance – (pg. 65)

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

J. Member EPL & SAM Risk Management Plan (pgs. 66-67)

Included is a copy of a February 27, 2020 memorandum from the Executive Director's Office that outlines the tasks and corresponding completion dates for each element of the Employment Practices Liability & Sexual Abuse & Molestation Risk Management Programs. Members with questions on these process should contact the Executive Director's office.

K. MEL Cyber Risk Management Plan Compliance Status (pg. 68)

A report regarding each member's compliance status with 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 or ecooney@connerstrong.com.

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

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for our review. This list should be reviewed for accuracy. Any questions on the status of an application or a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

M. Skateboard Park Approval Status (pg. 71)

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process, outlined in MEL Coverage Bulletin 2020-19, 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. 72-77)

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. 78-79)

Attached for your review is the monthly activity calendar for the months of March/April.

P. Pivot Point Newsletter (pg. 80)

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.

Q. Elected Officials Seminar – Invite/RSVP (pgs. 81-82)

Again, this year, the Fund is sponsoring Elected Officials training. The MEL will reduce each member's 2020 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2020. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2020 MEL Assessment. Invitations/RSVP's for the sessions were emailed to all Municipal Clerks, Fund Commissioners, and RMC's on or about October 30, 2019. The sign-in sheets from December 5, 2019, January 29, 2020 and February 6, 2020 seminars are posted on the JIF website. The remaining training has been scheduled on the following date:

March 24, 2020 - Merighi's Savoy Inn, Vineland

R. Police Command Staff Training Invite (pgs. 83-84)

Risk Management Training for Police Personnel has been scheduled. Attendance at this training by Police Command Staff is required for compliance with the MEL's 2021/2022 EPL Plan of Risk Management. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on January 8, 2020. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The sign-ins sheets from the February 5, 2020 trainings are posted on the JIF websites. The remaining training dates are scheduled as follows:

April 21, 2020 – Auletto Caterers, Deptford
September 22, 2020 – O'Connors, Eastampton
October 15, 2020 - Merighi's Savoy Inn, Vineland

S. Land Use Training Certification (pg. 85)

On or about October 11th, a supply of Land Use Liability Training Booklets were mailed to each member's Municipal Clerk. Included with the Booklets was a memorandum and certification. The Clerk was asked to provide these materials to the municipality's Land Use Board Secretary(s), who will work with the Land Use Board Attorney(s) to complete the training process. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that this training has been completed for certain Board Members. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you have any questions, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-642.

T. Managerial & Supervisory Training – Invite (pgs. 86-88)

One of the requirements of the MEL's 2020/2021 EPL Plan of Risk Management is the training of all member managers & supervisors. Four training sessions have been scheduled in conjunction with the TRICO and BURLCOJIFs. An invitation/invite was emailed to all Clerks, RMC's, and Fund Commissioners on or about March 6, 2020. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The trainings have been scheduled on the following dates:

Tuesday, April 7, 2020 – Wildwood Convention Center
Wednesday, June 24, 2020 – O'Connors, Eastampton
Thursday, September 24, 2020 – Auletto Caterers, Deptford
Tuesday, September 29, 2020 – Merighi's Savoy Inn, Vineland

U. PRIMA/AGRiP Conferences Schedule and Policy

This year ACM JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2020 Budget includes funding for two (2) attendees in total. The ACM JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRiP Conferences from our office on or about December 16, 2019. Information on the PRIMA Conference will be emailed out later this month.

V. Payroll Audits

On or about February 14, 2020 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2019 payrolls. These payroll figures will serve as the basis for your 2021 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically. Details on how the data can be sent were included in the February 14, 2020 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

W. Property Appraisals

On or about February 14, 2020, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2020 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 20, 2020.

X. Police Accreditation Announcement (pgs. 89-90)

On or about February 6, 2020, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the

Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at 856-446-9131

Y. New Fund Commissioner Orientation

We will be conducting New Fund Commissioner Orientation training in May. An email notification with further details will be send out to all Fund Commissioners and RMC's in mid April.

Z. Website (www.acmjif.org)

In early 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@riskprogramadministrators.com.

AA. New Member Activity

There is no new member activity to report at this time.

Atlantic County Municipal Joint Insurance Fund

2019 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	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2021	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														0.00	1,650.00	
Commercial	1,650.00														0.00	1,650.00	
Corbin City	1,650.00														0.00	1,650.00	
Deerfield	1,650.00														0.00	1,650.00	
Dennis	1,900.00														0.00	1,900.00	
Downe	1,650.00														0.00	1,650.00	
Egg Harbor Twp.	2,650.00														0.00	2,650.00	
Estell Manor	1,650.00														0.00	1,650.00	
Folsom	1,650.00														0.00	1,650.00	
Galloway	2,400.00														0.00	2,400.00	
Hamilton	2,400.00														0.00	2,400.00	
Linwood	2,150.00														0.00	2,150.00	
Longport	1,900.00														0.00	1,900.00	
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	
Milville	2,650.00														0.00	2,650.00	
Mullica	1,900.00														0.00	1,900.00	
Newfield	1,650.00														0.00	1,650.00	
North Wildwood	2,400.00														0.00	2,400.00	
Northfield	2,150.00														0.00	2,150.00	
Ocean City	2,650.00														0.00	2,650.00	
Pleasantville	2,650.00														0.00	2,650.00	
Sea Isle City	2,400.00														0.00	2,400.00	
Somers Point	2,150.00														0.00	2,150.00	
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														0.00	1,900.00	
Ventnor	2,400.00														0.00	2,400.00	
Waterford	2,150.00														0.00	2,150.00	
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														0.00	2,650.00	
Wildwood Crest	2,150.00														0.00	2,150.00	
Woodbine	1,650.00														0.00	1,650.00	
Total By Line	\$85,900.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85,900.00	

Must be Claimed or Encumbered by December 31, 2020. All Encumbered Funds Must be Claimed by February 1, 2021

**Atlantic County Municipal Joint Insurance Fund
2020 Optional Safety Budget**

Member Municipality	Opening Balance	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid 2021	Total YTD Paid	Remaining Balance	Date Encumbered
Absecon City																	
Avalon Borough	\$1,500.00														\$0.00	\$1,500.00	
Brigantine City																	
Buena Borough																	
Cape May City	\$1,500.00														\$0.00	\$1,500.00	
Cape May Point	\$1,000.00														\$0.00	\$1,000.00	
Commercial Township	\$1,500.00														\$0.00	\$1,500.00	
Corbin City																	
Deerfield Township																	
Dennis Township																	
Downe Township																	
Egg Harbor Township																	
Estell Manor City																	
Folsom Borough																	
Galloway Township																	
Hamilton Township	\$2,000.00														\$0.00	\$2,000.00	
Linwood	\$1,500.00														\$0.00	\$1,500.00	
Longport Borough																	
Lower Township	\$2,000.00														\$0.00	\$2,000.00	
Margate City																	
Middle Township																	
Millville City																	
Mullica Township																	
Newfield Borough	\$1,000.00														\$0.00	\$1,000.00	
North Wildwood City																	
Northfield City	\$1,500.00														\$0.00	\$1,500.00	
Ocean City	\$2,500.00														\$0.00	\$2,500.00	
Pleasantville City	\$2,500.00														\$0.00	\$2,500.00	
Sea Isle City																	
Somers Point City																	
Stone Harbor	\$1,500.00														\$0.00	\$1,500.00	
Upper Township																	
Upper Deerfield Township																	
Ventnor City																	
Waterford Township	\$1,500.00														\$0.00	\$1,500.00	
West Cape May	\$1,000.00														\$0.00	\$1,000.00	
West Wildwood																	
Weymouth Township	\$1,000.00														\$0.00	\$1,000.00	
Wildwood City	\$2,500.00														\$0.00	\$2,500.00	
Wildwood Crest Borough																	
Woodbine Borough																	
Total By Line	\$26,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26,000.00	

Must be Claimed or Encumbered by December 31, 2020. All Encumbered Funds Must be Claimed by February 1, 2021

**Atlantic County Municipal Joint Insurance Fund
2020 WELLNESS INCENTIVE PROGRAM ALLOWANCE**

Member Municipality	Opening Balance	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	Sept. 2020	October 2020	November 2020	December 2020	Paid in 2021	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			143.41											143.41	\$131.59	
Galloway	1,000.00														0.00	\$1,000.00	
Hamilton	1,000.00														0.00	\$1,000.00	
Linwood	800.00														0.00	\$800.00	
Longport	800.00														0.00	\$800.00	
Lower	1,000.00														0.00	\$1,000.00	
Margate	1,500.00														0.00	\$1,500.00	
Middle	1,000.00														0.00	\$1,000.00	
Millville	1,500.00														0.00	\$1,500.00	
Mullica	600.00														0.00	\$600.00	
Newfield	275.00														0.00	\$275.00	
North Wildwood	1,000.00														0.00	\$1,000.00	
Northfield	800.00														0.00	\$800.00	
Ocean City	1,500.00														0.00	\$1,500.00	
Pleasantville	1,500.00														0.00	\$1,500.00	
Sea Isle City	1,000.00														0.00	\$1,000.00	
Somers Point	1,000.00														0.00	\$1,000.00	
Stone Harbor	1,000.00														0.00	\$1,000.00	
Upper Twp.	800.00														0.00	\$800.00	
Upper Deerfield	600.00														0.00	\$600.00	
Ventnor	1,500.00														0.00	\$1,500.00	
Waterford	800.00														0.00	\$800.00	
West Cape May	275.00														0.00	\$275.00	
West Wildwood	275.00			104.18											104.18	\$170.82	
Weymouth	275.00														0.00	\$275.00	
Wildwood	1,500.00														0.00	\$1,500.00	
Wildwood Crest	1,000.00														0.00	\$1,000.00	
Woodbine	275.00														0.00	\$275.00	
Total By Line	\$33,500.00	\$0.00	\$0.00	\$247.59	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$247.59	\$33,252.41	

Must be claimed or encumbered by December 31, 2020. Encumbered Funds need to be claimed by February 1, 2021

**Atlantic County Municipal Joint Insurance Fund
2020 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	Sept. 2020	October 2020	November 2020	December 2020	Paid in 2021	Total YTD Expenses	Ending Balance	Date 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														0.00	\$725.00	
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														0.00	\$725.00	
Galloway	725.00														0.00	\$725.00	
Hamilton	725.00														0.00	\$725.00	
Linwood	725.00														0.00	\$725.00	
Longport	725.00														0.00	\$725.00	
Lower	725.00														0.00	\$725.00	
Margate	725.00														0.00	\$725.00	
Middle	725.00														0.00	\$725.00	
Millville	725.00														0.00	\$725.00	
Mullica	725.00														0.00	\$725.00	
Newfield	725.00														0.00	\$725.00	
North Wildwood	725.00														0.00	\$725.00	
Northfield	725.00														0.00	\$725.00	
Ocean City	725.00														0.00	\$725.00	
Pleasantville	725.00														0.00	\$725.00	
Sea Isle City	725.00														0.00	\$725.00	
Somers Point	725.00														0.00	\$725.00	
Stone Harbor	725.00														0.00	\$725.00	
Upper Twp.	725.00														0.00	\$725.00	
Upper Deerfield	725.00														0.00	\$725.00	
Ventnor	725.00														0.00	\$725.00	
Waterford	725.00														0.00	\$725.00	
West Cape May	725.00														0.00	\$725.00	
West Wildwood	725.00														0.00	\$725.00	
Weymouth	725.00														0.00	\$725.00	
Wildwood	725.00														0.00	\$725.00	
Wildwood Crest	725.00														0.00	\$725.00	
Woodbine	725.00														0.00	\$725.00	
Total By Line	\$29,725.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29,725.00	

Must be Claimed or Encumbered by December 31, 2020. All Encumbered Claims Must be Claimed by February 1, 2021



To: Fund Commissioners,
Atlantic County Municipal Joint Insurance Fund

From: Paul A. Forlenza, MGA, Executive Director

Date: February 27, 2020

Re: Employment Practices Liability (EPL) and Sexual Abuse & Molestation Risk Management Programs

During the remainder of 2020 and into 2021, all members will need to complete various tasks to meet the requirements of the above referenced Risk Management Programs.

With the adoption of S-477, all members will need to complete training and adopt and implement policies regarding the Protection of Children. In addition, during this same timeframe, all members will need to complete various tasks to come into compliance and/or remain in compliance with the MEL's Employment Practices Risk Management Program. To the maximum extent possible, training for Protecting Children and Employment Practices has been combined to make it easier to complete the program.

Below is an outline of the tasks to be completed and the due date for each:

- 1. Managers and Supervisors Training:** Attached to this memorandum is the invitation to the Managers & Supervisor's training. This class satisfies the requirements for both the Protecting Children program and the Employment Practices program. **All Managers and Supervisors need to complete this training by June 1, 2021.** Here is a link to the invitation: <https://acmjif.org/wp-content/uploads/2020/02/Managers-and-Supervisors-2020-Invitation-with-Response-form.pdf>
- 2. Police Command Officer Training:** Attached to this memorandum is the invitation to the Police Command Staff training. This course also includes both Protecting Children and Employment Practices Training. **Police Command staff need to complete this training by June 1, 2021.** Here is a link to the invitation: <https://acmjif.org/wp-content/uploads/2020/01/2020-Police-Command-Staff-Training-Invitation-and-RSVP.pdf>
- 3. Employee and Volunteer Training** (Other than Managers, Supervisors and Police Command Officers):
 - **Protecting Children:** A 15 minute on-line training course for the Protecting Children program is already available in MEL Learning Management System at NJMEL.ORG. This is a link to the instructions on how to complete the training/ <https://njmel.org/wp-content/uploads/2019/11/Protecting-Children-from-Abuse-2020-Instructions.pdf>. **This training should be completed by December 31, 2020.**

- **Employment Practices:** A new on-line program is in production and will be available in the Learning Management System by September 1, 2020. **All non-supervisory employees and volunteers including police (other than Command Officers) must be offered this training by June 1, 2021.** When the program is available on-line, you will receive a notice to send to employees and volunteers

4. Policies and Procedures:

- **Protecting Children:** The model document is already available on the MEL’s web site. **Members need to adopt policies and procedures by December 31, 2020.** Here is a link to the documents: <https://njmel.org/mel-safety-institute/model-policies/protecting-children/>
- **Employment Practices:** Completely updated documents have been drafted and are being reviewed. The new model manual and employee handbook will be available no later than June 30, 2020 so that members have a full year to revise and adopt these new documents. **Members need to adopt policies and procedures by June 1, 2021.**

Below is a table that summarizes the programs and due dates:

Task	Program	Details	Completion Date
Employee & Volunteer Training	SAM	Available now on MEL MSI website	December 31, 2020
Adoption of “Protecting Children” Risk Management Plan	SAM	Available now on the MEL website Hyper Link above	December 31, 2020
Managers & Supervisors Training	EPL & SAM	Available now. Hyper Link above	June 1, 2021
Police Command Staff Training	EPL & SAM	Available now. Hyper Link above	June 1, 2021
Employee & Volunteer Training	EPL	Available by September 1, 2020	June 1, 2021
Adoption of the Revised EPL Policies & Handbook	EPL	Available by June 30, 2020 on the MEL website	June 1, 2021

CC: Municipal Clerks
 Risk Management Consultants
 David DeWeese, Fund Solicitor
 Risk Management Distribution (PM, KK, MM, JP, TF)

File: ACM/GEN/EPL Plan of Risk Management Tab: 2021-2022
 ACM/GEN/SAM Plan of Risk Management Tab: 2021-2022



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

To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: October 30, 2019

Re: Elected Officials Seminar

Please accept this memorandum as an invitation to the 2019-2020 JIF Elected Officials training program. This year's program will focus on public official's liability, employment practices liability; cyber liability, and wellness program benefits. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2020 MEL Assessment by \$250 for each municipal Elected Official who completes the course by May 1, 2020. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 5% of the member's 2020 MEL Assessment.

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

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

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

Thursday, December 5, 2019 – O'Connor's, Eastampton

Wednesday, January 29, 2020– Merighi's Savoy Inn, Vineland

Thursday, February 6, 2020 - Auletto Caterers, West Deptford

Tuesday, March 24, 2020 – Merighi's Savoy Inn, Vineland

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

cc: Risk Management Consultants

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

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

REGISTRATION FORM

Please Print

Course Date/Location: _____

Name: _____ Title: _____

Name: _____ Title: _____

Name: _____ Title: _____

Name: _____ Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

E-Mail: _____

Forward the completed form to:

Ms. Sheila Ortiz

Arthur J. Gallagher Risk Management Services

PO Box 530

Marlton, NJ 08053

E-Mail: Sheila_Ortiz@riskprogramadministrators.com

Fax: (856) 446-9149

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

Thursday, December 5, 2019 – O’Connor’s, Eastampton

Wednesday, January 29, 2020– Merighi’s Savoy Inn, Vineland

Thursday, February 6, 2020 - Auletto Caterers, West Deptford

Tuesday, March 24, 2020 – Merighi’s Savoy Inn, Vineland



Police Command Staff Risk Management Seminar

As part of their continuing commitment to Police Command Staff Training the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on Police Risk Management. **The seminar is intended for all Command Staff who manage or supervise other officers within your municipality. This includes, but is not limited to, Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants, and Corporals. Attendance at bi-annual employment practices training is mandatory for Police Command Staff in order to comply with the MEL's 2021-2022 Employment Practices Liability (EPL) Plan of Risk Management.** Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL Claims against your municipality.

Today, Police Command Staff face a multitude of challenges in performing their job. These include workforce issues and regulatory training requirements just to name a few. However, the field of employment law remains perhaps the most rapidly evolving area of law both in the State of New Jersey and nationally. As legislators and the courts afford greater protection to more groups of employees, the nature and frequency of claims against employers increase proportionately. Public employers are not immune from this trend. Your knowledge of basic legal and administrative employment principles will help keep you out of trouble.

Topics

Among a myriad of topics of importance to Police personnel, this year's training will touch upon recently enacted legislation regarding Sexual Abuse & Molestation and Police personnel's responsibility in this regard. Also, common employee/employer issues including discipline and discharge, promotion procedures, hostile work environment, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). In addition, information will be provided on immunities available for police operations under Title 59, how to protect your agency against liability claims, and managing these claims when they occur. Time will also be spent discussing workers compensation and liability coverage afforded police officers as well as various safety and risk management programs implemented to manage the risk associated with police operations.

For your convenience, and to facilitate maximum participation, the seminar will be presented in three different locations throughout Southern New Jersey. Training will be offered twice each day as noted on the registration form; an AM Session and a PM Session. Each session is identical and each command staff officer only needs to attend one session. **Please see the attached documentation for specific times and locations.**

PLEASE RESPOND TWO WEEKS PRIOR TO ANY TRAINING DATE

Police Risk Management Training Registration Form

Sessions – There will be (2) identical sessions each day.
You need only attend one of the sessions. Choose One:

Dates and Locations: Please indicate your choice

_____ **Wednesday, February 5, 2020 at Merighi’s Savoy Inn, Vineland**

_____ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

_____ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

_____ **Wednesday, April 1, 2020 at Auletto Caterers, Deptford**

_____ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

_____ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

_____ **Tuesday, September 22, 2020 at O’Connors, Eastampton**

_____ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

_____ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

_____ **Thursday, October 15, 2020 at Merighi’s Savoy Inn, Vineland**

_____ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

_____ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon



Please Print Clearly

Municipality _____ Contact Name: _____

Phone: _____ Fax: _____ E-Mail _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Forward Completed Registration Form to:

Carol Mason

Account Rep.

PHONE: (856) 446-9127

FAX: (856) 446-9149

E-MAIL: Carol_Mason@riskprogramadministrators.com



Municipal Managers and Supervisors Risk Management Seminar

As part of their continuing commitment to management/supervisory training, the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on municipal risk management. The seminar is intended for all employees who manage or supervise others within your municipality. That will include department heads, managers, foremen, and supervisors from all departments included but not limited to Administration, Public Works, Recreation, Fire, Rescue and Emergency Services (paid or volunteer). CFO's, Tax Collectors and Tax Assessors who manage or supervise staff.

Topics

Among other topics of importance to managers & supervisors, this training will address common employee/employer issues including discipline and discharge, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). In addition, there will also be an extensive discussion on the new Sexual Abuse & Molestation law and the requirements that the law places on municipalities in regards to Protecting Children. Please note that attendance at these seminars will count toward the Managerial/Supervisory continuing training required by the MEL for compliance with the 2021-2022 Employment Practices Liability Risk Management Plan and the Sexual Abuse & Molestation Risk Management Program.

Police officers that currently manage or supervise others including Police Chiefs, Captains, Lieutenants, Sergeants, etc. are required to attend the specific Police Command Staff Training. In addition, it is recommended that any officer that will be eligible to be promoted into a supervisory or management position within the next two (2) years should attend that training. A separate announcement regarding that training was sent out on or about January 8, 2020 via email to all Clerks and Fund Commissioners. Police do not need to attend this Managers & Supervisory Training.

For your convenience, and to facilitate maximum participation, the seminar will be presented in a morning and afternoon session. Please note that all sessions are identical, and you need only attend one (1) morning OR afternoon session. **Please see the attached documentation for specific times and locations. Please register at least two (2) weeks prior to the scheduled training.**



Managerial & Supervisory Training Seminar Details

Morning Session – Breakfast provided beginning at 8:30 AM

Or

Afternoon Session – Lunch provided beginning at 12:30 PM

<i>Date</i>	<i>Location</i>	<i>Time (2 Sessions)</i>
Tuesday April 7, 2020	Wildwood Convention Center Wildwood	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM or Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Wednesday, June 24, 2020	O’Connors Eastampton	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM or Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Thursday September 24, 2020	Auletto Caterers Deptford	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM or Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Tuesday September 29, 2020	Merighi’s Savoy Inn, Vineland	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM or Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM

**Please confirm your registration via the attached response form at
least 2 weeks prior to any of the scheduled training dates!**

****All Sessions are Identical****

Managerial & Supervisory Registration Form

Dates and Locations

Both Sessions are Identical

Morning Session: 9:00 AM – 11:30 AM

OR

Afternoon Session: 1:00 PM – 3:30 PM

_____ Tuesday, April 7, 2020 at Wildwood Convention Center

_____ Wednesday, June 24, 2020 at O’Connors, Eastampton

_____ Thursday, September 24, 2020 at Auletto Caterers, Deptford

_____ Tuesday, September 29, 2020 at Merighi’s Savoy Inn, Vineland

.....

Please Print Clearly

Check One: Morning 9:00 AM – 11:30 AM _____ **or** Afternoon 1:00 PM – 3:30 PM _____

Municipality _____ Contact Name _____

Phone: _____ E-Mail _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Forward Completed Registration Form to:

[Carol Mason@riskprogramadministrators.com](mailto:Carol.Mason@riskprogramadministrators.com) or Fax: 856-446-9149

AJG Risk Management Services, Inc.

P.O. Box 530

Marlton, NJ 08053

PHONE: (856) 446-9127



TO: Member Police Chiefs
FROM: Denise C. Plavchak, Office Services Manager
DATE: February 6, 2020
RE: JIF Reimbursement - Police Accreditation Program

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

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

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

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

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

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

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

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

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

Send your notifications to:

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

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

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

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2020 Announcement



MEL LEADERSHIP SKILLS TRAINING FOR SUPERVISORS

This year, the MEL is offering additional sessions of its popular three day course for department managers and supervisors. The course focuses on basic managerial responsibilities, leadership strategies and supervisory skills and includes interactive group exercises, case studies and self-assessments.

Enrollment is free of charge for MEL member municipalities and authorities. Class size is limited.

TRAINING AGENDA:

- NJ Local Government 101 for New Supervisors: Paul Shives
- Practical Leadership Strategies: Keith Hummel
- Essential Supervisory Skills: Don Ruprecht, Clark LaMendola

ENROLL NOW! THE FOLLOWING CLASSES ARE AVAILABLE:

- May 13, 20 & 27: Morris County: Mount Olive Municipal Building
- June 3, 10 & 17: Bergen County: Paramus Life Safety Building
- September 10, 17 & 24: Atlantic County: Municipal Building Fire Headquarters
- October 8, 15 & 22: Middlesex County: Woodbridge Library

CONTINUING EDUCATION CREDITS ARE AWARDED TO:

- Clerks, Financial Officers, Purchasing Agents and Tax Collectors
- Public Works Managers
- Fire Service Instructors and Enforcement Officials
- Water and Wastewater Operators

ENROLL NOW

To enroll, visit the MEL website and complete the Registration Form under the MEL Safety Institute menu or email Valerie Faliveno at vafaliveno@jmontgomery.com.

MEL



THE POWER OF
COLLABORATION

njmel.org

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

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Robert Garish, Senior Risk Control Consultant
DATE: March 4, 2020

Service Team:

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862	Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754 Toll-Free: 877-398-3046	Robert Holwitt Consultant rholwitt@jamontgomery.com Office: 856-552-4624 Cell: 856-628-5705
Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 732-393-8034		Robert Garish Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

FEBRUARY ACTIVITIES

LOSS CONTROL SERVICES

- Township of Egg Harbor - Conducted a Loss Control Survey on February 18
- Township of Galloway - Conducted a Loss Control Survey on February 11
- City of Northfield - Conducted a Loss Control Survey on February 20
- City of Ocean City - Conducted a Loss Control Survey on February 4
- City of Wildwood - Conducted a Loss Control Survey on February 19

JIF MEETINGS ATTENDED

- Police Risk Command Staff Training- February 5
- ACMJIF Claims Meeting- February 13
- Executive Committee Meeting – February 19
- Atlantic JIF Below 100 Police Training- February 20

MEL MEDIA LIBRARY

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

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

<u>Municipality</u>	<u>February</u>	<u># of Videos</u>
Township of Galloway		1

MEL MEDIA CATALOG

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

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

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

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

- February 4 - 2020 Leadership Skills for Supervisors schedule of classes
- February 5 - Safety Director Message - 2 New Safety Briefings added to MEL website
- February 6 - New Safety Director Bulletin: Mark Out Safety and NJ One Call
- February 13 - Updated Bulletin – Service Animals in the Workplace
- February 19 - Did You Know? – MSI Training Schedule – Atlantic JIF, March 2020
- February 20 - Mandatory Regional Training - Designated Employee Representative (DER) Training

UPCOMING EVENTS

- Annual Safety Breakfast - March 3
- Mandatory Designated Employee Representative Training (DER) - March 17
- Executive Committee Meeting – March 18
- Police Command Staff Risk Management Training – April 1

MSI TRAINING PROGRAMS

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

Listed below are upcoming MSI training programs scheduled for March, April, and May of 2020. **Enrollment is required for all MSI classes.** MSI classes are subject to cancellation or rescheduling at any time.

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

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

DATE	LOCATION	TOPIC	TIME
3/3/20	City of Sea Isle City #6	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/4/20	Borough of Wildwood Crest #3	PPE	10:00 - 12:00 pm
3/4/20	Borough of Wildwood Crest #3	Back Safety/Material Handling	12:30 - 1:30 pm
3/6/20	Township of Carneys Point #1	DDC-6	8:30 - 3:00 pm w/lunch brk
3/9/20	City of Brigantine #3	Fast Track to Safety-2020	8:30 - 12:30 pm
3/11/20	City of Vineland	CDL-Drivers Safety Regulations	9:00 - 11:00 am
3/11/20	Township of Upper Deerfield	CEVO-Fire-Evening	6:30 - 10:30 pm
3/12/20	City of Cape May #4	Jetter/Vacuum Safety	8:30 - 10:30 am
3/12/20	City of Cape May #4	Sanitation/Recycling Safety	10:45 - 12:45 pm
3/13/20	City of Somers Point #1	BBP	8:00 - 9:00 am
3/13/20	City of Somers Point #1	Fire Safety	9:15 - 10:15 am
3/13/20	City of Somers Point #1	Fire Extinguisher	10:30 - 11:30 am
3/16/20	City of Northfield #1	Dealing with Difficult People	8:30 - 10:30 am
3/17/20	Borough of Avalon #4	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/17/20	Borough of Avalon #4	Fire Extinguisher	10:45 - 11:45 am
3/18/20	City of Ventnor	Fire Safety	9:30 - 10:30 am
3/18/20	City of Ventnor	Fire Extinguisher	10:45 - 11:45 am
3/18/20	Township of Upper Deerfield	CEVO-EMS-Evening	6:30 - 10:30 pm
3/19/20	Township of Pennsville #1	Heavy Equipment Safety	8:00 - 11:00 am
3/23/20	City of Ocean City #1	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/23/20	City of Ocean City #1	CDL-Drivers Safety Regulations	10:30 - 12:30 pm
3/25/20	City of Vineland	CDL-Drivers Safety Regulations	9:00 - 11:00 am
3/27/20	City of Somers Point #1	HazCom w/GHS	8:00 - 9:30 am
3/27/20	City of Somers Point #1	Hearing Conservation	9:45 - 10:45 am
4/2/20	Borough of Stone Harbor #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/2/20	Borough of Stone Harbor #1	BBP	10:15 - 11:15 am
4/3/20	City of Millville #1	Fast Track to Safety-2020	9:00 - 1:00 pm
4/8/20	Borough of Avalon #4	Accident Investigation	8:30 - 10:30 am
4/8/20	Borough of Avalon #4	Hearing Conservation	10:45 - 11:45 am
4/9/20	City of Vineland	Landscape Safety	9:00 - 12:00 pm
4/16/20	Township of Pennsville #1	Fire Safety	8:00 - 9:00 am
4/16/20	Township of Pennsville #1	Fire Extinguisher	9:15 - 10:15 am

DATE	LOCATION	TOPIC	TIME
4/16/20	Township of Pennsville #1	BBP	10:30 - 11:30 am
4/20/20	Township of Hamilton #3	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/22/20	Township of Galloway	Fire Extinguisher	8:30 - 9:30 am
4/22/20	Township of Galloway	Fire Extinguisher	9:30 - 10:30 am
4/24/20	Borough of Stone Harbor #1	LOTO	8:00 - 10:00 am
4/24/20	Borough of Stone Harbor #1	Sanitation/Recycling Safety	10:30 - 12:30 pm
4/30/20	City of Vineland	Dealing with Difficult People	9:00 - 11:00 am
5/6/20	City of Vineland	PPE	9:00 - 11:00 am
5/13/20	Borough of Wildwood Crest #3	Sanitation/Recycling Safety	10:00 - 12:00 pm
5/13/20	Borough of Wildwood Crest #3	CDL-Drivers Safety Regulations	12:15 - 2:15 pm
5/14/20	Township of Pennsville #1	PPE	8:00 - 10:00 am
5/14/20	Township of Pennsville #1	Driving Safety Awareness	10:15 - 11:45 am
5/18/20	Township of Hamilton #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/18/20	Township of Hamilton #3	Back Safety/Material Handling	10:45 - 11:45 am
5/19/20	City of Ocean City #4	Forklift Operator Train-the-Trainer	8:30 - 3:00 pm w/lunch brk
5/20/20	City of Vineland	PPE	9:00 - 11:00 am
5/27/20	Township of Galloway	Dealing with Difficult People	8:30 - 10:30 am
5/27/20	Township of Galloway	Dealing with Difficult People	10:30 - 12:30 pm
5/29/20	Township of Dennis	Landscape Safety	8:30 - 11:30 am

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

March 9, 2020

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 **February 29, 2020**, for Closed Fund Years 1987 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. 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:

Interest Income:

Interest received from Account Balances	\$	9,385.01
Coupon Interest Payment	\$	58,186.25
Amortization and/or interest cost {net}	\$	8,835.94
Unrealized gain/<loss>	\$	255,407.24
Management Fee	\$	-0-
misc.	<	<u> </u>
Net gain/<loss> in interest	\$	331,814.44

Interest Accrual:

Beginning Interest Accrual at M&T/Wilmington Trust	\$211,838.76
Change in Accrued interest at M&T/Wilmington Trust	<u>\$ 1,923.28</u>
Ending Interest Accrual	\$209,915.48

Unrealized Gain/Loss

Current Month	\$360,762.85
Prior Month	<u>\$105,355.61</u>
Change in Unrealized Gain/Loss	\$255,407.24

<u>Investment Balance</u> beginning of period:	\$45,853,292.28
end of month-	\$46,117,535.46

Overall rate of return this month 1.341%

Portfolio:

US Treasury Bonds	\$ 44,167,535.46	95.77%
US Treasury Notes	\$ 1,950,000.00	4.23%

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts-	\$25,326.35	{ytd=\$36,761.52}
Other-	\$ 301.00	{ytd=\$2,977.00}
Adjustment Receipts	\$ -0-	
Assessments	\$2,562,119.01	{ytd=\$3,077,224.01}

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 \$837,422.96. The claims detail shows 402 checks totaling 1064 claims payments issued and are categorized as follows:

Further Analysis:

Payments:	\$ 837,422.96
Adjustments-	<\$ 23,905.04>
Less Recoveries	<\$ 25,627.35>
Net Total	\$ 787,890.57

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 \$52,792,481.87 to a closing balance of \$52,304,516.42 showing a decrease in the fund's cash position of \$487,965.45. 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

2/29/2020

UNAUDITED {interest posted-unaudited}

Hamilton Township	\$ 83,127.52
Hammonton Township	\$ 326,140.02
Middle Township	\$ 169,240.17
Mullica Township	\$ 27,095.89
Northfield	\$ 88,203.09
Pleasantville	\$ 493.39
Upper Deerfield Township	\$ 71,898.37
Waterford Township	\$ 27,331.45
Upper Township	\$ 60,141.01
Stone Harbor	\$ 9,194.43
	<u>\$862,865.34</u>

SUMMARY REPORT OF AELCF/DIVIDENDS/RETRO PROGRAM

-attached

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,
John J. Hansen
John J. Hansen, Treasurer

**ATLANTIC COUNTY MUNICIPAL JIF
BILL LIST - MARCH 2020**

	Payable To:	FY 2020	FY 2019	Appropriation	Description
1	The Actuarial Advantage	6,089.00		Prof Services/Actuary	Jan and Feb 2020 Fees
2	Arthur J. Gallagher Risk Management Services, Inc	83,058.00		Prof Services/Administration	March 2020 Fees
3	Arthur J. Gallagher Risk Management Services, Inc	286.56		Misc/Postage/Copies/Fax	Feb 2020 Fees
4	Arthur J. Gallagher Risk Management Services, Inc	554.64		Safety Incentive Program	Reimb for safety brkfst prizes; pd MM Amex
5	Arthur J. Gallagher Risk Management Services, Inc	124.00		Misc/Other	Reimb for Survey Monkey annual fee; pd MM Amex
6	Arthur J. Gallagher Risk Management Services, Inc	26.60		Misc/JIF Website	Reimb for WP form annual fee for website; pd MM Amex
7	The DeWeese Law Firm, P.C.	10,883.00		Prof Services/Attorney	March 2020 Fees
8	The DeWeese Law Firm, P.C.		466.00	Prof Services/Attorney	Additional fee for NWW SID joining 5/2019
9	Qual-Lynx	67,188.00		Prof Services/Claims Administration	March 2020 Fees
10	Joyce Media	375.00		Misc/JIF Website	March 2020 Fees
11	Tracy Forlenza	538.00		Misc/Recording Secretary	March 2020 Fees
12	J.A. Montgomery Risk Control Services	18,554.00		Prof Services/Safety Director/Loss Control	March 2020 Fees
13	Pivot Point Security		1,112.00	EPL/CYBER/Technology Risk Management Ser	March 2020 Fees
14	John Hansen	2,043.00		Prof Services/Treasurer	March 2020 Fees
15	Conner Strong & Buckelew	1,021.00		Prof Services/Underwriting Mgr	March 2020 Fees
16	Jordan Simone	5,329.00		Wellness/Wellness Incentive Program	March 2020 Fees
17	ARC Reprographics	405.00		Misc/Printing	Inv#276895 SIP Hos
18	ARC Reprographics	489.50		Wellness/Wellness Incentive Program	Less Stress poster for SIP breakfast; #276873
19	Jennifer Cincotti	200.00		Misc/Meeting Expense	F&B for ACM Claims Review Comm 3/12/2020
20	Courier Post	242.80		Misc/Legal Notices	#4071371 contract awards; #4071362 Mtg dates
21	Iron Mountain	238.97		Misc/Records Retention Service	Inv#CLGJ019 Storage 3/1-31/2020; Service 1/29/20-2/25/2020
22	Merighi's Savoy Inn	5,625.47		Safety Incentive Program	3/3/2020 Safety Breakfast; Roundtable
23	Office Depot, Inc	136.00		Safety Incentive Program	Inv#442909746001, #442901929001 envelopes and tags for SIP breakfast
24	Paul's Custom Awards & Trophies	348.00		Safety Incentive Program	Inv#44925 Safety breakfast awards
25	The Press of Atlantic City	173.88		Misc/Legal Notices	#140305 mtg dates; #140307 contract awards
26	PRIMA	1,250.00		Misc/AGRIP/PRIMA	PRIMA conf 6/15-17/2020 Ron Simone & Rich Hirsch
27	Armando Riccio LLC	300.00		Training/Training	2/6/2020 training for EO at auletto; split; #1090
28	Borough of Folsom	143.41		Wellness/Wellness Incentive Program	Eating well mag, salads, air fryer demo
29	Borough of West Wildwood	104.18		Wellness/Wellness Incentive Program	fruits, vgs, beans
30	Marsh & McLennan Agency LLC	3,750.00		Risk Management Consultants	Avalon - 1st installment
31	McMahon Agency Inc	12,405.00		Risk Management Consultants	Ocean City - 1st installment
	Subtotals	221,882.01	1,578.00		

JIF BILL LIST TOTAL	223,460.01
----------------------------	-------------------