



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Via conference call

April 15, 2020 at 3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held via conference call on April 15, 2020 at 3PM, prevailing time. *Chair Wahl, Avalon Borough*, presiding. The meeting was called to order at 3:00 PM.

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 Snyder, *Alt.*, Absecon City
Scott Wahl, *Chair*, Avalon Borough
Karen Blowers, Brigantine City
Bill Nimohay, Buena Borough
Joe Picard, Cape May City
Steve O'Connor, Cape May Point
Heather Sparks, Commercial Twp
LaVerne Kirn, Corbin City
Alex Bauer, Deerfield Twp
Jessica Bishop, Dennis Twp
Samantha Tucker, *Alt.*, Downe Twp
Eileen Tedesco, *Alt.*, Egg Harbor Twp
Patricia Gatto, Folsom Borough
Cheryl Prakash, Galloway Twp
Ingrid Perez, Hamilton Twp
Leigh Napoli, Linwood City
Rich Hirsch, Longport Borough
Karen Fournier, Lower Twp
Lisa McLaughlin, Margate City
Varvara Keun, Middle Twp
Regina Burke, Millville City
Dawn Stollenwerk, Mullica Twp
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 Samuelson, Somers Point City

Jim Craft, **Stone Harbor Borough**
Teri Smuz, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
Jim Goos, **Ventnor City**
Rick Yeatman, **Waterford Twp** (*arrived after rollcall*)
Lauren Vitelli, **West Cape May Borough**
Elaine Crowley, **West Wildwood City**
DJ Ayres, **Weymouth Twp** (*arrived after rollcall*)
Connie Mahon, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Absent were:

Linda Kent, **Estell Manor City**
Sam Barbagli, **Newfield Borough**
Carl Groon, **Wildwood City**

Present Fund Professionals were:

Paul Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJG Risk Management Services, Inc.*
Tracy Forlenza, Recording Secretary
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care Provider, *QualCare*
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
Assured Partners
Atlantic Associates
Conner Strong & Buckelew
Glenn Insurance
Hardenbergh Insurance
Thomas Heist Insurance Agency
Insurance Agencies Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

BCA Insurance
J. Byrne Agency, Inc.

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

MOVE UP ALTERNATES

Chair Wahl moved up alternate Ms. Burke, Millville, for voting purposes in absence of Ms. Kent, Estell Manor.

APPROVAL OF MINUTES- OPEN SESSION

Chair Wahl entertained a motion to approve the meeting minutes of the March 26, 2020 Executive Committee Meeting.

Motion by Mr. Goos, seconded by Ms. Woods, to approve the meeting minutes of the March 26, 2020 Executive Committee Meeting as presented. Motion carried by unanimous 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 March 26, 2020 Executive Committee meeting.

Motion by Mr. Goos, seconded by Ms. Burke, to approve the Closed Session minutes of the February 19, 2020 Executive Committee meeting as presented. Motion carried by unanimous vote.

The Closed Session meeting minutes of the March 26, 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 #2020-23

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

Chair Wahl entertained a motion to adopt *Closed Session Resolution 2020-23*.

Motion by Ms. Seib, seconded by Mr. Goos, to adopt *Resolution 2020-23* as presented.

ROLL CALL

Yeas:

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

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

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

March 2020 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Auto</i>
2019157702	2020180771	2017103574
2020188835	2018130473	
2019148301	2019157005	
2020186860	2020181994	
001249974	2018144229	
2019166753		

ROLL CALL

Yeas:

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

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

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

Motion by Ms. Seib, seconded by Mr. Craft to abandon the following files for subrogation:

Qual-Lynx Files
2018142033

2019151122
2019149961
MLT-2020190832
2019166381

ROLL CALL

Yeas:

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

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT - OPEN SESSION ITEMS

Ms. Seib noted there was nothing to report for open session.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses - April

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on *Indemnity Agreements*. He noted that the report is self-explanatory and found on page 10. He asked members to read the example given regarding an ambulance claim and how being listed as an additional insured is critical.

Mr. Roselli noted that he sent an email regarding the recent storm earlier in the week. He asked members to reach out to him if there were claims or if they needed assistance. He further stated that this storm has been categorized as a CAT loss and New Jersey has been added which means that the excess carrier will treat this as one large event for all JIFs in the MEL program and we will share in the individual SIR. He also noted that FEMA will be involved in this storm so even minor damages should be reported to FEMA as well. Please contact him with any questions on this.

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

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

MANAGED HEALTH CARE REPORT

Ms. Beatty noted that the Managed Care summary begins on page 11 and asked members to review. She noted that the average days to report was slightly high this month at 10.3 due to four claims reported late, however, they were all report only claims from one town. She noted that the month of March had good savings of 74% as 98% of the claims were in network. She asked that members please contact her if they would like the details of their claims broken out.

Ms. Beatty stated that as of April 12, 2020, there have been sixteen (16) claims reported regarding COVID-19 exposure. She noted that the majority of these claims are report only (known exposures) and five (5) additional claims since Monday, but only two (2) claimants that are being treated.

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

SOLICITOR'S REPORT

Mr. DeWeese noted that there were one (1) case closed in March as found on page 18. He noted that the case (a trip and fall on boardwalk) was settled for \$30,000 with \$10,000 from the insured.

MEL EPL Helpline

Mr. DeWeese stated that there is a reminder regarding the MEL EPL Helpline on page 19. He stated that he has been sending COVID-19 updates to stay on top of the ongoing legislative and executive changes in both the State and the Federal government. He commented that he has been receiving calls regarding employer/employee issues as they relate to COVID-19. He asked members to review the MEL EPL Helpline authorized contact list and make certain that the individual listed is accurate.

General and Auto Liability Files

Mr. DeWeese stated that there are 67 active general liability files pending.

Subrogation Files

Mr. DeWeese stated that there is \$5.6 mil in liens and \$3.2 mil in judgements on 19 files, both of which are being actively collected.

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

Resolution 2020-24 Release of 2019 Closed Session

Mr. DeWeese noted that he reviewed the 2019 closed session minutes and determined that there is no redactions necessary so all can be released. He stated that the resolution is included in the agenda packet.

Chair Wahl entertained a motion for Resolution 2020-24 Authorizing the Release of Fund Year 2019 Closed Session Executive Committee meeting minutes as presented.

Motion by Mr. Goos, seconded by Mr. Craft to approve Resolution 2020-24 Authorizing the Release of Fund Year 2019 Closed Session Executive Committee meeting minutes.

ROLL CALL	Yeas:	Scott Wahl, <i>Chair</i> , Avalon Regina Burke, Millville City Liz Woods, Ocean City Ron Simone, North Wildwood Kellie Seib, <i>Sec</i> , Sea Isle City Jim Craft, Stone Harbor Jim Goos, Ventnor
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Nays:	None
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Abstain:	None
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All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

EPL/Technology Liability Committee - March 25, 2020

Mr. Simone noted that the EPL/Technology Liability Committee meeting minutes from March 25, 2020 were included in the agenda packet on pages 24-29. He reminded members that the Manager and Supervisor training scheduled for April 7th has been postponed until further notice. He stated that Megan Matro, Arthur J. Gallagher, has been sending out reminders on the cyber security training. He also reminded everyone that the MEL helpline is available and to please take advantage of it.

Strategic Planning Committee- March 26, 2020

Mr. Hirsch noted that the minutes are in the agenda packet and highlighted the following: The Committee reviewed the charters and the membership renewals of the 15 members. He noted that member visitations are currently on hold due to COVID-19. He also stated that Egg Harbor City is up for renewal in 2021 and may be a prospect. He noted that he and Mr. Simone are planning on attending the PRIMA conference in Nashville on June 14-17, 2020. He noted that in turn the June meeting will be moved to June 24, 2020.

Mr. Hirsch reported that the New Fund Commissioner orientation will likely be scheduled as a webinar at a future date. He noted that fund commissioner attendance was discussed, but will be reviewed further at the next meeting. He commented that although training was canceled, the MEL website has the MSI online training so Elected Officials can complete their training on or before May 1, 2020.

Mr. Hirsch noted that the December dinner meeting will be held at The Inn at Sugar Hill once again. He stated that after a lengthy discussion, the self-evaluation process included in the Fund Professional Performance Evaluations will continue.

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

Motion to Re-advertise June 2020 Executive Committee Meeting Date

Chair Wahl entertained a motion to authorize the Executive Director's office to re-advertise the date of the June Executive Committee meeting from June 17, 2020 to June 24, 2020.

Motion by Mr. Goos, seconded by Mr. Simone to authorize the Executive Director's office to re-advertise the date of the June Executive Committee meeting from June 17, 2020 to June 24, 2020 as presented.

All in favor. Motion carried.

Motion to Re-advertise October 2020 Executive Committee Meeting Date and Location

Chair Wahl entertained a motion to authorize the Executive Director's office to re-advertise the date and location of the October Executive Committee meeting from October 21, 2020 to October 28, 2020.

Motion by Mr. Simone, seconded by Ms. Burke to authorize the Executive Director's office to re-advertise the date and location of the October Executive Committee meeting from October 21, 2020 to October 28, 2020 as presented. All in favor. Motion carried.

WELLNESS DIRECTOR REPORT

Ms. Simone stated that her report is included in the agenda packet and encouraged the members to read through her material. She noted that it is found on pages 35-46. She reminded members that she has been sending emails every Monday with ways to keep busy physically and mentally during these unusual times. She stated that the ACM JIF website is being updated to contain videos for exercise, yoga, etc. She is also holding zoom classes for the member towns on group meditation, exercises or whatever the member wants/needs. Please send an email and she will set it up.

Ms. Simone noted a SHOUT OUT to Weymouth Township for sending fresh fruits and vegetables with their wellness funds to their employees using a local produce store.

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

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza noted the Executive Director's Report found in the agenda packet on pages 47-90 and self-explanatory. He highlighted the following: The 2019 revised Safety Incentive Program (SIP) award letters were emailed out to all members as the letters sent in March were not correct. He stated that all OSB and Wellness funds are available for use at this time and might be able to be used to offset corona virus expenses. He noted that to please continue with good cyber hygiene at work and home and now might be the time for employees to do their Media Pro training. He also mentioned that the Managers and Supervisors and Police Command Staff trainings will be rescheduled after the State has relaxed the guidelines on social distancing.

Mr. Forlenza reminded members that a notice was sent regarding Financial Disclosure filings and to please include the position of Fund Commissioner on your disclosure statement. He also noted that if you need your PIN number, please contact Kris Kristie at our office.

Mr. Forlenza reiterated that if anyone needs assistance, please contact Gallagher or any Fund Professional via phone or email. He reminded the members that the JIF has a lot of resources to assist everyone so please do not hesitate to reach out.

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

MEL/RCF REPORTS

Mr. Hirsch stated that the MEL report can be found on page 91 of the agenda. He noted that resolution 2020-20 was adopted that has procedures to address claims and/or issues related to COVID-19. He noted that the MEL retained James Pietras, Esquire for an amount of NTE \$5,000 to provide MEL with general guidance on WC coverage for exposed workers.

Mr. Hirsch further stated that the MEL approved in the event that the pandemic impairs the MEL's ability to convene the claims committee or executive committee meetings in a timely fashion, the Board empowered the Executive Director and the Fund Attorney to make decisions, claim and expense payments and have these ratified at the next scheduled meetings.

Mr. Hirsch noted that the MEL Management Committee approved all but two vendors that were non-responsive. He noted that the Joint Cash Management Investment Program formation has now put the MEL in a position to assist members with purchasing notes just as the impact of the pandemic has negatively affected the municipal bond market. He noted that the next few pages are COVID-19 Phishing scams, email dos and don'ts.

Mr. Hirsch stated that for the RCF meeting, they also discussed the Joint Cash Management Program, and reminded all of the financial disclosure filing.

Mr. Hirsch 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 on pages 98-121. He stated that the report is self-explanatory.

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

TREASURER'S REPORT

March Reports

Mr. Hansen presented the Treasurer's Report for the period ending **March 31, 2020**. The report was made part of the agenda packet beginning on page 122. Mr. Hansen noted the following information: The JIF has \$51,968,851 total cash which is a decrease of approximately \$350,000. He noted that any investments coming due in the next two months will not be reinvested yet as more interest will be earned in the investors account than on the current market.

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

Payment Register

Chair Wahl entertained a motion to approve the ***March 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. Goos to approve the ***March 2020 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

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

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Amended Bill List - April

For the Executive Committee's consideration, Mr. Hansen presented the ***Amended April 2020 Bill List*** in the amount of **\$2,209,426.06**. He stated the amendment was needed for payment to an excess carrier.

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

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

Motion by Mr. Goos, seconded by Ms. Burke, to approve the ***April 2020 Bill List*** as amended.

ROLL CALL

Yeas:

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

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Motion to Extend Second Quarter Assessment Payment Deadline

Chair Wahl entertained a motion to extend the due date of the second quarter assessment payments from May 15, 2020 to June 15, 2020 with a grace period to June 30, 2020.

Motion by Mr. Simone, seconded by Ms. Burke to extend the due date of the second quarter assessment payments from May 15, 2020 to June 15, 2020 with a grace period to June 30, 2020 as presented. All in favor. Motion carried.

Motion to Re-advertise May 2020 Format of Meeting

Chair Wahl entertained a motion to authorize the Executive Director's office to re-advertise the format of the May 20, 2020 Executive Committee meeting after consultation with Fund Chair, Secretary and Solicitor.

Motion by Mr. Goos, seconded by Ms. Burke to authorize the Executive Director's office to re-advertise the format of the May 20, 2020 Executive Committee meeting after consultation with Fund Chair, Secretary and Solicitor as presented. All in favor. Motion carried.

Next Meeting

Chair Wahl reminded the members that the next meeting will be held on **Wednesday, May 20, 2020 at 3:00 PM** at Atlantic County Library, Mays Landing, NJ unless otherwise re-advertised.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

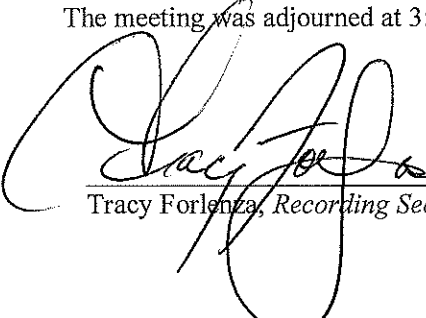
Chair Wahl entertained a motion to close the public comment.


Motion by Ms. Woods, seconded by Ms. Burke, to close the meeting to the public. All in favor. Motion carried.

MOTION TO ADJOURN

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

The meeting was adjourned at 3:47 PM.


Tracy Forlenza, Recording Secretary for


Kellie Seib, Secretary