



## ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

*Via conference call*

**May 20, 2020 at 3:00PM**

### **OPEN SESSION MINUTES**

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The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held via conference call following social distancing guidelines for COVID-19 on May 20, 2020 at 3PM, prevailing time. *Chair Wahl, Avalon Borough*, presiding. The meeting was called to order at 3:00 PM.

#### ***MOMENT OF SILENCE FOR STAN GUNNISON***

Chair Wahl asked the members to begin with a moment of silence for Stan Gunnison who passed away expectantly on May 7, 2020. Stan was employed by CJ Adams Company. He was Ventnor City's RMC and friend to many of our members.

#### ***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**  
Heather Sparks, **Commercial Twp**  
LaVerne Kirn, **Corbin City**  
Alex Bauer, **Deerfield Twp**  
Jessica Bishop, **Dennis Twp** (*arrived after rollcall*)  
Samantha Tucker, *Alt.*, **Downe Twp**  
Bileen Tedesco, *Alt.*, **Egg Harbor Twp**  
Linda Kent, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Cheryl Prakash, **Galloway Twp**  
Arch Liston, **Hamilton Twp**  
Leigh Napoli, **Linwood City**  
Rich Hirsch, **Longport Borough**  
Karen Fournier, **Lower Twp**  
Lisa McLaughlin, **Margate City**  
Varvara Keun, **Middle Twp** (*arrived after rollcall*)  
Regina Burke, **Millville City**  
Dawn Stollenwerk, **Mullica Twp**  
Ron Simone, **North Wildwood 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**  
Mike Dougherty, *Representing*, **Waterford Twp**  
Lauren Vitelli, **West Cape May Borough**  
DJ Ayres, **Weymouth Twp**  
Dan Dunn, *Alt.*, **Wildwood City**  
Pat Feketics, *Alt.*, **Wildwood Crest Borough**  
Lisa Garrison, **Woodbine Borough**

Absent were:

Bill Nimohay, **Buena Borough**  
Steve O'Connor, **Cape May Point**  
Sam Barbagli, **Newfield Borough**  
Mary Canesi, **Northfield City**  
Elaine Crowley, **West 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  
J. Byrne Agency, Inc.  
Conner Strong & Buckelew  
Glenn Insurance  
Hardenbergh Insurance  
Thomas Heist Insurance Agency  
Insurance Agencies Inc.  
Marsh & McLennan Agency  
McMahon Agency, Inc.  
William R. Mints Agency  
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:  
BCA Insurance

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

***WELCOME NEW FUND COMMISSIONER***

Chair Wahl welcomed new Fund Commissioner Arch Liston, Hamilton Township.

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

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

Motion by Mr. Goos, seconded by Ms. Seib, to approve the meeting minutes of the April 15, 2020 Executive Committee Meeting as presented. Ms. Kent 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 April 15, 2020 Executive Committee meeting.

Motion by Mr. Simone, seconded by Ms. Woods, to approve the Closed Session minutes of the April 15, 2020 Executive Committee meeting as presented. Ms. Kent abstained. Motion carried by majority vote.

The Closed Session meeting minutes of the April 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 #2020-25***

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 2020-25*.

Motion by Ms. Woods, seconded by Ms. Seib, to adopt *Resolution 2020-25* as presented.

**ROLL CALL**

***Yeas:***

Scott Wahl, *Chair*, **Avalon**  
Linda Kent, **Estell Manor**  
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. Seib, 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. Craft to approve the claims payments as discussed in Closed Session.  
They are as follows:

**April 2020 PARs:**

| <i>Workers' Compensation</i> | <i>General Liability</i> | <i>Auto</i> |
|------------------------------|--------------------------|-------------|
| 2018121894                   | 2019168363               | 001260157   |
| 2020193089                   | 2018112979               |             |
| 2020183212                   |                          |             |
| 2020197914                   |                          |             |
| 2020194909                   |                          |             |

**ROLL CALL**

***Yeas:***

Scott Wahl, *Chair, Avalon*  
Linda Kent, *Estell Manor*  
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. Goos to abandon the following files for subrogation:

| <b>Qual-Lynx Files</b> |
|------------------------|
| 2019160047             |
| 2019168080             |

|                |
|----------------|
| 2019157922     |
| MLT-2019161846 |
| 2019164343     |
| 2019161030     |
| 2019161591     |
| 2019167192     |
| 2019148992     |

**ROLL CALL**

***Yeas:***

Scott Wahl, *Chair*, **Avalon**  
Linda Kent, **Estell Manor**  
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 – May***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on *Hurricane Preparedness*. He noted that the report is self-explanatory and found on page 11. He asked members to read the example given regarding a claim and how obtaining a Flood Policy is important.

Mr. Roselli noted that although Hurricane Season starts June 1<sup>st</sup>, he suggested getting prepared for storms prior to their arrival. He asked members to remember: confirm flood policies on any building or portion of which is in a flood zone; make sure all Schedules of Locations and Statement of Values are up to date in Origami; and appoint a catastrophic event point person that acts as a liaison between the town and the organization you are submitting the claim to (Mr. Roselli noted that those members who follow this step especially receive their money quickly and can make repairs).

Mr. Roselli reminded members that *after* a storm: Report the claim to Qual Lynx asap; take pictures of all damages to buildings, contents and vehicles; keep keys and vehicle titles in one place safe from potential damage; if you have any damage, report the claim to FEMA asap; and keep receipts and rental agreements in one place safe from potential damage.

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 12 and asked members to review. She noted that there were 57 claims reported, with 33 report only and one is a Cancer Presumption claim. She stated that the average days to report was 5.3 noting the majority of the late reported claims were report only.

Ms. Beatty stated that there have been fifty (50) COVID-19 related claims from March through May 17th. She noted that the thirty-one (31) of these claims are report only (known exposures); twelve (12) required medical treatment; seven (7) were lost time claims. She stated that she will add this as a new section to her report beginning next month.

Ms. Beatty reported that PPO bill count rate YTD is at 96% and 98% based on provider charges. She stated the EPO penetration rate is YTD at 97% and 98% based on provider charges.

Ms. Beatty noted that transitional duty is at 68%; money saved by accommodating is \$345,572; days not accommodated 32%; and cost of not accommodating is \$80,132.

Ms. Betty stated that her report includes information on virtual care on pages 19 and 20. She asked members to review. She further noted that surgeries can now begin to be scheduled again.

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

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

Mr. DeWeese noted that there were no cases closed in April.

### ***MEL EPL Helpline***

Mr. DeWeese stated that there is a reminder regarding the MEL EPL Helpline on page 22. 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.

### ***Resolution 2020-26 Release of 2018 Closed Session Minutes***

Mr. DeWeese noted that he reviewed the 2018 closed session minutes inclusive of previous redacted discussions due to ongoing litigation from February, March, April and May 2018 that may now be released. He stated that the resolution is included in the agenda packet.

Chair Wahl entertained a motion for Resolution 2020-26 Authorizing the Release of Fund Year 2018 Closed Session Executive Committee meeting minutes inclusive of previous redacted discussions due to ongoing litigation that may now be released as presented.

Motion by Mr. Goos, seconded by Mr. Simone to approve Resolution 2020-26 Authorizing the Release of Fund Year 2018 Closed Session Executive Committee meeting minutes inclusive of previous redacted discussions due to ongoing litigation that may now be released.

### **ROLL CALL**

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

Scott Wahl, *Chair*, Avalon  
Linda Kent, **Estell Manor**  
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.

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

### ***COMMITTEE REPORTS***

#### ***Executive Safety Committee Meeting – April 16, 2020***

Mr. Picard noting that the Safety Committee meeting minutes can be found on pages 27-50 of the agenda. He highlighted that the Safety Director reviewed the Annual Safety Director's Loss Control Report. He stated that Mr. Miola spoke about membership renewals; loss ratio reports were reviewed; and regional trainings were postponed due to COVID-19.

Mr. Picard noted the next meeting is August 8, 2020 and that members can email him any questions.

#### ***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 51-62. She noted that she is sending motivational emails to members every Monday with information for free virtual workouts, webinars, meditation, and wellness information. 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 twice weekly. Please send an email and she will set it up.

Ms. Simone noted the May newsletter discusses staying motivated which proves to be difficult during COVID-19 and reminding members that May is Mental Health month. She noted also that pages 61-62 have suggestions for using your wellness money.

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

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

Mr. Forlenza noted the Executive Director's Report can be found in the agenda packet on pages 63-99 and is self-explanatory. He highlighted that all SIP, OSB and Wellness funds are available for use at this time and might be able to be used to offset corona virus expenses, noting PPE supplies can be purchased with OSB money. He reminded members that the Elected Officials training would now be available online until June 1<sup>st</sup> (extended from May 1<sup>st</sup>) as the last face-to-face session was cancelled. He also mentioned that the Managers and Supervisors and Police Command Staff trainings will be rescheduled after the State relaxes the guidelines on social distancing, possibly late fall or early next year. The current EPL compliance deadline is June 1, 2021. He noted that the June 24, 2020 training is still on, however, we are awaiting the June 5<sup>th</sup> updated guidelines from the Governor. A notice will be sent after a decision has been made. The remaining Police Command Staff trainings are scheduled for September and October and hopefully will be held.

Mr. Forlenza reminded members that filing Financial Disclosure statements deadline was April 30, 2020; however, that deadline was extended to July 30<sup>th</sup> due to COVID 19. He reminded everyone that they need to include their position of Fund Commissioner.

Mr. Forlenza noted that the renewing member visitation program is being reviewed. Mr. Miola sent an email inquiring as to how member meetings are being held. He stated that most are being held via

conference call or video conferences so his office should still be able to present during these sessions. He asked members to please respond to Mr. Miola's email so they can continue to plan the visitation process.

Mr. Forlenza noted that the New Fund Commissioner orientation will be done via WebEx tomorrow morning.

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 100 of the agenda. He noted that the MEL met on May 1<sup>st</sup> and introduced the 2021 rate table. He noted that the rate table will be adopted on June 3, 2020.

Mr. Hirsch stated that the MEL introduced the JCMI (Joint Cash Management and Investment) program. He noted that they have purchased over \$50 million in BANs. He stated that the MEL formed a COVID-19 Special Subcommittee to review claims. Ms. Seib is on this Committee and she noted there will be another meeting via conference call this coming week. He noted that the MSI is striving towards online streaming services which is on the agenda for approval at the June 3, 2020 meeting.

Mr. Forlenza commented that the MEL did introduce the 2021 rate table and they have decided to freeze the rates for 2021. He stated that this will be adopted in June. He further stated that although the rate table will be frozen, the amount of premiums will fluctuate based on exposure changes. He noted this will be reviewed at the Finance Committee next week.

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 102-126. He stated that the report is self-explanatory. He noted that anyone who would like to know where they stand with Police One training to please contact him.

Mr. Garish noted that on Monday an email was sent to members regarding training via zoom with an instructor and moderator in the class. Please reach out with any questions.

Mr. Garish reported the release on May 4<sup>th</sup> of MSI NOW streaming service so please take advantage of this.

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

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

#### ***April Reports***

Mr. Hansen presented the Treasurer's Report for the period ending **April 30, 2020**. The report was made part of the agenda packet beginning on page 127. Mr. Hansen noted the following information: The JIF interest accrual is \$139,413.24. The investment and long term securities total \$40,435,475.29 and reminded the members that when these come due, he is not reinvesting the cash due to low interest rates. He stated that subrogation receipts are at \$34,402.35. He noted that 787 claims payments were made totaling \$732,214.18. He stated the ending cash balance was \$49,968,432.52 showing a decrease of \$2,000,418.48 from the previous month.

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

#### ***Payment Register***

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

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

Motion carried by unanimous vote.

***Bill List – May***

For the Executive Committee's consideration, Mr. Hansen presented the *May 2020 Bill List* in the amount of **\$276,718.86**.

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

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

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

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

Motion carried by unanimous vote.

***RMC Bill List – May***

For the Executive Committee's consideration, Mr. Hansen presented the *May 2020 RMC Bill List* in the amount of **\$173,303**.

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

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

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

|                  |              |   |
|------------------|--------------|---|
| <b>ROLL CALL</b> | <b>Yeas:</b> | Scott Wahl, <i>Chair</i> , Avalon<br>Linda Kent, <b>Estell Manor</b><br>Liz Woods, <b>Ocean City</b><br>Ron Simone, <b>North Wildwood</b> |
|------------------|--------------|---|

|                   |   |
|-------------------|---|
|                   | Kellie Seib, <i>Sec</i> , Sea Isle City |
|                   | Jim Craft, <b>Stone Harbor</b>          |
|                   | Jim Goos, <b>Ventnor</b>                |
| <i>Nays:</i>      | None                                    |
| <i>Abstained:</i> | None                                    |

Motion carried by unanimous vote.

### ***MISCELLANEOUS BUSINESS***

#### ***Motion to Authorize the Executive Director to Re-advertise June Meeting***

Chair Wahl entertained a motion to authorize the Executive Director's Office to re-advertise the June Executive Committee Meetings in consultation with the Fund Chair, Fund Secretary, and Fund Solicitor. Mr. Forlenza also noted that originally the Committee approved moving the June meeting to avoid conflict with the PRIMA conference which has been cancelled. The meeting was changed to June 24, 2020, but now can be held on the original date of June 17, 2020.

Motion by Mr. Craft, seconded by Ms. Woods to authorize the Executive Directors Office to re-advertise the June Executive Committee Meetings in consultation with the Fund Chair, Fund Secretary, and Fund Solicitor as presented. All in favor. Motion carried.

#### ***Resolution 2020-27 Honoring Ingrid Perez***

Chair Wahl noted that Ingrid Perez of Hamilton Township has retired and a signed copy of the resolution will be presented to the Governing body. He stated that she served as Fund Commissioner beginning in 2013; joined the Executive Committee in 2016; and was Chair in 2019. We thank Ingrid for her service.

Chair Wahl entertained a motion to adopt Resolution 2020-27 honoring Ingrid Perez's service to the Fund.

Motion by Mr. Goos, seconded by Ms. Woods to adopt Resolution 2020-27 honoring Ingrid Perez's service to the Fund as presented. All in favor. Motion carried.

#### ***Next Meeting***

Chair Wahl reminded the members that the next meeting will be held on **Wednesday, June 17, 2020 at 3:00 PM** via conference call.

### ***PUBLIC COMMENT***

#### ***Open Public Comment***

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

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

#### ***Close Public Comment***

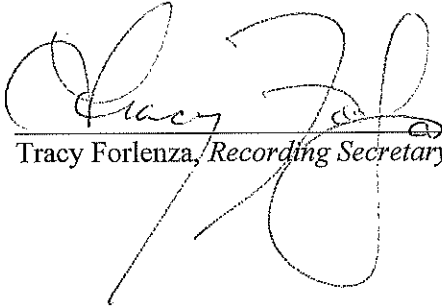
Chair Wahl entertained a motion to close the public comment.

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

***MOTION TO ADJOURN***

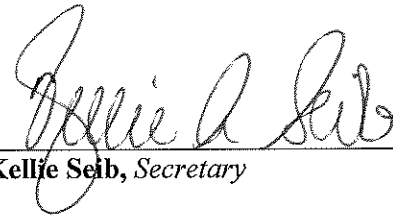
Motion by Mr. Goos, seconded by Ms. Woods, to adjourn the May 20, 2020 meeting of the ACM JIF.  
Motion carried.

The meeting was adjourned at 3:50 PM.



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Tracy Forlenza, *Recording Secretary for*



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Kellie Seib, *Secretary*