



AGENDA PACKET



Wednesday, October 21, 2020 at 3:00 PM

Avalon Borough Hall with Conference Call capability

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
Via Conference Call
October 20, 2020 – 3:00 PM
Avalon Borough Hall
3100 Dune Drive, Avalon, NJ
w/ Conference Call Availability

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
- V. Administration of Oath of Office by Fund Solicitor (Regina Burke)
- VI. Move up Alternate Executive Committee Members (if necessary)
- VII. Approval of Minutes.....Pages 1-19
 - A. Adoption of the **September 16, 2020** minutes – **Motion – All in Favor**
 - B. Approval of the **September 16, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VIII. 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
- IX. Reopen Public Portion of Meeting – **Motion – All in Favor**
- X. Authorization of Claims Payments – **Motion - Roll Call**
- XI. Authorization to Abandon Subrogation (if necessary) – **Motion - Roll Call**
- XII. Claims Review Committee Report: – Open Session Items
- XIII. Claims Administrator’s Report
 - A. Lessons Learned from LossesPage 20

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	Nothing to Report	

- XX. Safety Director's Report
 - A. Activity ReportPages 76-80
 - B. Police One Training.....Update
- XXI. Treasurer's Report as of September 30, 2020.....Pages 81-164
 - A. Fund Status
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 - D. October Bill List – **Motion to Approve – Roll Call**.....Page 161
 - E. Analysis of Non-Assessment Receipts
 - F. AELCF
- XXII. Miscellaneous Business

The next meeting will be held on Wednesday, November 18, 2020 at 3:00 PM at the Avalon Borough Hall or via Conference Call

- XXIII. 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**
- XXIV. Motion to Adjourn Meeting – **All in Favor**



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

***Avalon Borough Municipal Building
3100 Dune Drive, Avalon, NJ
& via conference call***

September 16, 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 with Executive Committee members in person in Avalon Borough following social distancing guidelines for COVID-19 on September 16, 2020 at 3:00 PM, 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 Thompson, **Absecon City**
Scott Wahl, *Chair*, **Avalon Borough**
Karen Blowers, **Brigantine City**
Bill Nimohay, **Buena Borough**
Joe Picard, **Cape May City**
Alex Bauer, **Deerfield Twp.** (*missed roll call*)
Jessica Bishop, **Dennis Twp.** (*missed roll call*)
Samantha Tucker, *Alt.*, **Downe Twp.** (*missed roll call*)
Eileen Tedesco, *Alt.*, **Egg Harbor Twp.**
Teri Seelman, *Alt.*, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Cheryl Prakash, **Galloway Twp.**
Rich Hirsch, **Longport Borough**
Karen Fournier, **Lower Twp.**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Twp.**
Pam Shapiro, *Alt.*, **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**
Jim D'Auria, **Waterford Twp.**
Lauren Vitelli, **West Cape May Borough**
DJ Ayres, **Weymouth Twp.**
Dan Dunn, *Alt.*, **Wildwood City**
Connie Mahon, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Absent were:

Ed Grant, **Cape May Point**
Heather Sparks, **Commercial Twp.**
Joanne Siedlecki, **Corbin City**
Arch Liston, **Hamilton Twp.**
Leigh Napoli, **Linwood City**
Sam Barbagli, **Newfield Borough**
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*
Chief Hummel, 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.
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

BCA Insurance
Marsh & McLennan Agency

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

Motion to Nominate Regina Burke, City of Millville, as Executive Committee Member

Chair Wahl entertained a motion to nominate Regina Burke, City of Millville, as a member of the Executive Committee due to the resignation of Linda Kent, Estell Manor, for the remainder of the 2020 Fund Year.

Motion by Ms. Seib, seconded by Mr. Goos, to nominate Regina Burke, City of Millville, as a member of the Executive Committee due to the resignation of Linda Kent, Estell Manor, for the remainder of the 2020 Fund Year as presented.

ROLL CALL

Yeas:

Jessica Thompson, **Absecon City**
Scott Wahl, **Chair, Avalon Borough**
Karen Blowers, **Brigantine City**
Bill Nimohay, **Buena Borough**
Joe Picard, **Cape May City**
Alex Bauer, **Deerfield Twp.**
Jessica Bishop, **Dennis Twp.**
Samantha Tucker, **Alt., Downe Twp.**
Eileen Tedesco, **Alt., Egg Harbor Twp.**
Teri Seelman, **Alt., Estell Manor City**
Patricia Gatto, **Folsom Borough**
Cheryl Prakash, **Galloway Twp.**
Rich Hirsch, **Longport Borough**
Karen Fournier, **Lower Twp.**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Twp.**
Pam Shapiro, **Alt., 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 Samuelsen, **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Teri Smuz, **Upper Twp.**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Goos, **Ventnor City**
Jim D'Auria, **Waterford Twp.**
Lauren Vitelli, **West Cape May Borough**
DJ Ayres, **Weymouth Twp.**
Dan Dunn, **Alt., Wildwood City**
Connie Mahon, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

MOVE UP ALTERNATES

Chair Wahl moved up alternate Ms. Canesi, Northfield, in absence of Ms. Burke, Millville, for voting purposes.

Resolution 2020-34 Electing a Member of the Executive Committee to fill vacancy- Regina Burke

Chair Wahl entertained a motion to approve Resolution 2020-34 electing Regina Burke, City of Millville, as a member of the Executive Committee to fill a vacancy for the remainder of the 2020 Fund Year.

Motion by Ms. Woods, seconded by Mr. Goos, to approve Resolution 2020-34 electing Regina Burke, City of Millville, as a member of the Executive Committee to fill a vacancy for the remainder of the 2020 Fund Year as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, <i>Chair</i> , Avalon Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Kellie Seib, <i>Sec</i> , Sea Isle City Jim Craft, Stone Harbor Jim Goos, Ventnor
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

All in favor. Motion carried by unanimous vote.

Resolution 2020-35 Confirming an Executive Committee for the Remainder of 2020

Chair Wahl entertained a motion to approve Resolution 2020-35 Confirming an Executive Committee for the remainder of the 2020 Fund Year.

Motion by Mr. Goos, seconded by Ms. Woods, to approve Resolution 2020-35 Confirming an Executive Committee for the remainder of the 2020 Fund Year as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, <i>Chair</i> , Avalon Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Kellie Seib, <i>Sec</i> , Sea Isle City Jim Craft, Stone Harbor Jim Goos, Ventnor
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

All in favor. Motion carried by unanimous vote.

APPROVAL OF MINUTES- OPEN SESSION

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

Motion by Mr. Goos, seconded by Mr. Simone, to approve the meeting minutes of the July 15, 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 July 15, 2020 Executive Committee meeting.

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

The Closed Session meeting minutes of the July 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.

CLOSED SESSION - RESOLUTION #2020-36

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 2020-36*.

Motion by Mr. Goos, seconded by Ms. Woods, to adopt *Resolution 2020-36* as presented.

ROLL CALL

Yeas:

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

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

Motion by Ms. Seib, seconded by Ms. Woods to approve the claims payments as discussed in *Closed Session*.

They are as follows:

July 2020 PARs:

<i>Workers' Compensation</i>	<i>Property</i>
2020182017	2021208879
2020191099	
2021210134	
2017104597	
MLT-2021209309	
2019164888	
2020177860	

August 2020 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2019172816	2018127254	2021209230
MLT-2021211664 (1-6)	2019151199	2020198464
2020181999	2019166636	2021211944
MLT-2020195343	2018117740	
2018118817	2020180684	
2020208256	001213728	
001263806	2018125571	
2020193079		
2020194509		
2021209628		
2020208258		
2020197290		
202005933		
2019154688		
MLT-2021208870 (1-12)		
2018111537		
2019168813		

ROLL CALL *Yeas:* Scott Wahl, *Chair*, **Avalon**
Ron Simone, **North Wildwood**
Mary Canesi, **Northfield**
Liz Woods, **Ocean City**
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:

Qual-Lynx Files
001264066
2019165951
2019177314
2019174787

ROLL CALL *Yeas:* Scott Wahl, *Chair*, **Avalon**
Ron Simone, **North Wildwood**
Mary Canesi, **Northfield**
Liz Woods, **Ocean City**
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 – September

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Safe Lifting. He reminded members that there are lots of lifting claims each year. He stressed the **S.M.A.R.T.** lifting technique: **Size**

up the load; **M**ove the load closer; **A**lways bend your knees; **R**aise the load with your legs; and **T**urn your feet in the direction you want to move. He noted that there were two claims listed that could have been prevented as they were not emergency situations and the claimant could have used the **SMART** method.

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 in hopes they read the bulletin.

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases - July

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

	July	YTD
<i>Total Intakes (New Claims)</i>	171	546
<i>Report Only</i>	59	188
<i>Report Only % of Total</i>	35%	34%
<i>Medical Only</i>	78	231
<i>Lost Time</i>	34	125
<i>Medical Only/Lost Time Ratio</i>	70:30	65:35
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	2
<i>COVID-19</i>	57	174
<i>Average Days to Report to QL</i>	2.2	3.0

PPO Penetration Report:

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

PPO Penetration Rate	July	YTD
<i>Bill Count</i>	443	3,514
<i>Original Provider Charges</i>	\$775,729	\$5,196,685
<i>Re-priced Bill Amount</i>	\$229,028	\$1,524,520
<i>Savings</i>	\$546,702	\$3,672,165
<i>% of Savings</i>	70%	71%
<i>Participating Provider Penetration Rate- Bill count</i>	96%	96%
<i>Participating Provider Penetration Rate-Provider Charges</i>	92%	97%
<i>EPO Penetration Rate – Bill Count</i>	96%	97%
<i>EPO Penetration Rate –Provider Charges</i>	88%	99%

Lost Time v. Medical Only Cases - August

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

	Aug	YTD
<i>Total Intakes (New Claims)</i>	120	665
<i>Report Only</i>	35	222
<i>Report Only % of Total</i>	29%	33%
<i>Medical Only</i>	75	300
<i>Lost Time</i>	10	143
<i>Medical Only/Lost Time Ratio</i>	88:12	68:32
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	2
<i>COVID-19</i>	25	200
<i>Average Days to Report to QL</i>	3.1	3.0

Transitional Duty Report

Ms. Beatty presented her *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	YTD
<i>Transitional Duty Days Available</i>	5,840
<i>Transitional Duty Days Worked</i>	4,066
<i>% of Transitional Duty Days Worked</i>	70%
<i>Transitional Duty Days Not Accommodated</i>	1,774
<i>% of Transitional Duty Days Not Accommodated</i>	30%

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	Aug	YTD
<i>Bill Count</i>	580	4,094
<i>Original Provider Charges</i>	\$612,074	\$5,808,759
<i>Re-priced Bill Amount</i>	\$182,018	\$1,706,538
<i>Savings</i>	\$430,056	\$4,102,221
<i>% of Savings</i>	70%	71%
<i>Participating Provider Penetration Rate- Bill count</i>	97%	96%
<i>Participating Provider Penetration Rate-Provider Charges</i>	98%	97%
<i>EPO Penetration Rate – Bill Count</i>	96%	97%
<i>EPO Penetration Rate –Provider Charges</i>	97%	97%

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 eight (8) cases closed in August and one (1) case closed in September. Six (6) were closed without payment.

MEL EPL Helpline

Mr. DeWeese stated that there is a reminder regarding the MEL EPL Helpline on pages 33-35. He commented that he has been receiving calls regarding employer/employee issues and sending email updates 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. He noted he is receiving a lot of calls and reminds members to keep contacting him before taking an employee action.

New Essential Workers Law Signed in NJ

Mr. DeWeese reported that on Monday, Governor Murphy signed a new WC law into effective applying to COVID-19 noting that it is retroactive to March 9, 2020. He noted that it will likely affect compensability decisions already made on some claims. It creates a presumption of compensability for workers defined as essential employees and diagnosed with COVID-19. He stated that an essential employee is any worker required to report to a workplace rather than work from home will likely meet the definition of essential employee. Also any employee defined in the State of Emergency would qualify. He noted that under this bill the presumption of compensability is rebuttable by the employer by demonstrating by preponderance of the evidence that the worker was not exposed to COVID-19 while working in the place of employment. He stated that this can be proven by showing that no workers were diagnosed with COVID-19 nor in the area of the claim. He commented that infected employees that are in contact with the general public will be difficult to rebut.

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

COMMITTEE REPORTS

Employee Practices & Technology Liability Committee Minutes-July 15, 2020

Mr. Simone highlighted that the Committee reviewed the March 31, 2020 EPL/POL Loss Ratio Reports which showed a 34.5% five year average loss ratio and a 35.3% six year average loss ratio. He stated that Mr. DeWeese reported that there were three (3) pre-2016 open XL claims with (52) open QBE claims. He asked that the members to review the rest of his report in the agenda.

Safety Committee - August 6, 2020

Mr. Picard highlighted that the Safety Committee reviewed various items. He encouraged members to read the minutes and contact him with any questions.

Finance Committee - August 28, 2020

Ms. Stollenwerk noted that the minutes were emailed to the members for review. She stated that we will be holding a public hearing on a proposed amendment to the 2020 Budget. She further stated that the Committee reviewed the 6/30/20 financials which are included in the agenda packet. These show a surplus of \$22.7 million; cash position of \$49 million and \$26 million in case reserves and IBNR. She noted that 2018 and 2019 has deterioration driven by GL and WC cases. She stated that there is \$17.6 million in closed years funds and 2016 will be transferred to the RCF valued as of 12/31/20. This year is currently holding a surplus of \$2.6 million. She reported that the 2021 budget process is underway and will be introduced in November. The 2021 Budget currently contains a loss funding increase of .8% with WC driving the increase with an overall budget increase of 1.80%. She reported that there are increases in Excess Premiums including Property. The Fund is also expecting a large increase in the Cyber premium along with changes to the deductible and coinsurance, which are detailed in the minutes.

Ms. Stollenwerk stated that the performance reviews for the Treasurer and the Asset Manager were completed. She noted that the Committee is recommending reappointment of the Treasurer since Mr. Hansen does a great job. She also reported that the Committee is not recommending joining the JCMI at this time and will hold any changes to the Asset Manager as is until it is needed.

Ms. Stollenwerk noted that the Committee is recommending a \$3.75 million surplus release which is being presented this evening for consideration. She stated that notifications of member dividends will be released in November which can be applied as a credit to 2021 assessment; receive a check; place into the AELCF or any combination of the three.

2020 Budget Amendment – Public Hearing

Ms. Stollenwerk noted that the 2020 Budget Amendment is required due to changes to EPL surcharges, buy downs, removal of Northfield Court Operations, and EPL/POL, Cyber, MEL and RMC adjustments.

Motion to Open the 2020 Budget Amendment Public Hearing

Chair Wahl entertained a motion to open the Public Hearing on the 2020 Fund Budget Amendment.

Motion by Mr. Goos, seconded by Ms. Woods to open the 2020 Budget Amendment Public Hearing. All in favor. Motion carried.

Motion to Close the 2020 Budget Amendment Public Hearing

Hearing no comments from the public, Chair Wahl entertained a motion to close the 2020 Budget Amendment Public Hearing.

Motion by Ms. Seib, seconded by Mr. Simone to close the 2020 Budget Amendment Public Hearing. All in favor. Motion carried.

Motion to Adopt the 2020 Budget Amendment

Chair Wahl entertained a motion to adopt the 2020 Budget Amendment.

Motion by Ms. Woods, seconded by Ms. Seib to adopt the 2020 Budget Amendment as presented.

ROLL CALL	Yeas:	Scott Wahl, <i>Chair</i> , Avalon Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Kellie Seib, <i>Sec</i> , Sea Isle City Jim Craft, Stone Harbor Jim Goos, Ventnor
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Motion to Adopt the 2020 Amended Assessment Certification

Chair Wahl entertained a motion to adopt the 2020 Amended Assessment Certification.

Motion by Ms. Woods, seconded by Mr. Goos to adopt the 2020 Amended Assessment Certification as presented.

ROLL CALL	Yeas:	Scott Wahl, <i>Chair</i> , Avalon Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Kellie Seib, <i>Sec</i> , Sea Isle City Jim Craft, Stone Harbor Jim Goos, Ventnor
	Nays:	None

Abstained: None

Motion carried by unanimous vote.

Resolution 2020-37 Authorizing Refund of the Closed Years Accounts as Surplus

Chair Wahl entertained a motion to adopt Resolution 2020-37 authorizing a Refund of Closed Year Accounts (2007-2015) Surplus of \$3.75 million.

Motion by Mr. Goos, seconded by Ms. Woods to adopt Resolution 2020-37 authorizing a Refund of Closed Year Accounts (2007-2015) Surplus as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, <i>Chair</i> , Avalon Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Kellie Seib, <i>Sec</i> , Sea Isle City Jim Craft, Stone Harbor Jim Goos, Ventnor
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Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Motion to Adopt Revised Surplus Release Policy

Chair Wahl entertained a motion to adopt a revised *Surplus Release Policy*.

Motion by Mr. Goos, seconded by Ms. Woods to adopt a revised *Surplus Release Policy* as presented. All in favor. Motion carried as presented.

Motion to Adopt the Department Assessment Calculation Policy

Chair Wahl entertained a motion to adopt the *Department Assessment Calculation Policy*.

Motion by Mr. Goos, seconded by Ms. Woods to adopt the *Department Assessment Calculation Policy* as presented. All in favor. Motion carried as presented.

Strategic Planning Committee Meeting - September 1, 2020

Mr. Hirsch stated that the minutes from the meeting can be found in the agenda packet. He highlighted the following: all members up for renewal in 2021 have renewed; PRIMA conference in June was cancelled and no one is registered for October's AGRIP conference in Texas. Currently the December dinner meeting is still on, however, we will evaluate as the time gets closer due to COVID 19 restrictions. He noted that Elected Officials credits have been applied to the recent assessment installment billing. Some of the trainings have been moved to the spring, while others are online; the JIF website added another plug in for ADA compliance. He stated the Police Command Staff training needs to be held in person to be most effective so postponed until spring. SAM training will be held in the fall via webinar. He commented that the Annual Reports will be sent to the Municipal Clerks and a copy will be placed on the website. The 2021 Executive Committee dates and times will remain the 3rd Wednesday of the month at 3pm. He stated that the RMC sample agreement was reviewed revised and will be sent out. The Annual Planning Retreat will unfortunately be cancelled due to COVID 19 restrictions.

Motion to Approve the Model Risk Management Consultant Agreement

Chair Wahl entertained a motion to approve the Model Risk Management Consultant Agreement.

Motion by Mr. Goos, seconded by Mr. Simone to approve the Model Risk Management Consultant Agreement as presented. All in favor. Motion carried as presented.

WELLNESS DIRECTOR REPORT

Ms. Simone stated that her report is included in the agenda packet and encouraged the members to read through her material beginning on page 89. She noted that she will continue sending motivational emails to members bi-weekly on 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 for different times/days to accommodate the member's needs.

Ms. Simone reported that she has started individual and group health coaching and a link with sign up dates and times were emailed. She is still holding zoom workshops and each month will be a different topic. September's topic is mindfulness and explores how to begin and practice with meditation at the end. She noted that it will be two part session which will be recorded and loaded to the JIF website.

Ms. Simone highlighted Cape May and North Wildwood who held various farmers markets this summer. They purchased produce from local farmers and gave it to the employees. It was well received by all. She also stated that this month there will be a walking challenge with wellness-related prizes.

Ms. Simone noted the newsletter is on reading the nutrition label and how to break it down and returning to the gym after COVID. She also noted that the NJ Well program deadline to complete is October 31, 2020 and the biometric portion can still be completed at home, just request it to be sent.

Ms. Simone did remind members to encumber the funds by December 31, 2020 and claim be February 1, 2021.

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 104-145. He highlighted that members should review the certificates of insurance issued on pages 112-115 and make sure that these were requested by your municipality and issued properly.

Mr. Forlenza stated that all SIP, OSB, Wellness and EPL/Cyber funds are available for use at this time and might be able to be used to offset unanticipated corona virus expenses, noting PPE supplies can be purchased with OSB money.

Mr. Forlenza stated that on page 126 is the MEL Cyber Compliance status checklist for each member. He noted that the 2021 cyber renewal is going to be difficult as the state wide loss ratio average is 280% for 2018-2020 which will dictate an increase in rates, deductibles and the possible implementation of coinsurance. He urged members to become compliant with the MEL's program and he noted that the MEL will be issuing revised guidelines this year.

Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 127-130 as it is the individual, not the position, which is bonded. Any changes must have a completed application, found on the MEL website, submitted to the MEL Underwriting Office for approval.

Mr. Forlenza reported that the MEL EPL compliance status can be found on pages 124-125 of the agenda. He reminded the members again that the revised MEL policies and procedures for the EPL Risk Management Program have been uploaded to the MEL website. He asked that members go on the MEL website and download the policies, procedures and handbook as well as any other materials. He asked that members get the policies updated in their municipality. He noted that after discussion with Mr. Hummel, JIF Safety Director, the Police Command training will be held in person in Spring 2021. He stated that the training will resume once COVID restrictions are lifted. He also stated that Managers and Supervisors training will be held via webinar in two sections. He stated the Protecting Child from Abuse training webinar dates highlighted on pages 144-145. He noted that the employment related matters training will hopefully be held in person in Spring 2021 with Armando Riccio.

Mr. Forlenza commented that the fourteen renewing members have submitted their paperwork and he is working with City of Absecon to secure the executed paperwork.

Mr. Forlenza noted that the 2020 coverage documents were emailed out the end of last week from Sheila Ortiz. Please reach out if your Municipal Clerk has not received them as they should be printed and stored to meet the State retention guidelines. He stated that these are also now available in Origami on the home page under files on the right hand side.

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

MEL/RCF REPORTS

Mr. Hirsch reminded members that the 2021 MEL rate table was adopted at their June meeting. He noted the underwriter is looking for ways to keep the budget flat, but the reinsurance market is hardening. He stated that the MSI needed to develop webinars so the MEL adopted Resolution 34-20 which addressed this matter. He noted that the Executive Director's office is scheduling a webinar for municipal attorneys to provide guidance for updating the documents in the personnel manual/employee handbook.

Mr. Hirsch noted that the RCF has a public hearing on an amendment to their 2020 Budget which will be presented for adoption in October. He stated that RFQs for professional services for 2021-2023 was posted and deadline was September 9, 2020.

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 151-156. He stated that the report is self-explanatory. He stated that 26/41 members have police agencies; 19/26 are using the Police One platform; 18/19 are actively taking Police One courses which is approximately 3,641 courses as of September 15, 2020. He noted that anyone who would like to know where they stand with Police One training to please contact him.

Mr. Garish noted that there are four (4) different platforms for training now. He stated that they are: MSI training (which includes the MEL media library video rentals); the MSI NOW (streaming videos added this year due to COVID); the traditional videos for streaming on MSI; and webinar trainings with live instructors for CEUs (this can be accessed from MSI). Please reach out with any questions.

Mr. Garish reported upcoming live webinar on October 15, 2020; register by October 1, 2020. He stated that the First Amendment Audit training will be held via Zoom (date to come later this year).

Mr. Garish reminded members that for the 2020 SIP, the S:ERVE (distraction drivers program) is mandatory for all personnel.

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

TREASURER'S REPORT

July Reports

Mr. Hansen presented the Treasurer's Report for the period ending **August 31, 2020**. The report was made part of the agenda packet beginning on page 157. Mr. Hansen noted the following information:

Investment Interest

Interest Income:	July	August
Interest Received from Account Balances	\$6,418.14	\$6,642.24
Coupon Interest Payment	\$20,332.39	\$124,454.09
Amortization and/or interest cost	\$0	\$24,375.00
Unrealized Gain or Loss	<\$19,206.36>	<\$77,238.15>
Management Fee	<\$5,169.31>	\$0
Misc.	\$.02	\$.01
Net Gain/Loss in Interest	\$3,374.88	\$78,233.19

Interest Accrual:	July & August
Beginning Interest Accrual	\$152,652.25
Change in Accrued Interest	\$44,821.17
Ending Interest Accrual	\$107,831.08

Unrealized Gain/Loss:	July & August
Current Month	\$920,611.34
Prior Month	\$1,017,055.85
Change in unrealized gain/loss	<\$96,444.51>

Investment Balance:	July & August
Beginning of Month	\$39,376,439.45
End of Month	\$35,274,811.65
Overall rate of return this month	1.88%

Portfolio	Total	Percentage
US Treasury Bonds & Notes	\$34,035,004.54	96.49%
Cash & Equivalents	1,239,807.11	3.51%

Receipt Activity for the Period:

	July	August	YTD
Subrogation Receipts	\$11,414.81	\$3,724.74	\$272,861.26
Other	\$646.34	\$604.99	\$6,461.35
Adjustment Receipts-other	\$0	\$0	\$5,881.29
Assessments	\$76,325	\$1,306,417	

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 **July** are in the amount of \$992,022.45 with a total of 365 checks issued totaling 1,104 claims payments. The claims detail is as follows:

	July
Direct Loss Payments	\$992,022.45
Adjustments- receipts	<\$1,426.34>
Less Recoveries	<\$15,964.81>
Net Total	\$974,631.30

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at the end of **August** are in the amount of \$491,024.54 with a total of 348 checks issued totaling 1,171 claims payments. The claims detail is as follows:

	August
Direct Loss Payments	\$491,024.54
Adjustments- receipts	<\$604.99>
Less Recoveries	<\$3,724.74>
Net Total	\$486,694.81

Cash Activity for the Period – July

During the reporting month, the Fund’s “Cash Position” changed from an opening balance of \$51,218,135.73 to a closing balance of \$49,936,179.11 showing a decrease in the Fund of \$1,279,956.62.

Cash Activity for the Period – August

During the reporting month, the Fund’s “Cash Position” changed from an opening balance of \$49,936,179.11 to a closing balance of \$49,752,846.47 showing a decrease in the Fund of \$183,332.64.

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

Member	8/31/2020 Unaudited
Buena Vista	12,169.00
Egg Harbor City	31,302.00
Hamilton Township	83,127.90
Hammonton Town	0
Middle Township	169,240.17
Mullica Township	27,095.89
Northfield	88,203.09
Pleasantville City	493.39
Port Republic	1,074.00
Upper Deerfield Township	71,898.37
Waterford Township	27,331.45
Upper Township	60,141.01
Stone Harbor	9,194.43
Total	\$581,270.70

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

Payment Register

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

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

Motion by Mr. Goos, seconded by Ms. Seib to approve the ***July & August 2020 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Scott Wahl, *Chair, Avalon*
 Ron Simone, **North Wildwood**
 Mary Canesi, **Northfield**

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

Nays: None
Abstained: None

Motion carried by unanimous vote.

Bill List – August

For the Executive Committee's consideration, Mr. Hansen presented the ***August 2020 Bill List*** in the amount of **\$1,079,288.01** for ratification.

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

Chair Wahl entertained a motion for ratification of the ***August 2020 Bill List***.

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

ROLL CALL

Yeas: Scott Wahl, *Chair*, **Avalon**
Ron Simone, **North Wildwood**
Mary Canesi, **Northfield**
Liz Woods, **Ocean City**
Kellie Seib, *Sec*, **Sea Isle City**
Jim Craft, **Stone Harbor**
Jim Goos, **Ventnor**

Nays: None
Abstained: None

Motion carried by unanimous vote.

Bill List – September

For the Executive Committee's consideration, Mr. Hansen presented the ***September 2020 Bill List*** in the amount of **\$205,686.94**.

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

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

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

ROLL CALL

Yeas: Scott Wahl, *Chair*, **Avalon**
Ron Simone, **North Wildwood**
Mary Canesi, **Northfield**
Liz Woods, **Ocean City**
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 Authorize Executive Director's Office to Re-Advertise October, November and December Meetings

Chair Wahl entertained a motion to authorize Executive Director's office to re-advertise the October, November and December Executive Committee meetings in consultation with the Fund Chair & Secretary and Fund Solicitor.

Motion by Mr. Goos, seconded by Ms. Woods to authorize Executive Director's office to re-advertise the October, November and December Executive Committee meetings in consultation with the Fund Chair & Secretary and Fund Solicitor as presented. All in favor. Motion carried.

Next Meeting

Chair Wahl reminded the members that the Annual Retreat is not being held so the next meeting will be held on **Wednesday, October 21, 2020 at 3:00 PM** via conference call or in person if possible.

PUBLIC COMMENT

Open Public Comment

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

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

MOTION TO ADJOURN

Motion by Ms. Woods, seconded by Ms. Seib, to adjourn the September 16, 2020 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:09 PM.

Tracy Forlenza, *Recording Secretary* for

Kellie Seib, Secretary

LESSONS LEARNED FROM LOSSES

TRANSITIONAL DUTY

Monthly Newsletter – October 2020



The cost of Workers' Compensation claims continues to rise steadily. One way to combat these rising costs is through the use of a transitional duty program.

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A Workers' Compensation Judge will often use the length of time the employee is out of work to measure the significance of an injury.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. This assignment may last as long as 3 to 6 months.
- Transitional Duty boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically.
- Please see the [Sample Transitional Duty Job Bank](#) in the Transitional Duty Policy on the JIF website under the Claims tab for great information.

Example 1: An employee with an aggravation of a severely arthritic knee with restrictions of no climbing in and out of large trucks was permitted use of a smaller DPW truck to follow the crew and feed branches into the chipper. The savings was 8 weeks of TTD or \$7,600.00.

Example 2: A paid firefighter injured and unable to perform regular duties. The employee was able to watch safety videos, review and update training materials, perform inspections of firefighting equipment and turnout gear and inspect fire extinguishers, smoke detector batteries, and tools at different fire companies and municipal facilities for 5 weeks, saving over \$7,500.



Atlantic County Municipal JIF
Managed Care Summary Report
2020

Intake	September-20	September-19	2020 September YTD	2019 September YTD
# of New Claims Reported	117	66	786	754
# of Report Only	33	24	253	242
% Report Only	28%	36%	32%	32%
# of Medical Only	66	37	351	395
# of Lost Time	18	5	179	117
Medical Only to Lost Time Ratio	79:21	88:12	66:34	77:23
Occupational, Claim Petition, Cancer Presumption	0		3	
COVID-19	22		232	
Average # of Days to Report a Claim	3.2	2.7	3.0	1.9

Nurse Case Management	September-20	September-19
# of Cases Assigned to Case Management	98	75
# of Cases > 90 days	67	53

Savings	September-20	September-19	2020 September YTD	2019 September YTD
Bill Count	689	399	4783	5096
Provider Charges	\$885,300	\$488,909	\$6,694,059	\$6,531,573
Repriced Amount	\$318,121	\$142,513	\$2,024,659	\$2,038,598
Savings \$	\$567,179	\$346,397	\$4,669,399	\$4,492,975
% Savings	64%	71%	70%	69%

Participating Provider Penetration Rate	September-20	September-19	2020 September YTD	2019 September YTD
Bill Count	95%	98%	96%	96%
Provider Charges	94%	99%	97%	98%

Exclusive Provider Panel Penetration Rate	September-20	September-19	2020 September YTD	2019 September YTD
Bill Count	95%	98%	97%	98%
Provider Charges	95%	99%	97%	99%

Transitional Duty Summary		2020 September YTD	2019 September YTD
% of Transitional Duty Days Worked		69%	58%
\$ Saved By Accommodating		\$474,527	
% of Transitional Duty Days Not Accommodated		31%	42%
Cost Of Days Not Accommodated		\$202,054	

ATLANTIC COUNTY MUNICIPAL
JOINT INSURANCE FUND

OCTOBER 2020
CLOSED CASES

1.) **Kochmer v. City of North Wildwood**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint arising from an incident which occurred on August 9, 2018. The Plaintiff, Trish Kochmer, alleged that she was walking along the sidewalk at the rear of the property located at 211 W. Walnut Avenue, in the City of North Wildwood, when she was caused to trip and fall as a result of alleged dangerous and/or defective condition of the property, specifically, unmarked and uneven pavement along the sidewalk and improper lighting or warnings for said conditions. The Plaintiff alleged that as a result of the incident, she has suffered serious and permanent injuries. The Plaintiff further alleged that the City of North Wildwood was negligent in allowing the dangerous condition of the sidewalk to exist. The case was assigned to Erin Thompson, Esquire on August 4, 2020. Defense Counsel accepted the Assignment. On August 13, 2020, Defense Counsel filed a Motion to Dismiss the Complaint for Failure to Comply with the Tort Claims Act Notice requirements, and the Motion was granted on September 11, 2020 by Judge Pickering dismissing the Plaintiff's Complaint against the insured with prejudice.

2.) **Cirilo-Rodriguez 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 October 11, 2016, the Plaintiff, Dante Cirilo-Rodriguez, was a bicyclist lawfully riding southbound at the intersection of 11th Street and Simpson Avenue, in the City of Ocean City, when a motor vehicle owned by the City of Ocean City and being operated by City of Ocean City employee, Joseph A. Kordish, Jr., failed to stop and/or yield at a stop sign and collided with the Plaintiff. The Plaintiff alleged that as a result of the accident, the Plaintiff suffered hip (contusion and hematoma), head (concussion), shoulder (strain and sprain), and lumbar injury which required a lumbar microdiscectomy to be performed. The Plaintiff alleged that the operator of the motor vehicle and City of Ocean City were negligent. The case was assigned to James R. Birchmeier, Esquire on October 10, 2018. Defense Counsel accepted the Assignment and he filed our Answer. Defense Counsel continued with Discovery. A Defense IME has been conducted and Depositions were completed. The Plaintiff responded to Defense Counsel's Request for Statement of Damages with a demand in the amount of \$1,250,000.00. The Plaintiff was employed as a laborer with Price Brothers Construction in Ocean City and has not worked since the date of loss. He has had no income and as an illegal alien he is not eligible to receive any type of disability payments. As to the Plaintiff's alleged damages, the Plaintiff no longer has sex with his wife, he has marital problems, he cannot sit, walk or stand for long, he can no longer play with his kids, he cannot carry heavy items, he is limited in cleaning, cooking and shopping, etc. The parties proceeded to an initial Mediation session before retired Superior Court Judge Michael Donio where he opined that the settlement value could be between \$150,000.00 and \$200,000.00. Judge Donio placed 100% on our insured Joseph A. Kordish, Jr. who was driving a City of Ocean City pickup truck when he disregarded a stop sign and struck the Plaintiff who was riding his bicycle. The parties again proceeded to Mediation of the matter before Judge Donio on July 7, 2020 and a tentative settlement was reached for a payment to the Plaintiff in the amount of \$595,000.00 pending approval from the MEL. The settlement was ultimately approved and a Release and Settlement Agreement was executed by the Plaintiff. A Stipulation of Dismissal with prejudice as to the insured was subsequently filed with the Court.

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: October 21st, 2020 - Conference Call
Contact Information: jsimonewellness@gmail.com (609) 435-0708

October Activities & Planned Events

ACM JIF:

Individual & Group Health Coaching: I am offering my services as a Certified Health Coach to any municipal employee who is finding it difficult to maintain healthy lifestyle choices or reduce their stress during this time. An email has been sent out with a description of what coaching entails, available dates & time slots, and links to sign-up.

Decoding the Nutrition Label Webinar: We will be discussing how to read nutrition labels, and what to look for when in the grocery store in order to make informed decisions when purchasing packaged foods.

The workshop will be held virtually via Zoom at the end of the month. More info to follow regarding the dates and times of the workshop, as well as a link to sign-up.

October In Good Health Newsletter

This month's issue of *In Good Health* discusses **Better Sleep**. Good quality sleep is necessary for our bodies to repair, recover, build, strengthen, and defend. Without adequate hours or sufficient quality sleep, it's difficult to operate as the highest versions of ourselves!

Specifically, we take a closer look at:

- What happens during sleep
- Six reasons to get more sleep
- Tips for better sleep
- Coping with shift work
- The *Mindful Moments* section explores how our body responds to when we are in reaction to others and the world around us, and how it differs from when we are in choice
- The *Nourish* section includes a recipe for 5-Ingredient No-Bake Cookie Energy Bites

The Monthly Move: 30 Min HIIT Workout You Can Do at Home

Notes:

NJ Well Reminder: Deadline to complete is **OCTOBER 31!** You can now complete the Biometric Screening portion of the NJ Well Program right from your own home! Review the attached 'NJ Well Program Steps' document for further information. Feel free to email me with any questions or assistance.

Wellness Funds: Deadline to encumber or claim funds is December 31st, 2020. Final date to claim encumbered funds is February 1, 2021. Please see the attached "JIF Approved Wellness Items & Activities" PDF for ideas on appropriate use of the wellness funds or contact me with any questions!



To: Fund Commissioners

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

Date: October 21, 2020

Re: **Executive Director's Report**

- A. Lost Time Accident Frequency Report (pgs. 48-49)**
The August 2020 Lost Time Accident Frequency Summary and the Statewide Recap for August 2020 is attached for your review.
- B. Certificates of Insurance (pgs. 50-52)**
Summaries of the Certificates of Insurance issued in September 2020 are attached for your review.
- C. Financial Fast Track Report (pg. 53)**
The Financial Fast Track Report as of August 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 August 31, 2020 was **\$24,084,622**
- D. Regulatory Filing Checklists (pgs. 54-55)**
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. 56)**
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. 57)**
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. 58)

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. 59)

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. 60)

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. MEL Cyber Risk Management Plan Compliance Status (pg. 61)

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.

K. Statutory Bond Status (pgs. 62-63)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your 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.

L. Skateboard Park Approval Status (pg. 64)

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 **2020-09**, which 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.

M. Capehart & Scatchard Updates (pgs. 65-69)

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.

N. Monthly Activity Calendars (pgs. 70-71)

Attached for your review is the monthly activity calendar for the months of October/November.

O. 2022-2023 MEL EPL Risk Management Plan Update

In early July, the revised Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org). Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan. Shortly, a new video entitled *Building a Safe Workspace: Anti-Harassment and Discrimination* that is required to be made available for viewing by all non-supervisory employees will be available on the MEL website. A notification will be sent to all members once the video is available. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is June 1, 2021.

P. Pivot Point Security with a Smile Newsletter (pg. 72)

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. Police Command Staff Training

Due to the COVID-19 pandemic, and the required social distancing guidelines, the JIF has made the decision to cancel the remaining in-person Police Command Staff trainings for this year. Over the past few weeks, several members have suggested that we make this training available online; however, due to the sensitive nature of this training, the preference is hold this training in person. Training will be scheduled for the Spring 2021. Additional information will be forthcoming.

R. Land Use Training Certification (pg. 73)

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 or ecooney@connerstrong.com.

S. Managerial & Supervisory Training (pg. 74)

Due to the COVID-19 pandemic, and the required social distancing guidelines, the JIF has made the decision to cancel the remaining in-person trainings scheduled for the Fall. An email was sent to all Fund Commissioners and RMC's on September 1, 2020. In response to this situation, it has been decided to break this training up into two different sessions. The Sexual Abuse & Molestation training for Managers & Supervisors are scheduled for the following remaining dates and times via Webinar and will be presented by Paul Shives from J.A. Montgomery. You may register to attend any of these classes through the MEL Safety Institute:

10/20/2020 6:00 PM
10/22/2020 9:00 AM
11/9/2020 6:00 PM

11/17/2020 1:00 PM

The Managers & Supervisor's employment related training required for compliance with the MEL's EPL Plan of Risk Management will be held in the Spring 2021 and will be presented as an in-person training by Armando Riccio. Information on this portion of the training will be forthcoming.

T. 2020-2021 Elected Officials Training

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. 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 2021 MEL Assessment. Invitations/RSVP's for the sessions are currently pending due to the social distancing guidelines in place due to the pandemic. Once information is available regarding the training, a notice will be sent out to all members.

U. Quarterly Attendance (pg. 75)

A report detailing attendance records through the 2nd quarter of the 2020 Fund Year is attached for your review.

V. 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.

W. 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 Municipality	Town Size	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 in 2021	Total YTD Expenses	Ending Balance	Encumb Funds
Absecon	M	2,500.00					2,500.00									2,500.00	0.00	
Avalon	M	2,500.00					2,500.00									2,500.00	0.00	
Brigantine	L	2,750.00					2,750.00									2,750.00	0.00	
Buena	S	2,250.00														0.00	2,250.00	
Cape May	L	2,750.00					2,750.00									2,750.00	0.00	
Cape May Point	XS	2,000.00					2,000.00									2,000.00	0.00	
Commercial	XS	2,000.00														0.00	2,000.00	
Corbin City	XS	2,000.00					2,000.00									2,000.00	0.00	
Deerfield	XS	2,000.00									2,000.00					2,000.00	0.00	
Dennis	S	2,250.00					2,250.00									2,250.00	0.00	
Downe	XS	2,000.00					2,000.00									2,000.00	0.00	
Egg Harbor Twp.	XL	3,000.00					3,000.00									3,000.00	0.00	
Estell Manor	XS	2,000.00					2,000.00									2,000.00	0.00	
Folsom	XS	2,000.00				2,000.00										2,000.00	0.00	
Galloway	L	2,750.00					2,750.00									2,750.00	0.00	
Hamilton	L	2,750.00														0.00	2,750.00	
Linwood	M	2,500.00														0.00	2,500.00	
Longport	S	2,250.00				2,250.00										2,250.00	0.00	
Lower	L	2,750.00					2,750.00									2,750.00	0.00	
Margate	L	2,750.00										2,750.00				2,750.00	0.00	
Middle	L	2,750.00							182.95	200.00						382.95	2,367.05	
Millville	XL	3,000.00					3,000.00									3,000.00	0.00	
Mullica	S	2,250.00				2,259.00										2,259.00	-9.00	
Newfield	XS	2,000.00														0.00	2,000.00	
North Wildwood	M	2,500.00														0.00	2,500.00	
Northfield	M	2,500.00				2,500.00										2,500.00	0.00	
Ocean City	XL	3,000.00					3,000.00									3,000.00	0.00	
Pleasantville	XL	3,000.00					3,000.00									3,000.00	0.00	
Sea Isle City	L	2,750.00							123.48			1,212.12				1,335.60	1,414.40	09/14/20
Somers Point	M	2,500.00					2,500.00									2,500.00	0.00	
Stone Harbor	M	2,500.00					2,500.00									2,500.00	0.00	
Upper Twp.	M	2,500.00					2,500.00									2,500.00	0.00	
Upper Deerfield	S	2,250.00					2,250.00									2,250.00	0.00	
Ventnor	L	2,750.00					2,750.00									2,750.00	0.00	
Waterford	M	2,500.00					2,500.00									2,500.00	0.00	
West Cape May	XS	2,000.00					2,000.00									2,000.00	0.00	
West Wildwood	XS	2,000.00														0.00	2,000.00	
Weymouth	XS	2,000.00					2,000.00									2,000.00	0.00	
Wildwood	XL	3,000.00					3,000.00									3,000.00	0.00	
Wildwood Crest	M	2,500.00														0.00	2,500.00	
Woodbine	XS	2,000.00					2,000.00									2,000.00	0.00	
Total By Line		\$100,000.00	0.00	0.00	0.00	9,009.00	62,250.00	0.00	0.00	306.43	2,200.00	3,962.12	0.00	0.00	0.00	77,727.55	22,272.45	

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	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total YTD	Remaining	Date
Municipality	Balance	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2021	Paid	Balance	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							\$1,091.57							\$1,091.57	\$408.43	
Ocean City	\$2,500.00														\$0.00	\$2,500.00	
Pleasantville City	\$2,500.00						\$1,472.29								\$1,472.29	\$1,027.71	
Sea Isle City																	
Somers Point City																	
Stone Harbor	\$1,500.00										\$1,500.00				\$1,500.00	\$0.00	
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	\$1,472.29	\$1,091.57	\$0.00	\$0.00	\$1,500.00	\$0.00	\$0.00	\$0.00	\$4,063.86	\$21,936.14	

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										1,000.00				1,000.00	\$0.00	
Cape May Point	275.00														0.00	\$275.00	
Commercial	275.00							71.46							71.46	\$203.54	
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										1,500.00				1,500.00	\$0.00	
Middle	1,000.00								526.80	263.87					790.67	\$209.33	
Millville	1,500.00														0.00	\$1,500.00	
Mullica	600.00								600.00						600.00	\$0.00	
Newfield	275.00														0.00	\$275.00	
North Wildwood	1,000.00								282.35	400.00					682.35	\$317.65	
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										400.00				400.00	\$600.00	09/14/20
Somers Point	1,000.00														0.00	\$1,000.00	
Stone Harbor	1,000.00														0.00	\$1,000.00	
Upper Twp.	800.00								77.73						77.73	\$722.27	
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					275.00									275.00	\$0.00	
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	\$275.00	\$0.00	\$71.46	\$1,486.88	\$663.87	\$2,900.00	\$0.00	\$0.00	\$0.00	\$5,644.80	\$27,855.20	

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										725.00				725.00	\$0.00	
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							636.87							636.87	\$88.13	
Commercial	725.00														0.00	\$725.00	
Corbin City	725.00										391.92				391.92	\$333.08	
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										725.00				725.00	\$0.00	
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						725.00								725.00	\$0.00	
Middle	725.00								725.00						725.00	\$0.00	
Millville	725.00														0.00	\$725.00	
Mullica	725.00								725.00						725.00	\$0.00	
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	09/14/20
Somers Point	725.00														0.00	\$725.00	
Stone Harbor	725.00										725.00				725.00	\$0.00	
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	\$725.00	\$0.00	\$2,086.87	\$0.00	\$2,566.92	\$0.00	\$0.00	\$0.00	\$5,378.79	\$24,346.21	

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

2020 ACM Meeting Attendance

Municipality	Name	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	# FC Attended	#ALT Attended	Total Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y						8			
Absecon	Thompson/Snyder	FC	FC	FC	Alt	FC	FC	FC		FC				7	1	8	88%	13%	100%
Avalon	Wahl/Waldron	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Brigantine	Blowers/O'Neill	FC	FC	N/A	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Buena Boro	Nimohay/Jones	FC	N/A	N/A	FC	N/A	FC	FC		FC				5	0	8	63%	0%	63%
Cape May	Picard/Burke	FC	FC	N/A	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Cape May Point	Grant/vanHeeswyk	FC	FC	FC	FC	N/A	FC	Alt		N/A				5	1	8	63%	13%	75%
Commercial Twp	Sparks/Humphries	FC	FC	FC	FC	FC	FC	FC		N/A				7	0	8	88%	0%	88%
Corbin City	Siedlecki/Kane	FC	FC	FC	FC	FC	Alt	FC		N/A				6	1	8	75%	13%	88%
Deerfield	Bauer/Closer	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Dennis	Bishop/Justice	Alt	Alt	Alt	FC	FC	FC	FC		FC				5	3	8	63%	38%	100%
Downe	Campbell, B./Tucker	FC	Alt	N/A	Alt	Alt	Alt	Alt		Alt				1	6	8	13%	75%	88%
Egg Harbor Twp.	Miller/Tedesco	Alt	N/C	Alt	Alt	Alt	Alt	Alt		Alt				0	7	8	0%	88%	88%
Estell Manor	Kent/Seelman	NA	FC	FC	N/A	FC	FC	FC		Alt				5	1	8	63%	13%	75%
Folsom	Gatto/Schenker	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Galloway	Prakash/Johansen	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Hamilton	Liston/Marcologno	FC	FC	FC	FC	FC	FC	FC		N/A				7	0	8	88%	0%	88%
Linwood	Napoli/Strazzeri	Alt	FC	FC	FC	FC	FC	FC		N/A				6	1	8	75%	13%	88%
Longport	Hirsch/Kelly	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Lower	Fournier/Ridgway	N/A	FC	N/A	FC	FC	FC	FC		FC				6	0	8	75%	0%	75%
Margate	McLaughlin/Adams	N/A	Alt	FC	FC	FC	FC	Alt		FC				5	2	8	63%	25%	88%
Middle	Keun/Quinones	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Millville	Burke/Shapiro	N/A	FC	FC	FC	FC	Alt	FC		Alt				5	2	8	63%	25%	88%
Mullica	Stollenwerk	N/A	FC	FC	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Newfield	Barbagli/Marandino	N/A	FC	N/A	N/A	N/A	N/A	N/A		N/A				1	0	8	13%	0%	13%
North Wildwood	Simone/Nordberg	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Northfield	Canesi/Campbell	FC	FC	FC	FC	N/A	FC	FC		FC				7	0	8	88%	0%	88%
Ocean City	Woods/Wood	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
Pleasantville	Riggin/Stewart	FC	FC	N/A	FC	FC	N/A	FC		FC				6	0	8	75%	0%	75%
Sea Isle	Seib/Savastano	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Somers Point	Samuelson/Heath	FC	FC	Alt	FC	FC	FC	FC		FC				7	1	8	88%	13%	100%
Stone Harbor	Craft/Wagner	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Upper Deerfield	Spotore/Vagnarelli	FC	FC	N/A	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Upper Township	Smuz/Young	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Ventnor	Goos/lannuzzelli	FC	Alt	FC	FC	FC	FC	FC		FC				7	1	8	88%	13%	100%
Waterford	Yeatman/Danson	N/A	N/A	FC	FC	Rep	N/A	FC		FC				4	0	8	50%	0%	50%
West Cape May	Vitelli/Schumann	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
West Wildwood	Brunkel-Crowley, E/	N/A	FC	N/A	FC	N/A	FC	FC		N/A				4	0	8	50%	0%	50%
Weymouth	Ayres/Carroll	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Wildwood City	Groon/Dunn	N/A	N/A	N/A	N/A	Alt	Alt	N/A		Alt				0	3	8	0%	38%	38%
Wildwood Crest	Mahon/Feketics	FC	N/A	FC	FC	Alt	N/A	FC		FC				5	1	8	63%	13%	75%
Woodbine	Garrison/Gurdgjel	FC	FC	Alt	FC	FC	FC	N/A		FC				6	1	8	75%	13%	88%
41		33	37	31	38	36	37	38	41	34	41	41	41	248	33	328	76%	10%	86%
		80%	90%	76%	93%	88%	90%	93%	100%	83%	100%	100%	100%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance

Atlantic County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Robert Garish, JIF Safety Director
DATE: October 21, 2020

J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Associate Director Public Sector Risk Control Office: 856-552-6862 khummel@jamontgomery.com	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102	Robert Holwitt Senior Consultant rholwitt@jamontgomery.com Office: 856-552-4624 Cell: 856-628-5705
Lauren Gershman Administrative Assistant lgershman@jamontgomery.com Office: 856-446-9279	P.O. Box 99106 Camden, NJ 08101	Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

LOSS CONTROL SURVEYS

- Borough of Wildwood Crest on September 9, 2020
- Township of Lower on September 9, 2020
- City of Pleasantville on September 16, 2020
- Township of Hamilton on September 17, 2020
- City of North Wildwood on September 22, 2020
- Township of Deerfield on September 28, 2020
- Township of Middle on September 30, 2020

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- There were no Law Enforcement Loss Control Surveys for the month of September

MEETINGS ATTENDED

- Atlantic JIF Claims Meeting (Telephonic) – September 10, 2020
- Atlantic JIF Executive Meeting (Telephonic)- September 16, 2020
- Police Ad Hoc Meeting (Zoom)- September 23, 2020

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
October 8, 2020	Claims Meeting	Telephonic
October 21, 2020	Executive Committee Meeting	Telephonic

SAFETY DIRECTOR'S BULLETINS AND MESSAGES

Safety Director Bulletins and Messages are distributed by email to Fund Commissioners, Safety Coordinators, and Risk Consultants. They can be viewed at <https://njmel.org/mel-safety-institute/bulletins/> or NJ MEL App.

If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- September 2 - Training Opportunities for Fire Personnel
- September 9 - Employers of DLC Holders- Designated Employer Representative Training
- September 14 - National Fall Prevention Stand-Down Week
- September 15 - Live Safety Training Webinars –October Registration Now Open!
- September 25 – MSI Bulletin - National Preparedness Month Best Practices
- September 29 – MSI Bulletin - National Fire Prevention Week, Kitchen Fires

MSI NOW & MEL MEDIA LIBRARY

MSI NOW offers digital streaming safety videos. To view MSI NOW, log onto the MSI/LMS and select the MSI NOW & Online Training College located on the bottom right of the Home page.

MSI NOW	
Municipality	Number of Videos
Galloway	9
Wildwood Crest	2

The MEL Media Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog and rent videos, please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

MEL Media Library	
Municipality	Number of Videos
-0-	-0-

MEL SAFETY INSTITUTE (MSI)

Listed below are upcoming MSI training programs. 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.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

For webinars, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. The MSI maintains these records to document our compliance with the State agency.

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

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).

October Webinar Training Schedule

Date	Webinar Topic	Time
10/1/20	Leaf Collection Safety	8:30 - 10:30 am
10/1/20	Chipper Safety	11:00 - 12:00 pm
10/1/20	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
10/2/20	Chainsaw Safety	8:30 - 9:30 am
10/2/20	Mower Safety	10:00 - 11:00 am
10/2/20	Fire Extinguisher	11:30 - 12:30 pm
10/5/20	Personal Protective Equipment (PPE)	8:30 - 10:30 am
10/5/20	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
10/5/20	HazCom w/GHS	1:00 - 2:30 pm
10/6/20	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
10/6/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/6/20	Flagger Skills and Safety Considerations	11:00 - 12:00 pm
10/6/20	Fire Safety	1:00 - 2:00 pm
10/6/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
10/7/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/7/20	Confined Space for Entrants & Attendants	9:00 - 11:00 am
10/7/20	Hearing Conservation	1:00 - 2:00 pm
10/7/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
10/8/20	Sanitation/Recycling Safety	8:30 - 10:30 am
10/8/20	Accident Investigation	1:00 - 3:00 pm
10/9/20	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
10/9/20	Driving Safety Awareness	11:00 - 12:30 pm
10/9/20	Bloodborne Pathogens (BBP)	1:30 - 2:30 pm
10/13/20	Chipper Safety	8:30 - 9:30 am
10/13/20	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
10/14/20	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
10/14/20	Mower Safety	11:30 - 12:30 pm

Date	Webinar Topic	Time
10/14/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials- Evening	6:00 – 8:00 pm
10/15/20	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm
10/15/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
10/16/20	Hearing Conservation	9:00 - 10:00 am
10/16/20	HazCom w/GHS	10:30 - 12:00 pm
10/16/20	Fall Protection Awareness	1:00 - 3:00 pm
10/19/20	Accident Investigation	9:00 - 11:00 am
10/19/20	Fire Safety	11:30 - 12:30 pm
10/19/20	Building Trust and a Constitutionally Sound Police Agency Through Training- Evening	6:30 - 8:00 pm
10/20/20	Lock Out/Tag Out (LOTO)	9:30 - 11:30 am
10/20/20	Snow Plow/Snow Removal Safety	12:30 - 2:30 pm
10/20/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials- Evening	6:00 – 8:00 pm
10/21/20	Fall Protection Awareness	8:30 - 10:30 am
10/21/20	Hearing Conservation	11:00 - 12:00 pm
10/21/20	Leaf Collection Safety	1:00 - 3:00 pm
10/22/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/22/20	Bloodborne Pathogens (BBP)	9:00 - 10:00 am
10/22/20	Fire Extinguisher	10:30 - 11:30 am
10/23/20	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/23/20	Sanitation/Recycling Safety	12:30 - 2:30 pm
10/26/20	Driving Safety Awareness	8:30 - 10:00 am
10/26/20	Ladder Safety/Walking Surfaces	11:00 - 1:00 pm
10/27/20	Confined Space Entry for Supervisors	9:00 - 12:00 pm
10/27/20	Flagger Skills and Safety Considerations	1:00 - 2:00 pm
10/28/20	Chainsaw Safety	8:30 - 9:30 am
10/28/20	Fire Safety	10:00 - 11:00 am
10/28/20	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/20	HazCom w/GHS	8:30 - 10:00 am
10/29/20	Dealing with Difficult People	1:00 - 3:00 pm
10/30/20	Sanitation/Recycling Safety	8:30 - 10:30 am
10/30/20	CDL-Drivers Safety Regulations	12:30 - 2:30 pm

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	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	2 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5 / T - .5 / G	Special Events Management	2 / M
Flagger / Work zone Safety	2 / T,M	Shift Briefing Essentials	1 / 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	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
		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 / 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 / Work zone 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
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM
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	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
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	
ORM - Office Mgmt. and Ancillary subjects			

October 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 **September 30, 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:

SEPTEMBER

Interest Income:

Interest received from Account Balances	\$	7,020.60
Coupon Interest Payment	\$	65,786.02
Amortization and/or interest cost {net}	\$	13,812.97
Unrealized gain/<loss>	< \$	47,427.54>
Management Fee	< \$	-0 >
misc.	< \$.03>
Net gain/<loss> in position	\$	39,192.02

Interest Accrual:

SEPTEMBER

Beginning Interest Accrual at M&T/Wilmington Trust	\$107,831.08
Change in Accrued interest at M&T/Wilmington Trust	<u>\$ 22,186.51</u>
Ending Interest Accrual	\$ 85,644.57

Unrealized Gain/Loss

Current Month	\$ 873,183.80
Prior Month	\$ 920,611.34
Change in Unrealized Gain/Loss	<\$ 47,427.54>

<u>Investment Balance</u> beginning of period:	\$35,274,811.65
end of month-	\$31,957,389.97

Overall rate of return this month .918%

Portfolio:

US Treasury Bonds \$ 31,957,389.97 100.0%

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts	\$ 54,587.42	{ytd=\$327,448.68}
Adjustment Receipts	\$ 700.10	[ytd=\$7,161.45]
Assessments	\$4,279,743	

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 \$1,189,135.83. The claims detail shows 487 checks totaling 1180 claims payments issued and are categorized as follows:

Further Analysis:

Payments:	\$	1,189,135.83
Adjustments-	<\$	5,913.66>
Less Recoveries	<\$	54,587.42>
Net Total	\$	1,128,634.75

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 \$49,752,846.47 to a closing balance of \$52,738,459.83 showing a increase in the fund's cash position of \$2,985,613.36. 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

8/31/2020

UNAUDITED {interest posted-unaudited}

Buena Vista	\$ 12,169.00
Egg Harbor City	\$ 31,302.00
Hamilton Township	\$ 83,127.90
Hammonton Township	\$ -0- *released
Middle Township	\$ 169,240.17
Mullica Township	\$ 27,095.89
Northfield	\$ 88,203.09
Pleasantville	\$ 493.39
Port Republic	\$ 1,074.00
Upper Deerfield Township	\$ 71,898.37
Waterford Township	\$ 27,331.45
Upper Township	\$ 60,141.01
Stone Harbor	\$ 9,194.43
	<u>\$ 581,270.70</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 - OCTOBER 2020**

	Payable To:	FY 2020	FY 2019	Appropriation	Description
1	The Actuarial Advantage	739.00		Prof Services/Actuary	Oct 2020 Fees
2	Arthur J. Gallagher Risk Management Services, Inc	83,058.00		Prof Services/Administration	Oct 2020 Fees
3	Arthur J. Gallagher Risk Management Services, Inc	281.35		Misc/Postage/Copies/Fax	Sept 2020 Fees
4	The DeWeese Law Firm, P.C.	10,883.00		Prof Services/Attorney	Oct 2020 Fees
5	Qual-Lynx	67,188.00		Prof Services/Claims Administration	Oct 2020 Fees
6	Joyce Media	375.00		Misc/JIF Website	Oct 2020 Fees
7	AssetWORKS	6,819.00		Prof Services/Prop. Appraiser	Balance for property appraisals, Inv#664-12181
8	Tracy Forlenza	538.00		Misc/Recording Secretary	Oct 2020 Fees
9	J.A. Montgomery Risk Control Services	18,554.00		Prof Services/Safety Director/Loss Control	Oct 2020 Fees
10	J.A. Montgomery Risk Control Services	1,400.00		Training/Training	Protection of Minor Training
11	Pivot Point Security	1,112.00		EPL/CYBER/Technology Risk Management Ser	Contract Fees 9/1-8/31/2021; Oct fee
12	John Hansen	2,043.00		Prof Services/Treasurer	Oct 2020 Fees
13	John Hansen	7.75		Misc/Postage/Copies/Fax	USPS fee for checks-Sept
14	Conner Strong & Buckelew	1,021.00		Prof Services/Underwriting Mgr	Oct 2020 Fees
15	Jordan Simone	5,329.00		Wellness/Wellness Incentive Program	Oct 2020 Fees
16	Arc Reprographics	777.51		Misc/Printing	Inv#277641 env, #2776451 report cards
17	Iron Mountain	136.61		Misc/Records Retention Service	Inv#CZHM674 Storage 10/1-31/2020; Service 8/26-9/22/2020
18	Media Pro	8,243.00		EPL/CYBER/Cyber On-Line Employee Trai	Online cyber training - 9/1/2020-8/31/2021
19	The Press of Atlantic City	5.04		Misc/Legal Notices	#151177 short billed; sept meeting change
20	Borough of Avalon	725.00		EPL/CYBER/EPL/Cyber Incentive Program	Malware protection
21	Cape May City	1,000.00		Wellness/Wellness Incentive Program	Employee farm markets
22	Corbin City	391.92		EPL/CYBER/EPL/Cyber Incentive Program	Malware protection
23	Borough of Folsom	725.00		EPL/CYBER/EPL/Cyber Incentive Program	Malware protection
24	City of Margate		2,750.00	Safety Incentive Program	Beach towels
25	City of Margate	1,500.00		Wellness/Wellness Incentive Program	Water bottles
26	City of Sea Isle City	400.00		Wellness/Wellness Incentive Program	Employee farm markets
27	City of Sea Isle City		1,212.12	Safety Incentive Program	PPE items
28	Borough of Stone Harbor	1,500.00		Optional Safety Budget	PPE items
29	Borough of Stone Harbor	725.00		EPL/CYBER/EPL/Cyber Incentive Program	Malware protection
	Subtotals	215,477.18	3,962.12		

JIF BILL LIST TOTAL	219,439.30
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