



AGENDA PACKET



Wednesday, February 17, 2021 at 3:00 PM

Via Zoom Conferencing

<https://zoom.us/j/96245315067>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 962 4531 5067

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

February 17, 2021 – 3:00 PM

Via Zoom Conferencing

<https://zoom.us/j/96245315067>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 962 4531 5067

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. Move up Alternate Executive Committee Members (if necessary)
- VI. Approval of Minutes.....Pages 1-19
 - A. Adoption of the **January 20, 2021** minutes – **Motion – All in Favor**
 - B. Approval of the **January 20, 2021** 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Closed Session – Resolution 2021- _____ 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
- VIII. Reopen Public Portion of Meeting – **Motion – All in Favor**
- IX. Authorization of Claims Payments – **Motion - Roll Call**
- X. Authorization to Abandon Subrogation (if necessary) – **Motion - Roll Call**
- XI. Claims Review Committee Report: – Open Session Items
- XII. Claims Administrator’s Report
 - A. Lessons Learned from LossesPage 20

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- AA. Website
- BB. New Member Activity

- XVIII. MEL and/or RCF Reports
 - A. Nothing to Report
- XIX. Safety Director's Report
 - A. Activity Report Pages 183-185
 - B. Police One Training.....Update
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 - A. Fund Status
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 - C. Payment Register – **Motion to Approve - Roll Call**
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 - E. Analysis of Non-Assessment Receipts
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- XXI. Miscellaneous Business

| |
|---|
| <p>The next meeting will be held on Wednesday, March 17, 2021 at 3:00 PM via Zoom Conferencing</p> |
|---|

- XXII. 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**

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



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Zoom conference call

January 20, 2021 at 3:00PM

OPEN SESSION MINUTES

The *Reorganization* meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held via Zoom conference following social distancing guidelines for COVID-19 on January 20, 2021 at 3:00 PM, prevailing time. Chair Wahl, Borough of Avalon, presiding. The meeting was called to order at 3:00 PM.

SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL of 2020 FUND COMMISSIONERS

Those in attendance were:

Jessica Thompson, **Absecon City**
Scott Wahl, *Chair*, **Avalon Borough**
Karen Blowers, **Brigantine City**
Bill Nimohay **Buena Borough**
Joe Picard, **Cape May City**
Heather Sparks, **Commercial Twp.**
LaVerne Kirn, Representing **Corbin City**
Alex Bauer, **Deerfield Twp.**
Jessica Bishop, **Dennis Twp.** (*missed roll call*)
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.**
Leigh Ann Napoli, **Linwood City**
Rich Hirsch, **Longport Borough**
Karen Fournier, **Lower Twp.**
Dan Adams, *Alt.*, **Margate City**
Varvara Keun, **Middle Twp.**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp.**
Ron Simone, **North Wildwood City**
Mary Canesi, **Northfield City**

Liz Woods, **Ocean City**
Chief Sean Riggin, **Pleasantville City**
Kellie Seib, *Sec*, **Sea Isle City**
Shelby Heath, *Alt.*, **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**
Carl O'Hala, *Alt.*, **West Wildwood City**
DJ Ayres, **Weymouth Twp.**
Steve O'Connor, Representing **Wildwood City**
Lisa Garrison, **Woodbine Borough**

Absent were:

Ed Grant, **Cape May Point**
Arch Liston, **Hamilton Twp.**
Sam Barbagli, **Newfield Borough**
Connie Mahon, **Wildwood Crest Borough**

Present Fund Professionals were:

Paul A. 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 (*missed roll call*)
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.

APPROVAL OF MINUTES – OPEN SESSION

Chair Wahl entertained a motion to approve the meeting minutes of the December 16, 2020 Executive Committee Meeting.

Motion by Mr. Goos, seconded by Ms. Woods, to approve the meeting minutes of the December 16, 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 December 16, 2020 Executive Committee meeting.

Motion by Ms. Burke, seconded by Mr. Simone, to approve the Closed Session minutes of the December 16, 2020 Executive Committee meeting as presented. Motion carried by unanimous vote.

The Closed Session meeting minutes of the December 16, 2020 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Confidential Closed Session Meeting Minutes were collected.

ADJOURN THE SINE DIE MEETING

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

At this time Officers, Executive Committee, and Alternates vacated their chairs. Chair Wahl passed the gavel to Paul Forlenza, Executive Director, until the election of the Chair, Secretary and Executive Committee for the 2021 Fund Year has been completed.

Chair Wahl thanked the members of the board, membership and all the Fund Professionals for helping him through this year.

Mr. Forlenza welcomed all in attendance to the *2021 Reorganization Meeting of the ACM JIF*. He then asked the Recording Secretary for a Roll Call vote of the 2021 Fund Commissioners

ROLL CALL of 2021 FUND COMMISSIONERS

Those in attendance were:

Jessica Thompson, **Absecon City**
Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Bill Nimohay **Buena Borough**
Joe Picard, **Cape May City**
Heather Sparks, **Commercial Twp.**
LaVerne Kirn, **Corbin City**
Alex Bauer, **Deerfield Twp.**
Jessica Bishop, **Dennis Twp.**
Samantha Tucker, *Alt.*, **Downe Twp.**
Eileen Tedesco, *Alt.*, **Egg Harbor Twp.**
Teri Seelman, **Estell Manor City**
Patricia Gatto, **Folsom Borough**

Cheryl Prakash, **Galloway Twp.**
Leigh Ann Napoli, **Linwood City**
Rich Hirsch, **Longport Borough**
Karen Fournier, **Lower Twp.**
Dan Adams, *Alt.*, **Margate City**
Varvara Keun, **Middle Twp.**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp.**
Ron Simone, **North Wildwood City**
Mary Canesi, **Northfield City**
Liz Woods, **Ocean City**
Chief Sean Riggin, **Pleasantville City**
Kellie Seib, **Sea Isle City**
Shelby Heath, *Alt.*, **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**
Carl O'Hala, *Alt.*, **West Wildwood City**
DJ Ayres, **Weymouth Twp.**
Steve O'Connor, **Wildwood City**
Lisa Garrison, **Woodbine Borough**

Absent were:

Ed Grant, **Cape May Point**
Arch Liston, **Hamilton Twp.**
Sam Barbagli, **Newfield Borough**
Connie Mahon, **Wildwood Crest**

Mr. Forlenza welcomed all the 2021 Fund Commissioners.

ELECTION OF 2021 OFFICERS

Mr. Forlenza presented for the membership's consideration the 2021 Nomination Slate. The Nominating Committee met in November and presented the Nomination Slate at the November and December Executive Committee Meetings.

He noted the slate included:

| | |
|----------------------|--|
| Chair: | Kellie Seib , City of Sea Isle City |
| Secretary: | James Craft , Borough of Stone Harbor |
| Executive Committee: | |
| | #1 Elizabeth Woods , City of Ocean City |
| | #2 Ron Simone , City of North Wildwood |
| | #3 Regina Burke , City of Millville |
| | #4 Mary Canesi , City of Northfield |
| | #5 Sean Riggin , City of Pleasantville |

- Alternates:
- #1 **Lauren Vitelli**, West Cape May
 - #2 **Joe Picard**, Cape May City
 - #3 **Heather Sparks**, Commercial Township
 - #4 **Jessica Bishop**, Dennis Township
 - #5 **James Goos**, City of Ventnor
 - #6 **Vacant**
 - #7 **Vacant**

Mr. Forlenza then stated that pursuant to the Fund's Executive Committee Nomination Policy, no petitions for a position on the 2021 Executive Committee slate were received by the deadline. He then asked for a roll call vote for the election of a Fund Chair & Secretary for the 2021 Fund Year.

Election of a Chairman and Secretary

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

- ROLL CALL** *Yeas:*
- Jessica Thompson, **Absecon City**
 - Scott Wahl, **Avalon Borough**
 - Karen Blowers, **Brigantine City**
 - Bill Nimohay **Buena Borough**
 - Joe Picard, **Cape May City**
 - Heather Sparks, **Commercial Twp.**
 - LaVerne Kirm, **Corbin City**
 - Alex Bauer, **Deerfield Twp.**
 - Jessica Bishop, **Dennis Twp.**
 - Samantha Tucker, *Alt.*, **Downe Twp.**
 - Eileen Tedesco, *Alt.*, **Egg Harbor Twp.**
 - Teri Seelman, **Estell Manor City**
 - Patricia Gatto, **Folsom Borough**
 - Cheryl Prakash, **Galloway Twp.**
 - Leigh Ann Napoli, **Linwood City**
 - Rich Hirsch, **Longport Borough**
 - Karen Fournier, **Lower Twp.**
 - Dan Adams, *Alt.*, **Margate City**
 - Varvara Keun, **Middle Twp.**
 - Regina Burke, **Millville City**
 - Dawn Stollenwerk, **Mullica Twp.**
 - Ron Simone, **North Wildwood City**
 - Mary Canesi, **Northfield City**
 - Liz Woods, **Ocean City**
 - Chief Sean Riggin, **Pleasantville City**
 - Kellie Seib, **Sea Isle City**
 - Shelby Heath, *Alt.*, **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**
Carl O'Hala, *Alt.*, **West Wildwood City**
DJ Ayres, **Weymouth Twp.**
Steve O'Connor, **Wildwood City**
Lisa Garrison, **Woodbine Borough**

Nays: None

Abstained: None

All in favor. Motion carried by unanimous vote.

Election of an Executive Committee and Alternates for 2021

Again, Mr. Forlenza noted that no petitions were received for a position on the Executive Committee; therefore, he asked for a Roll Call Vote to *Elect an Executive Committee and Alternates for 2021* as presented.

ROLL CALL

Yeas: Jessica Thompson, **Absecon City**
Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Bill Nimohay **Buena Borough**
Joe Picard, **Cape May City**
Heather Sparks, **Commercial Twp.**
LaVerne Kim, **Corbin City**
Alex Bauer, **Deerfield Twp.**
Jessica Bishop, **Dennis Twp.**
Samantha Tucker, *Alt.*, **Downe Twp.**
Eileen Tedesco, *Alt.*, **Egg Harbor Twp.**
Teri Seelman, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Cheryl Prakash, **Galloway Twp.**
Leigh Ann Napoli, **Linwood City**
Rich Hirsch, **Longport Borough**
Karen Fournier, **Lower Twp.**
Dan Adams, *Alt.*, **Margate City**
Varvara Keun, **Middle Twp.**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp.**
Ron Simone, **North Wildwood City**
Mary Canesi, **Northfield City**
Liz Woods, **Ocean City**
Chief Sean Riggan, **Pleasantville City**
Kellie Seib, **Sea Isle City**
Shelby Heath, *Alt.*, **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**
Carl O'Hala, *Alt.*, **West Wildwood City**
DJ Ayres, **Weymouth Twp.**
Steve O'Connor, **Wildwood City**
Lisa Garrison, **Woodbine Borough**

Nays: None
Abstained: None

All in favor. Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2021 Fund Year.

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

At this time, Mr. Forlenza passed the gavel to newly elected Chair Kellie Seib, City of Sea Isle City, to conduct the 2021 Reorganization Meeting of the Fund. Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election.

Chair Seib took over the meeting and presented the Organizational Resolutions for 2021.

ORGANIZATIONAL RESOLUTIONS

The following 2021 Organizational Resolutions were presented for adoption by Chair Wahl:

Resolution 2021-01 – Confirming the Election of a Chairman and Secretary

Resolution 2021-02 – Confirming the Election of an Executive Committee and Alternates

Resolution 2021-03 – Appointing Professional Staff

Resolution 2021-04 – Approving Defense Counsel and Approved Associates

Resolution 2021-05 – Recommending the EPL/POL Defense Panel

Resolution 2021-06 – Appointing Louis J. Greco, Esquire as Conflict Solicitor

Resolution 2021-07 – Adopting Cash and Investment Policy

Resolution 2021-08 – Adopting Procedures in Compliance with the Open Public Meetings Act

Resolution 2021-09 – Adopting Fiscal Policies and Procedures

Resolution 2021-10 – Adopting Administrative Policies and Procedures

Resolution 2021-11 – Designating the Executive Director as Public Agency Compliance Officer

Resolution 2021-12 – Adopting and Establishing a Conflict of Interest Policy

Resolution 2021-13 – Establishing a Fund Records Program

Resolution 2021-14 – Establishing a 2021 Plan of Risk Management /Committee Charters

Resolution 2021-15 – Designation of Certifying and Approving Officer for Payment of Claims

Resolution 2021-16 – Authorizing participation in the MEL Named Storm Deductible Risk Sharing Program

Chair Seib entertained a motion to adopt the *Organizational Resolutions 2021-01 through 2021-16* as presented.

Motion by Ms. Burke, seconded by Ms. Woods to adopt *Organizational Resolutions 2021-01 through 2021-16*.

| | | |
|------------------|-----------------|---|
| ROLL CALL | Yeas: | Regina Burke, Millville *Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Chief Riggan, Pleasantville Kellie Seib, <i>Chair</i> , Sea Isle City Jim Craft, <i>Sec</i> , Stone Harbor |
| | Nays: | None |
| | Abstain: | *Ron Simone, North Wildwood from R2021-03 only |

Motion carried by majority vote.

Resolution 2021-17 Travel Expenses

Chair Seib entertained a motion to adopt *Resolution 2021-17 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences* as presented.

Motion by Ms. Woods, seconded by Ms. Burke to adopt *Resolution 2021-17 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences*.

| | | |
|------------------|-----------------|--|
| ROLL CALL | Yeas: | Regina Burke, Millville Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Chief Riggan, Pleasantville Kellie Seib, <i>Chair</i> , Sea Isle City Jim Craft, <i>Sec</i> , Stone Harbor |
| | Nays: | None |
| | Abstain: | None |

Motion carried by unanimous vote.

CLOSED SESSION - RESOLUTION #2021-18

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

Chair Seib entertained a motion to adopt *Closed Session Resolution 2021-18*.

Motion by Mr. Simone, seconded by Ms. Woods, to adopt *Resolution 2021-18* as presented.

ROLL CALL

Yeas: Regina Burke, **Millville**
 Ron Simone, **North Wildwood**
 Mary Canesi, **Northfield**
 Liz Woods, **Ocean City**
 Chief Riggan, **Pleasantville**
 Kellie Seib, *Chair*, **Sea Isle City**
 Jim Craft, *Sec*, **Stone Harbor**

Nays: None

Abstained: None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

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

They are as follows:

December 2020 PARs:

| <i>Workers' Compensation</i> | <i>General Liability</i> | <i>Auto Liability</i> | <i>Property</i> |
|-------------------------------------|---------------------------------|------------------------------|------------------------|
| 2018126560 | 001252536 | 2020203280 | 2021219870 |
| 2021213854 | 2018142331 | 2019151495 | 2021220407 |
| 2021215935 | 2020183423 | 2018108846 (01-02) | |
| MLT-2021222712 (01-09) | 001213728 (01-02) | | |
| 2021216836 | | | |
| 2020191944 | | | |
| MLT-2021223347 (01-09) | | | |
| MLT-2020190700 (01-03) | | | |

ROLL CALL

Yeas: Regina Burke, **Millville**
 Ron Simone, **North Wildwood**
 Mary Canesi, **Northfield**
 Liz Woods, **Ocean City**
 Chief Riggan, **Pleasantville**
 Kellie Seib, *Chair*, **Sea Isle City**
 Jim Craft, *Sec*, **Stone Harbor**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

Secretary Craft motioned to abandon subrogation on the following Qual-lynx files:

| Qual-Lynx File #s |
|-------------------|
| 001263713 |
| 2019161645 |
| 2020181543 |

Motion by Mr. Craft, seconded by Ms. Woods to abandon the files for subrogation as presented.

ROLL CALL **Yeas:** Regina Burke, **Millville**
Ron Simone, **North Wildwood**
Mary Canesi, **Northfield**
Liz Woods, **Ocean City**
Chief Riffin, **Pleasantville**
Kellie Seib, *Chair*, **Sea Isle City**
Jim Craft, *Sec*, **Stone Harbor**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT - OPEN SESSION ITEMS

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses - January

Mr. Roselli thanked the members for the reappointment of Qual-Lynx. He reported that the *Lessons Learned from Losses* this month focuses on Winter Safety. He reminded the members that the weather can have a serious impact on claims, but this can be minimized with the right preparation and monitoring of problem areas. He noted to consider who is capable of snow removal; pre-treat parking lots and sidewalks when snow or ice is expected; plan where to pile snow to avoid icy patches; discuss footwear with employees; provide caution/wet floor signs at all entrances; maintain heat and consider areas of building where pipes may freeze especially against outside walls.

Mr. Roselli informed members of two weather related claims. He noted one employee was walking in parking lot where snow melted and refroze. The employee slipped and was severely injured totaling \$83,000 thus far. The second employee climbed over a snow mound instead of going around and slipped. The employee has had two surgeries so far totaling \$130,000.

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

Ms. Beatty thanked the members for the reappointment of QualCare. She presented the ACM JIF Lost Time v. Medical Only Cases (Intake Report).

| | <i>Dec</i> | <i>YTD</i> |
|---|------------|------------|
| <i>Total Intakes (New Claims)</i> | 180 | 1,304 |
| <i>Report Only</i> | 35 | 326 |
| <i>Report Only % of Total</i> | 19% | 25% |
| <i>Medical Only</i> | 117 | 677 |
| <i>Lost Time</i> | 28 | 298 |
| <i>Medical Only/Lost Time Ratio</i> | 81:19 | 69:31 |
| <i>Occupational, Claim Petition, Cancer Presumption</i> | 0 | 3 |
| <i>COVID-19</i> | 134 | 607 |
| <i>Average Days to Report to QL</i> | 4.3 | 3.3 |

PPO Penetration Report:

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

| PPO Penetration Rate | <i>Dec</i> | <i>YTD</i> |
|---|------------|--------------|
| <i>Bill Count</i> | 750 | 7,254 |
| <i>Original Provider Charges</i> | \$924,517 | \$10,156,445 |
| <i>Re-priced Bill Amount</i> | \$243,894 | \$2,994,848 |
| <i>Savings</i> | \$680,623 | \$7,164,597 |
| <i>% of Savings</i> | 74% | 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> | 97% | 97% |
| <i>EPO Penetration Rate –Provider Charges</i> | 98% | 97% |

Transitional Duty Report

Ms. Beatty presented her *Transitional Duty reports*.

| Transitional Duty Summary Report | <i>YTD</i> |
|---|------------|
| <i>Transitional Duty Days Available</i> | 9,148 |
| <i>Transitional Duty Days Worked</i> | 6,231 |
| <i>% of Transitional Duty Days Worked</i> | 68% |
| <i>Transitional Duty Days Not Accommodated</i> | 2,917 |
| <i>% of Transitional Duty Days Not Accommodated</i> | 32% |
| <i>Money Save by Accommodating</i> | \$598,889 |

| | |
|--------------------------------------|-----------|
| <i>Cost of Days NOT Accommodated</i> | \$274,394 |
|--------------------------------------|-----------|

COVID-19

Ms. Beatty stated that there are 607 COVID exposures reported to date for the ACMJIF members.

PRESCRIPTION BENEFIT PROGRAM

Ms. Beatty noted that there is a new quarterly report on page 114 detailing the prescription benefit program usage which was a new program beginning in January 2020.

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

SOLICITOR'S REPORT

Mr. DeWeese thanked the members for the reappointment of his firm. He presented the following reports:

Closed Claims

Mr. DeWeese noted that there were four (4) cases closed in January with no payments to Plaintiff.

MEL EPL Helpline

Mr. DeWeese stated that there is a reminder regarding the MEL EPL Helpline in the agenda. He asked members to review the MEL EPL Helpline authorized contact list and make certain that the individual listed is accurate.

COVID VACCINE BULLETIN – Mr. DeWeese noted that Mr. Forlenza forwarded the COVID vaccine bulletin to members on Mr. DeWeese's behalf. He asked that all review this bulletin. He noted for all to review with their solicitor or labor council before making determinations as of how to proceed. This memo was prepared in conjunction with the MEL. He asked members to contact him if there are any questions.

Mr. DeWeese entertained any questions. No questions were entertained.

COMMITTEE REPORTS

Committee Chairs Meeting – Chair Seib noted that the Committee Chairs meeting was held on January 14, 2021 via Zoom and the minutes were a handout today. She noted the Committee discussed the makeup of each sub-committee and selected representatives for the 2021 Fund Year based upon preferences of each Fund Commissioner and the needs of the Fund. Risk Managers were also assigned to various committees. She noted that co-chairs for each committee were discussed and ultimately agreed to nominate a co-chair for each committee in an effort to ensure continuity. She asked members to please review the committee assignments and any changes should be emailed to the Executive Director's office and to her as well. No questions were entertained.

WELLNESS DIRECTOR REPORT

Ms. Simone thanked the members for her reappointment. She stated that her report is included in the agenda packet and encouraged the members to read through her material beginning on page 121. She noted that she will continue offering individual or group health coaching. She stated some areas to be addressed are physical fitness, weight management, stress management, long and short term goal setting, building healthy habits and routines. She asked members to contact her to set a date and time that is convenient.

Ms. Simone also stated that she will be offering a webinar, "Release Stress through Mindfulness" in January 26, 2021 at 12:00pm and a zoom link will be emailed. She reported that she and the Wellness Director

from Burlco and Trico JIFs jointly held a focus group to better understand what the members would like to see as far as wellness. She noted that another will be held early February.

Ms. Simone reported that Sea Isle City Wellness Committee provided employees with healthy snacks during the holiday season including fruits, nuts, and seltzer. Upper Deerfield purchased ergonomic office chairs and Wildwood Crest purchased a Peloton bike for employees to use.

Ms. Simone reminded members that a portion of the Wellness funds, after using the Optional Safety Budget, may be used to help offset the PPE costs and to encumber the funds by December 31, 2020 and claim by February 1, 2021 which is quickly approaching. She asked members to reference the approved Wellness items/activities list when using the wellness funds. Please contact Jordan or Tracy Forlenza if you are unsure if they will be eligible for reimbursement under this program.

Ms. Simone reminded members to review the newsletter which was about staying active at work and home; looking at the physical and mental aspects of exercise.

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

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza thanked the members for the reappointment of Arthur J. Gallagher.

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

Certificates of Insurance -Mr. Forlenza noted that the certificates of insurance issued were delayed, but to review when released and please make sure that these were requested by your municipality and issued properly. If you have not received your certificates, please reach out to Ed Cooney at the Underwriter's office.

Safety, OSB, Wellness and EPL/Cyber Reimbursement- 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. He asked members to please review the program requirements and contact Jordan, Tracy or the Safety Director prior to purchases if unsure if it is an approved purchase. He stressed the date to claim encumbered funds of February 1, 2021.

MEL Cyber Compliance Status Checklist - Mr. Forlenza stated that on pages 147-148 is the MEL Cyber Compliance status checklist for each member. He informed the members that it's important to be in compliance at the time of the breach occurs. He noted that the MEL is updating these standards and will be releasing them this spring. He stated that it is likely to now be a 3 tier system and deadline for compliance will be around October 2021. He mentioned that if you are currently compliant, you will have time to come into compliance with the new standards (grandfathered with a set deadline).

Statutory Bonds - Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 149-150 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. Please contact Ed Cooney with questions.

2022-2023 MEL EPL Risk Management Plan Update – Mr. Forlenza noted the revised Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org) in July. 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. He noted that Police Command Staff training will be held in spring 2021, hopefully, in person, but will be done as webinar if needed. He stated the date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is June 1, 2021.

Managerial & Supervisors Training – Mr. Forlenza noted another aspect of the MEL EPL Risk Management Plan is Managers and Supervisors training. He stated the training was split and Sexual Abuse & Molestation training, which is a component of the MEL's Risk Management Program, was done in the fall by Paul Shives, JA Montgomery. The Employment Practice piece of the training will now be held online with Armando Riccio. He noted that there will be six or seven dates in April/May with AM and PM sessions. Registration will be done via the MSI network which tracks attendance and participation.

Non-Supervisory EPL Employee Training – Mr. Forlenza noted non-supervisory employee training - *Building a Safe Workspace: Anti-Harassment and Discrimination* is now available on the MEL website through MSI. He noted that his office sent notification with instructions to access that video through the MSI on November 23, 2020. He commented that this course must be offered to employees as a requirement of the program, but the employees are not required to complete it. He noted that the process of offering them the program must be documented. He stated the date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is June 1, 2021.

2020-2021 Elected Officials Training - Mr. Forlenza reported that Elected Official training is available only online this year through the MSI. He noted that you can register directly through the MSI and follow the steps in the email he sent out on November 23, 2020 to access the training and on pages 166-171 of the agenda packet. Elected Officials who take the training will be eligible for the \$250 credit which is limited to 5% of the member's 2021 MEL assessment for the total credit. The deadline is May 1, 2021.

2021 1st Installment JIF Billing – Mr. Forlenza stated that the JIF bills were issued in late December and are due by February 16, 2021. If you have any questions, please contact Tracy Forlenza.

2020 Attendance – Mr. Forlenza reported that the 2020 can be found on page 173 and are taken directly from the meeting minutes. Please contact the Executive Director's office with any questions.

2021 RMC Agreement and Resolution - Mr. Forlenza noted that an email was sent to all Risk Managers containing the 2021 RMC agreement and resolutions. He noted that all fully executed documents must be received in order to pay the RMCs on the February bill list. Please send all executed resolutions and agreements to Tracy Forlenza.

2021 Safety Breakfast/Safety and Claim Coordinator Roundtable – Mr. Forlenza stated the Mr. Miola and J.A. Montgomery held a discussion regarding how to celebrate the safety efforts of 2020. He noted that further details will follow.

Loss Ratio Snapshots- Mr. Forlenza informed the members that there have been changes made to how the 9/30/20 Loss Ratio snapshots are distributed. He noted that instead of mailing these, they are now available in the Origami system. He stated that Tracy Forlenza emailed members and Risk Managers with instructions on how to access and download the reports from Origami. Please contact Ms. Forlenza if you have questions accessing the reports or the adjuster listed on the claim for questions regarding the claims.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish thanked the members for the reappointment of J.A. Montgomery. He stated that the Safety Director's Report is on pages 174-176. 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; 17/19 are actively taking Police One courses with approximately 4,250 courses completed as of January 15, 2021. He noted that anyone who would like to know where they stand with Police One training to please contact him. He thanked Megan Matro from the Executive Director's office for providing this information.

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). He noted the virtual MSI training directory is in the handout. He reminded members that to offer CEUs, the attendee **MUST** be present for the entire session; noting you cannot come late or leave early as no credits will be awarded. He noted polls and questions are issued during the class to ensure participation. Please reach out with any questions.

Mr. Garish reminded members that the signed Safety Incentive Program is due back to by March 31, 2021. He asked that members report any new Safety Coordinators to his office.

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

MEL/RCF REPORTS

Mr. Hirsch noted that he reported on the January 6, 2021 meeting last month and highlighted that the MEL conducted its reorganization meeting and noted that the minutes are included in the agenda packet. He stated that they are hopeful to be in person for meetings by September 2021. He noted that the underwriter commented that the market is extremely hard right now noting changes in the reinsurance and excess insurance program as a result. He stated that the Plan of Risk Management was adopted as well as appointing resolutions.

Mr. Hirsch stated that the RCF held their reorganization as well.

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

TREASURER'S REPORT

Reports

Mr. Hansen thanked the members for his reappointment. He presented the Treasurer's Report for the period ending **December 31, 2020**. The report was made part of the agenda packet beginning on page 185. Mr. Hansen noted the following information:

Investment Interest

| Interest Income: | December |
|---|--------------------|
| Interest Received from Account Balances | \$10,678.75 |
| Coupon Interest Payment | \$38,219.23 |
| Amortization and/or interest cost | \$18,132.57 |
| Unrealized Gain or Loss | <\$51,177.59> |
| Management Fee | <\$0> |
| Misc. | <\$.03> |
| Net Gain/Loss in Interest | \$15,852.93 |

| Interest Accrual: | December |
|--------------------------------|---------------------|
| Beginning Interest Accrual | \$121,878.24 |
| Change in Accrued Interest | \$2,736.39 |
| Ending Interest Accrual | \$124,614.63 |

Mr. Hansen stated that 2020 had very good interest, unfortunately it does not look as good in the upcoming months.

| Unrealized Gain/Loss: | December |
|--------------------------------|-----------------|
| Current Month | \$732,516.75 |
| Prior Month | \$783,694.34 |
| Change in unrealized gain/loss | <\$51,177.59> |

| Investment Balance: | December |
|-----------------------------------|-----------------|
| Beginning of Month | \$31,808,306.28 |
| End of Month | \$28,642,355.73 |
| Overall rate of return this month | .348% |

| Portfolio | Total | Percentage |
|---------------------------|-----------------|-------------------|
| US Treasury Bonds & Notes | \$28,642,355.73 | 100% |

Receipt Activity for the Period:

| | December | YTD |
|---------------------------|-----------------|--------------|
| Subrogation Receipts | \$8,756.90 | \$357,748.12 |
| Adjustment Receipts-other | \$1,500 | \$8,927.45 |
| Assessments* | \$30 | |

*Mr. Hansen noted that one member had a due and owing balance of \$30 and paid in early December.

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at the end of **December** are in the amount of \$1,151,517.06 with a total of 408 checks issued totaling 1,426 claims payments. The claims detail is as follows:

| | December |
|-----------------------|-----------------------|
| Direct Loss Payments | \$1,151,517.06 |
| Adjustments- receipts | <\$68,282.22> |
| Less Recoveries | <\$8,756.90> |
| Net Total | \$1,074,477.94 |

Cash Activity for the Period – December

During the reporting month, the Fund’s “Cash Position” changed from an opening balance of \$55,758,378.71 to a closing balance of \$53,526,062.67 showing a decrease in the Fund of \$2,232,316.04.

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

| Member | 12/31/2020 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 | 108,203.09 |
| Pleasantville City | 493.39 |
| Port Republic | 1,074.00 |
| Upper Deerfield Township | 71,898.37 |
| Waterford Township | 27,331.45 |
| Upper Township | 115,792.01 |
| Stone Harbor | 9,194.43 |
| Total | \$656,921.70 |

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

Payment Register

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

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

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

ROLL CALL

Yeas:

- Regina Burke, **Millville**
- Ron Simone, **North Wildwood**
- Mary Canesi, **Northfield**
- Liz Woods, **Ocean City**
- Chief Riggan, **Pleasantville**
- Kellie Seib, *Chair*, **Sea Isle City**
- Jim Craft, *Sec*, **Stone Harbor**

Nays: None
Abstained: None

Motion carried by unanimous vote.

Bill List – January

For the Executive Committee's consideration, Mr. Hansen presented the ***January 2021 Bill List*** in the amount of **\$247,501.70**. (*Note that the January 2021 bill list was emailed to the members following the meeting as the agenda accidentally contained the December 2020 bill list).

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

Chair Seib entertained a motion for approval of the ***January 2021 Bill List***.

Motion by Ms. Woods, seconded by Mr. Riggin, to approve the ***January 2021 Bill List*** as presented.

| | | |
|------------------|-------------------|--|
| ROLL CALL | <i>Yeas:</i> | Regina Burke, Millville Ron Simone, North Wildwood Mary Canesi, Northfield Liz Woods, Ocean City Chief Riggin, Pleasantville Kellie Seib, <i>Chair</i> , Sea Isle City Jim Craft, <i>Sec</i> , Stone Harbor |
| | <i>Nays:</i> | None |
| | <i>Abstained:</i> | None |

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Resolution 2021-19 Honoring Scott Wahl

Chair Seib thanked Mr. Wahl for his service as Chair for 2020 and presented him with a resolution and plaque honoring him for his service. Mr. Wahl commented that he was honored to serve the JIF and noted that he is thankful to all members for assisting with this crazy year. Chair Seib read the resolution for his recognition of former Chair into the minutes of the meeting and thanked Mr. Wahl.

Mr. Forlenza noted that a plaque for his services will be delivered to Mr. Wahl.

Chair Seib entertained a motion to approve Resolution 2021-19 Honoring Past Chair Scott Wahl.

Motion by Ms. Woods, seconded by Mr. Simone, to approve resolution 2021-19 Honoring Past Chair Scott Wahl as presented. All in favor. Motion carried.

Next Meeting

Chair Seib reminded the members that the Reorganization meeting will be held on **Wednesday February 17, 2021 at 3:00 PM** via ZOOM conference call with no in person.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

Chair Seib entertained a motion to close the public comment.

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

MOTION TO ADJOURN

Motion by Ms. Woods, seconded by Ms. Burke, to adjourn the January 20, 2021 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:20 PM.

Tracy Forlenza, *Recording Secretary* for

James Craft, *Secretary*

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – FEBRUARY 2021

EVERYBODY'S JOB: SAFETY



- NOT ALL EMPLOYEES ARE AWARE OF THE POSSIBLE CONSEQUENCES OF THEIR ACTIONS OR INACTIONS.
- THEY NEED TO BE MADE AWARE OF SOME OF THE WORST CASE SCENARIOS THAT CAN OCCUR AS THEY ARE OUT THERE WORKING ON A DAILY BASIS
- IN THE CASE OUTLINED BELOW, THE PROCESS SHOULD NOT END AFTER THE CAMERA WORK IS COMPLETE. LOOKING FOR ITEMS SUCH AS CRACKED FRAMES, MISSING BOLTS OR DAMAGED STREETS AND SIDEWALKS NEXT TO THE MANHOLE IS JUST AS IMPORTANT AS LOOKING FOR PIPE DAMAGE AND CLOGS AND ROOTS.
- THE JOB SHOULD NOT BE DONE UNTIL THE AREA BEING WORKED ON IS BETTER THAN IT WAS BEFORE, OR THE PROCESS TO MAKE IT BETTER AND SAFER HAS BEGUN.
- SAFETY BRIEFINGS AND TOOLBOX TALKS CAN HELP TO RAISE AWARENESS FOR EMPLOYEES.

- A PRIVATE CITIZEN DROVE OVER A LOOSE MANHOLE COVER CAUSING THEIR VEHICLE TO BE A TOTAL LOSS DUE TO UNDERCARRIAGE AND STEERING DAMAGE. 1 DAY PRIOR A FEW EMPLOYEES OF THE MEMBER MUNICIPALITY'S SEWER DEPARTMENT WERE DOING CAMERA INSPECTIONS AND FOUND BOLTS THAT HAD RUSTED THROUGH. THEY DID NOT REPLACE THE BOLTS OR PUT UP ANY SIGNS WARNING OF THE HAZARD AND ONLY REPLACED THE LID. THIS DANGEROUS CONDITION RESULTED IN \$8,000 IN CAR DAMAGE, WHICH IS RELATIVELY MINIMAL COMPARED TO WHAT COULD HAVE HAPPENED.



Atlantic County Municipal JIF
Managed Care Summary Report
2021

| Intake | January-21 | January-20 | 2021 January YTD | 2020 January YTD |
|--|-------------------|-------------------|-------------------------|-------------------------|
| # of New Claims Reported | 155 | 48 | 155 | 48 |
| # of Report Only | 43 | 23 | 43 | 23 |
| % Report Only | 28% | 48% | 28% | 48% |
| # of Medical Only | 87 | 19 | 87 | 19 |
| # of Lost Time | 22 | 6 | 22 | 6 |
| Medical Only to Lost Time Ratio | 80:20 | 76:24 | 80:20 | 76:24 |
| Occupational, Claim Petition, Cancer Presumption | 3 | | 3 | |
| COVID-19 | 103 | | 103 | |
| Average # of Days to Report a Claim | 4.3 | 0.7 | 4.3 | 0.7 |

| Nurse Case Management | January-21 | January-20 |
|--|-------------------|-------------------|
| # of Cases Assigned to Case Management | 107 | 77 |
| # of Cases > 90 days | 85 | 58 |

| Savings | January-21 | January-20 | 2021 January YTD | 2020 January YTD |
|------------------|-------------------|-------------------|-------------------------|-------------------------|
| Bill Count | 603 | 782 | 603 | 782 |
| Provider Charges | \$662,648 | \$934,078 | \$662,648 | \$934,078 |
| Repriced Amount | \$211,729 | \$346,885 | \$211,729 | \$346,885 |
| Savings \$ | \$450,918 | \$587,194 | \$450,918 | \$587,194 |
| % Savings | 68% | 63% | 68% | 63% |

| Participating Provider Penetration Rate | January-21 | January-20 | 2021 January YTD | 2020 January YTD |
|--|-------------------|-------------------|-------------------------|-------------------------|
| Bill Count | 96% | 93% | 96% | 93% |
| Provider Charges | 96% | 97% | 96% | 97% |

| Exclusive Provider Panel Penetration Rate | January-21 | January-20 | 2021 January YTD | 2020 January YTD |
|--|-------------------|-------------------|-------------------------|-------------------------|
| Bill Count | 97% | 96% | 97% | 96% |
| Provider Charges | 95% | 98% | 95% | 98% |

| Transitional Duty Summary | | 2021 January YTD | 2020 January YTD |
|--|--|-------------------------|-------------------------|
| % of Transitional Duty Days Worked | | 66% | 63% |
| \$ Saved By Accommodating | | \$30,361 | \$48,766 |
| % of Transitional Duty Days Not Accommodated | | 34% | 37% |
| Cost Of Days Not Accommodated | | \$21,336 | \$24,942 |

ATLANTIC COUNTY MUNICIPAL
JOINT INSURANCE FUND

FEBRUARY 2021
CLOSED CASES

1.) **Jane Doe (H.M.) v. City of Brigantine**-This matter involved an initial Motion to Permit the Late Filing of a Tort Claims Notice which was filed in the Superior Court of New Jersey, County of Atlantic. The Plaintiff alleged that a ten year veteran of the City of Brigantine Police Department, Officer Ralph Pereira, committed acts of sexual assault on a sixteen year old minor victim on multiple occasions in 2012 and 2013. Officer Pereira was indicted on these charges by an Atlantic County Grand Jury in January of 2015, after being arrested on the charges in May, 2014. Media reports of the incident stated the following:

The State alleges that Pereira provided the juvenile with alcohol, committed acts of sexual penetration and photographed or filmed the victim in a prohibited sexual act, while he held a position of authority and disciplinary power over the victim by virtue of his employment as a public servant. He was charged with two counts of sexual assault, three counts of official misconduct, three counts of second-degree endangering the welfare of a child, one count of third-degree endangering the welfare of a child and one count of criminal sexual contact.

It was unclear from the Motion what the substance of the Plaintiff's alleged claims were against the City of Brigantine. The case was assigned to Thomas B. Reynolds, Esquire on August 26, 2015, and he was instructed to file opposition to the Motion. Defense Counsel accepted the assignment and filed Opposition to the Motion to File a Late Notice of Claim. Defense Counsel subsequently filed a Cross Motion to Compel opposing Counsel to provide more specific information which was denied. Plaintiff's Motion to File a Late Notice of Claim was ultimately granted on November 6, 2015. The Officer involved was indicted by a Grand Jury in January of 2015 on 2 Counts of Sexual Assault, 3 Counts of Official Misconduct, 4 Counts of Endangering the Welfare of a Child and 1 Count of Criminal Sexual Assault. The former Officer pled guilty. A formal Complaint was filed on August 19, 2016. Plaintiff's Counsel filed a Motion for Leave to File an Amended Complaint which was granted on May 12, 2017. In addition, Defense Counsel filed a Motion for Summary Judgment which was denied on May 12, 2017. Plaintiff's Amended Complaint was filed on May 31, 2017 naming three additional Brigantine Defendants. Defense Counsel served our Discovery demands upon Plaintiff's counsel a number of times after the entry of a Consent Discovery Confidentiality Order by the Court; however, Discovery was bogged down with Motions for Protective Orders, Confidentiality Orders, and the slow release of investigatory files from the Atlantic City Police Department. Discovery responses were long overdue, and on April 24, 2018, Defense Counsel filed a Motion to Compel the Production of Discovery from all parties. Defense Counsel's Motion was ultimately withdrawn upon the entry of a Consent Discovery/Management Order on May 25, 2018. Early Mediation of the matter was adjourned and the rescheduling was delayed pending the exchange of discovery. On June 27, 2019, Judge Porto entered an Order to Compel the Department of Child Protection & Permanency (DCPP) to provide records of the Plaintiff. On August 28, 2019, Plaintiff's Counsel filed a Motion to Extend the September 15, 2019 Discovery End Date which was granted. On December 19, 2019, Defense Counsel filed a Motion to Compel the Plaintiff to Complete an IME which was granted on January 15, 2020. Plaintiff's Counsel subsequently filed a Motion to further extend Discovery deadlines on March 11, 2020, and on March 23, 2020, the parties submitted a Consent Case Management Order which was granted by Judge Porto. The parties continued with the exchange of Discovery and Defense Counsel retained a Police Procedures Expert. The Plaintiff's initial demand for the settlement of this matter was for a payment in the amount of \$6,000,000.00. The parties proceeded to Mediation before retired Judge Marc Baldwin on January 8, 2021 and Defense Counsel was ultimately able to negotiate a global settlement of all claims in this matter for a payment to the Plaintiff, through her Co-Guardians, in the amount of \$1,100,000.00 with a contribution of \$550,000.00 from the Co-Defendant, Atlantic City, and a contribution of \$550,000.00 from the City of Brigantine pending formal approval by the self-insured Atlantic City and its State oversight authorities, and by the ACMJIF/MEL on behalf of the City of Brigantine. The City of Brigantine's proposed settlement authority is scheduled for final approval by the MEL on or after March 4, 2021.

2.) **Rodriguez v. Township of Hamilton**-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint that on June 18, 2018, the Plaintiff, Jean Emmanuel Rodriguez, was falsely charged with aggravated assault as a result of a dispute erupting after he was wrongfully denied access to ride on public transportation. The Plaintiff alleged that as a result of the actions of the employee of the Township of Hamilton Police Department, he suffered significant pain and suffering, debilitating emotional distress, significant monetary damages and serious violations of his civil rights. The Plaintiff further alleged that the Township of Hamilton was negligent in its duty to properly train and supervise the members of the Township of Hamilton Police Department. The case was assigned to Thomas B. Reynolds, Esquire on February 25, 2019. Defense Counsel accepted the Assignment and filed a Motion to Dismiss the Complaint in lieu of Answer on March 15, 2019. The Plaintiff filed Opposition to the Motion on March 26, 2019; and on October 25, 2019, Judge Hillman Court entered an Order denying Defense Counsel's Motion to Dismiss and listed this matter for an Initial Case Management Conference before Magistrate Judge Schneider. The Conference was subsequently adjourned at the Plaintiff's request due to his incarceration at the Atlantic County Jail. The Plaintiff filed three Motions to Appoint Pro Bono Counsel which were denied on May 3, 2019, July 18, 2019, and December 2, 2019. Defense Counsel exchanged discovery requests with the pro se Plaintiff but no substantive discovery proceedings have taken place. There is an active IA investigation into this matter. Defense Counsel proceeded with the filing of a Motion for Summary Judgment on June 8, 2020. The Plaintiff filed Opposition to the Motion; and on January 19, 2021, U.S. District Judge Hillman entered an Order and Opinion granting Defendant Counsel's Motion and dismissing the false arrest, excessive force and malicious prosecution claims against the insured Defendants with prejudice.

3.) **Carpenter v. City of Millville**-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint that on January 22, 2018, the Plaintiff, David J. Carpenter, was operating his motor vehicle traveling past police activity near the corner of N. High Street and E. Foundry Street, in the City of Millville, when he proceeded to film the police activity using his cellphone camera. The Plaintiff further alleged that Defendant Police Officer Chard was at the scene controlling traffic and began to wave the Plaintiff's vehicle through the area. The Plaintiff asserts in the Complaint that when the Plaintiff did not immediately comply with Officer Chard's gesture to put down the cellphone, Officer Chard walked in front of the Plaintiff's vehicle, pounded on the side of his vehicle, yelled at the Plaintiff, and then attempted to open the right side passenger door of the Plaintiff's vehicle. After the Plaintiff brought his vehicle to a stop, it was alleged that Officer Chard confronted the Plaintiff at the driver's side door and continued to yell, demanding an explanation as to why the Plaintiff did not immediately put his phone down when commanded to do so by the Officer. The Plaintiff further alleged that he feared that Officer Chard would assault him, so he subsequently called 911 from inside his vehicle. Additional Police Officers arrived on scene and the Plaintiff was instructed that he was going to be placed under arrest. It was further alleged that while the Plaintiff was receiving emergency medical treatment for a panic attack as a result of the confrontation with Officer Chard, Officer Chard fabricated a false description of the incident, alleging that after he grabbed onto the Plaintiff's passenger side door handle, he was dragged across High Street traveling east. Based upon Officer Chard's alleged false description of the incident, the Plaintiff was arrested and charged with assault by auto, obstructing administration of law, or other governmental function, calling 911 service without probable cause, careless driving, failure to obey a Police Officer directing traffic, failure to use proper turn signal, and cellphone use while driving. It was further alleged that Defendant Officer Chard provided false testimony before the Grand Jury, which led directly to the filing of a two-count Indictment in Superior Court against the Plaintiff. All criminal charges pending against the Plaintiff were ultimately dismissed on April 2, 2018. The Plaintiff pled guilty to using his cellphone while driving. The Plaintiff alleged that as a result of the incident he has sustained severe emotional distress, severe economic damages, loss of employment, and other damages of ongoing nature. The Plaintiff further alleged that the City of Millville was negligent in the training and supervision of its members of the Millville Police Department. The case was assigned to Thomas B. Reynolds, Esquire on July 5, 2018. Defense Counsel accepted the Assignment and he filed an Answer denying all claims. In addition, Defense Counsel was advised that there was a pending subrogation claim arising from this matter. A Case Management Conference occurred on January 18, 2019 before U.S. Magistrate Judge Williams and the Court extended deadlines for the completion of fact discovery, and Depositions of parties and witnesses, to March 29, 2019. The Depositions of the Plaintiffs and Officer Chard were completed. Defense Counsel filed a Counterclaim on behalf of Officer Chard against the Plaintiff, David Carpenter, for personal injuries sustained when Officer Chard, during the incident in question, grabbed the passenger door handle of Carpenter's pickup truck, while commanding Carpenter to stop, and Carpenter instead

continued driving and pulling Chard through the intersection, resulting in injuries to Officer Chard's right shoulder and arm (Workers' Compensation medical benefits were paid on behalf of Chard). It was Defense Counsel's position that the pursuit of this counterclaim was not only valid, but would strengthen our defenses on behalf of Officer Chard and the additional Millville Defendants in the further discovery proceedings and prosecution of this civil litigation. In addition, Defense Counsel requested authority to retain a private licensed investigator, Michael Dickey of Don Taylor & Associates, for the purpose of obtaining recorded, sworn and signed witness statements of the 3 individuals identified by Officer Chard in his January 22, 2018 police investigation report, as having observed the interaction between Carpenter and Officer Chard giving rise to this litigation. Chard indicated in his report that the three individuals, whose residential addresses in Millville, DOB's, and Social Security numbers were all contained in the report, all gave verbal statements at the scene to bolster Officer Chard's position that Carpenter clearly disobeyed the Officer's orders and thus his arrest was justified. Expert Reports on Police procedures and Liability issues were exchanged. Defense Counsel proceeded with the filing of a Motion for Summary Judgment on January 9, 2020 on behalf of the City, Chief Farabella, and Officer Chard on the grounds that Plaintiffs' claims for false arrest, malicious prosecution, and both state and federal constitutional violations cannot overcome legal immunities available to the Defendants under applicable statutes and case law, based on the totality of the facts and circumstances. Counsel for the Plaintiff filed a Motion for Summary Judgment to dismiss the Counterclaim for personal injuries that Defense Counsel filed on behalf of the defense of Officer Chard. All motions were extensively briefed and voluminous exhibits were filed with the Court. Oral Argument on the Motions was conducted before U.S. District Judge Joseph Rodriguez on September 22, 2020; and on September 30, 2020, Judge Rodriguez entered an Order and Opinion denying Defense Counsel's Motions for Summary Judgment in their entirety on behalf of the City of Millville, Police Chief Farabella, and Officer Chard. A Management Conference before Magistrate Williams occurred on October 19, 2020 and a Scheduling Order was entered scheduling this matter for a Settlement Conference before Magistrate Williams on December 17, 2020. Following a lengthy settlement conference, Plaintiff's Counsel was persuaded by Magistrate Williams to accept a settlement payment in the amount of \$95,000.00, pending JIF approval. The final Pre-Trial Conference was adjourned to February 23, 2021 in an attempt to provide the parties with sufficient time to finalize the settlement of this matter. The settlement was ultimately approved by the ACMJIF and closing documents are being exchanged between the parties.

4.) Mansor v. City of Sea Isle-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on July 1, 2018, the Plaintiff, Dolores Mansor, had just exited Sundaze Ice Cream, located at 3708 Landis Avenue, in the City of Sea Isle, when she was caused to trip and fall as a result of an alleged dangerous and/or hazardous condition, specifically, a metal pole that was protruding out of the ground in an area filled with pebbles between the sidewalk and the street. The Plaintiff alleged that as a result of the incident, she has suffered injuries to her face and teeth. The Plaintiff further alleged that the City of Sea Isle was negligent in allowing the dangerous condition of the sidewalk area to exist. The case was assigned to Robert Merenich, Esquire on February 13, 2019. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint on behalf of the insured. Defense Counsel proceeded with the exchange of Discovery. The Plaintiff ultimately reached a settlement with the commercial Co-Defendants in this matter without any contribution from the insured. A Stipulation of Dismissal with prejudice as to the insured was filed with the Court on January 19, 2021.

5.) Holt v. Township of Upper-This matter involved the pro se Plaintiffs' allegations in a Superior Court of New Jersey, Cape May County Complaint. The Plaintiffs, Ralph Holt and Deanna Holt, alleged, among other things, that the Defendant, Township of Upper Municipal Engineer and Zoning Officer, rescinded the Plaintiffs' approval for their business (Ralph's Bagels), and required the production of a lease from a Church for the use of parking spaces which the Plaintiffs could not provide. The Plaintiffs alleged that Defendant Dietrich required the Plaintiffs to appear before the Upper Township Zoning Board for a parking variance. The Plaintiffs further alleged that they were improperly fined by the Township and that their business sustained significant damages. The Plaintiffs were seeking a waiver of the fine, a correction to Resolution BA 12-15, full use of the upstairs of the property, disciplinary action, lost wages, court/hearing costs, back taxes, and compensation for sixteen years of stress, depression, aggravation, and attorney's fees. The case was assigned to Patrick Madden, Esquire on May 18, 2017. Defense Counsel accepted the assignment under a division of coverage (1/3 QBE; 1/3 ACMJIF; 1/3 Township) and he immediately filed a Motion to Dismiss the Complaint which was ultimately denied on July 17, 2017. A Management Conference occurred on August 31, 2017 and Judge Mendez ruled that any damages claims

of the Plaintiffs shall be held in abeyance pending the resolution of the prerogative writ aspect of the case. Judge Mendez further outlined the issue to be decided in the prerogative writ action as the propriety of the Zoning Officer's determination that the Holts had not complied with the conditions of the Zoning Board resolution respecting parking. The Plaintiffs' were ordered to provide Judge Mendez with the record related to this dispute within thirty days requesting the transcript and exhibits from the June 2015 approval Resolution, as well as their "exhibits" related to this more recent dispute. Judge Mendez ordered that Upper Township was to provide its Zoning Ordinance provision respecting parking. Judge Mendez did not order the production of the transcript or record from the Municipal Court Hearing. Documentation from all parties was submitted to Judge Mendez and a Plenary Hearing was conducted on December 1, 2017. On June 6, 2018, the Plaintiffs forwarded correspondence to Judge Mendez requesting that the Court allow the Plaintiffs to use the 2nd Floor of their property as a two bedroom apartment and requesting compensation for their loss. Defense Counsel requested that the correspondence not be considered by the Court. The Plaintiffs subsequently communicated with Defense Counsel in an attempt to resolve the matter and Defense Counsel indicated that he believed that the Township should present a formal settlement offer to the Plaintiffs. Judge Mendez ultimately entered an Order and Memorandum of Decision on the pending Motions on November 28, 2018. Defense Counsel's Motion to Dismiss was granted and the Plaintiffs' request for relief for failure to exhaust administrative remedies was denied. The Order was entered without prejudice allowing the Plaintiffs' to refile a petition for a permit with the Zoning Officer for approval to use the second floor and approval of the offsite parking plan. It was opined that the decision of the municipal court is not binding on the Board. If there was a hearing in front of the Board regarding this matter, the Board could make an independent decision based on the applicable land use law and the evidence presented. Ultimately, Judge Mendez's decision provided the Plaintiffs the ability to resubmit their request for approval of the off-site parking to the Board. The Plaintiffs subsequently filed a Notice of Appeal of the November 28, 2018 Order with the Appellate Division. In addition, the Plaintiffs' submitted a Notice of Motion Seeking Free Transcripts and Defense Counsel filed Opposition to the Motion. On February 26, 2019, Defense Counsel filed a Cross-Appeal, appealing the Court's decision to permit the Plaintiffs to refile a petition with the zoning officer for approval to use the second floor, and approval of the offsite parking plan. Defense Counsel also appealed the Judge's decision to not dismiss the Complaint with prejudice based upon the prior Municipal Court decision. Based upon Defense Counsel's communications with the Plaintiffs, wherein Mrs. Holt commented that she just wanted this to be "over", Defense Counsel prepared a potential settlement proposal for the Upper Township Zoning Board's consideration. The Board indicated that they would prefer that the Appeal be heard rather than negotiate a settlement, and therefore, settlement negotiations were abandoned. The Appeal was fully briefed on October 31, 2019, and on July 23, 2020, the Appellate Division issued their Opinion denying both the Plaintiffs' Appeal and Defense Counsel's Cross-Appeal, and affirming Judge Mendez's November 28, 2017 decision dismissing the Complaint without prejudice.

6.) Bendesky, et al. v. City of Ventnor-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County, Notice of Motion for Leave to File a Late Tort Claims Notice. The Plaintiff Homeowners (twenty-seven (27) sets of homeowners) each own a townhome in a development known as "The Waves", located in the City of Ventnor. The Plaintiffs' initial Complaint filed in September of 2019 arose from the alleged defective construction of the Plaintiffs' townhomes, and each named Defendant was alleged to be directly involved in the design, construction, and the sale of the townhomes. The Plaintiffs then sought to add the City of Ventnor, City of Ventnor Construction Official Jimmie Agnesino, and the City of Ventnor Code Enforcement Official James Goos as Defendants, for issuing Certificates of Occupancy for the substandard homes. The Plaintiffs alleged that as a result of the actions and/or inactions of the named Defendants, they sustained significant monetary damages. The case was assigned to James R. Birchmeier, Esquire on August 6, 2020 and he was instructed to file Opposition to the Plaintiffs' Motion which was initially returnable August 28, 2020. Defense Counsel accepted the assignment and he filed a letter Brief in Opposition of Plaintiffs' Motion on August 20, 2020 and Plaintiffs' Counsel filed a Reply Brief on August 26, 2020. Defense Counsel subsequently submitted a letter to Judge Savio objecting to the Court's consideration of the Plaintiffs' Reply Brief as it would put the Ventnor Defendants at a significant disadvantage to review and digest the Plaintiffs' reply in time for the Motion hearing. On September 2, 2020, Judge Savio entered an Order denying Plaintiffs' Motion without prejudice and scheduling a *Lopez v. Sawyer* hearing on the date of accrual of the cause of action. Following the completion of the *Lopez v. Sawyer* hearing, Judge Savio entered an Order on December 9, 2020 denying Plaintiffs' Motion for Leave to File a Late Notice of Claim.

7.) **Pelegrin v. City of Ventnor**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Complaint arising from an incident that occurred on June 26, 2017. The Plaintiff, Patricia Pelegrin, alleged that she was operating her motor vehicle traveling northbound on Dorset Avenue, approaching the intersection of Dorset Avenue and Wellington Avenue, in the City of Ventnor. The Plaintiff further alleged that she had come to a complete stop at the red traffic signal controlling the intersection when a motor vehicle owned by the City of Ventnor and being operated by the Defendant, Michael J. Pecikonis, traveling northbound of Dorset Avenue, collided into the rear of the motor vehicle being operated by the Plaintiff. The Plaintiff alleged that as a result of the accident, she had suffered injuries to her cervical and lumbar spine and that her neurosurgeon had recommended surgery. The Plaintiff had significant treatment for her injuries, including injections. The Plaintiff further alleged that the City of Ventnor was negligent in the training and supervision of the employees of the City of Ventnor. The case was assigned to L. Patricia Sampoli, Esquire on June 26, 2019. Defense Counsel accepted the Assignment and she filed an Answer to the Complaint on behalf of the insured. Defense Counsel proceeded with the completion of Discovery. The Discovery End Date was October 23, 2020. Defense Counsel opined that the Plaintiff was going to have difficulty meeting the permanency threshold set forth in the New Jersey Tort Claims Act. This matter was subsequently transferred to James R. Birchmeier, Esquire for handling on November 6, 2020 based upon the untimely passing of L. Patricia Sampoli, Esquire. The parties proceeded to an Arbitration Hearing on December 9, 2020 and the Arbitrators found 100% liability against the insured and awarded the Plaintiff damages in the amount \$70,000.00. Defense Counsel subsequently filed a *Trial de Novo* on January 4, 2021 and the matter was listed for a Trial to commence on March 22, 2021. Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$65,000.00. Closing documents are being circulated between the parties.

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: February 17th, 2020 – Zoom Conference Call
Contact Information: jsimonewellness@gmail.com (609) 435-0708

February Activities & Plans

ACM JIF:

Individual and/or Group Health Coaching: I'm continuing to offer my services as a Certified Health Coach to any municipal employee who would like to work on improving their health.

Examples of areas to address include:

- Nutrition
- Physical fitness
- Weight management
- Stress management
- Long & short-term goal setting
- Building healthy habits & routines

If you or anyone is interested, please feel free to email or call me and we can set up a date/time that is most convenient for you. All sessions are virtual via Zoom.

Wellness Activity Idea - Well-Being Bingo Challenge: See the attachment in my Feb newsletter email for the Bingo board and explanation of rules. Create a friendly competition with you co-workers this month and try a Wellness Bingo Challenge! Feel free to use your Wellness Funds for prizes.

2021 Focus Group: On February 18th, Debby Schiffer (Burlco/Trico Wellness Director) and I are hosting a focus group to better understand the health and wellness needs of the municipalities and their employees. We will be asking questions to gain clarity on what member municipalities would like to see for the Wellness Program in 2021.

Release Stress Through Mindfulness: Was held Jan 27th with 7 attendees. Webinar recording will be uploaded to the Wellness section of the ACM JIF website.

Newsletter Question of the Month: I know that there are many questions about health, wellness, self-care, weight-loss, etc. that you might have, but never had the time to deeply research and explore. In order to provide answers to these questions, I would like to add a new section to the newsletter focusing on the answers to one of your questions each month. In order to keep this information relevant and helpful to you ... I will need some questions! Please email me any health-related questions you might have.

MUNICIPALITIES:

Somers Point: Creating a walking challenge utilizing their bike path this year, and purchased a picnic table and bike racks to promote increased time outdoors and physical activity for employees to engage in on their lunch breaks.

Wildwood: Purchased 25 punch cards for employees to access the Wildwood Crest Pool.

Pleasantville: Purchased reusable water bottles with city logo for all employees and filled them with Ultimo electrolyte packets and hydration information.

Longport: Purchased portable exercise pedal bikes for legs & arms and stability cushions for office chairs to promote physical activity in the workplace.

Wellness Funds:

Changes have been made to the wellness funds this year regarding appropriate items for reimbursement. The Wellness Funds are designed to assist members in meeting their own Wellness objectives by providing financial reimbursement for employee-centered wellness and health related items or programs purchased by your municipality.

Examples of acceptable Wellness related items include:

- Fitness trackers & exercise equipment
- Employee challenge incentives, awards, and door prizes
- Wellness promotional items
- Health fairs, flu clinics, and biometric screenings
- Guest speakers, nutritionists and demonstrations (educational topics, exercise/stretching demos, cooking demos, etc.) – All healthy cooking demos must be pre-approved by your Wellness Director.
- Stress management including but not limited to chair massages, yoga sessions, quiet rooms, puzzles.
- Permissible snack items are limited to fresh vegetables, fruits, nuts, and seeds
- Healthy bars are limited to Primal Kitchen protein bars, RX Bars, Bulletproof bars, GoMacro Bars, Health Warrior Pumpkin Seed Superfood Bar, KIND protein (NO other brands will be accepted)
- Farm/Veggie stand gift certificates and CSAs

Inadmissible Reimbursements:

- No foods except those specific items listed above
- Microwaves, refrigerators
- Supermarket and restaurant gift cards

Please see the attached “JIF Approved Wellness Items & Activities” PDF for a detailed list of ideas for appropriate use of the wellness funds.

February In Good Health Newsletter

This month's issue of *In Good Health* discusses **Plant-Based Nutrition**. Incorporating more plants into your diet lowers your risk of disease, supports your immune system, and enhances your gut health/digestion.

Specifically, we take a closer look at:

- Plant-Based vs. Vegan – what are the differences?
- The most researched plant-centered diets
- Why is it important to eat more plants?
- How to easily incorporate more plants into your diet
- *The Mindful Moments* section provides you with a stress scale to gauge where you are and how your body is responding to stress, as well as a simple breathing technique you can do anytime and anywhere
- *The Nourish* section includes a recipe for Pesto, Asparagus, and Tomato Risotto

February Monthly Move: 5 Beginner Workout Mistakes

Wellness Observances This Month:

- American Heart Month
- National Cancer Prevention Month
- Feb 5th: National Wear Red Day
- Feb 21-27: National Eating Disorder Awareness Week



To: Fund Commissioners

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

Date: February 17, 2021

Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pgs. 56-57)

The December 2020 Lost Time Accident Frequency Summary and the Statewide Recap for December 2020 is attached for your review.

B. Certificates of Insurance (pgs. 58-147)

A summary of the Certificates of Insurance issued during November/December 2020 & January 2021 are attached for your review.

C. Financial Fast Track Report (pg. 148)

The Financial Fast Track Report as of November 30, 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 November 30, 2020 was \$20,697,229.

D. Regulatory Filing Checklists (pgs. 149-150)

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

A letter from our office describing on how to collect your 2020 Safety Award Money will be emailed to all members in the next few weeks. If you have any questions on how to collect your 2020 Safety Incentive Program Awards, please contact our office. **Please note that the deadline to claim or encumber these funds is December 31, 2021. All encumbered funds have to be claimed by February 1, 2022.**

F. 2021 Optional Safety Budget (pg. 151)

A report detailing the available balances for each member participating in the program is attached for your review. If you have any questions on how to collect your 2021 Optional Safety Budget allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is December 31, 2021. All encumbered funds must be claimed by February 1, 2022.**

G. 2021 Wellness Incentive Program Allowance (pg. 152)

A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2021 Wellness Incentive Program Budget allowance, please

contact our office. **Please note that the deadline for claiming or encumbering these funds is December 31, 2021. All encumbered funds must be claimed by February 1, 2022.**

H. 2021 EPL/Cyber Risk Management Budget (pg. 153)

A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2021 EPL/Cyber Risk Management Budget allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is December 31, 2021. All encumbered funds must be claimed by February 1, 2022.**

I. Employment Practices Liability Compliance – (pg. 154)

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. 155)

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. 156-157)

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. 158)

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 **2021-06**, 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. 159-162)

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. 163-164)

Attached for your review is the monthly activity calendar for the months of February/March 2021.

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. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is June 1, 2021.

P. 2021 MEL Bulletins (pgs. 165-166)

Attached for your review is MEL Bulletin 2021-01. This Bulletin outlines all MEL Coverage Bulletins released to date for the 2021 Fund Year. Please take note the numbering system for the MEL Bulletins has changed this year. Please be sure to review these Bulletins with your Risk Management Consultant. Please contact the MEL Underwriter, Edward Cooney, if you have any questions regarding the Bulletins.

Q. Pivot Point Security with a Smile Newsletter (pg.167)

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.

R. Police Command Staff Training

Due to the COVID-19 pandemic, and the required social distancing guidelines, the JIF decided to postpone the in-person Police Command Staff trainings until the Spring of 2021. Over the past few weeks, several members have suggested that we make this training available online; that option is currently being reviewed. Additional information will be forthcoming.

S. Managerial & Supervisory Training

Due to the COVID-19 pandemic, Managerial & Supervisory Training will be held this coming Spring by Armando Riccio via webinar. Participation in this training is required for compliance with the MEL's EPL Plan of Risk Management. Additional information on this training will be forthcoming.

T. Non-Supervisory EPL Employee Training (pgs. 168-173)

On November 23, 2020, a memorandum was sent to all members notifying them of the availability of non-supervisory employee training through the MEL Safety Institute (MSI). A required element of compliance with the MEL's 2022-2023 Employment Practices Liability (EPL) Risk Management Plan, all members are required to notify their non-supervisory employees of the availability of this training. The training module is entitled Building a Safe Workplace: Anti-Harassment and Discrimination and is approximately 20 minutes in length. The memorandum provides specific directions on how to access the training module in the MSI. All members should document the notification of the availability of this training to their employees. The notification should go out as soon as possible. The deadline to comply with this aspect of the EPL Risk Management plan is June 1, 2021.

U. 2020-2021 Elected Officials Training (pgs. 174-179)

Again, this year, the Fund will be sponsoring Elected Officials training. The 2020-2021 training program is only available online this year through the MEL Safety Institute (MSI) due to social distancing requirements. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who completes the training session by May 1, 2021. 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. On November 23, 2020 a memorandum including detailed directions on how to access this training through the MSI was emailed to Municipal Clerks, Fund Commissioners, and Risk Management Consultants. Please contact the Executive Director's office if you have any questions regarding this Program.

V. Land Use Training Certification (pg. 180)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that they have completed the Land Use Training process for at least some of their Board Members. 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. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

W. Payroll Audits

On or about February 11, 2021 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2020 payrolls. These payroll figures will serve as the basis for your 2022 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than March 11, 2021. Details on how the data can be sent were included in the February 11, 2021 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

X. Property Appraisals

On or about February 14, 2021, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2021 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 23, 2021.

Y. Police Accreditation Announcement (pgs. 181-182)

On or about February 4, 2021, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at Denise_Plavchak@riskprogramadministrators.com.

Z. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.acmjif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.acmjif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting

AA. 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.

BB. New Member Activity

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

**Atlantic County Municipal Joint Insurance Fund
2021 Optional Safety Budget**

| Member | Opening | January | February | March | April | May | June | July | August | September | October | November | December | Paid | Total YTD | Remaining | Date |
|--------------------------|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------------|------------|
| Municipality | Balance | 2021 | 2021 | 2021 | 2021 | 2021 | 2021 | 2021 | 2021 | 2021 | 2021 | 2021 | 2021 | 2022 | Paid | Balance | Encumbered |
| Absecon City | | | | | | | | | | | | | | | | | |
| Avalon Borough | \$1,500.00 | | | | | | | | | | | | | | | \$1,500.00 | |
| Brigantine City | | | | | | | | | | | | | | | | | |
| Buena Borough | | | | | | | | | | | | | | | | | |
| Cape May City | \$1,500.00 | | | | | | | | | | | | | | | \$1,500.00 | |
| Cape May Point | \$1,000.00 | | | | | | | | | | | | | | | \$1,000.00 | |
| Commercial Township | \$1,500.00 | | | | | | | | | | | | | | | \$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 | | | | | | | | | | | | | | | \$2,000.00 | |
| Linwood | \$1,500.00 | | | | | | | | | | | | | | | \$1,500.00 | |
| Longport Borough | | | | | | | | | | | | | | | | | |
| Lower Township | \$2,000.00 | | | | | | | | | | | | | | | \$2,000.00 | |
| Margate City | | | | | | | | | | | | | | | | | |
| Middle Township | | | | | | | | | | | | | | | | | |
| Millville City | | | | | | | | | | | | | | | | | |
| Mullica Township | | | | | | | | | | | | | | | | | |
| Newfield Borough | \$1,000.00 | | | | | | | | | | | | | | | \$1,000.00 | |
| North Wildwood City | | | | | | | | | | | | | | | | | |
| Northfield City | \$1,500.00 | | | | | | | | | | | | | | | \$1,500.00 | |
| Ocean City | \$2,500.00 | | | | | | | | | | | | | | | \$2,500.00 | |
| Pleasantville City | \$2,500.00 | | | | | | | | | | | | | | | \$2,500.00 | |
| Sea Isle City | | | | | | | | | | | | | | | | | |
| Somers Point City | | | | | | | | | | | | | | | | | |
| Stone Harbor | \$1,500.00 | | | | | | | | | | | | | | | \$1,500.00 | |
| Upper Township | | | | | | | | | | | | | | | | | |
| Upper Deerfield Township | | | | | | | | | | | | | | | | | |
| Ventnor City | | | | | | | | | | | | | | | | | |
| Waterford Township | \$1,500.00 | | | | | | | | | | | | | | | \$1,500.00 | |
| West Cape May | \$1,000.00 | | | | | | | | | | | | | | | \$1,000.00 | |
| West Wildwood | | | | | | | | | | | | | | | | | |
| Weymouth Township | \$1,000.00 | | | | | | | | | | | | | | | \$1,000.00 | |
| Wildwood City | \$2,500.00 | | | | | | | | | | | | | | | \$2,500.00 | |
| Wildwood Crest Borough | | | | | | | | | | | | | | | | | |
| Woodbine Borough | | | | | | | | | | | | | | | | | |
| Total By Line | \$26,000.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$26,000.00 | |

Must be Claimed or Encumbered by December 31, 2021. All Encumbered Funds Must be Claimed by February 1, 2022

**Atlantic County Municipal Joint Insurance Fund
2021 WELLNESS INCENTIVE PROGRAM ALLOWANCE**

| Member Municipality | Opening Balance | January 2021 | February 2021 | March 2021 | April 2021 | May 2021 | June 2021 | July 2021 | August 2021 | Sept. 2021 | October 2021 | November 2021 | December 2021 | Paid in 2022 | Total YTD Paid | Remaining Balance | Date Encumbered |
|----------------------|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|--------------------|-----------------|
| Absecon | 800.00 | | | | | | | | | | | | | | 0.00 | \$800.00 | |
| Avalon | 1,000.00 | | | | | | | | | | | | | | 0.00 | \$1,000.00 | |
| Brigantine | 1,500.00 | | | | | | | | | | | | | | 0.00 | \$1,500.00 | |
| Buena | 600.00 | | | | | | | | | | | | | | 0.00 | \$600.00 | |
| Cape May City | 1,000.00 | | | | | | | | | | | | | | 0.00 | \$1,000.00 | |
| Cape May Point | 275.00 | | | | | | | | | | | | | | 0.00 | \$275.00 | |
| Commercial | 275.00 | | | | | | | | | | | | | | 0.00 | \$275.00 | |
| Corbin City | 275.00 | | | | | | | | | | | | | | 0.00 | \$275.00 | |
| Deerfield | 275.00 | | | | | | | | | | | | | | 0.00 | \$275.00 | |
| Dennis | 600.00 | | | | | | | | | | | | | | 0.00 | \$600.00 | |
| Downe Township | 275.00 | | | | | | | | | | | | | | 0.00 | \$275.00 | |
| Egg Harbor Twp. | 1,500.00 | | | | | | | | | | | | | | 0.00 | \$1,500.00 | |
| Estell Manor | 275.00 | | | | | | | | | | | | | | 0.00 | \$275.00 | |
| Folsom | 275.00 | | | | | | | | | | | | | | 0.00 | \$275.00 | |
| Galloway | 1,000.00 | | | | | | | | | | | | | | 0.00 | \$1,000.00 | |
| Hamilton | 1,000.00 | | | | | | | | | | | | | | 0.00 | \$1,000.00 | |
| Linwood | 800.00 | | | | | | | | | | | | | | 0.00 | \$800.00 | |
| Longport | 800.00 | | | | | | | | | | | | | | 0.00 | \$800.00 | |
| Lower | 1,000.00 | | | | | | | | | | | | | | 0.00 | \$1,000.00 | |
| Margate | 1,500.00 | | | | | | | | | | | | | | 0.00 | \$1,500.00 | |
| Middle | 1,000.00 | | | | | | | | | | | | | | 0.00 | \$1,000.00 | |
| Millville | 1,500.00 | | | | | | | | | | | | | | 0.00 | \$1,500.00 | |
| Mullica | 600.00 | | | | | | | | | | | | | | 0.00 | \$600.00 | |
| Newfield | 275.00 | | | | | | | | | | | | | | 0.00 | \$275.00 | |
| North Wildwood | 1,000.00 | | | | | | | | | | | | | | 0.00 | \$1,000.00 | |
| Northfield | 800.00 | | | | | | | | | | | | | | 0.00 | \$800.00 | |
| Ocean City | 1,500.00 | | | | | | | | | | | | | | 0.00 | \$1,500.00 | |
| Pleasantville | 1,500.00 | | | | | | | | | | | | | | 0.00 | \$1,500.00 | |
| Sea Isle City | 1,000.00 | | | | | | | | | | | | | | 0.00 | \$1,000.00 | |
| Somers Point | 1,000.00 | | | | | | | | | | | | | | 0.00 | \$1,000.00 | |
| Stone Harbor | 1,000.00 | | | | | | | | | | | | | | 0.00 | \$1,000.00 | |
| Upper Twp. | 800.00 | | | | | | | | | | | | | | 0.00 | \$800.00 | |
| Upper Deerfield | 600.00 | | | | | | | | | | | | | | 0.00 | \$600.00 | |
| Ventnor | 1,500.00 | | | | | | | | | | | | | | 0.00 | \$1,500.00 | |
| Waterford | 800.00 | | | | | | | | | | | | | | 0.00 | \$800.00 | |
| West Cape May | 275.00 | | | | | | | | | | | | | | 0.00 | \$275.00 | |
| West Wildwood | 275.00 | | | | | | | | | | | | | | 0.00 | \$275.00 | |
| Weymouth | 275.00 | | | | | | | | | | | | | | 0.00 | \$275.00 | |
| Wildwood | 1,500.00 | | | | | | | | | | | | | | 0.00 | \$1,500.00 | |
| Wildwood Crest | 1,000.00 | | | | | | | | | | | | | | 0.00 | \$1,000.00 | |
| Woodbine | 275.00 | | | | | | | | | | | | | | 0.00 | \$275.00 | |
| Total By Line | \$33,500.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$33,500.00 | |

Must be claimed or encumbered by December 31, 2021. Encumbered Funds need to be claimed by February 1, 2022

**Atlantic County Municipal Joint Insurance Fund
2021 EPL/CYBER Risk Management Budget**

| Member Municipality | Opening Balance | January 2021 | February 2021 | March 2021 | April 2021 | May 2021 | June 2021 | July 2021 | August 2021 | Sept. 2021 | October 2021 | November 2021 | December 2021 | Paid in 2022 | Total YTD Expenses | Ending Balance | Date Encumbered |
|----------------------|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------------|--------------------|-----------------|
| Absecon | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Avalon | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Brigantine | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Buena | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Cape May City | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Cape May Point | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Commercial | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Corbin City | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Deerfield | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Dennis | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Downe Township | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Egg Harbor Twp. | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Estell Manor | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Folsom | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Galloway | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Hamilton | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Linwood | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Longport | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Lower | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Margate | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Middle | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Millville | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Mullica | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Newfield | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| North Wildwood | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Northfield | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Ocean City | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Pleasantville | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Sea Isle City | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Somers Point | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Stone Harbor | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Upper Twp. | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Upper Deerfield | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Ventnor | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Waterford | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| West Cape May | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| West Wildwood | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Weymouth | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Wildwood | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Wildwood Crest | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Woodbine | 725.00 | | | | | | | | | | | | | | 0.00 | \$725.00 | |
| Total By Line | \$29,725.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$29,725.00 | |

Must be Claimed or Encumbered by December 31, 2021. All Encumbered Claims Must be Claimed by February 1, 2022

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 21-01

Date: January 1, 2021
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: 2021 MEL Coverage Bulletins

The 2021 MEL Coverage Bulletins are available on the MEL's website (www.njmel.org). The bulletins will not be distributed to the membership by mail since they will be accessible on the website.

You can request an electronic or hard copy from the Underwriting Manager or from your member JIF Executive Director if you do not have access to the MEL website.

The list of bulletins on the website is below.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants

2021 CHANGES

1. MEL Coverage Bulletin List
2. Renewal Overview
3. Renewal Coverage Summaries
4. Crime Statutory Bond Coverage
5. Fireworks & Amusements
6. Skateboard Parks
7. Vacant, Historic, Newly Acquired and Builder's Risk
8. Boiler Claims and Inspections
9. COIs, Auto IDs and WC Posting Notices
10. Shared Services
11. EPL Risk Management Program
12. Volunteer D&O
13. Quasi Entities
14. Optional Excess Casualty Limits
15. Optional Excess POL/EPL Limits
16. Employed Attorneys
17. Improvement Districts
 - a. BIDs / SIDs
 - b. SIDs – Atlantic
18. Aircraft Requirements
19. ATV Parks
20. Paintball Liability
21. MEL Underwriting Manager Team
22. Drones
23. TULIP Program
24. Acceptance and Use of Surplus Military Equipment
25. Coverage FAQs



TO: Member Police Chiefs
FROM: Denise C. Plavchak, Office Services Manager
DATE: February 4, 2021
RE: JIF Reimbursement - Police Accreditation Program

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

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

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

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

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

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

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

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

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

Send your notifications to:

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

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

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

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2021 Announcement

Atlantic County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Robert Garish, JIF Safety Director
DATE: February 3, 2021

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 P.O. Box 99106 Camden, NJ 08101 | Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719 |
| Lauren Gershman Administrative Assistant lgershman@jamontgomery.com Office: 856-446-9279 | | Liam Callahan Risk Control Consultant lcallahan@jamontgomery.com Office: 856-552-4902 |

LOSS CONTROL SURVEYS

- There were no Loss Control Surveys conducted in the month of January

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- There were no Law Enforcement Loss Control Surveys conducted in the month of January

MEETINGS ATTENDED

- Atlantic JIF Claims Meeting (Telephonic) – January 14, 2021
- Atlantic JIF Executive Safety Meeting (Telephonic)- January 20, 2021

UPCOMING MEETING SCHEDULE

| DATE | TOPIC | LOCATION |
|-------------------|-----------------------------|------------|
| February 11, 2021 | Claims Meeting | Telephonic |
| February 17, 2021 | Executive Committee Meeting | Telephonic |

MSI SAFETY DIRECTOR'S BULLETINS AND MESSAGES

MSI 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.

- January 7- Reminder to Verify Drivers Licenses & Histories of Drivers
- January 14- Best Practices for Checking Driving Records of Drivers
- January 21- Mandatory COVID Vaccination Guidance from the MEL
- January 25- New Jersey Use of Force Revised Guidelines
- January 26- Annual Reminder to post Injury and Illness 300A Summary Logs
- January 28- CDC Recommendations for Returning to Work Post-COVID Exposure

MSI NOW & MSI DVD

MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

| MSI NOW | |
|--------------|------------------|
| Municipality | Number of Videos |
| Egg Harbor | 1 |
| Middle | 1 |
| Northfield | 1 |
| Somers Point | 1 |
| Waterford | 1 |

MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so that you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. Please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

| MSI DVD | |
|--------------|------------------|
| Municipality | Number of Videos |
| Ventnor | 3 |

MSI LIVE

MSI LIVE features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The MSI LIVE schedule is available for registration through the MEL website at www.NJMEL.org by clicking [MSI LIVE](#). Please register early, under-attended classes will be canceled.

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 Andrea Felip afelip@jamontgomery.com.

February 9, 2021

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 **January 31, 2021**, for Closed Fund Years 1987 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST & INVESTMENTS:

ACTIVITY:

Interest Income:

| | | |
|---|------|------------|
| Interest received from Account Balances | \$ | 10,492.25 |
| Coupon Interest Payment | \$ | -0- |
| Amortization and/or interest cost {net} | \$ | 26,328.12 |
| Unrealized gain/<loss> | < \$ | 60,140.82> |
| Management Fee | < \$ | 3,911.54> |
| misc. | \$ | .04 |
| Net gain/<loss> in position | < \$ | 27,231.95> |

Interest Accrual:

| | | |
|--|----|------------------|
| Beginning Interest Accrual at M&T/Wilmington Trust | \$ | 124,614.63 |
| Change in Accrued interest at M&T/Wilmington Trust | \$ | <u>39,320.35</u> |
| Ending Interest Accrual | \$ | 163,934.98 |

Unrealized Gain/Loss

| | | |
|--------------------------------|-----|-------------------|
| Current Month | \$ | 672,375.93 |
| Prior Month | \$ | <u>732,516.75</u> |
| Change in Unrealized Gain/Loss | <\$ | 60,140.82> |

| | |
|--|-----------------|
| <u>Investment Balance</u> beginning of period: | \$28,642,355.73 |
| end of month- | \$28,608,543.03 |

Overall rate of return this month -.617%

Portfolio:

| | | |
|--------------------|------------------|--------|
| US Treasury Bonds | \$ 26,608,543.03 | 93.01% |
| Cash or equivalent | \$ 2,000,000.00 | 6.99% |

RECEIPT ACTIVITY FOR THE PERIOD

| | |
|----------------------|--------------|
| Subrogation Receipts | \$ 8,096.00 |
| Adjustment Receipts | \$ 1.00 |
| Assessments | \$398,527.00 |

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 \$1,273,900.84. The claims detail shows 377 checks totaling 1502 claims payments issued and are categorized as follows:

Further Analysis:

| | | |
|-----------------|-----|--------------|
| Payments: | \$ | 1,273,900.84 |
| Adjustments- | <\$ | 1,944.20> |
| Less Recoveries | <\$ | 8,086.00> |
| Net Total | \$ | 1,263,870.64 |

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 \$53,526,062.67 to a closing balance of \$52,383,995.41 showing a decrease in the fund's cash position of \$1,142,067.26. 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

| | 1/31/2021 |
|--------------------------|--|
| | <u>UNAUDITED {includes interest allocation }</u> |
| Buena Vista | \$ 12,339.31 |
| Egg Harbor City | \$ 31,740.09 |
| Hamilton Township | \$ 85,134.21 |
| Hammonton Township | \$ 7,786.41 |
| Middle Township | \$ 173,324.81 |
| Mullica Township | \$ 27,749.85 |
| Northfield | \$ 110,345.35 |
| Pleasantville | \$ 505.30 |
| Port Republic | \$ 1,089.03 |
| Upper Deerfield Township | \$ 73,633.65 |
| Waterford Township | \$ 27,991.10 |
| Upper Township | \$ 117,280.99 |
| Stone Harbor | \$ 9,416.34 |
| | <u>\$ 678,336.44</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 - FEBRUARY 2021**

| | Payable To: | FY 2021 | FY 2020 | FY 2019 | Appropriation | Description |
|----|---|---------------------|------------------|-----------------|--|---|
| 1 | The Actuarial Advantage | 7,055.00 | | | Prof Services/Actuary | Jan 2021 Fees |
| 2 | Arthur J. Gallagher Risk Management Services, Inc | 84,719.00 | | | Prof Services/Administration | Feb 2021 Fees |
| 3 | Arthur J. Gallagher Risk Management Services, Inc | 72.43 | | | Misc/Postage/Copies/Fax | Jan 2021 Fees |
| 4 | Arthur J. Gallagher Risk Management Services, Inc | 148.80 | | | Misc/Other | Jan 2021 Fees |
| 5 | The DeWeese Law Firm, P.C. | 11,101.00 | | | Prof Services/Attorney | Feb 2021 Fees |
| 6 | Qual-Lynx | 68,531.00 | | | Prof Services/Claims Administration | Feb 2021 Fees |
| 7 | Joyce Media | 375.00 | | | Misc/JIF Website | Feb 2021 Fees |
| 8 | Tracy Forlenza | 538.00 | | | Misc/Recording Secretary | Feb 2021 Fees |
| 9 | J.A. Montgomery Risk Control Services | 18,554.00 | | | Prof Services/Safety Director/Loss Control | Feb 2021 Fees |
| 10 | Pivot Point Security | | 1,112.00 | | EPL/CYBER/Technology Risk Management Ser | Contract Fees 9/1-8/31/2021; Feb fee |
| 11 | John Hansen | 2,043.00 | | | Prof Services/Treasurer | Feb 2021 Fees |
| 12 | John Hansen | 7.75 | | | Misc/Postage/Copies/Fax | USPS fee for checks-Jan |
| 13 | Conner Strong & Buckelew | 1,021.00 | | | Prof Services/Underwriting Mgr | Feb 2021 Fees |
| 14 | Jordan Simone | 5,329.00 | | | Wellness/Wellness Incentive Program | Feb 2021 Fees |
| 15 | MEL JIF | 537,167.25 | | | MEL | MEL 2021 WC & Excess Liability - 1st installment |
| 16 | MEL JIF | 5,019.75 | | | Faithful Performance/Fidelity Bond | MEL 2021 Fidelity Bond - 1st installment |
| 17 | MEL JIF | 355,643.50 | | | Property Claims and Premium | MEL 2021 Property claims & prem. -1st installment |
| 18 | Apex Insurance Services c/o QBE Insurance | 1,099,379.50 | | | EPL/POL Policy - Excess Insurance | VDO Coverage; P#QJA01005-03; 1/1/21-1/1/22; 1st installment |
| 19 | Apex Insurance Services c/o QBE Insurance | 8,546.89 | | | EPL/POL Policy - Excess Insurance | EPL/POL Coverage; P#QVA01005-05; 1/1/21-1/1/22; Inv#6208391; 1st installment |
| 20 | Courier Post | 317.24 | | | Misc/Legal Notices | Ad#4539735 Jan mtg; #4568913 Contract awards; #4568940 2021 dates |
| 21 | Iron Mountain | 136.60 | | | Misc/Records Retention Service | Inv#DJGK760 Storage 2/1-28/2021; Service 12/22/20-1/26/21 |
| 22 | Press of Atlantic City | 211.22 | | | Misc/Legal Notices | Ad#158543-0108 Jan mtg; #159510-0126 Contract awards; #159509-0126 2021 dates |
| 23 | Borough of Avalon | | 625.00 | | Wellness/Wellness Incentive Program | Fruit GC and energy bars |
| 24 | Borough of Folsom | | 115.05 | | Wellness/Wellness Incentive Program | portion control lunch containers |
| 25 | Township of Hamilton | | 1,000.00 | | Wellness/Wellness Incentive Program | ergonomic equipment |
| 26 | Township of Hamilton | | 582.00 | | EPL/CYBER/EPL/Cyber Incentive Program | supervisor legal update; mvc online |
| 27 | Township of Hamilton | | 2,000.00 | | Optional Safety Budget | PW, AED, cones |
| 28 | Township of Hamilton | | | 2,750.00 | Safety Incentive Program | lifeguard items; ergo items; holiday stuff |
| 29 | City of Linwood | | 398.70 | | Wellness/Wellness Incentive Program | Pulse Oximeters |
| 30 | Borough of Longport | | 400.00 | | Wellness/Wellness Incentive Program | Exercise pedal bike for legs, arms; balance disk |
| 31 | Borough of Longport | | 223.00 | | EPL/CYBER/EPL/Cyber Incentive Program | New vostro for cyber compliance |
| 32 | City of North Wildwood | | 47.66 | | Wellness/Wellness Incentive Program | PPE |
| 33 | City of North Wildwood | | | 112.01 | Safety Incentive Program | UV light Sanitizers |
| 34 | City of North Wildwood | | 725.00 | | EPL/CYBER/EPL/Cyber Incentive Program | spam filter |
| 35 | City of Pleasantville | | 1,482.88 | | Wellness/Wellness Incentive Program | water bottles; kind bars, hydration awareness |
| 36 | City of Somers Point | | 1,000.00 | | Wellness/Wellness Incentive Program | outdoor table/bike rack for fitness path |
| 37 | City of Somers Point | | 725.00 | | EPL/CYBER/EPL/Cyber Incentive Program | security event recovery |
| 38 | Township of Upper | | 665.73 | | Wellness/Wellness Incentive Program | cookbooks, hydration challenge, challenge prizes |
| 39 | Township of Waterford | | 800.00 | | Wellness/Wellness Incentive Program | fruit, caloric counter, PPE |
| 40 | Township of Waterford | | 725.00 | | EPL/CYBER/EPL/Cyber Incentive Program | upgrades for compliance |
| 41 | Township of Waterford | | 1,500.00 | | Optional Safety Budget | knit hats and turnout gear |
| 42 | Borough of West Wildwood | | | 2,000.00 | Safety Incentive Program | employee recognition |
| 43 | City of Wildwood | | 1,500.00 | | Wellness/Wellness Incentive Program | pool passes for employees |
| | Subtotals | 2,205,916.93 | 15,627.02 | 4,862.01 | | |

| | |
|---------------------------------|---------------------|
| JIF BILL LIST TOTAL | 2,226,405.96 |
| RMC BILL LIST TOTAL | 129,975.00 |
| COMBINED BILL LIST TOTAL | 2,356,380.96 |

ATLANTIC COUNTY MUNICIPAL JIF
RMCS BILL LIST (1st Installment) - February 2021

| | Payable To: | FY 2021 | Appropriation | Description |
|----|-----------------------------------|-------------------|-----------------------------|--|
| 1 | CJ Adams | 7,000.00 | Risk Management Consultants | 1st Qtr Pymts - Margate |
| 2 | Assured Partners | 569.00 | Risk Management Consultants | 1st Qtr Pymts - Downe Twp |
| 3 | Atlantic Associates | 11,302.00 | Risk Management Consultants | 1st Qtr Pymts - Pleasantville |
| 4 | BCA Insurance | 2,588.00 | Risk Management Consultants | 1st Qtr Pymts -Newfield and Upper Deerfield |
| 5 | J. Byrne Agency | 47,154.00 | Risk Management Consultants | 1st Qtr Pymts -Deerfield, Lower, North Wildwood, Stone Harbor, West Wildwood, Wildwood, and Wildwood Crest |
| 6 | Conner Strong & Buckelew | 4,825.00 | Risk Management Consultants | 1st Qtr Pymts -Waterford |
| 7 | Glenn Insurance Agency | 7,000.00 | Risk Management Consultants | 1st Qtr Pymts -Absecon, Linwood |
| 8 | Hardenbergh Group | 5,439.00 | Risk Management Consultants | 1st Qtr Pymts -Estell Manor, Hamilton |
| 9 | Insurance Agencies Inc | 1,776.00 | Risk Management Consultants | 1st Qtr Pymts -Buena Borough |
| 10 | Marsh & McLennan Agency, LLC | 25,561.00 | Risk Management Consultants | 1st Qtr Pymts -Cape May, Cape May Pt, Dennis Twp, Galloway, Middle, Sea Isle, West Cape May, Woodbine |
| 11 | McMahon Agency Inc | 378.00 | Risk Management Consultants | 1st Qtr Pymts -Corbin City |
| 12 | William Mints Agency | 1,295.00 | Risk Management Consultants | 1st Qtr Pymts -Commercial |
| 13 | Siracusa Kaufman Insurance Agency | 15,088.00 | Risk Management Consultants | 1st Qtr Pymts -Brigantine, EHT, Mullica |
| | RMCS BILL LIST TOTAL | 129,975.00 | | |