



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
Avalon Borough Municipal Building
3100 Dune Drive, Avalon, NJ
& Via conference call

November 18, 2020 at 3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held via conference call with Executive Committee members in person in Avalon Borough following social distancing guidelines for COVID-19 on November 18, 2020 at 3:00 PM, prevailing time. *Chair Wahl*, **Avalon Borough**, presiding. The meeting was called to order at 3:00 PM.

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Jessica Thompson, **Absecon City**
Scott Wahl, *Chair*, **Avalon Borough**
Karen Blowers, **Brigantine City**
Bill Nimohay, **Buena Borough**
Joe Picard, **Cape May City**
Ed Grant, **Cape May Point**
Heather Sparks, **Commercial Twp.**
Alex Bauer, **Deerfield Twp.**
Jessica Bishop, **Dennis Twp.**
Samantha Tucker, *Alt.*, **Downe Twp.**
Teri Seelman, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Cheryl Prakash, **Galloway Twp.**
Leigh Napoli, **Linwood City**
Rich Hirsch, **Longport Borough**
Karen Fournier, **Lower Twp.**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Twp.**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp.**
Ron Simone, **North Wildwood City**
Mary Canesi, **Northfield City**
Diane Wood, *Alt.*, **Ocean City**
Chief Sean Riffin, **Pleasantville City**
Kellie Seib, *Sec.*, **Sea Isle City**
Shelby Heath, *Alt.*, **Somers Point City**

Teri Smuz, **Upper Twp.**
Jim Goos, **Ventnor City**
Jim D'Auria, **Waterford Twp.**
Lauren Vitelli, **West Cape May Borough**
Elaine Crowley, **West Wildwood City**
Dan Dunn, *Alt.*, **Wildwood City**
Connie Mahon, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Absent were:

Joanne Siedlecki, **Corbin City**
Peter Miller, **Egg Harbor Twp.**
Arch Liston, **Hamilton Twp.**
Sam Barbagli, **Newfield Borough**
Jim Craft, **Stone Harbor Borough**
Roy Spoltore, **Upper Deerfield Twp.**
DJ Ayres, **Weymouth Twp.**

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
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Glenn Insurance
Hardenbergh Insurance
Thomas Heist Insurance Agency
Insurance Agencies Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

Atlantic Associates
BCA Insurance

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

MOVE UP ALTERNATES

Chair Wahl moved up alternates Mary Canesi, Northfield, and Sean Riggin, Pleasantville, for voting purposes in absence of Jim Craft, Stone Harbor, and Liz Woods, Ocean City.

APPROVAL OF MINUTES- OPEN SESSION

Chair Wahl entertained a motion to approve the meeting minutes of the October 21, 2020 Executive Committee Meeting.

Motion by Mr. Simone, seconded by Mr. Goos, to approve the meeting minutes of the October 21, 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 October 21, 2020 Executive Committee meeting.

Motion by Mr. Simone, seconded by Mr. Goos, to approve the Closed Session minutes of the October 21, 2020 Executive Committee meeting as presented. Motion carried by unanimous vote.

The Closed Session meeting minutes of the October 21, 2020 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

CLOSED SESSION - RESOLUTION #2020-39

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

Chair Wahl entertained a motion to adopt *Closed Session Resolution 2020-39*.

Motion by Mr. Goos, seconded by Ms. Burke, to adopt *Resolution 2020-39* as presented.

ROLL CALL

Yeas:

Scott Wahl, *Chair, Avalon*
Regina Burke, *Millville*
Ron Simone, *North Wildwood*
Mary Canesi, *Northfield*
Sean Riggin, *Pleasantville*
Kellie Seib, *Sec, Sea Isle City*
Jim Goos, *Ventnor*

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

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

They are as follows:

October 2020 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
001260137	2018116455	2021214700
2021215444	2019150218	2021214683
2021214844	2019171129	2018127493
2020178003	2018120926	2021217841
2020207541	2018144229	2020202210
MLT-2021215990 (01-02)		
2020186257		
MLT-2021216426 (01-23)		
2021214232		
MLT-2021216347 (01-03)		
2020184419		
2021211219		
2021212429		
2019153341		
2020182581		
2019177471		

ROLL CALL

Yeas:

Scott Wahl, *Chair*, Avalon
Regina Burke, *Millville*
Ron Simone, *North Wildwood*
Mary Canesi, *Northfield*
Sean Riggan, *Pleasantville*
Kellie Seib, *Sec*, Sea Isle City
Jim Goos, *Ventnor*

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

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

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

Qual-Lynx File #
MLT-X62430
2018111625
2019175917
MLT-2019162013
2020181543
2019159412

ROLL CALL

Yeas:

Scott Wahl, *Chair*, Avalon
Regina Burke, *Millville*
Ron Simone, *North Wildwood*
Mary Canesi, *Northfield*
Sean Riggin, *Pleasantville*
Kellie Seib, *Sec*, Sea Isle City
Jim Goos, *Ventnor*

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT - OPEN SESSION ITEMS

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses - November

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Backing Large Vehicles Safely. He noted that in non-emergency situations, vehicle backing accidents are completely preventable. He asked members to remind employees of blind spots, use a spotter, and the driver's window should be open to hear. He informed the members of a claim that occurred after Sandy in 2012. He noted DPW employees were cleaning up an area and when they were leaving, they hit and killed a pedestrian they did not see while backing their vehicle. He reported the non-driver was in the cab at the time when it would have beneficial to be a spotter outside the truck. He further stated that the truck back up warning chimes were damaged from salt water and not working. He also suggested using cones around truck so that when they are collected before leaving, that person can have a visual inspection of the area.

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- OCTOBER

Lost Time v. Medical Only Cases

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

	October	YTD
<i>Total Intakes (New Claims)</i>	154	946
<i>Report Only</i>	27	276
<i>Report Only % of Total</i>	18%	29%
<i>Medical Only</i>	113	465
<i>Lost Time</i>	14	202
<i>Medical Only/Lost Time Ratio</i>	89:11	70:30
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	3
<i>COVID-19</i>	98	336
<i>Average Days to Report to QL</i>	2.5	2.9

PPO Penetration Report:

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

PPO Penetration Rate	October	YTD
<i>Bill Count</i>	559	5,341
<i>Original Provider Charges</i>	\$935,034	\$7,614,092
<i>Re-priced Bill Amount</i>	\$265,127	\$2,287,678
<i>Savings</i>	\$669,907	\$5,326,413
<i>% of Savings</i>	72%	70%
<i>Participating Provider Penetration Rate- Bill count</i>	97%	96%
<i>Participating Provider Penetration Rate-Provider Charges</i>	97%	97%
<i>EPO Penetration Rate – Bill Count</i>	97%	96%
<i>EPO Penetration Rate –Provider Charges</i>	97%	97%

Transitional Duty Report

Ms. Beatty presented her *Transitional Duty reports*.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	7,591
<i>Transitional Duty Days Worked</i>	5,203
<i>% of Transitional Duty Days Worked</i>	69%
<i>Transitional Duty Days Not Accommodated</i>	2,388
<i>% of Transitional Duty Days Not Accommodated</i>	31%
<i>Money Save by Accommodating</i>	\$500,985
<i>Cost of Days NOT Accommodated</i>	\$218,073

COVID-19

Ms. Beatty stated that this was a big month for COVID claims and please continue to report these as soon as you are aware of them.

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

SOLICITOR'S REPORT

Mr. DeWeese presented the following reports:

Closed Claims

Mr. DeWeese noted that there were four (4) cases closed in November. He noted that the Defense Panel did a great job with low settlements.

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. He reminds members to keep contacting him before taking any employee action.

COMMITTEE REPORTS

Safety Committee - Mr. Picard noted that the meeting minutes from the November 5, 2020 were a handout today (emailed to the members). He asked to be contacted if there were any questions.

Finance Committee - Ms. Stollenwerk noted that the meeting minutes from the November 5, 2020 meeting are a handout today (emailed to the members). She highlighted the following: the 3rd quarter financials were included in the minutes; the Fund has a surplus of \$23 million which reflects 75% of this year's contributions; \$17.9 million in closed years funds with the 2016 fund year transferring at 12/31 (resolution on agenda today) with a current surplus of \$2.9 million.

Ms. Stollenwerk stated that the 2021 Budget is being introduced today (on pg. 33 of the agenda) which has a JIF increase of 1.06% (.80% which is an increase in loss funding); the MEL increase is 5.10%; we are funding up to 125% of the MEL Retrospective program requirement; overall the MEL and Excess lines increased 1.35% for a total budget increase of 1.15%. She noted that the Assessment Allocation Strategy and Certification can be found on pgs. 34-48.

Ms. Stollenwerk reported that 22 members will receive an increase of .5% & .9%; members with loss ratios higher than 100% will receive increases between 2.4% & 7%; 19 members will receive a decrease between .5% & 5%.

Chair Wahl reminded members that the 2021 Budget Message is included in the agenda.

MOTION TO INTRODUCE 2021 BUDGET

Chair Wahl entertained a motion to introduce the 2021 Budget.

Motion by Mr. Goos, second by Mr. Simone, to introduce the 2021 Budget as presented.

ROLL CALL

Yeas:

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

	Sean Riggan, Pleasantville
	Kellie Seib, <i>Sec</i> , Sea Isle City
	Jim Goos, Ventnor
<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

MOTION TO INTRODUCE 2021 ASSESSMENT ALLOCATION STRATEGY

Chair Wahl entertained a motion to introduce the 2021 Assessment Allocation Strategy.

Motion by Mr. Goos, second by Ms. Seib, to introduce the 2021 Assessment Allocation Strategy as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, <i>Chair</i> , Avalon
		Regina Burke, Millville
		Ron Simone, North Wildwood
		Mary Canesi, Northfield
		Sean Riggan, Pleasantville
		Kellie Seib, <i>Sec</i> , Sea Isle City
		Jim Goos, Ventnor
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

MOTION TO INTRODUCE 2021 ASSESSMENT CERTIFICATION

Chair Wahl entertained a motion to introduce the 2021 Assessment Certification.

Motion by Ms. Burke, second by Mr. Goos, to introduce the 2021 Assessment Certification as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, <i>Chair</i> , Avalon
		Regina Burke, Millville
		Ron Simone, North Wildwood
		Mary Canesi, Northfield
		Sean Riggan, Pleasantville
		Kellie Seib, <i>Sec</i> , Sea Isle City
		Jim Goos, Ventnor
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

Resolution 2020-40 Authorizing Transfer of 2016 to the MEL Residual Claims Fund

Chair Wahl entertained a motion to adopt Resolution 2020-40 Authorizing a Transfer of Funds of the 2016 Fund Year to the MEL Residual Claims Fund.

Motion by Ms. Seib, second by Ms. Burke, to adopt Resolution 2020-40 Authorizing a Transfer of Funds of the 2016 Fund Year to the MEL Residual Claims Fund as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, <i>Chair</i> , Avalon
		Regina Burke, Millville
		Ron Simone, North Wildwood

	Mary Canesi, Northfield
	Sean Riggin, Pleasantville
	Kellie Seib, <i>Sec</i> , Sea Isle City
	Jim Goos, Ventnor
<i>Nays:</i>	None
<i>Abstained:</i>	None

Motion carried by unanimous vote.

Nominating Committee Meeting - October 28, 2020

Mr. Hirsch asked the members to review the minutes from the October 28, 2020 meeting. He noted they discussed the charter, eligible Fund Commissioners with both the history and the attendance records in preparation for the 2021 Executive Committee draft slate. The 2021 Nomination Slate is as follows:

Chair:	Kellie Seib , City of Sea Isle City
Secretary:	James Craft , Borough of Stone Harbor

Executive Committee:	#1	Liz 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. Hirsch noted that the write in nomination form will be emailed following the meeting and is due December 11, 2020.

**It was determined there was an error on the 2021 Nomination Slate sent out today (the above is correct) and thus redistributed via email with the Nomination Form following the meeting.*

WELLNESS DIRECTOR REPORT

Ms. Simone stated that her report is included in the agenda packet and encouraged the members to read through her material beginning on page 50. She noted that she will continue sending motivational emails to members bi-weekly on Monday with information for free virtual workouts, webinars, meditation, and wellness information. She stated that the ACM JIF website is being updated to contain videos for exercise, yoga, etc. She is also holding zoom classes for the member towns on group meditation, exercises or whatever the member wants/needs twice weekly. Please send an email and she will set it up for different times/days to accommodate the member's needs.

Ms. Simone reported that she has started individual and group health coaching and a link with sign up dates and times were emailed. She is still holding Zoom workshops and each month will be a different topic. October 28th was the Decoding the Nutrition Label webinar (10 participants) and will be held again on November 9th. She also state that another webinar, "Uncertainty and How it leads to Stress" will be held in conjunction with Debby Schiffer, Wellness Director of BURLCO and TRICO JIFs on November 19th and December 8th at 10am.

Ms. Simone reported that Cape May, North Wildwood and Sea Isle all provided their employees with farm fresh produce from local farm stands. She noted that Northfield gave the employees insulated lunch bags to encourage bringing a healthy lunch and including healthy recipes. She stated that Ventnor hosted an employee walking challenge and Upper Township is holding a week long hydration challenge.

Ms. Simone did remind members to encumber the funds by December 31, 2020 and claim by February 1, 2021. She noted that her newsletter covers sinus inflammation and it's relation to immunity and the differences between acute and chronic inflammation.

Ms. Simone thanked the Fund Commissioners and Wellness Coordinators for their efforts during this difficult period. She reminded members that a portion of the Wellness funds, after using the Optional Safety Budget, may be used to help offset the PPE costs. She asked members to reference the approved Wellness items/activities list when using the wellness funds. Please contact Jordan or Tracy if you are unsure if they will be covered under this program.

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

EXECUTIVE DIRECTOR'S REPORT

Certificates of Insurance -Mr. Forlenza noted that members should review the certificates of insurance issued on pages 68-69 and make sure that these were requested by your municipality and issued properly.

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 and/or encumber these funds is December 31, 2020. Encumbered funds must be claiming by February 1, 2021.

MEL Cyber Compliance Status Checklist - Mr. Forlenza stated that on page 78 is the MEL Cyber Compliance status checklist for each member. He informed the members that there have been several breaches in South Jersey lately and it's important to be noncompliant at the time of the breach occurs. He noted that the MEL is updating these standards and will be releasing them this fall. He stated that it is likely to now be a 3 tier system. 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 79-80 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.

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). 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. 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 will be sending notification with instructions to access that video. He commented that this course must be offered to employees, but the employees are not required to complete. 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 Sexual Abuse & Molestation training, which is a component of the MEL's Risk Management Program, is being done via webinar. The webinars are being handled by Paul Shives of JA Montgomery.

Elected Officials Training - Mr. Forlenza reported that Elected Official training and will be held in spring 2021 via webinar if needed. He noted that you can register directly through the MSI and be eligible for the \$250 credit.

2021 RMC Agreement and Resolution - Mr. Forlenza noted that an email was sent to all members including the model RMC agreement and resolutions. He noted that this should be used to negotiate services with your Risk Management Consultant. Please send all executed resolutions and agreements to Tracy Forlenza.

Dividend Notices – Mr. Forlenza stated that on or about November 5, 2020, members eligible to receive a portion of the 2020 Surplus release should have received notification from the Executive Director's office asking that they indicate how they would like to receive their dividend. Options include receipt of a check, as a credit against the member's 2021 assessment, leaving the Funds with the JIF in the Aggregate Excess Loss Contingency Fund or any combination of the three options. Member are asked to respond to the Executive Director's office no later than December 4, 2020. Any questions can be directed to Tracy Forlenza.

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

Resolution 2020-41 Appointing Rich Hirsch as MEL/RCF representative

Chair Wahl entertained a motion to adopt Resolution 2020-41 appointing Rich Hirsch as the Fund Representative to the MEL JIF and the RCF JIF for the 2021 Fund Year.

Motion by Mr. Goos, second by Mr. Simone, to adopt resolution 2020-41 appointing Rich Hirsch as the Fund Representative to the MEL JIF and the RCF JIF for the 2021 Fund Year as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, <i>Chair</i> , Avalon Regina Burke, Millville Ron Simone, North Wildwood Mary Canesi, Northfield Sean Riggin, Pleasantville Kellie Seib, <i>Sec</i> , Sea Isle City Jim Goos, Ventnor
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

Motion carried by unanimous vote.

MEL/RCF REPORTS

Mr. Hirsch highlighted members on items discussed at the MEL meeting earlier today via Zoom. He reported that the MEL adopted Resolution 38-20 authorizing an Association Captive Insurance Company. He explained that years ago EPL/POL was provided to members, however, it was difficult due to fee shifting and policy did not cover punitive damages or lost wages. This was resolved by insuring this through a commercial insurer, XL Insurance, and then QBE. He noted it is estimated that the MEL could save in

the range of another 15% on a portion of the risk if the MEL reinsures the carrier rather than taking a self-insured retention as it did once before. He reported that the plan is for the MEL to establish a captive to reinsure the carrier by retaining 10% of the POL/EPL risk, and then gradually increase the retention as the captive builds surplus. It will be formed as a non-profit in NJ and regulated by DOBI and DCA and the initial capitalization will be \$750,000. He stated this resolution was approved.

Mr. Hirsch further noted a resolution to establish remote meeting procedures and to transfer the 2016 fund year to the close funds was approved.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report was included in the agenda beginning on page 97. He stated that the report is self-explanatory. He stated that 26/41 members have police agencies; 19/26 are using the Police One platform; 18/19 are actively taking Police One courses with approximately 4,071 courses as of November 12, 2020 being completed. 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 reminded members to please turn in their self-assessment forms found within the 2020 SIP.

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 begins on page 99. Please reach out with any questions.

Mr. Garish reminded members that the S:ERVE (distraction drivers program) is mandatory for all personnel as a component for the 2020 Safety Incentive Program.

Mr. Garish reminded members that Regional Trainings are also mandatory for the 2020 SIP. The First Amendment audit was done via webinar by Chief Hummel and was the most widely attended training.

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

TREASURER'S REPORT

Reports

Mr. Hansen presented the Treasurer's Report for the period ending **October 31, 2020**. The report was made part of the agenda packet beginning on page 103. Mr. Hansen noted the following information:

Investment Interest

Interest Income:	October
Interest Received from Account Balances	\$8,860.49
Coupon Interest Payment	\$7,081.25
Amortization and/or interest cost	\$7,500.00
Unrealized Gain or Loss	<\$58,673.77>

Management Fee	<\$4,623.61>
Misc.	\$.01
Net Gain/Loss in Interest	<\$39,855.65>

Interest Accrual:	October
Beginning Interest Accrual	\$85,644.57
Change in Accrued Interest	\$36,807.80
Ending Interest Accrual	\$122,452.37

Unrealized Gain/Loss:	October
Current Month	\$814,510.03
Prior Month	\$873,183.80
Change in unrealized gain/loss	<\$58,673.77>

Investment Balance:	October
Beginning of Month	\$31,957,389.97
End of Month	\$31,906,216.20
Overall rate of return this month	-.906%

Portfolio	Total	Percentage
US Treasury Bonds & Notes	\$30,906,216.20	96.87%
Cash & Equivalents	\$1,000,000.00	3.13%

Receipt Activity for the Period:

	October	YTD
Subrogation Receipts	\$4,909.36	\$332,358.04
Adjustment Receipts-other	\$1,475.00	\$4,452.00
Assessments	\$1,136,895	

Mr. Hansen commented that all but \$30 has been received for the 2020 assessments.

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at the end of **October** are in the amount of \$802,976.17 with a total of 374 checks issued totaling 1,404 claims payments. The claims detail is as follows:

	October
Direct Loss Payments	\$802,976.17
Adjustments- receipts	<\$1,734.51>
Less Recoveries	<\$6,384.36>
Net Total	\$794,857.30

Cash Activity for the Period - October

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$52,738,459.83 to a closing balance of \$52,821,202.59 showing an increase in the Fund of \$82,742.76.

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

Member	10/31/2020 Unaudited
Buena Vista	12,169.00
Egg Harbor City	31,302.00
Hamilton Township	83,127.90
Hammonton Town	0
Middle Township	169,240.17
Mullica Township	27,095.89
Northfield	88,203.09
Pleasantville City	493.39
Port Republic	1,074.00
Upper Deerfield Township	71,898.37
Waterford Township	27,331.45
Upper Township	60,141.01
Stone Harbor	9,194.43
Total	\$581,270.70

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

Payment Register

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

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

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

ROLL CALL	Yeas:	Scott Wahl, <i>Chair</i> , Avalon Regina Burke, Millville Ron Simone, North Wildwood Mary Canesi, Northfield Sean Riffin, Pleasantville Kellie Seib, <i>Sec</i> , Sea Isle City Jim Goos, Ventnor
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Bill List - November

For the Executive Committee's consideration, Mr. Hansen presented the *November 2020 Bill List* in the amount of \$471,088.89.

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

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

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

ROLL CALL	Yeas:	Scott Wahl, <i>Chair</i> , Avalon Regina Burke, Millville Ron Simone, North Wildwood Mary Canesi, Northfield Sean Riffin, Pleasantville Kellie Seib, <i>Sec</i> , Sea Isle City Jim Goos, Ventnor
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

RMC Bill List - November

For the Executive Committee's consideration, Mr. Hansen presented the *November 2020 RMC Bill List* in the amount of \$173,298.00.

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

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

Motion by Mr. Goos, seconded by Mr. Simone, to approve the *November 2020 RMC Bill List* as presented.

ROLL CALL	Yeas:	Scott Wahl, <i>Chair</i> , Avalon Regina Burke, Millville Ron Simone, North Wildwood
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Mary Canesi, **Northfield**
Sean Riffin, **Pleasantville**
Kellie Seib, *Sec*, **Sea Isle City**
Jim Goos, **Ventnor**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Wahl reminded the members that the next meeting will be held on **Wednesday December 16, 2020 at 3:00 PM** via ZOOM conference call with no in person due to a location conflict.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

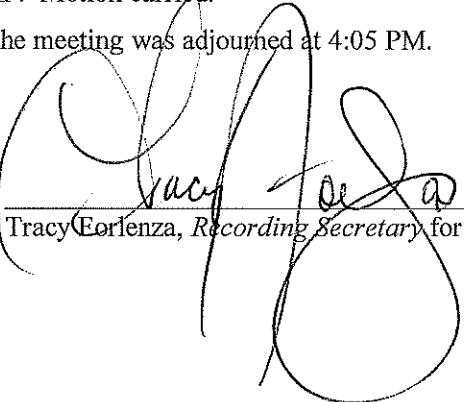
Chair Wahl entertained a motion to close the public comment.

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

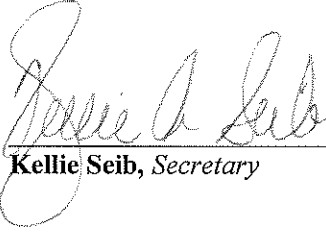
MOTION TO ADJOURN

Motion by Mr. Goos, seconded by Ms. Burke, to adjourn the November 18, 2020 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:05 PM.



Tracy Forlenza, *Recording Secretary* for



Kellie Seib, *Secretary*