



## ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

AVALON COMMUNITY HALL  
3001 Avalon Ave  
Avalon, New Jersey

September 20, 2017 at 3:00PM

### *OPEN SESSION MINUTES*

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The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on September 20, 2017, at Avalon Community Hall, 3001 Avalon Ave, Avalon, New Jersey at 3PM, prevailing time. *Chair Samuelsen, City of Somers Point*, presiding. The meeting was called to order at 3:00 PM.

#### **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***

Those in attendance were:

John Armstrong, **Absecon City**  
Scott Wahl, **Avalon Borough**  
Karen Blowers, **Brigantine City**  
Bill Nimohay, **Buena Borough**  
Neil Young, **Cape May City**  
Stephen O'Connor, **Cape May Point**  
Carol Foster, **Corbin City**  
Glenn Clarke, **Dennis Twp**  
April Clifton, *Alt.*, **Downe Twp**  
Ed Beck, **Linwood City**  
Rich Hirsch, **Longport Borough**  
Julie Picard, **Lower Twp**  
Lisa McLaughlin, **Margate City**  
Kim Krauss, **Middle Twp**  
Regina Burke, **Millville City**  
Dawn Stollenwerk, **Mullica Twp**  
Jim Dickinson, **Northfield City**  
Diane Wood, *Alt.*, **Ocean City**

Stephen Wilkins, **Pleasantville City**  
Kellie Seib, **Sea Isle City**  
Lucy Samuelson, *Chair*, **Somers Point City**  
Jim Craft, **Stone Harbor Borough**  
Roy Spoltore, **Upper Deerfield Twp**  
James Goos, **Ventnor City**  
Susan Danson, *Alt.*, **Waterford Twp**  
Lauren Vitelli, **West Cape May Borough**  
Chris Ridings, **West Wildwood City**  
DJ Ayres, **Weymouth Twp**  
Chris Wood, **Wildwood City**  
Connie Mahon, *Sec*, **Wildwood Crest Borough**  
Lisa Garrison, **Woodbine Borough**

Absent were:

Heather Sparks, **Commercial Twp**  
Karen Seifrit, **Deerfield Twp**  
Peter Miller, **Egg Harbor Twp**  
Linda Kent, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Cheryl Prakash, **Galloway Twp**  
Ingrid Perez, **Hamilton Twp**  
Rachel Zaccaria, **Newfield Borough**  
Ron Simone, **North Wildwood City**  
Teri Smuz, **Upper Twp**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*  
Chris Roselli, Claims Administrator, *Qual-Lynx*  
Karen Beatty, Managed Care Provider, *Qual-Care*  
Tracy Forlenza, Recording Secretary  
Rob Garish, Safety Consultant, *J.A. Montgomery Risk Control*  
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
John Hansen, Treasurer  
Valerie Smith, Wellness Director

Also present were the Risk Management Consultants from the following agencies:

C. J. Adams Company  
Atlantic Associates  
J. Byrne Agency, Inc.  
Conner Strong & Buckelew  
Gerber Insurance  
Glenn Insurance  
Insurance Agencies Inc.  
Marsh & McLennan Agency  
McMahon Agency, Inc.  
William R. Mints Agency

Absent RMCs were:

Assured Partners  
BCA Insurance  
Hardenbergh Insurance  
Thomas Heist Insurance Agency  
Syracusa-Kauffman Insurance

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

***MOVE UP ALTERNATES***

Chair Samuelsen stated that in absence of Mr. Jett, North Wildwood and Ms. Perez, Hamilton, alternates Mr. Wahl, Avalon, and Mr. Wilkins, Pleasantville, will move to the Executive Board for voting purposes.

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

Chair Samuelsen entertained a motion to approve the meeting minutes of the July 19, 2017 Executive Committee Meeting as presented.

Motion by Ms. Mahon, seconded by Ms. Picard, to approve the meeting minutes of the July 19, 2017 Executive Committee Meeting. All in favor. Motion carried.

***APPROVAL OF MINUTES – CLOSED SESSION***

Confidential Closed Session Meeting Minutes were distributed to the Executive Committee Members.

Chair Samuelsen entertained a motion to adopt the Closed Session Meeting Minutes of the July 19, 2017 Meeting of the Fund as presented.

Motion by Mr. Ridings, seconded by Ms. Picard, to approve the Closed Session minutes of the July 19, 2017 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the July 19, 2017 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Confidential Closed Session Meeting Minutes were collected.

***CLOSED SESSION - RESOLUTION #2017-34***

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 Samuelsen entertained a motion to adopt *Closed Session Resolution 2017-34* as presented.

Motion by Ms. Mahon, seconded by Mr. Wahl, to adopt *Resolution 2017-34*.

**ROLL CALL**

**Yeas:**

Scott Wahl, **Avalon Borough**  
Julie Picard, **Lower Twp**  
Steve Wilkins, **Pleasantville**  
Lucy Samuelsen, *Chair*, **Somers Point**  
James Goos, **Ventnor**  
Chris Ridings, **West Wildwood**  
Connie Mahon, *Sec*, **Wildwood Crest**

**Nays:**

None

**Abstained:**

None

All in favor. Motion carried by unanimous vote.

***REOPEN PUBLIC PORTION OF THE MEETING***

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

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

***AUTHORIZATION OF CLAIMS PAYMENTS***

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

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

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

Motion by Ms. Mahon, seconded by Mr. Ridings to approve the claims for payment as discussed in *Closed Session*. They are as follows:

**July 2017 PARs:**

<i><b>Workers' Compensation</b></i>	<i><b>General Liability</b></i>	<i><b>Property</b></i>
2017105625	1152781	2017104762
MLT-Z09891	1244632	2017105210
001253811	1215933	2017103714
2017101380	1154017	
001263473	1185854	
001214990	1252663	
001235019		
001243362		
2017105580		
001230746		
2017104322		

**August 2017 PARs:**

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
001237918	1252536	2017103575
2017104028	1254164	2018107060
001237719	1192631	2018108749
2018107226	1211968	2018110001
2017095734	1208195	2018107976
001231297	122613	2018110810
001245805	1222344	
001200411	1209380	
2018106830		
2017106164-01 2017106165-02		
001249335		
2017102787		
2018108/063		
001246107		
001224003		
001264066		
001253807		
2017088736		
2017104597		
001220240		
2018109704		
2017103756		

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon Borough**  
 Julie Picard, **Lower Twp**  
 Steve Wilkins, **Pleasantville**  
 Lucy Samuelson, *Chair*, **Somers Point**  
 James Goos, **Ventnor**  
 Chris Ridings, **West Wildwood**  
 Connie Mahon, *Sec*, **Wildwood Crest**

***Nays:***

None

***Abstain:***

None

All in favor. Motion carried by unanimous vote.

***ABANDON SUBROGATION***

Ms. Mahon made a motion to abandon subrogation on the following Qual-Lynx file:

File#
001237918

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon Borough**  
Julie Picard, **Lower Twp**  
Steve Wilkins, **Pleasantville**  
Lucy Samuelson, *Chair*, **Somers Point**  
James Goos, **Ventnor**  
Chris Ridings, **West Wildwood**  
Connie Mahon, *Sec*, **Wildwood Crest**

***Nays:***

None

***Abstain:***

None

All in favor. Motion carried by unanimous vote.

***CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS***

Mr. Miola noted that the Claims Review Committee report was given in closed session and he had nothing further for open session.

***CLAIMS ADMINISTRATOR'S REPORT***

***Lessons Learned from Losses – Aug/Sept***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focused on Hurricane Preparedness.

Mr. Roselli reminded the members to make sure flood policies are in place on buildings in flood zones; he stressed appointing someone as a **point person** for a catastrophic event; take pictures of all damages to buildings, contents and vehicles; make sure keys and titles to damaged vehicles are in safe place; report the claim to FEMA as soon as possible; keep all receipts and rental agreements.

Mr. Roselli reminded the members to review this newsletter and share it with their employees.

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

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

***MANAGED HEALTH CARE REPORT***

Ms. Beatty reviewed the Managed Care Report for August 2017.

***Lost Time v. Medical Only Cases***

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

	<i>Aug</i>	<i>YTD</i>
<i>Lost Time</i>	7	77
<i>Medical Only</i>	67	320
<i>Report Only</i>	35	232
<i>Total Intakes(New Claims)</i>	111	629

<i>Report Only % of Total</i>	31.5%	36.9%
<i>Medical Only/Lost Time Ratio</i>	88:12	81:19
<i>Average Days to Report</i>	1.6	2.0

***Transitional Duty Report***

Ms. Beatty presented the *Transitional Duty Report*.

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	6,240
<i>Transitional Duty Days Worked</i>	4,999
<i>% of Transitional Duty Days Worked</i>	80.1%
<i>Transitional Duty Days Not Accommodated</i>	1,241
<i>% of Transitional Duty Days Not Accommodated</i>	19.9%

***PPO Penetration Report:***

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

<b><i>PPO Penetration Rate</i></b>	<b><i>Aug</i></b>	<b><i>YTD</i></b>
<i>Bill Count</i>	533	3,729
<i>Original Provider Charges</i>	\$472,978	\$6,279,155
<i>Re-priced Bill Amount</i>	\$203,492	\$2,087,015
<i>Savings</i>	\$269,486	\$4,192,140
<i>% of Savings</i>	57.0%	66.8%
<i>Participating Provider Penetration Rate- Bill count</i>	95.7%	96.5%
<i>Participating Provider Penetration Rate-Provider Charges</i>	97.5%	98.4%
<i>EPO Penetration Rate – Bill Count</i>	95.3%	90.9%
<i>EPO Penetration Rate –Provider Charges</i>	96.5%	92.9%

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 six (6) case(s) closed in August and one (1) in September. He noted that a detailed synopsis of the claim can be found in the agenda packet and provided the following brief synopsis of each case:

<b><i>Closed Case</i></b>	<b><i>Description</i></b>
<i>Raab v. City of Ocean City</i>	Excessive Force. Assigned Defense Counsel, A. Michael Barker, Esquire in defending Ocean City, was successful in getting all claims against the City removed. Thomas B. Reynolds, Esquire, in defending Officer Ruch, after many appeals, settled with the Plaintiff for \$150,000.01 exclusive of attorney's fees and costs.
<i>Norman v. City of Absecon</i>	Auto Accident –pedestrian crossing. Assigned Defense Counsel, Thomas Smith, Esquire convinced Plaintiff's Counsel to execute a Stipulation of Dismissal without Prejudice.
<i>Jaffery, M.D. v. Township of Egg Harbor</i>	False Arrest. Assigned Defense Counsel, A. Michael Barker, Esquire filed Motion to Dismiss all claims which was ultimately granted.
<i>Zaslow v. City of Margate</i>	Trip/Fall on sidewalk. Assigned Defense Counsel, Erin Thompson, Esquire filed Motion to Dismiss for failure to file a Tort Claims Notice which was granted with Prejudice.
<i>Lieberman v. City of Ocean City</i>	Trip/Fall on Boardwalk. Assigned Defense Counsel, James R. Birchmeier, Esquire filed Motion to Transfer Venue to Cape May County and then Motion for Summary Judgment was granted.
<i>Humphrey v. City of North Wildwood</i>	Trip/Fall on Staircase. Assigned Defense Counsel, James R. Birchmeier, Esquire settled matter for payment to Plaintiff of \$395,000 inclusive of all medical liens.
<i>Toro-Hartman v. City of Pleasantville</i>	Civil Rights and egregious loss. Assigned Defense Counsel, A. Michael Barker, Esquire and Todd Gelfand, Esquire filed Motion for Summary Judgment which was denied and more Discovery needed. Defense Counsel settled matter with payment to Plaintiff for \$200,000. Stipulation of Dismissal with Prejudice was filed September 1, 2017.



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

## ***COMMITTEE REPORTS***

### ***Finance Committee Meeting – August 1, 2017***

Ms. Stollenwerk reported that the Finance Committee met on August 1, 2017. She noted that the minutes were included in the agenda packet and highlighted the following:

Ms. Stollenwerk stated the Fund has a healthy 2017 surplus as of 6/30/17 and the open years 2016-2013 all have healthy cash positions as well. She noted there is \$18.9 million in the Closed Years Fund which is important when deciding on dividends. She reported that the Finance Committee will be meeting next week to discuss the release. She commented that they anticipate releasing \$2.5 million or possibly more and will have the recommended amount at the October meeting.

Ms. Stollenwerk reported the 2018 budget is being developed and noted no members qualified for the retrospective program this year. She stated that the reward revaluation program will be continued for the renewing members in 2018. She noted that overall there will be a reduction in the 2018 budget due to a decrease in loss funding; of which she noted has been decreased the last four years which is a direct result of the members controlling their claims.

Ms. Stollenwerk informed the members that an important change the Finance Committee is considering is increasing the SIR to \$500,000 from the current \$300,000 for all lines of coverage except property which would remain at \$100,000. She explained that besides decreasing the loss funding, this would keep the claims at the JIF level longer where the members are able to better manage claims. She commented the MEL is experience rating and Retro assessing the JIF again but the JIF performance within the MEL has improved.

Ms. Stollenwerk also noted that the 2% vendor fees were approved as noted in the finance minutes.

Ms. Stollenwerk noted that a Budget Amendment Public Hearing was advertised and will be held this evening to amend the 2017 Budget. She noted that some of the recommended adjustments are the addition of the Middle Twp FD and Woodbine MUA; Removal of Waterford Twp EMS; RMC fees; EPL/POL adjustments; Cyber adjustments and Operating Expenses.

Ms. Stollenwerk entertained questions. No questions were asked.

### ***Motion to Open the 2017 Budget Amendment Public Hearing***

Chair Samuelsen entertained a motion to open the 2017 Budget Public Hearing.

Motion by Mr. Wahl, seconded by Ms. Mahon, to open the 2017 Budget Amendment Public Hearing. All in favor. Motion carried.

### ***Motion to Close the 2017 Budget Amendment Public Hearing***

Hearing no comments from the public, Chair Samuelsen entertained a motion to close the 2017 Budget Amendment Public Hearing.

Motion by Ms. Picard, seconded by Ms. Mahon, to close the 2017 Budget Amendment Public Hearing.  
All in favor. Motion carried.

***Motion to Adopt the 2017 Amended Budget***

Chair Samuelson entertained a motion to adopt the 2017 Amended Budget as presented.

Motion by Mr. Ridings, seconded by Mr. Wahl to adopt the 2017 Amended Budget.

<b>ROLL CALL</b>	<b>Yeas:</b>	Scott Wahl, <b>Avalon Borough</b> Julie Picard, <b>Lower Twp</b> Steve Wilkins, <b>Pleasantville</b> Lucy Samuelson, <i>Chair</i> , <b>Somers Point</b> James Goos, <b>Ventnor</b> Chris Ridings, <b>West Wildwood</b> Connie Mahon, <i>Sec</i> , <b>Wildwood Crest</b>
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<b>Nays:</b>	None
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<b>Abstain:</b>	None
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All in favor. Motion carried by unanimous vote.

***Motion to Adopt the 2017 Amended Assessment Certification***

Chair Samuelson entertained a motion to adopt the 2017 Amended Assessment Certification as presented.

Motion by Ms. Mahon, seconded by Ms. Picard to adopt the 2017 Amended Assessment Certification.

<b>ROLL CALL</b>	<b>Yeas:</b>	Scott Wahl, <b>Avalon Borough</b> Julie Picard, <b>Lower Twp</b> Steve Wilkins, <b>Pleasantville</b> Lucy Samuelson, <i>Chair</i> , <b>Somers Point</b> James Goos, <b>Ventnor</b> Chris Ridings, <b>West Wildwood</b> Connie Mahon, <i>Sec</i> , <b>Wildwood Crest</b>
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<b>Nays:</b>	None
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<b>Abstain:</b>	None
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All in favor. Motion carried by unanimous vote.

***Strategic Planning Committee Meeting – August 3, 2017***

Mr. Hirsch reported that the Strategic Planning Committee met on August 3, 2017. He highlighted that there were fifteen members up for renewal and all members have renewed. He commented that there are no prospects for 2018 at this time. He stated that they discussed attendance guidelines and recommended that it should be 75% overall with 50% by the Fund Commissioner. He added that no attendance letters have gone out, but attendance records will be reviewed at the next Strategic Planning Committee meeting.

Mr. Hirsch stated that the annual Elected Officials training will be held and will focus on cyber risk management, land-use and EPL. He noted that the MEL will be introducing a Cyber Risk Management

Program later this Fall. Members in compliance with the Program will lower their deductible to \$5,000 from the current \$10,000. There will be more information to come on this program.

Mr. Hirsch noted that the December dinner meeting will be held at Sugar Hill Inn in Mays Landing directly following the Executive Meeting at the Atlantic County Library in Mays Landing.

Mr. Hirsch also noted that Mr. Forlenza is still awaiting an update on the JIF records retention from Mr. Tiger that oversees Artemis.

Mr. Hirsch stated that the Committee discussed the Nominating Committee Process and highlighted the changes: If a Committee Chair is a current member of the Executive Committee then the Committee shall appoint a member of the Committee to serve in the Committee Chair's position on the Nominating Committee. In addition, the two most recent past Fund Chairs still serving as a Fund Commissioner, and two members at large chosen by the sitting Fund Chair shall also be members of the Nominating Committee. Under no circumstances shall a member be a current Executive Committee member. The Nominating Committee will select the Nominating Committee Chair.

Mr. Hirsch reminded the members that the Annual Planning Retreat is October 25<sup>th</sup> and 26<sup>th</sup> at The Flanders Hotel, Ocean City with the Executive Committee meeting at 3pm directly following the retreat on October 25<sup>th</sup>. He noted some proposed topics for discussion are: Cyber; E-JIF; Best practices & polices for event planning; New Employee Orientation; Demolition – 10 Required Steps.

#### ***Nominating Committee Charter***

Ms. Stollenwerk questioned why there are now (11) eleven members on the Committee making up 27% of the membership. She did not think it was a good idea to have this many people on the Committee and asked that this be revisited prior to adoption.

Chair Samuelson noted that this will be tabled until the October meeting when the concerns regarding the number of members can be addressed. Mr. Hirsch noted he will address this at the next Strategic Planning Committee meeting scheduled for September 21, 2017.

#### ***Revised Executive Committee Succession Policy***

Chair Samuelson noted that this will be tabled until the October meeting when the concerns can be addressed.

#### ***Coverage Committee Meeting – September 8, 2017***

Mr. Hirsch reported that the E-JIF made a presentation at the Coverage Committee meeting. He gave some highlights from the meeting. *Mr. Avalone, E-JIF underwriter, thanked the Committee for allowing the E-JIF to present at their meeting. He noted that any questions can be addressed through him.*

Mr. Hirsch also reported that there is a Fire Truck Rental Reimbursement plan which specifics are outlined in the Coverage Committee minutes.

#### ***EPL/POL Claims Review Committee Meeting – September 20, 2017***

Ms. Picard noted that the Committee met today and they discussed that EPL claims are trending in the right direction. She noted that there are still eleven (11) open claims with the prior carrier, XL Insurance. She also stated that there are thirty-four (34) open claims with the new carrier, QBE. She reported that preliminary figures show a 6% rate increase for 2018. She reminded everyone that all members have \$725 to spend on cyber or EPL related expenses so please submit reimbursement requests prior to December 31, 2017.

Ms. Picard reported that a *Save the Date* was sent out for the Elected Officials seminars and noted that a \$250 credit is given for each elected officials attending.

Ms. Picard noted that the minutes from today's meeting will be in the October agenda packet and the next meeting will be on December 20, 2017 at 1:30pm.

#### ***WELLNESS DIRECTOR'S REPORT***

Ms. Valerie Smith noted that her report can be found in the agenda packet.

She provided a brief synopsis of the upcoming Wellness Training session being held on September 21, 2017 at 10 am at Ocean City Library.

Ms. Smith reported that Avalon, Longport, Lower Twp., Margate, Northfield, Ocean City, Upper Twp, and Ventnor are holding health fairs in the fall. She noted that the dates are listed in her report so other members can visit them for ideas.

She noted that West Cape May is holding a Lima Bean festival which works well for smaller towns and will have blood pressure testing there to incorporate wellness. She stated that Weymouth did a healthy eating presentation during their council meeting.

Ms. Smith noted that Pleasantville brought in an instructor for 8 weeks to assist employees with using their exercise room. They reported it is being well received and will continue the trainer for longer. She also suggested that members can review a workout DVD as well.

Ms. Smith noted that the September newsletter was sent via email and is on the website reminding members about menopausal awareness. She asked members that if it doesn't pertain to you, share with someone else.

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

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

Mr. Miola reviewed the Executive Director's Report found in the agenda packet with the membership. He highlighted the following items from his report:

***2016 Safety Incentive Program*** – Mr. Miola asked members to please note that the deadline for claiming or encumbering these funds is December 31, 2017 and all encumbered funds have to be claimed by February 1, 2018.

***2017 Optional Safety Budget*** – Mr. Miola reminded members to please note that the deadline for claiming or encumbering these funds is December 31, 2017 and all encumbered funds have to be claimed by February 1, 2018.

***2017 Wellness Incentive Program*** – Mr. Miola reminded members that the deadline for claiming or encumbering these funds these funds is December 31, 2017 and all encumbered funds have to be claimed by February 1, 2018.

***EPL/Cyber Allowance*** - Mr. Miola reminded members that this money can now be used to offset cyber security/improvement costs as well.

***Monthly Activity Calendar*** – Mr. Miola asked members to review and urged them to come to any meetings they would like.

***Statutory Bonds*** – Mr. Miola reminded members to make certain the named person is accurate as bonds are issued to the individuals and not the position.

***Renewing Members*** – Mr. Miola stated that all agreements and resolutions have been received from all fifteen (15) renewing members.

***Quarterly Attendance***- Mr. Miola noted that the second quarter attendance is in the agenda for your review.

***Elected Officials Training*** – Mr. Miola reported that the *Save the Date* was emailed on or about September 7, 2017. The training dates are December 7, 2017; January 30, 2018; February 7, 2018 and March 28, 2018.

***MEL Cyber Risk Management Program*** – Mr. Miola stated the MEL will be rolling out their Cyber Risk Management Program this fall. Members who come into compliance with the program will have a reduced deductible for cyber related claims.

***Qual-Lynx Memo*** – Mr. Miola stated that Ann Noble of Qual-Lynx will be retiring.

***Website***—Mr. Miola stated that members should utilize the JIF website as it has a lot of information available on it.

Mr. Miola asked if there were any questions at this time. No questions were entertained.

## ***MEL/RCF REPORTS***

### ***MEL***

Mr. Hirsch stated that the Committees gave their reports at the meeting. He noted they released the 2018 MEL rate table as well. He noted that the cyber task force is developing minimum risk control standards as discussed earlier.

He also noted the MEL may have an app available at the League of Municipalities.

### ***RCF***

Mr. Hirsch stated that the RCF met on September 6, 2017. He highlighted the following:

Mr. Hirsch noted that a RFQ for professional services for 2018-2020 contracts were released on June 30<sup>th</sup> with a deadline of July 21, 2017. He stated that each position only received one response and contracts will be awarded at the January 3, 2018 Reorganization meeting. He further stated that the MEL and RCF Claims Committees will be working together on the multiple responses received for the MEL Claims Administrator and Managed Care positions.

Mr. Hirsch stated that the 2018 proposed budget is in the report.

Ms. Stollenwerk questioned the addition of the \$600,000 Loss Fund Contingency line in the RCF budget. She further inquired about the resolution passed regarding the release of surplus.

Mr. Miola stated that the resolution was the annual one where the release of surplus offsets expenses for 2018. He noted that he believes the new line item was where the actuary increases the confidence level going into the new Fund Year.

Mr. Hirsch was going to explore the question further.

### ***SAFETY DIRECTOR'S REPORT***

Mr. Garish stated that the Safety Director's Report can be found in the agenda. He highlighted the following items:

***Safety Bulletins*** – Mr. Garish commented that several bulletins were released in July and August. The bulletins were on *Crossing Guard Safety, Ticks, Firefighters Fit for Duty, and Preventing Heat Illnesses*.

***MSI Training*** – Mr. Garish stated that a list of 2018 training was sent out.

***Wellness Training*** – Mr. Garish stated that the first wellness training was very successful and all should attend if they can.

Mr. Garish asked if there were any questions at this time. No other questions were entertained.

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

#### **July and August Report**

Mr. Hansen presented the Treasurer's Report for the period ending **July 31 and August 31, 2017**. The report was made part of the agenda packet for members' review. Mr. Hansen presented the following information:

#### ***Investment Interest***

<b>Interest Income:</b>	<b>July</b>	<b>August</b>
Interest Received from Account Balances	\$9,780.38	\$11,538.98
Mgmt Fees (billed quarterly)	<\$4,574.48>	\$0
Coupon Interest Payment	\$7,500.30	\$25,000.00
Unrealized Gain or Loss	\$29,313.50	\$37,530.00
Misc.	<\$.01>	\$.01
Net Gain in Interest	\$42,019.69	\$74,068.99

<b>Interest Accrual:</b>	
Beginning Interest Accrual	\$70,101.73
Change in Accrued Interest	\$36,840.04
<b>Ending Interest Accrual</b>	<b>\$106,941.77</b>

<b>Investment Balance:</b>	
Beginning of Month	\$40,903,919.00
End of Month	\$40,970,762.50
Overall Yield-positive	1.59 %(July) 1.87% (August)

<b>Portfolio</b>	<b>Percentage</b>	<b>Total</b>
US Treasury Bonds & Notes	19.59%	\$8,027,332.50
US Government Agencies	80.41%	\$32,943,430.00

***Receipt Activity for the Period:***

	<b>July</b>	<b>August</b>	<b>YTD</b>
Subrogation Receipts	\$28,224.81	\$13,819.41	\$251,408.77
Recovery	\$0	\$0	\$7,483.87
2017 Assessments	\$1,490,712.00	\$4,328,810.00	

***Claim Activity for the Period***

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at July end are in the amount of \$592,470.10 with a total of 350 checks were issued. Claim activity for the month for claims paid by the Fund and claims payable by the Fund at August end are in the amount of \$745,472.70 with a total of 435 checks were issued

The claims detail is as follows:

	<b>July</b>	<b>August</b>
Direct Loss Payments	\$592,470.10	745,472.70
Adjustments	<\$14,789.28>	<\$8,379.38>
Less Recoveries	<\$28,224.81>	<\$13,819.41>
Net Total	\$549,456.01	\$723,273.91

***Cash Activity for the Period***

During the reporting month, the Fund's "Cash Position" changed from July opening balance of \$52,198,548.23 to a closing balance of \$52,181,812.16 showing a decrease in the Fund of \$16,736.07.

During the reporting month, the Fund's "Cash Position" changed from August opening balance of \$52,181,812.16 to a closing balance of \$55,643,315.98 showing an increase in the Fund of \$3,461,503.82.

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

<b>Member</b>	<b>8/31/17 unaudited– interest posted</b>
Hamilton Township	\$40,260.38
Hammonton Town	\$124,780.06
Middle Township	\$50,342.72
Mullica Township	\$25,802.00
Pleasantville City	\$82,178.50
Upper Deerfield Township	\$31,080.55
Waterford Township	\$26,026.04
Upper Township	\$18,408.68
Stone Harbor	\$8,755.70
Total	\$407,634.63

***Payment Register***

Chair Samuelson entertained a motion to approve the ***August 2017 Payment Register*** (Claims Activity) as presented.

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

Motion by Mr. Goos, seconded by Ms. Picard approve the ***August 2017 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon Borough**  
Julie Picard, **Lower Twp**  
Steve Wilkins, **Pleasantville**  
Lucy Samuelson, *Chair*, **Somers Point**  
James Goos, **Ventnor**  
Chris Ridings, **West Wildwood**  
Connie Mahon, *Sec*, **Wildwood Crest**

***Nays:***

None

***Abstained:***

None



***Bill List – Ratification of the August***

For the Executive Committee's consideration, Mr. Hansen presented the *August 2017 Bill List* in the amount of **\$218,101.25**.

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

Chair Samuelson entertained a motion for the ratification of the *August 2017 Bill List* as presented.

Motion by Mr. Ridings, seconded by Ms. Mahon, to ratify the *August 2017 Bill List*.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Scott Wahl, <b>Avalon Borough</b>
		Julie Picard, <b>Lower Twp</b>
		Steve Wilkins, <b>Pleasantville</b>
		Lucy Samuelson, <i>Chair</i> , <b>Somers Point</b>
		James Goos, <b>Ventnor</b>
		Chris Ridings, <b>West Wildwood</b>
		Connie Mahon, <i>Sec</i> , <b>Wildwood Crest</b>
	<b><i>Nays:</i></b>	None
	<b><i>Abstained:</i></b>	None

Motion carried by unanimous vote.

***Bill List –September***

For the Executive Committee's consideration, Mr. Hansen presented the *September 2017 Bill List* in the amount of **\$187,363.22**.

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

Chair Samuelson entertained a motion for approval of the *September 2017 Bill List* as presented.

Motion by Mr. Wahl, seconded by Ms. Picard, to approve the *September 2017 Bill List*.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Scott Wahl, <b>Avalon Borough</b>
		Julie Picard, <b>Lower Twp</b>
		Steve Wilkins, <b>Pleasantville</b>
		Lucy Samuelson, <i>Chair</i> , <b>Somers Point</b>
		James Goos, <b>Ventnor</b>
		Chris Ridings, <b>West Wildwood</b>
		Connie Mahon, <i>Sec</i> , <b>Wildwood Crest</b>
	<b><i>Nays:</i></b>	None
	<b><i>Abstained:</i></b>	None

Motion carried by unanimous vote.

***MISCELLANEOUS BUSINESS***

***Resolution 2017-35 Authorizing Release of Surplus from Pleasantville's AELCF***

Chair Samuelson entertained a motion to authorize release of surplus from the City of Pleasantville's share of the Aggregate Excess Loss Contingency Fund to be paid directly to ACM JIF to pay their 2013 retrospective obligation as presented.

Motion by Mr. Wahl, seconded by Ms. Picard, to authorize release of surplus from the City of Pleasantville's share of the Aggregate Excess Loss Contingency Fund to be paid directly to ACM JIF to pay their 2013 retrospective obligation.

**ROLL CALL**

*Yeas:*

Scott Wahl, **Avalon Borough**  
Julie Picard, **Lower Twp**  
Steve Wilkins, **Pleasantville**  
Lucy Samuelson, *Chair*, **Somers Point**  
James Goos, **Ventnor**  
Chris Ridings, **West Wildwood**  
Connie Mahon, *Sec*, **Wildwood Crest**

*Nays:*

None

*Abstained:*

None

Motion carried by unanimous vote.

***Next Meeting***

Chair Samuelson reminded the members that the October meeting date has changed and the meeting will be held following the Annual Retreat on **Wednesday, October 25, 2017 at 3:00 PM** at The Flanders Hotel, Ocean City, NJ.

***PUBLIC COMMENT***

***Open Public Comment***

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

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

***Close Public Comment***

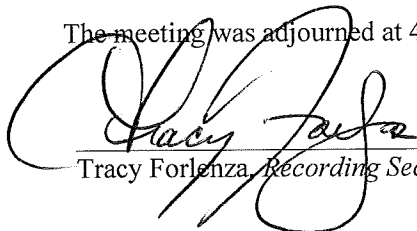
Chair Samuelson entertained a motion to close the public comment.


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

***MOTION TO ADJOURN***

Motion by Ms. Mahon, seconded by Mr. Wahl, to adjourn the September 20, 2017 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:06 PM.

  
Tracy Forlenza, *Recording Secretary* for

  
Constance Mahon, *Secretary*