

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

ATLANTIC COUNTY PUBLIC LIBRARY
40 FARRAGUT AVE
MAYS LANDING, NEW JERSEY

April 16, 2014 – 3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on April 16, 2014, at Atlantic County Library – Mays Landing Branch, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. Chair Seifrit, **Deerfield Township**, 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* (Atlantic and Cape May editions) 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** (*arrived 3:02pm*)
Karen Blowers, **Brigantine**
Joseph Santagata, **Buena Borough**
Bob Smith, **Cape May City**
Kim Hodsdon, **Cape May Point**
Heather Sparks, **Commercial**
Rose Turner, **Corbin City**
Karen Seifrit, **Deerfield**
Glenn Clarke, **Dennis Twp**
Peter Miller, **Egg Harbor Twp**
Byron Gummoe, *Alternate*, **Folsom**
Cheryl Prakash, **Galloway**
Ingrid Perez, **Hamilton**
Ed Beck, **Linwood**
Julie Picard, **Lower**
Dan Adams, *Alternate*, **Margate**
Tracey Taverner, **Middle**
Susan Robostello, **Millville**
Scott Jett, **North Wildwood**
Jim Dickinson, **Northfield**
Joann Cioeta, **Ocean City**

Kellie Seib, *Alternate*, **Sea Isle City**
Lucy Samuelsen, **Somers Point**
Jim Nicola, **Stone Harbor**
Teri Smuz, **Upper Twp**
Roy Spoltore, **Upper Deerfield**
James Goos, **Ventnor**
Maryann Merlino, **Waterford**
Chris Ridings, **West Wildwood**
Bonnie Yearsley, **Weymouth**
Janelle Holzmer, **Wildwood Crest**
Lisa Garrison, **Woodbine**

Absent were:

Andy Bednarek, **Avalon**
Bob Campbell, **Downe Twp**
Linda Kent, **Estell Manor**
Rich Hirsch, **Longport**
Dawn Stollenwerk, **Mullica**
Don Sullivan, **Newfield**
Robert Hoffman, **Pleasantville**
Lauren Vitelli, **West Cape May**
Chris Wood, **Wildwood City**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
John Hansen, Treasurer (*arrived 3:15pm*)
Tim Sheehan, Safety Director, *J.A. Montgomery Risk Control*
Kathy Tyler-Schohl, Claims Administrator, *Qual-Lynx*
Karen Beatty, *QualCare*

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

C. J. Adams Company
Atlantic Associates
BCA Insurance
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Glenn Insurance
Hardenberg Insurance
Marsh & McLennan Agency
McMahon Agency, Inc.
Siracusa-Kauffman Insurance

Absent RMCs were:

Alamo Insurance
Thomas Heist Insurance Agency
Insurance Agencies Management Inc.
William R. Mints Agency
Thibault-Sames Agency

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

MOTION TO MOVE ALTERNATES TO EXECUTIVE COMMITTEE

In the absence of Executive Committee member Mr. Savastano, Sea Isle City, Executive Committee Alternate Ms. Merlino, Waterford Twp, be moved to the Executive Committee for voting purposes.

Motion by Mr. Beck, seconded by Ms. Smuz that in absence of Mr. Savastano, Sea Isle City, Executive Committee Alternate Ms. Merlino, Waterford Twp, be moved to the Executive Committee for voting purposes. All in favor. Motion carried.

APPROVAL OF MINUTES – OPEN SESSION

Chair Seifrit entertained a motion to approve the meeting minutes of the March 19, 2014 Executive Committee Meeting.

Motion by Mr. Beck, seconded by Ms. Smuz, to approve the meeting minutes of the March 19, 2014 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 Seifrit entertained a motion to adopt the Closed Session Meeting Minutes of the March 19, 2014 Meeting of the Fund as presented.

Motion by Mr. Beck, seconded by Mr. Smith, to approve the Closed Session minutes of the March 19, 2014 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the March 19, 2014 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 #2014-22

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 acting on them in closed session no longer exists as required by the Open Public Meeting Act.

Chair Seifrit entertained a motion to adopt *Closed Session Resolution 2014-22* as presented.

Motion by Ms. Robostello, seconded by Mr. Smith to adopt ***Resolution 2014-22***.

ROLL CALL

Yeas:

Bob Smith, **Cape May City**
 Karen Seifrit, **Chair, Deerfield**
 Ed Beck, **Secretary, Linwood**
 Susan Robostello, **Millville**
 Lucy Samuelson, **Somers Point**
 Teri Smuz, **Upper Twp**
 Maryann Merlino, **Waterford Twp**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Ms. Robostello, seconded by Ms. Merlino, to reopen the public portion of the meeting. All in favor. Motion carried.

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
X42017	X14916	X82930	X83237 (01-02)
X77237 (01-02)	X45844	X84481	
W69954 (01-04)	U92817	X82083	
X15392	X24096	X78761	
X00875	W46041	X84482	
X28769 (01-03)	W56421	X87105	
X41191	X03129		
X79478	X69721 (01-02)		
X81601			

X51853			
X83391			
X87599			
X86927			
X83184			
X85520			
X85172			
X19963 (01-02)			
X82058			
X77844			
X73309			
X88083			
X76156			
W22717			

ROLL CALL

Yeas:

Bob Smith, **Cape May City**
 Karen Seifrit, *Chair*, **Deerfield**
 Ed Beck, *Secretary*, **Linwood**
 Susan Robostello, **Millville**
 Lucy Samuelson, **Somers Point**
 Teri Smuz, **Upper Twp**
 Maryann Merlino, **Waterford Twp**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

APPROVAL TO ABANDON SUBROGATION

Chair Seifrit entertained a motion for authorization to abandon subrogation attempts as discussed in *Closed Session*.

Motion by Mr. Beck, seconded by Mr. Smith, to abandon subrogation attempts as discussed in Closed Session. There were two (2) claims for Abandonment of Subrogation.

<i>Qual-Lynx File #</i>
X28769 (02)
X19963 (02)

ROLL CALL

Yeas:

Bob Smith, **Cape May City**
Karen Seifrit, *Chair*, **Deerfield**
Ed Beck, *Secretary*, **Linwood**
Susan Robostello, **Millville**
Lucy Samuelson, **Somers Point**
Teri Smuz, **Upper Twp**
Maryann Merlino, **Waterford Twp**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Perez, Hamilton, reported on the Claims Review Committee meeting minutes of April 10, 2014. She noted they are a handout to the membership and are self explanatory.

She highlighted the following items:

PARs

The Committee reviewed Thirty-eight (38) claims at the April 10, 2014 meeting. Of the claims reviewed, Twenty-three (23) Workers' Compensation (9 Police, 5 Streets, 7 Fire and 2 Other); Eight (8) General Liability, One (1) Auto, and Six (6) Property PARs were approved for settlement or continuing defense.

Ms. Perez emphasized that all members need to make sure everyone is completing a Supervisor Incident/Accident Investigation report.

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

The next meeting is May 8, 2014 at the Hamilton Twp Municipal Building, Mays Landing.

CLAIMS ADMINISTRATOR'S REPORT (attached to Claims Review Meeting Minutes)

Lessons Learned from Losses – April

Ms. Tyler-Schohl reported on the *Lessons Learned from Losses* which was attached to Claims Review Meeting Minutes.

Importance of Timely Investigations

Ms. Tyler-Schohl stated that she strongly recommends that a Supervisor's Incident Investigation Form is completed at the time of every incident or accident. She also noted that it helps correct unsafe conditions and employee practices as well as determining the "root cause" of accidents/incidents and the possibility of subrogation.

Why is it Important?

Ms. Tyler-Schohl noted that in a recent claim a police officer slipped on ice on commercial property, resulting in a WC claim. She commented that the Incident Investigation Report was not submitted. The Fund Solicitor filed a third party suit based on the information given at the time, but later learned that the information on the lawsuit was incorrect resulting in the wrong defendant being named. This was discovered after the statute of limitations for filing the third party claim had expired. Ms. Tyler-Schohl

noted that this meant that there was no future chance of subrogation. Additionally two (2) years later, Qual-Lynx learned there was video of the incident that they never knew about that would have helped in the subrogation efforts.

Product Identification

Ms. Tyler-Schohl also reported that the Supervisor's Incident Investigation Form is used for product identification. She stated that when something is damaged, it's usually removed prior to Qual-Lynx getting notification of the claim. This report will aid in confirming damage as well.

Ms. Tyler-Schohl asked if there were any questions at this time. No questions were entertained.

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

MANAGED HEALTH CARE REPORT (attached to Claims Review Committee Meeting Minutes)

Ms. Beatty reviewed the Managed Care Report for March 2014.

Lost Time v. Medical Only Cases

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

	<i>March</i>	<i>YTD</i>
<i>Lost Time</i>	4	15
<i>Medical Only</i>	40	109
<i>Report Only</i>	33	75
<i>Total Intakes</i>	77	199
<i>Report Only % of Total</i>	42.9%	37.7%
<i>Medical Only/Lost Time Ratio</i>	91:09	88:12
<i>Average Days to Report</i>	3.0	2.7

Ms. Beatty noted that one late reported claim is under investigation and in another situation the member had appointed a new claim coordinator that didn't know about the claim until the bills came due.

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty Report*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	2,600
<i>Transitional Duty Days Worked</i>	1,810
<i>% of Transitional Duty Days Worked</i>	69.6%
<i>Transitional Duty Days Not Accommodated</i>	790
<i>% of Transitional Duty Days Not Accommodated</i>	30.4%

Nurse Case Assignment Report:

<i>Nurse Case Summary Report (Inclusive of 3 JIFs)</i>	<i>March</i>
<i>Total Cases Assigned in month</i>	62
<i>Total Cases Closed in month</i>	54
<i>Total active in month</i>	263

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>March</i>
<i>Bill Count</i>	351
<i>Original Provider Charges</i>	\$648,924
<i>Re-priced Bill Amount</i>	\$208,537
<i>Savings</i>	\$441,071
<i>% of Savings</i>	68%
<i>Participating Provider Penetration Rate- Bill count</i>	93.2%
<i>Participating Provider Penetration Rate-Provider Charges</i>	96.6%
<i>EPO Penetration Rate – Bill Count</i>	87.6%
<i>EPO Penetration Rate –Provider Charges</i>	96.2%

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

SOLICITOR'S REPORT

Mr. DeWeese presented the following report:

Closed Claims

Mr. DeWeese noted that there were ten (10) closed cases. He further reported that 7 of the 10 cases were closed with no payment made to the Plaintiff.

<i>Closed Case</i>	<i>Description</i>
<i>Wilkinson v. City of Ocean City</i>	Trip and Fall on boardwalk. Demand was \$215,000. Motion for Summary Judgment denied. Assigned Defense Counsel, Thomas G. Smith, Esquire, was able to settle case for payment of \$75,000.
<i>Montgomery v. Twp of Hamilton</i>	Construction equipment malfunctions. Assigned Defense Counsel, Erin Thompson, Esquire, provided notice for frivolous lawsuit and Plaintiff's attorney agreed to dismiss the case against Hamilton Twp without prejudice.
<i>Gold v. Ocean City</i>	Slip and Fall on ice. Assigned Defense Counsel,

	Thomas G. Smith, Esquire, filed Motion for Summary Judgment which was granted based upon the snow and ice immunity under the Tort Claims Act.
<i>Ashley v. Pleasantville</i>	Excessive force. Assigned Defense Counsel, A. Michael Barker, Esquire, filed a Motion for Summary Judgment which was granted based upon the admission by the Plaintiff that he resisted arrest.
<i>Walter v. Ocean City</i>	Slip and Fall on snow/ice. Assigned Defense Counsel, Donald A. Powell, Esquire, filed Motion for Summary Judgment which was granted based upon the snow and ice immunity under the Tort Claims Act.
<i>Dare v. Twp of Hamilton</i>	Civil Rights. Assigned Defense Counsel, A. Michael Barker, Esquire, obtained a Stipulation of Dismissal.
<i>Keeler v. Twp of Hammonton</i>	Excessive Force. Assigned Defense Counsel, Robert Merenich, Esquire, filed Motion for Summary Judgment and all counts of the complaint were dismissed except the excessive force claim. The case settled for payment of \$70,000 to the Plaintiff and his attorney.
<i>Justin v. City of Margate</i>	Poor road conditions. Assigned Defense Counsel, Robert Merenich, Esquire, settled the case for payment of \$10,000 to the Plaintiff.
<i>Williams v. City of Millville</i>	Wrongful arrest. Assigned Defense Counsel, Robert Merenich, Esquire, filed Motion for Summary Judgment which was granted.
<i>Giddings v. City of Northfield</i>	Bike Fall. Assigned Defense Counsel, Robert Merenich, Esquire, obtained a Stipulation of Dismissal based on non-jurisdiction.

Annual Bona Fide Offer Program for 2013

Mr. DeWeese stated that the Bona Fide Offer Program saved the JIF \$25,014.81 in the 2013 Fund Year. He noted that he will continue to make these advanced offers for the WC cases when applicable which results in savings.

Employees Driving Personal Vehicles

Mr. DeWeese reported on a case in Sea Isle City involving a lifeguard who drove her personal vehicle as directed by their beach patrol administration during lunchtime from one assignment to another in a different location. During this time she was involved in a serious automobile accident and the City has some potential liability in this matter. Mr. DeWeese cautioned members that they should be providing transports or directing employees to drive municipal vehicles or use municipal bikes, etc. to change posts or go to different assigned locations. Mr. Adams, Margate, noted that many times employees are asked to use their own vehicles and questioned if we should be giving them rides. Mr. DeWeese commented that it is the preferred practice. Ms. Hodsdon, Cape May Pt., questioned if an employee takes lunch and

then returns to another location after lunch, is the same scenario. Mr. DeWeese noted that if employees sign in/out for lunch, that it is a different scenario and they are on their own time. Mr. Adams inquired if this pertained to minors that have mandatory breaks. Mr. DeWeese stated that it does. They should not be leaving the area on those breaks. Ms. Cioeta noted that there is a Lifeguard Symposium scheduled later this Spring and this should be a topic of discussion. She also confirmed it applies to beach taggers as well. Mr. DeWeese commented that he will have this as a topic at the symposium and will release a bulletin regarding this information.

Resolution 2014-23 Release of Closed Session January and February 2014

Mr. DeWeese informed the Committee of an OPRA request seeking certain Executive Closed Session minutes from January and February 2014. He noted that one section of the February minutes will be redacted and the remainder can be released. There is a resolution to be presented to authorize the release of these minutes. Mr. Miller inquired what the subject matter was that was being redacted. Mr. DeWeese noted that it pertains to the defense for Galloway in the Kleiner case and coverage issues with XL and the JIF. He stated that the case is still in litigation so it should not be released. He will be supplied with the resolution appointing defense counsel.

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

Chair Seifrit entertained a motion to *Adopt Resolution 2014-23 Approving Release of January and February 2014's Closed Session Minutes as Redacted.*

Motion by Mr. Smith, seconded by Mr. Beck, to Adopt Resolution 2014-23 Approving Release of January and February 2014's Closed Session Minutes as Redacted.

ROLL CALL

Yeas:

Bob Smith, **Cape May City**
Karen Seifrit, *Chair*, **Deerfield**
Ed Beck, *Secretary*, **Linwood**
Susan Robostello, **Millville**
Lucy Samuelson, **Somers Point**
Teri Smuz, **Upper Twp**
Maryann Merlino, **Waterford Twp**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

COMMITTEE REPORTS

There are no committee reports.

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.

Lost Time Accident Frequency Report – Mr. Miola directed the members to the report in the agenda.

Certificates of Insurance – Mr. Miola noted that the certificates of insurance are included in the agenda packet and asked that they be made part of the minutes of today's meeting.

2013 Safety Incentive Program Awards – Mr. Miola asked that all members review available balances for this year's program. He reminded the members that the deadline to claim or encumber these funds is December 31, 2014. All encumbered funds must be claimed by February 1, 2015.

2014 Optional Safety Budget - Mr. Miola asked that all members review available balances for this year's program. He reminded the members that the deadline to claim or encumber the funds is December 31, 2014. All encumbered funds must be claimed by February 1, 2015.

Employment Practices Liability Coverage Update– Mr. Miola asked members to review the attached status report for the member's individual deductibles. He reminded the members that they must update their Loss Control program by May 1, 2014

EPL Allowance – Mr. Miola reminded members that the Fund has budgeted **\$725** for each member to help offset employment practice related expenses.

EPL Helpline – Authorized Contact List – Mr. Miola asked members to review the attached list for accuracy. He noted the resolution for this is on the JIF website at www.acmjif.org. Please contact the Executive Director's office with any changes or questions.

Financial Fast Track – Mr. Miola noted that Mr. Hansen will give this update during his Treasurer report.

Regulatory Filing Checklists – Mr. Miola noted that the filings are up to date.

Monthly Calendars – Mr. Miola commented that the monthly calendar was included in the agenda packet.

Skateboard Parks – Mr. Miola noted that if you are considering building a skateboard park, or plan on rebuilding one, please contact the Executive Director's office prior to moving forward so we can assist you with the required coverage guidelines.

Statutory Bond Status – Mr. Miola reminded members to review the latest listing of the Statutory Bonds issued by the MEL for JIF members. These are issued to the individual, NOT the position.

Managers and Supervisors Training – Mr. Miola stated that all training has been completed. He also noted that all sign in sheets are posted to the website.

Elected Officials Training – Mr. Miola reported that all training has been completed. Elected Officials receive a \$250 discount on their MEL Assessment for attending. He also commented that the MEL has an online program this year available until April 30th that can be completed for the discount as well.

Police Training – Mr. Miola reported that the training is complete and he has received very positive feedback. He also noted that all sign in sheets are posted to the website.

New Commissioner Orientation – Mr. Miola noted that orientation for new commissioners was held Monday and the next is scheduled for tomorrow, April 17th at 10:00am via webinar. He noted that anyone wanting refresher training could attend as well. Mr. Miola also noted that he can come out directly to the members if they are in need.

Revenue and Appropriations – Mr. Miola asked that if you have not submitted this yet to please do so as soon as your budget has been adopted.

Quarterly Attendance Report – Mr. Miola asked that all review the quarterly attendance report. Ms. Cioeta commented that the report's percentages are incorrect. Mr. Miola will have this corrected and reissued next month.

2014 2nd Installment Assessment Billing – Mr. Miola reminded the members that the 2014 2nd installment assessment billings are due on May 15th.

Financial Disclosure Forms – Mr. Miola noted that the new process for filing financial disclosure forms with the State is about to be introduced. Mr. Forlenza attended a webinar last week regarding the new online system to complete these forms.

Payroll Audits – Mr. Miola stated that payroll audits are in process.

Property Appraisals – Mr. Miola noted that property appraisals are in process.

New Coordinators – Mr. Miola commented that if any town has a new Claims Coordinator or Safety Coordinator, to please contact us and Qual-Lynx or J.A. Montgomery can meet with them.

Technology Risk Management – Mr. Miola reported that he is on a Committee that is working with Marc Pfeiffer in conjunction with Rutgers. They will conduct a Cyber Liability study to research and develop "Best Practices" that can be employed by NJ local government unit officials to identify and manage risks related to the use of "technology" in local government activities. He noted that they will be doing a Risk Assessment of municipal exposures, but are in need of volunteers to attend a roundtable. He indicated that Ocean City, Weymouth, Cape May Point and North Wildwood have volunteered. He asked that anyone else wishing to be part of the roundtable to please contact him. Ms. Hodsdon inquired if you can use a member that uses an outside vendor. Mr. Miola noted that not at this time.

Loss Ratio Snapshots – Mr. Miola noted loss ratio snapshots were distributed at today's meeting.

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

SAFETY DIRECTOR'S REPORT

Mr. Sheehan stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

Bulletins – Mr. Sheehan noted that three bulletins were released: Managing Special Events; Soliciting Donations on Roadways; and Comprehensive Playground Inspections.

Regional Training – Mr. Sheehan stated that a *Back to Basics – Investigating Sprain/Strain Injuries* was held on April 3, 2014 at the Ocean City Library with over 60 participants. He also noted that the Police Ad-hoc Committee meeting will be held April 25, 2014 in Marlton.

Safety Contracts – Ms. Hall noted that there is a list on pages 44 & 45 of the members that sent in their safety contracts to date. Please review this list.

MSI Training – Mr. Sheehan asked members to review the list in the agenda packet.

Managing Stress Training – Mr. Sheehan noted that *Managing Stress Training* scheduled for May 7th at Merighi's in Vineland; May 14th at Charley's Other Brother in Mt. Holly; and May 28th at Nicolosi's in Woodbury.

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

MEL/RCF REPORTS

Mr. Miola stated that on page 50 of the agenda packet is information regarding a seminar entitled; "The Role of the Banking and Insurance Department in Helping New Jersey Government" which is being held on April 29, 2014.

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

TREASURER'S REPORT

Mr. Hansen presented the Treasurer's Report for the period ending **March 31, 2014**. The report was made part of the agenda packet for members' review.

Investment Interest

Interest received for the current month totaled \$48,425 and accrued for \$16,406.12. After including an unrealized net loss of \$44,850 in the asset portfolio, the yield was adjusted to 1.84% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$93,060 as it relates to market value vs. the amount invested.

Our asset portfolio with TD Wealth Management has a current market value, at month end, of \$18,076,790 and consists of one (1) obligation with maturity of 1- 2 years and six (6) obligations with maturities greater than two (2) years. Mr. Hansen has contacted TD Bank and will be reinvesting the \$1,000,000.

Called:	\$1,000,000
Purchased:	\$0
Coupon Payment/Asset Income:	\$48,425

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$51,289.85	\$113,703.52
Reimbursement Adjustments	\$3,298.06	\$603,319.16*
Reconciliation \$140 posted as neg in QL reports		
1 st Quarter Assessments	\$407,565.00	

*Mr. Hansen noted that some of the subrogation listed is the FEMA reimbursement.

Claim Activity for the Period

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at month end are in the amount of \$809,756.94. A total of 538 checks were issued to vendors.

The claims detail is as follows:

Direct Loss Payments	\$674,034.12
Claim Expenses	\$31,287.77
Legal Defense Costs	\$104,435.05
Voided Checks	\$437.42

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$44,248,039.58 to a closing balance of \$43,613,810.21 showing a decrease in the Fund of \$634,229.37.

A.E.L.C.F. PARTICIPANT YEAR-END BALANCES (changed from audit results)

**No change as of 3/31/14*

Member	12/31/13 Unaudited
Hammonton	\$87,453
Upper Deerfield Township	\$6,144
Waterford Township	\$25,565
Upper Township	\$5,935
Stone Harbor	\$8,600
Total	\$133,697

1st Quarter Assessments

Mr. Hansen reported that three members with outstanding payments as of March 31, 2014, have now all paid their first quarter assessment.

2nd Quarter Assessments

Mr. Hansen reported that invoices for the second quarter assessment installment have gone out and are due by May 15, 2014.

Payment Register

Chair Seifrit entertained a motion to approve the ***March 2014 Payment Register*** (Claims Activity) as presented.

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

Motion by Mr. Beck, seconded by Mr. Smith to approve the ***March 2014 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Bob Smith, **Cape May City**
Karen Seifrit, *Chair*, **Deerfield**
Ed Beck, *Secretary*, **Linwood**
Susan Robostello, **Millville**
Lucy Samuelson, **Somers Point**
Teri Smuz, **Upper Twp**
Maryann Merlino, **Waterford Twp**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Bill List - April

For the Executive Committee's consideration, Mr. Hansen presented the *April 2014 Bill List* in the amount of \$1,944,842.56 as presented.

Chair Seifrit entertained a motion to approve the *April 2014 Bill List* as presented.

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

Motion by Ms. Smuz, seconded by Mr. Smith, to approve the *April 2014 Bill List* as presented.

ROLL CALL

Yeas:

Bob Smith, **Cape May City**
Karen Seifrit, *Chair*, **Deerfield**
Ed Beck, *Secretary*, **Linwood**
Susan Robostello, **Millville**
Lucy Samuelson, **Somers Point**
Teri Smuz, **Upper Twp**
Maryann Merlino, **Waterford Twp**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

The next regular meeting will be held on **Wednesday, May 21, 2014 at 3:00 PM**, at the **Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ**.

PUBLIC COMMENT

Motion by Ms. Smuz, seconded by Ms. Robostello, to open the meeting to the public. All in favor.
Motion carried.

Chair Seifrit opened the meeting to the public for comment.

Background Checks for Volunteers

Mr. Armstrong, Absecon, inquired how other members administer background checks for volunteers that interact with minors in their municipality. He reported that his City has a bypass or appeal process for someone who receives a negative background check. He also noted that since he was formerly a school solicitor, he commented that schools do not have an appeal process for those who receive a negative background check. A lengthy discussion ensued as to whether members have these types of appeal process in their local ordinances; the criteria for approving someone's application who received a negative background check; handling the sensitive material associated with the check; the process for expunging one's record; the risk involved for the municipality should they ignore a negative background check and approve the volunteer's application; and how they handle the process. Mr. Miller, Ms. Cioeta and Ms. Hodsdon all provided their experience and their own municipality's process.

Ms. Hodsdon stated that every member has their own policy, culture, demographics, and history when it comes to background checks. She questioned if the JIF should provide guidance on "best practices" for volunteer screening process. Mr. DeWeese encouraged the members to find out what policy their municipality has and noted that adding a review or appeal process could add an additional liability exposure to the members. He added that by following the Exclusionary Statute, you lessen your liability. Mr. DeWeese further stated that if you are accepting a volunteer after the appeal process despite an exclusionary conviction, he highly recommends making the individual get an expungement of the conviction as part of the mandated requirements. He noted that the expungement is a 90 day process from start to finish with an associated cost. The members discussed the exclusionary statutory convictions.

Mr. Armstrong commented that there is a movement in the State Legislature to create mandatory guidelines for screening of volunteers that deal with minors.

Ms. Hodsdon stated that it is the applicant's responsibility to provide a clear and concise application and it is not the municipality's responsibility to assist the applicant in passing the background check. She further stated that her recommendation is to have no appeal process.

Mr. Miller suggested setting a requirement that the appeal board will only review offenses twenty years old or more. He also noted that his municipality provides those applicants that fail a background check instructions on how to expunge their record.

Hearing no further comments, Chair Seifrit closed the meeting for public comment.

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

MOTION TO ADJOURN

Motion by Mr. Beck, seconded by Ms. Smuz, to adjourn the April 16, 2014 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:08 PM.



Tracy Forlenza, Recording Secretary for



Ed Beck, Secretary