



**ATLANTIC COUNTY LIBRARY
40 Farragut Ave
Mays Landing, New Jersey**

December 16, 2015 – 3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on December 16, 2015, at Atlantic County Library, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. *Chair Beck, City of Linwood*, 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:

Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Joseph Santagata, **Buena Borough**
Neil Young, **Cape May City**
Kim Hodsdon, **Cape May Point**
Heather Sparks, **Commercial Twp** (*arrived 3:08pm*)
Rose Turner, **Corbin City**
Karen Seifrit, **Deerfield Twp**
Glenn Clarke, **Dennis Twp**
Eileen Tedesco, *Alt.*, **Egg Harbor Twp**
Linda Kent, **Estell Manor City**
Byron Gummoe, **Folsom Borough**
Dennis Krause, *Alt.*, **Galloway Twp**
Ingrid Perez, **Hamilton Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Lisa McLaughlin, **Margate City**
Connie Mahon, **Middle Twp**
Susan Robostello, **Millville City**
Sam Barbagli, **Newfield Borough**

Scott Jett, **North Wildwood City**
Jim Dickinson, **Northfield City**
Liz Woods, **Ocean City** (arrived 3:17pm)
Kellie Seib, *Alt.*, **Sea Isle City**
Teri Smuz, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp** (arrived 3:06pm)
James Goos, **Ventnor City**
Susan Danson, *Alt.*, **Waterford Twp**
Chris Ridings, **West Wildwood City**
Bonnie Yearsley, **Weymouth Twp**
Chris Wood, **Wildwood City**
Lyndsey Herman, *Alt.*, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Absent were:

John Armstrong, **Absecon City**
Bob Campbell, **Downe Twp**
Dawn Stollenwerk, **Mullica Twp**
Stephen Wilkins, **Pleasantville City**
Jim Craft, **Stone Harbor Borough**
Lucy Samuelson, **Somers Point City**
Lauren Vitelli, **West Cape May Borough**

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.*
John Hansen, Treasurer
Tim Sheehan, Safety Director, *J.A. Montgomery Risk Control*
Kathie Tyler-Schohl, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care Provider, *QualCare*
Valerie Smith, Wellness Director

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

C. J. Adams Company
Atlantic Associates
Conner Strong & Buckelew
Fairview Insurance Agency
Gerber Insurance
Glenn Insurance
Thomas Heist Insurance Agency
Insurance Agencies, Inc.
Marsh & McLennan Agency
McMahon Agency, Inc. (arrived 3:08pm)

Absent RMCs were:

Alamo Insurance
BCA Insurance
J. Byrne Agency, Inc.
Hardenberg Insurance

William R. Mints Agency
Siracusa-Kauffman Insurance

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

Alternates Moved to Executive Committee

Chair Beck entertained a motion to move alternates Joe Santagata, Buena Borough, and Rich Hirsch, Longport Borough, to the Executive Committee in absence of George Savastano, Sea Isle City, and Lucy Samuels, Somers Point City. Motion by Ms. Robostello, seconded by Ms. Smuz, to move alternates Joe Santagata, Buena Borough, and Rich Hirsch, Longport Borough, to the Executive Committee. All in favor. Motion carried.

APPROVAL OF MINUTES – OPEN SESSION

Chair Beck entertained a motion to approve the meeting minutes of the November 24, 2015 Executive Committee Meeting.

Motion by Mr. Hirsch, seconded by Ms. Mahon, to approve the meeting minutes of the November 24, 2015 Executive Committee Meeting as presented. All in favor. Motion carried.

APPROVAL OF MINUTES – CLOSED SESSION

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

Chair Beck entertained a motion to adopt the Closed Session Meeting Minutes of the November 24, 2015 Meeting of the Fund as presented.

Motion by Ms. Mahon, seconded by Ms. Robostello, to approve the Closed Session minutes of the November 24, 2015 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the November 24, 2015 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 #2015-53

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 Beck entertained a motion to adopt *Closed Session Resolution 2015-53* as presented.

Motion by Ms. Smuz, seconded by Ms. Robostello to adopt *Resolution 2015-53*.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
 Ed Beck, *Chair*, **Linwood City**
 Rich Hirsch, **Longport Borough**
 Connie Mahon, **Middle Twp**
 Susan Robostello, **Millville City**
 George Savastano, **Sea Isle City**
 Teri Smuz, *Sec*, **Upper Twp**

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

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

November 2015 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
X81753	X72732	Z29184
Z14796	X82752	Z22652
Z27150		Z24902
X91331		Z27030
X90026		
Z26200		
X88178		
Z27231		
Z27849		
Z25894		
X41191		
W99405		
Z04088		

X15498		
Z24204		
Z29062		
X29055		
X68492		
X95778		
X44750		
Z29496		
Z26846		
Z25893		
X85030		
X93017		
Z28523		
Z13602		
X89360		
W81842		
X89863		

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
 Ed Beck, *Chair*, **Linwood City**
 Rich Hirsch, **Longport Borough**
 Connie Mahon, **Middle Twp**
 Susan Robostello, **Millville City**
 George Savastano, **Sea Isle City**
 Teri Smuz, *Sec*, **Upper Twp**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

APPROVAL TO ABANDON SUBROGATION

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

Motion by Ms. Smuz, seconded by Mr. Hirsch to abandon subrogation attempts as discussed in Closed Session. There was three (3) claim(s) for Abandonment of Subrogation.

<i>Qual-Lynx File #</i>
X15498-01

X15498-05

X89863

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ed Beck, *Chair*, **Linwood City**
Rich Hirsch, **Longport Borough**
Connie Mahon, **Middle Twp**
Susan Robostello, **Millville City**
George Savastano, **Sea Isle City**
Teri Smuz, *Sec*, **Upper Twp**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Perez reported on the Claims Review Committee meeting minutes of December 10, 2015. She noted they are a handout to the membership and are self-explanatory.

She highlighted the following items noting the correction to the printed minutes:

November PARs

The Committee reviewed thirty-six (36) claims at the December 10, 2015 meeting. Of the claims reviewed, thirty (30) Workers' Compensation (11 Police, 8 Streets, 2 Fire, and 9 Other); two (2) General Liability; and four (4) Property PARs were approved for settlement or continuing defense.

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

The next meeting is January 14, 2016 at the Hamilton Twp Municipal Building, Mays Landing.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – November

Ms. Tyler-Schohl reported on the *Lessons Learned from Losses* which is now included in the agenda packet.

MEL POL/EPL Corner Year in Review

Ms. Tyler-Schohl noted that the MEL discontinued writing POL/EPL coverage in 2010. She noted that there are twenty-three (23) open claims left of which five (5) are with the ACM JIF. She reported that there were two (2) claims resolved this year for ACM JIF. Ms. Tyler-Schohl noted that they have found that this year the courts have been granting summary judgments on EPL claims and affirmed on appeal, something of which was relatively unheard of five (5) years ago. She then provided details regarding the two (2) claims that settled noting that sometimes the defense fees are higher than the claim costs.

Ms. Tyler-Schohl introduced Chris Roselli, Property Claim Supervisor and noted that Mr. Roselli will now be attending the meetings in her place.

Ms. Tyler-Schohl 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 November 2015.

Lost Time v. Medical Only Cases

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

	<i>Nov</i>	<i>YTD</i>
<i>Lost Time</i>	2	64
<i>Medical Only</i>	35	497
<i>Report Only</i>	18	311
<i>Total Intakes(New Claims)</i>	55	872
<i>Report Only % of Total</i>	32.7%	35.7%
<i>Medical Only/Lost Time Ratio</i>	95:05	89:11
<i>Average Days to Report</i>	1.4	2.0

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>	9,377
<i>Transitional Duty Days Worked</i>	6,834
<i>% of Transitional Duty Days Worked</i>	72.9%
<i>Transitional Duty Days Not Accommodated</i>	2,543
<i>% of Transitional Duty Days Not Accommodated</i>	27.1%

Nurse Case Assignment Report:

<i>Nurse Case Summary Report (Inclusive of 3 JIFs)</i>	<i>Nov</i>
<i>Total Open Cases in current month</i>	50
<i>Total Cases Closed</i>	37
<i>Total Cases Remaining Open</i>	235

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Nov</i>	<i>YTD</i>
<i>Bill Count</i>	385	5,829
<i>Original Provider Charges</i>	\$559,576	\$6,673,433
<i>Re-priced Bill Amount</i>	\$186,655	\$2,328,566

<i>Savings</i>	<i>\$372,921</i>	<i>\$4,314,689</i>
<i>% of Savings</i>	<i>66.6%</i>	<i>64.7%</i>
<i>Participating Provider Penetration Rate- Bill count</i>	<i>95.8%</i>	<i>94.3%</i>
<i>Participating Provider Penetration Rate-Provider Charges</i>	<i>97.2%</i>	<i>96.2%</i>
<i>EPO Penetration Rate – Bill Count</i>	<i>90.2%</i>	<i>84.0%</i>
<i>EPO Penetration Rate –Provider Charges</i>	<i>97.3%</i>	<i>86.4%</i>

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 five (5) cases in December that were closed. He noted that a synopsis of these cases can be found in the agenda packet.

<i>Closed Case</i>	<i>Description</i>
<i>Polanco v. Township of Hamilton</i>	Auto-crash. Assigned Defense Counsel, Robert Merenich, Esquire was able to settle the case for \$57,500 and an Order of Dismissal was filed on November 17, 2015.
<i>Estate of Perri v. Township of Mullica</i>	Auto-death. Defense Counsel, James Birchmeier, Esquire was assigned pre-suit based of the filing of a Tort Claims Act Notice by the Plaintiff. A formal Complaint was not filed by the Estate and the Statute of Limitations expired on November 8, 2015. Defense Counsel has closed his file.
<i>Cottman v. City of Pleasantville</i>	Excessive Force. Assigned Defense Counsel, A. Michael Barker, Esquire, was ultimately able to negotiate the settlement of this matter on behalf of the City for payment to the plaintiff in the amount of \$90,000. A Stipulation of Dismissal, without prejudice, had been filed as to all of the individually named Police Officers prior to the settlement being reached.
<i>Kucas v. City of Ocean City & City of Somers Point</i>	Bike Fall. Assigned Defense Counsel, Robert Merenich, Esquire, provided notice to the Plaintiff's attorney in accordance with R. 1:4-8 to dismiss the frivolous Complaint against the City of Ocean City and City of Somers point based upon non-jurisdiction. The Plaintiff ultimately filed a Voluntary Stipulation of Dismissal without Prejudice as to the City of Ocean City and City of Somers Point.

<i>DeRita v. City of Wildwood</i>	Boardwalk trip and fall. Arbitrators found the city to be 70% liable for the occurrence of the accident and awarded Plaintiff \$95,382. Assigned Defense Counsel, Erin Thompson, Esquire filed a Motion for Summary Judgment on behalf of the City which was granted dismissing the Complaint against the City with prejudice. Judge Gibson found that a dangerous condition existed; however, based upon the City's documented inspection records, he found that the City did not have actual or constructive notice of the condition. The Judge also found that the conduct of the City in its inspections and maintenance of the Boardwalk was not palpably unreasonable.
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Documentation and Inspections

Mr. DeWeese wanted to reiterate the need for inspections and keeping good records on them as this is why the Fund was able to settle the boardwalk claim with no payment.

Meeting with Qual-Lynx Supervisors & Adjustors – October 19, 2015

Mr. DeWeese noted that his report can be found on pages 31-33 of the agenda packet. He noted that the Supervisors and Adjusters are doing an excellent job and clearly have a vested interest handling the claims appropriately as demonstrated in his monthly reports. He highlighted that they discussed the municipal claims coordinators and their performance noting that they will be trying to identify and address any issues. He also noted that they discussed when subrogation files are being turned over to his office. He reported that Ms. Davidson noted there was no written policy regarding the transfer of subrogation files to his office. Mr. DeWeese will discuss further with Mr. Miola and Mr. Forlenza as to where this process will be captured. He also reported that Ms. Davidson currently assigns the WC files on a rotating list, but we will now be exploring the option for Ms. Davidson to assign these cases with a certain member of the Defense Counsel as she feels appropriate.

Motion to Prepare Resolution for Defense Panel

Mr. DeWeese asked the members for authorization to prepare a Resolution appointing the members to the Defense Panel based upon the responses to the Defense Panel RFQ and in accordance with the recommendations from the Claims Review Committee.

Chair Beck entertained a motion for Mr. DeWeese to prepare a Resolution appointing the members to the Defense Panel based upon the responses to the Defense Panel RFQ and in accordance with the recommendations from the Claims Review Committee.

Motion by Mr. Hirsch, seconded by Ms. Smuz, authorizing Mr. DeWeese to prepare a Resolution appointing the members to the Defense Panel based upon the responses to the Defense Panel RFQ and in accordance with the recommendations from the Claims Review Committee. All in favor. Motion carried.

COMMITTEE REPORTS

Finance Committee

In Ms. Stollenwerk's absence, Ms. Smuz noted the following budget information is contained in the agenda packet and is being considered for approval at this evenings meeting.

Motion to Open the 2016 Budget Public Hearing

Chair Beck entertained a motion to *Open the 2016 Budget Public Hearing*. Motion by Ms. Robostello, seconded by Ms. Mahon, to *Open the 2016 Budget Public Hearing*. All in favor. Motion carried.

Motion to Close the 2016 Budget Public Hearing

Hearing no comments from the public, Chair Beck entertained a motion to *Close the 2016 Budget Public Hearing*. Motion by Ms. Robostello, seconded by Ms. Hodsdon, to *Close the 2016 Budget Public Hearing*. All in favor. Motion carried.

Motion to Adopt the 2016 Budget

Chair Beck entertained a motion to *Adopt the 2016 Budget* as presented.

Motion by Mr. Hirsch, seconded by Ms. Smuz to *Adopt the 2016 Budget*.

ROLL CALL	Yeas:	Joe Santagata, Buena Borough Ed Beck, <i>Chair</i> , Linwood City Rich Hirsch, Longport Borough Connie Mahon, Middle Twp Susan Robostello, Millville City George Savastano, Sea Isle City Teri Smuz, <i>Sec</i> , Upper Twp
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Nays:	None
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Abstain:	None
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All in favor. Motion carried by unanimous vote.

Motion to Adopt the 2016 Assessment Certification

Chair Beck entertained a motion to *Adopt the 2016 Assessment Certification* as presented.

Motion by Ms. Mahon, seconded by Ms. Hodsdon to *Adopt the 2016 Assessment Certification*.

ROLL CALL	Yeas:	Joe Santagata, Buena Borough Ed Beck, <i>Chair</i> , Linwood City Rich Hirsch, Longport Borough Connie Mahon, Middle Twp Susan Robostello, Millville City George Savastano, Sea Isle City Teri Smuz, <i>Sec</i> , Upper Twp
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Nays:	None
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Abstain:	None
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All in favor. Motion carried by unanimous vote.

Motion to Adopt the 2016 Assessment Allocation Strategy

Chair Beck entertained a motion to *Adopt the 2016 Assessment Allocation Strategy* as presented.

Motion by Ms. Smuz, seconded by Mr. Hirsch to *Adopt the 2016 Assessment Allocation Strategy*.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ed Beck, *Chair*, **Linwood City**
Rich Hirsch, **Longport Borough**
Connie Mahon, **Middle Twp**
Susan Robostello, **Millville City**
George Savastano, **Sea Isle City**
Teri Smuz, *Sec*, **Upper Twp**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

EPL/POL Claims Review Committee Meeting Minutes – November 24, 2015

Mr. Jett noted that the minutes are contained in the agenda packet. He highlighted that the six (6) year average loss ratio for EPL/POL claims was discussed. He reminded everyone that we are only using XL Insurance for Cyber now and that EPL/POL coverage is being transitioned to QBE effective January 1, 2016, which should be seamless. He also reminded the members that there was a change in the compliance date deadline from May 1, 2016 to October 1, 2016 with an effective date of January 1, 2017 and no extensions. Mr. Jett noted that the "save the date" was sent for the Supervisors and Managerial training so encourage the proper individuals to attend. He reported that the Police Command and Elected Officials training is also being offered.

Mr. Jett reported that although there was a slight increase in Cyber Liability premium for 2016, it came from one (1) large claim. He noted that on December 8, 2015 representatives from the three (3) JIFs met with Pivot Point Security to discuss their response to the Cyber Audit RFP. He commented that Pivot Point is proposing to complete an audit with all the members and then follow up with the members where concerns exist. The Committee decided to move forward with the Platinum Level proposal which is approximately \$123,000 or \$3,000 per member noting that this expense is included in the budget and will be billed half for 2015 and 2016. Mr. Forlenza commented that the entire process should take 6-8 months to complete. He noted that AJG will be the central reporting area with individual members receiving copies of their finding reports as well. Mr. Jett encouraged the members to be truthful and that several members including IT departments assist in completing the surveys. Mr. Forlenza noted that the resolution to accept this proposal was a handout this evening.

Resolution 2015-54 Accepting Pivot Point's Proposal for Cyber Audit Services

Chair Beck entertained a motion to adopt *Resolution 2015-54 Accepting Pivot Point's Proposal for Cyber Audit Services* as presented.

Motion by Ms. Smuz, seconded by Ms. Mahon to adopt Resolution 2015-54 Accepting Pivot Point's Proposal for Cyber Audit Services.

ROLL CALL *Yeas:* Joe Santagata, **Buena Borough**
Ed Beck, *Chair*, **Linwood City**
Rich Hirsch, **Longport Borough**
Connie Mahon, **Middle Twp**
Susan Robostello, **Millville City**
George Savastano, **Sea Isle City**
Teri Smuz, *Sec*, **Upper Twp**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Wellness Director Report

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

She reported on the following:

- Absecon – Ms. Smith noted that they had a healthy luncheon and had a speaker on eating healthy.
- Cape May Point – They had a healthy holiday luncheon and provided materials on holiday and stress eating.
- Hamilton Township – They recently formed a Wellness Committee which will kick off in January.
- City of Millville - held an employee Wellness Wednesdays and had BP and body comp assessments where over 25 employees participated. Also 18 employees signed up for the 8 week Maintain Don't Gain event.
- North Wildwood – They purchased pedometers and are holding Fresh Fruit Fridays on the first Friday of every month.
- Northfield – Ms. Smith noted that they used the Wellness money to purchase flu shots for employees.
- Ventnor City – They provided fruit for employees throughout the municipality, planning an employee Wellness event. They will hold a lunch and learn where they will address holiday spending which will be led by an area banker.
- West Wildwood – She noted that they held a healthy luncheon which tied into the Great American Smoke Out day. They had materials on smoking cessation, chew tobacco and e-cigarettes.

Ms. Smith noted that the December newsletter was sent via email and is on the website.

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.

Lost Time Accident Frequency Report – Mr. Miola stated that this was a handout this evening.

2014 Safety Incentive Program Awards – Mr. Miola noted that the deadline to claim or encumber these funds is December 31, 2015. All encumbered funds must be claimed by February 1, 2016. He encouraged members to submit reimbursement requests as soon as you make the purchases and not wait until the deadline.

2015 Optional Safety Budget - Mr. Miola noted that the deadline to claim or encumber these funds is December 31, 2015. All encumbered funds must be claimed by February 1, 2016. He encouraged members to submit reimbursement requests as soon as you make the purchases and not wait until the deadline.

Wellness Incentive Program Allowance – Mr. Miola noted that the deadline to claim or encumber these funds is December 31, 2015. All encumbered funds must be claimed by February 1, 2016. He encouraged members to submit reimbursement requests as soon as you make the purchases and not wait until the deadline.

Employment Practices Liability Coverage, Allowance and Helpline – Mr. Miola noted that these should be reviewed.

Financial Fast Track – Mr. Miola commented that Mr. Hansen will provide more about the Fund's financial status during his Treasurer's report.

Regulatory Filings – Mr. Miola noted that these are up to date.

Monthly Activity Calendar – Mr. Miola commented that all members should review the attached calendars.

Skateboard Parks – Mr. Miola reminded members that the JIF needs to know immediately if you are building or updating a skateboard park so proper coverage can be given.

Statutory Bonds - Mr. Miola asked members to review this list as the individual is covered, not the position.

Training – Mr. Miola noted that a save the date for the Elected Officials, Managers and Supervisory and Police Risk Management Training can be found in the agenda packet. He also asked that the members inform their employees. The sign in sheets from December 2, 2015 Elected Officials dinner are posted to the website and Mr. Sheehan reported that there was great feedback from the Police Risk Management Training.

Dividend Distribution Notice - Mr. Miola noted that these were emailed on November 5, 2015 and need to be returned by December 18, 2015.

RMC Resolution and Agreements – Mr. Miola noted that these were sent out and asked to be returned so you can be paid.

Sweep Letters – Mr. Miola noted that these were sent out and are very important since we are switching carriers.

2016 Committee Volunteers – Mr. Miola reminded the members that volunteers are the back bone of the JIF so it is important for these forms to be completed and returned to his office.

2015 Annual Report – Mr. Miola stated that one copy of the Annual Report is at each member's seat this evening. He also noted that copies can be downloaded from the JIF website. He asked that you review it with your Governing Bodies and Elected Officials.

Inclement Weather Policy – Mr. Miola reminded members to call the number should inclement weather arise prior to any meeting.

New Member Activity – Mr. Miola reminded the members again that City of Atlantic City contacted him regarding administrative services only, not to share risk. He noted this would be to assist them with their claims management, safety programs, etc. He stated that Mr. Forlenza will be meeting with them in a few weeks and he will report back.

Training – Mr. Forlenza reminded members to register for any training. He noted that for the first Police Risk Management Training seminar there were 86 registered and another 40 officers showed up that had not registered. He asked that Fund Commissioners remind their employees to pre-register so that they are ready for them.

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

MEL/RCF REPORTS

MEL

Mr. Hirsch noted the he reported on the MEL at the November meeting. He reported to the members that the contract with VCS, the online & webinar training programs, will expire at the end of December. He also stated that the Board accepted the recommendation to issue an RFP for a "Safe Lifting" video and an RFP for "Online Training & Webinar Training". He further noted that Legislative will vote on a proposed expansion to the "Whistle Blower" Act tomorrow.

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

SAFETY DIRECTOR'S REPORT

Mr. Sheehan stated that the Safety Director's Report can be found in the agenda. He highlighted the following items and reminded members of upcoming training sessions.

Safety Bulletin – Mr. Sheehan commented that two bulletins were released – *Mobile Work Zone Safety* and *Managing Slips, Trips and Falls*.

MSI Training – Mr. Sheehan reported that they now email announcements for all monthly trainings to Fund Commissioners, Safety Coordinators and RMCs.

2016 MSI Training – Mr. Sheehan noted that the MSI training list is in his report and to please review.

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

TREASURER'S REPORT

November's Report

Mr. Hansen presented the Treasurer's Report for the period ending **November 30, 2015**. The report was made part of the agenda packet for members' review. Mr. Hansen then presented the following information:

Investment Interest

Interest Income:		
Interest Received from Account Balances	\$2,522.25	
Investment Management Fee Charged	<1,651.38>	
Net Interest Received		\$870.87
Coupon Payment		\$18,825.00
Change in Realized Gain or Loss		<\$59,250.00>
Net Loss in Interest		<\$39,554.11>

Interest Accrual:	
Beginning Interest Accrual	\$57,422.47
Change in Accrued Interest	\$6,449.99
Ending Interest Accrual	\$63,872.46

Investment Balance:	
Beginning of Month	\$36,030,110
End of Month	\$35,970,860
Overall Yield	Negative .75%

Portfolio	
Less than one year	1
1-2 Years	7
Greater than 2 Years	1

Receipt Activity for the Period:

	Monthly	YTD
Subrogation Receipts	\$24,156.64	\$583,941.76
Reimbursement & Salvage	\$134.00	\$15,941.83

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 \$757,022.28. A total of 496 checks were issued to vendors.

The claims detail is as follows:

Direct Loss Payments	\$657,989.60
Claim Expenses	\$16,040.51
Legal Defense Costs	\$82,992.17
Voided Payment	<\$10,942>

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$51,742,790.23 to a closing balance of \$54,091,326.20 showing an increase in the Fund of \$2,348,535.97.

A.E.L.C.F. PARTICIPANT YEAR-END BALANCES (See new report in minutes)

Member	11/30/15 Unaudited
Hamilton Township	\$15,000
Hammonton Town	\$39,713
Middle Township	\$22,986
Mullica Township	\$6,706
Pleasantville City	\$31,825
Upper Deerfield Township	\$6,279
Waterford Township	\$25,756
Upper Township	\$9,606
Stone Harbor	\$8,665
Total	\$166,536*

**Note – Unaudited interest has been allocated for 2014 and 2015 elections have been added.*

4th Quarter Assessment

Mr. Hansen noted that one late assessment has been paid with the interest penalty.

Payment Register

Chair Beck entertained a motion to approve the *November 2015 Payment Register* (Claims Activity) as presented.

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

Motion by Ms. Robostello, seconded by Mr. Hirsch to approve the *November 2015 Payment Register* (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL	Yeas:	Joe Santagata, Buena Borough Ed Beck, <i>Chair</i> , Linwood City Rich Hirsch, Longport Borough Connie Mahon, Middle Twp Susan Robostello, Millville City George Savastano, Sea Isle City Teri Smuz, <i>Sec</i> , Upper Twp
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Bill List – December

For the Executive Committee's consideration, Mr. Hansen presented the *December 2015 Bill List* in the amount of **\$2,401,280.50**.

Chair Beck entertained a motion to approve the *December 2015 Bill List* as presented.

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

Motion by Ms. Smuz, seconded by Mr. Hirsch, to approve the *December 2015 Bill List* as presented.

ROLL CALL	Yeas:	Joe Santagata, Buena Borough Ed Beck, <i>Chair</i> , Linwood City Rich Hirsch, Longport Borough Connie Mahon, Middle Twp Susan Robostello, Millville City George Savastano, Sea Isle City Teri Smuz, <i>Sec</i> , Upper Twp
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Resolution 2015-55 Authorizing Agreement with Egg Harbor Township for Repayment

Chair Beck entertained a motion to adopt *Resolution 2015-55 Authorizing an agreement with Egg Harbor Township for their repayment due pursuant to their FY 2011 Retrospective Agreement with the Fund* as presented.

Motion by Ms. Smuz, seconded by Ms. Hodsdon to adopt *Resolution 2015-55 Authorizing an agreement with Egg Harbor Township for their repayment due pursuant to their FY 2011 Retrospective Agreement with the Fund*.

ROLL CALL	Yeas:	Joe Santagata, Buena Borough Ed Beck, <i>Chair</i> , Linwood City Rich Hirsch, Longport Borough Connie Mahon, Middle Twp Susan Robostello, Millville City George Savastano, Sea Isle City Teri Smuz, <i>Sec</i> , Upper Twp
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Nays:	None
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Abstain:	None
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All in favor. Motion carried by unanimous vote.

MEL Repayment for Sandy Claims – Cancelling Resolution 2015-49

Chair Beck entertained a motion to *cancel Resolution 2015-49 Authorizing the JIF to pay the MEL for over-reimbursement of Super Storm Sandy claims which was approved on October 28, 2015*. Chair Beck explained that the MEL decided to waive this repayment.

Motion by Ms. Smuz, seconded by Ms. Hodsdon to *cancel Resolution 2015-49 Authorizing the JIF to pay the MEL for over-reimbursement of Super Storm Sandy claims which was approved on October 28, 2015*.

ROLL CALL	Yeas:	Joe Santagata, Buena Borough Ed Beck, <i>Chair</i> , Linwood City Rich Hirsch, Longport Borough Connie Mahon, Middle Twp Susan Robostello, Millville City George Savastano, Sea Isle City Teri Smuz, <i>Sec</i> , Upper Twp
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Nays:	None
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Abstain:	None
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All in favor. Motion carried by unanimous vote.

Next Meeting

Chair Beck reminded the members that the Reorganizational meeting will be held on **Wednesday, January 20, 2016 at 3:00 PM** at Atlantic County Library in Mays Landing, NJ.

PUBLIC COMMENT

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

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

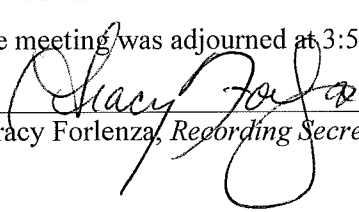
Chair Beck entertained a motion to close the meeting to the public for comment.

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

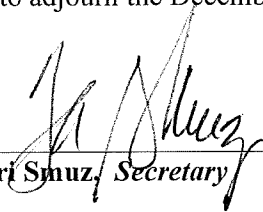
MOTION TO ADJOURN

Motion by Ms. Smuz, seconded by Ms. Hodsdon, to adjourn the December 16, 2015 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 3:59 PM.



Tracy Forlenza, Recording Secretary for



Teri Smuz, Secretary