



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

January 20, 2016 – 3:00PM

OPEN SESSION MINUTES

The Reorganization meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on January 20, 2016, 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.

SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL of 2015 FUND COMMISSIONERS

Those in attendance were:

Scott Wahl, **Avalon Borough**
Joseph Santagata, **Buena Borough**
Neil Young, **Cape May City**
Kim Hodsdon, **Cape May Point**
Rose Turner, **Corbin City**
Karen Seifrit, **Deerfield Twp**
Glenn Clarke, **Dennis Twp**
Peter Miller, **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**
Susan Robostello, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Rachel Zaccaria, *Representing*, **Newfield Borough**
Scott Jett, **North Wildwood City**

Jim Dickinson, **Northfield City**
Liz Woods, **Ocean City**
Stephen Wilkins, **Pleasantville City**
Kellie Seib, *Alt.*, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Teri Smuz, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
James Goos, **Ventnor City**
Al Campbell, *Representing*, **Waterford Twp**
Lauren Vitelli, **West Cape May Borough**
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**
Karen Blowers, **Brigantine City**
Heather Sparks, **Commercial Twp**
Bob Campbell, **Downe Twp**
Connie Mahon, **Middle Twp**

Also present were:

Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
John Hansen, Treasurer
Tim Sheehan, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, 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
J. Byrne Agency, Inc.
Gerber Insurance
Glenn Insurance
Hardenberg Insurance
Thomas Heist Insurance Agency
Insurance Agencies, Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
Siracusa-Kauffman Insurance

Absent RMCs were:

AJM Insurance
Alamo Insurance

BCA Insurance
Fairview Insurance Agency
William R. Mints Agency

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

APPROVAL OF MINUTES – OPEN SESSION

Chair Beck noted that the minutes are amended to include Atlantic Associates as present at the December 16, 2015 meeting.

Chair Beck entertained a motion to approve the amended meeting minutes of the December 16, 2015 Executive Committee Meeting .

Motion by Ms. Robostello, seconded by Ms. Smuz, to approve the meeting minutes of the December 16, 2015 Executive Committee Meeting as amended. 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 December 16, 2015 Meeting of the Fund as presented.

Motion by Ms. Hodsdon, seconded by Ms. Robostello, to approve the Closed Session minutes of the December 16, 2015 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the December 16, 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.

ADJOURN THE SINE DIE MEETING

Chair Beck entertained a motion to adjourn the Sine Die Meeting. Motion by Ms. Robostello, seconded by Ms. Hodsdon to adjourn the Sine Die Meeting. All in favor. Motion carried.

At this time Officers, Executive Committee, and Alternates vacated their chairs. Chair Beck passed the gavel to Paul Forlenza, Deputy Executive Director, until the election of the Chair, Secretary and Executive Committee for the 2016 Fund Year is completed.

Mr. Forlenza welcomed all in attendance to the 30th *Organizational Meeting of the ACM JIF*.

ROLL CALL of 2016 FUND COMMISSIONERS

Those in attendance were:

Scott Wahl, **Avalon Borough**
Joseph Santagata, **Buena Borough**
Neil Young, **Cape May City**
Kim Hodsdon, **Cape May Point**
Rose Turner, **Corbin City**
Karen Seifrit, **Deerfield Twp**
Glenn Clarke, **Dennis Twp**

Peter Miller, **Egg Harbor Twp**
Linda Kent, **Estell Manor City**
Byron Gummoe, **Folsom Borough**
Dennis Krause, **Galloway Twp**
Ingrid Perez, **Hamilton Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Lisa McLaughlin, **Margate City**
Susan Robostello, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Rachel Zaccaria, **Newfield Borough**
Scott Jett, **North Wildwood City**
Jim Dickinson, **Northfield City**
Liz Woods, **Ocean City**
Stephen Wilkins, **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Teri Smuz, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
James Goos, **Ventnor City**
Al Campbell, **Waterford Twp**
Lauren Vitelli, **West Cape May Borough**
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**
Karen Blowers, **Brigantine City**
Heather Sparks, **Commercial Twp**
Bob Campbell, **Downe Twp**
Connie Mahon, **Middle Twp**

ELECTION OF 2016 OFFICERS

2016 Nomination Slate

Mr. Forlenza presented for the membership's consideration the 2016 Nomination Slate. The Nominating Committee met in November 2015 and presented the 2016 Nomination Slate at the November and December 2015 Executive Committee Meetings. After the December Executive Committee meeting, the Executive Director's office was notified that Mr. Savastano, Sea Isle City, who was nominated as Fund Secretary for 2016, would be stepping back in his roll and would no longer be Fund Commissioner. Mr. Forlenza noted that as a result he spoke with the Nominating Committee Chair, Ms. Perez, and a revision to the 2016 Nomination Slate was discussed. He stated that the practice of the Fund has been to move the Executive Committee members up one position, in similar situations; therefore, making Ms. Samuelson, Somers Point, the new candidate for Fund Secretary. He commented that a revised slate is contained in the agenda packet.

Mr. Forlenza then *Opened the Floor* for nominations for a position on the *2016 Nomination Slate*.

Hearing no additional nominations, Mr. Forlenza *Closed the Floor* for a position to the *2016 Nomination Slate*.

| | |
|----------------------|---|
| Chair: | Teri Smuz, Upper Township |
| Secretary: | Lucy Samuelson, City of Somers Point |
| Executive Committee: | Susan Robostello, City of Millville |
| | Kim Hodsdon, Borough of Cape May Point |
| | Connie Mahon, Middle Township |
| | Joe Santagata, Buena Borough |
| | Ingrid Perez, Hamilton Township |

| | | |
|---------------------------------|----|---|
| Executive Committee Alternates: | #1 | Richard Hirsch, Borough of Longport |
| | #2 | James Goos, Ventnor City |
| | #3 | Julie Picard, Lower Township |
| | #4 | Scott Jett, City of North Wildwood |
| | #5 | Chris Wood, City of Wildwood |
| | #6 | Chris Ridings, City of West Wildwood |
| | #7 | Lisa McLaughlin, City of Margate |

Election of a Chairman and Secretary

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

| | | |
|------------------|--------------|--|
| ROLL CALL | Yeas: | Scott Wahl, Avalon Borough |
| | | Joseph Santagata, Buena Borough |
| | | Neil Young, Cape May City |
| | | Kim Hodsdon, Cape May Point |
| | | Rose Turner, Corbin City |
| | | Karen Seifrit, Deerfield Twp |
| | | Glenn Clarke, Dennis Twp |
| | | Byron Gummoe, Folsom Borough |
| | | Dennis Krause, Galloway Twp |
| | | Ingrid Perez, Hamilton Twp |
| | | Ed Beck, Linwood City |
| | | Rich Hirsch, Longport Borough |
| | | Julie Picard, Lower Twp |
| | | Lisa McLaughlin, Margate City |
| | | Susan Robostello, Millville City |
| | | Dawn Stollenwerk, Mullica Twp |
| | | Rachel Zaccaria, Newfield Borough |

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|-----------------|---|
| | Scott Jett, North Wildwood City |
| | Jim Dickinson, Northfield City |
| | Liz Woods, Ocean City |
| | Stephen Wilkins, Pleasantville City |
| | Kellie Seib, Sea Isle City |
| | Lucy Samuelson, Somers Point City |
| | Jim Craft, Stone Harbor Borough |
| | Teri Smuz, Upper Twp |
| | Roy Spoltore, Upper Deerfield Twp |
| | James Goos, Ventnor City |
| | Lauren Vitelli, West Cape May Borough |
| | Chris Ridings, West Wildwood City |
| | Bonnie Yearsley, Weymouth Twp |
| | Chris Wood, Wildwood City |
| | Lyndsey Herman, <i>Alt.</i> , Wildwood Crest |
| | Lisa Garrison, Woodbine Borough |
| <i>Nays:</i> | Linda Kent, Estell Manor |
| <i>Abstain:</i> | Peter Miller, Egg Harbor Twp |
| | Al Campbell, Waterford Twp |

Motion carried by majority vote.

Election of an Executive Committee and Alternates for 2016

Mr. Forlenza asked for a Roll Call Vote to *Elect an Executive Committee and Alternates for 2016* as presented.

| | | |
|------------------|--------------|--|
| ROLL CALL | <i>Yeas:</i> | Scott Wahl, Avalon Borough |
| | | Joseph Santagata, Buena Borough |
| | | Neil Young, Cape May City |
| | | Kim Hodsdon, Cape May Point |
| | | Rose Turner, Corbin City |
| | | Karen Seifrit, Deerfield Twp |
| | | Glenn Clarke, Dennis Twp |
| | | Byron Gummoe, Folsom Borough |
| | | Dennis Krause, Galloway Twp |
| | | Ingrid Perez, Hamilton Twp |
| | | Ed Beck, Linwood City |
| | | Rich Hirsch, Longport Borough |
| | | Julie Picard, Lower Twp |
| | | Lisa McLaughlin, Margate City |
| | | Susan Robostello, Millville City |
| | | Dawn Stollenwerk, Mullica Twp |
| | | Rachel Zaccaria, Newfield Borough |
| | | Scott Jett, North Wildwood City |
| | | Jim Dickinson, Northfield City |
| | | Liz Woods, Ocean City |
| | | Stephen Wilkins, Pleasantville City |
| | | Kellie Seib, Sea Isle City |
| | | Lucy Samuelson, Somers Point City |
| | | Jim Craft, Stone Harbor Borough |
| | | Teri Smuz, Upper Twp |

| | |
|-----------------|---|
| | Roy Spoltore, Upper Deerfield Twp |
| | James Goos, Ventnor City |
| | Lauren Vitelli, West Cape May Borough |
| | Chris Ridings, West Wildwood City |
| | Bonnie Yearsley, Weymouth Twp |
| | Chris Wood, Wildwood City |
| | Lyndsey Herman, <i>Alt.</i> , Wildwood Crest |
| | Lisa Garrison, Woodbine Borough |
| Nays: | Linda Kent, Estell Manor |
| Abstain: | Peter Miller, Egg Harbor Twp |
| | Al Campbell, Waterford Twp |

Motion carried by majority vote.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2016 Fund Year.

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

At this time, Mr. Forlenza passed the gavel to Chair Teri Smuz, *Township of Upper* to conduct the 2016 Reorganization Meeting of the Fund. Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members and Alternates on their election.

WELCOME NEW FUND COMMISSIONERS

Chair Smuz welcomed new Fund Commissioners Rachel Zaccaria, Newfield and Al Campbell, Waterford.

MOTION TO MOVE ALTERNATES TO EXECUTIVE COMMITTEE

In the absence of Executive Committee member Ms. Mahon, alternate Mr. Hirsch, be moved to the Executive Committee for voting purposes.

Motion by Ms. Hodsdon, seconded by Ms. Robostello that in absence of Ms. Mahon, alternate Mr. Hirsch, be moved to the Executive Committee for voting purposes. All in favor. Motion carried.

ORGANIZATIONAL RESOLUTIONS

The following 2016 Organizational Resolutions were presented for adoption by Chair Smuz.

Resolution 2016-01 – Confirming the Election of a Chairman and Secretary

Resolution 2016-02 – Confirming the Election of an Executive Committee and Alternates

Resolution 2016-03 – Appointing Professional Staff

Resolution 2016-04 – Approving Defense Attorneys

Resolution 2016-05 – Recommending the EPL/POL Defense Panel

Resolution 2016-06 – Appointing Louis J. Greco, Esquire as Conflict Solicitor

Resolution 2016-07 – Adopting Cash and Investment Policy

Resolution 2016-08 – Adopting Procedures in Compliance with the Open Public Meetings Act

Resolution 2016-09 – Adopting Fiscal Policies and Procedures

Resolution 2016-10 – Adopting Administrative Policies and Procedures

Resolution 2016-11 – Designating the Executive Director as Public Agency Compliance Officer

Resolution 2016-12 – Adopting and Establishing a Conflict of Interest Policy

Resolution 2016-13 – Establishing a Fund Records Program

Resolution 2016-14 – Establishing a 2016 Plan of Risk Management

Resolution 2016-15 – Designation of Certifying and Approving Officer for Payment of Claims

Prior to the vote, Mr. DeWeese explained Resolution 2016-04 approving Defense Attorneys and Resolution 2016-05 recommending the EPL/POL Defense Panel. He noted that Resolution 2016-04 is a result of the RFQ issued by the Fund. He commented that the Committee met and reviewed all the responses to the RFQ and recommendations were made at the December meeting. Mr. DeWeese stated that the Committee authorized him to prepare a Resolution in accordance with the recommendation which is now Resolution 2016-04. Mr. DeWeese noted that because no contracts are awarded to the EPL/POL Defense Attorneys since they are retained by the carrier providing the coverage, Resolution 2016-05 recommends the Attorneys the Fund wishes to utilize, of which were the same members on the panel in 2015.

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

Chair Smuz entertained a motion to adopt the *Organizational Resolutions 2016-01 through 2016-15* as presented.

Motion by Ms. Perez, seconded by Ms. Samuelsen to adopt *Organizational Resolutions 2016-01 through 2016-15*.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Kim Hodsdon, **Cape May Point**
Ingrid Perez, **Hamilton Township**
Richard Hirsch, **Longport Borough**
Susan Robostello, **Millville City**
Lucy Samuelsen, *Sec*, **Somers Point City**
Teri Smuz, *Chair*, **Upper Twp**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Resolution 2016-16 Travel Expenses

Chair Smuz entertained a motion to adopt *Resolution 2016-16 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences* as presented.

Motion by Mr. Santagata, seconded by Mr. Hirsch to adopt *Resolution 2016-16 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences*.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**

Kim Hodsdon, **Cape May Point**
Ingrid Perez, **Hamilton Township**
Richard Hirsch, **Longport Borough**
Susan Robostello, **Millville City**
Lucy Samuelson, *Sec*, **Somers Point City**
Teri Smuz, *Chair*, **Upper Twp**

Nays: None
Abstain: None

Motion carried by unanimous vote.

CLOSED SESSION - RESOLUTION #2016-17

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 Smuz entertained a motion to adopt *Closed Session Resolution 2016-17* as presented.

Motion by Ms. Perez, seconded by Ms. Robostello to adopt *Resolution 2016-17*.

ROLL CALL

Yeas: Joe Santagata, **Buena Borough**
Kim Hodsdon, **Cape May Point**
Ingrid Perez, **Hamilton Township**
Richard Hirsch, **Longport Borough**
Susan Robostello, **Millville City**
Lucy Samuelson, *Sec*, **Somers Point City**
Teri Smuz, *Chair*, **Upper Twp**

Nays: None
Abstained: None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

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

December 2015 PARs:

| <i>Workers' Compensation</i> | <i>General Liability</i> | <i>Property</i> |
|----------------------------------|------------------------------|-----------------|
| Z25601 | Z30005 (01-02) | Z16502 |
| X84677 | | Z28471 |
| X55302 | | Z29468 |
| Z28711 | | |
| Z27848 | | |
| X67319 | | |
| Z28044 | | |
| X61435 | | |
| X86680 | | |
| X87599 | | |
| Z25282 | | |
| X93458 | | |
| Z30607 | | |
| Z03409 | | |
| X80478 | | |
| Z00354 (01-02) | | |

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Kim Hodsdon, **Cape May Point**
Ingrid Perez, **Hamilton Township**
Richard Hirsch, **Longport Borough**
Susan Robostello, **Millville City**
Lucy Samuelsen, *Sec*, **Somers Point City**
Teri Smuz, *Chair*, **Upper Twp**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

APPROVAL TO ABANDON SUBROGATION

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

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

| <i>Qual-Lynx File #</i> |
|-------------------------|
| Z03409 |
| X80478 |
| Z00354 (01-02) |

ROLL CALL *Yeas:* Joe Santagata, **Buena Borough**
Kim Hodsdon, **Cape May Point**
Ingrid Perez, **Hamilton Township**
Richard Hirsch, **Longport Borough**
Susan Robostello, **Millville City**
Lucy Samuelson, *Sec*, **Somers Point City**
Teri Smuz, *Chair*, **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 January 14, 2016. 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:

December PARs

The Committee reviewed twenty (20) claims at the January 14, 2016 meeting. Of the claims reviewed, sixteen (16) Workers' Compensation (6 Police, 4 Streets, 1 Fire, and 5 Other); one (1) General Liability; and three (3) 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 February 11, 2016 at the Hamilton Twp Municipal Building, Mays Landing. Ms. Perez reminded everyone that if you are appointed to the Claims Review Committee to please attend.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – January

Mr. Roselli thanked the Fund for his reappointment and reported on the *Lessons Learned from Losses* which is included in the agenda packet.

Take Pictures!

Mr. Roselli emphasized the importance of taking pictures of damage, accidents, etc. He noted that taking pictures assists with the "proof of loss" and subrogation efforts as well. He asked that everyone take the time to snap some pictures when something occurs and email directly to him or a Qual-Lynx claims adjuster.

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 thanked the Fund for her reappointment and reviewed the Managed Care Report for December 2015.

Lost Time v. Medical Only Cases

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

| | <i>Dec</i> | <i>YTD</i> |
|-------------------------------------|------------|------------|
| <i>Lost Time</i> | 3 | 66 |
| <i>Medical Only</i> | 27 | 524 |
| <i>Report Only</i> | 24 | 335 |
| <i>Total Intakes(New Claims)</i> | 53 | 925 |
| <i>Report Only % of Total</i> | 45.3% | 36.2% |
| <i>Medical Only/Lost Time Ratio</i> | 90:10 | 89:11 |
| <i>Average Days to Report</i> | 1.3 | 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> | 9,840 |
| <i>Transitional Duty Days Worked</i> | 7,084 |
| <i>% of Transitional Duty Days Worked</i> | 72.0% |
| <i>Transitional Duty Days Not Accommodated</i> | 2,756 |
| <i>% of Transitional Duty Days Not Accommodated</i> | 28.0% |

PPO Penetration Report:

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

| <i>PPO Penetration Rate</i> | <i>Dec</i> | <i>YTD</i> |
|---|-------------------|-------------------|
| <i>Bill Count</i> | 572 | 6,401 |
| <i>Original Provider Charges</i> | \$800,076 | \$7,473,509 |
| <i>Re-priced Bill Amount</i> | \$260,699 | \$2,589,265 |
| <i>Savings</i> | \$539,013 | \$4,853,702 |
| <i>% of Savings</i> | 67.4% | 64.9% |
| <i>Participating Provider Penetration Rate- Bill count</i> | 97.7% | 94.7% |
| <i>Participating Provider Penetration Rate-Provider Charges</i> | 98.7% | 96.5% |
| <i>EPO Penetration Rate – Bill Count</i> | 86.2% | 84.2% |

| | | |
|---|--------------|--------------|
| <i>EPO Penetration Rate –Provider Charges</i> | <i>96.3%</i> | <i>87.5%</i> |
|---|--------------|--------------|

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

SOLICITOR'S REPORT

Mr. DeWeese thanked the Fund for his reappointment and presented the following reports:

Subrogation

Mr. DeWeese reported that the year-end total for subrogation collection for 2015 was \$594,602.34.

Closed Claims

Mr. DeWeese noted that there was one (1) case in January that was closed. He noted that a synopsis of this case can be found in the agenda packet.

| <i>Closed Case</i> | <i>Description</i> |
|--|---|
| <i>Hottenstein v. City of Sea Isle</i> | Death-dangerous conditions, etc., at Polar Bear Plunge. Assigned Defense Counsel, James R. Birchmeier, Esquire filed for Motion of Summary Judgment and Judge Irenas granted the Motion. The case proceeded to trial for the co-defendants and the jury found "no cause" verdict. The Appeal period expired with no appeal being filed. |

General Liability File Status Report

Mr. DeWeese noted that he reported to the Claims Review Committee that there are 78 active files.

Subrogation File Status Report

Mr. DeWeese noted that he reported to the Claims Review Committee that the Fund has over \$1,900,000 in judgments on 69 files which are actively being attempted to collect.

He further noted that the full reports of the above were presented to the Claims Review Committee this month.

Defense Panel Breakfast

Mr. DeWeese noted that a Defense Panel Breakfast will be held on January 29, 2016 and he will provide a report next month.

COMMITTEE REPORTS

Safety Committee – December 17, 2015

Mr. Forlenza noted that the Safety Committee minutes from the December 17, 2015 meeting can be found in the agenda packet and he asked members to review. He noted that there are still a few members on safety monitoring. He reported that the Loss Ratio reports for JIF and MEL were also reviewed. He commented that the JIF performs well at their level; however, the MEL is still very concerning which is why the Fund received a 7.5% surcharge this year. He noted that the regional training schedule can be found on page 117 and members will receive reminders from the Safety Director's office regarding this training.

Committee Chairs – January 14, 2016

Chair Smuz noted that Committee assignments can be found on page 130-136. She asked all members to review these assignments so you don't miss them. She reminded everyone that the Fund runs by volunteers and you need to make your voice heard. She commented that new Fund Commissioners will also be assigned to a Committee and if you have a preference, please reach out to the Executive Director's office.

Wellness Director Report

Ms. Valerie Smith thanked the Fund for her reappointment noting that her report can be found in the agenda packet.

She reported on the following:

- Cape May Point – They had a healthy holiday luncheon on 12/18/15. Shop Rite donated healthy basket for raffling off.
- Downe Township – They discussed a healthy holiday lunch, sent flyers on healthy living to employees.
- City of Linwood – Held healthy lunch for PW's employees for going three years without any loss time from injury.
- Millville Wellness Wednesdays– They had Shop Rite dietician speak on healthy eating and "Maintain, don't gain challenge".
- Sea Isle City – Ms. Smith noted that they will be holding a health fair on 1/22.
- Wildwood Crest – They purchased fitbits for employees and launched a running club.
- Ventnor – They had a financial event where Sun Bank spoke on holiday spending, avoiding identity theft, and safety at money machines.

Ms. Smith noted that the January 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. Forlenza thanked the Fund for his reappointment and reviewed the Executive Director's Report found in the agenda packet with the membership. He offered his apology for the delay in sending this month's agenda packet as AJG was hit with a cyber encryption virus which resulted in the agenda packet having to be rebuilt.

He highlighted the following items from his report:

AJG Risk Management Services Disclosure Statement - Mr. Forlenza asked that the AJG's Risk Management Services Disclosure Statement be made part of today's meeting minutes.

2014 Safety Incentive Program Awards – Mr. Forlenza noted that the deadline to claim or encumber these funds was December 31, 2015. All encumbered funds must be claimed by February 1, 2016.

2015 Optional Safety Budget - Mr. Forlenza noted that the deadline to claim or encumber these funds was December 31, 2015. All encumbered funds must be claimed by February 1, 2016.

Wellness Incentive Program Allowance – Mr. Forlenza noted that the deadline to claim or encumber these funds was December 31, 2015. All encumbered funds must be claimed by February 1, 2016.

Employment Practices Liability Coverage, Allowance and Helpline – Mr. Forlenza noted that the EPL Helpline is still available even though the Fund changed carriers effective 1/1/2016 so these contacts should be reviewed.

Training – Mr. Forlenza noted that dates 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. He noted that the sign in sheets for passed dates can be found on the website.

Ms. McLaughlin noted that the training held at the League of Municipalities does not have a sign in sheet, but rather you dropped your business card to the staff at the training. Mr. Forlenza noted that PERMA provides his office with a list of those that attended. Once he receives the list he will post it the Fund's website.

Ms. Hodsdon questioned if this training will be available online. Mr. Forlenza commented that he just reviewed a draft announcement and instructions today. He noted that instructions should be sent out the first week of February 2016.

Inclement Weather Policy – Mr. Forlenza reminded members to call the hotline number or check the website should inclement weather arise prior to any meeting.

2016 1st Installment Billing – Mr. Forlenza stated that the 2016 1st installment bills were sent out on December 22 to all clerks and Fund Commissioners. Payments are due to the Treasurer by February 15, 2016.

2015 Attendance Record - Mr. Forlenza noted that the attendance records for 2015 are in the agenda packet. If you have any concerns, please contact our office.

PRIMA/AGRIp Conference – Mr. Forlenza commented that those who are eligible were notified regarding the conferences scheduled for 2016.

2016 Safety Kickoff Breakfast – Mr. Forlenza stated that a save the date for the 2016 safety kickoff breakfast is in the agenda packet. He reminded the members that the Safety Breakfast was moved from February to April 14, 2016 at Merighi's.

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

SAFETY DIRECTOR'S REPORT

Mr. Sheehan thanked the Fund for his reappointment stating 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 several bulletins were released for the winter season including Snow Emergency, Slip and Falls on Ice, Slipping on Ice, Shoveling Snow and Snow Plow Operator Safety.

MSI Training – Mr. Sheehan reported that on page 188 there is a listing of all MSI training scheduled for the next few months and emails are sent as reminders.

Safety and Claims Coordinator Regional Training – Mr. Sheehan commented that this will be held on Thursday February 11, 2016. He noted the forum has changed this year where the safety coordinators will meet before lunch and the claims coordinators will meet after.

MEL Leadership Training – Mr. Sheehan noted that an email was sent regarding the MEL Leadership Training on March 11, 2016 which is the first of three sessions in the Safety Director's Marlton office. This is for newly appointed managers.

Mr. Sheehan introduced Rob Garish, the newest member of their consulting staff to replace Lou Carey. He is a retired Woodbury canine officer.

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

MEL/RCF REPORTS

MEL

Mr. Hirsch noted that Munich Reinsurance and the MEL JIF have had a successful partnership for 25 years. He noted that the MEL held their Reorganization meeting and the 2016 meeting schedule is contained in the agenda packet. He stated that they will still hold their League of Municipalities meeting on November 16, 2016.

MEL Coverage Committee - Mr. Hirsch noted the Coverage Committee met on December 4, 2015 and recommended that the board accept the Cyber Liability exclusion requested by General Reinsurance.

MEL Financial Advisor - Mr. Hirsch noted that the MEL Financial Advisor is exploring options for expanding the scope of investments and is awaiting consideration by DCA and DOBI.

Online & Webinar Training - Mr. Hirsch also commented that the online webinar and video contract with VCS renewed.

Emergency Cleanup and Restoration Services - Mr. Hirsch stated that another response was received during December which was from Servpro of Haddon Heights/Voorhees.

Zurich - Mr. Hirsch asked members to review the report regarding this on page 206.

First Responder Bills - Mr. Hirsch updated the members on the status of the First Responders (Thomas P. Cavanaugh) bill noting that it was vetoed but can be reintroduced in the next Legislative Session. Mr. Forlenza explained that if this bill were enacted, any volunteer firefighter that develops cancer at any point in their lifetime; it would be presumed that the cancer was the result of their volunteers activities and it would be considered a WC claim entitling them to full benefits. He noted that this is second time the Governor vetoed this legislation.

MEL Retreat - Mr. Hirsch noted the MEL Retreat will be held on February 19, 2016.

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

Executive Committee member Hodsdon left the meeting at this time.

TREASURER'S REPORT

December's Report

Mr. Hansen presented the Treasurer's Report for the period ending **December 31, 2015**. The report was made part of the agenda packet for members' review. Mr. Hansen thanked the membership for his reappointment and then presented the following information:

Investment Interest

| Interest Income: | | |
|---|------------|----------------------------|
| Interest Received from Account Balances | \$2,383.19 | |
| Investment Management Fee Charged | <1,649.06> | |
| Net Interest Received | | \$734.13 |
| Coupon Payment | | \$18,500.00 |
| Change in Realized Gain or Loss | | <\$42,720.00> |
| Net Loss in Interest | | <\$23,485.87> |

| Interest Accrual: | |
|--------------------------------|--------------------|
| Beginning Interest Accrual | \$63,872.46 |
| Change in Accrued Interest | \$6,775.04 |
| Ending Interest Accrual | \$70,647.50 |

| Investment Balance: | |
|----------------------------|---------------|
| Beginning of Month | \$35,970,860 |
| End of Month | \$35,928,140 |
| Overall Yield | Negative .38% |

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

Receipt Activity for the Period:

| | Monthly | YTD |
|-----------------------------------|-----------------|--------------|
| Subrogation Receipts | \$10,650.58 | \$594,602.34 |
| Reimbursement & Salvage | \$4,690.00 | \$20,631.83 |
| 2015 Assessments Collected | \$23,349,520.65 | |
| 2015 Assessments O/Pay [Weymouth] | \$2,000.00 | |
| Delinquent Interest | \$66.50 | |

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 \$1,136,244.40. A total of 685 checks were issued to vendors.

The claims detail is as follows:

| | |
|----------------------|--------------|
| Direct Loss Payments | \$996,836.84 |
| Claim Expenses | \$35,565.56 |
| Legal Defense Costs | \$103,842.00 |
| 2 Spoiled Checks | <\$2,061.50> |

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$54,091,326.20 to a closing balance of \$50,566,195.45 showing a decrease in the Fund of \$3,525,130.75.

2015 Overall Positive Cash Flow: \$3,952,821.05

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

| Member | 12/31/15 Unaudited |
|--------------------------|-------------------------------|
| Hamilton Township | \$15,000 |
| Hammonton Town | \$39,713 |
| Middle Township | \$22,986 |
| Mullica Township | \$6,706 |
| Pleasantville City | \$31,825 |
| Upper Deerfield Township | \$19,575 |

| | |
|--------------------|------------|
| Waterford Township | \$25,756 |
| Upper Township | \$9,606 |
| Stone Harbor | \$8,665 |
| Total | \$179,832* |

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

1st Quarter Assessment

Mr. Hansen noted that the first quarter billing was released to the clerks and Fund Commissioners and is due February 15, 2016. He asked that you forward this to your CFOs for payment.

Payment Register

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

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

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

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ingrid Perez, **Hamilton Township**
Richard Hirsch, **Longport Borough**
Susan Robostello, **Millville City**
Lucy Samuelsen, *Sec*, **Somers Point City**
Teri Smuz, *Chair*, **Upper Twp**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Bill List – January

For the Executive Committee's consideration, Mr. Hansen presented the ***January 2016 Bill List*** in the amount of **\$262,412.18**.

Chair Smuz entertained a motion to approve the ***January 2016 Bill List*** as presented.

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

Motion by Ms. Perez, seconded by Mr. Santagata, to approve the ***January 2016 Bill List*** as presented.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ingrid Perez, **Hamilton Township**
Richard Hirsch, **Longport Borough**
Susan Robostello, **Millville City**
Lucy Samuelsen, *Sec*, **Somers Point City**
Teri Smuz, *Chair*, **Upper Twp**

Nays:

None

Abstained: None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Resolution 2016-18 Honoring Past Fund Chair, Ed Beck

Chair Smuz presented the Resolution Honoring Past Fund Chair Ed Beck and read the Resolution into the minutes.

Chair Smuz entertained a motion to adopt *Resolution 2016-18 Honoring Ed Beck* as presented.

Motion by Ms. Robostello, seconded by Ms. Samuelsen, to adopt *2016-18 Honoring Ed Beck* as presented. All in favor. Motion carried by unanimous vote.

A copy will be made part of the minutes and sent to the Mayor and Governing body of Linwood for their information and attention. Chair Smuz also presented former Chair Beck with an honorary plaque for his service.

Mr. Beck thanked the members and noted that he enjoyed serving the Fund.

Next Meeting

Chair Smuz reminded the members that the next regular meeting will be held on **Wednesday, February 17, 2016 at 3:00 PM** at Atlantic County Library in Mays Landing, NJ.

PUBLIC COMMENT

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

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

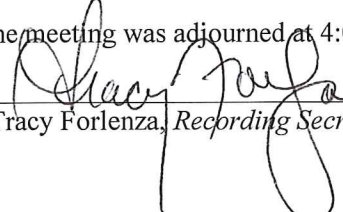
Chair Smuz entertained a motion to close the meeting to the public for comment.

Motion by Ms. Perez, seconded by Ms. Samuelsen, to close the meeting to the public. All in favor. Motion carried.

MOTION TO ADJOURN

Motion by Ms. Perez, seconded by Ms. Samuelsen, to adjourn the January 20, 2016 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:05 PM.


Tracy Forlenza, Recording Secretary for


~~Lucy Samuelsen~~, Secretary

Acting