



## ATLANTIC COUNTY PUBLIC LIBRARY

40 Farragut Ave  
Mays Landing, New Jersey

December 17, 2014 – 3:00PM

### *OPEN SESSION MINUTES*

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The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on December 17, 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 3:01 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**  
Joseph Santagata, **Buena Borough**  
Bob Smith, **Cape May City**  
Karen Seifrit, **Deerfield Twp**  
Eileen Tedesco, *Representing*, **Egg Harbor Twp**  
Linda Kent, **Estell Manor City** (*arrived 3:04pm*)  
Ingrid Perez, **Hamilton Twp**  
Ed Beck, **Linwood City**  
Rich Hirsch, **Longport Borough**  
Julie Picard, **Lower Twp**  
Susan Robostello, **Millville City**  
Connie Mahon, **Middle Twp**  
Don Sullivan, **Newfield Borough**  
Scott Jett, **North Wildwood City**  
Jim Dickinson, **Northfield City**  
Joann Cioeta, **Ocean City**  
Stephen Wilkins, **Pleasantville City**  
George Savastano, **Sea Isle City**  
Lucy Samuelson, **Somers Point City**  
Jim Craft, **Stone Harbor Twp** (*arrived 3:09pm*)

Teri Smuz, **Upper Twp**  
Roy Spoltore, **Upper Deerfield Twp**  
James Goos, **Ventnor City**  
Maryann Merlino, **Waterford Twp**  
Chris Ridings, **West Wildwood Borough**  
Bonnie Yearsley, **Weymouth Twp**  
Chris Wood, **Wildwood City**  
Terence Graff, *Alternate*, **Wildwood Crest Borough**  
Lisa Garrison, **Woodbine Borough**

Absent were:

John Armstrong, **Absecon City**  
Karen Blowers, **Brigantine City**  
Kim Hodsdon, **Cape May Point Borough**  
Heather Sparks, **Commercial Twp**  
Rose Turner, **Corbin City**  
Glenn Clarke, **Dennis Twp**  
Bob Campbell, **Downe Twp**  
Kyle Smith, **Folsom Borough**  
Cheryl Prakash, **Galloway Twp**  
Lisa McLaughlin, **Margate City**  
Dawn Stollenwerk, **Mullica Twp**  
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.*  
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
John Hansen, Treasurer  
Joanne Hall, Safety Director, *J.A. Montgomery Risk Control*  
Kathie Tyler-Schohl, Claims Administrator, *Qual-Lynx*  
Karen Beatty, Managed Care Provider, *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  
Thomas Heist Insurance Agency  
Insurance Agencies Management Inc.  
McMahon Agency, Inc.  
William R. Mints Agency  
Syracusa-Kauffman Insurance  
Thibault-Sames Agency

Absent RMCs were:

Alamo Insurance  
Hardenberg Insurance  
Marsh & McLennan Agency

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

#### ***APPROVAL OF MINUTES – OPEN SESSION***

Chair Seifrit entertained a motion to approve the meeting minutes of the November 25, 2014 Executive Committee Meeting.

Motion by Mr. Savastano, seconded by Ms. Robostello, to approve the meeting minutes of the November 25, 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 November 25, 2014 Meeting of the Fund as presented.

Motion by Mr. Smith, seconded by Mr. Beck, to approve the Closed Session minutes of the November 25, 2014 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the November 25, 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 #2014-41***

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 2014-41* as presented.

Motion by Mr. Beck, seconded by Ms. Smuz to adopt ***Resolution 2014-41***.

#### **ROLL CALL**

***Yeas:***

Bob Smith, **Cape May**  
Karen Seifrit, *Chair*, **Deerfield**  
Ed Beck, *Sec*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle**  
Lucy Samuelson, **Somers Pt**  
Teri Smuz, **Upper**

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

#### **November 2014 PARs:**

| <b><i>Workers' Compensation</i></b> | <b><i>General Liability</i></b> | <b><i>Auto</i></b> | <b><i>Property</i></b> |
|-------------------------------------|---------------------------------|--------------------|------------------------|
| X42161 (01-02)                      | X31510                          | X99016             | X99481                 |
| X73094                              | X36165                          |                    | Z01035                 |
| X87368                              | X90949                          |                    | Z04788                 |
| Z02923                              |                                 |                    |                        |
| Z02563                              |                                 |                    |                        |
| Z01712                              |                                 |                    |                        |
| X88627                              |                                 |                    |                        |
| Z02920                              |                                 |                    |                        |
| Z01716                              |                                 |                    |                        |
| Z02703                              |                                 |                    |                        |
| X93459                              |                                 |                    |                        |
| X91893                              |                                 |                    |                        |
| Z03411                              |                                 |                    |                        |
| X81959                              |                                 |                    |                        |
| X86239                              |                                 |                    |                        |
| X56219 (01-02)                      |                                 |                    |                        |
| X72481                              |                                 |                    |                        |
| X99959                              |                                 |                    |                        |
| Z00459                              |                                 |                    |                        |
| Z01615                              |                                 |                    |                        |
| X92429                              |                                 |                    |                        |

|        |  |  |  |
|--------|--|--|--|
| Z04903 |  |  |  |
| X74895 |  |  |  |
| Z03408 |  |  |  |
| Z03045 |  |  |  |
| Z00796 |  |  |  |
| X54733 |  |  |  |
| X89093 |  |  |  |
| X86410 |  |  |  |
| X63522 |  |  |  |
| X71970 |  |  |  |

**ROLL CALL**

***Yeas:***

Bob Smith, **Cape May**  
 Karen Seifrit, *Chair*, **Deerfield**  
 Ed Beck, *Sec*, **Linwood**  
 Susan Robostello, **Millville**  
 George Savastano, **Sea Isle**  
 Lucy Samuelson, **Somers Pt**  
 Teri Smuz, **Upper**

***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. Savastano to abandon subrogation attempts as discussed in Closed Session. There were seven (7) claims for Abandonment of Subrogation.

| <b><i>Qual-Lynx File #</i></b> |
|--------------------------------|
| X54733                         |
| X63522                         |
| X71970                         |
| X74394                         |
| X71494                         |
| X65997                         |
| X02232                         |

**ROLL CALL**

***Yeas:***

Bob Smith, **Cape May**  
Karen Seifrit, *Chair*, **Deerfield**  
Ed Beck, *Sec*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle**  
Lucy Samuelson, **Somers Pt**  
Teri Smuz, **Upper**

***Nays:*** None

***Abstain:*** None

All in favor. Motion carried by unanimous vote.

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

Ms. Perez, Hamilton Township, reported on the Claims Review Committee meeting minutes of December 11, 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 December 11, 2014 meeting. Of the claims reviewed, Thirty-one (31) Workers' Compensation (18 Police, 7 Streets, 2 Fire and 4 Other); Three (3) General Liability; One (1) Auto; and Three (3) Property PARs were approved for settlement or continuing defense.

Ms. Perez also noted that some items, the Managed Care Reports and the Closed Cases updates, were moved from the Claims Review Committee meeting minutes into the regular agenda since they are open meeting items. This will also provide the members with an opportunity to review these items prior to the Executive Meeting.

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

The next meeting is January 8, 2015 at the Hamilton Twp Municipal Building, Mays Landing.

***CLAIMS ADMINISTRATOR'S REPORT***

***Lessons Learned from Losses – December***

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

***MEL POL/EPL Corner– December***

Ms. Tyler-Schohl noted that in the third quarter of 2014, the MEL resolved five (5) claims on behalf of four (4) JIFs. The total MEL payments were \$758,001. She noted that the significant claims continue to be employment practices liability disputes alleging C.E.P.A. violations, improper terminations or failure to promote, hostile work environment, sexual harassment, failure to accommodate, retaliation and discrimination. She reported that on behalf of the ACM JIF in the third quarter of 2014, two (2) MEL POL/EPL claims were resolved for a total payment by the MEL of \$475,207.

Ms. Tyler-Schohl provided the following details on these claims. One claim was against EHT for failure to promote for racial and ethnic discrimination. The case was dismissed and although defense costs were over \$190,000, it did send a message to the plaintiff's bar.

Ms. Tyler-Schohl noted the second claim was against North Wildwood for violation of proper handicap access to municipal facilities. Although the plaintiff attorney fees were in excess of \$250,000, the court reduced his fees to \$150,000. She stressed to the members to inspect their facilities for handicap access.

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 2014.

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

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

|                                     | <b><i>Nov</i></b> | <b><i>YTD</i></b> |
|-------------------------------------|-------------------|-------------------|
| <i>Lost Time</i>                    | 4                 | 61                |
| <i>Medical Only</i>                 | 19                | 509               |
| <i>Report Only</i>                  | 9                 | 301               |
| <i>Total Intakes(New Claims)</i>    | 32                | 871               |
| <i>Report Only % of Total</i>       | 28.1%             | 34.6%             |
| <i>Medical Only/Lost Time Ratio</i> | 83:17             | 89:11             |
| <i>Average Days to Report</i>       | 2.1               | 2.7               |

#### ***Transitional Duty Report***

Ms. Beatty presented the *Transitional Duty Report*.

| <b><i>Transitional Duty Summary Report</i></b>      | <b><i>YTD</i></b> |
|---|-------------------|
| <i>Transitional Duty Days Available</i>             | 9,650             |
| <i>Transitional Duty Days Worked</i>                | 6,746             |
| <i>% of Transitional Duty Days Worked</i>           | 69.9%             |
| <i>Transitional Duty Days Not Accommodated</i>      | 2,904             |
| <i>% of Transitional Duty Days Not Accommodated</i> | 30.1%             |

#### ***Nurse Case Assignment Report:***

| <b><i>Nurse Case Summary Report (Inclusive of 3 JIFs)</i></b> | <b><i>Nov</i></b> |
|---|-------------------|
| <i>Total Open Cases in current month</i>                      | 263               |
| <i>Total Cases Closed</i>                                     | 43                |
| <i>Total New Cases Open</i>                                   | 46                |

***PPO Penetration Report:***

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

| <b><i>PPO Penetration Rate</i></b>                              | <b><i>Nov</i></b> | <b><i>YTD</i></b> |
|---|-------------------|-------------------|
| <i>Bill Count</i>   | 514               | 5,560             |
| <i>Original Provider Charges</i>                                | \$1,005,187       | \$7,899,304       |
| <i>Re-priced Bill Amount</i>                                    | \$332,861         | \$2,706,395       |
| <i>Savings</i>  | \$651,224         | \$5,182,198       |
| <i>% of Savings</i>   | 64.8%             | 65.6%             |
| <i>Participating Provider Penetration Rate- Bill count</i>      | 90.3%             | 92.9%             |
| <i>Participating Provider Penetration Rate-Provider Charges</i> | 98.2%             | 97.2%             |
| <i>EPO Penetration Rate – Bill Count</i>                        | 82.3%             | 86.8%             |
| <i>EPO Penetration Rate –Provider Charges</i>                   | 82.4%             | 88.7%             |

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

***SOLICITOR'S REPORT***

Mr. DeWeese presented the following report:

***New Cases***

Mr. DeWeese noted that there was one (1) new case as discussed in closed session.

***Closed Claims***

Mr. DeWeese noted that there were three (3) closed cases. He also noted that these now can be found in the agenda packet.

| <b><i>Closed Case</i></b>           | <b><i>Description</i></b>   |
|-------------------------------------|---|
| <i>Sugalski v. City of Cape May</i> | Trip and Fall. Assigned Defense Counsel, James Birchmeier, Esquire. At settlement conference with Judge Gibson, the case was settled for \$54,000 with the co-defendants paying \$44,000 and the City paying \$10,000. Mr. DeWeese reminded the members to do inspections if they have a Shade Tree Commission and make certain they are meeting the responsibilities of appropriate statutes.  |
| <i>Binns v. City of Margate</i>     | A/C unit placement. Assigned Defense Counsel, A. Michael Barker, Esquire, filed Offer of Judgment for \$35,001 exclusive of counsel fees. The Plaintiff settled with his neighbor and co-defendant for \$25,500. Mr. Barker negotiated a settlement with the Plaintiff for the payment of \$50,000 to Plaintiff and \$54,200 for counsel fees. (original demand for counsel fees was \$250,000) |



|                                     |  |
|-------------------------------------|--|
| <i>Sanchez v. Town of Hammonton</i> | Auto accident. Assigned Defense Counsel, Thomas Smith, Esquire, obtained a verdict of "No Cause for Action" where Officer Pohl was negligent, but no injuries were caused by the accident. Order of Judgment was entered on November 10, 2014. |
|-------------------------------------|--|

### ***General Liability File Status Report***

Mr. DeWeese reported that there are 73 active General Liability claims.

### ***Subrogation Collection***

Mr. DeWeese reported:

|   |                |
|---|----------------|
| Total Lien amount of ACM JIF files not in suit  | \$831,896.22   |
| Total Lien amount of ACM JIF files in suit      | \$755,383.94   |
| Total Lien amount of ACM JIF Judgments obtained | \$1,699,100.41 |
| Total of all ACM JIF liens                      | \$3,286,380.57 |

Mr. DeWeese noted that the Treasurer's Report shows the YTD amount for subrogation of \$764,563.77 plus an additional \$85,000 for the first 15 days of December. This is more than double for 2013!

### ***Defense Panel Luncheon***

Mr. DeWeese noted that he provided a report on the defense panel luncheon to the Claims Committee and a copy is attached to the Claims Review Committee minutes. He noted there was great interaction and several items with which will follow up.

### ***2014 Meeting with Qual-Lynx Supervisors and Adjusters***

Mr. DeWeese noted that he provided a report on the meeting with Qual-Lynx Supervisors and Adjusters to the Claims Committee and a copy is attached to the Claims Review Committee minutes. He noted there was good discussion and ideas exchanged. He commented that these meetings show we are doing well, but there is always room for improvement.

### ***Claim Report Sensitivity Reminder***

Mr. DeWeese reminded all members that anyone who requests a copy of their ongoing claims should only be sharing them verbally with their governing body in closed session. He stated that these claims are still in litigation and contain sensitive information that if release can hurt the ability of the Fund to defend the claim. He asked that members do not make copies of this or email the reports to their governing body, but rather report on it verbally.

## ***COMMITTEE REPORTS***

### ***FINANCE COMMITTEE***

Ms. Smuz reported that the budget will be presented for adoption this evening. She noted that it can be found on page 30 and the assessments can be found on page 31 of the agenda. She also reminded the members to return their Dividend Response Forms by December 19<sup>th</sup>, 2014.

### ***2015 Budget Public Hearing***

Chair Seifrit entertained a motion to Open the 2015 Budget Public Hearing.

Motion by Mr. Smith, seconded by Ms. Samuelson to *Open the 2015 Budget Public Hearing*.

Hearing no comments, Chair Seifrit entertained a motion to Close the 2015 Budget Public Hearing.

Motion by Mr. Beck, seconded by Mr. Smith to *Close the 2015 Budget Public Hearing*.

***Motion to Introduce the 2015 Budget***

Chair Seifrit entertained a motion to *Adopt the 2015 Budget* as presented.

Motion by Ms. Robostello, seconded by Mr. Beck to *Adopt the 2015 Budget*.

**ROLL CALL**

***Yeas:***

Bob Smith, **Cape May**  
Karen Seifrit, *Chair*, **Deerfield**  
Ed Beck, *Sec*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle**  
Lucy Samuelson, **Somers Pt**  
Teri Smuz, **Upper**

***Nays:***

None

***Abstained:***

None

All in favor. Motion carried by unanimous vote.

***Motion to Adopt the 2015 Assessment Certification***

Chair Seifrit entertained a motion to *Adopt the 2015 Assessment Certification* as presented.

Motion by Mr. Smith, seconded by Ms. Smuz to *Adopt the 2015 Assessment Certification*.

**ROLL CALL**

***Yeas:***

Bob Smith, **Cape May**  
Karen Seifrit, *Chair*, **Deerfield**  
Ed Beck, *Sec*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle**  
Lucy Samuelson, **Somers Pt**  
Teri Smuz, **Upper**

***Nays:***

None

***Abstained:***

None

All in favor. Motion carried by unanimous vote.

***Motion to Adopt the 2015 Assessment Allocation Strategy***

Chair Seifrit entertained a motion to *Adopt the 2015 Assessment Allocation Strategy* as presented.

Motion by Mr. Smith, seconded by Ms. Smuz to *Adopt the 2015 Assessment Allocation Strategy*.

**ROLL CALL**

***Yeas:***

Bob Smith, **Cape May**  
Karen Seifrit, *Chair*, **Deerfield**  
Ed Beck, *Sec*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle**  
Lucy Samuelson, **Somers Pt**  
Teri Smuz, **Upper**

***Nays:***

None

***Abstained:***

None

All in favor. Motion carried by unanimous vote.

***NOMINATING COMMITTEE – November 21, 2014***

In Mr. Clarke's absence, Mr. Forlenza noted that the revised slate is on page 50 and will be voted on at the January Reorganization meeting.

***SAFETY COMMITTEE – December 3, 2014***

Mr. Savastano noted that the minutes from the December 3, 2014 meeting will be in the January agenda packet. He stated that there are no towns on safety monitoring. He report that the Supervisors Investigation form has been revised and will be introduced shortly. He also commented that the Transition Duty Program is being revised and will be released shortly. Mr. Savastano also noted that the Safety Incentive Program was discussed and everyone is trying to comply with the program requirements. His final note was that the Safety Director's performance feedback was discussed and the Committee is not recommending a RFP for these services.

***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 Reports*** – Mr. Miola noted that the LTAF report is in the agenda packet for your review.

***Certificates of Insurance*** – Mr. Miola asked that these be made part of tonight's minutes. He noted that they are in the agenda packet for your review.

***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.

***Employee Practices Liability Coverage Update*** – Mr. Miola noted the checklist listing all copays and deductibles is included in the agenda packet.

***EPL Allowance*** – Mr. Miola reminded members to check their remaining balances. He noted to check the website if you have any questions.

***EPL Helpline*** – Mr. Miola asked members to review their authorized contact list especially after their Reorganization meetings. He noted to check the website or contact your RMC if you have any questions.

***Financial Fast Track*** – Mr. Miola commented that the surplus is slightly over \$23 million through October.

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

***Monthly Activity Calendar*** – Mr. Miola asked members to review the calendar in the agenda packet.

***Skateboard Park Approval Status*** - Mr. Miola reminded members that if they are considering a new skateboard park or are updating an older one, please contact the Executive Director's office prior to moving forward or coverage might be denied.

***Capehart & Scatchard Updates*** – Mr. Miola asked members to review these updates since they deal with WC, ADA and FMLA issues.

***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 so please review after reorganization meetings if changes occur.

***Revenue and Appropriations*** – Mr. Miola asked members to please review the checklist. If you have not submitted your revenue and appropriations summary, please do so.

***Elected Officials Training*** – Mr. Miola stated that there are two more Elected Officials training sessions. He noted the sign in sheets are posted on the JIF website. He stated that the next sessions are January 27, 2015 at Merighi's and March 11, 2015 at Charley's Other Brother.

***2014 Dividend Distribution Notice*** – Mr. Miola noted that the 2014 Dividend Distribution Notices have gone out and must be returned to our office by December 19, 2014.

***RMC Resolutions & Agreements*** – Mr. Miola reminded the RMCs and members that the RMC Resolutions and Agreements must be on file with our office in order for us to process your payment in February.

***Committee Volunteers*** – Mr. Miola asked the members to review the Committee Volunteer lists on pgs 87-90. He noted that the backbone of the organization is the Committee structure so please consider volunteering. He also mentioned that the Committee Chairs will meet in January.

***2014 Annual Report*** - Mr. Miola noted that the Annual Reports are at each member's seat this evening. He noted this will also be posted to the website.

***Inclement Weather Policy*** – Mr. Miola reminded the members to call 856-446-9148 or visit the JIF website if they are unsure if a meeting is cancelled due to inclement weather.

***New Member Activity*** – Mr. Miola stated there is no new member activity to report. No questions were entertained.

***Safety Calendars*** - Mr. Miola noted that the Safety Calendars are at each member's seat this evening. He also asked the RMCs to please take and deliver the calendars should their member representative not be present.

**Member Questions** – Mr. Miola reported that he wished to highlight two recent member's questions as others might need this information as well.

**Dog Park** – Mr. Miola stated that North Wildwood is considering a dog park and asked if any other members who have one could assist him. Mr. Miola noted he is not aware of any claims thus far from a dog park.

**Court Ordered Community Service** – Mr. Miola noted that Pleasantville had some questions regarding court ordered community service and he forwarded some bulletins from the courts he received.

**MEL Bulletins** – Mr. Miola noted that MEL Bulletin 2014-28 on Acceptance and Use of Surplus Military Equipment is a handout. He commented that if the members obtain military equipment for a \$1, you need to determine how to value it should it get damaged or totaled. He suggested speaking to your RMCs to address this question. He noted that there is also an additional bulletin under the MEL report about a new Underwriting Manager.

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

Ms. Hall stated that the Safety Director's Report is self-explanatory. She highlighted the following items:

**Safety Bulletin** – Ms. Hall commented that a bulletin was distributed in November on Establishing Temporary Traffic Controls in Mobile Work Zones. She asked members to read and share it with the appropriate Departments, , your governing bodies, and post it in your municipality especially if you have leaf collection.

**MSI Programs** – Ms. Hall noted that the 2015 training schedule is in her report and to please review noting that there are about 1,300 classes throughout State so please pre-register!

**Special Recognition Award** – Ms. Hall reminded members that notices were sent out to see if they have anyone to nominate for the Special Recognition Award which will be highlighted at the Safety Breakfast. Please submit these by December 31<sup>st</sup>, 2014.

**MEL Leadership Institute** – Ms. Hall reported that a MEL Leadership Institute course will be held in March 2015. She noted it is a 3 day program for newer supervisors and managers since it is a skill training program. She commented that they are still looking for a place to host this in the Galloway area so anyone willing please contact her.

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

#### **MEL REPORTS**

Mr. Hirsch noted that he provided a verbal report at the November meeting and a written report is included in the agenda. He highlighted the following:

**Super Storm Sandy Status Report** - Mr. Hirsch noted that \$40 million has been paid out for "Sandy" claims in 95 of the 110 towns affected. He noted that the remaining 15 towns have scheduled meetings with the adjusters to negotiate the open items. FEMA mandated that all claims must be resolved before any of the 110 towns can finalize their FEMA applications. He reported that to expedite this process, the

MEL created an *alternative dispute resolution process* which will conduct the first hearing on January 5<sup>th</sup>, 2015. Retired Judge Alexander Carver's first task is setting aside a portion of the \$50 million flood limit for business interruption claims. At this point Zurich is ready to write the outstanding checks and resolve the claims within the terms and conditions of the policy so all towns can seek recover from FEMA.

Mr. Hirsch 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 **December 31, 2014**. The report was made part of the agenda packet for members' review.

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

Interest received for the current month totaled \$2,687.74 and a coupon payment of \$17,500, accrued interest of \$15,041.67. After including an unrealized net loss of \$7,280 in the asset portfolio, the yield was adjusted to positive .29% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$87,090 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 \$19,069,940 and consists of one (1) with maturity of less than one year; one (1) obligation with maturity of 1- 2 years and six (6) obligations with maturities greater than two (2) years.

|                              |             |
|------------------------------|-------------|
| Redeemed:                    | \$1,000,000 |
| Called:                      | \$0         |
| Purchased:                   | \$0         |
| Coupon Payment/Asset Income: | \$17,500    |

#### ***Receipt Activity for the Period***

|                             | Monthly        | YTD          |
|-----------------------------|----------------|--------------|
| Subrogation Receipts        | \$15,471.83    | \$764,563.77 |
| Reimbursement & Salvage     | \$7,918.22     | \$690,383.53 |
| Delinquent Interest Penalty | 0              | \$2,243.35   |
| Refund Prior Year           | 0              | \$180        |
| MEL                         |                | \$258,565.98 |
| Due ACCASBO JIF             | \$9,000.00     |              |
| Assessments Collected       | \$3,909,815.50 | \$23,816,556 |

**4<sup>th</sup> Quarter Assessments** – Mr. Hansen noted that all were received.

***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 \$433,763. A total of 406 checks were issued to vendors.

The claims detail is as follows:

|                      |              |
|----------------------|--------------|
| Direct Loss Payments | \$353,101.10 |
| Claim Expenses       | \$20,506.74  |
| Legal Defense Costs  | \$60,155.16  |

***Cash Activity for the Period***

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$45,505,075.94 to a closing balance of \$48,647,065.53 showing an **increase** in the Fund of \$3,141,989.59.

***A.E.L.C.F. PARTICIPANT YEAR-END BALANCES (includes audited interest)***

| <b>Member</b>            | <b>11/30/14<br/>Audited</b> |
|--------------------------|-----------------------------|
| Hammonton                | \$65,907                    |
| Upper Deerfield Township | \$6,158                     |
| Waterford Township       | \$25,667                    |
| Upper Township           | \$5,959                     |
| Stone Harbor             | \$8,634                     |
| Total                    | \$112,325*                  |

*\*Note - interest has not yet been allocated.*

***Payment Register***

Chair Seifrit entertained a motion to approve the ***November 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. Smith, seconded by Ms. Smuz to approve the ***November 2014 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

**ROLL CALL**

***Yeas:***

Bob Smith, **Cape May**  
 Karen Seifrit, **Chair, Deerfield**

Ed Beck, *Sec*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle**  
Lucy Samuelson, **Somers Pt**  
Teri Smuz, **Upper**

*Nays:* None  
*Abstained:* None

Motion carried by unanimous vote.

### ***Bill List – December***

For the Executive Committee's consideration, Mr. Hansen presented the ***December 2014 Bill List*** in the amount of **\$1,065,365.23** as presented.

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

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

Motion by Ms. Samuelson, seconded by Ms. Robostello, to approve the ***December 2014 Bill List*** as presented.

### **ROLL CALL**

*Yeas:*

Bob Smith, **Cape May**  
Karen Seifrit, *Chair*, **Deerfield**  
Ed Beck, *Sec*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle**  
Lucy Samuelson, **Somers Pt**  
Teri Smuz, **Upper**

*Nays:* None  
*Abstained:* None

Motion carried by unanimous vote.

### ***MISCELLANEOUS BUSINESS***

Chair Seifrit commented that the holiday dinner meeting will be held meeting at The Inn at Sugar Hill immediately follow this meeting.

### ***Next Meeting***

The *Reorganization* meeting will be held on **Wednesday, January 21, 2015 at 3:00 PM**, at the **Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ**.

### ***PUBLIC COMMENT***

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

Motion by Mr. Smith, seconded by Mr. Beck, to open the meeting to the public. All in favor. Motion carried.

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

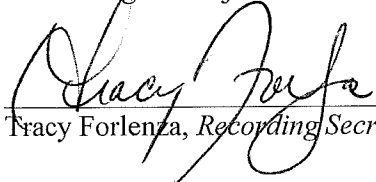



Motion by Ms. Smuz, seconded by Ms. Robostello, to close the meeting to the public. All in favor.  
Motion carried.

***MOTION TO ADJOURN***

Motion by Mr. Beck, seconded by Mr. Smith, to adjourn the December 17, 2014 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 3:42 PM.

  
Tracy Forlenza, *Recording Secretary* for

  
Ed Beck, *Secretary*