

# **ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

**January 21, 2015 – 3:00PM**

## ***OPEN SESSION MINUTES***

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The Reorganization meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on January 21, 2015, at Atlantic County Library – Mays Landing Branch, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. Chair Seifrit, **Deerfield**, 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* (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 of 2014 FUND COMMISSIONERS***

Those in attendance were:

Scott Wahl, **Avalon**  
Karen Blowers, **Brigantine**  
Joseph Santagata, **Buena Borough**  
Bob Smith, **Cape May City**  
Kim Hodsdon, **Cape May Point**  
Karen Seifrit, *Chair*, **Deerfield**  
Peter Miller, **Egg Harbor Twp**  
Linda Kent, **Estell Manor** (*arrived 3:05pm*)  
Ingrid Perez, **Hamilton**  
Ed Beck, *Secretary*, **Linwood**  
Rich Hirsch, **Longport**  
Lisa McLaughlin, **Margate**  
Susan Robostello, **Millville**  
Dawn Stollenwerk, **Mullica**  
Sam Barbagli, *Representing*, **Newfield**  
Scott Jett, **North Wildwood**  
Jim Dickinson, **Northfield**  
Joann Cioeta, **Ocean City**  
Stephen Wilkins, **Pleasantville**  
George Savastano, **Sea Isle City**

Jim Craft, **Stone Harbor**  
Teri Smuz, **Upper Twp**  
Roy Spoltore, **Upper Deerfield**  
James Goos, **Ventnor**  
Susan Danson, *Representing*, **Waterford** (arrived 3:10pm)  
Bonnie Yearsley, **Weymouth**  
Chris Wood, **Wildwood City** (arrived 3:07pm)  
Janelle Holzmer, **Wildwood Crest**

Absent were:

John Armstrong, **Absecon**  
Heather Sparks, **Commercial**  
Rose Turner, **Corbin City**  
Glenn Clarke, **Dennis Twp**  
Bob Campbell, **Downe Twp**  
Kyle Smith, **Folsom**  
Cheryl Prakash, **Galloway**  
Julie Picard, **Lower**  
Connie Mahon, **Middle**  
Lucy Samuelson, **Somers Point**  
Lauren Vitelli, **West Cape May**  
Chris Ridings, **West Wildwood**  
Lisa Garrison, **Woodbine**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*  
Paul A. Forlenza, Deputy 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, *QualCare*

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

C. J. Adams Company  
Atlantic Associates  
J. Byrne Agency, Inc.  
Conner Strong & Buckelew  
Fairview Insurance Agency  
R. T. Gerber Insurance  
Glenn Insurance  
Insurance Agencies Management Inc.  
McMahon Agency, Inc.  
Siracusa-Kauffman Insurance

Absent RMCs were:

Alamo Insurance  
BCA Insurance  
Hardenberg Insurance  
Thomas Heist Insurance Agency  
Marsh & McLennan 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 Seifrit entertained a motion to approve the meeting minutes of the December 17, 2014 Executive Committee Meeting.

Motion by Mr. Beck, seconded by Mr. Savastano, to approve the meeting minutes of the December 17, 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 December 17, 2014 Meeting of the Fund as presented.

Motion by Mr. Smith, seconded by Ms. Robostello, to approve the Closed Session minutes of the December 17, 2014 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the December 17, 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.

#### **ADJOURN THE SINE DIE MEETING**

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

At this time Officers, Executive Committee, and Alternates vacated their chairs. Chair Seifrit passed the gavel to Paul J. Miola, Executive Director, until the election of the Chair, Secretary and Executive Committee for the 2015 Fund Year is completed.

Mr. Miola welcomed all in attendance to the *2015 Reorganization Meeting of the ACM JIF*.

#### **ROLL CALL of 2015 FUND COMMISSIONERS**

Those in attendance were:

Scott Wahl, **Avalon**  
Karen Blowers, **Brigantine**  
Joseph Santagata, **Buena Borough**  
Bob Smith, **Cape May City**

Kim Hodsdon, **Cape May Point**  
Karen Seifrit, **Deerfield**  
Peter Miller, **Egg Harbor Twp**  
Linda Kent, **Estell Manor** (*arrived 3:05pm*)  
Ingrid Perez, **Hamilton**  
Ed Beck, **Linwood**  
Rich Hirsch, **Longport**  
Lisa McLaughlin, **Margate**  
Susan Robostello, **Millville**  
Dawn Stollenwerk, **Mullica**  
Sam Barbagli, **Newfield**  
Scott Jett, **North Wildwood**  
Jim Dickinson, **Northfield**  
Liz Woods, **Ocean City**  
Stephen Wilkins, **Pleasantville**  
George Savastano, **Sea Isle City**  
Jim Craft, **Stone Harbor**  
Teri Smuz, **Upper Twp**  
Roy Spoltore, **Upper Deerfield**  
James Goos, **Ventnor**  
Susan Danson, *Alt.*, **Waterford** (*arrived 3:10pm*)  
Bonnie Yearsley, **Weymouth**  
Chris Wood, **Wildwood City** (*arrived 3:07pm*)  
Janelle Holzmer, **Wildwood Crest**

Absent were:

John Armstrong, **Absecon**  
Heather Sparks, **Commercial**  
Rose Turner, **Corbin City**  
Glenn Clarke, **Dennis Twp**  
Bob Campbell, **Downe Twp**  
Byron Gummoe, **Folsom**  
Susan Jacobucci, **Galloway**  
Julie Picard, **Lower**  
Connie Mahon, **Middle**  
Lucy Samuelson, **Somers Point**  
Lauren Vitelli, **West Cape May**  
Chris Ridings, **West Wildwood**  
Lisa Garrison, **Woodbine**

***ELECTION OF 2015 OFFICERS***

***2015 Nomination Slate***

Mr. Miola presented for the membership's consideration the 2015 Nomination Slate. The Nominating Committee met in November 2014 and presented the 2015 Nomination Slate at the November and December 2014 Executive Committee Meetings.

Mr. Miola *Opened the Floor* for nominations for a position on the *2015 Nomination Slate*.

Hearing no additional nominations, Mr. Miola *Closed the Floor* for a position to the *2015 Nomination Slate*.

Chair:	Ed Beck, <b>City of Linwood</b>
Secretary:	Teri Smuz, <b>Upper Township</b>
Executive Committee:	Robert Smith, <b>City of Cape May</b>
	George Savastano, <b>Sea Isle City</b>
	Susan Robostello, <b>City of Millville</b>
	Lucy Samuelson, <b>City of Somers Point</b>
	Kim Hodsdon, <b>Borough of Cape May Point</b>

Executive Committee Alternates:	#1	Connie Mahon, <b>Middle Township</b>
	#2	Joe Santagata, <b>Buena Borough</b>
	#3	Richard Hirsch, <b>Borough of Longport</b>
	#4	Linda Kent, <b>Estell Manor City</b>
	#5	James Goos, <b>Ventnor City</b>
	#6	Lauren Vitelli, <b>West Cape May</b>
	#7	N/A

### *Election of a Chairman and Secretary*

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

<b>ROLL CALL</b>	<b>Yeas:</b>	Scott Wahl, <b>Avalon</b>
		Karen Blowers, <b>Brigantine</b>
		Joseph Santagata, <b>Buena Borough</b>
		Bob Smith, <b>Cape May City</b>
		Kim Hodsdon, <b>Cape May Point</b>
		Karen Seifrit, <b>Deerfield</b>
		Peter Miller, <b>Egg Harbor Twp</b>
		Linda Kent, <b>Estell Manor</b>
		Ingrid Perez, <b>Hamilton</b>
		Ed Beck, <b>Linwood</b>
		Rich Hirsch, <b>Longport</b>
		Lisa McLaughlin, <b>Margate</b>
		Susan Robostello, <b>Millville</b>
		Dawn Stollenwerk, <b>Mullica</b>

Sam Barbaglia, **Newfield**  
Scott Jett, **North Wildwood**  
Jim Dickinson, **Northfield**  
Liz Woods, **Ocean City**  
Stephen Wilkins, **Pleasantville**  
George Savastano, **Sea Isle City**  
Jim Craft, **Stone Harbor**  
Teri Smuz, **Upper Twp**  
Roy Spoltore, **Upper Deerfield**  
James Goos, **Ventnor**  
Susan Danson, *Alt.*, **Waterford**  
Bonnie Yearsley, **Weymouth**  
Chris Wood, **Wildwood City**  
Janelle Holzmer, **Wildwood Crest**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

*Election of an Executive Committee and Alternates for 2015*

Mr. Miola asked for a Roll Call Vote to *Elect an Executive Committee and Alternates for 2015* as presented.

**ROLL CALL**

*Yeas:*

Scott Wahl, **Avalon**  
Karen Blowers, **Brigantine**  
Joseph Santagata, **Buena Borough**  
Bob Smith, **Cape May City**  
Kim Hodsdon, **Cape May Point**  
Karen Seifrit, **Deerfield**  
Peter Miller, **Egg Harbor Twp**  
Linda Kent, **Estell Manor**  
Ingrid Perez, **Hamilton**  
Ed Beck, **Linwood**  
Rich Hirsch, **Longport**  
Lisa McLaughlin, **Margate**  
Susan Robostello, **Millville**  
Dawn Stollenwerk, **Mullica**  
Sam Barbaglia, **Newfield**  
Scott Jett, **North Wildwood**  
Jim Dickinson, **Northfield**  
Liz Woods, **Ocean City**  
Stephen Wilkins, **Pleasantville**  
George Savastano, **Sea Isle City**  
Jim Craft, **Stone Harbor**

Teri Smuz, **Upper Twp**  
Roy Spoltore, **Upper Deerfield**  
James Goos, **Ventnor**  
Susan Danson, *Alt.*, **Waterford**  
Bonnie Yearsley, **Weymouth**  
Chris Wood, **Wildwood City**  
Janelle Holzmer, **Wildwood Crest**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous 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 2015 Fund Year.

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

At this time, Mr. Miola passed the gavel to Chair Ed Beck, *City of Linwood* to conduct the 2015 Reorganization Meeting of the Fund. Mr. Miola congratulated the Fund Chair, Secretary, Executive Committee Members and Alternates.

### ***WELCOME NEW FUND COMMISSIONERS***

Chair Beck welcomed all new and returning Fund Commissioners.

### ***MOTION TO MOVE ALTERNATES TO EXECUTIVE COMMITTEE***

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

Motion by Mr. Savastano, seconded by Ms. Smuz that in absence of Ms. Samuelsen, alternate Mr. Santagata, be moved to the Executive Committee for voting purposes. All in favor. Motion carried.

### ***ORGANIZATIONAL RESOLUTIONS***

The following 2015 Organizational Resolutions were presented for adoption by Chair Beck.

*Resolution 2015-01 – Confirming the Election of a Chairman and Secretary*

*Resolution 2015-02 – Confirming the Election of an Executive Committee and Alternates (Chair Beck noted that there was a correction to the Slate- Peter Miller was listed incorrectly as Alt #4; he was removed and all the alternates moved up one position leaving a vacancy in alternate #7.)*

*Resolution 2015-03 – Appointing Professional Staff*

*Resolution 2015-04 – Approving Defense Attorneys*

*Resolution 2015-05 – Appointing Louis J. Greco, Esquire as Conflict Solicitor*

*Resolution 2015-06 – Adopting Cash and Investment Policy*

*Resolution 2015-07 – Adopting Procedures in Compliance with the Open Public Meetings Act*

*Resolution 2015-08 – Adopting Fiscal Policies and Procedures*

*Resolution 2015-09 – Adopting Administrative Policies and Procedures*

*Resolution 2015-10 – Designating the Executive Director as Public Agency Compliance Officer*

*Resolution 2015-11 – Adopting and Establishing a Conflict of Interest Policy*

*Resolution 2015-12 – Establishing a Fund Records Program*

*Resolution 2015-13 – Establishing a 2015 Plan of Risk Management (Chair Beck noted that there was a correction to the EPL Committee Charter (pg 83) noting the first sentence is missing.)*

*Resolution 2015-14 – Designation of Certifying and Approving Officer for Payment of Claims*

*Resolution 2015-15 – Approving Reynolds & Horn, P.C. as Approved Assigned Defense Counsel*

*Resolution 2015-16 – Approving Affanato Marut, LLC as Approved Assigned Defense Counsel*

Chair Beck entertained a motion to adopt the *Organizational Resolutions 2015-01* through *2015-16* as presented.

Motion by Mr. Smith, seconded by Ms. Smuz to adopt *Organizational Resolutions 2015-01 through 2015-16*.

**ROLL CALL**

***Yeas:***

Joe Santagata, **Buena Borough**  
Bob Smith, **Cape May**  
Kim Hodsdon, **Cape May Point**  
Ed Beck, *Chair*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle City**  
Teri Smuz, *Secretary*, **Upper Twp**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

**Resolution 2015-17 Travel Expenses**

Chair Beck entertained a motion to adopt the *Resolution 2015-17 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences* as presented.

Motion by Ms. Hodsdon, seconded by Mr. Savastano to adopt *Resolution 2015-17 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences*.

**ROLL CALL**

***Yeas:***

Joe Santagata, **Buena Borough**  
Bob Smith, **Cape May**  
Kim Hodsdon, **Cape May Point**  
Ed Beck, *Chair*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle City**



Teri Smuz, *Secretary*, **Upper Twp**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

***CLOSED SESSION - RESOLUTION #2015-18***

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 2015-18* as presented.

Motion by Mr. Smith, seconded by Ms. Robostello to adopt Resolution 2015-18.

**ROLL CALL**

*Yeas:*

Joe Santagata, **Buena Borough**  
Bob Smith, **Cape May**  
Kim Hodsdon, **Cape May Point**  
Ed Beck, *Chair*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle City**  
Teri Smuz, *Secretary*, **Upper Twp**

*Nays:* None  
*Abstained:* None

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Auto</i>	<i>Property</i>
X98251	X17938 (01-02)	W70624	Z01674
Z02843 (01-02)	X29894	Z06400	X98815
Z05059			Z04976
X99651			
Z05471			
Z02841			
Z05233			
X81407			
X74394			

**ROLL CALL**

*Yeas:*

Joe Santagata, **Buena Borough**  
Bob Smith, **Cape May**  
Kim Hodsdon, **Cape May Point**  
Ed Beck, *Chair*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle City**  
Teri Smuz, *Secretary*, **Upper Twp**

*Nays:* None  
*Abstain:* None

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. Smith to abandon subrogation attempts as discussed in Closed Session. There were three (3) claims for Abandonment of Subrogation.

<i>Qual-Lynx File #</i>
X74531
X74394
X74249

**ROLL CALL**

*Yeas:*

Joe Santagata, **Buena Borough**  
Bob Smith, **Cape May**

Kim Hodsdon, **Cape May Point**  
Ed Beck, *Chair*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle City**  
Teri Smuz, *Secretary*, **Upper Twp**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

*Due to the bad weather at the time of the meeting, the Chair asked that all Fund Professionals limited their reports to summaries only.*

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

Ms. Perez, Hamilton, reported on the Claims Review Committee meeting minutes of January 8, 2015. She noted they are a handout to the membership and are self explanatory.

She highlighted the following items:

#### **PARs**

The Committee reviewed sixteen (16) claims at the January 8, 2015 meeting. Of the claims reviewed, Nine (9) Workers' Compensation (4 Police, 3 Streets, 0 Fire and 2 Other); Two (2) General Liability, Two (2) Auto 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 12, 2015 at the Hamilton Township municipal building in Mays Landing, NJ.

### ***CLAIMS ADMINISTRATOR'S REPORT***

#### ***Lessons Learned from Losses – January***

Ms. Tyler-Schohl thanked the Fund for Qual Lynx's reappointment and provided the members with the *Lessons Learned from Losses* which was included in the agenda packet.

Ms. Tyler-Schohl noted that her report includes what to do for bad weather related claims and lists all contact information for reporting claims.

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

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

## **MANAGED HEALTH CARE REPORT**

Ms. Beatty thanked the Fund for QualCare's reappointment and reviewed the Managed Care Report for December 2014.

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

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

	<b><i>Dec</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	4	65
<i>Medical Only</i>	23	532
<i>Report Only</i>	23	324
<i>Total Intakes(New Claims)</i>	50	921
<i>Report Only % of Total</i>	46.0%	35.2%
<i>Medical Only/Lost Time Ratio</i>	85:15	89:11
<i>Average Days to Report</i>	1.8	2.4

### ***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>	10,174
<i>Transitional Duty Days Worked</i>	7,061
<i>% of Transitional Duty Days Worked</i>	69.4%
<i>Transitional Duty Days Not Accommodated</i>	3,113
<i>% of Transitional Duty Days Not Accommodated</i>	30.6%

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

<b><i>Nurse Case Summary Report (Inclusive of 3 JIFs)</i></b>	<b><i>Dec</i></b>
<i>Total Cases Assigned in month</i>	249
<i>Total Cases Closed in month</i>	43
<i>Total Cases Opened in month</i>	24

### ***PPO Penetration Report:***

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

<b><i>PPO Penetration Rate</i></b>	<b><i>Dec</i></b>
<i>Bill Count</i>	586
<i>Original Provider Charges</i>	\$816,336
<i>Re-priced Bill Amount</i>	\$264,022

<i>Savings</i>	\$549,219
<i>% of Savings</i>	67.3%
<i>Participating Provider Penetration Rate- Bill count</i>	91.0%
<i>Participating Provider Penetration Rate-Provider Charges</i>	97.1%
<i>EPO Penetration Rate – Bill Count</i>	81.7%
<i>EPO Penetration Rate –Provider Charges</i>	77.2%

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:

#### ***New Cases***

Mr. DeWeese reported that there were two (2) new cases.

#### ***Closed Claims***

Mr. DeWeese noted that there were four (4) closed claims.

<b><i>Closed Cases</i></b>
<i>Beauchamp v. City of Cape May</i>
<i>Cain v. Twp of Hamilton</i>
<i>Fine v. City of Margate</i>
<i>Villalona on behalf of Garcia, a minor v. City of Millville</i>

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

Mr. DeWeese reported that with no new cases this month, there are 71 active General Liability claims.

### ***Subrogation Summary***

Mr. DeWeese reported that he is currently tracking \$3.2 million in subrogation opportunities including \$1.7 million in judgments against 3<sup>rd</sup> parties. He noted also that Subrogation recoveries year to date for 2014 totaled \$907,442.56 which was outstanding.

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

## ***COMMITTEE REPORTS***

### ***SAFETY COMMITTEE MEETING MINUTES – December 3, 2014***

Mr. Savastano noted that the minutes from the December 3, 2014 are in the agenda packet. He stated that he provided highlights at the December meeting.

Ms. Stollenwerk was concerned that Mullica Township was discussed at the December safety meeting and she was not contacted. She commented that although Mullica participates in the Safety Incentive Program, they did not attend the required number Regional Training sessions in 2014 because they did not find the Regional Training component of as much value as the training they participated in

independently of the JIF requirements. Mullica; however, did completed their required training. Ms. Stollenwerk is concerned because not participating in the Safety Incentive Program could be grounds for removal. She noted that Mullica's loss ratio is very good at 47.3 and although others have completed regional trainings, their loss ratios are over 100%. She asked the Safety Committee to take these facts into consideration and look at member as a whole. Ms. Stollenwerk also noted that members whose performance is being discussed should be contacted for their input. Mr. Savastano was in agreement and noted that these things were discussed. Chair Beck asked that in the future the Safety Director reach out to the member in question. Ms. Hall noted that the Committee did agree that the other factors Ms. Stollenwerk mentioned did override the non-compliance in regional training. She also reminded the members that the safety program is not to punish members, but rather to encourage best practices.

### ***COMMITTEE CHAIRS***

Chair Beck noted that the Committee assignments are found on pg 140. He also announced that Joann Cieota has stepped down as Ocean City's Fund Commissioner as she will be retiring shortly so the new Chair of the EPL/POL Committee will be Scott Jett from North Wildwood. He thanked Mr. Jett.

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

Mr. Miola thanked the Fund for his reappointment and reviewed the Executive Director's Report found in the agenda packet with the membership. He noted that in interest of time, and the deteriorating weather conditions, he reminded members of the following:

*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 for claiming the *encumbered* funds is 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 for claiming the *encumbered* funds is February 1, 2015.

*He asked the members to please review the checklists and reports contained within the Executive Director's report and contact him with any questions.*

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

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

Ms. Hall asked that the members review the enclosed reports and the bulletin on snow emergencies in light of the pending storm.

Ms. Hall also commented that there is an organizational change occurring in J.A. Montgomery. She noted that she is stepping back into an oversight position as Tim Sheehan takes the head role of Safety Director.

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

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

Mr. Hirsch stated that the MEL Reorganization meeting was held January 7th, 2015. He noted that pg 231 in the agenda lists the Officers and Executive Committee voted in for 2015. He also stated that the

meeting schedule is outlined on pg 232. He noted that all the Fund Professional appointments are listed in the report.

Mr. Hirsch reported that pg 238 outlines the new Sandy Scheduling Order.

Mr. Hirsch also reported that at the meeting Mr. Grubb announced that Joe Hrubash will be the new Executive Director of the MEL/RCF with Cate Kiernan as Deputy Director.

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

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

Mr. Hansen thanked the members for his reappointment and 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***

Net interest received for the current month totaled \$2,999.99 and a coupon payment of \$32,875, accrued interest for the reporting period totaled \$21,625.01. After including an unrealized net loss of \$39,360 in the asset portfolio, the yield was adjusted to *negative* .37% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$47,730 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 \$22,030,580 and consists of one (1) obligation with maturity of less than one year and five (5) obligations with maturities of 1-2 years and three (3) of greater than two (2) years.

Redeemed:	\$0
Called:	\$0
Purchased:	\$3,000,000
Coupon Payment/Asset Income:	\$32,875

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

	<b>Monthly</b>	<b>YTD</b>
Subrogation Receipts	\$142,878.79	\$907,442.56
Reimbursement & Salvage	\$192.00	\$690,575.53
Delinquent Interest Penalty	0	\$2,243.35
Refund Prior Year	0	\$180.00
MEL	0	\$258,565.98
Due to ACCASBO JIF(pd 12/14)	0	\$9,000.00
Due to MID JIF (on 1/15 bill list)	\$108.00	\$108.00

Assessments Collected	\$0	\$23,816,556
2014 Year Refunds	\$3,238.00	\$3,238.00

***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 \$1,125,661.73. A total of 608 checks were issued to vendors.

The claims detail is as follows:

Direct Loss Payments	\$971,712.57
Claim Expenses	\$27,584.80
Legal Defense Costs	\$126,364.36
2 Voided Checks:	
Direct Loss Payments	-\$3,325.88
Claim Expenses	-\$350.00

*\*Note: Check 667842 for \$111.99 requested void under review.*

***1<sup>st</sup> Installment Billing*** – Mr. Hansen noted that all installments are due by February 13, 2015. Please contact him or Tracy Forlenza at 856-446-9143 if you have not received your invoice.

***Cash Activity for the Period***

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$48,647,065.53 to a closing balance of \$46,613,374.40 showing a decrease in the Fund of \$2,033,691.13. Overall, the 2014 cash position improved by \$3,456,583.40.

***A.E.L.C.F. PARTICIPANT YEAR-END BALANCES & RETURNS***

Member	12/31/14 Audited
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 been allocated.*

***Payment Register***

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



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

Motion by Ms. Smuz, seconded by Mr. Savastano to approve the *December 2014 Payment Register* (Claims Activity) as submitted by Mr. Hansen.

**ROLL CALL**

***Yeas:***

Joe Santagata, **Buena Borough**  
Bob Smith, **Cape May**  
Kim Hodsdon, **Cape May Point**  
Ed Beck, *Chair*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle City**  
Teri Smuz, *Secretary*, **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 2015 Bill List* in the amount of **\$1,175,471.34** as presented.

Chair Beck entertained a motion to approve the *January 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. Savastano, to approve the *January 2015 Bill List* as presented.

**ROLL CALL**

***Yeas:***

Joe Santagata, **Buena Borough**  
Bob Smith, **Cape May**  
Kim Hodsdon, **Cape May Point**  
Ed Beck, *Chair*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle City**  
Teri Smuz, *Secretary*, **Upper Twp**

***Nays:***

None

***Abstained:***

None

Motion carried by unanimous vote.

***MISCELLANEOUS BUSINESS***

***Resolution 2015-19 Honoring Past Fund Chair, Karen Seifrit***

Chair Beck presented the Resolution Honoring Past Fund Chair Karen Seifrit and read the Resolution into the minutes.

Chair Beck entertained a motion to adopt *Resolution 2015-19 Honoring Karen Seifrit* as presented.

Motion by Mr. Smith, seconded by Ms. Robostello, to adopt *2015-19 Honoring Karen Seifrit* as presented.

**ROLL CALL**

***Yeas:***

Joe Santagata, **Buena Borough**  
Bob Smith, **Cape May**  
Kim Hodsdon, **Cape May Point**  
Ed Beck, *Chair*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle City**  
Teri Smuz, *Secretary*, **Upper Twp**

***Nays:***

None

***Abstained:***

None

Motion carried by unanimous vote.

A copy will be made part of the minutes and sent to the Mayor and Governing body of Deerfield for their information and attention.

***Resolution 2015-20 Honoring & Recognizing the Service of Joann Cioeta***

Chair Beck presented the Resolution Honoring & Recognizing the Service of Joann Cioeta. The Resolution was read into the minutes. He thanked her for her dedication to the Fund over the years and for Chairing the Fund and various committees. The members applauded her for her years of service.

Chair Beck entertained a motion to adopt *Resolution 2015-20 Honoring & Recognizing the Service Joann Cioeta* as presented.

Motion by Ms.Hodsdon, seconded by Ms. Robostello, to adopt *2015-20 Honoring Joann Cioeta* as presented.

**ROLL CALL**

***Yeas:***

Joe Santagata, **Buena Borough**  
Bob Smith, **Cape May**  
Kim Hodsdon, **Cape May Point**  
Ed Beck, *Chair*, **Linwood**  
Susan Robostello, **Millville**  
George Savastano, **Sea Isle City**  
Teri Smuz, *Secretary*, **Upper Twp**

***Nays:***

None

***Abstained:***

None

Motion carried by unanimous vote.

A copy will be made part of the minutes and sent to the Mayor and Governing body of Ocean City for their information and attention.

***Next Meeting***

The next regular meeting will be held on **Wednesday, February 18, 2015 at 3:00 PM**, at the **Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ**.

***PUBLIC COMMENT***

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

Chair Beck opened the meeting to the public for comment.

Chair Beck thanked the members for his appointment.

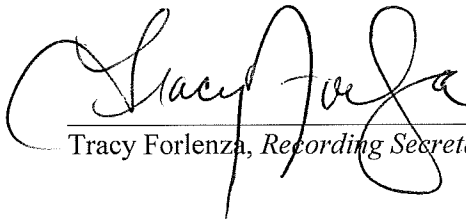
Hearing no further comments, Chair Beck closed the meeting for public comment.

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

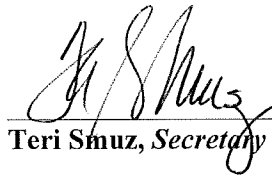
***MOTION TO ADJOURN***

Motion by Mr. Savastano, seconded by Ms. Hodsdon, to adjourn the January 21, 2015 reorganization meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 3:35 PM.



Tracy Forlenza, *Recording Secretary* for



Teri Smuz, *Secretary*