



ATLANTIC COUNTY LIBRARY
40 Farragut Ave
Mays Landing, New Jersey

March 16, 2016 – 3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on March 16, 2016, at Atlantic County Library, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. *Chair Smuz, Township of Upper*, presiding. The meeting was called to order at 3:00 PM.

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

Those in attendance were:

Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Joseph Santagata, **Buena Borough**
Neil Young, **Cape May City**
Kim Hodsdon, **Cape May Point** (*arrived after roll call*)
Karen Seifrit, **Deerfield Twp**
Bob Campbell, **Downe Twp**
Linda Kent, **Estell Manor City**
Chris Johansen, **Galloway Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Lisa McLaughlin, **Margate City**
Connie Mahon, **Middle Twp**
Dawn Stollenwerk, **Mullica Twp**
Scott Jett, **North Wildwood City**
Jim Dickinson, **Northfield City**
Liz Woods, **Ocean 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**
Alphons Campbell, **Waterford Twp**
Lauren Vitelli, **West Cape May Borough**
Chris Ridings, **West Wildwood City**
Bonnie Yearsley, **Weymouth Twp**
Patricia Feketics, **Wildwood Crest Borough**

Absent were:

John Armstrong, **Absecon City**
Heather Sparks, **Commercial Twp**
Rose Turner, **Corbin City**
Glenn Clarke, **Dennis Twp**
Peter Miller, **Egg Harbor Twp**
Byron Gummoe, **Folsom Borough**
Ingrid Perez, **Hamilton Twp**
Susan Robostello, **Millville City**
Rachel Zaccaria, **Newfield Borough**
Stephen Wilkins, **Pleasantville City**
Chris Wood, **Wildwood City**
Lisa Garrison, **Woodbine Borough**

Also present were:

Paul Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care Provider, *QualCare*
Tracy Forlenza, Recording Secretary
Tim Sheehan, Safety Director, *J.A. Montgomery Risk Control*
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
John Hansen, Treasurer
Valerie Smith, Wellness Director

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

C. J. Adams Company
AJM Insurance
Atlantic Associates
J. Byrne Agency, Inc.
Fairview Insurance Agency
Gerber Insurance
Glenn Insurance
Thomas Heist Insurance Agency
Marsh & McLennan Agency
McMahon Agency, Inc.
Syracusa-Kauffman Insurance

Absent RMCs were:

Alamo Insurance
BCA Insurance

Hardenberg Insurance
Insurance Agencies, Inc.
William R. Mints Agency

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

MOVE ALTERNATES TO EXECUTIVE COMMITTEE

In the absence of Executive Committee members Ms. Robostello and Ms. Perez, alternates Mr. Hirsch and Mr. Goos will be moved to the Executive Committee for voting purposes.

WELCOME NEW FUND COMMISSIONER

Chair Smuz welcomed new Fund Commissioner, Chris Johansen, Galloway Township.

OATH OF OFFICE

Oath of Office was administered by Mr. DeWeese, Fund Solicitor, to Connie Mahon for the 2016 Fund Year.

The *Oath of Office* was signed by Ms. Mahon and presented to the Fund Solicitor for signature.

APPROVAL OF MINUTES – OPEN SESSION

Chair Smuz entertained a motion to approve the meeting minutes of the February 17, 2016 Executive Committee Meeting.

Motion by Mr. Hirsch, seconded by Ms. Mahon, to approve the meeting minutes of the February 17, 2016 Executive Committee Meeting as presented. All in favor. Motion carried.

APPROVAL OF MINUTES – CLOSED SESSION

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

Chair Smuz entertained a motion to adopt the Closed Session Meeting Minutes of the February 17, 2016 Meeting of the Fund as presented.

Motion by Ms. Samuelsen, seconded by Ms. Mahon, to approve the Closed Session minutes of the February 17, 2016 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the February 17, 2016 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 #2016-20

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 2016-20* as presented.

Motion by Ms. Mahon, seconded by Mr. Hirsch to adopt *Resolution 2016-20*.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Kim Hodsdon, **Cape May Point**
Richard Hirsch, **Longport Borough**
Connie Mahon, **Middle Township**
Lucy Samuelson, *Sec*, **Somers Point**
Teri Smuz, *Chair*, **Upper Twp**
James Goos, **Ventnor City**

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. Samuelson, seconded by Mr. Hirsch, to reopen the public portion of the meeting. All in favor. Motion carried.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

In the absence of Ms. Perez, Mr. Miola reported on the Claims Review Committee meeting minutes of March 10, 2016. He noted they are a handout to the membership and are self-explanatory.

He highlighted the following items:

February PARs

The Committee reviewed twenty-five (25) claims at the March 10, 2016 meeting. Of the claims reviewed, fifteen (15) Workers' Compensation (5 Police, 3 Streets, 6 Fire, and 1 Other); four (4) General Liability; one (1) Auto Liability and five (5) Property PARs were approved for settlement or continuing defense.

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

The next meeting is April 14, 2016 at the Hamilton Township Municipal Building, Mays Landing.

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

February 2016 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property Liability</i>	<i>Auto Liability</i>
Z00080	X74580	Z32926	Z33348
Z21364	X45657	Z32507	
Z03026	X40195	Z33075	
Z32619	X78743	Z35025	
Z28523		Z34478	
X46645			
X95338			
Z33381			
Z06585			
Z03495			
Z32857			
Z33981			
Z13602			
Z33979			
X96195			

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
 Kim Hodsdon, **Cape May Point**
 Richard Hirsch, **Longport Borough**
 Connie Mahon, **Middle Township**
 Lucy Samuelson, *Sec*, **Somers Point**
 Teri Smuz, *Chair*, **Upper Twp**
 James Goos, **Ventnor City**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

APPROVAL TO ABANDON SUBROGATION

Ms. Samuelson made a motion for authorization to abandon subrogation attempts as discussed in *Closed Session*.

Motion by Ms. Samuelson, seconded by Mr. Hirsch to abandon subrogation attempts as discussed in Closed Session. There were two (2) claim(s) for Abandonment of Subrogation.

<i>Qual-Lynx File #</i>
X95338
X96195

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
 Kim Hodsdon, **Cape May Point**
 Richard Hirsch, **Longport Borough**
 Connie Mahon, **Middle Township**
 Lucy Samuelson, *Sec*, **Somers Point**
 Teri Smuz, *Chair*, **Upper Twp**
 James Goos, **Ventnor City**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – March

Mr. Roselli reported on the *Lessons Learned from Losses* which is included in the agenda packet.

Maintaining Records

Mr. Roselli discussed with the members the importance of maintaining records and how they make a difference in lawsuits. He noted that coverage can be denied to an insured if proper records are not maintained. He asked members to please make sure that records are maintained and electronic records are stored and the storage evolves with technology and physical documents need to be stored in a safe, dry area. He emphasized to the members to keep doing inspections and documenting them.

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 reviewed the Managed Care Report for March 2016.

Lost Time v. Medical Only Cases

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

	<i>Feb</i>	<i>YTD</i>
<i>Lost Time</i>	2	3
<i>Medical Only</i>	26	68
<i>Report Only</i>	18	47
<i>Total Intakes(New Claims)</i>	46	118

<i>Report Only % of Total</i>	<i>39.1%</i>	<i>39.8%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>93:07</i>	<i>96:04</i>
<i>Average Days to Report</i>	<i>1.5</i>	<i>2.5</i>

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>	<i>1,758</i>
<i>Transitional Duty Days Worked</i>	<i>1,477</i>
<i>% of Transitional Duty Days Worked</i>	<i>84%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>281</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>16%</i>

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Feb</i>	<i>YTD</i>
<i>Bill Count</i>	<i>623</i>	<i>1050</i>
<i>Original Provider Charges</i>	<i>\$776,278</i>	<i>\$1,111,998</i>
<i>Re-priced Bill Amount</i>	<i>\$212,080</i>	<i>\$336,654</i>
<i>Savings</i>	<i>\$564,199</i>	<i>\$775,459</i>
<i>% of Savings</i>	<i>72.7%</i>	<i>69.7%</i>
<i>Participating Provider Penetration Rate- Bill count</i>	<i>97.8%</i>	<i>97.1%</i>
<i>Participating Provider Penetration Rate-Provider Charges</i>	<i>99.0%</i>	<i>98.7%</i>
<i>EPO Penetration Rate – Bill Count</i>	<i>90.2%</i>	<i>90.3%</i>
<i>EPO Penetration Rate –Provider Charges</i>	<i>97.1%</i>	<i>96.7%</i>

<i>Nurse Case Management</i>	<i>Feb</i>
<i>Monthly Total</i>	<i>295</i>

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

SOLICITOR'S REPORT

Mr. DeWeese presented the following reports:

Closed Claims

Mr. DeWeese noted that there were (5) cases in March that were closed. He noted that a synopsis of each case can be found in the agenda packet.

<i>Closed Case</i>	<i>Description</i>
<i>Alberts v. Township of Hamilton</i>	Bicycle fall. Assigned Defense Counsel, Robert Merenich, Esquire provided a frivolous lawsuit notice to Plaintiff's attorney to dismiss based upon non-jurisdiction and filed for Motion for Summary Judgment which was granted on February 26, 2016.
<i>Brown v. Township of Commercial</i>	Permitted view obstructing fence. Assigned Defense Counsel Erin Thompson, Esquire. Motion for partial Summary Judgment was granted. During arbitration it was determined that neither the Twp nor the property owner was responsible for the occurrence and a No Cause Action was entered. Motion for Summary Judgment was granted with prejudice.
<i>Lee v. City of Millville</i>	Trip and Fall. Assigned defense counsel James Birchmeier was able to negotiate the settlement of this for \$55,000 with the City's contribution being \$5,000.
<i>Jensen v. City of Wildwood</i>	Bike and fall on boardwalk. Assigned Defense Counsel Erin Thompson, Esquire, filed a Motion for Summary Judgment which was denied. Arbitration hearing found City 90% liable. Plaintiff also filed a Trial de Novo. A settlement of \$160,000 was approved by the JIF at the February meeting. Mr. DeWeese noted that this was a good result due to good inspection records.
<i>Rodriguez v. City of Somers Point</i>	Civil Rights. Defense Counsel Thomas B. Reynolds, Esquire, filed a Motion to Dismiss. Plaintiff's failed to appear for Management Conference. Defense Counsel then renewed the Motion for Summary Judgment was ultimately granted on January 29, 2016.

Resolution 2016-21 Additional Assigned Defense Counsel

Mr. DeWeese stated that Resolution 2016-21 is to designate the law firm of Madden & Madden as an additional assigned defense counsel. He noted that in the Reorganization Resolution, he inadvertently listed Michael V. Madden and Timothy Bieg as "Approved Associates" when they should have been added as "Assigned Defense Counsel". He further noted that they are both partners in the firm and very experience attorneys in the handling of municipal defense matters.

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

Chair Smuz entertained a motion to approve *Resolution 2016-21 Designate an Additional Assigned Defense Counsel* as presented.

Motion by Ms. Hodsdon, seconded by Ms. Mahon to approve Resolution 2016-21 Additional Assigned Defense Counsel.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Kim Hodsdon, **Cape May Point**
Richard Hirsch, **Longport Borough**
Connie Mahon, **Middle Township**
Lucy Samuelson, *Sec*, **Somers Point**
Teri Smuz, *Chair*, **Upper Twp**
James Goos, **Ventnor City**

Nays:

None

Abstained:

None

COMMITTEE REPORTS

EPL Committee

Mr. Jett noted that the EPL Committee was held February 17, 2016 and the minutes can be found in the agenda packet. He highlighted the following:

EPL/POL Loss Ratio Reports

Mr. Jett reported that the committee reviewed and discussed the 12/31/15 reports and noted that the JIF is trending well. He further stated that the 2009 Fund Year, which was bad for most, will no longer be included at the end of March.

Sweep Letters

Mr. Jett reminded the members that at the end of 2015, sweep letters were sent out prior to changing carriers for EPL/POL effective January 1, 2016. He noted that this generated twenty-five (25) claims, but of which only one (1) complaint was filed.

Risk Management Plan

Mr. Jett reminded the members about the new bi-annual compliance date of October 1, 2016; making the new effective date for co-pays and deductibles January 1, 2017 instead of May 1, 2016. He also reminded the members of the training that is mandatory to meet the requirements of this program and gave the members the upcoming training dates.

Rutgers/MEL Cyber

Mr. Jett reminded the members that the cyber study was completed in November noting it was very long and tedious. He stated that the MEL will be reissuing this in a format less cumbersome and easier to interpret. Mr. Pfiffer, who conducted the study, will be conducting seminars around the state.

Cyber Audit –Pivot Point

Mr. Jett noted that Pivot Point was awarded the contract to perform cyber audits and they will be proceeding with an initial survey.

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

Wellness Director Report

Ms. Valerie Smith noted that her report can be found in the agenda packet. She highlighted the following:

Absecon – Ms. Smith reported that they purchased pedometers and are asking employees to track steps.

Corbin City, Estell Manor, Folsom, Weymouth and Woodbine – Held a joint safety committee meeting to discuss wellness activities for smaller municipalities. They may hold a challenge against each other.

Galloway – Planning a health fair on April 6, 2016.

Hamilton Twp – Will be holding a walking event in April.

Millville – Planning another Wellness Wednesday and will be reassessing the BP as a follow up to earlier BP.

Newfield – Distributed wellness assessments to discuss how to move forward.

Ventnor – Met with and discussed quarterly events to hold. They are also holding an interpersonal skills workshop for managers and supervisors. This will help them motivate employees of different energy levels.

Wildwood City - Distributed wellness assessments to discuss how to move forward.

Woodbine – Holding health fair on April 4, 2016.

Ms. Smith noted that the February newsletter was sent via email and is on the website. She noted that March is National Nutrition Month and the Move it, Move it was jump rope!

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

Mr. Miola commented that Ms. Smith is off to a great start getting the members involved in wellness!

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 from his report:

Lost Time Accident Frequency Reports – Mr. Miola stated that the agenda includes the summary and we are off to a good start ranking in the middle statewide.

Certificates of Insurance – Mr. Miola commented that these are in the agenda packet and asked that they be made part of the minutes.

2015 Safety Incentive Program – Mr. Miola noted that the reports are in the agenda for your review. He stated that the deadline to claim or encumber these funds is December 31, 2016. All encumbered funds have to be claimed by February 1, 2017.

2016 Optional Safety Budget – Mr. Miola noted that the reports are in the agenda for your review. He stated that the deadline to claim or encumber these funds is December 31, 2016. All encumbered funds have to be claimed by February 1, 2017.

2016 Wellness Incentive Program – Mr. Miola noted that the reports are in the agenda for your review. He stated that the deadline to claim or encumber these funds is December 31, 2016. All encumbered funds have to be claimed by February 1, 2017.

Employment Practices Liability Coverage– Mr. Miola reported that this spreadsheet can be found in the agenda packet and he asked that all members review.

EPL Allowance – Mr. Miola stated that the allowances can be found in the agenda packet. He reminded the members that they can use this to update their policies or for training.

EPL Authorized Contact List – Mr. Miola asked members to review this listing for the EPL Helpline since some personnel may have changed during reorganization.

Financial Fast Track – Mr. Miola reported that the JIF's surplus is a little over \$27 million as of January 31, 2016.

Regulatory Filing Checklists – Mr. Miola stated that the Fund is up to date with regulatory filings.

Monthly Activity Calendar – Mr. Miola commented that this is in the agenda packet and asked members to review.

Skateboard Park Approval Status – Mr. Miola reminded members that if they are building a new skate park or updating one, please contact the JIF for appropriate coverage.

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

Statutory Bond Status – Mr. Miola reminded members that these bonds are only issued in the individual's name and not the position so please review for accuracy.

Elected Officials Training – Mr. Miola noted that all are complete and sign-in sheets can be found on the JIF website.

Managerial and Supervisory Training – Mr. Miola noted that there is one session for this training, tomorrow, March 17, 2016 at Nicolosi's and one has been added for April 19, 2016 at Margate Municipal building.

Police Risk Management Training - Mr. Miola noted that there is one remaining training session at O'Connor's on March 22, 2016.

Financial Disclosure Form – Mr. Miola reported that all PINS were sent out to new Fund Commissioners. He noted that if you are newly appointed, you only have 30 days to file so please complete. Please contact our office if you did not receive a PIN#.

New Fund Commissioner Orientation - Mr. Miola stated that orientation for all new Fund Commissioners will be held on April 20, 2016 at 1:30pm at the Atlantic County Library prior to the JIF Executive meeting. An email will be sent out in early April.

2016 Safety Kickoff Breakfast – Mr. Miola stated that the invitations and response forms for the 2016 Safety Kickoff breakfast were emailed and are in the agenda packet. He reminded the members that the Safety Breakfast will be held April 14, 2016 at Merighi's.

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

MEL/RCF REPORTS

MEL

Mr. Hirsch noted that the MEL/RCF meeting was March 2, 2016. He highlighted the following:

MEL Retreat - Mr. Hirsch noted the MEL Retreat was held on February 19, 2016 and an overview can be found on pages 91-93. He asked that members please review.

EPL Compliance – Mr. Hirsch commented that Mr. Jett also noted the changes for the 2017 EPL/POL program which were emailed from the MEL as well. He urged all members to review the changes especially the training requirements.

2016 MEL & MR HIF Educational Seminar – Mr. Hirsch stated that the 6th annual educational seminar will be held on April 15, 2016 at 9AM in East Windsor, NJ and CEUs can be received.

RCF Cash Management Plan – Mr. Hirsch noted that the MEL and RCF are exploring options to develop a new investment plan.

Mr. Hirsch asked if there were any questions at this time.

MEL Spending - Ms. Stollenwerk questioned the spending of the \$30,000 on a consultant contract that would spearhead a program to improve minority access to careers in the insurance industry and stated her opposition to the contract. Ms. Stollenwerk noted that the money the JIF pays is for risk management and insurance and taxpayer money shouldn't be spent money to develop internship programs for the insurance industry. She asked Mr. Hirsch to go back to the MEL and oppose this spending. Mr. Hirsch noted that he would deliver this message.

No other questions were entertained.

SAFETY DIRECTOR'S REPORT

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

Safety Bulletin – Mr. Sheehan commented that one bulletin was released in February. The bulletin was regarding Automated External Defibrillators (AED) in public settings.

MSI Training – Mr. Sheehan reported that an announcement was sent for a new MSI training.

MSI Coordinators– Mr. Sheehan asked members to review the list of MSI Training Administrators on pages 103-106 and let his office know of any changes.

Crossing Guard Training – Mr. Sheehan noted that on page 109 is an announcement for the Rutgers Crossing Guard Training on April 21, 2016 in Sewell. Please register by April 7, 2016.

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

TREASURER'S REPORT

February's Report

Mr. Hansen presented the Treasurer's Report for the period ending **February 29, 2016**. The report was made part of the agenda packet for members' review. Mr. Hansen presented the following information:

Investment Interest

Interest Income:		
Interest Received from Account Balances	\$1,908.19	
Investment Management Fee Charged	<1,583.64>	
Net Interest Received		\$324.55
Coupon Payment		\$4,500.00
Change in Realized Gain or Loss		<\$23,600.00>
Net Gain in Interest		<\$18,775.45>
		\$164,804.58

Interest Accrual:	
Beginning Interest Accrual	\$55,968.30
Change in Accrued Interest	\$19,337.49
Ending Interest Accrual	\$75,305.79

Investment Balance:	
Beginning of Month	\$34,552,195
End of Month	\$34,528,595
Investment called	0
Investment Purchased	0
Overall Yield	Negative .03%

Portfolio	
Less than one year (maturing in 2016)	2
1-2 Years (maturing in 2017)	6

Receipt Activity for the Period:

	Monthly	YTD
Subrogation Receipts	\$82,224.48	\$94,127.36
2016 Assessments Collected	\$4,406,897	
Interest	<\$18,775.45>	
Recovery	\$5,488.93	\$6,218.93

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 \$869,822.82. A total of 542 checks were issued.

The claims detail is as follows:

Direct Loss Payments	\$724,535.47
Claim Expenses	\$32,441.05
Legal Defense Costs	\$112,846.30
1 Voided Checks	<\$53.00>

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$50,325,845.37 to a closing balance of \$51,516,261.71 showing an increase in the Fund of \$1,190,416.34.

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

Member	2/29/16 Unaudited – interest posted
Hamilton Township	\$30,044.00
Hammonton Town	\$104,822.98
Middle Township	\$50,066.00
Mullica Township	\$25,620.00
Pleasantville City	\$31,933.00
Upper Deerfield Township	\$19,618.00
Waterford Township	\$25,843.00
Upper Township	\$21,294.00

Stone Harbor	\$8,694.00
Total	\$317,934.98

AELCF/2015 & 2014 Dividends/Retro Program

Mr. Hansen noted that a report detailing the AELCF, 2015 & 2014 Dividends and the Retrospective Program is attached within his report.

1st Quarter Assessment

Mr. Hansen noted that all first quarter installments were received.

Payment Register

Chair Smuz entertained a motion to approve the ***February 2016 Payment Register*** (Claims Activity) as presented.

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

Motion by Ms. Hirsch, seconded by Ms. Samuelson to approve the ***February 2016 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
 Kim Hodsdon, **Cape May Point**
 Richard Hirsch, **Longport Borough**
 Connie Mahon, **Middle Township**
 Lucy Samuelson, *Sec*, **Somers Point**
 Teri Smuz, *Chair*, **Upper Twp**
 James Goos, **Ventnor City**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Bill List – March

For the Executive Committee's consideration, Mr. Hansen presented the ***March 2016 Bill List*** in the amount of **\$225,276.50**.

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

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

Motion by Mr. Hirsch, seconded by Ms. Samuelson, to approve the ***March 2016 Bill List*** as presented.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
 Kim Hodsdon, **Cape May Point**
 Richard Hirsch, **Longport Borough**
 Connie Mahon, **Middle Township**
 Lucy Samuelson, *Sec*, **Somers Point**
 Teri Smuz, *Chair*, **Upper Twp**
 James Goos, **Ventnor City**

Nays:

None

Abstained: None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

MEL Insurance Industry Internship Program

Chair Smuz questioned if the MEL has ever spent money on a consultant in the past. Mr. Miola commented that no, it is the first time. He also noted that it was discussed at the MEL fall meetings and Mr. Hirsch reported on it then. He noted that Mr. Grubb was in favor of this program. Mr. Miola, Ms. Stollenwerk and Chair Smuz noted that they were in favor of the program as it is needed, but disagreed with the MEL using the taxpayer dollars to fund the program.

Mr. DeWeese noted that they are entitled to spend the funds as they see fit; however noted, if the ACM JIF wants to officially express their disagreement with the spending, the JIF should pass a motion or resolution and pass it along to the MEL. Ms. Stollenwerk requested that the Executive Director prepare a resolution for April's meeting to send to the MEL expressing the JIF's disapproval of this spending.

Resolution 2016-22 Authorizing Interlocal Agreement for Managed Care Services

Chair Smuz entertained a motion to approve *Resolution 2016-22 Authorizing an Interlocal Agreement to Undertake a Competitive Contracting Agreement for Managed Care Services* as presented.

Motion by Ms. Hodsdon, seconded by Ms. Samuelsen to approve Resolution 2016-22 Authorizing an Interlocal Agreement to Undertake a Competitive Contracting Agreement for Managed Care Services as presented.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, Buena Borough Kim Hodsdon, Cape May Point Richard Hirsch, Longport Borough Connie Mahon, Middle Township Lucy Samuelsen, <i>Sec</i> , Somers Point Teri Smuz, <i>Chair</i> , Upper Twp James Goos, Ventnor City
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

Managed Care Services RFQ

Chair Smuz entertained a motion to *Authorize the Executive Director's office to prepare, authorize and receive RFQ's for managed care services* as presented.

Motion by Ms. Samuelsen, seconded by Ms. Mahon to authorize the Executive Director's office to prepare, authorize and receive RFQ's for managed care services. All in Favor.

AGRIP Reports

Ms. Hodsdon noted that this was her first year attending the AGRIP conference and she was pleasantly surprised. Her report was handed out prior to the meeting and she asked that all review. She highlighted that the ACM JIF is right in line with the cyber liability. She also noted that the Diabetesity and best practices for managing in the workplace workshop was very interesting. Ms. Hodsdon stated that navigating sign placement was interesting and relevant since she is a municipal clerk during election season. Lastly she noted that she was impressed with that the Superstorm Sandy claims (all 250 of them) were all resolved in three (3) years with no litigation. She thanked the members for allowing her to attend.

Mr. Hirsch presented his AGRIP report from the conference. He noted that the open sessions were really hands on and well presented. He stated that the Communications seminar was interesting and found that our JIF ranked well using electronic communication including the JIF website. He also enjoyed the Diabetesity and De-escalation strategies for law enforcement sessions. He noted that the conference "app" was extremely helpful and made it easy to go back to the information presented.

Next Meeting

Chair Smuz reminded the members that the next regular meeting will be held on **Wednesday, April 20, 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. Samuelsen, seconded by Ms. Hodsdon, to open the meeting to the public. All in favor.
Motion carried.

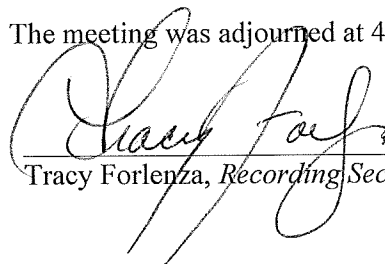
Chair Smuz entertained a motion to close the meeting to the public for comment.

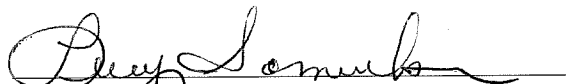
Motion by Ms. Samuelsen, seconded by Ms. Hodsdon, to close the meeting to the public. All in favor.
Motion carried.

MOTION TO ADJOURN

Motion by Ms. Samuelsen, seconded by Ms. Hodsdon, to adjourn the March 16, 2016 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:00 PM.


Tracy Forlenza, Recording Secretary for


Lucy Samuelsen, Secretary