



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

November 25, 2014 – 3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on November 25, 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:

John Armstrong, **Absecon** (arrived 3:06pm)
Joseph Santagata, **Buena Borough**
Bob Smith, **Cape May City**
Karen Seifrit, **Deerfield**
Glenn Clarke, **Dennis Twp**
Peter Miller, **Egg Harbor Twp**
Linda Kent, **Estell Manor**
Ingrid Perez, **Hamilton**
Ed Beck, **Linwood**
Rich Hirsch, **Longport**
Julie Picard, **Lower**
Lisa McLaughlin, **Margate**(arrived 3:07pm)
Susan Robostello, **Millville**
Connie Mahon, **Middle**
Dawn Stollenwerk, **Mullica**
Scott Jett, **North Wildwood**
Jim Dickinson, **Northfield**
Stephen Wilkins, **Pleasantville**
George Savastano, **Sea Isle City**
Teri Smuz, **Upper Twp**

Roy Spoltore, **Upper Deerfield**
James Goos, **Ventnor**
Chris Ridings, **West Wildwood**
Bonnie Yearsley, **Weymouth**
Terence Graff, *Alternate*, **Wildwood Crest**
Lisa Garrison, **Woodbine**

Absent were:

Scott Wahl, **Avalon**
Karen Blowers, **Brigantine**
Kim Hodsdon, **Cape May Point**
Heather Sparks, **Commercial**
Rose Turner, **Corbin City**
Bob Campbell, **Downe Twp**
Kyle Smith, **Folsom**
Cheryl Prakash, **Galloway**
Don Sullivan, **Newfield**
Joann Cioeta, **Ocean City**
Lucy Samuelson, **Somers Point**
Jim Craft, **Stone Harbor**
Maryann Merlino, **Waterford Twp**
Lauren Vitelli, **West Cape May**
Chris Wood, **Wildwood City**

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
Tim Sheehan, 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
BCA Insurance
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Glenn Insurance
Thomas Heist Insurance Agency
Insurance Agencies Management Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance
Thibault-Sames Agency

Absent RMCs were:

Alamo Insurance
Atlantic Associates
Hardenberg Insurance

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

MOVE UP ALTERNATES

In Ms. Samuelson's absence, Chair Seifrit entertained a motion to move alternate Peter Miller, Egg Harbor Twp., to the Executive Committee for voting purposes.

Motion by Mr. Beck, seconded by Mr. Savastano, to move alternate Peter Miller to the Executive Committee for voting purposes. All in favor. Motion carried.

APPROVAL OF MINUTES – OPEN SESSION

Chair Seifrit entertained a motion to approve the meeting minutes of the October 22, 2014 Executive Committee Meeting.

Motion by Mr. Smith, seconded by Ms. Robostello, to approve the meeting minutes of the October 22, 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 October 22, 2014 Meeting of the Fund as presented.

Motion by Ms. Robostello, seconded by Mr. Beck, to approve the Closed Session minutes of the October 22, 2014 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the October 22, 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 #2014-38

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 2014-38* as presented.

Motion by Mr. Beck, seconded by Mr. Savastano to adopt ***Resolution 2014-38***.

ROLL CALL

Yeas:

Bob Smith, **Cape May City**
Karen Seifrit, *Chair*, **Deerfield**
Peter Miller, **Egg Harbor Twp**
Ed Beck, *Sec*, **Linwood**
Susan Robostello, **Millville**
George Savastano, **Sea Isle City**
Teri Smuz, **Upper Twp**

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

October 2014 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
Z00080	W56954	Z01484
X88710	X21879	X91210
X79605	W56163	X94803
X99960	W81471	Z00855
X89861	X29544	Z01505
X70005	X50931	Z03006
X71376	X13696	Z03233
Z00272 (03)	X46382	
Z02344	X65598	
X50017	X44470	
E79555	X92913	
X95338	X24290	

X93770		
X94524		
X58788		
E79001		
X06677		
Z02056 (01-02)		
X92426 (01-02)		
X64304		
X98129 (01-02)		
Z01532		
X66089		
X71490		
X689247		
X55872		
E69052		
X67562		

ROLL CALL

Yeas:

Bob Smith, **Cape May City**
Karen Seifrit, *Chair*, **Deerfield**
Peter Miller, **Egg Harbor Twp**
Ed Beck, *Sec*, **Linwood**
Susan Robostello, **Millville**
George Savastano, **Sea Isle City**
Teri Smuz, **Upper Twp**

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. Smith to abandon subrogation attempts as discussed in Closed Session. There were nine (9) claims for Abandonment of Subrogation.

<i>Qual-Lynx File #</i>
E54966

E69052
X06677
E79001
X64304
X71490
X68924
X55872
X67562

ROLL CALL

Yeas:

Nays: None

Abstained: 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 November 13, 2014. She noted they are a handout to the membership and are self-explanatory.

She highlighted the following items:

PARs

The Committee reviewed Forty-seven (47) claims at the November 13, 2014 meeting. Of the claims reviewed, Twenty-eight (28) Workers' Compensation (14 Police, 9 Streets, 3 Fire and 2 Other); Twelve (12) General Liability; and Seven (7) Property PARs were approved for settlement or continuing defense.

Ms. Perez encouraged anyone to attend the Committee meeting even if they are not on the Committee, especially if you have a claim being reviewed.

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.

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

The next meeting is December 11, 2014 at the Hamilton Twp Municipal Building, Mays Landing.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – November

Ms. Tyler-Schohl reported on the *Lessons Learned from Losses* which was attached to Claims Review Meeting Minutes.

What is an Idiopathic Claim?

Ms. Tyler-Schohl stated that the definition of an idiopathic claim is being a purely personal injury as opposed to an employment condition; thus an injury arising from something personal to the employee and not a common or shared workplace risk. She then gave some examples of them and non-idiopathic claims.

Ms. Tyler-Schohl noted that in a recent case in a school JIF, the judge supported the JIF's position that the injury was not compensable in that it was an idiopathic injury and was not employment related. She commented that workers' compensation claims are defined by the statutes whereas the Judge determines if the claim is Idiopathic or not. She also noted that the investigation is key in these type cases. Qual-Lynx reviews videos, employee statements, and witnesses before denying these claims.

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 October 2014.

Lost Time v. Medical Only Cases

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

	<i>Oct</i>	<i>YTD</i>
<i>Lost Time</i>	8	57
<i>Medical Only</i>	48	490
<i>Report Only</i>	15	292
<i>Total Intakes(New Claims)</i>	71	839
<i>Report Only % of Total</i>	21.1%	34.8%
<i>Medical Only/Lost Time Ratio</i>	86:14	90:10
<i>Average Days to Report</i>	1.4	2.7

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty Report*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	9,247
<i>Transitional Duty Days Worked</i>	6,685
<i>% of Transitional Duty Days Worked</i>	72.3%
<i>Transitional Duty Days Not Accommodated</i>	2,562
<i>% of Transitional Duty Days Not Accommodated</i>	27.7%

Nurse Case Assignment Report:

<i>Nurse Case Summary Report (Inclusive of 3 JIFs)</i>	<i>Oct</i>
<i>Total Cases Assigned in month</i>	257
<i>Total Cases Closed previous month</i>	45
<i>Total Cases Opened previous month</i>	43

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Oct</i>	<i>YTD</i>
<i>Bill Count</i>	561	5,046
<i>Original Provider Charges</i>	\$915,868	\$6,894,117
<i>Re-priced Bill Amount</i>	\$307,606	\$2,373,533
<i>Savings</i>	\$607,143	\$4,530,974
<i>% of Savings</i>	66.3%	65.7%
<i>Participating Provider Penetration Rate- Bill count</i>	88.4%	93.1%
<i>Participating Provider Penetration Rate-Provider Charges</i>	97.6%	97.0%
<i>EPO Penetration Rate – Bill Count</i>	0.788	87.3%
<i>EPO Penetration Rate –Provider Charges</i>	0.748	89.5%

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 were three (3) new cases as discussed in closed session.

Closed Claims

Mr. DeWeese noted that there were four (4) closed cases. He also noted that these now can be found in the agenda packet.

<i>Closed Case</i>	<i>Description</i>
<i>Schwartz v. City of Margate</i>	Slip and Fall. Assigned Defense Counsel, Thomas Smith, Esquire. 10/09/14 jury entered a verdict in favor of the Plaintiff in the amount of \$100,000.
<i>Daukas v. City of Ocean City</i>	Trip and Fall. Assigned Defense Counsel, James Birchmeirer, Esquire, filed Motion for Summary Judgment which was granted by Judge Kugler holding that the area in question was not a "dangerous condition".
<i>Middleton v. City of Ocean City</i>	Civil rights, excessive force and false arrest. Assigned Defense Counsel, Thomas Reynolds, Esquire, filed Motion for Summary Judgment which was granted by Judge Kugler and Assigned defense counsel was able to negotiate a settlement for payment of \$15,000 to Plaintiff.

<i>Colon v. Pleasantville</i>	Lack of security at school. Assigned Defense Counsel, Robert Merenich, Esquire, was able to convince the Plaintiff's attorney to execute a Stipulation of Dismissal, with prejudice, as to the City of Pleasantville and the Stipulation was filed with the court on 10/01/14.
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Resolution 2014-39 Release of 2013 Closed Session Minutes

Mr. DeWeese presented the resolution to the members. He asked for approval of the resolution noting the one exception for redaction as listed on the resolution.

Chair Seifrit entertained a motion to adopt Resolution 2014-39 Releasing 2013 Executive (Closed) Session Meeting Minutes as presented.

Motion by Mr. Smith, seconded by Mr. Savastano to approve Resolution 2014-39 Releasing 2013 Executive (Closed) Session Meeting Minutes.

ROLL CALL

Yeas:

Bob Smith, **Cape May City**
Karen Seifrit, *Chair*, **Deerfield**
Peter Miller, **Egg Harbor Twp**
Ed Beck, *Sec*, **Linwood**
Susan Robostello, **Millville**
George Savastano, **Sea Isle City**
Teri Smuz, **Upper Twp**

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

General Liability File Status Report

Mr. DeWeese reported that there are 75 active General Liability claims.

Subrogation Collection

Mr. DeWeese reported:

Total Lien amount of ACM JIF files not in suit	\$820,071.68
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	\$3,374,556.03

Mr. DeWeese noted that the treasurer's report shows the YTD amount for subrogation of \$749,091.94 which is the highest amount collected in a year thus far.

Claim 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 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

Finance Committee Meeting Minutes – October 29, 2014

Ms. Stollenwerk noted that the 2015 Budget, found on page 39, will be introduced today. She noted that there will be no increase in the budget for 2015. She also reported that the overall loss funding decrease of almost -6% which was recommended by the Actuary; a slight increase in the loss contingency fund makes it an overall decrease of -5.5%. She further stated that WC loss funding is decreasing -8.9%; leaving the total loss funding budget at \$14.4 million with WC at \$8 million. Ms. Stollenwerk commented that there is a \$188,000 increase in operating expenses including 2% increases in Fund Professional fees, the restoration of 2013 funding levels for the Safety Incentive Program, and a new Wellness Program recommended by the Safety Committee. She also noted that the MEL increase was 4.75% driven by Excess Property premiums. She further stated that the EPL/POL increase was 28% in contrast to the 21% average statewide increase. She explained that there has not been a rate increase in 4 years coupled with the poor performance of late. She noted that we are moving toward a performance allocation for this line of coverage commenting that all members received a 10% increase plus an additional percentage increase based on their individual loss ratios. She also explained that there are no members qualifying for the *Retrospective Program* in 2015.

Ms. Stollenwerk explained that the Assessment Certification, found on page 42, is also being introduced today. She noted that the RMC fee and buy downs are included in these assessments, but does not include member dividends.

Motion to Introduce the 2015 Budget

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

Motion by Mr. Beck, seconded by Ms. Smuz to *Introduce the 2015 Budget*.

ROLL CALL

Yeas:

Bob Smith, **Cape May City**
Karen Seifrit, *Chair*, **Deerfield**
Peter Miller, **Egg Harbor Twp**
Ed Beck, *Sec*, **Linwood**
Susan Robostello, **Millville**
George Savastano, **Sea Isle City**
Teri Smuz, **Upper Twp**

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

Motion to Introduce the 2015 Assessment Certification

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

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

ROLL CALL	Yeas:	Bob Smith, Cape May City Karen Seifrit, <i>Chair</i> , Deerfield Peter Miller, Egg Harbor Twp Ed Beck, <i>Sec</i> , Linwood Susan Robostello, Millville George Savastano, Sea Isle City Teri Smuz, Upper Twp
	Nays:	None
	Abstained:	None

All in favor. Motion carried by unanimous vote.

Motion to Introduce the 2015 Assessment Allocation Strategy

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

Motion by Ms. Robostello, seconded by Mr. Smith to *Introduce the 2015 Assessment Allocation Strategy*.

ROLL CALL	Yeas:	Bob Smith, Cape May City Karen Seifrit, <i>Chair</i> , Deerfield Peter Miller, Egg Harbor Twp Ed Beck, <i>Sec</i> , Linwood Susan Robostello, Millville George Savastano, Sea Isle City Teri Smuz, Upper Twp
	Nays:	None
	Abstained:	None

All in favor. Motion carried by unanimous vote.

Dividend Release Form

Ms. Stollenwerk reminded the members that the Dividend Release form was sent out earlier this month. She noted that the Finance Committee encourages members that since the budget will remain flat this year, to consider depositing all or a portion of their dividend into the Aggregate Excess Loss Contingency Fund (AELCF). She commented that since everyone budgeted for the full assessment last year, they could do the same again in 2015 and take this opportunity to put some money away. This earns interest at same rate as fund, is earmarked for your town and can be withdrawn at any time for any use. She stated that this ideal for satisfying any deductible or copay from the EPL/POL carrier.

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

NOMINATING COMMITTEE – November 21, 2014 via Conference Call

Mr. Clarke noted that the Nominating Committee Meeting minutes are a handout this evening. He reported that the Committee followed the guidelines set forth in previous years. Mr. Clarke noted that anyone can nominate another Fund Commissioner using the form and meeting the requirements on the last page of the minutes. Nominations must be received by December 5, 2014.

The 2015 Nomination Slate is as follows:

Chair: Ed Beck, **City of Linwood**

Secretary: Teri Smuz, **Upper Township**

Executive Committee:

Robert Smith, **City of Cape May**

George Savastano, **City of Sea Isle**

Susan Robostello, **City of Millville**

Lucy Samuelson, **City of Somers Point**

Kim Hodsdon, **City of Cape May Point**

Alternates:	#1	Connie Mahon, Middle Township
	#2	Joe Santagata, Buena Borough
	#3	Rich Hirsch, City of Longport
	#4	Linda Kent, City of Estell Manor
	#5	James Goos, City of Ventnor
	#6	Lauren Vitelli, City of West Cape May
	#7	None

Mr. Forlenza stated that in the body of the minutes it indicates that Don Sullivan was nominated as Alternate #1. Mr. Forlenza reported that Mr. Sullivan was not interested in serving due to other responsibilities in his town. He noted that the second to last page has the correct 2015 Executive Committee slate.

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.

Loss Ratio Reports – Mr. Miola stated that these were a handout this evening.

Continuing Education Credits – Mr. Miola noted that these were also a handout this evening. He noted that the State only granted .5 credits for the October 22nd, 2014 PM session; #12643-2. Mr. Forlenza commented that he will follow up with the State tomorrow as he thought they had requested more hours.

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. 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.

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.

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. He commented that only the one page summary is required.

Elected Officials Training – Mr. Miola stated that the first Elected Officials training was held on November 11, 2014 at Merighi's and was well attended. He noted the sign in sheets are posted on the JIF website. He stated that the next sessions are December 9, 2014 at Nicolosi's; 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 please complete and return to our office by December 19, 2014.

Inclement Weather Policy – Mr. Miola reminded the members to call 856-446-9148 or visit the 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 DIRECTOR'S REPORT

Mr. Sheehan stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

Safety Bulletin – Mr. Sheehan commented that a bulletin was distributed in November on Establishing Temporary Traffic Controls in Mobile Work Zones.

MSI Programs – Mr. Sheehan noted that the training schedule is in his report.

Distracted Driver Training – Mr. Sheehan stated that the course information can be found on page 97 on his report.

Special Recognition Award – Mr. Sheehan 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.

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

MEL REPORTS

Mr. Hirsch noted his report from the October 15th meeting is included and highlighted the following:

Sandy Update - Mr. Hirsch noted that \$40 million has been paid out for "Sandy" claims and 18 claims remain open. He stated that in accordance with the MEL Risk Management Plan, they will move forward with mediation and, if not resolved, move to binding arbitration.

MEL 2015 Budget – Mr. Hirsch stated that the MEL met on November 19, 2014.

Narcan - Mr. Hirsch reported that the League of Municipalities passed a resolution 2014-16 supporting blanket immunity for Police, EMT's and first responders for the administration and/or failure to administer Narcan.

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

Resolution 2014-40 Appointing 2015 MEL and RCF Representatives

Chair Seifrit entertained a motion to adopt Resolution 2014-40 appointing Rich Hirsch as the Fund's representative to the MEL and RCF for the 2015 Fund Year as presented.

Motion by Mr. Beck, seconded by Ms. Smuz to approve Resolution 2014-40 appointing Rich Hirsch as the Fund's representative to the MEL and RCF for the 2015 Fund Year.

ROLL CALL

Yeas:

Bob Smith, **Cape May City**
Karen Seifrit, *Chair*, **Deerfield**
Peter Miller, **Egg Harbor Twp**
Ed Beck, *Sec*, **Linwood**
Susan Robostello, **Millville**
George Savastano, **Sea Isle City**
Teri Smuz, **Upper Twp**

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

TREASURER'S REPORT

Mr. Hansen presented the Treasurer's Report for the period ending **November 30, 2014**. The report was made part of the agenda packet for members' review.

Investment Interest

Interest received for the current month totaled -\$618.77 and a coupon payment of \$8,500, accrued interest of \$18,841.66. After including an unrealized net gain of \$31,890 in the asset portfolio, the yield was adjusted to positive 1.31% (*Mr. Hansen made this correction from his written report listed as 1.13%*) for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$92,370 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 \$20,077,220 and consists of one (1) with maturity of less than one year; two (2) obligation with maturity of 1- 2 years and six (6) obligations with maturities greater than two (2) years.

Redeemed:	\$2,000,000
Called:	\$0
Purchased:	\$0
Coupon Payment/Asset Income:	\$8,500

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$163,760.16	\$749,091.94
Reimbursement & Salvage	\$1,488.80	\$669,990.15
Delinquent Interest Penalty	0	\$2,243.35
Refund Prior Year	0	\$180
<i>Reconciling items \$134.96 from Sept/cleared in October.</i>		

4 th Qtr Assessment Collected	\$2,088,652.00	
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4th Quarter Assessments – Mr. Hansen noted that two were still outstanding, but he has been in contact with these members and he should have payment by the end of the week.

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 \$913,563.97. A total of 620 checks were issued to vendors.

The claims detail is as follows:

Direct Loss Payments	\$717,848.16
Claim Expenses	\$19,448.68
Legal Defense Costs	\$176,267.13
Voided Checks	2
Direct Loss Payments for above	<\$36,829.43>

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$46,648,667.00 to a closing balance of \$45,505,075.94 showing a decrease in the Fund of \$1,143,591.06.

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

Member	9/30/14 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 yet been allocated.*

Payment Register

Chair Seifrit entertained a motion to approve the ***October 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. Robostello to approve the *October 2014 Payment Register* (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL	Yeas:	Bob Smith, Cape May City Karen Seifrit, <i>Chair</i> , Deerfield Peter Miller, Egg Harbor Twp Ed Beck, <i>Sec</i> , Linwood Susan Robostello, Millville George Savastano, Sea Isle City Teri Smuz, Upper Twp
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Bill List – November

For the Executive Committee's consideration, Mr. Hansen presented the *November 2014 Bill List* in the amount of \$205,248.29 as presented.

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

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

Motion by Mr. Beck, seconded by Mr. Smith, to approve the *November 2014 Bill List* as presented.

ROLL CALL	Yeas:	Bob Smith, Cape May City Karen Seifrit, <i>Chair</i> , Deerfield Peter Miller, Egg Harbor Twp Ed Beck, <i>Sec</i> , Linwood Susan Robostello, Millville George Savastano, Sea Isle City Teri Smuz, Upper Twp
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

RMC Bill List – November

For the Executive Committee's consideration, Mr. Hansen presented the *November 2014 RMC Bill List* in the amount of \$176,697.00 as presented.

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

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

Motion by Mr. Savastano, seconded by Mr. Smith, to approve the *November 2014 RMC Bill List* as presented.

ROLL CALL	Yeas:	Bob Smith, Cape May City Karen Seifrit, <i>Chair</i> , Deerfield
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Peter Miller, **Egg Harbor Twp**
Ed Beck, *Sec*, **Linwood**
Susan Robostello, **Millville**
George Savastano, **Sea Isle City**
Teri Smuz, **Upper Twp**

Nays: None
Abstained: None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

The next regular meeting will be held on **Tuesday, December 17, 2014 at 3:00 PM**, at the **Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ** with a dinner immediately following at the Inn of Sugar Hill.

PUBLIC COMMENT

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

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

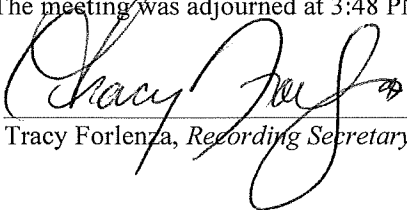
Chair Seifrit entertained a motion to close the meeting to the public for comment.


Motion by Mr. Smith, 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 November 25, 2014 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 3:48 PM.


Tracy Forlenza, *Recording Secretary* for


Ed Beck, *Secretary*