



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

November 24, 2015 – 3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on November 24, 2015, at Atlantic County Library, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. *Chair Beck, City of Linwood*, presiding. The meeting was called to order at 3:00 PM.

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:

Jessica Thompson, *Alternate*, **Absecon City**
Joseph Santagata, **Buena Borough**
Rose Turner, **Corbin City**
Karen Seifrit, **Deerfield Twp**
Glenn Clarke, **Dennis Twp**
Peter Miller, **Egg Harbor Twp**
Linda Kent, **Estell Manor City**
Dennis Krause, *Alt.*, **Galloway Twp**
Ingrid Perez, **Hamilton Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Lisa McLaughlin, **Margate City**
Connie Mahon, **Middle Twp**
Susan Robostello, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Scott Jett, **North Wildwood City**
Jim Dickinson, **Northfield City**
Liz Woods, **Ocean City**
Stephen Wilkins, **Pleasantville City**
George Savastano, **Sea Isle City**
Lucy Samuelson, **Somers Point City**

Teri Smuz, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
James Goos, **Ventnor City**
Chris Ridings, **West Wildwood City**
Bonnie Yearsley, **Weymouth Twp**
Lyndsey Herman, *Alternate*, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Absent were:

Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Neil Young, **Cape May City**
Kim Hodsdon, **Cape May Point**
Heather Sparks, **Commercial Twp**
Bob Campbell, **Downe Twp**
Byron Gummoe, **Folsom Borough**
Julie Picard, **Lower Twp**
Sam Barbagli, **Newfield Borough**
Jim Craft, **Stone Harbor Borough**
Bill Richardson, **Waterford Twp**
Lauren Vitelli, **West Cape May Borough**
Chris Wood, **Wildwood City**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
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*
Valerie Smith, Wellness Director
Debby Schiffer, Wellness Consultant

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

C. J. Adams Company
Atlantic Associates
Conner Strong & Buckelew
Fairview Insurance Agency
Gerber Insurance
Glenn Insurance
Thomas Heist Insurance Agency
Insurance Agencies, Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent RMCs were:

Alamo Insurance
BCA Insurance

J. Byrne Agency, Inc.
Hardenberg Insurance

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

Alternates Moved to Executive Committee

Chair Beck entertained a motion to move Alternate Joe Santagata, Buena Borough, to the Executive Committee in absence of Kim Hodsdon, Cape May Point. Motion by Mr. Savastano, seconded by Ms. Smuz, to move Alternate Joe Santagata, Buena Borough, to the Executive Committee in absence of Kim Hodsdon, Cape May Point. All in favor. Motion carried.

APPROVAL OF MINUTES – OPEN SESSION

Chair Beck entertained a motion to approve the meeting minutes of the October 28, 2015 Executive Committee Meeting.

Motion by Ms. Robostello, seconded by Ms. Mahon, to approve the meeting minutes of the October 28, 2015 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 Beck entertained a motion to adopt the Closed Session Meeting Minutes of the October 28, 2015 Meeting of the Fund as presented.

Motion by Ms. Mahon, seconded by Mr. Savastano, to approve the Closed Session minutes of the October 28, 2015 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the October 28, 2015 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Confidential Closed Session Meeting Minutes were collected.

CLOSED SESSION - RESOLUTION #2015-50

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 2015-50* as presented.

Motion by Mr. Savastano, seconded by Ms. Robostello to adopt *Resolution 2015-50*.

ROLL CALL *Yeas:* Joe Santagata, **Buena Borough**
Ed Beck, *Chair*, **Linwood City**
Connie Mahon, **Middle Twp**
Susan Robostello, **Millville City**
George Savastano, **Sea Isle City**
Lucy Samuelsen, **Somers Point City**
Teri Smuz, *Sec*, **Upper Twp**

Nays: None

Abstained: None

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

October 2015 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
Z05390	X64830	Z21829
Z18589	X91569	Z24572
X28835	Z08258	Z25827
X82549	Z12718	Z27403
Z26298	Z10900	Z26545
Z23286	Z00833	Z26599
Z25693	X72441	Z28739
X78973		
X89363		
X90114		
Z24614		
Z21364		
X43531		

Z27419		
X90485		
Z23285		
Z01809		
X23555		
X95571		
X90681		
X84679		
X78581		
X80854		
X92754		
X17670		
X96320		

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ed Beck, *Chair*, **Linwood City**
Connie Mahon, **Middle Twp**
Susan Robostello, **Millville City**
George Savastano, **Sea Isle City**
Lucy Samuelsen, **Somers Point City**
Teri Smuz, *Sec*, **Upper Twp**

Nays:

None

Abstain:

None

All in favor. 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. Beck to abandon subrogation attempts as discussed in Closed Session. There was seven (7) claim(s) for Abandonment of Subrogation.

<i>Qual-Lynx File #</i>
X23555
X84679
X78581
X80854
X92754
X17670

X96320

ROLL CALL *Yeas:* Joe Santagata, **Buena Borough**
Ed Beck, *Chair*, **Linwood City**
Connie Mahon, **Middle Twp**
Susan Robostello, **Millville City**
George Savastano, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Teri Smuz, *Sec*, **Upper Twp**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Perez reported on the Claims Review Committee meeting minutes of November 12, 2015. She noted they are a handout to the membership and are self-explanatory.

She highlighted the following items noting the correction to the printed minutes:

October PARs

The Committee reviewed forty (40) claims at the November 12, 2015 meeting. Of the claims reviewed, twenty-six (26) Workers' Compensation (13 Police, 7 Streets, 0 Fire, and 6 Other); seven (7) General Liability; and seven (7) 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 December 10, 2015 at the Hamilton Twp Municipal Building, Mays Landing.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – October

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

Title 59 Immunities

Ms. Tyler-Schohl explained a claim where Title 59 Immunities could not be used as there was no proper documentation to document the actions of the municipality. She reminded the members how important it is to have proper documents, follow proper procedures and to obtain necessary approvals in order to successfully obtain dismissals in these cases.

Ms. Tyler-Schohl 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 October 2015.

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>	<i>11</i>	<i>62</i>
<i>Medical Only</i>	<i>29</i>	<i>462</i>
<i>Report Only</i>	<i>22</i>	<i>293</i>
<i>Total Intakes(New Claims)</i>	<i>62</i>	<i>817</i>
<i>Report Only % of Total</i>	<i>35.5%</i>	<i>35.9%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>72:28</i>	<i>88:12</i>
<i>Average Days to Report</i>	<i>2.8</i>	<i>2.0</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>8,909</i>
<i>Transitional Duty Days Worked</i>	<i>6,484</i>
<i>% of Transitional Duty Days Worked</i>	<i>72.8%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>2,425</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>27.2%</i>

Nurse Case Assignment Report:

<i>Nurse Case Summary Report (Inclusive of 3 JIFs)</i>	<i>Oct</i>
<i>Total Open Cases in current month</i>	<i>218</i>
<i>Total Cases Closed</i>	<i>53</i>
<i>Total Cases Remaining Open</i>	<i>35</i>

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>	<i>561</i>	<i>\$5,444</i>
<i>Original Provider Charges</i>	<i>\$828,496</i>	<i>\$6,113,857</i>
<i>Re-priced Bill Amount</i>	<i>\$283,552</i>	<i>\$2,141,911</i>
<i>Savings</i>	<i>\$544,996</i>	<i>\$3,941,769</i>
<i>% of Savings</i>	<i>65.8%</i>	<i>64.5%</i>
<i>Participating Provider Penetration Rate- Bill count</i>	<i>96.3%</i>	<i>94.3%</i>
<i>Participating Provider Penetration Rate-Provider Charges</i>	<i>97.1%</i>	<i>96.1%</i>
<i>EPO Penetration Rate – Bill Count</i>	<i>89.1%</i>	<i>83.0%</i>
<i>EPO Penetration Rate –Provider Charges</i>	<i>87.6%</i>	<i>85.3%</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 two (2) cases in November that were closed. He noted that a synopsis of these cases can be found in the agenda packet.

<i>Closed Case</i>	<i>Description</i>
<i>Perez v. Township of Egg Harbor</i>	Auto-death. Assigned Defense Counsel, Robert Merenich, Esquire filed Motion for Summary Judgment which was granted dismissing the Complaint against all EHT defendants with prejudice. Mr. DeWeese noted that as of 11/16/15 an appeal was not filed and the time has expired.
<i>Watson v. ACM JIF</i>	Auto-uninsured motorist. Assigned Defense Counsel, James Birchmeier, Esquire resolved the matter for \$3,000.

Active GL Claims

Mr. DeWeese noted that there are 73 active GL claims

Subrogation

He then stated that his office is actively attempting to collect \$2 million in subrogation receipts. He further stated that subrogation efforts are in excess of \$559,000 YTD.

Defense Panel RFQ

Mr. DeWeese stated that he will prepare correspondence to the Claims Review Committee regarding responses to the RFQ for defense panel members. There were 20-25 firms that responded and he will rank them in order using the values obtained from the scoring sheet. Mr. DeWeese also will note which are South Jersey firms and which are current panel members as directed by the Committee. He strongly recommends the Committee use the scoring sheets to document the review process. Ms. Stollenwerk inquired as to the appropriate number of defense panel members. Mr. DeWeese noted that it really depends on the number of cases pending. He noted that the Committee should discuss this as well.

COMMITTEE REPORTS

Strategic Planning Committee – November 5, 2015

Ms. Yearsley noted that the meeting was held November 5, 2015 which was the last meeting for the year. She noted that they reviewed the Executive Committee meeting schedule and opted to keep it the same regarding the venues. They also discuss the 2015 Annual Reports noting that again only one copy will be sent to each member's clerk for them to copy in order to avoid printing costs. She stated that the

December Dinner meeting will be held on December 16, 2015 at 4:30pm at the Sugar Hill Inn directly following the Executive Committee meeting.

Nominating Committee – November 12, 2015

Ms. Perez noted that the minutes are in the agenda packet for review. She reported that the Committee followed the guidelines set forth in previous years. She also noted that anyone can nominate another Fund Commissioner using the form and meeting the requirements on page 37 of the agenda packet. Nominations must be received by December 4, 2015.

The 2016 Nomination Slate is as follows:

Chair:		Teri Smuz, Upper Township
Secretary:		George Savastano, City of Sea Isle
Executive Committee:		Susan Robostello, City of Millville Lucy Samuelson, City of Somers Point Kim Hodsdon, City of Cape May Point Connie Mahon, Middle Township Joe Santagata, Buena Borough
Alternates:	#1	Ingrid Perez, Hamilton Township
	#2	Rich Hirsch, City of Longport
	#3	James Goos, City of Ventnor
	#4	Julie Picard, Lower Township
	#5	Scott Jett, City of North Wildwood
	#6	Chris Wood, City of Wildwood
	#7	Chris Ridings, City of West Wildwood
	#8	Lisa McLaughlin, City of Margate

Finance Committee – November 13, 2015

Ms. Stollenwerk noted the November 13, 2015 minutes were a handout this evening. She also noted that the Budget Message was also a handout. She suggested that all members review these documents. She then reported on each Fund Year's balances.

Ms. Stollenwerk stated that the Budget Message contains the budget (page 7) and the assessment allocation strategy (page 8). She reported that the budget has a zero percent increase overall. She noted a loss funding decrease of -4.04% showing that claims and costs are trending well. She reviewed in detail the lines of coverage. She reported that operating expenses increased 1.34% due to vendor increases of approximately 2%. She also stated that EPL premiums increased by 7.6% which has been discussed many times throughout the year. She reminded the members that everyone is based on experience so poor

performing members have a higher increase than good performing members. She noted that the MEL also increased 9.67% which is driven by the WC & Liability noting that the ACM JIF's loss ratio is over 100%. She also reported that the MEL has instituted a Retrospective Program that will last 10 years. We will be billed at 85%, capped at 125% . The Finance Committee approved funding the full 125% which will be in a reserve. If after 10 years it is not billed, it will be placed into Closed Years Fund and released as dividends.

Ms. Stollenwerk stated that the assessment allocation strategy is also in the packet. The loss funding increases range from 6.0% to -25%. She noted that there are ten (10) renewing member and no members qualified for the JIF Retrospective Program in 2016.

Ms. Stollenwerk stated that the Assessment Certification on page 22 does not reflect any dividend release. She reminded members to submit their Dividend Release form by December 18, 2015 noting a credit, check or AELCF.

Motion to Introduce the 2016 Budget

Chair Beck entertained a motion to *Introduce the 2016 Budget* as presented.

Motion by Ms. Robostello, seconded by Ms. Smuz to *Introduce the 2016 Budget*.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, Buena Borough Ed Beck, <i>Chair</i> , Linwood City Connie Mahon, Middle Twp Susan Robostello, Millville City George Savastano, Sea Isle City Lucy Samuelson, Somers Point City Teri Smuz, <i>Sec</i> , Upper Twp
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

All in favor. Motion carried by unanimous vote.

Motion to Introduce the 2016 Assessment Certification

Chair Beck entertained a motion to *Introduce the 2016 Assessment Certification* as presented.

Motion by Ms. Mahon, seconded by Ms. Robostello to *Introduce the 2016 Assessment Certification*.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, Buena Borough Ed Beck, <i>Chair</i> , Linwood City Connie Mahon, Middle Twp Susan Robostello, Millville City George Savastano, Sea Isle City Lucy Samuelson, Somers Point City Teri Smuz, <i>Sec</i> , Upper Twp
	<i>Nays:</i>	None

Abstain: None

All in favor. Motion carried by unanimous vote.

Motion to Introduce the 2016 Assessment Allocation Strategy

Chair Beck entertained a motion to *Introduce the 2016 Assessment Allocation Strategy* as presented.

Motion by Ms. Robostello, seconded by Mr. Savastano to *Introduce the 2016 Assessment Allocation Strategy*.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, Buena Borough Ed Beck, <i>Chair</i> , Linwood City Connie Mahon, Middle Twp Susan Robostello, Millville City George Savastano, Sea Isle City Lucy Samuelson, Somers Point City Teri Smuz, <i>Sec</i> , Upper Twp
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Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Wellness Director Report

Ms. Valerie Smith noted that her report can be found in the agenda packet.

She reported on the following:

- Ocean City – Ms. Smith noted that they held a health fair in October. They had 135 employees and retirees attend. They offered flu shots and had 20 vendors.
- Pleasantville – They had a health fair which was open to community and Board of Health was there.
- Waterford Twp – Ms. Smith noted that they are holding Walk at Work Wednesday and have EMTs do BP checks. They also pick a healthy item for each month.
- Avalon – They will be introducing employee wellness and promote their healthy activities like exercise classes, fruit and a walking program.
- Somers Point Twp – Ms. Samuelson has reached out to area health clubs for reduced memberships.
- Egg Harbor Twp – She noted that they hosted a health fair for November 20. She noted that the Police Chief was the first one there.
- Upper Deerfield Twp – They will be holding a Wellness & Resource day which will be open to the community.
- West Wildwood – Held a healthy luncheon.

Ms. Smith noted that the November newsletter is on website.

Ms. Smith reminded the members that they have Wellness Incentive Program funds available to be used until December 31st, 2015. She noted some ideas of what they can purchase are: biometrics, blood pressures, door prizes, flu shots, lunches, employee incentive gifts, etc. She also noted that you can buy the items this year and use next year if your date has not been set.

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

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.

Wellness and Safety Calendars – Mr. Miola noted that these were handed out. He asked that they are brought back to the Safety Coordinators for distribution. He also asked RMC's of any member not present to please take these with them today and deliver them to their towns.

Sweep Letter – Mr. Miola stated that this was a copy of the letter that was distributed last week. He reminded the members that with the change of EPL carrier (XL to QBE), any claim must be submitted before the end of the year as this is a claims made policy.

MEL mailing - Mr. Miola noted that the MEL sent each member a copy of the recently completed Rutgers Cyber study. He asked all members to review this information. He reminded the members that there is a meeting on December 8, 2015 to discuss cyber audits.

2014 Safety Incentive Program Awards – Mr. Miola noted that the deadline to claim or encumber these funds is December 31, 2015. All encumbered funds must be claimed by February 1, 2016. He encouraged members to submit reimbursement requests as soon as you make the purchases and not wait until the deadline.

2015 Optional Safety Budget - Mr. Miola noted that the deadline to claim or encumber these funds is December 31, 2015. All encumbered funds must be claimed by February 1, 2016. He encouraged members to submit reimbursement requests as soon as you make the purchases and not wait until the deadline.

Wellness Incentive Program Allowance – Mr. Miola noted that the deadline to claim or encumber these funds is December 31, 2015.

Training – Mr. Miola noted that a “save the date” for the Elected Officials, Managers and Supervisory and Police Risk Management Training can be found in the agenda packet. He also asked that the members inform their employees.

Statutory Bonds - Mr. Miola asked members to review this list as the individual is covered, not the position.

Dividend Distribution Notice - Mr. Miola noted that these were emailed on November 5, 2015 and to please respond by December 18, 2015.

Inclement Weather Policy – Mr. Miola reminded members to call the number should inclement weather arise prior to any meeting.

New Member Activity – Mr. Miola reported that City of Atlantic City contacted him regarding administrative services only, not to share risk. He noted this would be to assist them with their claims management, safety programs, etc. He stated that Mr. Forlenza will be meeting with them in a few weeks and he will report back.

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

MEL/RCF REPORTS

MEL Update

Mr. Hirsch noted the MEL meeting was held during the League of Municipalities Convention. He stated that the budget hearing was held and the 2016 budget was discussed noting that the MEL Retro Program was introduced. He noted the 2016 proposed MEL assessments are \$44,352,063.30 with the ACM JIF's share as \$3,593,730.51 due to our high loss ratio.

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

Resolution 2015-51 Reappointing Richard Hirsch as MEL/RCF Representative

Chair Beck entertained a motion to adopt Resolution 2015-51 Reappointing Richard Hirsch as MEL/RCF Representative as presented.

Motion by Ms. Robostello, seconded by Ms. Samuelson to adopt Resolution 2015-51 Reappointing Richard Hirsch as MEL/RCF Representative

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ed Beck, *Chair*, **Linwood City**
Connie Mahon, **Middle Twp**
Susan Robostello, **Millville City**
George Savastano, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Teri Smuz, *Sec*, **Upper Twp**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

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 on Leaf Collection.

MSI Training – Mr. Sheehan reported that they now email announcements for all monthly training to Fund Commissioners, Safety Coordinators and RMCs.

2016 MSI Training – Mr. Sheehan noted that the MSI training list is in report and to please review.

Mr. Sheehan asked if there were any questions at this time. Chair Beck asked if any other members received letters from citizens addressing the concern over the leaf vacuum machines. He noted Linwood

received at least five complaints regarding the fear that their children would be sucked into the machine. No other members noted have this problem. Mr. Sheehan noted they have not heard of any issues either and no claims that he knows about. No other questions were entertained.

TREASURER'S REPORT

October Report

Mr. Hansen presented the Treasurer's Report for the period ending **October 31, 2015**. The report was made part of the agenda packet for members' review.

Investment Interest

The net interest received during October was \$1,208.55 for interest earned in the TD demand account and reduced by the management fee for the investment account. The investment account had accrued interest of \$22,963.90 and after including a realized and unrealized net loss of \$46,690.00 in the asset portfolio, the yield is adjusted to a negative .53% for this period. The total overview of the of the asset portfolio for the fund shows an overall unrealized gain of \$34,165 as it relates to the current market value vs. the amount we have invested.

The total invest was \$36,030,110, which included one (1) investment with a maturity of less than one year, five (5) investments between 1-2 years, and three (3) investments of greater than 2 years.

Receipt Activity for the Period:

	Monthly	YTD
Subrogation Receipts	\$26,871.12	\$559,85.12
Reimbursement & Salvage	\$0	\$15,807.83

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 \$790,214.65. A total of 598 checks were issued to vendors.

The claims detail is as follows:

Direct Loss Payments	\$603,526.34
Claim Expenses	\$26,903.75
Legal Defense Costs	\$159,784.56

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$51,230,589.98 to a closing balance of \$50,440,510.03 showing a decrease in the Fund of \$790,079.95.

A.E.L.C.F. PARTICIPANT YEAR-END BALANCES (no change from August)

Member	09/30/15 Unaudited
Hamilton Township	\$15,000
Hammonton Town	\$39,713
Middle Township	\$22,986
Mullica Township	\$6,706
Pleasantville City	\$31,825
Upper Deerfield Township	\$6,279
Waterford Township	\$25,756
Upper Township	\$9,606
Stone Harbor	\$8,665
Total	\$166,536*

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

4th Quarter Assessment

Mr. Hansen noted that there are two (2) outstanding assessments. He has contacted them and payment is coming.

Payment Register

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

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

Motion by Ms. Mahon, seconded by Mr. Savastano to approve the ***October 2015 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ed Beck, *Chair*, **Linwood City**
Connie Mahon, **Middle Twp**
Susan Robostello, **Millville City**
George Savastano, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Teri Smuz, *Sec*, **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 2015 Bill List* in the amount of \$289,099.82.

Chair Beck entertained a motion to approve the *November 2015 Bill List* as presented.

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

Motion by Ms. Mahon, seconded by Mr. Savastano, to approve the *November 2015 Bill List* as presented.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, Buena Borough Ed Beck, <i>Chair</i> , Linwood City Connie Mahon, Middle Twp Susan Robostello, Millville City George Savastano, Sea Isle City Lucy Samuelson, Somers Point City Teri Smuz, <i>Sec</i> , Upper Twp
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

RMC Bill List – November

For the Executive Committee's consideration, Mr. Hansen presented the *November 2015 RMC Bill List* in the amount of \$166,301.00.

Chair Beck entertained a motion to approve the *November 2015 RMC Bill List* as presented.

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

Motion by Mr. Savastano, seconded by Ms. Smuz, to approve the *November 2015 RMC Bill List* as presented.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, Buena Borough Ed Beck, <i>Chair</i> , Linwood City Connie Mahon, Middle Twp Susan Robostello, Millville City George Savastano, Sea Isle City Lucy Samuelson, Somers Point City Teri Smuz, <i>Sec</i> , Upper Twp
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Motion to Authorize Binding EPL/POL Coverage

Chair Beck entertained a motion to authorize Executive Director's office to bind EPL/POL Coverage with QBE Insurance for the 2016 Fund Year.

Motion by Mr. Savastano, seconded by Ms. Smuz, to authorize Executive Director's office to bind EPL/POL Coverage with QBE Insurance for the 2016 Fund Year. All in favor. Motion carried.

Motion to Authorize Binding VDO Coverage

Chair Beck entertained a motion to authorize Executive Director's office to bind VDO Coverage with QBE Insurance for the 2016 Fund Year.

Motion by Mr. Savastano, seconded by Ms. Mahon, to authorize Executive Director's office to bind VDO Coverage with QBE Insurance for the 2016 Fund Year. All in favor. Motion carried.

Motion to Authorize Binding Cyber Liability Coverage

Chair Beck entertained a motion to authorize Executive Director's office to bind Cyber Liability Coverage with XL Insurance for the 2016 Fund Year.

Motion by Mr. Savastano, seconded by Ms. Mahon, to authorize Executive Director's office to bind Cyber Liability Coverage with XL Insurance for the 2016 Fund Year. All in favor. Motion carried.

Next Meeting

Chair Beck reminded the members that the next regular meeting will be held on **Wednesday, December 16 2015 at 3:00 PM** at Atlantic County Library in Mays Landing, NJ.

PUBLIC COMMENT

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

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

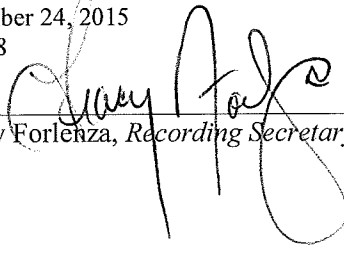
Chair Beck entertained a motion to close the meeting to the public for comment.

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

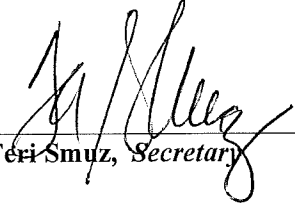
MOTION TO ADJOURN

Motion by Ms. Samuelson, seconded by Ms. Mahon, to adjourn the November 24, 2015 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 3:46 PM.



Tracy Forlenza, *Recording Secretary* for



Teri Smuz, *Secretary*