



FLANDERS HOTEL
719 East 11th Street
Ocean City, New Jersey

October 28, 2015 – 4:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on October 28, 2015, at Flanders Hotel, 719 East 11th Street, Ocean City, New Jersey at 4PM, prevailing time. *Chair Beck, City of Linwood*, presiding. The meeting was called to order at 4:00 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:

Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Joseph Santagata, **Buena Borough**
Neil Young, **Cape May City**
Kim Hodsdon, **Cape May Point**
Heather Sparks, **Commercial Twp**
Rose Turner, **Corbin City**
Karen Seifrit, **Deerfield Twp**
Glenn Clarke, **Dennis Twp**
Peter Miller, **Egg Harbor Twp**
Linda Kent, **Estell Manor City**
Byron Gummoe, **Folsom Borough**
Dennis Krause, *Alt.*, **Galloway Twp**
Ingrid Perez, **Hamilton Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Lisa McLaughlin, **Margate City**
Connie Mahon, **Middle Twp**
Susan Robostello, **Millville City**
Dawn Stollenwerk, **Mullica Twp**

Scott Jett, **North Wildwood City**
Sam Barbagli, **Newfield Borough**
Jim Dickinson, **Northfield City**
Liz Woods, **Ocean City**
Stephen Wilkins, **Pleasantville City**
George Savastano, **Sea Isle City**
Lucy Samuelsen, **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Teri Smuz, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
Susan Danson, *Alt.*, **Waterford Twp**
Chris Ridings, **West Wildwood City**
Bonnie Yearsley, **Weymouth Twp**
Lisa Garrison, **Woodbine Borough**

Absent were:

John Armstrong, **Absecon City**
Bob Campbell, **Downe Twp**
James Goos, **Ventnor City**
Lauren Vitelli, **West Cape May Borough**
Patricia Feketics, **Wildwood Crest Borough**
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.*
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
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Fairview Insurance Agency
Gerber Insurance
Glenn Insurance
Hardenberg 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

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

APPROVAL OF MINUTES – OPEN SESSION

Chair Beck entertained a motion to approve the meeting minutes of the September 16, 2015 Executive Committee Meeting.

Motion by Ms. Robostello, seconded by Ms. Hodsdon, to approve the meeting minutes of the September 16, 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 September 16, 2015 Meeting of the Fund as presented.

Motion by Ms. Hodsdon, seconded by Ms. Robostello, to approve the Closed Session minutes of the September 16, 2015 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the September 16, 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 #2015-46

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 2015-46* as presented.

Motion by Ms. Mahon, seconded by Ms. Smuz to adopt *Resolution 2015-46*.

ROLL CALL

Yeas:

Kim Hodsdon, **Cape May Point**
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. Hodsdon, seconded by Ms. Samuelson to approve the claims for payment as discussed in Closed Session. They are as follows:

September 2015 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
X73094	W89252	Z24902
X81408		Z22011
X81959		Z21839
X04249		Z22345
X93459		Z25247
X83391		Z24415
X86680		
X32114		
Z22378		
X99655		
Z25474		
X74895		
Z25359		
Z04906		

ROLL CALL *Yeas:* Kim Hodsdon, **Cape May Point**
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.

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 one (1) claim(s) for Abandonment of Subrogation.

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

X74895

ROLL CALL *Yeas:* Kim Hodsdon, **Cape May Point**
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 October 8, 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:

September PARs

The Committee reviewed twenty-two (22) claims at the October 8, 2015 meeting. Of the claims reviewed, fourteen (14) Workers' Compensation (3 Police, 7 Streets, 2 Fire, and 2 Other); two (2) General Liability; and six (6) Property PARs (this includes one additional WC PAR presented at in closed session at the meeting) were approved for settlement or continuing defense.

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

The next meeting is November 12, 2015 at the Hamilton Twp Municipal Building, Mays Landing.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – September

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

Restricted Duty

Ms. Tyler-Schohl explained the definition of restricted duty. She noted that the doctor sets the restrictions and they must be followed 24 hrs/7 days a week. She reminded the members that they can request a G.O.T.C.H.A. visit where an investigator checks on these individuals. She asked that the members to keep an eye out and report anything out of the ordinary.

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 September 2015.

Lost Time v. Medical Only Cases

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

	<i>Sept</i>	<i>YTD</i>
<i>Lost Time</i>	6	51
<i>Medical Only</i>	45	433
<i>Report Only</i>	30	271
<i>Total Intakes(New Claims)</i>	81	755
<i>Report Only % of Total</i>	37%	35.9%
<i>Medical Only/Lost Time Ratio</i>	88:12	89:11
<i>Average Days to Report</i>	3.1	2.0

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty Report*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>% of Transitional Duty Days Worked</i>	75.1%
<i>% of Transitional Duty Days Not Accommodated</i>	24.9%

Nurse Case Assignment Report:

<i>Nurse Case Summary Report (Inclusive of 3 JIFs)</i>	<i>Sept</i>
<i>Total Open Cases in current month</i>	226
<i>Total Cases Closed</i>	61
<i>Total Cases Remaining Open</i>	50

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Sept</i>	<i>YTD</i>
<i>Bill Count</i>	518	4,883
<i>Original Provider Charges</i>	\$429,953	\$5,285,360
<i>Re-priced Bill Amount</i>	\$188,561	\$1,858,360
<i>Savings</i>	\$235,875	\$3,396,773
<i>% of Savings</i>	54.9%	64.3%
<i>Participating Provider Penetration Rate- Bill count</i>	94.8%	94.1%
<i>Participating Provider Penetration Rate-Provider Charges</i>	93.3%	96.0%
<i>EPO Penetration Rate – Bill Count</i>	88.8%	83.0%
<i>EPO Penetration Rate –Provider Charges</i>	88.8%	85.3%

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 seven (7) cases in October that were closed. Of these cases, three (3) had no payment. He noted that a synopsis of these cases can be found in the agenda packet.

<i>Closed Case</i>	<i>Description</i>
<i>Barron v. City of Linwood</i>	Bike/bike path. Assigned Defense Counsel, Robert Merenich, Esquire filed Motion for Summary Judgment which was denied. Settled matter for \$75,000 prior to trial.
<i>Gunter v. City of Somers Point</i>	Assault/unlawfully detained. Assigned Defense Counsel, A. Michael Barker, Esquire with Qual-Lynx adjuster, Aleta Graham, resolved the matter for \$17,500.
<i>Mattern v. City of Sea Isle City</i>	Struck by PW vehicle. Assigned Defense Counsel, Robert Baxter, Esquire filed a Motion to Dismiss which was granted.
<i>McCullough v. City of Wildwood</i>	Civil Rights. Assigned Defense Counsel, James Birchmeier, Esquire filed Motion for Summary Judgment which was granted finding Plaintiff failed

	to establish a cause of action.
<i>Simmer v. Borough of Stone Harbor</i>	Financial damages/emotional stress. Assigned Defense Counsel A. Michael Barker, Esquire, filed a Motion for Summary Judgment which was granted.
<i>Woodington v. City of Wildwood</i>	Boardwalk trip/fall in wheelchair. Assigned Defense Counsel, Erin Thompson, Esquire, filed a Motion for Summary Judgment was granted based on failure to pierce the injury threshold. Defense settled matter for \$2,500 out of pocket expenses.
<i>Whitted v. City of Pleasantville</i>	K-9 dog bite/excessive force/Monell counts. Assigned Defense Counsel, A Michael Barker, Esquire filed voluntary Stipulation of Dismissal with Prejudice to all counts except excessive force and Monell counts. Mr. Barker negotiated the settlement of this matter for payment of \$50,000 inclusive of counsel fees.

Thank You Email

Mr. DeWeese read an email from a Police Officer thanking JIF Defense Attorney, Mr. Baxter for the excellent work he did in representing him. He noted that this shows the amazing defense panel attorneys that work on behalf of the members.

Annual Supervisors and Adjusters Meeting

Mr. DeWeese stated that on October 19th he met with the Qual-Lynx Supervisors and adjusters. He noted that there was a great exchange of ideas. He will provide a written report next month.

Scheeler

Mr. DeWeese reported on the Superior Court case with Mr. Scheeler as outlined in the Claims Review Committee meeting minutes on pages 6 & 7. He noted that the JIF lost the case. The Judge dismissed all our claims including the out of state argument and "confidential" notation on the bills. He is now redacting the bills and preparing a "Vaughn" log. After discussing this matter with Mr. Birchmier, they determined that an appeal would not be financially responsible. The JIF must provide all documents that were the basis of this OPRA request within 30 days.

Ms. Samuelson inquired about the detailed bill. Mr. DeWeese noted that the defense attorney details the work on a confidential and privileged memo to him and stating that he was trying to protect that from the OPRA request. He further noted that in the past they could fulfill the OPRA request by producing only the invoice, never submitting the detailed bill. He noted that they will now develop a new procedure for the confidential memos.

Resolution 2015-47 Rejecting RFQ for Defense Panel

Mr. DeWeese reported that the RFQ for WC and GL defense panel members was advertised without notifying the current defense panel members which was as an oversight. Mr. DeWeese's son researched rejecting the RFQ. He noted that this can be done because the RFQ specifically states that the JIF has the right to reject any and all bids. He also noted that the local public contracts law states that if the local public contracts law is not being followed, bids can all be rejected. Since all members of the current panel had requested to be provided the RFQ and were not, the local public contract law was not met. He stated that this resolution rejects the current RFQ and authorizes the re-advertising of the RFQ for the submission. Mr. DeWeese did note that the responders of the first RFQ were contacted noting that they can request that their current submission be utilized instead of resubmitting.

Chair Beck entertained a motion approving the resolution 2015-47 to reject the RFQ responses and re-advertise the RFQ.

Motion by Mr. Savastano, seconded by Ms. Samuelson approving the resolution to reject the RFQ responses and re-advertise the RFQ.

ROLL CALL

Yeas:

Kim Hodsdon, **Cape May Point**
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.

COMMITTEE REPORTS

Safety Committee – September 23, 2015

Mr. Savastano noted that the minutes are in the agenda for your review. He highlighted that all members with the exception of Millville City were removed from the Safety Director's "watch list"; he noted that the Safety Director would like input on the 2016 Regional Training as Mr. Sheehan is currently drafting a schedule. The Safety Breakfast will be held late March or early April 2016.

Strategic Planning Committee – September 24, 2015

Ms. Yearsley noted that the meeting was held September 24, 2015 as a conference call. She noted that the Retreat Agenda was finalized during the call. She commented that the next meeting is scheduled for November 5, 2015.

Finance Committee – September 30, 2015

Ms. Stollenwerk noted the September 30th minutes can be found in the agenda packet. She suggested that all members review them.

2016 Budget – Ms. Stollenwerk reported that the 2016 Budget will be introduced in November with the Public Hearing scheduled for the December Executive Committee meeting.

RFQs for Fund Auditor

Ms. Stollenwerk noted that responses were received: Samuel Klein \$12,500; Bowman & Company, LLP \$17,850; and Holman Frenia Allison \$18,375. She stated that although Samuel Klein submitted the lowest price, we are not recommending their appointment. She noted that they were the Fund Auditors in years past. She stated that the Committee is recommending the appointment of Bowman & Company, LLP for \$17,850 for 2015 audit and \$18,200 for 2016 audit.

Resolution 2015-48 Appointing Fund Auditor for 2015 and 2016 Audits

Chair Beck entertained a motion to adopt Resolution 2015-48 appointing Bowman & Company, LLP as Fund Auditor for the 2015 and 2016 Fund Audits.

Motion by Ms. Smuz, seconded by Ms. Hodsdon, to adopt Resolution 2015-48 appointing Bowman & Company, LLP as Fund Auditor for the 2015 and 2016 Fund Audits as presented.

ROLL CALL

Yeas:

Kim Hodsdon, **Cape May Point**
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.

Resolution 2015-49 MEL payment for Super Storm Sandy

Ms. Stollenwerk stated that Mr. Hirsch reported that all the Super Storm Sandy claims were. She noted that now the MEL has determined that nine (9) members were “over-reimbursed” in 2012. She reported that the total over-reimbursement is \$91,339.30 for EHT, Longport, Middle Twp, Millville, North Wildwood, Northfield, Sea Isle City, Upper Twp and Wildwood Crest. She stated that the Finance Committee members that did not have a vested interest in this decision, recommended that the JIF reimburse the MEL from the 2012 Property line since these members can no longer submit to FEMA for additional reimbursement. She stated that there is \$4.8 million surplus in the 2012 Fund Year.

Chair Beck entertained a motion to adopt Resolution 2015-49 Authorizing payment to the MEL for reimbursement of overpayment from Super Storm Sandy.

Motion by Ms. Samuelsen, seconded by Mr. Savastano, to adopt Resolution 2015-49 Authorizing payment to the MEL for reimbursement of overpayment from Super Storm Sandy as presented.

ROLL CALL *Yeas:* 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: Kim Hodsdon, **Cape May Point**

Abstain: None

All in favor. Motion carried by majority vote.

Wellness Director Report

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

She reported on the following:

- Upper Township – Ms. Smith noted that they held a health fair in October. They had raffles, gift cards and completed blood pressure assessments.
- Weymouth Twp – Ms. Smith noted that they held a health fair in October. She commented that the Atlantic County Board of Health did a presentation on healthy eating.
- Downbeach Health Fair – Longport, Margate and Ventnor held a combined health fair on October 16th. The vendors donated items for door prizes; raffle benefiting local charity was held; live demonstrations of yoga, hip hop and kettle bell were performed; employees attending received t-shirts and bag. Approximately 100 people attended; Fun was had by all.
- Pleasantville – They held a health luncheon with money earned from their 2014 Special Recognition award. They had massages available as well.
- Hamilton Twp – They will be holding employee day once a month where you dress a certain way, baking contest will be held, etc. She noted this will benefit employee morale.
- Egg Harbor Twp – She noted that they are planning a health fair for November 20.
- Upper Deerfield Twp – They will be holding a Wellness & Resource day which will be open to the community.

Ms. Smith noted that the October newsletter is on website

Ms. Smith reminded the members that they have wellness incentive money 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.

Ms. Smith asked if any member is interested in hosting a workshop to navigate the NJ Well, Health Assessment, Atlanticare, they would be glad to come out and host for no charge.

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.

Loss Ratio Snapshots – Mr. Miola noted that these were handed out to the members at today's meeting.

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 on page 134-136 of the agenda packet. He also asked that the members inform their employees.

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 met October 21, 2015. He stated that the 2016 budget was discussed noting that the MEL Retro Program was introduced. Under the Program, the ACMJIF has a maximum exposure of 125% of the initial MEL loss funding assessment.

The next MEL meeting will be held during the League of Municipalities Convention.

RCF Update

Municipal Bonds – Mr. Hirsch reported that the RCF is now looking to invest in municipal bonds since the average rate of investment returns is only 0.6% since June 30th. They will be exploring the DCA guidelines for investing in municipal bonds since that rate is 3.2% range. The claims auditor will review the reserves as of 12/31 and validate the recently revised reserving pattern. Ms. Stollenwerk inquired as to the current RCF deficit. Mr. Hirsch noted \$4.5 million.

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

SAFETY DIRECTOR'S REPORT

Mr. Sheehan stated that the Safety Director's Report in the agenda is incorrect. He stated that the September report was handed out today. He highlighted the following items and reminded members of upcoming training sessions.

Safety Bulletin – Mr. Sheehan commented that one bulletin was released on Best Practices for Backing Fire Apparatus.

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

2016 MSI Class Request – Mr. Sheehan noted that the MSI class request deadline was September 30, 2015. Any other requests will go on the waiting list.

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

TREASURER'S REPORT

September Report

Mr. Hansen presented the Treasurer's Report for the period ending **September 30, 2015**. The report was made part of the agenda packet for members' review.

Investment Interest

The net interest received during September was \$1,469.87 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 \$22,764.58 for the period, and included a coupon payment of \$53,937.49. There was an unrealized gain of \$88,060. The overall asset portfolio yield for all accounts was a positive 2.65%.

The total invest was \$32,076,800, which included 1 investment under a year, 4 investments between 1-2 years, and 3 investments of greater than 2 years.

Receipt Activity for the Period:

	Monthly	YTD
Subrogation Receipts	\$27,225.22	\$532,914.00
Reimbursement & Salvage	\$1,003.85	\$15,807.83
Due to Atlantic County	\$37,257.29	

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 \$804,092.44. A total of 571 checks were issued to vendors.

The claims detail is as follows:

Direct Loss Payments	\$687,887.72
Claim Expenses	\$44,358.82
Legal Defense Costs	\$71,845.90

Adjustment Register (1)	<\$298.90>
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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	\$46,089
Middle Township	\$22,986
Mullica Township	\$6,706
Pleasantville City	\$31,825
Upper Deerfield Township	\$11,394
Waterford Township	\$25,756
Upper Township	\$9,606
Stone Harbor	\$8,665
Total	\$178,027*

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

Payment Register

Chair Beck entertained a motion to approve the ***September 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 ***September 2015 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Kim Hodsdon, **Cape May Point**
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 – October

For the Executive Committee's consideration, Mr. Hansen presented the ***October 2015 Bill List*** in the amount of **\$238,559.07**.

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

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

Motion by Ms. Samuelson, seconded by Ms. Robostello, to approve the ***October 2015 Bill List*** as presented.

ROLL CALL

Yeas:

Kim Hodsdon, **Cape May Point**
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.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Beck reminded the members that the next regular meeting will be held on **Tuesday, November 24, 2015 at 3:00 PM** due to the League of Municipalities Convention, 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 Ms. Robostello, seconded by Ms. Smuz, to open the meeting to the public. All in favor.
Motion carried.

AGRIP Conference

Mr. Hirsch noted that his report was a handout this evening. He noted that our JIF is way ahead of other pools around the Country. He also asked that members read the portions regarding body cameras relating to OPRA requests; redactions and storage.

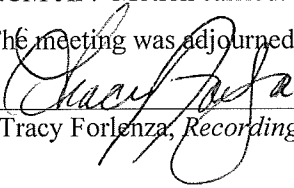
Chair Beck entertained a motion to close the meeting to the public for comment.

Motion by Ms. Samuelson, seconded by Ms. Mahon, to close the meeting to the public. All in favor.
Motion carried.

MOTION TO ADJOURN

Motion by Ms. Samuelson, seconded by Ms. Robostello, to adjourn the October 28, 2015 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:51 PM.



Tracy Forlenza, *Recording Secretary* for



Teri Smutz, *Secretary*