



**AVALON COMMUNITY HALL
3001 Avalon Ave
Avalon, New Jersey**

September 16, 2015 – 3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on September 16, 2015, at Avalon Community Hall, 3001 Avalon Ave, Avalon, 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:

John Armstrong, **Absecon City**
James Waldron, *Alt.*, **Avalon Borough**
Joseph Santagata, **Buena Borough**
Neil Young, **Cape May City**
Kim Hodsdon, **Cape May Point**
Heather Sparks, **Commercial Twp**
Rose Turner, **Corbin City**
Jackie Justice, *Alt.*, **Dennis Twp**
Linda Kent, **Estell Manor City** (*arrived 3:03pm*)
Dennis Krause, *Alt.*, **Galloway Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Vera Kalish, *Alt.*, **Middle Twp**
Susan Robostello, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Scott Jett, **North Wildwood City**
Sam Barbagli, **Newfield Borough**
Jim Dickinson, **Northfield City**
Kellie Seib, *Alt.*, **Sea Isle City**
Jim Craft, **Stone Harbor Borough**

Teri Smuz, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
James Goos, **Ventnor City**
Susan Danson, *Alt.*, **Waterford Twp**
Lauren Vitelli, **West Cape May Borough**
Chris Ridings, **West Wildwood City**
Bonnie Yearsley, **Weymouth Twp** (*arrived 3:05pm*)
Patricia Feketics, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Absent were:

Karen Blowers, **Brigantine City**
Karen Seifrit, **Deerfield Twp**
Bob Campbell, **Downe Twp**
Peter Miller, **Egg Harbor Twp**
Byron Gummoe, **Folsom Borough**
Ingrid Perez, **Hamilton Twp**
Lisa McLaughlin, **Margate City**
Liz Woods, **Ocean City**
Stephen Wilkins, **Pleasantville City**
Lucy Samuelsen, **Somers Point City**
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
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Gerber Insurance
Glenn Insurance
Hardenberg Insurance
Thomas Heist Insurance Agency
Insurance Agencies, Inc. (*arrived 3:09pm*)
Marsh & McLennan Agency
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent RMCs were:

Alamo Insurance

Atlantic Associates
BCA Insurance
Fairview Insurance Agency

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

ALTERNATES

Chair Beck entertained a motion to move alternates Joe Santagata, Buena Borough, Rich Hirsch, Longport Borough and Linda Kent, Estell Manor to the Executive Committee for voting purposes in absence of George Savastano, Sea Isle City, Lucy Samuelson, Somers Point, and vacancy for Robert Smith position.

Motion by Ms. Smuz, seconded by Ms. Robostello, to move alternates Joe Santagata, Buena Borough, Rich Hirsch, Longport Borough and Linda Kent, Estell Manor to the Executive Committee for voting purposes in absence of George Savastano, Sea Isle City, Lucy Samuelson, Somers Point, and vacancy for Robert Smith position. All in favor. Motion carried.

ELECTION OF A NEW EXECUTIVE COMMITTEE MEMBER

Chair Beck opened nominations from the floor to replace Robert Smith for the remainder of the year as he has retired.

Hearing none, Chair Beck closed nominations from the floor to replace Robert Smith for the remainder of the year as he has retired.

Chair Beck entertained a motion to appoint the first alternate, Connie Mahon, Middle Township, to the Executive Committee for the remainder of the 2015 Fund Year.

Motion by Ms. Smuz, seconded by Mr. Hirsch, to appoint the first alternate, Connie Mahon, Middle Township, to the Executive Committee for the remainder of the 2015 Fund Year.

ROLL CALL

Yeas:

John Armstrong, **Absecon City**
James Waldron, *Alt.*, **Avalon Borough**
Joseph Santagata, **Buena Borough**
Neil Young, **Cape May City**
Kim Hodsdon, **Cape May Point**
Heather Sparks, **Commercial Twp**
Rose Turner, **Corbin City**
Jackie Justice, *Alt.*, **Dennis Twp**
Linda Kent, **Estell Manor City**
Dennis Krause, *Alt.*, **Galloway Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Vera Kalish, *Alt.*, **Middle Twp**
Susan Robostello, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Scott Jett, **North Wildwood City**
Sam Barbagli, **Newfield Borough**
Jim Dickinson, **Northfield City**
Kellie Seib, *Alt.*, **Sea Isle City**

Jim Craft, **Stone Harbor Borough**
Teri Smuz, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
James Goos, **Ventnor City**
Susan Danson, *Alt.*, **Waterford Twp**
Lauren Vitelli, **West Cape May Borough**
Chris Ridings, **West Wildwood City**
Bonnie Yearsley, **Weymouth Twp**
Patricia Feketics, **Wildwood Crest Boro**
Lisa Garrison, **Woodbine Borough**

Nays: None

Abstained: None

All in favor. Motion carried by unanimous vote.

RESOLUTION 2015-38 ELECTING A MEMBER OF EXECUTIVE COMMITTEE

Chair Beck entertained a motion to adopt Resolution 2015-38 Electing a member of the Executive Committee to fill a vacancy hereby appointing the first alternate, Connie Mahon, Middle Township, to the Executive Committee for the remainder of the 2015 Fund Year.

Motion by Ms. Smuz, seconded by Ms. Robostello, to adopt Resolution 2015-38 as presented.

ROLL CALL

Yeas: Joe Santagata, **Buena Borough**
Kim Hodsdon, **Cape May Point**
Linda Kent, **Estell Manor City**
Ed Beck, *Chair*, **Linwood City**
Rich Hirsch, **Longport Borough**
Susan Robostello, **Millville City**
Teri Smuz, *Sec*, **Upper Twp**

Nays: None

Abstained: None

All in favor. Motion carried by unanimous vote.

RESOLUTION 2015-39 CONFIRMING AN EXECUTIVE COMMITTEE MEMBER FOR 2015

Chair Beck entertained a motion to adopt Resolution 2015-39 confirming the election an Executive Committee member, Connie Mahon, Middle Township, for the remainder of the 2015 Fund Year.

Motion by Mr. Hirsch, seconded by Ms. Smuz, to adopt Resolution 2015-39 as presented.

ROLL CALL	Yeas:	Joe Santagata, Buena Borough Kim Hodsdon, Cape May Point Linda Kent, Estell Manor City Ed Beck, <i>Chair</i> , Linwood City Rich Hirsch, Longport Borough Susan Robostello, Millville City Teri Smuz, <i>Sec</i> , Upper Twp
	Nays:	None
	Abstained:	None

All in favor. Motion carried by unanimous vote.

APPROVAL OF MINUTES (VERBALLY AMENDED) – OPEN SESSION

Chair Beck entertained a motion to approve the amended meeting minutes of the July 15, 2015 Executive Committee Meeting noting the amendment was to include Glenn Clarke, Dennis Twp as present and Susan Jacobucci, Galloway Twp as absent.

Motion by Ms. Robostello, seconded by Ms. Hodsdon, to approve the meeting minutes of the July 15, 2015 Executive Committee Meeting as amended. 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 July 15, 2015 Meeting of the Fund as presented.

Motion by Mr. Hirsch, seconded by Ms. Robostello, to approve the Closed Session minutes of the July 15, 2015 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the July 15, 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 #2015-40

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 2015-40* as presented.

Motion by Ms. Robostello, seconded by Ms. Hodsdon to adopt *Resolution 2015-40*.

ROLL CALL *Yeas:* Joe Santagata, **Buena Borough**
Kim Hodsdon, **Cape May Point**
Linda Kent, **Estell Manor City**
Ed Beck, *Chair*, **Linwood City**
Rich Hirsch, **Longport Borough**
Susan Robostello, **Millville 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. Hirsch, 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. Smuz to approve the claims for payment as discussed in Closed Session. They are as follows:

July 2015 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
Z07817	X19262	Z20490
X71777	X99883 (01)	Z21829
X45469 (01-02)		
Z02843 (01-02)		
Z05471		
X82698		
Z09374		
X63443		
Z18912		
X44747		
Z19405		
X83184		
Z15890		

X99444		
X87367		
Z22128		
X19963 (01-02)		
Z20187		
Z20011		
X95573 (01-02)		
X93573		

August 2015 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Auto Liability</i>	<i>Property</i>
X78968	U76650	X80718	Z21010
X94614	X70565		Z21925
X93253	X10123		Z22524
X94524	X35471		Z22865
Z15819	X21424		Z17518
Z20314	X44470		
Z23386	Z16422		
Z21758	Z12718		
Z19405	X99821		
Z10933			
Z18590			
E72074 (01-02)			
X77844			
Z21461			
Z12161			
X59272			
Z12289			
Z21242 (01-03)			
X34722			
X85860			

ROLL CALL *Yeas:* Joe Santagata, **Buena Borough**
Kim Hodsdon, **Cape May Point**
Linda Kent, **Estell Manor City**
Ed Beck, *Chair*, **Linwood City**
Rich Hirsch, **Longport Borough**
Susan Robostello, **Millville 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 were three (3) claim(s) for Abandonment of Subrogation.

<i>Qual-Lynx File #</i>
X93573
X80854
X78581

ROLL CALL *Yeas:* Joe Santagata, **Buena Borough**
Kim Hodsdon, **Cape May Point**
Linda Kent, **Estell Manor City**
Ed Beck, *Chair*, **Linwood City**
Rich Hirsch, **Longport Borough**
Susan Robostello, **Millville 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

Mr. Miola reported on the Claims Review Committee meeting minutes of August 13, 2015 and September 10, 2015. He noted they are a handout to the membership and are self-explanatory.

He highlighted the following items:

July PARs

The Committee reviewed Twenty-five (25) claims at the August 13, 2015 meeting. Of the claims reviewed, twenty-one (21) Workers' Compensation (9 Police, 3 Streets, 5 Fire, and 4 Other); two (2)

General Liability; zero (0) Auto Liability; and two (2) Property PARs were approved for settlement or continuing defense.

August PARs

The Committee reviewed thirty-five (35) claims at the September 10, 2015 meeting. Of the claims reviewed, twenty (20) Workers' Compensation (9 Police, 3 Streets, 5 Fire, and 3 Other); nine (9) General Liability; one (1) Auto Liability; and five (5) Property PARs (plus one additional Property PAR presented prior to the meeting) for a total of thirty-six (36) were approved for settlement or continuing defense.

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

The next meeting is October 8, 2015 at the Hamilton Twp Municipal Building, Mays Landing.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – August

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

Mercantile Licenses

Ms. Tyler-Schohl reviewed what can happen when a company applies for, or attempts to renew, a mercantile or business license, and how a potential lawsuit can result when the application is rejected for unsubstantiated reasons. She also reviewed how one claim in particular resulted in a \$1 million settlement and another claim although ending in a dismissal, still cost \$161,000 to defend. She noted that prior to rejecting an application for a license, the Solicitor should be consulted.

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 July and August 2015.

Lost Time v. Medical Only Cases

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

	<i>July</i>	<i>Aug</i>	<i>YTD</i>
<i>Lost Time</i>	8	6	45
<i>Medical Only</i>	93	52	388
<i>Report Only</i>	43	27	241
<i>Total Intakes(New Claims)</i>	144	85	674
<i>Report Only % of Total</i>	43	27	241

<i>Medical Only/Lost Time Ratio</i>	<i>92:08</i>	<i>90:10</i>	<i>90:10</i>
<i>Average Days to Report</i>	<i>1.3</i>	<i>2.4</i>	<i>1.8</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>7,736</i>
<i>Transitional Duty Days Worked</i>	<i>5,700</i>
<i>% of Transitional Duty Days Worked</i>	<i>73.7%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>2,036</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>26.3%</i>

Nurse Case Assignment Report:

<i>Nurse Case Summary Report (Inclusive of 3 JIFs)</i>	<i>August</i>
<i>Total Open Cases in current month</i>	<i>47</i>
<i>Total Cases Closed</i>	<i>56</i>
<i>Total Cases Remaining Open</i>	<i>156</i>

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>July</i>	<i>August</i>	<i>YTD</i>
<i>Bill Count</i>	<i>607</i>	<i>416</i>	<i>4,365</i>
<i>Original Provider Charges</i>	<i>\$718,288</i>	<i>\$342,477</i>	<i>\$4,855,407</i>
<i>Re-priced Bill Amount</i>	<i>\$234,680</i>	<i>\$132,600</i>	<i>\$1,669,798</i>
<i>Savings</i>	<i>\$481,470</i>	<i>\$210,178</i>	<i>\$3,160,898</i>
<i>% of Savings</i>	<i>67.0%</i>	<i>61.4%</i>	<i>65.1%</i>
<i>Participating Provider Penetration Rate- Bill count</i>	<i>96.0%</i>	<i>95.9%</i>	<i>94.0%</i>
<i>Participating Provider Penetration Rate-Provider Charges</i>	<i>97.3%</i>	<i>94.8%</i>	<i>96.2%</i>
<i>EPO Penetration Rate – Bill Count</i>	<i>90.7%</i>	<i>89.4%</i>	<i>81.6%</i>
<i>EPO Penetration Rate –Provider Charges</i>	<i>94.8%</i>	<i>88.5%</i>	<i>84.7%</i>

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

SOLICITOR'S REPORT

Mr. DeWeese introduced his son Scott DeWeese which joined his firm on September 1, 2015. He will be attending the JIF meetings becoming familiar with the members and the process.

Mr. DeWeese presented the following reports:

Closed Claims

Mr. DeWeese noted that there were eight (8) in August and two (2) in September that were closed. Of these cases six (6) had no payment. He noted that a synopsis of these cases can be found in the agenda packet.

The one case, *Estate of Pasquarello v. City of Sea Isle City*, settled for \$2.2 million.

<i>Closed Case</i>	<i>Description</i>
<i>Miller v. Township of Egg Harbor</i>	Auto Liability. Assigned Defense Counsel, Robert Merenich, Esquire filed a frivolous claims notice and the Plaintiff has agreed to execute a Stipulation of Dismissal.
<i>Stilwell v. City of Somers Point</i>	Trip and Fall/Sidewalk. Assigned Defense Counsel, Thomas G. Smith, Esquire filed a frivolous claims notice based on non-jurisdiction and the Plaintiff/s counsel executed a Stipulation of Dismissal with prejudice.
<i>Torres v. Township of Waterford</i>	Failure to maintain traffic signals. Arbitrators found no cause for action against insured. Defense Counsel will not be filing a Trial de Novo and Arbitration award will be confirmed.
<i>Herman v. Township of Lower</i>	Trip and Fall/Beach walkway. Assigned Defense Counsel, Erin R. Thompson, Esquire filed Motion for Summary Judgment which was denied. Payment of \$80,000 was made as settlement. Stipulation of Dismissal with Prejudice was filed on July 6, 2015.
<i>Estate of Pasquarello v. City of Sea Isle City</i>	Struck by maintenance vehicle resulting in death. Assigned Defense Counsel James Birchmeier, Esquire, file a Motion to Change the Venue to Cape May County which was granted. Mr. Birchmeier was able to negotiate the settlement of this matter with approval of the MEL for payment to the Plaintiff of \$2,200,000.
<i>Estate of Gulig v. Town of Hammonton</i>	Ice on roadway resulting in death. Assigned Defense Counsel, L. Patricia Sampoli, Esquire, filed a Motion for Summary Judgment which was denied. Ms. Sampoli was able to negotiate the settlement for payment to the Plaintiff for \$185,000.
<i>Starr v. City of Wildwood</i>	Tramcar crash. Assigned Defense Counsel, Erin R. Thompson, Esquire filed Motion for Summary Judgment based upon the Plaintiff's failure to submit a Tort Claims Notice. Plaintiff executed a Stipulation of Dismissal with Prejudice on July 15, 2015.
<i>Jones v. Township of Galloway</i>	Minor/Bomb making. Civil rights, etc. Assigned Defense Counsel, Robert Merenich, Esquire, obtained a Voluntary Dismissal of all Township

	Defendants with Prejudice on July 6 th , 2015.
<i>Talmadge v. City of Ocean City</i>	Trip and Fall/Sidewalk. Assigned Defense Counsel James Birchmeier, Esquire, filed a Motion for Summary Judgment. Motion denied for being premature. Co-defendant (adjoining property owner) paid \$57,500. Mr. Birchmeier refiled Motion that was unopposed.
<i>Carey v. City of Wildwood</i>	Excessive Force/Civil Rights. Assigned Defense Counsel James Birchmeier, Esquire, filed Motion to Dismiss the "Monell" claims. Motion was granted leaving state law assault and excessive force claims. Mistrial due to Plaintiff discussing case with witnesses. Prior to second trial, Mr. Birchmeier settled case for negotiated amount of \$29,000 inclusive of counsel fees.

Full General Liability Status Report

Mr. DeWeese noted the he provided a full general liability report to the Claims Committee. There are 72 active general liability files pending. He remarked that if anyone would like to see their own claims, please contact him and he will send their town. He requested that this information only be shared in closed session with the governing body and collected.

Full Subrogation Status Report

Mr. DeWeese reported that the subrogation receipts are detailed in the Treasurer's report. He noted that the subrogation in August and September is over \$25,000 and YTD for 2015 is \$500,000.

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

RFQ for Defense Panel

Mr. DeWeese reported that the RFQ was placed for WC and GL defense panel members. He noted that he will do an initial review and then the Claims Committee will review as well.

COMMITTEE REPORTS

EPL/POL Claims Review Committee – July 15, 2015

Mr. Jett noted that the minutes are in the agenda packet and to please review.

XL update - Mr. Jett noted that AJG met with the MEL and Summit Risk in June regarding the 2016 renewal and were meeting with them in August again. Mr. Miola stated that they met with them last week and are currently negotiating the renewal. He also noted that they are looking at a competing proposal as well and will update the members.

MEL EPL Plan of Risk Management Program - Mr. Jett informed the members that the compliance dates for submission have changed. The new compliance date is January 1, 2017 instead of May 1, 2016, with a checklist due date of October 1, 2016 with no further extensions.

Training – Mr. Jett noted that a save the date for the Elected Officials, Managers and Supervisory and Police Risk Management Training can be found on page 132-134 of the agenda packet. He also asked that the members inform their employees.

Cyber Liability Audit – Mr. Jett asked if there were updates since July. Mr. Miola noted that Mr. Forlenza sent the RFQ out and responses are due very soon. Mr. Jett noted that this is a great way for members to see if they have the best technology safeguards in place.

Strategic Planning Committee – August 6, 2015

Ms. Yearsley introduced her deputy clerk, Ms. Dorothy Jo Ayres, since she will be retiring May 2016. She asked members to review the minutes from the August 6th meeting found in the agenda packet.

Fund Commissioner Attendance - She commented that they discussed Fund Commissioner attendance noting that Mr. Forlenza sent out letters to some members who's attendance did not meet the Fund's guidelines.

New Fund Commissioner Orientation - She also noted that new Fund Commissioner orientation will be held this fall prior to an Executive Committee meeting making the meeting slightly easier to follow.

December 16, 2015 Dinner Meeting – Ms. Yearsley reported that the December meeting is moved to December 16th at Sugar Hill Restaurant where it was held the previous year. It follows the meeting in Mays Landing library.

Annual Planning Retreat – Ms. Yearsley stated that the annual planning retreat is approaching on October 28th and 29th and the Executive Committee meeting will be at 4pm Wednesday, October 28th at the Flanders Hotel in Ocean City.

RMC Fees – Ms. Yearsley reported that they discussed RMC fees as did the Finance Committee. She commented that they are looking at putting a minimum on the RMC fee in lieu of percentage. She further stated that there would be 26 mandatory services built into the contract for the RMC to do for the member. She noted that this is still being discussed by the Finance Committee.

Finance Committee – August 7th, 2015

Ms. Stollenwerk noted the August 7th minutes can be found in the agenda packet. She suggested that all members review them.

Surplus – Ms. Stollenwerk reviewed the JIF surplus by Fund Year with the members commenting that \$8.5 million is in closed year funds. She noted that the next year going to the RCF is 2011 Fund Year which has \$4.1 million. She reported that the Finance Committee is recommending a \$1.75 million release this year and a resolution is on page 70 for consideration at today's meeting.

Resolution 2015-41 Authorizing Release of Surplus

Chair Beck entertained a motion to adopt resolution 2015-41 Authorizing release of \$1.75 million in surplus.

Motion by Mr. Hirsch, seconded by Ms. Smuz, to adopt resolution 2015-41 Authorizing release of \$1.75 million in surplus as presented.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, Buena Borough Kim Hodsdon, Cape May Point Linda Kent, Estell Manor City Ed Beck, <i>Chair</i> , Linwood City Rich Hirsch, Longport Borough Susan Robostello, Millville City Teri Smuz, <i>Sec</i> , Upper Twp
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

All in favor. Motion carried by unanimous vote.

Resolution 2015-42 Authorizing Release of Surplus to Cover 2010 Deficit

Ms. Stollenwerk

Chair Beck entertained a motion to adopt resolution 2015-42 Authorizing release of \$714,632 surplus to cover 2010 deficit.

Motion by Mr. Hirsch, seconded by Mr. Santagata, to adopt resolution 2015-42 Authorizing release of \$714,632 surplus to cover 2010 deficit as presented.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, Buena Borough Kim Hodsdon, Cape May Point Linda Kent, Estell Manor City Ed Beck, <i>Chair</i> , Linwood City Rich Hirsch, Longport Borough Susan Robostello, Millville City Teri Smuz, <i>Sec</i> , Upper Twp
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

All in favor. Motion carried by unanimous vote.

2016 Budget - Ms. Stollenwerk reported that the Finance Committee is also working on the preliminary 2016 budget, noting that the Actuary is recommending a loss funding reduction of 5.3% and an overall JIF budget decrease of 4%. She also noted that the MEL has a project increase of 10% and the EPL of 15% driving this is that the ACM JIF's loss ratio is the worst at 144%! She also stated that the MEL is implementing a retro program for poor performers that will span 10 years. The JIF will budget for the full

amount and if it doesn't reach it, the funds will be returned as surplus. She further noted that we are evaluating raising the current SIR to see if it makes financial sense.

Vendor Review

Actuary - Ms. Stollenwerk noted that the Finance Committee is recommending that the Actuary be reappointed.

Auditor RFP - Ms. Stollenwerk reported that 3 responses (Samuel Klein, Holman Frenia Allison and Bowman & Company) were received and will be evaluated at the next Finance meeting on September 30th and a recommendation made for appointment at the October meeting.

MEL Fiduciary Disclosure – Mr. Miola commented that the MEL Fiduciary Disclosure is in the agenda packet so please review.

Environmental Impairment Liability – Mr. Miola reminded the members that they do not have environmental impairment liability coverage. He noted that reminders are sent to the members and RMCs stating that this is not coverage for such items as underground storage or seepage so the members should seek this independently if needed.

Wellness Director Report

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

She reported on the following:

- Brigantine City – Ms. Smith noted that they held a health fair in August. Employees came on lunch.
- Corbin City – Ms. Smith noted that they held a health fair in August. She commented that the Atlantic County Board of Health did a presentation on healthy eating.
- Downbeach Health Fair – Longport, Margate and Ventnor will combine to hold a health fair on October 16th. The vendors will be donating items.
- Millville – Formed a wellness committee including police, fire, public works. The next three months they will hold a health event to get going.
- Weymouth – She noted they will also be holding a health fair on October 15th.

Ms. Smith noted that the August newsletter focuses on outdoor activities in the heat. Her report shows new members who created wellness committees.

Ms. Smith reminded the members that they have wellness incentive money available to be used until December 31st, 2015. She can give members ideas of what they can purchase.

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

Resolution #2015-43 – Release of Surplus from Hammonton's share of A.E.L.C.F

Chair Beck entertained a motion to Approve Resolution #2015-43 Authorizing Release of Surplus (\$6,375.88) from the Town of Hammonton's share of the Aggregate Excess Loss Contingency Fund as presented.

Motion by Ms. Hodsdon, seconded by Ms. Robostello to Approve Resolution #2015-43 Authorizing Release of Surplus (\$6,375.88) from the Town of Hammonton's share of the Aggregate Excess Loss Contingency Fund.

ROLL CALL	Yeas:	Joe Santagata, Buena Borough Kim Hodsdon, Cape May Point Linda Kent, Estell Manor City Ed Beck, <i>Chair</i> , Linwood City Rich Hirsch, Longport Borough Susan Robostello, Millville City Teri Smuz, <i>Sec</i> , Upper Twp
	Nays:	None
	Abstain:	None

All in favor. Motion carried by unanimous vote.

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.

LTAF Report – Mr. Miola commented that this report is in the agenda packet so please review.

Certificates of Insurance - Mr. Miola reported that these are included in the agenda packet and should be made part of the record in these minutes.

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.

EPL Practices Liability Coverage – Mr. Miola noted that the checklist includes the copays and deductibles and to please review for accuracy.

EPL Allowance – Mr. Miola reminded the members that these funds can be used for employment practices related expenses and the instructions are on the website.

EPL Authorized Contacts – Mr. Miola asked members to please review the list to determine if their contacts are current employees.

Financial Fast Track – Mr. Miola commented that the JIF has a strong surplus of \$28 million which continues to grow steadily.

Regulatory Filings – Mr. Miola stated that all filings are up to date.

Monthly Activity Calendar – Mr. Miola asked members to review the calendar.

Skateboard Park Approval – Mr. Miola commented that the JIF needs to know about any skateboard parks so proper guidelines can be followed. Ocean City's inspection is tomorrow.

Capehart & Scatchard Updates – Mr. Miola encouraged members to read these updates.

Statutory Bond Status – Mr. Miola reminded members to review the list as it is the individual, not the position that is bonded.

Renewing Members – Mr. Miola noted that all renewing members have renewed.

Coverage Documents – Mr. Miola noted all documents were emailed on or about August 14, 2015 to all members.

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 132-134 of the agenda packet. He also asked that the members inform their employees.

New Member Activity – Mr. Miola noted that a former member of the JIF was inquiring about rejoining the JIF when the final year of the 3 year wait period ends.

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

MEL/RCF REPORTS

MEL Update

2016 Budget - Mr. Hirsch noted the MEL met September 2, 2015 and discuss its 2016 Budget which reflects an overall decrease of 4% when applying the 2015 exposures and limits against the 2016 rate table to provide a comparison. He stated that as mentioned earlier in the Finance report, the MEL has introduced a retro program with the rate table on page 138 noting the ACM is capped at 1.350.

Super Storm Sandy –Mr. Hirsch noted the judge met his date and the Mel wants to move this process along so members can complete their FEMA filings commenting that FEMA is expected to process a payment of 95% of the amounts not paid by Zurich.

OPRA Process – Mr. Hirsch stated that Fund Attorneys will now oversee this OPRA process at an annual cost of \$16,000.

Resolution #2015-44 – Resolution to Renew 3 Year Membership with MEL

Chair Beck entertained a motion to approve Resolution #2015-44 renewing a 3 year membership with the MEL JIF as presented.

Motion by Mr. Hirsch, seconded by Ms. Robostello to approve Resolution #2015-44 renewing a 3 year membership with the MEL JIF.

ROLL CALL *Yeas:* Joe Santagata, **Buena Borough**
Kim Hodsdon, **Cape May Point**
Linda Kent, **Estell Manor City**
Ed Beck, *Chair*, **Linwood City**
Rich Hirsch, **Longport Borough**
Susan Robostello, **Millville City**
Teri Smuz, *Sec*, **Upper Twp**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

RCF Update

Residual Legacy Account – Mr. Hirsch reported that a number of fund years in RCF are in a deficit caused by paid claims and loss reserves in excess of the projected amounts used to establish the budget so they created a Residual Legacy Account to transfer 10 years of outstanding liabilities of RCF Fund Years 1995-2004. A resolution was adopted authorizing this transfer.

RCF 2015 Budget Amendment – Mr. Hirsch stated that the public hearing for the budget amendment will be at the next meeting on October 21, 2015.

NJ Urban Centers JIF – Mr. Hirsch reported that this is a new JIF forming to meet the needs of large cities that are not normally eligible for membership in programs like the MEL and RCF.

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

Resolution #2015-45 – Resolution to Renew 3 Year Membership with RCF

Chair Beck entertained a motion to approve Resolution #2015-45 renewing a 3 year membership with the RCF JIF as presented.

Motion by Mr. Hirsch, seconded by Mr. Santagata to approve Resolution #2015-45 renewing a 3 year membership with the RCF JIF.

ROLL CALL *Yeas:* Joe Santagata, **Buena Borough**
Kim Hodsdon, **Cape May Point**
Linda Kent, **Estell Manor City**
Ed Beck, *Chair*, **Linwood City**
Rich Hirsch, **Longport Borough**
Susan Robostello, **Millville 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 is self-explanatory. He highlighted the following items and reminded members of upcoming training sessions.

Safety Bulletin – Mr. Sheehan commented that two bulletins were released. One was on Crossing Guard Safety and the other was on Summer and High Visibility Apparel as well as a video message sent out on Crossing Guards.

MSI Training – Mr. Sheehan reported that they now sent out reminder notices for training. He further noted that the 2016 course catalog is in the agenda packet (pg 148) as well. He noted that now there will be MSI email announcements for all monthly training sent to Fund Commissioners, Safety Coordinators and RMCs.

2016 MSI Class Request – Mr. Sheehan noted that the MSI class request deadline has been extended until September 30, 2015.

Fast Track Training – Mr. Sheehan stated that the fast track and safety training dates are listed on pg 151 of his report.

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

TREASURER'S REPORT

July Report

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

Investment Interest

Net interest received for the current month totaled \$2,181.20 and a coupon payment of \$14,375, accrued interest of \$47,429. After including a realized and a realized and an unrealized net loss of \$18,520 in the asset portfolio, the yield was adjusted to .01 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$34,370 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 \$25,018,870 and consists of two (2) investments with a maturity of less than one year; five (5) obligations with maturity of 1- 2 years and one (1) obligations with maturities greater than two (2) years.

Redeemed:	\$5,000,000
Called:	\$0
Purchased:	\$10,000,000
Coupon Payment/Asset Income:	\$14,375

Receipt Activity for the Period:

	Monthly	YTD
Subrogation Receipts	\$19,271.81	\$490,892.83
Reimbursement & Salvage	\$961.00	\$9,708.39
2015 2 nd Qtr Assessment Collected	\$1,428,464	
Retrospective Program	\$0	\$31,505.00
Received to be posted by QL (7/15)	\$83.07	

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 \$972,516.69. A total of 568 checks were issued to vendors.

The claims detail is as follows:

Direct Loss Payments	\$733,538.95
Claim Expenses	\$20,912.50
Legal Defense Costs	\$218,065.14
Void loss payment (1)	<\$3,471.98>
Adjustment Register (11)	<\$13,421.06>

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$48,273,080.28 to a closing balance of \$47,749,700.29 showing a decrease in the Fund of \$523,379.99.

August Report

Mr. Hansen presented the Treasurer's Report for the period ending **August 31, 2015**. The report was made part of the agenda packet for members' review. This report was accidentally left out of the minutes, but was verbally added by the treasurer.

Investment Interest

Net interest received for the current month totaled \$3,139.23 and a coupon payment of \$4,500, accrued interest of \$65,631.48. After including a realized and a realized and an unrealized net loss of \$27,475 in the asset portfolio, the yield was adjusted to -.04 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$6,895 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 \$32,988,740 and consists of two (2) investments with a maturity of less than one year; five (5) obligations with maturity of 1- 2 years and three (3) obligations with maturities greater than two (2) years.

Redeemed: \$0
Called: \$0
Purchased: \$8,000,000
Coupon Payment/Asset Income: \$4,500

Receipt Activity for the Period:

	Monthly	YTD
Subrogation Receipts	\$14,795.95	\$505,688.78
Reimbursement & Salvage	\$5,095.59	\$14,803.98
2015 2 nd Qtr Assessment Collected	\$4,494,655.58	
Retrospective Program	\$12,118.00	\$43,623
Delinquent Interest	\$18.66	
Not Received by treasurer but posted by QL (8/15)	\$3,179.85	

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 \$828,166.79. A total of 518 checks were issued to vendors.

The claims detail is as follows:

Direct Loss Payments	\$719,464.25
Claim Expenses	\$23,548.11
Legal Defense Costs	\$85,154.43
Void loss payment (1)	<\$3,466.07>
Adjustment Register (1)	<\$5,074.00>

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$47,749,700.29 to a closing balance of \$51,230,589.98 showing an increase in the Fund of \$3,480,889.69.

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

Member	08/31/15 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.*

3rd Quarter Installment Assessments

Mr. Hansen reported that all 3rd quarter installment assessments have been received.

Payment Register

Chair Beck entertained a motion to approve the ***July and August 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. Hodsdon, seconded by Ms. Smuz to approve the ***July and August 2015 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Kim Hodsdon, **Cape May Point**
Linda Kent, **Estell Manor City**
Ed Beck, *Chair*, **Linwood City**
Rich Hirsch, **Longport Borough**
Susan Robostello, **Millville City**
Teri Smuz, *Sec*, **Upper Twp**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Bill List – August

For the Executive Committee's consideration, Mr. Hansen presented the *August 2015 Bill List* in the amount of **\$201,257.60** for *ratification*.

Chair Beck entertained a motion to *ratify* the *August 2015 Bill List* as presented.

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

Motion by Ms. Robostello, seconded by Ms. Hodsdon, to *ratify* the *August 2015 Bill List* as presented.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, Buena Borough Kim Hodsdon, Cape May Point Linda Kent, Estell Manor City Ed Beck, <i>Chair</i> , Linwood City Rich Hirsch, Longport Borough Susan Robostello, Millville City Teri Smuz, <i>Sec</i> , Upper Twp
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

Bill List – September

For the Executive Committee's consideration, Mr. Hansen presented the *September 2015 Bill List* in the amount of **\$195,240.13**.

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

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

Motion by Mr. Hirsch, seconded by Ms. Robostello, to approve the *September 2015 Bill List* as presented.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, Buena Borough Kim Hodsdon, Cape May Point Linda Kent, Estell Manor City Ed Beck, <i>Chair</i> , Linwood City Rich Hirsch, Longport Borough Susan Robostello, Millville City Teri Smuz, <i>Sec</i> , Upper Twp
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Welcome New Fund Commissioners

Chair Beck welcomed new Fund Commissioners Neil Young of Cape May City and Patricia Feketics of Wildwood Crest.

Next Meeting

Chair Beck reminded the members that the next regular meeting will be held on **Wednesday, October 28, 2015 at 4:00 PM**, following the Retreat at **The Flanders Hotel, 719 E. 11th Street, Ocean City, 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.

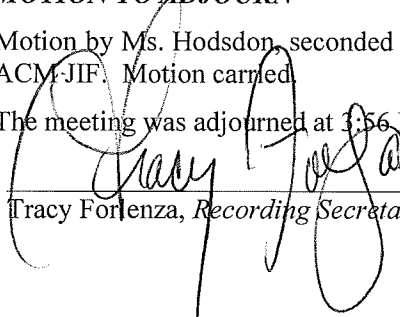
Chair Beck entertained a motion to close the meeting to the public for comment.

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

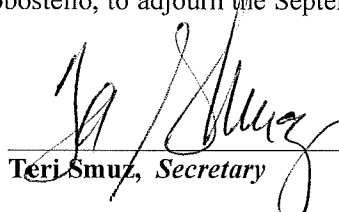
MOTION TO ADJOURN

Motion by Ms. Hodsdon, seconded by Ms. Robostello, to adjourn the September 16, 2015 meeting of the ACM-JIF. Motion carried.

The meeting was adjourned at 3:56 PM.



Tracy Fortenza, *Recording Secretary* for



Teri Smuz, *Secretary*