



AGENDA PACKET



Wednesday, October 26, 2016 at 3:00 PM

**The Flanders Hotel
716 East 11th Street, Ocean City, NJ**

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

**The Flanders Hotel
719 East 11th Street
Ocean City, NJ
October, 2016 – 3:00 PM**

AGENDA

- I. Meeting called to order by Chairman
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to:
 - a. *The Press of Atlantic City*
 - b. *Courier Post*, Cherry Hill, New Jersey; and
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (if necessary)
- V. Approval of Minutes.....Pages 1-22
 - A. Adoption of the **July 20, 2016** minutes – **Motion – All in Favor**
 - B. Approval of the **July 20, 2016** Closed Session minutes – **Motion – All in Favor**

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VI. Closed Session – Resolution 2016- _____ Authorizing a Closed Session of the Atlantic County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**
 - A. Claims Review Committee Report – Closed Session Items
 - B. Professionals’ Reports
 - 1. Claims Administrator’s Report
 - 2. Executive Director’s Report
 - 3. Safety Director’s Report
 - 4. Solicitor’s Report
- VII. Reopen Public Portion of Meeting – **Motion – All in Favor**
- VIII. Claims Review Committee Report – Open Session Items
- IX. Authorization of Claims Payments – **Motion - Roll Call**
- X. Authorization to Abandon Subrogation (if necessary) – **Motion - Roll Call**
- XI. Claims Administrator’s Report
 - A. Lessons Learned from Losses – October 2016.....Page 23

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- XVII. MEL and/or RCF Reports
- A. MEL Report – October 19, 2016.....Verbal
 - B. RCF Report – October 19, 2016.....Pages 125-127
- XVIII. Safety Director’s Report
- A. Activity Report.....Pages 128-131
 - B. Bulletin: National Preparedness Month.....Pages 132-134
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- XIX. Treasurer’s Report as of September 30, 2016.....Pages 137- 199
- A. Fund Status
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 - D. Approval of October Bill List – **Motion – Roll Call**.....Page 196
 - E. Reconciliation
 - F. Summary Report by Check Amount
- XX. Miscellaneous Business
- A. Resolution authorizing the release of surplus from the Township of Middle’s share of the AELCF – **Motion – Roll Call**.....Pages 200-201
 - B. Resolution supporting Senate Bill 2663 and Assembly Bill 4234 – **Motion –Roll Call**...Page 202

<p style="text-align: center;">The Next Meeting will be held on Monday, November 21, 2016 at 3:00 PM, Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ</p>

- XXI. Public Comment
- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**
- XXII. Motion to Adjourn Meeting – **All in Favor**



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

September 21, 2016–3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on September 21, 2016, at the Avalon Community Hall, 3001 Avalon Ave, Avalon, New Jersey at 3PM, prevailing time. *Chair Smuz*, **Upper Township**, presiding. The meeting was called to order at 3:00 PM.

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to *The Press of Atlantic City* and the *Courier Post*, Cherry Hill, New Jersey; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Atlantic County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Atlantic County Municipal Joint Insurance Fund.

ROLL CALL

Those in attendance were:

Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Joseph Santagata, **Buena Borough**
Neil Young, **Cape May City**
Stephen O'Connor, **Cape May Point**
Heather Sparks, **Commercial Twp**
Rose Turner, **Corbin City**
Jackie Justice, *Alt.*, **Dennis Twp**
Elaine Tedesco, *Alt.*, **Egg Harbor Twp**
Ingrid Perez, **Hamilton Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Lisa McLaughlin, **Margate City**
Susan Robostello, **Millville City**
Scott Jett, **North Wildwood City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Jim Craft, **Stone Harbor Borough** (*arrived after roll call*)
Teri Smuz, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp** (*arrived after roll call*)
James Goos, **Ventnor City**
Susan Danson, *Alt.*, **Waterford Twp**

Lauren Vitelli, **West Cape May Borough**
Elaine Crowley, *Alt.*, **West Wildwood City**
Chris Wood, **Wildwood City**
Lyndsey, Herman, *Alt.*, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Absent were:

John Armstrong, **Absecon City**
Karen Seifrit, **Deerfield Twp**
Bob Campbell, **Downe Twp**
Linda Kent, **Estell Manor City**
Byron Gummoe, **Folsom Borough**
Chris Johansen, **Galloway Twp**
Connie Mahon, **Middle Twp**
Dawn Stollenwerk, **Mullica Twp**
Rachel Zaccaria, **Newfield Borough**
Jim Dickinson, **Northfield City**
Liz Woods, **Ocean City**
Stephen Wilkins, **Pleasantville City**
Dorothy Jo Ayres, **Weymouth Twp**

Also present were:

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

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

C. J. Adams Company
Atlantic Associates
J. Byrne Agency, Inc.
Fairview Insurance Agency
Gerber Insurance
Glenn Insurance
Insurance Agencies, Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
Siracusa-Kauffman Insurance

Absent RMCs were:

AJM Insurance
Alamo Insurance

BCA Insurance
Hardenberg Insurance
Thomas Heist Insurance Agency
William R. Mints Agency

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

MOVE UP ALTERNATES

In absence of Ms. Mahon, Middle Twp, alternate Ms. Picard, Lower Twp, will be moved to the Executive Board for voting purposes.

APPROVAL OF MINUTES – OPEN SESSION

Chair Smuz entertained a motion to approve the meeting minutes of the July 20, 2016 Executive Committee Meeting as presented.

Motion by Ms. Perez, seconded by Ms. Robostello, to approve the meeting minutes of the July 20, 2016 Executive Committee Meeting as presented. All in favor. Motion carried.

APPROVAL OF MINUTES – CLOSED SESSION

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

Chair Smuz entertained a motion to adopt the Closed Session Meeting Minutes of the July 20, 2016 Meeting of the Fund as presented.

Motion by Ms. Robostello, seconded by Ms. Perez, to approve the Closed Session minutes of the July 20, 2016 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the July 20, 2016 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Confidential Closed Session Meeting Minutes were collected.

AMENDMENT TO JUNE 15, 2016 OPEN SESSION MINUTES

Chair Smuz read the following correction to the June 15, 2016 open session minutes: The minutes are being amended to correct a statement on page 12, section MEL/RCF Reports, subsection Auditor and Actuary Reports, from the June 15, 2016 meeting. The original statement by Ms. Stollewerk in the minutes read, “She noted that this allows them to understate the surplus on the books for 2014 and 2015 by discounting reserves.” Chair Smuz noted that the amended statement reads, “She noted that this allows them to overstate the surplus on the books for 2014 and 2015 by discounting reserves.”

Chair Smuz entertained a motion to approve the meeting minutes of the June 15, 2016 Executive Committee Meeting as *amended*.

Motion by Ms. Robostello, seconded by Mr. Hirsch, to approve the amended minutes of the June 15, 2016 Executive Committee Meeting as amended. All in favor. Motion carried.

CLOSED SESSION - RESOLUTION #2016-34

Be it moved by the Atlantic County Municipal Joint Insurance Fund that the public be excluded from this portion of the meeting to permit the Executive Committee to consider in closed session matters affecting

the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations and that the minutes covering these matters and the results of closed session will be released to the public when the reasons for discussing and acting on them in closed session no longer exists as required by the Open Public Meeting Act.

Chair Smuz entertained a motion to adopt *Closed Session Resolution 2016-34* as presented.

Motion by Ms. Perez, seconded by Mr. Hirsch to adopt *Resolution 2016-34*.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ingrid Perez, **Hamilton Township**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Township**
Susan Robostello, **Millville City**
Lucy Samuelson, *Secretary*, **Somers Point City**
Teri Smuz, *Chair*, **Upper Township**

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

Chair Smuz entertained a motion to reopen the public portion of the meeting.

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

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Perez reported on the Claims Review Committee meeting minutes of August 11, 2016 and September 8, 2016. She noted they are a handout to the membership and are self-explanatory.

She highlighted the following items:

July and August PARs

The Committee reviewed twenty-one (21) claims at the August 11, 2016 meeting. Of the claims reviewed, fourteen (14) Workers' Compensation (6 Police, 2 Streets, 4 Fire, and 2 Other); four (4) General Liability; and three (3) Property PARs were approved for settlement or continuing defense.

The Committee reviewed thirty-one (31) claims at the September 8, 2016 meeting. Of the claims reviewed, eighteen (18) Workers' Compensation (10 Police, 2 Streets, 1 Fire, and 5 Other); eight (8) General Liability; and five (5) Property PARs were approved for settlement or continuing defense.

The next meeting is October 13, 2016 at the Hamilton Township Municipal Building, Mays Landing.

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

AUTHORIZATION OF CLAIMS PAYMENTS

Chair Smuz presented the claims for payment as discussed in *Closed Session*.

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

Chair Smuz entertained a motion to approve the claims for payment as discussed in *Closed Session*.

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

July 2016 PARs:

<i>Workers ' Compensation</i>	<i>General Liability</i>	<i>Property</i>
Z11990	X70653	Z40598
Z38576	W81067	Z41609
Z31124	X26668	Z41934
Z26659	X71172	
Z40620		
X88077		
Z37287		
X83184		
Z32857		
Z00796		
Z37976		
Z37606		
Z11985		
Z18679		

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ingrid Perez, **Hamilton Township**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Township**
Susan Robostello, **Millville City**
Lucy Samuelson, *Sec*, **Somers Point City**
Teri Smuz, *Chair*, **Upper Township**

Nays:

None

Abstain:

All in favor. Motion carried by unanimous vote.

August 2016 PARs:

<i>Workers ' Compensation</i>	<i>General Liability</i>	<i>Property</i>
X73306	X69721 (01-02)	Z42153
X88172 (01-03)	X46382	Z37154
X94614	X49521	Z40449
Z05819	Z33637	Z42812
Z41885	X72441	Z43363
Z41347	X75907	
Z41058 (01-03)	X81027	
Z13600	X90947 (01-02)	
Z36730		
Z09082		
Z43046		
Z15817		
X66589		
Z38118		
Z33979		
Z17802		
X88627		
X98129 (01-02)		

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
 Ingrid Perez, **Hamilton Township**
 Rich Hirsch, **Longport Borough**
 Julie Picard, **Lower Township**
 Susan Robostello, **Millville City**
 Lucy Samuelson, *Sec*, **Somers Point City**
 Teri Smuz, *Chair*, **Upper Township**

Nays:

None

Abstain:

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

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

Motion by Ms. Perez, seconded by Mr. Hirsch to abandon subrogation attempts as discussed in Closed Session. There were six (6) claim(s) for Abandonment of Subrogation.

<i>Qual-Lynx File #</i>
Z00692
Z29664
Z20422
Z11985
Z18679
X98129 (01-02)

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ingrid Perez, **Hamilton Township**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Township**
Susan Robostello, **Millville City**
Lucy Samuelsen, *Sec.*, **Somers Point City**
Teri Smuz, *Chair*, **Upper Township**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – September

Mr. Roselli reported on the *Lessons Learned from Losses* which is included in the agenda packet. He noted that this month's lesson was on Lifting Safety. He reported that lifting claims are about 80% of all the WC claims with Police and Public Works departments leading the way. He stated that in the ACM JIF, it costs about \$900,000 per year or \$10,000 per claim. He stated to the members that all are not preventable, but if we practiced smart lifting practices, we could reduce the number of claims. He reminded them to think of the word SMART: Size up the load; Move the load closer; Always bend your knees; Raise the load with your legs; and Turn your feet in the direction you want to move.

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

The remainder of the Claims Administrator's report was provided in Closed Session.

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for July and August 2016.

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>	4	7	35
<i>Medical Only</i>	53	66	378
<i>Report Only</i>	49	61	270
<i>Total Intakes(New Claims)</i>	106	134	683
<i>Report Only % of Total</i>	46.2%	45.5%	39.5%
<i>Medical Only/Lost Time Ratio</i>	93:07	90:10	92:08
<i>Average Days to Report</i>	1.9	2.4	2.2

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>	7,261
<i>Transitional Duty Days Worked</i>	5,796
<i>% of Transitional Duty Days Worked</i>	79.8%
<i>Transitional Duty Days Not Accommodated</i>	183
<i>% of Transitional Duty Days Not Accommodated</i>	20.2%

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>July</i>	<i>Aug</i>	<i>YTD</i>
<i>Bill Count</i>		583	4,322
<i>Original Provider Charges</i>		\$699,125	\$6,336,386
<i>Re-priced Bill Amount</i>		\$266,018	\$2,018,139
<i>Savings</i>		\$436,320	\$4,375,491
<i>% of Savings</i>		62.4%	69.1%
<i>Participating Provider Penetration Rate- Bill count</i>		96.9%	96.1%
<i>Participating Provider Penetration Rate-Provider Charges</i>		97.7%	98.5%
<i>EPO Penetration Rate – Bill Count</i>		94.3%	92.3%
<i>EPO Penetration Rate –Provider Charges</i>		97.7%	94.5%

<i>Nurse Case Management</i>	<i>July</i>	<i>Aug</i>
<i>Monthly Total</i>	309	262

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 five (5) case(s) in August and one (1) in September that were closed. He noted that a synopsis can be found in the agenda packet.

<i>Closed Case</i>	<i>Description</i>
<i>Alesci v. City of Wildwood</i>	Motorcycle hit road rut. Defense Counsel, Erin R. Thompson, Esquire was assigned and filed a Motion for Summary judgement which was granted on July 20, 2016. No payment made.
<i>Estate of Stephen Carsten v. City of Wildwood</i>	Motor vehicle accident/fence damage. Defense Counsel, James R. Birchmeier, Esquire was assigned and had all claims dismissed through mediation with Judge Isman. No payment made.
<i>Miller v. City of Cape May</i>	Trip and Fall. Defense Counsel, Erin R. Thompson, Esquire was assigned and filed a Motion for Summary judgement which was granted on May 16, 2016 finding that the City had no responsibility to control the sidewalk area in question. No payment made.
<i>Ross v. Township of Galloway</i>	Negligence; failure to protect juvenile. Defense Counsel, Thomas Reynolds, Esquire was assigned and filed Motion for Summary Judgment. Judge Hillman granted Motion. Plaintiff appealed and on July 12, 2016 Judge Hillman's decision was affirmed. No payment made.
<i>Styer v. Township of Lower</i>	Auto. Defense Counsel, Erin R. Thompson, Esquire was assigned and filed Motion to Dismiss. Injuries did not pierce the Tort Claims Act Injury Threshold. No payment made.
<i>Walter v. City of Ocean City</i>	Slip and Fall on Boardwalk. Defense Counsel, Donald A. Powell, Esquire was assigned and filed Motion for Summary Judgment. Judge Gibson granted Motion based on the snow and ice immunity in the Tort Claims Act.

Resolution 2016-39 Approving the Law Offices of Thomas G. Smith, P.C.

Mr. DeWeese stated that this resolution is to add Thomas G. Smith, Esquire as a member of the Liability Defense Panel pursuant to a Non-fair and open process. Thomas G. Smith is currently on the defense panel; however, with Neil Stackhouse's firm. Mr. Stackhouse is retiring and therefore it is recommended to appoint Mr. Smith's firm so Mr. Smith may continue as defense counsel.

Chair Smuz entertained a motion approving *Resolution 2016-39 Approving the Law Offices of Thomas G. Smith, P.C. as a member of the Liability Defense Panel pursuant to the non-fair and open process* as presented.

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

Motion by Ms. Robostello, seconded by Ms. Samuelsen to approve *Resolution 2016-39 Approving the Law Offices of Thomas G. Smith, P.C. as a member of the Liability Defense Panel pursuant to the non-fair and open process* as presented.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ingrid Perez, **Hamilton Township**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Township**
Susan Robostello, **Millville City**
Teri Smuz, *Chair*, **Upper Township**
Nays: None
Abstained: Lucy Samuelsen, *Sec.*, **Somers Point City**

Motion carried by majority vote.

Allan Richardson, Esquire Retirement

Mr. DeWeese stated that Mr. Richardson, a member of the EPL/POL defense panel, is also retiring. Mr. DeWeese noted that his cases have been reassigned.

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

COMMITTEE REPORTS

FINANCE COMMITTEE – AUGUST 10, 2016

In Ms. Stollenwerk's absence, Mr. Forlenza noted that the Finance Committee was held August 10, 2016 and the minutes can be found in the agenda packet. He highlighted the following:

Financials – Mr. Forlenza reported that the interim financials were reviewed and are attached to the minutes. He noted that the overall surplus from inception through 6/30/16 is \$28,937,764.

Surplus – Mr. Forlenza stated that page 32 of the minutes details the Closed Year's surplus with a current position of \$16,818,337. He informed the members that after a lengthy discussion the Finance Committee, they are recommending a surplus release of \$2,500,000 which is a resolution for consideration this evening.

Resolution 2016-35 Surplus Release

Chair Smuz entertained a motion approving *Resolution 2016-35 Authorizing Release of Surplus of \$2,500,000* as presented.

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

Motion by Ms. Robostello, seconded by Ms. Samuelsen to approve *Resolution 2016-35 Authorizing Release of Surplus of \$2,500,000* as presented.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ingrid Perez, **Hamilton Township**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Township**
Susan Robostello, **Millville City**
Lucy Samuelsen, *Sec.*, **Somers Point City**
Teri Smuz, *Chair*, **Upper Township**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Loss Funding/Draft Budget – Mr. Forlenza noted that loss funding and draft budget were discussed in great depth. He noted that the Committee discussed the Actuary's loss funding recommendations at length as Mr. Forlenza explained that this year three scenarios of funding were provided. He stated that the Committee decided to fund at the central level as in previous years. He noted at this level the funding still results in a decrease of \$775,000 in the 2017 loss funding budget.

Loss Fund Contingency Account – Mr. Forlenza reported that the Committee decided not to fund the Loss Fund Contingency account for 2017.

Excess Premiums – Mr. Forlenza informed the members that although the JIF is performing well, they are having problems at the MEL level. He stated that as a result, the JIF will be placed on the MEL Retrospective program. He noted that there will be a 7.5% experience rate increase applied to the WC and Liability loss funding assessment. He also stated that all JIFs will have a minimum of \$100,000 SIR for Property Claims in 2017. He noted that the MEL will then self-insure, at a minimum, the next \$400,000 of each claim. He then reminded the members that the MEL was required to self-insure the next \$400,000 or \$450,000, depending on the JIF's SIR, of each property claim in 2016; however, the MEL never billed the members for this difference in 2016. He noted that in 2017, the MEL will bill this difference to the members. As a result, his office built a 20% increase in the MEL Property line.

2017 Fund Professional Increases

Mr. Forlenza asked the members to review this section on page 5 of the minutes; page 34 of the agenda.

2017 Retrospective Program

Mr. Forlenza stated that there are no candidates for the Retrospective Program for 2017 noting that members are more accurately priced than in prior years.

MEL Fiduciary Disclosure

Mr. Forlenza stated that a memo, which is attached to these minutes, explains that the MEL, like the ACM JIF, is a self-insurance fund and is not an insurance entity subject to financial rating by A.M. Best's & Co. He also stated that like the ACM JIF, should the MEL become insolvent, the Fund membership is subject to additional assessments to make up any shortfalls.

Environmental Impairment Disclosure

Mr. Forlenza stated that the Annual Disclosure stating that the ACM JIF has elected not to purchase Environmental Impairment Liability coverage for its members through the E-JIF is included in the packet. He also noted that if the JIF is interested in the EJIF doing a presentation, he would arrange it for them.

Banking and Investment

Mr. Forlenza explained that the MEL completed a RFP last year for banking and investment services. At the conclusion of the process, Investor's Bank and Wilmington Trust were appointed banker and investment advisor, respectively. He reported that both JIF Treasurers were asked to analyze the results of the MEL RFP and how each JIF would be impacted if it moved to this program. He reported that the absence of fees and compensating balances in the Investor's Bank proposal results in a potential substantial increase in interest returns for the Fund.

Mr. Forlenza commented that they are working with Mr. DeWeese on GUDPA issues as Wilmington Trust does not have a GUDPA certificate. He noted that once this is worked out, there will be a resolution presented at the October meeting authorizing the Fund Professionals to move forward with this transition.

Egg Harbor Township Resolution

Mr. Forlenza directed the members to a resolution authorizing a proposed agreement with Egg Harbor Township that would add the 2012 Fund Year balance (\$44,074) to the remaining balance for the 2011 Fund year that will be paid back to the Fund over the next four years.

Resolution 2016-36 EHT Repayment of 2012 Fund Year Retro

After a verbal amendment by Chair Smuz to the Resolution 2016-36 on page 53, removing the words "to pay" after the word "Agreement" in the title only. Chair Smuz entertained a motion reading the correct title and approving *Resolution 2016-36 Authorizing the Fund Chair and Fund Secretary to Execute an Agreement with the Township of Egg Harbor for the Repayment of Obligations Under Egg Harbor Townships 2012 Retrospective Agreement with the Fund* as presented.

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

Motion by Mr. Hirsch, seconded by Ms. Samuelson to approve *Resolution 2016-36 Authorizing the Fund Chair and Fund Secretary to Execute an Agreement with the Township of Egg Harbor for the Repayment of Obligations Under Egg Harbor Townships 2012 Retrospective Agreement with the Fund*.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ingrid Perez, **Hamilton Township**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Township**
Susan Robostello, **Millville City**

	Lucy Samuelson, <i>Sec</i> , Somers Point City
	Teri Smuz, <i>Chair</i> , Upper Township
<i>Nays:</i>	None
<i>Abstained:</i>	None

Motion carried by unanimous vote.

Resolution 2016-37 Release of Hammonton's share of AELCF

Mr. Forlenza noted that a resolution from Hammonton is found on page 59 of the agenda packet. Chair Smuz questioned why we are still holding Hammonton's money if they are no longer a member. Mr. DeWeese noted that they still have open claims which are insurance for the JIF.

Chair Smuz entertained a motion approving *Resolution 2016-37 Authorizing the release of funds (\$49,085.30) from the Town of Hammonton's share of the Aggregate Excess Loss Contingency Fund* as presented.

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

Motion by Ms. Perez, seconded by Ms. Robostello to approve *Resolution 2016-37 Authorizing the release of funds(\$49,085.30) from the Town of Hammonton's share of the Aggregate Excess Loss Contingency Fun.*

ROLL CALL	<i>Yeas:</i>	Joe Santagata, Buena Borough Ingrid Perez, Hamilton Township Rich Hirsch, Longport Borough Julie Picard, Lower Township Susan Robostello, Millville City Lucy Samuelson, <i>Sec</i> , Somers Point City Teri Smuz, <i>Chair</i> , Upper Township
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

Excess Premiums for EPL/POL

Mr. Forlenza reminded the members that effective 1/1/2016, the MEL JIFs entered into a two year agreement with QBE for EPL/POL Coverage. The agreement included a 5% statewide increase in the second year (2017). He stated that the 5% increase will be allocated across the MEL JIFs depending upon the JIF's performance in this line of coverage. Mr. Forlenza stated that JIF's 5 year average loss ratio for this line of coverage is approximately 82%. He stated that as a commercial insurer, QBE's breakeven point is approximately 55%. As a result, he stated that the Fund will see a 7% increase in this line and it will be allocated across the members of the JIFs.

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

STRATEGIC PLANNING COMMITTEE – September 8, 2016

Mr. Hirsch reported that the Committee met on September 8, 2016 and the minutes were a handout this evening. He highlighted the following:

2017 Member Renewals- Mr. Hirsch noted that all renewing members have submitted their agreements with the exception of Downe Township and Somers Point. He stated that Somers Point is on the agenda for this week and the Executive Director's office is following up with Downe Township.

Buena Vista – Mr. Hirsch noted that Mr. Forlenza and Mr. Miola met with Buena Vista Township's Mayor, Administrator, & Risk Manager. He indicated that Buena Vista has had a few significant Workers Compensation and Property claims over the past five (5) years; approximately 75% of their losses are attributable to the Fire Districts they insure. They discussed with Buena Vista's Mayor the possibility of joining the Fund without the Fire District. The Mayor indicated that before considering this move he would need to make sure the Fire Districts had coverage elsewhere. Mr. Forlenza indicated that if Buena Vista were to submit an application to the Fund inclusive of the Fire Districts losses they will not receive competitive pricing. Mr. Hirsch mentioned that Buena Vista's RMC is currently researching coverage options for the Fire District. He noted that if their RMC can find coverage for the Fire District, then Buena Vista may submit an application to re-join the Fund.

Fund Commissioner Attendance – Mr. Hirsch reported that Mr. Forlenza sending out attendance letters to the members that do not meet the Funds attendance criteria.

December Dinner Meeting - Mr. Hirsch indicated that the December Executive Committee meeting and Dinner Meeting will be held on December 21, 2016. He stated that the Executive meeting could be held at the Mays Landing Library at 3:00 PM with the Dinner Meeting to follow at the Sugar Hill Inn in Mays Landing at 4:00 PM.

JIF Records Retention – Mr. Hirsch stated that the Division's position is that the JIF records belong to the individual JIF members and that the request for destruction has to be made by the individual member towns through Artemis. Mr. Forlenza stated that he has been in contact with the State Department of Banking (DOBI) in an attempt to have DOBI reach out to the Division on the JIF's behalf; however, this has not produced any results.

Annual Planning Retreat – Mr. Hirsch indicated that the Annual Planning Retreat is scheduled for the Flanders Hotel in Ocean City on Wednesday, October 26th (with the JIF meeting directly after) and Thursday, October 27th.

WELLNESS DIRECTOR'S REPORT

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

She provided ideas to members that they can use to help improve their health. Her report details the members having different upcoming activities and ideas. She discussed the upcoming health fairs and how grants can be used for raised gardens. She also noted that another member used their money and gave each employee a \$7 voucher for a local farm where they can purchase items.

Ms. Smith noted that the August and September newsletter was sent via email and is on the website.

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 from his report:

Lost Time Accident Frequency Reports – Mr. Miola stated that the agenda includes the report.

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

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

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

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

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

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

EPL Authorized Contact List – Mr. Miola asked members to review this listing for the EPL Helpline.

Financial Fast Track – Mr. Miola reported that the JIF's surplus is about \$30 million as of July 31, 2016.

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

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

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

Capehart & Scatchard Updates – Mr. Miola asked members to review these updates as they deal with ADA and FMLA issues. He noted that there was an interesting article involving employees on light duty.

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

MEL 2017/2018 EPL Plan of Risk Management - Mr. Miola stated that all members received an email regarding the new employee practices liability program. He stated that the compliance deadline for 2017 is **October 1st 2016** to qualify for the lower copays and deductibles. Mr. Miola read aloud the 17 members who are in compliance reminding the remaining members that the deadline is approaching quickly.

Renewing Members – Mr. Miola noted that all renewing members have submitted their resolutions and agreements to rejoin the JIF except for Downe Township. Mr. Miola and Mr. Forlenza have been in contact with them. He reported that Downe Township has been notified of the 90 day requirement to renew with the JIF which is October 3, 2016.

Elected Officials Seminars- Mr. Miola reported that the Save the Dates for upcoming Elected Officials Training sessions were emailed on or about September 9, 2016.

Pfeiffer Power Seminars – Mr. Miola informed the members that Ms. Pfeiffer will be giving 6 presentations over three days about anger management and conflict resolution. Invitations were emailed out to all clerks, fund commissioners and RMC's in late September.

New Member Activity- Mr. Miola noted that as discussed earlier in the meeting, Buena Vista Township would like to make an application to return to the ACM JIF; however, their claims are not desirable. He informed the Township that if they requested membership not inclusive of their Fire Department that the members would consider it.

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

MEL/RCF REPORTS

MEL

Mr. Hirsch noted that the MEL report is in the agenda packet.

MEL 2017 Budget – Mr. Hirsch stated that the MEL released the preliminary budget for 2017 reflecting an overall increase of .6%.

Investments- Mr. Hirsch reported that the MEL met with Senate Majority office to discuss legislative initiatives that would expand the MEL's investment opportunities to improve their yield.

POL/EPL Task Forces – Mr. Hirsch reported that a task force was formed to address issues arising out of the POL/EPL policy language on land use claims. He noted the next step is to meet with attorneys that specialize in land use matters with reps from North, Central and South Jersey.

Cyber Security - Mr. Hirsch noted that the Board has amended the contract for Rutgers University to assist members to manage this risk at NTE \$42,500. XL Insurance has agreed to contribute \$15,000 to this project.

MEL Safety Institute – Mr. Hirsch reported the Committee approved an increase in the MSI Budget. He noted there are 65 additional pending requests for online training which is much needed.

Resolution 2016-38 MEL Named Storm Deductibles

Mr. Hirsch presented the MEL Named Storm resolution for consideration at the meeting this evening. He noted that this resolution is for the ACM JIF's participation in the *NJ MEL JIF Named Storm Deductible Risk Sharing Program*. He stated the Named Storm has a minimum deductible of \$500,000 for Property Damage with a maximum of \$1,000,000 per occurrence.

Chair Smuz entertained a motion approving *Resolution 2016-38 Authorizing Participation in the MEL Named Storm Deductible Risk Sharing Program* as presented.

Chair Smuz asked if there were any questions at this time. Ms. Robostello inquired if this was new. Mr. Miola noted that the Fund has participated in this program since 2013 when the Named Storm Deductible was introduced following Hurricane Sandy. He noted that this now spreads the risk of that deductible to all the JIFs that are affected. He stated that no one JIF must bear the entire deductible. Mr. Miola commented that the MEL would like this to be presented annually. He also stated that a presentation on how this program works was done a few years ago, but another will be done this year during the Retreat.

No questions were entertained.

Motion by Mr. Hirsch, seconded by Ms. Robostello to approve *Resolution 2016-38 Authorizing Participation in the MEL Named Storm Deductible Risk Sharing Program*.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ingrid Perez, **Hamilton Township**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Township**
Susan Robostello, **Millville City**
Lucy Samuelsen, *Sec*, **Somers Point City**
Teri Smuz, *Chair*, **Upper Township**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

RCF

Budget Amendment - Mr. Hirsch stated that a budget hearing will be held on October 19, 2016 to amend the 2016 budget to reflect the transfer of the 2012 Fund Year.

2017 Budget - Mr. Hirsch noted that the Fund declared a dividend from the 2016 contingency surplus to offset the 2017 expenses.

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

SAFETY DIRECTOR'S REPORT

Mr. Sheehan stated that the Safety Director's Report can be found in the agenda. He highlighted the following items:

Loss Control Reports – Mr. Sheehan reminded everyone that these will now be electronic.

Safety Bulletin – Mr. Sheehan commented that two bulletin were released in August. The bulletins were on Ladder Safety and the other was on Resources for School Crossing Guard Safety Programs.

MSI Training– Mr. Sheehan asked members to review the listing on page 138 of the trainings.

2017 Course Requests – Mr. Sheehan noted that the deadline to request to host a 2017 course has been extended to September 30, 2016.

DPW Roundtable Regional Training – Mr. Sheehan reminded members that this training will be held on September 27, 2016 in North Wildwood.

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

TREASURER'S REPORT

July and August Report

Mr. Hansen presented the Treasurer's Report for the period ending **August 31, 2016**. The report was made part of the agenda packet for members' review. Mr. Hansen presented the following information:

Investment Interest

Interest Income:		
Interest Received from Account Balances	\$1,771.53	
Investment Management Fee Charged	<1,538.12>	
Net Interest Received		\$233.41
Coupon Payment		\$.00
Change in Realized Gain or Loss		<\$50,385.00>
Misc. rounding		<.03>
Net Gain in Interest		<\$50,151.62>

Interest Accrual:	
Beginning Interest Accrual	\$57,737.47
Change in Accrued Interest	\$24,743.04
Ending Interest Accrual	\$81,480.51

Investment Balance:	
Beginning of Month	\$33,559,080
End of Month	\$38,508,695
Investment called	0
Investment Purchased	0
Overall Yield	Negative .59%

Portfolio	
Less than one year (maturing in 2016)	1
1-2 Years (maturing in 2017)	5
2+ Years (maturing in 2018)	3

Receipt Activity for the Period:

	July	August	YTD
Subrogation Receipts	\$47,013.72	\$29,669.38	\$294,998.38
2016 Assessments Collected	\$1,621,540	\$4,311,379	
Interest	<\$8,629.54>	<\$50,151.62>	
Recovery	\$3,929.36	\$2,549.00	\$19,568.12
Reconciled/Received/not posted	\$95	\$95	

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 \$787,717.39. A total of 566 checks were issued.

The claims detail is as follows:

	July	August
Direct Loss Payments	\$853,937.39	\$632,934.06
Claim Expenses	\$51,202.29	\$32,312.28
Legal Defense Costs	\$191,683.03	\$123,471.05
1 Voided Checks	<\$1,560.66>	
Adjustment Register Reimb.	<\$3,929.36>	

Cash Activity for the Period-August

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$50,279,939.97 to a closing balance of \$53,598,289.77 showing an increase in the Fund of \$3,318,349.80.

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

Member	8/31/16 audited– interest posted
Hamilton Township	\$30,046.38
Hammonton Town	\$104,826.13
Middle Township	\$50,070.00
Mullica Township	\$25,622.00
Pleasantville City	\$31,935.20
Upper Deerfield Township	\$19,619.55
Waterford Township	\$25,845.04
Upper Township	\$21,295.68
Stone Harbor	\$8,694.70
Total	\$317,954.98

AELCF/2015 & 2014 Dividends/Retro Program

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

Payment Register

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

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

Motion by Ms. Perez, seconded by Ms. Samuelsen to approve the ***July and August 2016 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Joe Santagata, **Buena Borough**
Ingrid Perez, **Hamilton Township**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Township**
Susan Robostello, **Millville City**
Lucy Samuelsen, *Sec*, **Somers Point City**
Teri Smuz, *Chair*, **Upper Township**

Nays:

None

Abstained: None

Motion carried by unanimous vote.

Bill List – Ratification of August

For the Executive Committee's consideration, Mr. Hansen presented the ***August 2016 Bill List*** in the amount of **\$213,715.99** for *ratification*.

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

Chair Smuz entertained a motion to *ratify* the ***August 2016 Bill List*** as presented.

Motion by Ms. Perez, seconded by Mr. Hirsch, to *ratify* the ***August 2016 Bill List***.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, Buena Borough Ingrid Perez, Hamilton Township Rich Hirsch, Longport Borough Julie Picard, Lower Township Susan Robostello, Millville City Lucy Samuelsen, <i>Sec</i> , Somers Point City Teri Smuz, <i>Chair</i> , Upper Township
	<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 2016 Bill List*** in the amount of **\$279,020.02**.

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

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

Motion by Ms. Samuelsen, seconded by Mr. Hirsch, to approve the ***September 2016 Bill List***.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, Buena Borough Ingrid Perez, Hamilton Township Rich Hirsch, Longport Borough Julie Picard, Lower Township Susan Robostello, Millville City Lucy Samuelsen, <i>Sec</i> , Somers Point City Teri Smuz, <i>Chair</i> , Upper Township
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Smuz reminded the members that the next regular meeting will be held directly following the Annual Planning Retreat on **Wednesday, October 26, 2016 at 3:00 PM** at The Flanders Hotel, 719 E. 11th Street, Ocean City, NJ.

PUBLIC COMMENT

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

Motion by Ms. Perez, seconded by Ms. Samuelsen, to open the meeting to the public. All in favor.
Motion carried.

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

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

MOTION TO ADJOURN

Motion by Ms. Samuelsen, seconded by Ms. Robostello, to adjourn the September 21, 2016 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:10 PM.

Tracy Forlenza, *Recording Secretary* for

Lucy Samuelsen, *Secretary*

BE YOUR OWN RISK MANAGER

- Risk Management is a tool to help control cost, balance your budget and keep your employees and others safe.
- Building a Culture of Safety starts with the town's leadership and it must include a "buy-in" from all employees.
- There must be legitimate concern and focus on the employee's health and well-being.
- This awareness must be accompanied by training and education as the job environment is always changing.
- Hold regular safety meetings.
- Walk around and check things out; a presence can make a difference.



Remember S.A.R.A

- § **S**can – look for & identify exposures
- § **A**nalyze – look for patterns
- § **R**esponse – rules, regs, policies
- § **A**ssess – evaluate your progress

- ü Fire Chief overseeing 14 companies of firefighters fighting a structure fire in frigid temperatures with no injuries.
- ü Fundraiser by town and ambulance squad to help purchase power lift stretchers to make it easier and help prevent injuries lifting heavier patients
- ü Police Chief develops a crossing guard initiative involving high visibility uniforms, lighted paddles, annual training and reconfiguration of the walkway

COMING NEXT MONTH

Worker's Compensation 101

OTHER THINGS TO KEEP IN MIND:

***SAFE COLLECTING OF BRUSH ON ROADWAYS;
NJMEL.ORG > SAFETY > PUBLIC WORKS > COLLECTING
BRUSH ON ROADWAYS**

***LEAF COLLECTION GENERAL SAFETY; NJMEL.ORG >
SAFETY > TOOLBOX TALKS > FALL SEASON > LEAF
COLLECTION GENERAL SAFETY**

**Atlantic County Municipal JIF
Managed Care Summary Report
2016**

Intake	September-16	September-15	2016 YTD	2015 YTD
# of New Claims Reported	71	81	754	755
# of Report Only	21	30	291	271
% Report Only	29.6%	37.0%	38.6%	35.9%
# of Medical Only	48	45	426	433
# of Lost Time	2	6	37	51
Medical Only to Lost Time Ratio	96:04	88:12	92:08	89:11
Average # of Days to Report a Claim	1.9	3.1	2.1	2.0

Nurse Case Management	September-16	September-15
# of Cases Assigned to Case Management	79	75
# of Cases >90 days	59	53

Savings	September-16	September-15	2016 YTD	2015 YTD
Bill Count	433	518	4755	4485
Provider Charges	\$399,230	\$429,953	\$6,735,616	\$5,978,249
Repriced Amount	\$148,951	\$188,561	\$2,167,090	\$2,065,927
Savings \$	\$250,279	\$235,875	\$4,625,770	\$3,923,832
% of Savings	62.7%	54.9%	68.7%	65.6%

Participating Provider Penetration Rate	September-16	September-15	2016 YTD	2015 YTD
Bill Count	95.6%	94.8%	96.1%	93.7%
Provider Charges	94.9%	93.3%	98.2%	97.0%

EPO Penetration Rate	September-16	September-15	2016 YTD	2015 YTD
Bill Count	95.2%	88.8%	92.5%	87.5%
Provider Charges	91.6%	88.8%	94.3%	90.8%

Transitional Duty Summary		2016 YTD	2015 YTD
% of Transitional Duty Days Worked		77.9%	71.3%
% of Transitional Duty Days Not Accommodated		22.1%	28.7%

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

OCTOBER 2016 CLOSED CASES

1) **Braxton v. City of Brigantine**-This matter involved the Plaintiff's pro se allegations in a United States District Court, District of New Jersey Complaint that on January 14, 2012 the Defendant, Brigantine Police Detective Ralph Spina, placed a telephone call to Judge Gasbarro requesting that the Judge issue a Warrant for the arrest of the Plaintiff, Shawn D. Braxton. The Plaintiff further alleged that Detective Spina provided misinformation to Judge Gasbarro and that a Warrant was issued without probable cause. The Plaintiff was seeking compensatory damages for a violation of his constitutional rights. The case was assigned to Thomas B. Reynolds, Esquire on June 15, 2015 and in March of 2016, Mr. Reynolds filed a Dispositive Motion for Summary Judgment dismissing the Pro Se Plaintiff's Complaint with Prejudice based upon the Pleadings, the written Discovery, and investigatory and Criminal Court documentation provided by Brigantine Police Detective Ralph Spina; and on September 14, 2016, the Honorable Judge Robert B. Kugler ultimately entered an Order granting Defense Counsel's Motion for Summary Judgment.

2) **Hilbert v. Borough of Wildwood Crest**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on June 4, 2013, the Plaintiff, Deborah Hilbert, was walking along the public walkway to the beach at Stanton Road in the Borough of Wildwood Crest when she was caused to violently fall as a result of the uneven condition of the walkway. The Plaintiff alleged that as a result of the fall, she had suffered a fractured shoulder. The case was assigned to Erin Thompson, Esquire on December 9, 2015, and after the Plaintiff failed to attend a scheduled IME, Ms. Thompson was able to convince the Plaintiff to execute a Stipulation of Dismissal with Prejudice.

3) **Powell v. City of Pleasantville**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Complaint that on November 17, 2014, the Plaintiff, Pricilla Powell, was walking on the sidewalk located at 301 W. Delilah Road, in the City of Pleasantville, when she was caused to fall as a result of an alleged defect in the sidewalk. The Plaintiff alleged that as a result of the incident, she has sustained serious and permanent injuries. The Plaintiff further alleged that City of Pleasantville was negligent in allowing the dangerous condition of the sidewalk to exist. The case was assigned to Robert Merenich, Esquire on August 29, 2016, and he provided notice to the Plaintiff's attorney to dismiss the Complaint in accordance with R. 1:4-8 based upon non-jurisdiction. In addition, Mr. Merenich performed a substantial site investigation and he determined that subsequent to the incident, that the sidewalk and curbing was completely replaced outside Pleasant Acres on both sides of Delilah Road by Atlantic County which is where the accident occurred. Based upon Mr. Merenich's investigation, he convinced the Plaintiff's attorney to execute a Stipulation of Dismissal which was filed with the Court on September 14, 2016.



***Safety Committee Meeting Minutes
September 15, 2016 at 11:30AM
Avalon (39th Street Tennis Court Building)
250 39th Street, Avalon, NJ***

An Executive Safety Committee meeting of the Atlantic County Municipal Joint Insurance Fund (“ACMJIF”) was held at the Avalon (39th Street Tennis Court Building) Avalon, New Jersey, on September 15, 2016. The meeting was called to order at 11:39 AM.

Those in attendance were:

Julie Picard, Chair, **Lower Township**
Scott Wahl, **Avalon Borough**
Lucy Samuelson, **Somers Point**
James Goos, **Ventnor City**
Chris Ridings, **West Wildwood City**
Joe Meola, **J. Byrne Agency**
Dennis Brown, **Glenn Insurance**
Jen Modica, **Marsh & McLennan**
Stanley Gunnison, **CJ Adams**
Bill McMahon, **McMahon Agency**
Adam Miller, **CJ Adams** (*attended for Dave Miller*)
Mike Connolly, **Heist Insurance**
Tim Sheehan, Sr. Consultant, J. A. Montgomery Risk
Bob Holwitt, Consultant, J. A. Montgomery Risk Control
Rob Garish, Consultant, J. A. Montgomery Risk Control
Paul J. Miola, **CPCU, ARM, Executive Director**, Arthur J. Gallagher Risk Management Services
Paul A. Forlenza, Deputy Executive Director, Arthur J. Gallagher Risk Management Services
Sheila Ortiz, Account Representative, Arthur J. Gallagher Risk Management Services
Valerie Smith, Wellness Coordinator

Those not in attendance were:

Neil Young, **Cape May City**
Robert Campbell, **Downe Township**
Byron Gummoe, **Folsom Borough**
Rachel Zaccaria, **Newfield Borough**
James Dickenson, **Northfield City**
Alphons Campbell, **Waterford Township**
Mike Thomas, **Glenn Insurance**

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

I. MINUTES OF JUNE 16, 2016 MEETING

Mr. Forlenza stated that the June 16, 2016 Executive Safety Committee Meeting minutes were e-mailed to all Committee members on September 1, 2016 with the meeting notice for today. He noted that there are several follow-up items from the June meeting that will be discussed today.

II. AMENDED SAFETY COMMITTEE CHARTER

Mr. Forlenza mentioned that the amended *Safety Committee Charter* was attached to the meeting minutes from the June 16, 2016 Executive Safety Committee Meeting and was approved at the July 20, 2016 Executive Committee Meeting.

III. SEMI ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT (E-mailed 09/12/2016)

The Safety Director's Semi-Annual report was e-mailed to the Committee on September 12, 2016. Mr. Sheehan handed out an abridged version for the Committee's review. He briefly reviewed the report with the Committee.

Following a brief overview, Mr. Sheehan highlighted the Safety Director's *2016 Service Initiatives* beginning on page 17 of the Loss Control Report. He noted that Service Initiative # 3 was added last year that would allow the consultants to identify members with high Workers Compensation frequency and to work with the members on their accident investigation programs. Mr. Miola asked Mr. Sheehan if his office has seen a significant improvement from the towns that were visited so far. Mr. Sheehan responded that it is still early in the process to determine an improvement, although they will continue to monitor trends.

Mr. Miola mentioned that the *Safety Director's Loss Control Report* is a great tool for the Loss Control Representatives identifying where they need to focus their efforts for those towns that are low performers. He then mentioned that he contacted Qual-Lynx regarding the development of a report that would differentiate areas where claims are occurring. A meeting will be scheduled with J. A. Montgomery (Loss Control), Qual-Lynx (Claims), and the Executive Director's office to narrow down how/ where the claim trends are being generated.

Mr. Sheehan noted that Qual-Lynx will be utilizing a new computer system (IVOS) that would allow his office to receive a more detailed report going forward.

Mr. Sheehan asked if there were any questions. Mr. McMahon commented that over a five (5) year period there were only 160 general liability claims reported. He asked if this is due to the safety program and the member's participation. Mr. Sheehan responded that the safety program is being heavily pushed in the towns during Loss Control visits. Discussion ensued.

Mr. Forlenza asked the Committee if they were okay if the Safety Director's Loss Control Report (*The Semi-Annual Safety Director's Loss Control Report is attached to the minutes of today's meeting*).

IV. SAFETY INTERVENTION/MONITORING

Mr. Forlenza asked if there were any candidates for Safety Intervention / Monitoring. Mr. Sheehan responded that there are no candidates for Safety Intervention / Monitoring at this time.

Mr. Forlenza referred the Committee to an excerpt from the last Executive Safety Committee Meeting on page one (1) of the agenda packet. He noted that the excerpt language is in regards to Millville and them being on the Safety Director's "watch list".

Millville

Mr. Garish reported that since his last meeting with the City they continue to have high metrics. He attended their last Safety Committee Meeting and will attend another meeting tomorrow. Mr. Garish mentioned that Millville had a Police claim, but there was no loss time.

Mr. Sheehan indicated that the Police Department conducts their own Accident Investigation process and have invited him to attend their next meeting.

Mr. Sheehan recommended that the City remain on the Safety Director's "watch list". The Committee agreed.

Mr. Forlenza asked if there were any other members of concern. Mr. Sheehan responded there are no other members of concern at this time.

V. MEMBERSHIP RENEWALS

Mr. Forlenza indicated that all Renewal Resolutions and Agreements been received for those members whose membership is up effective January 1, 2017 with the exception of Downe Township and Somers Point.

Ms. Samuelsen stated that Somers Point adopted the resolution and agreement at their last council meeting. She noted that she will forward the signed resolution and agreement to the Executive Director's office.

Mr. Forlenza mentioned that he spoke with Downe Township's clerk on Friday of last week and she indicated that the resolution and agreement were on the agenda for Monday Night. He stated that he follow-up yesterday; however, he has not received a return call.

VI. ACM JIF LOSS RATIO REPORTS – June 30, 2016

Mr. Forlenza directed the Committee to a copy of the ACM JIF *Six Year Average Loss Ratio* reports valued as of June 30, 2015 included in the agenda packet. Mr. Forlenza noted that the six-year average loss ratio for the ACM JIF is 75.9%. He noted that this figure represents the total incurred losses (paid and reserves) versus the portion of each members' assessment used to pay claims within the Fund's SIR. Mr. Forlenza briefly reviewed the following reports included in the agenda packet:

Loss Ratio Summary FY 2010 – FY 2015 - Incurred v. Loss Funds as of June 30, 2016

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010– 2015 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2014 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2013 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2012 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2011 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010 – By Town, By LOC

Mr. Forlenza noted that this data is used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

Mr. Forlenza asked if there were any questions at this time. Mr. Meola asked if there are any members currently on the *Retrospective Program*. Mr. Forlenza responded that no towns qualified for the Program in 2017. There were several towns in Fund Years 2012-2013 and no towns were on the retro program in 2014-2015.

VII. MEL LOSS RATIO REPORTS – June 30, 2016

Mr. Forlenza directed the Committee to a copy of the ACM JIF *MEL Six Year Average Loss Ratio* reports valued as of June 30, 2015 that were included in the agenda packet. The report reflects a six-year period for Fund Years 2010-2015. He noted that this figure represents the total incurred losses (paid and reserves) versus the portion of each member's MEL Assessment used to pay claims within the MEL's SIR. Mr. Forlenza indicated that the MEL's Pure Loss Ratio (Incurred vs. Loss Funds) as of June 30, 2016 is 92.7%.

Mr. Forlenza then reviewed the following reports:

Loss Ratio Summary FY 2010 – FY 2015 - Incurred v. Loss Funds as of June 30, 2016

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010– 2015 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2014 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2013 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2012 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2011 – By Town, By LOC

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010 – By Town, By LOC

Mr. Forlenza noted that this data is used to create the *MEL Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

Mr. Forlenza mentioned that the Finance Committee met last month and they utilized the five (5) year JIF loss ratios to determine each individual town's loss funding budget for 2017. He indicated that the overall loss fund budget will decrease in 2017.

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

VIII. REGIONAL TRAINING SCHEDULE

Mr. Sheehan reviewed the following Regional Trainings:

- **Playground Inspections** – Session was held on April 28, 2016 at the Martin Luther King Center. There were 43 attendees and 31 evaluations submitted. Overall, good feedback was received.
- **Lifeguard Symposium** - This training was held on June 28, 2016. Mr. Sheehan mentioned that Dave DeWeese attended this session along with Valerie Smith. No evaluations were handed out to the attendees for this session.
- **Public Works Roundtable:** This training is scheduled for September 27, 2016 at the North Wildwood Community Center.
- **The Importance of Safety in Everyday Activities** - This training will be held on October 27, 2016 at the Egg Harbor Township Community Center.
- **Dealing with Difficult People** – Sessions will be held on October 19-21, 2016. All sessions are identical with AM/PM sessions over three days. The invitation was e-mailed to all members on September 8, 2016. The target audience is for all employees.

2017 Regional Training Schedule

Mr. Sheehan indicated that his office is currently working on the 2017 Regional Training Schedule. Mr. Forlenza asked the Committee if they have any suggested topics for the 2017 Regional Training Schedule. Discussion ensued.

Following a group discussion, the Committee suggested the following Regional Training Topics:

- Active Shooter (ensure the invitation is clear that this training is for non-police personnel)
- Cyber Risk Management (Pivot Point)

- Wellness Coordinator Training (this training would give the members new resources for wellness)
- Special Events (*Mr. Meola shared with the Committee that one of his towns had an event and contacted Homeland Security in regards to equipment needed. He noted that Homeland Security offers many free services to members.*)

Mr. Forlenza commented that the Committee decided a few years ago to have a Lifeguard Symposium every other year. He indicated that in the intervening year a regional session would be on *Orientation of Summer Employees*. Mr. Sheehan stated that a session was held last year in Galloway Township. He indicated that he will follow-up with Mr. Forlenza to be sure this is added to next year's schedule

Mr. Forlenza asked the Committee to send any additional suggested Regional Training topics to Mr. Sheehan or himself. He stated that a draft 2017 Regional Training schedule will be presented at the December meeting for the Committee's approval.

IX. SAFETY DIRECTOR'S BULLETIN

Mr. Sheehan directed the Committee to a copy of the four (4) Safety Director Bulletins included in the agenda packet that have been distributed since their last meeting:

- *Summertime & High Visibility*
- *Ladder Safety*
- *Resources for School Crossing Guard Safety Programs*
- *Office Safety*

Mr. Sheehan mentioned that October is Fire Safety Month; therefore, a Safety Bulletin will be distributed to the members. He also mentioned the additional Safety Bulletins are in planning including; Emergency Prevention, Fire Prevention and to re-circulate Fire Truck Rides.

X. SAFETY DIRECTOR'S MESSAGES

Mr. Garish mentioned that the following correspondence was e-mailed to members since the Committee's last meeting:

- Beach Patrol Success Story (*received feedback regarding "Aluminum Beach Stands*)
- Zika Virus
- Transition to Electronic Distribution – Loss Control Reports (LCR's)
- Seat Belts Save Lives

Mr. Meola asked that the Safety Director's office share the success regarding the use of "Aluminum Beach Stands" that were purchased for a specific town. Mr. Wahl asked if these partially aluminum beach stands, would be more likely to attract lightning and blow away in a severe windstorm. Mr. Sheehan stated that he will follow-up on these questions.

XI. MEL SAFETY INSTITUTE

Training Administrators

Mr. Sheehan mentioned that all members with the exception of one (1) have appointed a Training Administrator for the MEL Safety Institute. The report is included in the Safety Director's Report on a Quarterly basis.

MEL Leadership Program

Mr. Sheehan reported that there is currently one (1) *Safety Leadership Program* taking place. He noted that there is one (1) additional session that will take place in Beechwood, NJ later this year.

Mr. Sheehan indicated that the dates for the 2017 sessions have not been determined at this time.

Online Training

Mr. Garish mentioned that Joe Murraci from his North Jersey office is organizing the Auto Mechanic Online Training. He noted that there have been discussions to change the proposed training to Regional Training for more “hands on” experience. Mr. Garish stated that Mr. Murraci is working with a mechanic with over 20 years of experience to build this training. The logistics are currently in progress.

XII. S:ERVE

Mr. Garish discussed S:ERVE, the online training program sponsored by Safety National, which is available to Police, Fire and EMS. He indicated that they continue to promote this program to the members.

Mr. Garish mentioned there are two separate modules; one is the Distracted Driver Module that takes approximately 30 minutes, and the second module is an Intersection Analysis Course that takes approximately 1 hour and 30 minutes to complete. He noted a certificate is available to print upon completion of both modules.

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

XIII. POLICE TOPICS

Accreditation Update / Re-Accreditation Update

Mr. Forlenza referred the Committee to pages 34-35 of the agenda packet to review those agencies that are either accredited or going through the Accreditation / Reaccreditation process as of June 9, 2016.

Command Staff Training

Mr. Forlenza mentioned that retired Police Chief Denis Connell annually conducts Command Staff Training sessions in Southern New Jersey. He indicated that the JIF will continue to provide a \$100 stipend per attendee to offset the cost to this program to members.

Police Ad Hoc Committee

Mr. Sheehan mentioned that the minutes from the Police Ad Hoc Committee meeting were included on pages 36-41 of the agenda packet and are self explanatory. The next meeting is scheduled for December 9, 2016 in the Marlton, NJ office.

XIV. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Forlenza referred the Committee to pages 42-47 to the meeting minutes from the last MEL Safety & Education Meeting that was held on July 26, 2016. Mr. Sheehan mentioned that the meeting minutes are self-explanatory and provides the Committee an idea as to what the MEL is working on from a “Statewide” perspective.

Mr. Miola indicated that the MEL Safety & Education Committee is made up of all Executive Safety Committee Chairs from each local Joint Insurance Fund. He noted that the next meeting is scheduled for October 12, 2016 in Jamesburg, NJ. Ms. Picard asked if there would be a call in

number to dial in via tele-conference. Mr. Miola stated that he will follow-up to ensure a conference call number will be available for the next meeting.

XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Holwitt referred the Committee to pages 48-49 of the agenda packet. He then highlighted the *15 most frequently cited standards for period of April 1, 2016 through June 30, 2016* with the Committee.

Mr. Holwitt mentioned that PEOSHA's focus is still geared toward Public Works Departments, Fire Departments, and Water & Sewer Departments as part of their 5 (five) year agenda. He also mentioned that the most recent regulatory / training citations among members is in regards to "air quality". Mr. Holwitt indicated that overall PEOSH received 277 letters by employees in regards to "air quality". He stated that it is a concern that employees are concerned enough about indoor air quality that they are reaching out to PEOSHA on their own. Over 2/3 of these claims were assigned to inspectors.

Mr. Holwitt indicated that the public sector electronic reporting requirement for injuries is suspended until further notice in the due to incapability of OSHA's systems. He then mentioned that OSHA sent a Bulletin that would disallow safety incentive programs that reward employees individually for not having claims. He commented that PEOSHA's concern is that people would be afraid to report an injury or a claim, as they would not want to jeopardize their incentive.

Right to Know

Mr. Holwitt mentioned that the State portal is currently up and running.

XVI. NATIONAL SAFETY MONTH – JUNE 2016

Mr. Forlenza mentioned that June was National Safety Month. He indicated that Safety Banners were distributed to members at the June Executive Committee Meeting. In addition, the "A Moment Can Change Your Life", posters were distributed to the members in June.

Mr. Forlenza mentioned that he has seen the posters displayed at a few member towns.

XVII. SMALL MUNICIPALITIES REGIONAL JOINT SAFETY COMMITTEE MEETINGS

Mr. Garish reported that on September 2nd he attended the Small Municipalities Regional Joint Safety Committee Meeting. He noted that Corbin City, Estell Manor and Weymouth all participated in the meeting. Mr. Garish indicated he would like to see more participation from Downe Township as it would be beneficial for them to attend.

Mr. Garish stated that Ron Carroll from Weymouth hosted the meeting and did a tremendous job. He indicated that Mr. Carroll clearly understands the Safety Program. Mr. Garish stated that regional training participation has been low with these towns; therefore, he is organizing a class on December 2nd specifically for them. He mentioned that he will expand the invitation to all of the ACM JIF members to take advantage of this mandatory PEOSH class.

XVIII. WELLNESS INITIATIVE

Ms. Smith briefed the Committee on her recent activities.

- Absecon – Planning wellness event for September to focus on skin care
- Egg Harbor Township – Health Fair scheduled for October 28, 2016
- Folsom – Planning Healthy Lunch, with material to support healthy eating

- Hamilton Twp – Midway point of activity step challenge, completed biometrics on participants
- Longport – Hosting a fall planting workshop in September. A master gardener attended to show the proper way on how to plant.
- Margate – Hosting a joint Health Fair with Longport and Ventnor on October 27th
- Pleasantville – hosting an employee barbeque, with a Shop Rite dietician to discuss healthy options
- Upper Twp – A Fall Health Fair is schedule for October 26th
- Ventnor City – Had a Mini Health Fair on September 9th
- Wildwood City – Employees completed their health and wellness questionnaires

Ms. Smith reported that some of the municipalities applied for a grant through the AtlantiCare Foundation. She indicated that a decision is made on applications within a few days of the application.

Mr. Miola asked out of the 41 members how many of them have not started a Wellness Program. She commented that approximately three (3) member towns have not started a Wellness Program within the town.

Wellness Incentive Program Budget

Mr. Forlenza directed the Committee to a copy of the 2016 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet on page 50. He reminded the Committee that the deadline to claim or encumber these funds is December 31, 2016. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2017. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

XIX. OPTIONAL SAFETY BUDGET

Mr. Forlenza directed the Committee to a copy of the 2016 Optional Safety Budget Balance spreadsheet in the agenda packet on page 51. He reminded the Committee that the deadline to claim or encumber these funds is December 31, 2016. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2017. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

XX. SAFETY INCENTIVE PROGRAM

Mr. Forlenza directed the Committee to a spreadsheet on page 52 of the agenda packet. He noted that the deadline to encumber or claim funds is December 31, 2016. The final date to claim encumbered funds is February 1, 2017.

2016 Program

Outstanding Suggestions for Improvement

Mr. Forlenza indicated that *Outstanding Suggestions for Improvement* that are over two (2) years of age will be reviewed at the December Meeting.

Special Recognition Award Nominations

Mr. Sheehan mentioned that a reminder regarding the *Special Recognition Award* Nominations will be sent to all members shortly.

2017 Proposed Revisions

Mr. Forlenza indicated that the proposed revisions to the 2017 Program will be reviewed at the December Meeting.

XXI. 2016 SAFETY & WELLNESS CALENDARS

Mr. Forlenza indicated that it has been the Fund's practice to order calendars for the Fund members. He noted that his office would like to continue to split the purchase of Wellness Calendar and Safety Calendars for 2017. The cost would be approximately \$1,600. Mr. Forlenza then asked the Committee for their approval of this expenditure. The Committee authorized the purchase of the Wellness and Safety Calendars for 2017.

XXII. 2017 SAFETY KICKOFF BREAKFAST

Mr. Forlenza asked the Committee if they would still like to hold the 2017 Safety Kickoff Breakfast at Merighi's Savoy Inn. Discussion ensued.

Following a group discussion, the Committee agreed to hold the Safety Kickoff Breakfast at Merighi's Savoy Inn. In addition, the breakfast will be scheduled for Thursday, April 6, 2017. The Committee agreed.

Mr. Forlenza mentioned that the Budget, Award and Size Category's for the 2016 Program will be finalized at the December Meeting. He noted that door prizes will also be finalized at the December meeting.

Ms. Picard commented that last year there was an issue of members registering but not attending. Mr. Forlenza stated that this is an ongoing concern as the Fund is required to provide the facility with a guaranteed number of attendees for which they pay whether that number attend the event or not. Mr. Meola suggested sending a reminder e-mail to those members that registered for their town for the event. The Committee agreed with Mr. Meola.

XXIII. NEXT MEETING

The next Executive Safety Committee Meeting will take place on December 15, 2016 at 11:30 AM at the Avalon 39th Street Tennis Court Building. The Committee Agreed.

There being no further business, the meeting adjourned at 1:03 PM.

File: ACMJIF/2016/Safety Committee
ACM/GEN/Safety Committee

Tab: 09/15/2016
Tab: 09/15/2016

2016 Semi-Annual Safety Director's Report

For:

**Atlantic County Municipal
Joint Insurance Fund**

Prepared by:

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August 6, 2016

Atlantic County Municipal Joint Insurance Fund
2016 Semi-Annual Safety Director's Report

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EXECUTIVE SUMMARY

2016 CONTRACT STATUS

The 2016 Safety Director's contract calls for a minimum of 125 loss control visits to the 41 members of the Atlantic County Municipal Joint Insurance Fund. As of June 30, 2016, 61 of the proposed 125 visits have been completed. All of the special boardwalk surveys were completed, and renewal surveys have been completed for the 15 members that will be renewing in 2017. Refer to the Management Report in Appendix A for additional details. The Safety Director Service team consists of Tim Sheehan, Safety Director, and service consultants Robert Holwitt, Robert Garish and Don Ruprecht. The team is administratively supported by Karen La Sala. Training support is administered by the MSI Learning Management System staff, including Susan Kopec, Andrea Felip and Natalie Dougherty.

SAFETY MONITORING AND INTERVENTION

The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation and SIP involvement on a quarterly basis. Members who show any deterioration in their results are brought to the attention of the Executive Safety Committee. There are no Atlantic JIF members on Safety monitoring or intervention at this time. J.A. Montgomery will continue to monitor the loss ratios, LTAF rates, and participation of all members in the safety program.

REGIONAL TRAINING

Three Regional Training programs have been held so far this year and two more are planned for the remainder of the year.

The Safety/Claims Coordinator Round Table: was held on February 11, 2016, The 2016 Safety Incentive program was e-mailed to everyone and there was a review of on-line resources available at the MEL / JIF website, such as the Supervisor's Investigation Report, the MSI Learning Management System, and an overview of the 2016 Safety Incentive Program.

Playground Inspections: Was held on April 28, 2016 at the Martin Luther King Center in Galloway Twp.

Lifeguard Symposium: Was held on June 28, 2016 in the Ocean City Public Library

Public Works Round Table: Is scheduled for September 27, 2016 at North Wildwood Community Center

The Importance of Safety in Everyday Activities Is scheduled for October 27, 2016 at the Egg Harbor Twp. Community Center.

The Safety Director's Office participated in eight training sessions for Managers Supervisors, and Police Command Staff as part of the compliance requirements for the 2017-2018 Employment Practices Risk Control Program.

POLICE ACTIVITIES

The Police Chief Ad Hoc Committee met on January 15, 2016, and June 17, 2016. The purpose of the meetings was to review Accreditation, Training and other risk management issues related to law enforcement.

Two Training sessions for Special Officers were presented at the Atlantic and Cape May County Police Academies in May. The course was taught by Ret. Chief Denis Connell from Clark, NJ.

RENEWAL SURVEYS

Renewal surveys have been completed on the fifteen members that are renewing with the JIF in 2017. During the surveys all municipal operations were reviewed, buildings more than 50 + years old were visited and the following elements were reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics.

Results were summarized and reported at the June Executive Safety Committee meeting. Although there were some unique exposures identified, none of the conditions found presented concerns with the desirability of these members for renewal. Fifteen members were reviewed: Avalon, Buena Borough, Commercial, Dennis, Downe, Galloway, Hamilton, Longport, Newfield, Northfield, Pleasantville, Somers Point, Ventnor, and Waterford.

2016 MID-YEAR SUMMARY OF SIP PARTICIPATION

2016 Mid-Year Results																		
SIP Elements	Commitment & Accountability			Controlling Hazards			Continuing Education			Communication		Coaching		Claims Management				
ATLANTIC JIF MEMBERS	Safety on the Agenda	SAFETY CONTRACT	Showed Change the culture video	Inspections	Hazard Correction SFI	Roadway Sign & walkway	MSI or other major Training	Training Admin Assigned	Tool Box Talks	Safety Committee	Daily Contact	Coaching	JSO	Transitional Duty	Accident Review	Claims Management	Health & Wellness	
ABSECON	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
AVALON	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	
BRIGANTINE	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	
BUENA	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	
CAPE MAY	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	
CAPE MAY POINT	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
COMMERCIAL	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
CORBIN CITY	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
DEERFIELD	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
DENNIS	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	
DOWNE	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	
EGG HARBOR TWP	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
ESTELL MANOR	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
FOLSOM	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
GALLOWAY	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
HAMILTON	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
HAMMONTON	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
LINWOOD	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
LONGPORT	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
LOWER	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	NW	
MARGATE	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y	
MIDDLE	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
MILLVILLE	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	
MULLICA	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	
NEWFIELD	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	
NORTHFIELD	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	
NORTH WILDWOOD	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
OCEAN CITY	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
PLEASANTVILLE	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
SEA ISLE CITY	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
SOMERS POINT	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
STONE HARBOR	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
UPPER DEERFIELD	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	
UPPER TWP	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
VENTNOR	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
WATERFORD	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
WEST CAPE MAY	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	
WEST WILDWOOD	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
WEYMOUTH	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	
WILDWOOD CITY	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
WILDWOOD CREST	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y	
WOODBINE	Y	Y	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y	
Y = YES N - No Evidence UK = Unknown NW = Needs Work																		

Y = YES N - No Evidence UK = Unknown NW = Needs Work

As part of the 2016 Safety Incentive Program, member towns are expected to actively participate in **all aspects** of the program. Safety records are maintained in the workplace by the Safety Coordinator. Once or twice a year the safety records are reviewed on site by the Safety Consultants.

During on site record checks, all elements of the program are reviewed. We work with members to secure a commitment of participation for any areas that are found to be lacking during the review. Members make written documentation available for review, such as Safety Committee Minutes, hazard inspections, training records, job site observations, etc. All safety elements are scored and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award. Note: Training participation based on MSI, Regional Training and participation in locally presented technical training.

MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS

Through June 30, 2016, Atlantic JIF members have participated in 1564 total Instructor Led Learning Events through the MSI. One member does not have Training Administrator's assigned.

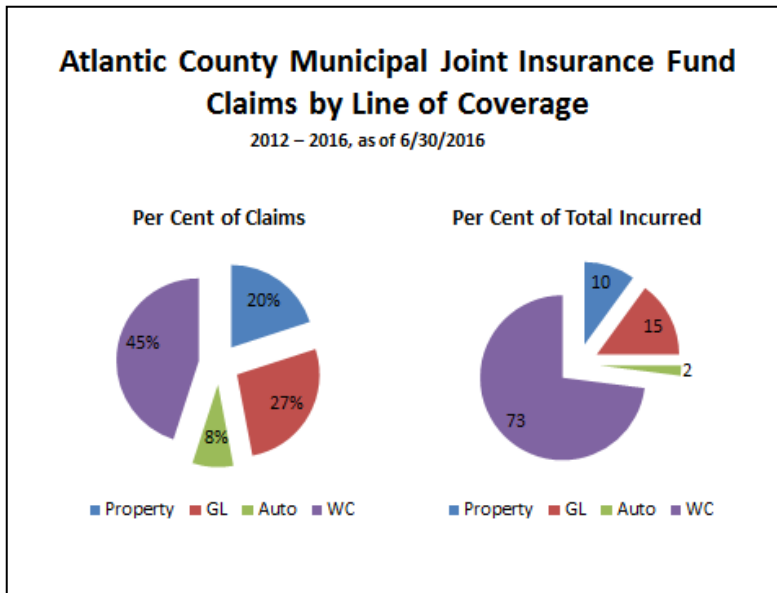
In addition to traditional instructor led training, the employees from the following 21 municipalities have participated in 678 on-line classes: Avalon, Buena, Cape May, Egg Harbor Township, Galloway, Hamilton, Longport, Lower, Margate, Middle Township, Millville, Mullica, North Wildwood, Northfield, Ocean City, Sea Isle City, Upper Township, Upper Deerfield, Ventnor, West Cape May, Wildwood City.

Currently, there are 22 on line programs offered through the MSI Learning Management System with the addition of Safe Patient Lifting. Currently available courses are:

- Avoid Back Pain
- Bloodborne Pathogens
- Crossing Guard Training
- Crush Zone
- Cyber Security
- Fire Safety
- Hazard Communication & the Globally Harmonized System
- New Employee Safety Orientation
- New Employee Safety Orientation - Part 2
- Office Safety - Perils and Pitfalls
- Playground Safety for DPW/Rec Maintenance
- Rights & Duties of an Employee in Local Government
- Risk Management for Officials in Local Government
- Safe Patient Lifting for Emergency Responders
- Survival Driving - Emergencies and Natural Disasters
- Survival Driving - Urban Driving
- Aquatic Safety for Camp Counselors
- Bullying Prevention at Camp
- Child Sexual Abuse Prevention at Camp
- Playground Safety for Camp Counselors
- The Professional Lifeguard
- Trip and Transportation Safety

MID YEAR LOSS ANALYSIS

TRENDS BY LINE OF COVERAGE



MID YEAR SNAPSHOT

COMPARISON OF MID-YEAR CLAIM FREQUENCY BY LINE OF COVERAGE						
Line of Coverage	Mid Year Claim Frequency					FY 2016
	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	% of Claims by Line
Property	97	107	128	124	170	29%
General Liability	161	128	126	125	110	19%
Auto Liability	39	41	45	48	33	6%
Workers Comp	303	307	292	269	264	46%
Total Mid-Year Claims	600	583	591	566	577	100%

Mid year, the total number of claims is higher than last year, but down 4% since 2012. Trends by line of coverage will be discussed in the following sections.

ATLANTIC MUNICIPAL JOINT INSURANCE FUND					
CLAIMS BY LINE OF COVERAGE : FUND YEAR 2012 - 2016					
FUND YEAR 2012					
Line of Coverage	Claims	Totals Incurred	Average Cost/Claim	% of Claims	% of Total Incurred
Property	360	\$ 1,495,974	\$ 4,155	22%	15%
General Liability	441	\$ 2,229,141	\$ 5,055	27%	22%
Auto Liability	117	\$ 272,272	\$ 2,327	7%	3%
Workers Comp	721	\$ 5,992,387	\$ 8,311	44%	60%
Totals for Fund Year 2012	1,639	\$ 9,989,774	\$ 6,095	100%	100%
FUND YEAR 2013					
Line of Coverage	Claims	Totals Incurred	Average Cost/Claim	% of Claims	% of Total Incurred
Property	239	\$ 645,599	\$ 2,701	17%	6%
General Liability	375	\$ 2,068,680	\$ 5,516	27%	20%
Auto Liability	103	\$ 149,473	\$ 1,451	8%	1%
Workers Comp	654	\$ 7,672,559	\$ 11,732	48%	73%
Totals for Fund Year 2013	1,371	\$ 10,536,311	\$ 7,685	100%	100%
FUND YEAR 2014					
Line of Coverage	Claims	Totals Incurred	Average Cost/Claim	% of Claims	% of Total Incurred
Property	273	\$ 905,301	\$ 3,316	20%	8%
General Liability	384	\$ 1,053,884	\$ 2,744	28%	10%
Auto Liability	101	\$ 268,612	\$ 2,660	7%	2%
Workers Comp	626	\$ 8,757,938	\$ 13,990	45%	80%
Totals for Fund Year 2014	1,384	\$ 10,985,734	\$ 7,938	100%	100%
FUND YEAR 2015					
Line of Coverage	Claims	Totals Incurred	Average Cost/Claim	% of Claims	% of Total Incurred
Property	290	\$ 704,404	\$ 2,429	21%	8%
General Liability	396	\$ 769,198	\$ 1,942	28%	9%
Auto Liability	126	\$ 157,718	\$ 1,252	9%	2%
Workers Comp	601	\$ 6,826,791	\$ 11,359	43%	81%
Totals for Fund Year 2015	1,413	\$ 8,458,110	\$ 5,986	100%	100%
FUND YEAR 2016					
Line of Coverage	Claims	Totals Incurred	Average Cost/Claim	% of Claims	% of Total Incurred
Property	170	\$ 709,990	\$ 4,176	29%	21%
General Liability	111	\$ 175,673	\$ 1,583	19%	5%
Auto Liability	33	\$ 35,815	\$ 1,085	6%	1%
Workers Comp	271	\$ 2,385,127	\$ 8,801	46%	72%
Totals for Fund Year 2016	585	\$ 3,306,604	\$ 5,652	100%	100%
TOTAL FUND YEARS 2012 - 2016					
Line of Coverage	Claims	Totals Incurred	Average Cost/Claim	% of Claims	% of Total Incurred
Property	1,332	\$ 4,461,267	\$ 3,349	21%	10%
General Liability	1,707	\$ 6,296,576	\$ 3,689	27%	15%
Auto Liability	480	\$ 883,890	\$ 1,841	8%	2%
Workers Comp	2,873	\$ 31,634,801	\$ 11,011	45%	73%
Totals for Fund Years 2012 - 2016	6,392	\$ 43,276,534	\$ 6,770	100%	100%

WORKERS COMPENSATION CLAIMS:

For the five year period (2012 - 2016), WC accounted for (45%) of the claim frequency and (73 %) of the incurred costs. The average cost per WC claim is \$11,011. WC mid -year metrics from 2012 to 2016 YTD show the following trends:

- The number of WC Claims decreased 17% between 2012 - 2015
- The trend has been steady and appears to be continuing in 2016.
- Payroll showed a slight uptick in 2016
- The number of claims per million dollars of payroll has been trending downward.
- Total WC Claim frequency per 100 F/T employees has trended downward since 2012
- The LTAF has been decreasing
- Claim cost as % of payroll spiked in 2014.

Workers' Compensation Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	721	654	626	601	271
Payroll (Millions)	\$263.2	\$258.0	\$247.0	\$245.0	\$248.8
# of Claims per Million \$ of Payroll	2.74	2.53	2.53	2.45	1.09
Number of FTE Employees	6,464	6,288	6,220	6,206	4,796
Total Claim Frequency / 100 FTE	11.15	10.4	10.06	9.68	5.65
LTA Claim Frequency / 100 FTE			3.05	2.42	2.38
Claim Cost as a % of Payroll	2.28%	2.97%	3.55%	2.79%	0.96%

LOST TIME ACCIDENT FREQUENCY RATE

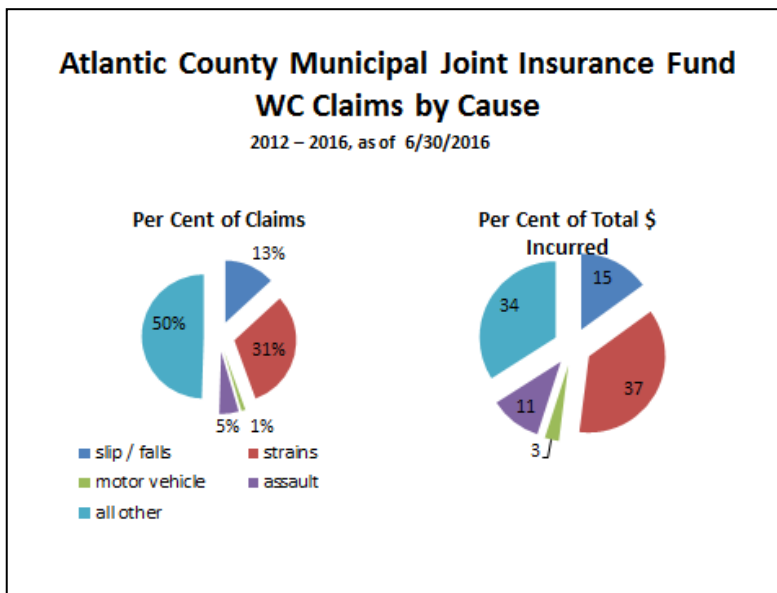
2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
June 30, 2016				
FUND	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	2014 LOST TIME FREQUENCY	TOTAL RATE * 2016 - 2014
ATLANTIC	2.38	2.42	3.05	2.67
OCEAN	2.11	2.12	2.39	2.23
SUBURBAN MUNICIPAL	1.89	2.12	1.76	1.93
N.J.U.A.	1.76	2.44	2.94	2.50
SOUTH BERGEN	1.72	2.63	2.46	2.38
MORRIS	1.68	2.00	2.01	1.94
TRI-COUNTY	1.65	1.93	2.09	1.94
PROF MUN MGMT	1.45	3.70	2.37	2.70
NJ PUBLIC HOUSING	1.38	1.75	2.82	2.12
MONMOUTH	1.38	2.17	2.24	2.04
SUBURBAN ESSEX	1.31	2.12	2.55	2.15
CENTRAL	1.26	1.83	2.52	2.01
CAMDEN	1.25	2.44	2.07	1.97
BERGEN	1.18	2.23	2.30	2.04
BURLINGTON	1.04	1.85	1.85	1.70
AVERAGE	1.56	2.25	2.36	2.16

The LTAF rate for the Atlantic JIF was lower than previous periods. Mid-year 2016, Atlantic appears to be trending downward in comparison to prior years, although the rate is higher than the MEL average.

TRENDS BY MEMBER:
WC Losses by Member 2012 – 2016

ATLANTIC MUNICIPAL JOINT INSURANCE FUND				
Claims by Member				
Member Name	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per
ABSECON	22	\$ 116,948	0.37%	\$ 5,316
AVALON	90	\$ 449,720	1.41%	\$ 4,997
BRIGANTINE	89	\$ 1,873,146	5.87%	\$ 21,047
BUENA	24	\$ 248,531	0.78%	\$ 10,355
CAPE MAY	111	\$ 952,456	2.99%	\$ 8,581
CAPE MAY POINT	8	\$ 28,458	0.09%	\$ 3,557
COMMERCIAL	2	\$ 16,538	0.05%	\$ 8,269
CORBIN CITY	1	\$ 79,455	0.25%	\$ 79,455
DEERFIELD	4	\$ 43,632	0.14%	\$ 10,908
DENNIS	24	\$ 177,649	0.56%	\$ 7,402
DOWNE TOWNSHIP	3	\$ 2,175	0.01%	\$ 725
EGG HARBOR TOWNSHIP	185	\$ 3,203,772	10.05%	\$ 17,318
ESTELL MANOR	3	\$ 5,460	0.02%	\$ 1,820
FOLSOM	6	\$ 89,903	0.28%	\$ 14,984
GALLOWAY	96	\$ 1,561,965	4.90%	\$ 16,270
HAMILTON	120	\$ 1,992,770	6.25%	\$ 16,606
LINWOOD	25	\$ 385,657	1.21%	\$ 15,426
LONGPORT	32	\$ 198,516	0.62%	\$ 6,204
LOWER	130	\$ 1,184,949	3.72%	\$ 9,115
MARGATE	67	\$ 965,491	3.03%	\$ 14,410
MIDDLE	148	\$ 1,256,586	3.94%	\$ 8,490
MILLVILLE	170	\$ 1,826,567	5.73%	\$ 10,745
MULLICA	13	\$ 257,392	0.81%	\$ 19,799
MULLICA	13	\$ 257,392	0.81%	\$ 19,799
NEWFIELD	3	\$ 8,981	0.03%	\$ 2,994
NORTH WILDWOOD	137	\$ 1,168,712	3.66%	\$ 8,531
NORTHFIELD	37	\$ 573,550	1.80%	\$ 15,501
OCEAN CITY	357	\$ 3,009,236	9.44%	\$ 8,429
PLEASANTVILLE	158	\$ 2,876,769	9.02%	\$ 18,207
SEA ISLE CITY	148	\$ 1,362,374	4.27%	\$ 9,205
SOMERS POINT	92	\$ 566,151	1.78%	\$ 6,154
STONE HARBOR	71	\$ 336,643	1.06%	\$ 4,741
UPPER	67	\$ 722,445	2.27%	\$ 10,783
UPPER DEERFIELD	13	\$ 117,791	0.37%	\$ 9,061
VENTNOR	100	\$ 1,751,601	5.49%	\$ 17,516
WATERFORD	51	\$ 469,467	1.47%	\$ 9,205
WEST CAPE MAY	8	\$ 33,936	0.11%	\$ 4,242
WEST WILDWOOD	19	\$ 100,044	0.31%	\$ 5,265
WEYMOUTH	9	\$ 84,667	0.27%	\$ 9,407
WILDWOOD CITY	142	\$ 714,581	2.24%	\$ 5,032
WILDWOOD CREST	61	\$ 369,874	1.16%	\$ 6,064
WOODBINE	4	\$ 45,149	0.14%	\$ 11,287
Total All Members	<u>2886</u>	<u>\$ 31,892,193</u>	<u>100.00%</u>	<u>\$ 510,835</u>

TRENDS BY CAUSE OF LOSS: Workers Compensation 2012 – 2016



The table below shows the WC trends by cause (2012 – 2016 YTD). The largest category of claims as a percentage of costs is Strains (37%) including lifting, carrying, jumping and twisting. Lifting is the primary loss cause in this category. The next highest is Slip / Fall claims (15%).

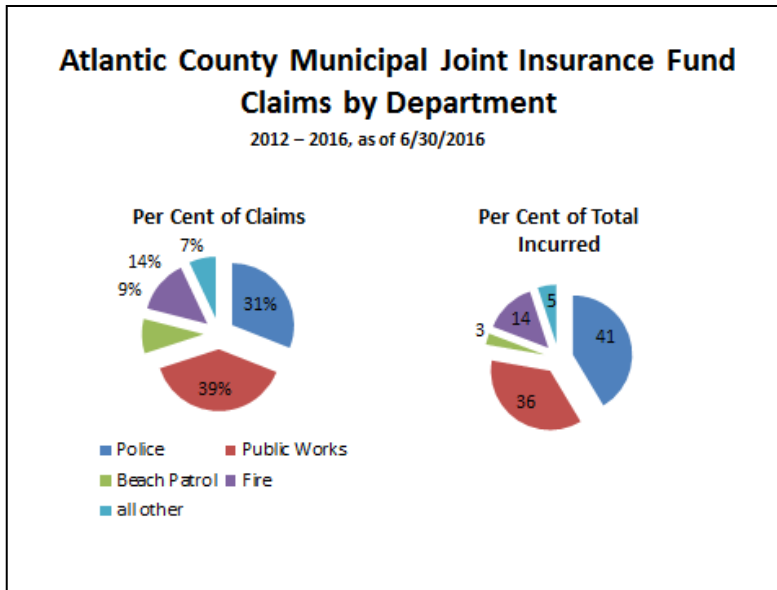
The most significant loss sources in terms of frequency and severity are;

- Strains :31% frequency; 37% of cost
- Fall or Slip From: 13% frequency; 15% of cost
- Robbery / Criminal Assault: 6% frequency; 11 % cost. Average cost per claim was \$20,135.
- Motor Vehicle accidents: 1% frequency; 3% of cost; average cost per claim more than \$25,179. Note that WC claims related to MVA showed slight decline.

ATLANTIC MUNICIPAL JOINT INSURANCE FUND				
WORKERS' COMPENSATION CLAIMS : FUND YEARS 2012 - 2016				
Claims by Loss Cause				
	Total Fund Years 2012 - 2016			
Loss Cause/	# Claims	Total Incurred	% of Total	Average Cost per Claim
Burns or Scald - Heat or Cold Exposure	92	\$ 415,285	1.31%	\$ 4,514
Caught In Or Between	59	\$ 472,778	1.49%	\$ 8,013
Cut, Puncture, Scrape Injured By	178	\$ 428,121	1.35%	\$ 2,405
Fall Or Slip From	277	\$ 3,973,261	12.56%	\$ 14,344
Motor Vehicle	41	\$ 1,032,341	3.26%	\$ 25,179
Strain or Injured By	733	\$ 10,415,007	32.92%	\$ 14,209
Striking Against Or Stepping On	122	\$ 978,003	3.09%	\$ 8,016
Struck or Injured By	342	\$ 3,996,835	12.63%	\$ 11,687
Contact With Electric Current	5	\$ 99,289	0.31%	\$ 19,858
Animal, Insect, Plant (Poison Ivy Etc.)	170	\$ 594,581	1.88%	\$ 3,498
Explosion Or Flare Back	5	\$ 130,344	0.41%	\$ 26,069
Foreign Body In Eye	82	\$ 112,831	0.36%	\$ 1,376
Robbery Or Criminal Assault	167	\$ 3,362,463	10.63%	\$ 20,135
Repetitive Motion	113	\$ 1,450,813	4.59%	\$ 12,839
Cumulative (All Other) - Latex	38	\$ 678,027	2.14%	\$ 17,843
Other Misc. Cause - Disease Exposure	33	\$ 126,981	0.40%	\$ 3,848
NOC	416	\$ 3,367,840	10.65%	\$ 8,096
Total All Loss Causes	<u>2873</u>	<u>\$ 31,634,801</u>	<u>99.98%</u>	<u>\$ 11,011</u>

TRENDS BY DEPARTMENT

Police make up 31% of the frequency and 41% of the incurred losses. Public Works make up 39% of frequency and 36% of incurred losses. These two departments make up the thrust of our service initiatives and training. Lifeguards comprise 9% of claim frequency and 3% of cost. A full analysis will be included in the year end report after summer activity is recorded.



ATLANTIC MUNICIPAL JOINT INSURANCE FUND				
WORKERS' COMPENSATION CLAIMS : FUND YEARS 2012 - 2016				
Claims by Department				
Department Name	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per Claim
Administration	98	\$ 978,546	3.09%	\$ 9,985
<u>EMS</u>				
Paid	55	\$ 787,627	2.49%	\$ 14,320
Volunteer	10	\$ 13,126	0.04%	\$ 1,313
Subtotal EMS	65	\$ 800,753	2.53%	\$ 12,319
<u>Fire</u>				
Paid	216	\$ 3,078,932	9.73%	\$ 14,254
Volunteer	179	\$ 1,323,414	4.18%	\$ 7,393
Subtotal Fire	395	\$ 4,402,346	13.92%	\$ 11,145
<u>Municipal</u>				
Library	3	\$ 6,571	0.02%	\$ 2,190
Lifeguards	271	\$ 863,411	2.73%	\$ 3,186
Municipality, NOC	2	\$ 11,738	0.04%	\$ 5,869
Subtotal Municipal	276	\$ 881,720	2.79%	\$ 3,195
<u>Police</u>				
Police	889	\$ 13,093,889	41.39%	\$ 14,729
Police Off Duty	2	\$ 1,089	0.00%	\$ 545
Crossing Guards	-	\$ -	0.00%	\$ -
Subtotal Police	891	\$ 13,094,978	41.39%	\$ 14,697
<u>Public Works</u>				
Building Dept	33	\$ 291,937	0.92%	\$ 8,847
Electrical Dept	6	\$ 11,282	0.04%	\$ 1,880
Garbage Removal	291	\$ 3,382,896	10.69%	\$ 11,625
Parks & Recreation	54	\$ 312,117	0.99%	\$ 5,780
Sewage Dept	30	\$ 331,726	1.05%	\$ 11,058
Street Maintenance/Cleaning	682	\$ 6,791,741	21.47%	\$ 9,959
Water Dept	35	\$ 206,795	0.65%	\$ 5,908
Subtotal Public Works	1,131	\$ 11,328,493	35.81%	\$ 10,016
<u>NOC</u>	17	\$ 147,964	0.47%	\$ 8,704
Total All Departments	2873	\$ 31,634,801	100.00%	\$ 11,011

GENERAL LIABILITY CLAIMS

For the five year period (2012 - 2016), General Liability incidents, represent 27% of total claim frequency and 15% of total incurred costs. GL mid-year metrics show the following trends.

- Claim count showed a blip in 2012; otherwise relatively flat
- Annual appropriations – unexplained variations; increase in 2014 is questioned
- GL Claims per appropriations - trending downward.

General Liability Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	441	375	384	396	111
Annual Appropriations	\$485,607,543	\$489,619,323	\$645,365,805	\$502,458,921	\$504,322,236
# of Claims per Million \$ of Appropriations	0.91	0.77	0.60	0.79	0.22

The table below shows the General Liability experience (2012 – 2016 YTD) by Cause. The most significant loss sources in terms of cost were Falls (31%); Police Professional (26%), Damaged or Injured (24%), and Motor Vehicle (12 %).

ATLANTIC MUNICIPAL JOINT INSURANCE FUND					
GENERAL LIABILITY CLAIMS : FUND YEARS 2012 - 2016					
Claims by Loss Cause					
Loss Cause/	Total Fund Years 2012 - 2016				
	# Claims	Total Incurred	% of Total	Average Cost per Claim	
Falls	372	\$ 1,958,122	31.10%	\$ 5,264	
Damaged or Injured By	576	\$ 966,148	15.34%	\$ 1,677	
Police Professional	372	\$ 1,845,404	29.31%	\$ 4,961	
M/V Collision w/Another Vehicle					
Motor Vehicle All Other	252	\$ 679,268	10.79%	\$ 2,696	
NOC	58	\$ 623,886	9.91%	\$ 10,757	
Total All Loss Causes	<u>1707</u>	<u>\$ 6,296,576</u>	<u>100.01%</u>	<u>\$ 3,689</u>	

AUTO CLAIMS

For the five year period (2012 - 2016), Auto Liability claims, represent 8% of total claim frequency and 2% of total incurred costs. Auto liability mid-year metrics show the following trends.

- Number of claims showed a blip in 2015 and a slight increase in the number of vehicles.
- Number of vehicles in current year considerably lower than past history
- Auto claims per 100 vehicles showed significant increase in 2015

Auto Liability Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	117	103	101	126	33
Number of Vehicles	2,729	2,712	2,598	2,652	2,026
# of Claims per 100 Vehicles	4.29	3.80	3.89	4.75	1.63

The table below shows the Auto Liability experience (2012 - 2016 YTD). The average cost per claim was \$1,841, which is down from last year. The most significant types of incidents in terms of frequency were intersection and backing claims which both contributed to the spike in 2015.

ATLANTIC MUNICIPAL JOINT INSURANCE FUND				
AUTO LIABILITY CLAIMS : FUND YEARS 2012 - 2016				
Claims by Loss Cause				
Total Fund Years 2012 - 2016				
Loss Cause/	# Claims	Total Incurred	% of Total	Average Cost per Claim
Damaged or Injured By	28	\$ 99,003	11.20%	\$ 3,536
M/V Collision w/Another Vehicle				
Rear Ended	35	\$ 57,522	6.51%	\$ 1,643
Pass, Turn, Lane Change	14	\$ 10,132	1.15%	\$ 724
Backing up	116	\$ 121,176	13.71%	\$ 1,045
Intersection	47	\$ 127,749	14.45%	\$ 2,718
All Other	73	\$ 124,844	14.12%	\$ 1,710
MV Collision W/ Fixed Object	144	\$ 110,176	12.46%	\$ 765
Motor Vehicle All Other	13	\$ 226,845	25.66%	\$ 17,450
NOC	10	\$ 6,443	0.73%	\$ 644
Total All Loss Causes	<u>480</u>	<u>\$ 883,890</u>	<u>99.99%</u>	<u>\$ 1,841</u>

Fire, Police and EMS Departments are encouraged to take part in the on-line training offered by S:ERVE on avoiding intersection accidents. These type of claims tend to be frequent and costly. Training can help raise awareness of hazards presented during emergency response

PROPERTY CLAIMS

For the five year period (2012 - 2016), Property claims, represent 21% of total claim frequency and 10% of total incurred costs. Property mid-year metrics show the following trends.

- Property claims showed an uptick in 2015, which tracks with the same pattern in the auto liability frequency.

Property Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	360	239	273	290	170

The most significant property losses arise from physical damage / motor vehicle claims, which represent 35% of incurred losses. Traditional perils (wind, lightning, flood, fire & explosion, vandalism and theft represent (11%) of the claim frequency. The same service initiatives identified under auto losses apply to the physical damage components of these claims.

ATLANTIC MUNICIPAL JOINT INSURANCE FUND				
PROPERTY CLAIMS : FUND YEARS 2012 - 2016				
Claims by Loss Cause				
	Total Fund Years 2012 - 2016			
Loss Cause/	# Claims	Total Incurred	% of Total	Average Cost per Claim
Wind Damage	19	\$ 63,117	1.41%	\$ 3,322
Lightening	27	\$ 376,764	8.45%	\$ 13,954
Flooding	19	\$ 68,113	1.53%	\$ 3,585
Fire/Explosion	11	\$ 181,624	4.07%	\$ 16,511
Vandalism	25	\$ 63,167	1.42%	\$ 2,527
Theft	15	\$ 127,321	2.85%	\$ 8,488
Damaged or Injured By	431	\$ 1,970,326	44.17%	\$ 4,572
M/V Collision w/Another Vehicle				
Rear Ended	64	\$ 94,845	2.13%	\$ 1,482
Pass, Turn, Lane Change	81	\$ 129,900	2.91%	\$ 1,604
Backing up	127	\$ 51,452	1.15%	\$ 405
Intersection	51	\$ 219,269	4.91%	\$ 4,299
All Other	289	\$ 528,153	11.84%	\$ 1,828
MV Collision W/ Fixed Object	167	\$ 546,240	12.24%	\$ 3,271
Motor Vehicle All Other	2	\$ 4,601	0.10%	\$ 2,300
NOC	4	\$ 36,376	0.82%	\$ 9,094
Total All Loss Causes	1332	\$ 4,461,267	100.00%	\$ 3,349
* See attached schedule for break down to provide more specific cause categories				

ONGOING 2016 SAFETY INITIATIVES

Service Initiative #1: Service Direction: The thrust of our service efforts are directed at Workers' Compensation exposures. We continue to support claims mitigation and reduction efforts, especially focusing on Accident Investigation and promoting the transitional duty initiatives of the JIF.

Service Initiative #2: Member Evaluations

- We continue to monitor the WC metrics through the "Watch List" to identify members that may show deteriorating loss experience. Members that show worsening loss metrics may be placed on Safety Monitoring, a process which initiates greater attention from the Safety Director office. Members that show significant deterioration or unwillingness to address exposures may be placed on "Safety Intervention" to enlist the assistance of other Fund members and JIF professionals.
- The Safety Director's office identifies and reviews members on "Watch," "Monitoring," and "Intervention" during every Executive Safety Committee meeting.

Service Initiative #3: Accident Investigation is one of the key components in preventing future incidents. One of our key elements in the 2016 service plan is to identify members with high WC frequency and work with these members on their accident investigation programs. We have identified ten members in terms of frequency for special emphasis in 2016:

- Each of these members will receive a focused survey visit to address WC accident experience. We will review 5 years of loss experience, identify departments with the highest frequency rates, review recent investigation reports and review procedures and conduct at least one on-site investigation with the safety coordinator. If needed, we will meet with the safety committee and conduct an accident investigation workshop.
- Our goal from this process will be to see 1) increased utilization of the accident investigation program; 2) more meaningful and substantive accident investigation findings; 3) clearer understanding on the part of the member towns on how to use the JIF accident investigation resources, including on-line reports, root cause analysis worksheet and the expertise of Loss Control consultants.

Service Initiative #4: Focus on most frequent injury types. Strains, falls and motor vehicle incidents are the most frequent and severe types of injuries. Several actions could be taken to improve this experience:

- Promote new MSI online training for Safe Patient Lifting.
- Reinforce during daily safety briefings between employees and supervisors.
- Evaluate every lift. Is there a method to lift / move the material to eliminate or limit manual handling? Is there a mechanical aid to lessen musculoskeletal strain potential? Can workers be added or re-positioned to promote better body mechanics?
- Encourage workers to engage in pre-lift stretches. Promote wellness initiatives.
- Prevent winter slips and falls: Snow removal and salting on walkways and parking lots should be thorough, and repeated as necessary to account for melting-refreezing cycles
- Personnel in the field should be encouraged to take additional precautions during winter months. Evaluate providing removable shoe cleats for certain tasks.
- Effective self-inspections can identify snow removal and housekeeping concerns. They should be done frequently, and especially during inclement weather.
- Provide adequate (3-step length), walk off mats at entrances and clean or replace regularly, to minimize carryover of moisture into the building.
- Provide boot/shoe cleaner brushes at entrances frequented by field personnel.
- Reinforce three-points-of-contact when using ladders, stairs, and entering / exiting vehicles.
- Defensive driving habits must be consistently emphasized. Offer Defensive Driving Course, Driver Awareness, S:ERVE or CEVO presentation.

Service Initiative #5: General Liability Exposures. Focus on most frequent GL Claim types. Several actions could be taken to improve this experience:

- Motor vehicle incidents and fall related claims can be mitigated with strong Roadway Sign and Walkway programs.
- Falls can also be mitigated with some of the same strategies noted under Workers Comp above.
- There is a correlation between Police accreditation and reduced Police Professional Liability claims. Police accreditation is encouraged.

Service Initiative #6: Motor Vehicle Exposures. Focus on most costly types of claims, especially intersection pedestrian, backing and collision with fixed objects. Several actions could be taken to improve this experience:

- Backing incidents - Encourage the use of spotters and new technologies like cameras and alarm sensors.
- Intersection claims are a concern, especially to first responders. Fire, Police and EMS Departments are encouraged to take part in the on-line training offered by S:ERVE on avoiding intersection accidents. These types of claims tend to be frequent and costly.
- Collision with fixed objects and Rear-end accidents – Emphasize the importance of maintaining proper following distance, 3 -second rule. Always wear seat belts and avoid cell phone use while driving. Develop a cell phone policy and train all employees on its major requirements. Encourage the new Driver Safety Awareness program as remedial training for anyone involved in accidents.

Service Initiative #7: Safety program best practices and Safety Incentive Program. Encourage all members to show significant demonstration of participation in each of the areas:

- Commitment and Accountability;
- Controlling hazards;
- Continuing Education and Training;
- Communication;
- Coaching;
- Claims Management.

Service Initiative# 8 – Special Focus on Police Departments

- Police Ad Hoc Committee - The purpose of the meetings is to review Accreditation, training, and other risk management issues related to law enforcement.
- Uniform consulting plan for law enforcement agencies to address specific risks that are exclusive to the law enforcement community.

Service Initiative #9 – Special Focus on Public Works Departments

- Encourage more meaningful Job Site Observations and daily crew meetings for the DPW
- Continue to develop Tool-Box-Talk outlines for MSI classes to assist supervisors in providing specific safety refresher in the years between mandated MSI training.
- Encourage the use of training resources, including MSI, online and regional training workshops.

PLANNED SERVICE ACTIVITIES FOR Q3 AND Q4

- Summarize the results of the annual Beach Patrol and lifeguard reviews conducted during the summer months.
- Work with Police Departments to continue training for Class II new graduates
- Present suggested revisions for 2017 Safety Program to JIF Executive Safety Committee – Continue emphasis on law enforcement.
- Review Suggestions for Improvement; identify any important suggestions that are more than two years old.
- Work closely with members with above average frequency / LTAF rates
- Facilitate Police Chief Ad Hoc Committee meeting.
- Summarize year end participation in the Safety Incentive Program; feedback is provided to the members at the time of their reviews.
- Promote nomination of “Special Recognition Award Winners.”
- Distribute Safety Director Bulletins and notices.
- Participate in the Annual Planning Retreat, fund commissioner meetings and all JIF related activities.

SERVICE PLAN CONSIDERATIONS FOR 2017

- Continue new theme and format for Safety Kick off events
- Develop communication strategy to support annual theme.
- Revisit the low attendance at Regional Training sessions.
- Get “back to basics” with Safety Coordinator Round Table, DPW Round Table, Lifeguard Symposium and Police Command Staff Training event
- Coordinate services with Wellness Director

APPENDIX A: 2016 LOSS CONTROL MANAGEMENT REPORT

Atlantic County Municipal Joint Insurance Fund																
Loss Control Management Report - Contract Period 1/1/2016 to 12/31/2016																
2016 Visit Schedule																
	SI	REN	SERV CON	PROJ VISIT	BI	Special Focus	1st visit	2nd visit	3rd visit	4th visit	5th Visit	Proj Visit	Completed Visits	Remaining Visits	Comments/ Type of visit	Safety Contract received
Absecon City	M		RH	3		Acc Review	5/18					3	1	2	5/18 LCR	1/21/2016
Avalon	M	REN	RG	3	1	Acc Review	2/19	3/3	7/7	7/26		4	4	0	2/19 Renewal; 3/3 Boardwalk; 7/7 BP LCR; 7/26 LCR	3/24/2016
Brigantine City	L		RG	3			5/9					3	1	2	5/9 SCM	2/5/2016
Buena Borough	S	REN	RG	2		Acc Review	1/22	3/23				2	2	0	1/22 Renewal; 3/23 LCR	3/29/2016
Cape May City	L		RH	3	1		3/21	7/7	7/21			4	3	1	3/21 Boardwalk LCR/7/7 BP LCR; 7/21 LCR	6/15/2016
Cape May Point	XS		RG	2			3/3	8/3				2	2	0	3/3 LCR; 8/3 LCR	1/27/2016
Commercial Township	XS	REN	RG	2			2/3					2	1	1	2/3 Renewal	2/10/2016
Corbin City	XS		RG	2		Acc Review	2/26					2	1	1	2/26 LCR	5/20/2016
Deerfield Township	XS		RG	2			5/4					2	1	1	5/4 LCR	2/10/2016
Dennis Township	S	REN	RG	2			2/19					2	1	1	2/19 Renewal	2/17/2016
Downe Township	XS	REN	RG	2			2/3					2	1	1	2/3 Renewal	3/25/2016
Egg Harbor Township	XL		RH	4			5/24					4	1	3	5/24 JSO	1/22/2016
Estell Manor City	XS		RG	2			5/25					2	1	1	5/25 LCR	5/3/2016
Folsom Borough	XS		RG	2			4/11					2	1	1	4/11 LCR	1/29/2016
Galloway Township	XL	REN	RH	4		Acc Review	2/16					4	1	3	2/16 Renewal	2/16/2016
Hamilton Township	L	REN	RH	4			3/1					4	1	3	3/1 Renewal	1/27/2016
Linwood	M		RG	3		Acc Review	5/5					3	1	2	5/5 LCR	1/22/2016
Longport Borough	S	REN	RG	2			3/4					2	1	1	3/4 Renewal	3/23/2016
Lower Township	L		RH	4			5/26					4	1	3	5/26 JSO	1/27/2016
Margate City	L		RG	4		Acc Review	5/9					4	1	3	5/9 LCR	2/10/2016
Middle Township	L		RH	4			5/19					4	1	3	5/19 LCR	1/22/2016
Milville City	XL		RG	4			1/22	2/29 Police	5/4 Police			4	3	1	1/22 LCR; 2/29 Police LCR; 5/4 Police LCR	2/22/2016
Mullica Township	S		RG	2			4/11					2	1	1	4/11 LCR	2/3/2016
Newfield Borough	XS	REN	RG	2			2/29					2	1	1	2/29 Renewal	1/29/2016
North Wildwood City	M		RH	4	1		4/29	7/6				5	2	3	4/29 Boardwalk LCR; 7/6 BP LCR	1/26/2016
Northfield City	M	REN	RH	2			1/20	7/19				2	2	0	1/20 Renewal; 7/19 LCR	3/24/2016
Ocean City	XL		RH	4	1		4/21	7/7				5	2	3	4/21 Boardwalk LCR; 7/7 BP LCR	3/30/2016
Pleasantville City	XL	REN	RH	4			3/10					4	1	3	3/10 Renewal	1/29/2016
Sea Isle City	L		RH	4	1		3/23	7/6	7/11			5	2	3	3/23 Boardwalk LCR; 7/6 BP LCR; 7/11 LCR	1/27/2016
Somers Point City	M	REN	RG	3		Acc Review	1/29	7/29				3	2	1	1/29 Renewal; 7/29 LCR	6/16/2016
Stone Harbor	M		RH	3			4/21	5/19	7/7			3	3	0	4/21 Police Training; 5/19 JSO; 7/7 BPLCR	2/18/2016
Upper Deerfield Township	S	REN	RG	2			3/18					2	1	1	3/18 Renewal	4/27/2016
Upper Township	M		RG	3			6/15					3	1	2	6/15 LCR	1/26/2016
Ventnor City	L	REN	RG	4	1	Acc Review	3/10	3/10	7/6	7/13		5	4	1	3/10 Renewal; 7/6 LCR Pier; 7/13 SCM	1/27/2016
Waterford Township	M	REN	RG	3			4/11					3	1	2	4/11 Renewal	5/5/2016
West Cape May	XS		RG	2			3/3					2	1	1	3/3 LCR/SCM	1/21/2016
West Wildwood	XS		RG	2			3/24					2	1	1	3/24 LCR	1/21/2016
Weymouth Township	XS		RG	2			5/2					2	1	1	5/2 LCR	2/5/2016
Wildwood City	XL		RH	4	1		4/12	7/6				5	2	3	4/12 Boardwalk LCR; 7/6 BP LCR	3/17/2016
Wildwood Crest Borough	M		RH	3		Acc Review	3/16	7/6	7/20			3	3	0	3/16 LCR; 7/6 BP LCR; 7/20 LCR	1/22/2016
Woodbine Borough	XS		RG	2			2/26					2	1	1	2/26 LCR	4/22/2016
XX on Activity Report - report not done																
xx Renewal for XL, AND large members counts as two visits																
XX Total																
					118	7						125	63	62		

APPENDIX B :2016 Regional Training Attendance Chart

Atlantic Municipal Joint Insurance Fund								
Loss Control Management Report - Contract Period 1/1/2016 to 12/31/2016								
2016 Regional Training Attendance								
		Safety & Claims Coordinator's RT 2/11/15	Playground Inspections 4-28-16	Lifeguard/Beach Patrol 6/28/16			Annual Retreat	
Absecon City	M	1						
Avalon Borough	M		1	1				
Brigantine City	L	1	1	1				
Buena Borough	S		1					
Cape May City	L		1	1				
Cape May Point	XS	1		1				
Commercial Township	XS	1						
Corbin City	XS							
Deerfield Township	XS	1						
Dennis Township	S							
Downe Township	XS							
Egg Harbor Township	XL	1	1					
Estell Manor City	XS							
Folsom Borough	XS							
Galloway Township	L	1	1					
Hamilton Township	L	1						
Linwood	M							
Longport Borough	S	1	1	1				
Lower Township	L	1	1					
Margate City	L	1	1	1				
Middle Township	L	1	1					
Millville City	XL	1						
Mullica Township	S							
Newfield Borough	XS	1						
North Wildwood City	M	1		1				
Northfield City	M	1						
Ocean City	XL	1	1	1				
Pleasantville City	XL	1						
Sea Isle City	L	1	1	1				
Somers Point City	M			1				
Stone Harbor	M	1	1	1				
Upper Deerfield Township	S	1						
Upper Township	M	1	1	1				
Ventnor City	L	1	1	1				
Waterford Township	M	1						
West Cape May	XS	1						
West Wildwood	XS	1	1					
Weymouth Township	XS	1						
Wildwood City	XL	1	1	1				
Wildwood Crest Borough	M	1		1				
Woodbine Borough	XS	1						
XX Total								
		0%	0%	0%	0%	0%		
		30	17	15				



***Employment Practices Liability Committee
Meeting Minutes
Wednesday, September 21, 2016***

A meeting of the Atlantic County Municipal Joint Insurance Fund Employment Practices Liability Committee was held on Wednesday, September 21, 2016 at 1:30 PM at Avalon Community Hall, Avalon, NJ

Those in attendance were:

Fund Commissioners: Scott Jett, *Committee Chair, City of North Wildwood*
Ingrid Perez, *Claims Committee Chair, Hamilton Township*
Julie Picard, *Safety Committee Chair, Lower Township*
Rich Hirsch, *Strategic Planning Committee Chair, Borough of Longport*
Eileen Tedesco, **Egg Harbor Township**
Karen Blowers, **City of Brigantine**

Fund Professionals: David DeWeese, *Fund Solicitor, The DeWeese Law Firm*
Diane LeFever, *Account Manager, Qual-Lynx*
Paul J. Miola, *CPCU, ARM, Executive Director, AJG Risk Management, Inc.*
Paul Forlenza, *Deputy Executive Director, AJG Risk Management, Inc.*

Unable to attend: Dawn Stollenwerk, *Finance Committee Chair, Mullica Township*
Peter Miller, *Coverage Committee Chair, Egg Harbor Township*
Linda Kent, **City of Estell Manor**

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

I. EPL/POL Loss Ratio Reports

FY 2010-2015 valued as of 6/30/16

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2010-2015 valued as of June 30, 2016 that were included in the agenda packet. He stated that although there will be development in the more recent years; the Fund's overall results are trending in the right direction noting that Fund Years 2013 through 2015 have had better results than prior years. Mr. Forlenza then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results over the six year period valued as of June 30, 2016 by member. Mr. Forlenza then briefly reviewed the individual Fund Year spreadsheets that depict EPL/POL Incurred Losses vs. Loss Funds for Fund Years 2010-2015 valued as of June 30, 2016 by member. He noted the EPL/POL Six Year Average Loss Ratio for the ACM JIF is 78.9%. Mr. DeWeese noted that three claims, two in 2012 and one in 2011 account for more than \$3 million of the \$8 million in incurred losses. Mr. Forlenza stated that the EPL/POL Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL, were distributed to the members at July's Executive Committee Meeting.

II. MEL EPL/POL Claims

Ms. LeFever stated that there are (3) open MEL EPL/POL claims remaining for the ACMJIF; these remaining three (3) are all difficult claims and could remain open for quite some time. She then briefly reviewed the three (3) remaining open claims in more detail with the Committee.

III. EPL/POL Claims Filed – XL Insurance

A. All Open XL Claims

Mr. DeWeese then reviewed the status of all open EPL/POL claims files with XL. He noted there are 21 active/open files being handled by XL. Mr. DeWeese then stated there are 16 claims in suit with Defense Counsel assigned, and 15 in Litigation. He then discussed some of the more troublesome cases in greater detail with the Committee.

B. Closed XL Claims since May 18, 2016

Mr. DeWeese then reviewed the status of all closed EPL/POL claims files with XL since the May 18, 2016 meeting. He noted there are 5 files that have closed; four (4) matters in litigation that have settled; and one (1) matter that closed due to inactivity.

C. Open QBE Claims since May 18, 2016

Mr. DeWeese then provided the Committee with an update on open cases with the new carrier QBE. Mr. DeWeese stated that as of January 1, 2016 there have been 16 files opened with QBE; six (6) of which are in Litigation and five (5) have been assigned Defense Counsel. Mr. DeWeese then briefly reviewed a few of the more troublesome claims.

D. Closed Claims with QBE

Mr. DeWeese then provided the Committee with an update on the closed cases with the new carrier QBE. Mr. DeWeese stated that since the last meeting on May 18, 2016 there have been 18 cases closed, with 17 of them due to coverage denials.

IV. Issuance of Coverage Determination Correspondence

Mr. DeWeese reminded the Committee of their conversation at the last meeting stating that in his opinion Summit Risk is taking too long in issuing coverage determinations. Mr. DeWeese stated that he has continued to have conversations with Mr. Pevner of Summit Risk who has indicated that the delays were due to staffing issues. Mr. DeWeese stated that since the Committee's last meeting, he and Mr. Pevner have agreed, in writing, that Summit will provide an acknowledgment of receipt of the claim with a claim number and the Adjuster information no later than 4 business days from them receiving the claim. Summit will then provide a general coverage position within 10 days of receiving the file. Mr. DeWeese explained that this letter will either indicate a denial of coverage or a "reservation of rights. At this time, they will either assign defense counsel, or wait for the complaint to be filed before assigning counsel. The formal coverage position letter will be sent to the insured within 30 days of the claim being received from Qual-Lynx.

Mr. DeWeese stated that although this agreement was reached in June, Summit has had a difficult time meeting these timelines over the past two months. He stated that he is constantly checking on the status of claims with Mr. Pevner. Mr. Pevner is aware this is still an issue, and has stated that the delay resides with getting some of the newer employees up to speed. Mr. DeWeese stated that he will continue to monitor the situation and will discuss this matter with Mr. Pevner at an upcoming scheduled meeting.

V. *Members of Concern*

Mr. Forlenza reminded the Committee that following their last Committee meeting on May 18, 2016 there had still been concerns about conflicts between the actions of some of Folsom's governing body members and the employees as well as apparent conflicts between members of the Borough Council. Mr. DeWeese noted that Folsom currently has three (3) claims and reviewed them in more detail with the Committee. He also noted that Folsom has a new Solicitor and he has had quite a few conversations with him. Based upon his conversations with the Solicitor, Mr. DeWeese believes he understands the claims and the situation in Folsom and has a handle on the situation. He noted that their RMC has requested another meeting; however he does not feel it is necessary at this time, as representatives of the Fund have met with them once already, and there have been no notices of any new claims since this meeting. He noted that he will update the Committee on any and all further developments.

V. *MEL EPL Plan of Risk Management Program*

A. *2015-2016 Program – Current Member Status*

Mr. Forlenza directed the Committee to a member status report included in the agenda packet. The report indicated whether each member's EPL & POL checklist for 2015-2016 has been approved and identifies their applicable deductible & coinsurance. Mr. Forlenza directed the Committee to the "Notes" section of the report wherein it indicates that one (1) member has a higher deductible for "police" claims versus claims being generated out of other departments. Mr. Forlenza explained that this is new for 2016 and a recognition by the insurer that the entire town does not need to be penalized because of the actions of one department.

B. *2017-2018 Compliance Memo – emailed on February 29, 2016*

Mr. Forlenza reminded the Committee that the memo outlining the 2017-2018 MEL EPL Risk Management Program was e-mailed to the members on February 29th. The effective date for the new program will be January 1, 2017; however, compliance checklists will be due to the MEL by October 1, 2016.

C. *2017-2018 Compliance Update – emailed on September 12, 2016*

Mr. Forlenza then directed the Committee to page 15 of the agenda packet referencing a status report depicting member's compliance with the EPL/POL Risk Management Plan for 2017-2018. He stated that this status report is valued as of September 8, 2016, and was emailed to all members on September 12, 2016. He noted that the report indicates that 24 ACM JIF members still have not updated and submitted their Loss Control Program to the MEL. Mr. Forlenza noted that since the September 12th email, his office has received another updated status report from the MEL indicating that 17 members still have not submitted their checklist.

Mr. Forlenza further stated that under the new program due dates, there will be no further extensions. This change will eliminate problems in regards to member buy down changes and retroactive premium being due or owed by members. Mr. Miola stated that he would reiterate the importance of this at the Executive Committee meeting later today.

VI. *2017 EPL/POL Coverage*

A. *2017 is 2nd Year of 2-Year deal with QBE*

Mr. Forlenza reminded the Committee that when the MEL entered into an agreement with QBE for EPL/POL coverage effective January 1, 2016, it was a two year agreement that included a 5% statewide premium increase in the 2nd year (2017). The 5% increase would be allocated across all member JIF's dependent upon their performance.

Mr. Forlenza stated that his office has received notification from the MEL and QBE that the ACM JIF's increase in 2017 will be 7%. He noted that the Finance Committee will look at various scenarios regarding how to allocate the 7% increase across the membership. In the past, the Finance Committee has increased all members' assessments slightly and then increased poor performing members assessment above the base increase based on the member's loss experience. He noted that QBE will still have to approve the individual member assessments because they want to be sure that certain member are paying enough premium to cover potential losses. In addition, his office will be discussing changes in individual member deductibles and coinsurance requirements.

B. POL Coverage Concerns/Discussions

Mr. Forlenza stated there have been ongoing discussions with the MEL and QBE regarding challenges to various sections of the Policy regarding the exclusion of coverage for POL claims seeking injunctive relief versus those claims that are seeking both injunctive relief and monetary damages. In addition, these challenges to coverage are bolstered by claims under the Religious Land Use and Institutionalized Persons Act (RUILPA). Mr. Miola noted that this Federal statute overrides local zoning laws placing towns in a difficult position regarding zoning issues for religious institutions. He noted that towns that are looking to restrict the development of religious facilities are getting sued under the provisions of this statute. In situations where towns are attempting to have these facilities abide by local zoning laws can be held liable unless there is overriding evidence supporting the town's position. Mr. Miola noted that the MEL and QBE are working on new language in the policy to strengthen the exclusions in the policy regarding land use claims.

VII. EPL Helpline

A. Program remains available to all members with QBE

Mr. Forlenza noted that the current EPL/POL *Helpline Program* has remained in effect and unchanged with the transition to QBE.

B. Current EPL Helpline Authorized Users

Mr. Forlenza noted the EPL Authorized User list is included in the agenda packet. He stated that this list depicts the current authorized contacts as appointed by Resolution and reported to his office. He asked everyone to please review the list, which will also be presented at the Executive Committee meeting later that afternoon. He reminded the Committee that all changes to the EPL Helpline contacts must be made via Resolution. Please forward these Resolutions to Kris Kristie, along with all contact information for that appointee, so the records can be updated.

C. 7/1/2015-6/30/2016 Quarterly Update

Mr. Forlenza reviewed the attached Quarterly update included in the agenda packet with the Committee, pointing out there has been 78% Active Member Utilization, which is a great utilization of the program by the ACM JIF members.

D. Enquiron Notifications

Mr. Forlenza noted the latest HR Express Update email had been sent to everyone and included the following topics:

1. *Commuter Benefits*
2. *Benefits Law Alert – Compliance failures can be costly*
3. *Costly HIPAA Compliance Failures*

4. *Compliance Express Updates/Teaching HAS participants to be as independent as Kelly Clarkson*

Mr. Forlenza noted in conjunction with these Notifications, Enquiron has started sending *Alerts*, which included:

- 1. *New OSHA rule calls into question mandatory post-accident drug screenings***
- 2. *Revised mandatory Federal posters***

Mr. Forlenza stated that if you are not receiving these email updates, please contact the Executive Director's office.

E. *Enquiron-Webinars*

Mr. Forlenza stated that all members should have received notification of two (2) Webinars posted for viewing in regards to employee handbooks, and salary discrimination. He noted that this is a new program being offered through Enquiron.

VIII. *EPL Hotline Program Revisions*

Mr. Forlenza stated that he is working on revisions to the Fund's EPL Hotline Program. He stated that his goal is to complete the proposed revisions to the Program and reissue the EPL Hotline instructions to remind the members of the availability of this service and how the funds can be utilized, as it seems the members are not taking advantage of the funding that is available to them. Mr. Forlenza noted that he is hoping to complete the revisions so they are effective as of January 1, 2017.

IX. *Elected Officials Training – 2016/2017*

Mr. Forlenza noted that his office has reserved dates and locations for the 2016-2017 elected officials training. He stated that the topics will include: Cyber/Information Technology; Public Officials and Land Use/Zoning Issues, and ethics. He noted that a *Save the Date* was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 9, 2016. Invitations for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. The trainings have been scheduled on the following dates:

December 7, 2016 - Merighi's Savoy Inn, Vineland
January 31, 2017 - Nicolosi's Catering, West Deptford
February 16, 2017 - Merighi's Savoy Inn, Vineland
March 29, 2017 - O'Connor's American Bar & Grille, Eastampton

Mr. Forlenza noted that he would like to arrange for one or two attorneys to be speakers at these events. He then asked the Committee if they were ok with paying the attorneys a small fee for their services, as we have in the past, to help offset some of their costs. The Committee agreed. Mr. Forlenza noted that there will be an online version again in 2017; however, it will not be rolled out until March or April of 2017. He noted that he does not have any information on the online course at this time, but once received; it will be included in the monthly agenda packet.

Mr. Forlenza also noted that The League of Municipalities will be sponsoring a session titled "Ethics for Local Government Officials" at 3:45pm, Wednesday, November 16, 2016. He stated that the announcement missed this month's agenda packet and would be a handout at tonight's meeting.

X. Technology Liability

A. Rutgers/MEL Cyber Study

Mr. Forlenza reminded the Committee that the Rutgers/MEL Cyber Study was sent to all members in November. Mr. Forlenza stated Mark Pfeiffer is starting to schedule regional training seminars, and he will be charging for them. He has indicated that he has availability to come to us and do a session sometime next year, so we will be exploring some possible available dates and costs.

Mr. Forlenza stated that Rutgers and the MEL have entered into a new contract to develop cyber related model policies & procedures. He also noted that he and Mr. Miola had an opportunity to meet with Mr. Pfeiffer and Pivot Point and discuss what Pivot Point has discovered so far in regards to the Technology Risk Assessments they have been performing. Some of their findings have included a lack of Policies & Procedures, a lack of good practices, questionable language in contracts with professionals, if there are contracts at all. As Pivot Point has discovered these issues, Mr. Pfeiffer is using these findings to create new Policies & Procedures, as well as prioritizing their development.

B. Additional Cyber Training – Media Pro

Mr. Forlenza reminded the Committee there have been prior discussions on using MediaPro for additional online Cyber Training.

Media Pro has provided us with pricing for different services they offer, and Mr. Forlenza stated they are looking at it in conjunction with what Mr. Pfeiffer and PivotPoint recommend once the Cyber Audits are complete.

C. Technology Risk Assessments - Status

Mr. Forlenza stated the Cyber Audits for the ACMJIF are complete. Pivot Point will be making a presentation at the Retreat at the end of October and go over in more detail their findings, and their leading areas of concern. Pivot Point will also present the individual town reports to those members that are present.

XI. 2017 Cyber Coverage

Mr. Forlenza stated that his office has been reviewing the underwriting data gathered by Pivot Point for all three JIF's and have made it available to the MEL as they will be shopping the Cyber Coverage for 2017. Hopefully, with this more detailed info, the MEL will be able to secure better terms for Cyber Coverage.

XII. Next Meeting

The next meeting will be December 21, 2016 at 1:30 PM prior to the Executive Committee meeting at the Atlantic County Library, Mays Landing.

Seeing no other business, the meeting adjourned at 2:40 PM

File: ACMJIF/2016/EPL/POL Claims Review Committee
ACMJIF/GEN/EPL/POL Claims Review Committee

Tab: 9/21/16
Tab: 9/21/16



NOMINATING COMMITTEE MEETING MINUTES

October 13, 2016 – 2:00 PM

Conference Call

A meeting of the Nominating Committee of the Atlantic County Municipal Joint Insurance Fund was held on Thursday, October 13, 2016 via Conference Call.

Those in attendance were:

Karen Seifrit, Deerfield, ACMJIF Fund Chair - 2014
Julie Picard, Lower Township, Safety Committee Chair
Scott Jett, North Wildwood, EPL Committee Rep
Dawn Stollenwerk, Mullica, Finance Committee Chair
Rich Hirsch, Longport, Strategic Planning Chair
Ingrid Perez, Hamilton, Claims Committee Chair
Scott Wahl, Avalon, Appointed by Fund Chair
Steve Wilkins, Pleasantville, Appointed by Fund Chair
Paul Miola, Executive Director, **AJGRMS**
Paul Forlenza, Deputy Executive Director. **AJGRMS**
Kris Kristie, Sr. Account Representative, **AJGRMS**

Those not in attendance were:

Peter Miller, Egg Harbor Twp., Coverage Committee Chair
Ed Beck, Linwood, ACMJIF Fund Chair 2015

These Minutes do not necessarily represent the order in which some items were discussed.

I. Selection of Committee Chair

Mr. Forlenza stated that the Committee should select a Chair. The Committee Chair will be asked to give a report on the Committee's discussions and recommendations at the October Executive Committee Meeting and will need to contact each member nominated to be sure they are comfortable accepting the position for which they have been nominated. Mr. Hirsch volunteered. The Committee members approved and thanked Mr. Hirsch for volunteering.

II. Minutes of November 12, 2015

Mr. Forlenza referred to the minutes of the November 12, 2015 meeting, which were located in the appendix of the agenda packet. Mr. Forlenza explained that the minutes from last year's meeting were included as reference so that the Committee members could review the process from last year as to how the 2016 Nomination Slate was created.

III. Nominating Committee Charter

Mr. Forlenza referred the Committee members to the Nominating Committee Charter that was located in the agenda packet. He asked the Committee to review the Charter, which listed the responsibilities and makeup of the Nominating Committee. Mr. Forlenza then briefly reviewed the Charter with the Committee. He noted that one of the provisions in the Charter indicates that if three or more of the Committee members are unable to attend the meeting, it must be rescheduled. Mr. Forlenza noted for the record that only two Committee member was not present

for today's meeting; Mr. Miller, Chair, Coverage Committee, and Mr. Beck, ACMJIF Fund Chair 2015.

Ms. Stollenwerk voiced concern in regards to the Charter and the number of Fund Commissioners who are on the Nominating Committee and also on the Executive Committee. A discussion ensued.

Mr. Hirsch noted he would have this issue placed on the November 3, 2016 Strategic Planning Committee agenda for discussion.

IV. Succession Plan and Election Process

Mr. Forlenza then directed the Committee to a copy of the *Succession Plan and Election Process*, located in the agenda packet. This procedure is followed in nominating and electing the slate of Executive Committee members and Alternates.

Mr. Forlenza explained that the election process calls for the Nominating Committee to create a slate of candidates for the seven (7) Executive Committee positions, including Fund Chair and Secretary, and a slate of candidates for the Alternate Executive Committee member positions. The Slate will then be presented to the full membership at the October Executive Committee meeting along with a petition for anyone who would like to nominate another Fund Commissioner to serve in any of the positions on the nomination slate. This petition must be signed by six Fund Commissioners and then filed with the Executive Director's office prior to the announced deadline. If no petitions are filed, then the original slate will be voted on by roll call of the entire membership at the Reorganization meeting in January 2017.

Mr. Forlenza directed the Committee to the Succession Plan Chart located in the Agenda Packet. The chart displayed the current members and alternate members of the Executive Committee and each of their terms. Mr. Forlenza indicated that the terms of service was established in order to place a time limitation on individuals sitting on the Executive Committee. Individuals may stay on the Executive Committee for a maximum of five years exclusive of time spent as the Fund Secretary or Chair. This limitation was created to ensure the movement of individuals through the Executive Committee positions over time. Mr. Forlenza stated to the Committee that Ms. Robostello, currently Alternate Executive Committee member #1, would be retiring this year. The Committee then briefly reviewed the Succession Plan chart.

V. Timeline

Mr. Forlenza directed the Committee to the Executive Committee Election process timeline that was included in the agenda packet. Mr. Forlenza briefly reviewed the timeline with the Committee noting a correction to the date for a follow up meeting if necessary (November 10th).

VI. Eligible/Ineligible Fund Commissioners

Mr. Forlenza then referred the Committee to two lists included in the agenda packet. One listed Fund Commissioners that are eligible to serve on the Executive Committee. The other was a list of Fund Commissioners who are ineligible to serve on the Executive Committee. He explained that in order to be considered for nomination to the Executive Committee, a member must have served as a Fund Commissioner in a MEL affiliated JIF for three (3) years; however, the three years of service need not be consecutive. The only requirement for nomination as an Alternate is that the candidate be a Fund Commissioner in good standing. Mr. Forlenza explained that these lists were developed based upon the Succession and Election Policy included in the agenda packet. The Committee then reviewed and discussed the list of eligible Commissioners.

VII. Fund Commissioner History and Attendance Records

Mr. Forlenza then asked the Committee to review the history and attendance records of the Fund Commissioner. He explained that ideally individuals selected to serve on the Executive Committee should have a strong attendance record at Fund meetings as well as their assigned Sub-Committee meetings. Mr. Forlenza stated that the size of the town and county in which it is located should also be taken into consideration so that the Executive Committee represents a cross section of the Fund membership.

Discussions ensued among the members as to the potential make up of the slate and individual candidates for various positions. The members also discussed the importance of bringing the future leaders of the Fund into the Executive Committee rotation.

Discussion continued as to the slate of Executive and Alternate Committee members.

VIII. Preparation of the 2017 Draft Slate

After careful deliberation, the Committee recommended the following Nomination Slate for 2017:

Chair:	Lucy Samuelson , City of Somers Point
Secretary:	Connie Mahon , City of Wildwood Crest
Executive Committee:	#1 Joe Santagata , Buena Borough
	#2 Ingrid Perez , Township of Hamilton
	#3 James Goos , City of Ventnor
	#4 Julie Picard , Township of Lower
	#5 Scott Jett , City of North Wildwood
Alternates:	#1 Chris Ridings , City of West Wildwood
	#2 Scott Wahl , Borough of Avalon
	#3 Steve Wilkins , City of Pleasantville
	#4 Linda Kent , City of Estel Manor
	#5 Chris Wood , City of Wildwood
	#6 James Craft , Borough of Stone Harbor
	#7 Lisa McLaughlin , City of Margate

Mr. Forlenza stated that in the past, the Nominating Committee Chair has contacted the candidates to be sure they are all willing to serve. Mr. Hirsch indicated that he would contact the candidates listed above. Mr. Forlenza inquired if one of the nominated Alternates does not wish to serve, who then would the Committee like to see added to the slate. The Committee discussed this scenario briefly before determining that should one or more of the aforementioned candidates for Alternate position not wish to serve then all other candidates would move up to fill any vacancies. Mr. Hirsch then indicated that he would contact the Executive Director's office if he came across any problems wherein several members' candidates decided they did not want to serve and/or an additional meeting had to be convened.

Attached is the Draft Slate of the 2017 Executive Committee & Alternates.

There being no further business, the meeting adjourned at 2:40 PM

File: ACM/2016/Nominating Committee
 ACM/Gen/Nominating Committee

Tab: 10/13/16
Tab: 10/13/16



2017 NOMINATION SLATE

Chair: **Lucy Samuelson**, Somers Point

Secretary: **Connie Mahon**, Borough of Wildwood Crest

Executive Committee: #1 **Ingrid Perez**, Hamilton Township

#2 **James Goos**, Ventnor City

#3 **Julie Picard**, Lower Township

#4 **Scot Jett**, City of North Wildwood

#5 **Chris Ridings**, City of West Wildwood

Alternates: #1 **Scott Wahl**, Borough of Avalon

#2 **Steve Wilkins**, City of Pleasantville

#3 **Chris Wood**, City of Wildwood

#4 **James Craft**, Borough of Stone Harbor

#5 **Lisa McLaughlin**, City of Margate

#6 **Rich Hirsch**, Longport Borough

#7 **Vacant**



PETITION FOR NOMINATION

(To be used to nominate an ACMJIF Fund Commissioner to the position of Chair, Secretary, Executive Committee or Alternate Executive Committee member.)

TO: _____, Chair, ACMJIF Nominating Committee

_____ (Name) is a Fund Commissioner in good standing with the Atlantic County Municipal Joint Insurance Fund representing _____ (Municipality) and meets the eligibility guidelines for the Nominated position.

We the undersigned recommend that the above Fund Commissioner's name appear on the upcoming election ballot and we do hereby nominate him/her by petition as witnessed by the following Fund Commissioner signatures.

Nomination is for the following position: _____

<u>NAME</u>	<u>MUNICIPALITY</u>	<u>SIGNATURE</u>	<u>DATE</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

All Petitions must be signed by Six (6) Fund Commissioners including the Nominee. Petitions must be received in the Office of the Executive Director no later than 4:00 PM on December 2, 2016. Only original petitions will be accepted. All candidates are subject to the eligibility criteria established by the ACMJIF.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

Prepared For: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers

Prepared By: Valerie Smith MS, Wellness Director

Contact Information: acmjifwellness@gmail.com 609-251-7811

September - October Activities

Absecon: Lunch & Learn on Nutrition & Portion Control

Avalon Borough: "Walk Wednesday", employees will be invited to AP room to walk for 2 months

Longport: Employee office exercise session, next employee wellness event: Yoga session

Lower Twp: Using Wellness money to purchase vouchers to purchase fresh produce at an area farmer's market

Middle Twp: Organizing a "Pickle Ball" tournament, along with Avalon Borough for employees in the Cape May County area.

Sea Isle City: Healthy Lunch with wellness committee

Health Fairs

- **Egg Harbor Twp - 10/28**
- **Upper Twp - 10/26**
- **Ocean City - 10/26**
- **Margate, Longport, Ventnor - 10/27**
- **Northfield City - 10/27**

October Notes

In Good Health Newsletter: The October edition was emailed out and is posted on the ACMJIF website. Topics for the month include: Slips, Trips, and Falls (STFs). There is a high incidence of worksite slips and falls and it impacts the employee and employer. This month is also, National Liver Awareness Month.

The Move It Monday activity for October is: Exercises you can do at your worksite

If your municipality would like to plan a wellness event or needs assistance please don't hesitate to reach out and I can assist.



To: Fund Commissioners

From: Paul J. Miola, CPCU, ARM, Executive Director

Date: October 26, 2016

Re: Executive Director's Report

A. Lost Time Accident Frequency Report (pgs. 93-94)

The August 2016 Lost Time Accident Frequency Summary and the Statewide Recap for August 2016 is enclosed for your review.

B. Certificates of Insurance (pgs. 95-97)

Summaries of the Certificates of Insurance issued during September 2016 are attached for your review.

C. 2015 Safety Incentive Program Awards (pg. 98)

A letter from our office describing how to collect your 2015 Safety Incentive Awards money was e-mailed on or about February 9, 2016. On or about October 6, 2016 reminder letters showing any available balances were emailed out to all Fund Commissioners, Safety Coordinators and RMC's. A report detailing the available balances for each member is attached for your review. **Please note that the deadline to claim or encumber these funds is December 31, 2016. All encumbered funds have to be claimed by February 1, 2017.**

D. 2016 Optional Safety Budget (pg. 99)

A reporting detailing the available balance for each member participating in the 2016 Optional Safety Budget is attached for your review. Instructions on claiming these funds were e-mailed to participating members on or about February 2, 2016. On or about October 6, 2016 reminder letters showing any available balances were emailed out to all Fund Commissioners, Safety Coordinators and RMC's. If you have any questions on how to collect your 2016 Optional Safety Budget funding, please contact our office. **Please note that the deadline for claiming or encumbering these funds is December 31, 2016. All encumbered funds must be claimed by February 1, 2017.**

E. 2016 Wellness Incentive Program Allowance (pg. 100)

A report detailing the available balance for each member for the 2016 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about January 20, 2016. If you have any questions on how to utilize your 2016 Wellness Incentive Program funding, please contact Valerie Smith, Wellness Director, or our office. **Please note that the deadline for claiming or encumbering these funds is December 31, 2016. All encumbered funds must be claimed by February 1, 2017.**

F. Employment Practices Liability Coverage – (pgs. 101-102)

A compliance status report regarding the Employment Practices Liability Coverage is attached for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly. This month, also attached is the compliance status report 2017/2018.

G. EPL Allowance (pg. 103)

The JIF has provided each member with **\$725** of funding that can be used by each member for employment practices related expenses. These expenses include employment related training that the member would like to arrange for its personnel. Additional employee training can be effective mechanisms for members looking to manage their employment liability risks. If you need additional information regarding this program, please contact our office.

H. EPL Helpline – Authorized Contact List (pgs. 104-105)

With the placement of the member's EPL/POL coverage in the commercial insurance market, the insurance company QBE has implemented an EPL Helpline for the member's use. There is no restriction on the number of calls or amount of time that members can contact this service. Members can appoint two representatives to use this service. Appointments must be made by Resolution of the Governing Body. **Please note that Municipal Solicitors can not be appointed as Helpline Contacts.** Enclosed, please find the most recent list of authorized contacts for the EPL Helpline. These are the only representatives authorized to access this service. Please contact the Executive Director's Office with any questions.

I. Financial Fast Track Report (pg. 106)

The Financial Fast Track Report as of August 31, 2016 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of August 31, 2016 was **\$30,103,741**.

J. Regulatory Filing Checklists (pgs. 107-108)

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items listed.

K. Monthly Activity Calendar (pgs. 109-110)

Attached for your review is the monthly activity calendar for the months of October/November.

L. Skateboard Park Approval Status (pg. 111)

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process, outlined in MEL Coverage Bulletin **16-09**, that must be followed by all members who wish to construct a skateboard park and have the Atlantic JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the current status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

M. Capehart & Scatchard Updates (pgs. 112-119)

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest updates are included for your information.

N. Statutory Bond Status (pg. 120)

Attached for your review is the latest listing of Statutory Bonds issued by the MEL for JIF members. This list should be reviewed for accuracy. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA. Cate can be reached at 201-518-7031.

O. Elected Officials - Save the Dates (pg. 121)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2017. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member's Workers Compensation funding premium. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 9, 2016. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. The trainings have been scheduled on the following dates:

December 7, 2016 - Merighi's Savoy Inn, Vineland
January 31, 2017 - Nicolosi's Catering, West Deptford
February 16, 2017 - Merighi's Savoy Inn, Vineland
March 29, 2017 - O'Connor's American Bar & Grille, Eastampton

P. Quarterly Attendance (pgs. 122-124)

A Report detailing attendance records through the third quarter of the 2016 Fund Year is attached for your review.

Q. New Member Activity

There is no new member activity at this time.

Atlantic County Municipal Joint Insurance Fund

2015 SIP Qualifiers Award

Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid in	Total YTD	Ending	Encumbered
Municipality	Balance	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2017	Expenses	Balance	Funds
Absecon	1,900.00														0.00	1,900.00	
Avalon	2,150.00														0.00	2,150.00	
Brigantine	2,400.00				2,400.00										2,400.00	0.00	
Buena	1,900.00														0.00	1,900.00	
Cape May	2,400.00														0.00	2,400.00	
Cape May Point	1,650.00			1,650.00											1,650.00	0.00	
Commercial	1,650.00														0.00	1,650.00	
Corbin City	1,650.00				400.00	75.00			460.00		715.00				1,650.00	0.00	
Deerfield	1,650.00														0.00	1,650.00	
Dennis	1,900.00														0.00	1,900.00	
Downe	1,650.00														0.00	1,650.00	
Egg Harbor Twp.	2,650.00														0.00	2,650.00	
Estell Manor	1,650.00				1,650.00										1,650.00	0.00	
Folsom	1,650.00			1,650.00											1,650.00	0.00	
Galloway	2,400.00														0.00	2,400.00	
Hamilton	2,400.00			2,400.00											2,400.00	0.00	
Linwood	2,150.00														0.00	2,150.00	
Longport	1,900.00														0.00	1,900.00	
Lower	2,400.00										2,304.40				2,304.40	95.60	
Margate	2,400.00								2,400.00						2,400.00	0.00	
Middle	2,400.00														0.00	2,400.00	
Millville	2,650.00														0.00	2,650.00	
Mullica	1,900.00			1,900.00											1,900.00	0.00	
Newfield	1,650.00														0.00	1,650.00	
North Wildwood	2,400.00														0.00	2,400.00	
Northfield	2,150.00				2,150.00										2,150.00	0.00	
Ocean City	2,650.00										2,650.00				2,650.00	0.00	
Pleasantville	2,650.00									787.24					787.24	1,862.76	
Sea Isle City	2,400.00									548.97					548.97	1,851.03	
Somers Point	2,150.00				2,150.00										2,150.00	0.00	
Stone Harbor	2,150.00								2,150.00						2,150.00	0.00	
Upper Twp.	2,150.00							1,888.17							1,888.17	261.83	
Upper Deerfield	1,900.00			1,900.00											1,900.00	0.00	
Ventnor	2,400.00														0.00	2,400.00	
Waterford	2,150.00														0.00	2,150.00	
West Cape May	1,650.00														0.00	1,650.00	
West Wildwood	1,650.00														0.00	1,650.00	
Weymouth	1,650.00														0.00	1,650.00	
Wildwood	2,650.00			2,650.00											2,650.00	0.00	
Wildwood Crest	2,150.00			2,150.00											2,150.00	0.00	
Woodbine	1,650.00														0.00	1,650.00	
Total By Line	\$85,650.00	0.00	0.00	14,300.00	8,750.00	75.00	0.00	1,888.17	5,010.00	1,336.21	5,669.40	0.00	0.00	0.00	37,028.78	48,621.22	

Must be Claimed or Encumbered by December 31, 2016. All Encumbered Funds Must be Claimed by February 1, 2017

Atlantic County Municipal Joint Insurance Fund																	
2016 Optional Safety Budget																	
Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total YTD	Ending	Encumb.
Municipality	Balance	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2017	Expenses	Balance	Funds
Absecon City																	
Avalon Borough	\$1,500.00														\$0.00	\$1,500.00	
Brigantine City	\$2,000.00														\$0.00	\$2,000.00	
Buena Borough																	
Cape May City	\$2,000.00									\$1,573.29					\$1,573.29	\$426.71	
Cape May Point																	
Commercial Township																	
Corbin City																	
Deerfield Township	\$1,000.00														\$0.00	\$1,000.00	
Dennis Township	\$1,250.00														\$0.00	\$1,250.00	
Downe Township																	
Egg Harbor Township																	
Estell Manor City																	
Folsom Borough																	
Galloway Township																	
Hamilton Township	\$2,000.00														\$0.00	\$2,000.00	
Linwood	\$1,500.00														\$0.00	\$1,500.00	
Longport Borough																	
Lower Township	\$2,000.00														\$0.00	\$2,000.00	
Margate City																	
Middle Township																	
Millville City																	
Mullica Township																	
Newfield Borough	\$1,000.00														\$0.00	\$1,000.00	
North Wildwood City																	
Northfield City	\$1,500.00				\$795.00			\$291.23							\$1,086.23	\$413.77	
Ocean City	\$2,500.00										\$2,149.22				\$2,149.22	\$350.78	
Pleasantville City	\$2,500.00														\$0.00	\$2,500.00	
Sea Isle City	\$2,000.00			\$1,112.25					\$301.30	\$586.45					\$2,000.00	\$0.00	
Somers Point City																	
Stone Harbor	\$1,500.00								\$1,500.00						\$1,500.00	\$0.00	
Upper Deerfield Township																	
Upper Township																	
Ventnor City																	
Waterford Township	\$1,500.00														\$0.00	\$1,500.00	
West Cape May	\$1,000.00														\$0.00	\$1,000.00	
West Wildwood																	
Weymouth Township	\$1,000.00														\$0.00	\$1,000.00	
Wildwood City	\$2,500.00								\$1,000.00		\$584.40				\$1,584.40	\$915.60	
Wildwood Crest Borough																	
Woodbine Borough																	
Total By Line	\$30,250.00	\$0.00	\$0.00	\$1,112.25	\$795.00	\$0.00	\$0.00	\$291.23	\$2,801.30	\$2,159.74	\$2,733.62	\$0.00	\$0.00	\$0.00	\$9,893.14	\$20,356.86	
Must be Claimed of Encumbered by December 31, 2016. All Encumbered Funds Must be Claimed by February 1, 2017																	

**Atlantic County Municipal Joint Insurance Fund
2016 WELLNESS INCENTIVE PROGRAM ALLOWANCE**

Member Municipality	Opening Balance	January 2016	February 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	Sept. 2016	October 2016	November 2016	December 2016	Total YTD Expenses	Encumbered	Paid in 2017	Ending Balance
Absecon	800.00													0.00			\$800.00
Avalon	1,000.00													0.00			\$1,000.00
Brigantine	1,500.00									229.48				229.48			\$1,270.52
Buena	600.00													0.00			\$600.00
Cape May City	1,000.00													0.00			\$1,000.00
Cape May Point	275.00													0.00			\$275.00
Commercial	275.00													0.00			\$275.00
Corbin City	275.00							240.27						240.27			\$34.73
Deerfield	275.00							233.50						233.50			\$41.50
Dennis	600.00													0.00			\$600.00
Downe Township	275.00													0.00			\$275.00
Egg Harbor Twp.	1,500.00													0.00			\$1,500.00
Estell Manor	275.00													0.00			\$275.00
Folsom	275.00					219.34								219.34			\$55.66
Galloway	1,000.00													0.00			\$1,000.00
Hamilton	1,000.00													0.00			\$1,000.00
Linwood	800.00													0.00			\$800.00
Longport	800.00													0.00			\$800.00
Lower	1,000.00										1,000.00			1,000.00			\$0.00
Margate	1,500.00					180.00								180.00			\$1,320.00
Middle	1,000.00					258.68			904.98					1,163.66			-\$163.66
Millville	1,500.00													0.00			\$1,500.00
Mullica	600.00													0.00			\$600.00
Newfield	275.00													0.00			\$275.00
North Wildwood	1,000.00				175.75	56.39	57.05	107.77	109.65	96.84	72.79			676.24			\$323.76
Northfield	800.00													0.00			\$800.00
Ocean City	1,500.00										1,500.00			1,500.00			\$0.00
Pleasantville	1,500.00									383.81				383.81			\$1,116.19
Sea Isle City	1,000.00													0.00			\$1,000.00
Somers Point	1,000.00													0.00			\$1,000.00
Stone Harbor	1,000.00							1,000.00						1,000.00			\$0.00
Upper Deerfield	600.00													0.00			\$600.00
Upper Twp.	800.00													0.00			\$800.00
Ventnor	1,500.00													0.00			\$1,500.00
Waterford	800.00													0.00			\$800.00
West Cape May	275.00													0.00			\$275.00
West Wildwood	275.00	22.07		26.83	30.61		38.50			56.49				174.50			\$100.50
Weymouth	275.00													0.00			\$275.00
Wildwood	1,500.00													0.00			\$1,500.00
Wildwood Crest	1,000.00													0.00			\$1,000.00
Woodbine	275.00													0.00			\$275.00
Total By Line	\$33,500.00	\$22.07	\$0.00	\$26.83	\$206.36	\$714.41	\$95.55	\$1,581.54	\$1,014.63	\$766.62	\$2,572.79	\$0.00	\$0.00	\$7,000.80		\$0.00	\$26,499.20

Must be used by December 31, 2016

Attention: Fund Commissioners & Municipal Clerks

Please share this information with your Elected Officials



**SAVE THE
DATE**

Elected Officials Liability Seminar

Wednesday, December 7, 2016 – Merighi's Savoy Inn, Vineland

Tuesday, January 31, 2017 – Nicolosi's Caterers, West Deptford

Thursday, February 16, 2017 – Merighi's Savoy Inn, Vineland

Wednesday, March 29, 2017 – O'Connor's, Eastampton

Registration 5:30 PM

Dinner 6:00 PM

**This is an opportunity to qualify for the \$250 credit
per Elected Official towards your municipality's
2017 MEL Assessment.**

2016 ACM Fund Commissioner Attendance

Municipality	FC Last Name	FC First Name	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended	# Meetings	% Attended
(Meeting Occurred)			Y	Y	Y	Y	Y	Y	Y		Y					8	
Absecon	Armstrong	John		P					P						2	8	25%
Avalon	Wahl	Scott	P	P	P	P	P	P	P		P				8	8	100%
Brigantine	Blowers	Karen		P	P	P			P		P				5	8	63%
Buena Boro	Santagata	Joseph	P	P	P	P	P	P	P		P				8	8	100%
Cape May	Young	Neil	P	P	P			P	P		P				6	8	75%
Cape May Point	O'Connor	Stephen	P		P			P	P		P				5	8	63%
Commercial Township	Sparks	Heather		P					P		P				3	8	38%
Corbin City	Turner	Rose	P	P			P	P			P				5	8	63%
Deerfield	Seifrit	Karen	P		P	P	P								4	8	50%
Dennis	Clarke	Glenn	P	P		P		P							4	8	50%
Downe	Campbell	Robert			P	P	P	P							4	8	50%
Egg Harbor Twp.	Miller	Peter	P				P	P							3	8	38%
Estell Manor	Kent	Linda	P	P	P	P	P	P	P						7	8	88%
Folsom	Gummoe	Bryon	P	P		P		P							4	8	50%
Galloway	Johansen	Christian	P	P	P	P									4	8	50%
Hamilton	Perez	Ingrid	P	P		P	P	P	P		P				7	8	88%
Linwood	Beck	Edward	P	P	P	P		P	P		P				7	8	88%
Longport	Hirsch	Richard	P	P	P	P		P	P		P				7	8	88%
Lower	Picard	Julie	P	P	P		P	P	P		P				7	8	88%
Margate	McLaughlin	Lisa	P	P	P	P			P		P				6	8	75%
Middle	Mahon	Constance			P	P	P	P	P						5	8	63%
Millville	Robostello	Susan	P	P		P	P	P	P		P				7	8	88%
Mullica	Stollenwerk	Dawn	P	P	P	P		P							5	8	63%
Newfield	Zaccaria	Rachel	P	P											2	8	25%
North Wildwood	Jett	William Scott	P	P	P	P	P	P	P		P				8	8	100%
Northfield	Dickinson	James	P		P		P	P	P						6	8	75%
Ocean City	Woods	Elizabeth	P		P		P	P	P						5	8	63%
Pleasantville	Wilkins	Steve	P			P	P								3	8	38%
Sea Isle	Seib	Kellie	P		P	P	P	P	P		P				7	8	88%
Somers Point	Samuelson	Lucy	P		P	P	P	P	P		P				7	8	88%
Stone Harbor	Craft	Jim	P	P	P	P	P	P	P		P				8	8	100%
Upper Deerfield	Spoltore	Roy	P	P	P	P	P	P	P		P				8	8	100%
Upper Township	Smuz	Teri	P	P	P		P	P	P		P				7	8	88%
Ventnor	Goos	James	P	P	P	P	P	P	P		P				8	8	100%
Waterford	Campbell	Al	P		P		P		P						4	8	50%
West Cape May	Vitelli	Lauren	P	P	P	P	P				P				6	8	75%
West Wildwood	Ridings	Christopher	P	P	P	P	P	P							6	8	75%
Weymouth	Ayres	Jo	P	P	P	P	P	P	P						7	8	88%
Wildwood City	Wood	Chris	P			P	P		P		P				5	8	63%
Wildwood Crest	Feketics	Patricia			P	P	P	P	P						5	8	63%
Woodbine	Garrison	Lisa	P			P		P			P				4	8	50%
41			35	27	29	30	27	30	28	0	23	0	0	0	229	328	70%
			85%	66%	71%	73%	66%	73%	68%	0%	56%	0%	0%	0%			



No representation for this municipality



Alt. Fund Commissioner in attendance



Denotes attendance of a representative, not "officially" a Fund Commissioner at the time.

2016 ACM Alternate Fund Commissioner Attendance																	
Municipality	Alt. Last Name	Alt. First Name	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended	# Meetings	% Attended
Absecon	Thompson	Jessica													0	8	0%
Avalon	Waldron	James													0	8	0%
Brigantine	Derrickson	Ellie													0	8	0%
Buena Borough	Santagata	Valerie													0	8	0%
Cape May	Cummiskey	Louise					P								1	8	13%
Cape May Point	vanHeeswyk	Anita													0	8	0%
Commercial Township	Humphries	Pam													0	8	0%
Corbin City	Collins	Bill							P						1	8	13%
Deerfield	Closser	Brenda													0	8	0%
Dennis	Justice	Jacqueline									P				1	8	13%
Downe Township	Bart	Edward													0	8	0%
Egg Harbor Twp.	Tedesco	Eileen		P		P					P				3	8	38%
Estell Manor	Seelman	Teresa													0	8	0%
Folsom	Jantz	Kenneth													0	8	0%
Galloway	Prakash	Cherly						P	P						2	8	25%
Hamilton	Jacobs	Michael													0	8	0%
Linwood	Napoli	LeighAnn													0	8	0%
Longport	Clayton	Levon													0	8	0%
Lower	Ridgway	James													0	8	0%
Margate	Adams	Daniel					P	P							2	8	25%
Middle Twp.	Kalish	Vera													0	8	0%
Millville	Shapiro	Pamela													0	8	0%
Mullica																	
Newfield	Barbagli	Sam													0	8	0%
North Wildwood	Burkey	Todd													0	8	0%
Northfield	Canesi	Mary													0	8	0%
Ocean City	von der Hayden	Matthew													0	8	0%
Pleasantville	Ludy	Barry													0	8	0%
Sea Isle	Savastano	George													0	8	0%
Somers Point	Dill	Howard													0	8	0%
Stone Harbor	Bosacco	Carrie													0	8	0%
Upper Deerfield	Vagnareli	Vicki													0	8	0%
Upper Township	Young	Barbara													0	8	0%
Ventnor																	
Waterford	Danson	Susan		P		P					P				3	8	38%
West Cape May	Kaithern	Pamela													0	8	0%
West Wildwood	Brunkel-Crowley	Elaine									P				1	8	13%
Weymouth	Carroll	Ronald C.													0	8	0%
Wildwood City																	
Wildwood Crest	Herman	Lyndsey	P	P							P				3	8	38%
Woodbine	Gurdgiel	James													0	8	0%
41			1	3	0	2	2	2	2	0	5	0	0	0	17	304	6%
			3%	8%	0%	5%	5%	5%	5%	0%	13%	0%	0%	0%			



No representation for this municipality

Fund Commissioner in attendance

Denotes attendance of a representative, not "officially" a Fund Commissioner at the time.

F:\DATA\Risk\EXCEL\ACM\JIF\2016\ATTEND ACM16.xls\Alternates

2016 Combined Member Attendance

Municipality	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended	# Meetings	% Attended
Absecon City	-	1	1	-	-	-	1	-	-	-	-	-	3	8	38%
Avalon Borough	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Brigantine City	-	1	1	1	-	-	1	-	1	-	-	-	5	8	63%
Buena Borough	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Cape May City	1	1	1	-	1	1	1	-	1	-	-	-	7	8	88%
Cape May Point	1	-	1	-	-	1	1	-	1	-	-	-	5	8	63%
Commercial Township	-	1	-	-	-	-	1	-	1	-	-	-	3	8	38%
Corbin City	1	1	-	-	1	1	1	-	1	-	-	-	6	8	75%
Deerfield Township	1	-	1	1	1	-	-	-	-	-	-	-	4	8	50%
Dennis Township	1	1	-	1	-	1	-	-	1	-	-	-	5	8	63%
Downe Township	-	-	1	1	1	1	-	-	-	-	-	-	4	8	50%
Egg Harbor Township	1	1	-	1	1	1	-	-	1	-	-	-	6	8	75%
Estell Manor City	1	1	1	1	1	1	1	-	-	-	-	-	7	8	88%
Folsom Borough	1	1	-	1	-	1	-	-	-	-	-	-	4	8	50%
Galloway Township	1	1	1	1	-	1	1	-	-	-	-	-	6	8	75%
Hamilton Township	1	1	-	1	1	1	1	-	1	-	-	-	7	8	88%
Linwood	1	1	1	1	-	1	1	-	1	-	-	-	7	8	88%
Longport Borough	1	1	1	1	-	1	1	-	1	-	-	-	7	8	88%
Lower Township	1	1	1	-	1	1	1	-	1	-	-	-	7	8	88%
Margate City	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Middle Township	-	-	1	1	1	1	1	-	-	-	-	-	5	8	63%
Millville City	1	1	-	1	1	1	1	-	1	-	-	-	7	8	88%
Mullica Township	1	1	1	1	-	1	-	-	-	-	-	-	5	8	63%
Newfield Borough	1	1	-	-	-	-	-	-	-	-	-	-	2	8	25%
North Wildwood City	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Northfield City	1	-	1	1	1	1	1	-	-	-	-	-	6	8	75%
Ocean City	1	-	1	-	1	1	1	-	-	-	-	-	5	8	63%
Pleasantville City	1	-	-	1	1	-	-	-	-	-	-	-	3	8	38%
Sea Isle City	1	-	1	1	1	1	1	-	1	-	-	-	7	8	88%
Somers Point City	1	-	1	1	1	1	1	-	1	-	-	-	7	8	88%
Stone Harbor Borough	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Upper Deerfield Township	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Upper Township	1	1	1	-	1	1	1	-	1	-	-	-	7	8	88%
Ventnor City	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Waterford Township	1	1	1	1	1	-	1	-	1	-	-	-	7	8	88%
West Cape May	1	1	1	1	1	-	-	-	1	-	-	-	6	8	75%
West Wildwood	1	1	1	1	1	1	-	-	1	-	-	-	7	8	88%
Weymouth Township	1	1	1	1	1	1	1	-	-	-	-	-	7	8	88%
Wildwood City	1	-	-	1	1	-	1	-	1	-	-	-	5	8	63%
Wildwood Crest	1	1	1	1	1	1	1	-	1	-	-	-	8	8	100%
Woodbine Borough	1	-	-	1	-	1	-	-	1	-	-	-	4	8	50%
41 Total # Municipalities	36	30	30	32	29	32	30	-	2	2	2	2			75%
	88%	73%	73%	78%	71%	78%	73%	0%	5%	5%	5%	5%			



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

October 19, 2016

Memo to: Atlantic County Municipal Joint Insurance Fund

From: Commissioner Hirsch

Re: Topics Discussed at the RCF October Meeting

2016 Budget Amendment: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the amended Fund Year 2016 budget which reflected the transfer of Fund Year 2012 from the local JIFs as of 6/30/16.

2017 Budget: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the 2017 Budget. Under the conditions of the Fund, the 2017 expenses cannot be charged directly to the contingency reserve established in the 2016 amended budget. In September, the Board adopted a resolution declaring some of this contingency as a surplus to offset the 2017 expenses.

Investments: In September, a meeting was held with representatives from the Senate Majority Leader's office to discuss legislative initiatives that would expand the MEL's investment opportunities to improve yield.

Subsequent to that meeting, two proposed legislative bills S-2663 (Sweeney) & A-4234 (Burzichelli) were introduced on October 7, 2016 to their respective review committees. These bills will allow certain joint insurance funds to invest in bonds of municipalities, state and federal agencies and may include the formation of joint cash management and investment programs. The Board of Fund Commissioners adopted a resolution in support of these legislative bills.

Claims Committee: The Claims Review Committee submitted the minutes of its September 7, 2016 meeting and the committee met again before the RCF Board October meeting.

A claims audit is being conducted on randomly selected files spanning the period from 1998-2012. The audit is expected to be completed over the next few weeks; a report of the results will be provided upon conclusion.

Next Meeting: The next meeting of the RCF is the 2017 Reorganization scheduled for Wednesday January 4, 2017 at 10:30AM at the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2016 AMENDED BUDGET			
	2016	2016	\$
	BUDGET	Revised Budget	CHANGE
APPROPRIATIONS			
MEL	281,965	12,529,816	12,247,851
BMEL	0	0	0
ATLANTIC	44,299	1,396,177	1,351,878
BERGEN	12,375	189,923	177,548
BURLCO	18,530	493,737	475,207
CAMDEN	21,307	772,357	751,050
MONMOUTH	24,436	719,181	694,745
MORRIS	18,593	1,339,560	1,320,967
NJUA	15,267	402,799	387,532
OCEAN (incl Brick) incremental inr	74,929	1,692,036	1,617,107
PMM	7,681	206,565	198,884
SOUTH BERGEN	19,870	1,178,155	1,158,285
SUBURBAN ESSEX	19,345	293,839	274,494
TRICO	27,747	762,865	735,118
SUBURBAN MUNICIPAL	3,134	194,386	191,252
CENTRAL JERSEY	60,774	1,983,177	1,922,403
NJPHA	14,747	481,825	467,078
TOTAL	665,000	24,636,399	23,971,399
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2016 AMENDED BUDGET			
	2016 PROPOSED	2016	
	BUDGET	Revised Budget	
APPROPRIATIONS			
CLAIMS	0	23,361,399	23,361,399
REINSURANCE PREMIUMS	65,000	65,000	0
LOSS FUND CONTINGENCY	0	610,000	610,000
SUBTOTAL LOSS FUND	65,000	24,036,399	23,971,399
EXPENSES			
ADMINISTRATOR	190,167	190,167	0
DEPUTY ADMINISTRATOR	64,688	64,688	0
ATTORNEY	39,370	39,370	0
CLAIMS SUPERVISION & AUDIT	56,912	56,912	0
TREASURER	36,963	36,963	0
AUDITOR	21,835	21,835	0
ACTUARY	38,981	38,981	0
MISCELLANEOUS	22,813	22,813	0
SUBTOTAL	471,729	471,729	0
EXPENSE CONTINGENCY	128,271	128,271	0
SUBTOTAL EXPENSES	600,000	600,000	0
TOTAL BUDGET	665,000	24,636,399	23,971,399

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2017 ADOPTED BUDGET				
	2016 ANNUALIZED	2017 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	65,000	78,000	13,000	20%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	65,000	78,000	13,000	20%
EXPENSES				
ADMINISTRATOR	190,167	193,970	3,803	2%
DEPUTY ADMINISTRATOR	64,688	65,982	1,294	2%
ATTORNEY	39,370	40,157	787	2%
CLAIMS SUPERVISION & AUDIT	56,912	58,050	1,138	2%
TREASURER	36,963	37,702	739	2%
AUDITOR	21,835	22,272	437	2%
ACTUARY	38,981	39,761	780	2%
MISCELLANEOUS	22,813	23,835	1,022	4%
SUBTOTAL	471,729	481,729	10,000	2%
EXPENSE CONTINGENCY	128,271	128,271	0	0%
SUBTOTAL EXPENSES	600,000	610,000	10,000	2%
TOTAL BUDGET	665,000	688,000	23,000	3.5%

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

SAFETY DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, Risk Managers

FROM: Timothy Sheehan, Associate Public Sector Director

DATE: September 30, 2016

Service Team:

Timothy Sheehan Associate Public Sector Director tsheehan@jamontgomery.com Office: 856-552-6862 Cell: 609-352-6378	Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754 Toll Free: 877-398-3046	Robert Holwitt, Consultant rholwitt@jamontgomery.com Office: 856-552-4624 Cell: 856-628-5705
Karen La Sala Executive Assistant klasala@jamontgomery.com Office: 732-660-5006 Fax: 856-830-1496		Robert Garish, Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

SEPTEMBER ACTIVITIES

LOSS CONTROL SERVICES

- City of Brigantine – Conducted a Loss Control Survey on September 8
- Township of Dennis – Conducted a Loss Control Survey on September 30
- Township of Egg Harbor – Conducted a Loss Control Survey on September 28
- City of Linwood – Conducted a Loss Control Survey on September 21
- Township of Middle – Conducted a Loss Control Survey on September 19
- City of North Wildwood – Conducted a Loss Control Survey on September 21
- City of Ocean City – Conducted a Loss Control Survey on September 15
- City of Pleasantville – Conducted a Loss Control Survey on September 9
- City of Somers Point – Conducted a Loss Control Survey on September 29
- City of Ventnor – Conducted a Loss Control Survey on September 1
- Township of Weymouth – Attended a Safety Committee meeting on September 2
- Supervisor Incident Reports Received – 19

JIF MEETINGS ATTENDED

- Executive Committee - September 21
- Claims Meeting - September 8
- Executive Safety Committee Meeting - September 15
- Regional Training - DPW Round Table, September 27

MEL VIDEO LIBRARY

The following members used the MEL Video Library during September. **Please note the new e-mail address: melvideolibrary@jamontgomery.com and telephone number: 856-552-4900.**

To either view the full video catalog or rent videos, use the above website or NJMEL.org.

<u>Municipality</u>	<u># of Videos</u>
City of Estell Manor	2
Borough of Folsom	4
Township of Upper	6

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles go to NJMEL.org, click on the Video button at the top of the page, then choose 'Order Conventional Videos'.

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

Regional training announcements and Bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators and Risk Consultants. Please access the Atlantic JIF (<http://www.acmjif.org>) to verify Fund Commissioners, Safety Coordinators and Risk Managers contact information is correct. If you find a discrepancy, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

The following Safety Director Bulletins and alerts were distributed by e-mail during September. If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- Ø Atlantic JIF - Safety Director's Bulletin - Office Safety
- Ø Atlantic JIF - Regional Training - DPW Round Table - September 27, 2016 – Reminder
- Ø Atlantic JIF - Safety Director's Bulletin - September is National Preparedness Month
- Ø Atlantic JIF - Regional Training - The Importance of Safety in Everyday Activities - October 27, 2016
- Ø Atlantic JIF - Did You Know? – MSI Training Schedule – October, November, December 2016
- Ø Atlantic JIF - Safety Director's Message - Bottled Eyewash Solution Recall
- Ø Atlantic JIF - Career Survival for Police Officers - October 7, 2016

UPCOMING EVENTS

- Executive Committee - October 26
- Claims Meeting – October 13
- Annual Retreat – October 26-27
- Regional Training – The Importance of Safety in Everyday Activities – October 27

MSI TRAINING PROGRAMS

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions or you need to appoint a new Training Administrator, please advise (klasala@jamontgomery.com).

Listed below are upcoming MSI training programs scheduled for October, November and December. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

10/3/16	Township of Egg Harbor #5	CMVO	8:00 - 12:00 pm
10/7/16	City of Wildwood #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/14/16	Borough of Stone Harbor #1	CMVO	8:30 - 12:30 pm
10/20/16	Township of Middle #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/20/16	Borough of Stone Harbor #1	Fall Protection Awareness	1:00 - 3:00 pm
10/21/16	Township of Carneys Point #2	PPE	8:30 - 10:30 am
10/21/16	Township of Carneys Point #2	Shop & Tool Safety	10:45 - 11:45 am
10/24/16	Township of Upper	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/28/16	Borough of Stone Harbor #1	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
10/28/16	Borough of Stone Harbor #1	LOTO	10:15 - 12:15 pm
10/28/16	Borough of Stone Harbor #1	Back Safety/Material Handling	1:00 - 2:00 pm
11/10/16	Borough of Stone Harbor #1	PPE	1:00 - 3:00 pm
11/15/16	Township of Elsinboro	HazMat Awareness w/HazCom GHS- Evening	6:30 - 10:30 pm
11/18/16	Township of Middle #3	Jetter/Vacuum Safety	8:30 - 10:30 am
12/2016	None listed		

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazard Identification - Making Your Observations Count	1 /T,M
Advanced Safety Leadership	10 / M	Hearing Conservation	1 /T,G
Asbestos, Lead & Silica Industrial Health Overview	1 /T,G	Heavy Equipment Safety	1 / G - 2 / T
Back Safety / Material Handling	1 / T	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Training	1 / G	Housing Authority Safety Awareness	3 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Jetter Safety	2 / T
BOE Safety Awareness	3 / T	Landscape Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Leaf Collection Safety Awareness	2 / T
CDL - Drivers' Safety Regulations	2 / G	Lockout Tagout	2 / T
Coaching the Maintenance Vehicle Operator	2 /T,M	Personal Protective Equipment (PPE)	2 / T
Confined Space Entry – Permit Required	3.5 / T	Playground Safety	2 / T
Confined Space Awareness	1 /T,G	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M,G
Excavation Trenching & Shoring	2 /T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 /T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Flagger / Workzone Safety	2 /T,M	Special Events Management	2 / M
HazCom with Globally Harmonized System	1 /T,G	Toolbox Talk Essentials	1 / M
Hazardous Materials Awareness w/ HazCom & GHS	3 / T		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5/ P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6/P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Excavation Trenching & Shoring	4 / S	Personal Protective Equipment (PPE)	2 / S
Fall Protection Awareness	2 / S	Safety Committee Best Practices	1.5 / S
Fast Track to Safety	5 / S	Safety Coordinator's Skills Training	5 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5/ S	Toolbox Talk Essentials	1 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2		
Heavy Equipment	3		
Sanitation and Recycling Safety	2		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

October 4th, 2016

To the Members of the
Executive Board of the
Atlantic County Municipal
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending **September 30th, 2016**, for Closed Fund Years 1987 to 2011, and Fund Years 2012, 2012, 2013, 2014, 2015, and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST & INVESTMENTS:

SEPTEMBER ACTIVITY

Analysis of Interest is as follows for the month:

Interest Income:

Interest received from Account Balances	\$2,714.49	
Investment Management Fee Charged	<u><\$1,764.98></u>	
Net Interest Received		\$ 949.51
Coupon Interest Payment		\$ 35,000.00
Change in realized gain		<u>\$ 9,340.00</u>
ROUNDING		<.01>
Net loss in interest		\$45,289.50

Interest Accrual:

Beginning Interest Accrual:	\$ 81,480.51
Change in Accrued interest:	<u>\$ 6,229.16</u>
Ending Interest Accrual:	\$ 75,251.35
<u>Investment Balance</u> beginning of month:	\$38,508,695
end of month:	\$38,518,035

Overall yield positive .88%

Portfolio:

Less than one year	Maturing in 2016:	1
1-2 years	Maturing in 2017:	5
2+ years	Maturing in 2018:	3

RECEIPT ACTIVITY FOR THE PERIOD**SEPTEMBER ACTIVITY**

Subrogation Receipts	\$8,407.21 YTD\$303,405.59
Interest	\$45,289.50
Recovery	\$1,701.04 ytd \$21,269.16
2016 assessments	\$11,551

CLAIM ACTIVITY FOR THE PERIOD:**SEPTEMBER ACTIVITY**

The enclosed report shows claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$821,774.59. The claims detail shows 584 claims payments issued and are categorized as follows:

Direct Loss Payments	\$690,959.73
Claim Expenses	\$ 24,078.31
Legal Defense Costs	\$106,736.55

Adjustment register: voids \$1,282.21

CASH ACTIVITY FOR THE PERIOD:**SEPTEMBER ACTIVITY**

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$53,598,289.77 to a closing balance of \$52,565,726.13 showing a decrease in the fund of \$1,032,563.64. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

A.E.L.C.F. PARTICIPANT YEAR-END BALANCES & RETURNS

9/30/2016

AUDITED~interest-POSTED

Hamilton Township	\$ 30,046.38
Hammonton Town	\$ 55,740.83
Middle Township	\$ 50,070.00
Mullica Township	\$ 25,622.00
Pleasantville	\$ 31,935.50
Upper Deerfield Township	\$ 19,619.55
Waterford Township	\$ 25,845.04
Upper Township	\$ 21,295.68
Stone Harbor	\$ 8,694.70
	<u>\$268,869.68</u>

NOTE: Allocated \$20 additional interest, proportionately

SUMMARY REPORT OF AELCF/2015 & 2014 DIVIDENDS/RETRO PROGRAM

~~As attached as REVISED FORMAT

NOTE: Retro Program reflects Egg Harbor Township Resolution Approved at September meeting.

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BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-425-1136 or email ocjjh4263@gmail.com.

Respectfully Submitted,

John J. Hansen

John J. Hansen, Treasurer

YTD TO	September											
		DEPOSIT			\$ 17,064,709.38	\$ 303,405.59	\$ 21,269.16	\$ 2.97	\$ 207,531.66	\$ 16,532,500.00	\$	CONTROL
CONTROL	MONTH	DATE	GROUP NAME		TOTAL	SUBROGATION	RECOVERY	ADJUSTMENT	OTHER	ASSESSMENT		
1	JULY	7/14/2016	MIDDLE		9.25		9.25					
2	JULY	7/14/2016	EGG HARBOR TOWNSHIP		17,838.00	17,838.00						
3	JULY	7/14/2016	SEA ISLE CITY		3,845.11		3,845.11					
4	JULY	7/14/2016	GALLOWAY		498.00	498.00						
5	JULY	7/14/2016	STONE HARBOR		2,250.00	2,250.00						
6	JULY	7/15/2016	PLEASANTVILLE		250.00	250.00						
7	JULY	7/16/2016	VENTNOR CITY		6,500.00	6,500.00						
8	JULY	7/22/2016	EGG HARBOR TOWNSHIP		75.00	-	75.00					
9	JULY	7/23/2016	MARGATE		1,500.00	1,500.00						
10	JULY	7/23/2016	PLEASANTVILLE		5,000.00	5,000.00						
11	JULY	7/23/2016	MARGATE		12,500.00	12,500.00						
12	JULY	7/28/2016	VARIOUS		677.72	677.72						
13	JULY	7/31/2016	2016 ASSESSMENTS		1,621,540.00					1,621,540.00		
					1,672,483.08	47,013.72	3,929.36	-	-	1,621,540.00		
				RUNNING	12,699,452.75	265,329.00	17,019.12	2.97	207,531.66	12,209,570.00		
1	August	8/6/2016	WILDWOOD CITY		489.00	489.00						
2	August	8/6/2016	PLEASANTVILLE		250.00	250.00						
3	August	8/12/2016	EGG HARBOR TOWNSHIP		12,372.51	12,372.51						
4	August	8/12/2016	EGG HARBOR TOWNSHIP		50.00	50.00						
5	August	8/12/2016	PLEASANTVILLE		2,126.98	2,126.98						
6	August	8/12/2016	BRIGANTINE		307.60	307.60						
7	August	8/13/2016	PLEASANTVILLE		2,500.00	2,500.00						
8	August	8/18/2016	EGG HARBOR TOWNSHIP		50.00	50.00						
9	August	8/18/2016	MILLVILLE		3,475.00	3,475.00						
10	August	8/26/2016	MILLVILLE		1,078.00	1,078.00						
11	August	8/26/2016	MILLVILLE		882.00	882.00						
12	August	8/29/2016	LOWER		18.00	18.00						
13	August	8/29/2016	ABSECON		25.00	25.00						
14	August	8/29/2016	WILDWOOD CITY		25.00	25.00						
15	August	8/29/2016	CAPE MAY CITY		40.00	40.00						
16	August	8/29/2016	CAPE MAY CITY		100.00	100.00						
17	August	8/29/2016	BRIGANTINE		142.39	142.39						
18	August	8/29/2016	LINWOOD		101.00	101.00						
19	August	8/29/2016	SOMERS POINT		496.00	496.00						
20	August	8/29/2016	NORTH WILDWOOD		1,473.69	1,473.69						
21	August	8/29/2016	WILDWOOD CITY		1,531.74	1,531.74						
22	August	8/29/2016	HAMILTON TOWNSHIP		4,684.47	4,684.47						
23	August	8/31/2016	je-to recovery			(2,549.00)	2,549.00					
24	August	8/31/2016	2016 ASSESSMENTS		4,311,379.00					4,311,379.00		
					4,343,597.38	29,669.38	2,549.00	-	-	4,311,379.00		
				RUNNING	17,043,050.13	294,998.38	19,568.12	2.97	207,531.66	16,520,949.00		
1	September	9/10/2016	BUENA VISTA		30.00	30.00						
2	September	9/10/2016	BUENA VISTA		30.00	30.00						
3	September	9/10/2016	BUENA VISTA		30.00	30.00						
4	September	9/10/2016	PLEASANTVILLE		250.00	250.00						
5	September	9/10/2016	VENTNOR		3,906.21	3,906.21						
6	September	9/15/2016	HAMILTON		1,701.04		1,701.04					
7	September	9/15/2016	MILLVILLE		3,030.00	3,030.00						
8	September	9/24/2016	ABSECON		10.00	10.00						
9	September	9/24/2016	LOWER		18.00	18.00						
10	September	9/24/2016	WILDWOOD		25.00	25.00						
11	September	9/24/2016	MILLVILLE		38.00	38.00						
12	September	9/24/2016	CAPE MAY CITY		40.00	40.00						
13	September	9/24/2016	NORTH WILDWOOD		1,000.00	1,000.00						
14	September	9/3/2016	2016 ASSESSMENTS		11,551.00					11,551.00		
					21,659.25	8,407.21	1,701.04	-	-	11,551.00		
				RUNNING	17,064,709.38	303,405.59	21,269.16	2.97	207,531.66	16,532,500.00		

**ATLANTIC COUNTY MUNICIPAL JIF
BILL LIST - OCTOBER 2016**

	Payable To:	FY 2016	FY 2015	Closed Yrs	Appropriation	Description
1	PERMA	10,173.24			Prof Services/Admin. Consultant	Oct/Nov/Dec 2016 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	71,385.00			Prof Services/Administration	Oct 2016 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	308.89			Misc/Postage/Copies/Fax	Sept 2016 Fees
4	Arthur J. Gallagher Risk Management Services, Inc.	200.00			Misc/Meeting Expense	F/B for 9/8/16 CRC mtg; Kizbee's- pd PF amex
5	The DeWeese Law Firm, P.C.	9,968.00			Prof Services/Attorney	Oct 2016 Fees
6	Qual-Lynx	64,023.00			Prof Services/Claims Administration	Oct 2016 Fees
7	Tracy Forlenza	497.00			Misc/Recording Secretary	Oct 2016 Fees
8	Iron Mountain	104.25			Misc/Records Retention Service	Inv#NAH5167; storage 10/1-31/16; service 8/24-9/27/16
9	J.A. Montgomery Risk Control Services	15,960.00			Prof Services/Safety Director/Loss Control	Oct 2016 Fees
10	John Hansen	1,904.00			Prof Services/Treasurer	Oct 2016 Fees
11	Conner Strong & Buckelew	943.00			Prof Services/Underwriting Mgr	Oct 2016 Fees
12	Joyce Media	325.00			Misc/JIF Website	Oct 2016 Fees
13	Valerie Smith	5,154.00			Wellness/Wellness Incentive Program	Oct 2016 Fees
14	MEL RCF			1,351,878.24	Transfer to RCF	Transfer of FY 2012 (as of 6/30/16) to the RCF
15	Kizbee's Kitchen	200.00			Misc/Meeting Expense	F/B for 10/13/16 CRC mtg; Kizbee's
16	Pfeiffer Power Seminars, LLC	1,440.00			EPL Consulting & Training	10/19-21/16; 3 days/2 sessions per day; conflict resolution speaker
17	Seven Mile Deli	221.27			Misc/Meeting Expense	F/B for 9/15/16 Ex Safety Committee mtg
18	Corbin City		715.00		Safety Incentive Program	Fencing at Railroad
19	City of Estell Manor	725.00			EPL Consulting & Training	EPL Hotline matter
20	Township of Lower	1,000.00			Wellness/Wellness Incentive Program	Reimb for farm cert for employees
21	Township of Lower		2,304.40		Safety Incentive Program	Cert for employees; bike helmets for program
22	Township of Middle			26,428.28	Closed Years	Release of AELCF Middle's share; resolution 411-16(10/3/16)
23	Township of Mullica	70.00			Misc/Meeting Expense	F/B for 10/12/16 Finance mtg
24	City of North Wildwood	72.79			Wellness/Wellness Incentive Program	Fresh fruit and veggies-Oct
25	City of Ocean City		2,650.00		Safety Incentive Program	holiday safety celebration
26	City of Ocean City	2,149.22			Optional Safety Budget	holiday safety celebration
27	City of Ocean City	1,500.00			Wellness/Wellness Incentive Program	Health fair 10/14/16
28	Borough of West Wildwood	584.40			Optional Safety Budget	Reimb for safety items
	Subtotals	188,908.06	5,669.40	1,378,306.52		

JIF BILL LIST TOTAL	1,572,883.98
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ATLANTIC COUNTY MUNICIPAL JIF
ACCOUNT ACTIVITY RECONCILIATION
FY 2016

	September	Year To Date Total
Opening Balance for the Period:	53,598,289.77	
RECEIPTS:		
Interest Income (Cash)	45,289.50	327,040.39
Premium Assessment Receipts	11,551.00	16,532,500.00
Prior Yr. Premium Assessment Receipts		0.00
Subrogation & Reimb. Receipts:		
Fund Year 2016	4,030.00	81,805.70
Fund Year 2015	3,946.21	163,162.78
Fund Year 2014	63.00	14,807.48
Fund Year 2013	278.00	22,331.00
Fund Year 2012		20,588.00
		0.00
Closed Fund Year	90.00	810.63
Total Subrogation & Reimb.Receipts	8,407.21	303,505.59
CLOSED FY:2011/VOID CK 680812		250.00
		0.00
		0.00
Delinquent Interest		208.93
Retrospective Program		8,105.00
MEL		207,411.66
MISC:Dinner payments		120.00
		0.00
		0.00
TOTAL RECEIPTS:	65,247.71	17,379,141.57
DISBURSEMENTS:		
Net Claim Payments:		
Fund Year 2016	394,147.03	2,152,722.82
Fund Year 2015	114,924.17	1,916,381.75
Fund Year 2014	174,039.74	1,569,462.01
Fund Year 2013	98,165.51	1,267,215.41
Fund Year 2012	37,514.89	857,159.86
Fund Year 2011		0.00
Closed Fund Year		310.00
Total Net Claim Payments	818,791.34	7,763,251.85
Exp. & Admin Bill List Payments:		
Exp. & Cont. Charges FY 2017		0.00
Exp. & Cont. Charges FY 2016	208,098.51	7,323,882.36
Exp. & Cont. Charges FY 2015	21,836.21	144,374.07
Exp. & Cont. Charges FY 2014		12,393.40
Exp. & Cont. Charges FY 2013		0.00
Exp. & Cont. Charges FY 2012		0.00
RELEASE OF AELCF		0.00
CLOSED FUND YEAR	49,085.30	135,709.30
Closed Fund Year		0.00
		0.00
TRANSFER TO RFC		0.00
MISC.		0.00
MISC:ROUNDING	-0.01	-0.09
Total Bill List Payments	279,020.01	7,616,359.04
Auditor's Adjustments		0.00
TOTAL DISBURSEMENTS:	1,097,811.35	15,379,610.89
Closing Balance for the Period:	52,565,726.13	
Account Net Cash Change During the Period:		
Loss Account	-1,075,138.66	-309,135.75
Investment Account	9,340.00	2,589,895.00
TD Wealth Management Account	33,235.02	-281,228.57
Exp & Contin Reconciliation Account		0.00
Claims Imprest Reconciliation Account		0.00
Total Change in Account Net Cash:	(1,032,563.64)	1,999,530.68

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2016-__**

**RESOLUTION AUTHORIZING THE RELEASE OF \$26,428.28 OF THE TOWNSHIP OF
MIDDLE'S SHARE OF THE AGGREGATE EXCESS LOSS CONTINGENCY FUND**

WHEREAS, the Atlantic County Municipal Joint Insurance Fund (hereafter referred to as the FUND) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the FUND has established an Aggregate Excess Loss Contingency Fund pursuant to NJAC 11:15-2.23; and

WHEREAS, in accordance with NJAC 11:15-2.21, the FUND is authorized to release surplus from its Closed Years Fund upon approval from the Department of Banking & Insurance & Department of Community Affairs; and

WHEREAS, should the FUND authorize the Release of Surplus from its Closed Years Fund, each member receiving a share of the surplus has the option of using the surplus as an offset against their next assessment billing, receiving the surplus as a direct payment, or placing a portion of their surplus in the FUND's Aggregate Excess Loss Contingency Fund or any combination of these options; and

WHEREAS, several members, including the Township of Middle, have placed a portion of their Surplus from amounts released in prior years, into the Aggregate Excess Loss Contingency Fund; and

WHEREAS, as of August 31, 2016, the Fund Treasurer has indicated that the Township of Middle had an accumulated balance of approximately \$50,070.00 in the Aggregate Excess Loss Contingency Fund; and

WHEREAS, the Township of Middle has adopted a Resolution #411-16 requesting \$26,428.28 of their available balance be released from the Aggregate Excess Loss Contingency Fund a copy of which is attached hereto and incorporated herein by reference;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to release \$26,428.28 of the Township of Middle's balance in the Aggregate Excess Loss Contingency Fund in the form of a direct payment to the Township of Middle.

This Resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on October 26, 2016.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Lucy Samuelson, Secretary

By: _____
Teri Smuz, Chairperson

Date: _____

TOWNSHIP OF MIDDLE
COUNTY OF CAPE MAY
STATE OF NEW JERSEY
RESOLUTION
411-16

Date: October 3, 2016

Subject: AUTHORIZING THE RELEASE OF \$ 26,428.28 IN SURPLUS FROM THE TOWNSHIP OF
MIDDLE'S SHARE OF THE AGGREGATE EXCESS LOSS CONTINGENCY FUND
Introduced By: Committeemember Donohue Seconded By: Committeemember DeVico
Vote – Aye: Committeemember DeVico, Committeemember Donohue, Mayor Clark
Nay:

WHEREAS, the Atlantic County Municipal Joint Insurance Fund (hereafter referred to as the FUND) has been organized pursuant to N.J.S.A. 40A:10-36 et. seq.; and

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the FUND has established an Aggregate Excess Loss Contingency Fund pursuant to NJAC 11:15-2.23; and

WHEREAS, in accordance with NJAC AA:15-2.21, the FUND is authorized to release surplus from its Closed Years Fund upon approval from the Department of Banking & Insurance & Department of Community Affairs; and

WHEREAS, should the FUND authorize the Release of Surplus from its Closed Years Fund, each member receiving a share of the surplus has the option of using the surplus as an offset against their next assessment billing, receiving the surplus as a direct payment, or placing a portion of their surplus in the FUND'S Aggregate Excess Loss Contingency Fund; and

WHEREAS, several members, including the Township of Middle, have placed a portion of their surplus from amounts released in prior years into the Aggregate Excess Loss Contingency Fund; and

WHEREAS, the Fund Commissioner from the Township of Middle has sent a written request to the Fund Administrator's office asking that \$ 26,428.28 of their available balance be released from the Aggregate Excess Less Contingency Fund; and

NOW, THEREFORE BE IT RESOLVED, by the Township Committee that the Township of Middle does hereby request that the FUND release \$ 26,428.28 from the Township of Middle's balance in the Aggregate Excess Loss Contingency Fund in the form of a lump sum payment to the Township of Middle.

I, Kimberly Krauss, Clerk of Middle Township, Cape May County, do hereby certify the foregoing to be a true and correct copy of a Resolution adopted by the Township Committee at a meeting of said Middle Township Committee, held on October 3, 2016 and said Resolution was adopted by not less than a two-thirds vote of the members of the Township Committee.

Witness my hand and seal of
the Township of Middle, this
3rd day of October, 2016



Kimberly D. Krauss, Municipal Clerk

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2016-__**

RESOLUTION SUPPORTING SENATE BILL 2663 and ASSEMBLY BILL 4234

WHEREAS, almost all local units of government and Boards of Education in New Jersey secure insurance through governmental entities known as Joint Insurance Funds (hereinafter JIFs); and

WHEREAS, existing law limits JIFs to investments otherwise authorized for local governmental entities and Boards of Education; and

WHEREAS, insurance mechanisms such as JIFs have different cash flow needs than local government and Boards of Education; and

WHEREAS, existing law greatly limits the potential investment earnings, currently less than 1% on investments of approximately \$1 billion; and

WHEREAS, S-2663 and A-4234 would permit JIFs to invest in debt obligations of any governmental entity established under the laws of the State of New Jersey and federal agencies or governmental corporations; and

WHEREAS, while the range of investments permitted by S-2663 and A-4234 is still very conservative, it would save the taxpayers at least \$10 million per year; and

WHEREAS, S-2663 and A-4234 would also reduce interest expense for local units of government and Boards of Education by creating an additional purchaser of their bonds; and

WHEREAS, S-2663 and A-4234 would also permit JIFs to join together and create a joint investment and cash management program further increasing investment income.

NOW THEREFORE BE IT RESOLVED by the Atlantic County Municipal Joint Insurance Fund (hereinafter FUND) that:

1. The FUND urges the Legislature to adopt S-2663 and A-4234,
2. The FUND urges its members to adopt a resolution supporting this Legislation
3. A copy of this resolution shall be sent to all area legislators as well as the Governor, Commissioner of the Department of Banking and Insurance and the Commissioner of the Department of Community Affairs.

This Resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on October 26, 2016.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Lucy Samuelson, Secretary

By: _____
Teri Smuz, Chairperson

Date: _____