



## ATLANTIC COUNTY PUBLIC LIBRARY

40 Farragut Ave

Mays Landing, New Jersey

November 21, 2016 – 3:00PM

### *OPEN SESSION MINUTES*

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The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on November 21, 2016, at Atlantic County Library – Mays Landing Branch, 40 Farragut Ave, Mays Landing, 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** (*arrived after rollcall*)  
Joseph Santagata, **Buena Borough**  
Heather Sparks, **Commercial Twp**  
Rose Turner, **Corbin City**  
Karen Seifrit, **Deerfield Twp**  
Glenn Clarke, **Dennis Twp**  
Bob Campbell, **Downe Twp** (*arrived after rollcall*)  
Peter Miller, **Egg Harbor Twp**  
Linda Kent, **Estell Manor City**  
Cheryl Prakash, **Alt., Galloway Twp**  
Ingrid Perez, **Hamilton Twp**  
Ed Beck, **Linwood City**  
Rich Hirsch, **Longport Borough**  
Lisa McLaughlin, **Margate City**  
Connie Mahon, **Middle Twp**  
Dawn Stollenwerk, **Mullica Twp**  
Rachel Zaccaria, **Newfield Borough**  
Scott Jett, **North Wildwood City**  
Liz Woods, **Ocean City**  
Stephen Wilkins, **Pleasantville City**  
Kellie Seib, **Sea Isle City**  
Lucy Samuelson, **Somers Point City**

Jim Craft, **Stone Harbor Borough**  
Teri Smuz, **Upper Twp**  
Roy Spoltore, **Upper Deerfield Twp**  
James Goos, **Ventnor City**  
Chris Ridings, **West Wildwood City**  
Dorothy Jo Ayres, **Weymouth Twp**  
Patricia Feketics, **Wildwood Crest Borough**  
Lisa Garrison, **Woodbine Borough**

Absent were:

John Armstrong, **Absecon City**  
Neil Young, **Cape May City**  
Stephen O'Connor, **Cape May Point**  
Patricia Gatto, **Folsom Borough**  
Julie Picard, **Lower Twp**  
Susan Robostello, **Millville City**  
Jim Dickinson, **Northfield City**  
Alfonso Campbell, **Waterford Twp**  
Lauren Vitelli, **West Cape May Borough**  
Chris Wood, **Wildwood City**

Also present were:

Paul J. Miola, Executive Director, *AJG Risk Management Services, Inc.*  
Chris Roselli, Claims Administrator, *Qual-Lynx*  
Karen Beatty, Managed Care Provider, *Qual-Care*  
Tracy Forlenza, Recording Secretary  
Joanne Hall, 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  
Thomas Heist Insurance Agency  
Insurance Agencies, Inc.  
Marsh & McLennan Agency  
McMahon Agency, Inc.  
William R. Mints Agency  
Syracusa-Kauffman Insurance

Absent RMCs were:

AJM Insurance  
Alamo Insurance  
BCA Insurance  
Hardenberg Insurance

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

***MOVE UP ALTERNATES***

In absence of Ms. Robostello, Millville, alternate Mr. Goos, Ventnor, was 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 October 26, 2016 Executive Committee Meeting as presented.

Motion by Mr. Hirsch, seconded by Ms. Mahon, to approve the meeting minutes of the October 26, 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 October 26, 2016 Meeting of the Fund as presented.

Motion by Ms. Perez, seconded by Ms. Mahon, to approve the Closed Session minutes of the October 26, 2016 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the October 26, 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.

***CLOSED SESSION - RESOLUTION #2016-45***

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 2016-45* as presented.

Motion by Mr. Hirsch, seconded by Ms. Mahon to adopt *Resolution 2016-45*.

**ROLL CALL**

***Yeas:***

Joe Santagata, **Buena Borough**  
Ingrid Perez, **Hamilton Township**  
Rich Hirsch, **Longport Borough**  
Connie Mahon, **Middle Township**  
Lucy Samuelson, *Sec*, **Somers Point**  
Teri Smuz, *Chair*, **Upper Township**  
Jim Goos, **Ventnor City**

***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 Ms. Mahon, seconded by Ms. Perez, 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 November 10, 2016. She noted they are a handout to the membership and are self-explanatory.

She highlighted the following items:

**October PARs**

The Committee reviewed eighteen (18) claims at the November 10, 2016 meeting. Of the claims reviewed, eleven (11) Workers' Compensation (9 Police, 1 Streets, and 1 Other); and seven (7) General Liability PARs were approved for settlement or continuing defense.

**Managed Care RFP**

Ms. Perez noted that the Managed Care Services RFPs were reviewed by two members from each JIF and scored the responses. She stated that QualCare scored the highest and would be awarded a contract at the reorganization meeting.

The next meeting is November 10, 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. Perez, seconded by Mr. Hirsch approve the claims for payment as discussed in Closed Session. They are as follows:

**October 2016 PARs:**

<i><b>Workers' Compensation</b></i>	<i><b>General Liability</b></i>
Z07817	X65682
Z44503	X57313
Z45918(01-03)	Z25625
Z45915(42372)	X97507
Z37853	Z10631
Z45913(01-02)	X77509
X67314	Z30597
Z29496	
Z32857	
Z12161	
X14540	

**ROLL CALL**

***Yeas:***

Joe Santagata, **Buena Borough**  
Ingrid Perez, **Hamilton Township**  
Rich Hirsch, **Longport Borough**  
Connie Mahon, **Middle Township**  
Lucy Samuelsen, *Sec*, **Somers Point**  
Teri Smuz, *Chair*, **Upper Township**  
Jim Goos, **Ventnor City**

***Nays:***

None

***Abstain:***

All in favor. Motion carried by unanimous vote.

***ABANDON SUBROGATION***

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

Motion by Ms. Mahon, seconded by Mr. Hirsch to abandon subrogation attempts as discussed in Closed Session. There was one (1) claim(s) for Abandonment of Subrogation.

<i><b>Qual-Lynx File #</b></i>
X14540

**ROLL CALL**                      *Yeas:*                      Joe Santagata, **Buena Borough**  
Ingrid Perez, **Hamilton Township**  
Rich Hirsch, **Longport Borough**  
Connie Mahon, **Middle Township**  
Lucy Samuelsen, *Sec*, **Somers Point**  
Teri Smuz, *Chair*, **Upper Township**  
Jim Goos, **Ventnor City**

*Nays:*                      None

*Abstain:*                      None

All in favor. Motion carried by unanimous vote.

### ***CLAIMS ADMINISTRATOR'S REPORT***

#### ***Lessons Learned from Losses – November***

Mr. Roselli reported on the *Lessons Learned from Losses* which is included in the agenda packet. He noted that this month's lesson was regarding workers' compensation. He explained how workers' compensation claims account for 75% of all the claims so reducing the costs of these claims helps the JIF. He stated that some things that should be done immediately are reporting the claims promptly; maintain contact with the employee; investigate the accident promptly; develop a transitional duty policy; and complete a supervisor's incident report and forward to Qual-Lynx & J. A. Montgomery.

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 October 2016.

#### ***Lost Time v. Medical Only Cases***

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

	<i>October</i>	<i>YTD</i>
<i>Lost Time</i>	<i>10</i>	<i>47</i>
<i>Medical Only</i>	<i>39</i>	<i>465</i>
<i>Report Only</i>	<i>10</i>	<i>301</i>
<i>Total Intakes(New Claims)</i>	<i>59</i>	<i>813</i>

<i>Report Only % of Total</i>	<i>16.9%</i>	<i>37.0%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>80:20</i>	<i>91:09</i>
<i>Average Days to Report</i>	<i>2.6</i>	<i>2.1</i>

### ***Transitional Duty Report***

Ms. Beatty presented the *Transitional Duty Report*.

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>10,108</i>
<i>Transitional Duty Days Worked</i>	<i>7,837</i>
<i>% of Transitional Duty Days Worked</i>	<i>77.5%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>2,271</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>22.5%</i>

### ***PPO Penetration Report:***

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

<b><i>PPO Penetration Rate</i></b>	<b><i>Oct</i></b>	<b><i>YTD</i></b>
<i>Bill Count</i>	<i>312</i>	<i>5,067</i>
<i>Original Provider Charges</i>	<i>\$351,225</i>	<i>\$7,086,841</i>
<i>Re-priced Bill Amount</i>	<i>\$121,722</i>	<i>\$2,288,813</i>
<i>Savings</i>	<i>\$230,590</i>	<i>\$4,856,360</i>
<i>% of Savings</i>	<i>65.7%</i>	<i>68.5%</i>
<i>Participating Provider Penetration Rate- Bill count</i>	<i>96.5%</i>	<i>96.1%</i>
<i>Participating Provider Penetration Rate-Provider Charges</i>	<i>97.5%</i>	<i>98.2%</i>
<i>EPO Penetration Rate – Bill Count</i>	<i>91.7%</i>	<i>92.5%</i>
<i>EPO Penetration Rate –Provider Charges</i>	<i>96.2%</i>	<i>94.3%</i>

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

### ***SOLICITOR'S REPORT***

Mr. DeWeese presented the following reports:

#### ***Closed Claims***

Mr. DeWeese noted that there were seven (7) case(s) closed in November. He noted that a synopsis can be found in the agenda packet and provided the following brief synopsis of each:

<b><i>Closed Case</i></b>	<b><i>Description</i></b>
<i>Biel v. City of Margate</i>	<i>Trip and Fall on road. Defense Counsel, Thomas Smith, Esquire was assigned and filed a Motion for Summary Judgment which was denied. Matter proceeded to arbitration hearing where the City was found 100% liable and to pay \$39,423.02. Defense</i>

	Counsel negotiated the settlement to \$20,000 prior to trial.
<i>Blitzstein v. City of Wildwood</i>	Tramcar accident. Defense Counsel, James R. Birchmeier, Esquire was assigned and filed a Motion to change venues from Atlantic County to Cape May County. Arbitrators placed 95% responsibility on the co-defendants and 5% on the City. Defense Counsel was able to negotiate the settlement to \$7,000 prior to trial.
<i>Ertel v. Township of Egg Harbor</i>	Auto. Defense Counsel, Thomas Smith, Esquire was assigned and filed notice to dismiss based on non-jurisdiction and Motion to change venue from Middlesex to Atlantic County. He filed Motion for Summary Judgment which was granted with prejudice on October 4, 2016.
<i>Keenov-Farrell v. Township of Middle</i>	Civil Rights. Defense Counsel, Robert Merenich, Esquire was assigned and negotiated the settlement of payment to Plaintiff for \$2,000 and a stipulation of dismissal with prejudice was file on September 26, 2016.
<i>Blakely v. City of Pleasantville</i>	Slip and Fall on icy sidewalk. Defense Counsel, Patricia Sampoli, Esquire was assigned and filed a Stipulation for Dismissal; the entire settlement of \$33,000 was paid by the third party Plaintiff's insurance carrier.
<i>Rutkowski &amp; PSC Home Restoration, Inc. v. City of Millville</i>	Demolition of property. Defense Counsel, James R. Birchmeier, Esquire was assigned and he filed Motion for change of venue from Gloucester County to Cumberland County. He also filed Motion for Summary Judgment which was denied. Defense Counsel negotiated the settlement of payment to Plaintiff for \$50,000.
<i>Tavarez v. City of Cape May</i>	Struck by boogie board. Defense Counsel, A. Michael Barker, Esquire was assigned and filed Motion for Summary Judgement which was denied. Defense Counsel as able to negotiate the settlement of this matter for a payment to the Plaintiff for \$15,000.

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

#### ***General Liability File Status Report***

Mr. DeWeese reported that he reviewed his full General Liability report with the Claims Review Committee noting there are 84 active files. He reminded any member if they would like their individual report of these claims to please contact his office.



***Subrogation File Summary Report***

Mr. DeWeese noted that there are 71 files totaling \$2.2 million of judgments actively being monitored for the JIF. He stated that the year to date is over \$327,000 in actual collected subrogation.

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

***COMMITTEE REPORTS***

***Strategic Planning Committee – November 3, 2016***

Mr. Hirsch reported that the Committee met on November 3, 2016. He highlighted that all members have renewed for the 2017 fund year. He further stated that all visitations with members are complete with the exception of Waterford Twp which will occur this evening. He also noted that Buena Vista is interested in rejoining the JIF; however, their Fire District has not been a good performer. He commented that their RMC was looking to place the FD's coverage elsewhere. He noted that Middle Township FD will be joining the JIF as of May 1, 2017.

Mr. Hirsch noted that fund commissioner attendance was discussed and a letter will be sent in December to those members who have not met the JIF's criteria. He reminded the members of the upcoming elected official training. Mr. Hirsch stated the PRIMA and AGRIP dates for 2017 conferences. He noted that the State of the Fund reports were printed and will be given to each member. He reminded the members that following the December meeting will be the holiday dinner at the Sugar Hill Inn.

Mr. Hirsch commented that the 2017 Annual Retreat is tentatively scheduled for October 25-26, 2016 at The Flanders Hotel, Ocean City, NJ. He reported that the 30<sup>th</sup> anniversary of the JIF is approaching and an anniversary luncheon is being planned.

Mr. Hirsch reported that the Nomination Committee met and discussed the criteria of the executive board. He commented that the bylaws do not limit if participation if you are on the Executive Committee from being on the Nominating Committee.

Ms. Stollenwerk commented that in the minutes the terms of the Executive Committee are discussed, but are listed incorrectly. Ms. Garrison felt this needed further discussion because we want everyone to be on the same page. Mr. Miola will review this and make any corrections.

***FINANCE COMMITTEE - November 9, 2016***

Ms. Stollenwerk stated that the minutes from the November 9, 2016 meeting are a handout this evening. She stated that the Fund is doing well with Surplus in excess of \$30.7 for all years which shows in the financials attached to the finance minutes. She reported that the budget is listed on page 41 in the agenda packet and being introduced this evening. She stated that she reported on the budget in October. She commented that the final MEL budget shows a 6.4% increase in lieu of the predicted 10%. She reported that this makes an overall budget decrease at 1.83%. She noted the September 30<sup>th</sup> financials accompanied the finance minutes. She reported that each Fund Year has shown improvement since the June 30<sup>th</sup> reports and the 2012 Fund Year has been transferred to the RCF. Mr. Miola noted that the MEL Rate table was a handout this evening which should have been included in the budget message in the agenda packet.

***Motion to Introduce Budget***

Chair Smuz entertained a motion to introduce the JIF 2017 Budget.

Motion by Ms. Mahon, seconded by Ms. Samuelson to introduce the JIF 2017 Budget.

<b>ROLL CALL</b>	<b>Yeas:</b>	Joe Santagata, <b>Buena Borough</b> Ingrid Perez, <b>Hamilton Township</b> Rich Hirsch, <b>Longport Borough</b> Connie Mahon, <b>Middle Township</b> Lucy Samuelson, <i>Sec</i> , <b>Somers Point</b> Teri Smuz, <i>Chair</i> , <b>Upper Township</b> Jim Goos, <b>Ventnor City</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***Motion to Introduce 2017 Assessment Allocation Strategy***

Ms. Stollenwerk noted a verbal amendment to the 2017 Assessment Allocation Strategy noting that on page 45, tier 125% to 150% should be a 2.0% increase in lieu of the 0.0% increase affecting one member. She further stated that the 2017 assessments can be found on page 56.

Chair Smuz entertained a motion to introduce the 2017 Assessment Allocation Strategy with the verbal amendment to the 125% to 150% tier noting the increase of 2.0% as presented.

Motion by Ms. Perez, seconded by Ms. Mahon to introduce the 2017 Assessment Allocation Strategy as verbally amended.

<b>ROLL CALL</b>	<b>Yeas:</b>	Joe Santagata, <b>Buena Borough</b> Ingrid Perez, <b>Hamilton Township</b> Rich Hirsch, <b>Longport Borough</b> Connie Mahon, <b>Middle Township</b> Lucy Samuelson, <i>Sec</i> , <b>Somers Point</b> Teri Smuz, <i>Chair</i> , <b>Upper Township</b> Jim Goos, <b>Ventnor City</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***Motion to Introduce 2017 Assessment Certification***

Chair Smuz entertained a motion to introduce the 2017 Assessment Certification.

Motion by Mr. Hirsch, seconded by Ms. Mahon to introduce the 2017 Assessment Certification.

**ROLL CALL**

***Yeas:***

Joe Santagata, **Buena Borough**  
Ingrid Perez, **Hamilton Township**  
Rich Hirsch, **Longport Borough**  
Connie Mahon, **Middle Township**  
Lucy Samuelson, *Sec*, **Somers Point**  
Teri Smuz, *Chair*, **Upper Township**  
Jim Goos, **Ventnor City**

***Nays:***

None

***Abstained:***

None

Motion carried by unanimous vote.

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

***2016 Dividend Release***

Ms. Stollenwerk stated that all members were sent the dividend release notification outlining their share of the \$2.5 million release. She reminded the members of the choices they can select and that it is due to the Executive Director's office by December 15, 2016.

***2017 Nomination Slate***

Mr. Miola noted that the 2017 Nomination Slate is on page 57 of the agenda packet and was presented in October. Mr. Hirsch reported that no additional nominations were received so the slate presented stands.

***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 some ideas for the use of the wellness money. She noted that Egg Harbor Twp involved their Recreation department with jump rope, etc. She encouraged the members to reach out to her if they need ideas for spending their funds. She reminded the members to review the remaining balances listed in the agenda packet.

Ms. Smith noted that the November newsletter was sent via email and is on the website. She stated that November is Diabetes Awareness month. She gave exercises to work off the Halloween candy.

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:

***Loss Ratio Snapshots*** – Mr. Miola stated that all loss ratio snapshots valued as of September 30, 2016 were distributed and asked the RMCs to take any packet back for absent Fund Commissioners.

***Lost Time Accident Frequency Report*** - Mr. Miola noted that members should review this 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. He stated that all members are compliant. He noted that Stone Harbor did submit their paperwork and we are waiting for PERMA to approve it.

***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.

***Elected Officials Seminars***- Mr. Miola reported that Mr. Hirsch reported on the seminar dates and locations. He noted the first session is December 7, 2016 at Merighi's. He mentioned that the attorney will be speaking on ethics of elected officials and another on land use.

***2016 Dividend Distribution Notice***

Mr. Miola reported that the 2016 dividend notices were emailed on November 9, 2016 and are due to the Executive Director's office by December 16, 2016.

***Inclement Weather*** – Mr. Miola reminded the members of our inclement weather hotline as we move into the winter months.

***New Member Activity***- None to report.

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 was given verbally last month and is included in the agenda.

***MEL 2017 Budget***– Mr. Hirsch stated that the MEL adopted the budget for 2017 on November 16<sup>th</sup>, 2016. He stated that it is a \$692,016 (1.59%) increase over 2016 with ACM JIF's 2017 proposed assessment of \$3,740,193.54

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

#### ***Resolution 2016-46 Appointing Richard Hirsch as MEL/RCF Representative***

Chair Smuz entertained a motion to adopt Resolution 2016-46 Appointing Richard Hirsch as MEL/RCF Representative as presented.

Motion by Ms. Perez, seconded by Ms. Mahon to adopt Resolution 2016-46 Appointing Richard Hirsch as MEL/RCF Representative

#### **ROLL CALL**

##### ***Yeas:***

Joe Santagata, **Buena Borough**  
Ingrid Perez, **Hamilton Township**  
Rich Hirsch, **Longport Borough**  
Connie Mahon, **Middle Township**  
Lucy Samuelsen, *Sec*, **Somers Point**  
Teri Smuz, *Chair*, **Upper Township**  
Jim Goos, **Ventnor City**

##### ***Nays:***

None

##### ***Abstain:***

None

All in favor. Motion carried by unanimous vote.

### ***SAFETY DIRECTOR'S REPORT***

Ms. Hall stated that the Safety Director's Report can be found in the agenda. She highlighted the following items:

***Safety Bulletin*** – Ms. Hall commented that two bulletin were released in October. The bulletins were on Fire Prevention and the other was on Leaf Collection.

***Regional Training*** – Ms. Hall noted that the training, *The Importance of Safety in Everyday Activities* was rescheduled for December 6, 2016 in Egg Harbor Township. She commented that they will discuss the “safety drift” which is being lackadaisical about daily safety.

***Training Administrators*** – Ms. Hall asked that members review the training administrators to see if they are active.

***Loss Control Reports*** – Ms. Hall noted these reports will only be distributed via email.

Ms. Hall reported that Karen LaSala will be retiring from J.A. Montgomery and introduced Danielle Sanders to the Fund.

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

### ***TREASURER'S REPORT***

#### **October Report**

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

#### ***Investment Interest***

<b>Interest Income:</b>		
Interest Received from Account Balances	\$1,997.52	
Investment Management Fee Charged	<\$1,765.41>	
Net Interest Received		\$232.11
Coupon Interest Payment		\$16,000.00
Change in Realized Gain or Loss		<\$20,795.00>
Misc. rounding		<.05>
Net Gain in Interest		<\$4,562.94>

<b>Interest Accrual:</b>	
Beginning Interest Accrual	\$75,251.35
Change in Accrued Interest	\$12,770.84
<b>Ending Interest Accrual</b>	<b>\$88,022.19</b>

<b>Investment Balance:</b>	
Beginning of Month	\$38,518,035.00
End of Month	\$38,497,240.00
Investment called	0
Investment Purchased	0
Overall Yield	Positive .19%

<b>Portfolio</b>	<b>Quantity</b>	<b>Total</b>
Less than one year (maturing in 2016)	1	\$2,001,060
1-2 Years (maturing in 2017)	5	\$22,513,910
2+ Years (maturing in 2018)	3	\$13,982,270

***Receipt Activity for the Period:***

	<b>October</b>	<b>YTD</b>
Subrogation Receipts	\$21,167.50	\$324,673.09
Interest	<\$4,562.94>	
Recovery	\$10.00	\$21,279.16
2016 Assessments	\$2,274,198	

***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 \$454,634.37. A total of 414 checks were issued.

The claims detail is as follows:

	<b>Oct</b>
Direct Loss Payments	\$344,451.20
Claim Expenses	\$11,958.51
Legal Defense Costs	\$98,224.66
Adjustment Register-void	<\$3,791.80>

***Cash Activity for the Period-Oct***

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$52,565,726.13 to a closing balance of \$52,832,812.19 showing an increase in the Fund of \$267,086.06.

***A.E.L.C.F. PARTICIPANT YEAR-END BALANCES***

<b>Member</b>	<b>10/31/16 audited– interest posted</b>
Hamilton Township	\$30,046.38
Hammonton Town	\$55,740.83
Middle Township	\$23,641.72
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	\$242,441.40

***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 ***October 2016 Payment Register*** (Claims Activity) 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 the *October 2016 Payment Register* (Claims Activity) as submitted by Mr. Hansen.

<b>ROLL CALL</b>	<b>Yeas:</b>	Joe Santagata, <b>Buena Borough</b> Ingrid Perez, <b>Hamilton Township</b> Rich Hirsch, <b>Longport Borough</b> Connie Mahon, <b>Middle Township</b> Lucy Samuelson, <i>Sec</i> , <b>Somers Point</b> Teri Smuz, <i>Chair</i> , <b>Upper Township</b> Jim Goos, <b>Ventnor City</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***Bill List –November***

For the Executive Committee's consideration, Mr. Hansen presented the *November 2016 Bill List* in the amount of **\$214,000.74**.

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

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

Motion by Ms. Mahon, seconded by Mr. Hirsch, to approve the *November 2016 Bill List*.

<b>ROLL CALL</b>	<b>Yeas:</b>	Joe Santagata, <b>Buena Borough</b> Ingrid Perez, <b>Hamilton Township</b> Rich Hirsch, <b>Longport Borough</b> Connie Mahon, <b>Middle Township</b> Lucy Samuelson, <i>Sec</i> , <b>Somers Point</b> Teri Smuz, <i>Chair</i> , <b>Upper Township</b> Jim Goos, <b>Ventnor City</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***RMC Bill List –November***

For the Executive Committee's consideration, Mr. Hansen presented the *November 2016 RMC Bill List* in the amount of **\$171,466.00**.

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

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

Motion by Ms. Perez, seconded by Ms. Samuelsen, to approve the *November 2016 RMC Bill List*.

**ROLL CALL**

***Yeas:***

Joe Santagata, **Buena Borough**  
Ingrid Perez, **Hamilton Township**  
Rich Hirsch, **Longport Borough**  
Connie Mahon, **Middle Township**  
Lucy Samuelsen, *Sec*, **Somers Point**  
Teri Smuz, *Chair*, **Upper Township**  
Jim Goos, **Ventnor City**

***Nays:***

None

***Abstained:***

None

***MISCELLANEOUS BUSINESS***

***Motion to Authorize Binding EPL/POL Coverage***

Chair Smuz entertained a motion to authorize Executive Director's office to bind EPL/POL Coverage with QBE Insurance for the 2017 Fund Year.

Motion by Ms. Samuelsen, seconded by Ms. Mahon, to authorize Executive Director's office to bind EPL/POL Coverage with QBE Insurance for the 2017 Fund Year. All in favor. Motion carried.

***Motion to Authorize Binding VDO Coverage***

Chair Smuz entertained a motion to authorize Executive Director's office to bind VDO Coverage with QBE Insurance for the 2017 Fund Year.

Motion by Mr. Hirsch, seconded by Ms. Perez, to authorize Executive Director's office to bind VDO Coverage with QBE Insurance for the 2017 Fund Year. All in favor. Motion carried.

***Motion to Authorize Binding Cyber Liability Coverage***

Chair Smuz entertained a motion to authorize Executive Director's office to bind Cyber Liability Coverage with XL Insurance for the 2017 Fund Year.

Motion by Ms. Samuelsen, seconded by Ms. Mahon, to authorize Executive Director's office to bind Cyber Liability Coverage with XL Insurance for the 2017 Fund Year. All in favor. Motion carried.

***Resolution 2016-47 Amending Resolution 2016-09 Fiscal Policies***

Mr. Hansen explained the need for amending the resolution 2016-09 due to the switching of banks from TD to Investors.

Chair Smuz entertained a motion approving *Resolution 2016-47 Amending Resolution 2016-09 Fiscal Policies and Procedures* as presented.

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

Motion by Ms. Samuelsen, seconded by Ms. Perez to approve *Resolution 2016-47 Amending Resolution 2016-09 Fiscal Policies and Procedures*.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Joe Santagata, <b>Buena Borough</b> Ingrid Perez, <b>Hamilton Township</b> Rich Hirsch, <b>Longport Borough</b> Connie Mahon, <b>Middle Township</b> Lucy Samuelsen, <i>Sec</i> , <b>Somers Point</b> Teri Smuz, <i>Chair</i> , <b>Upper Township</b> Jim Goos, <b>Ventnor City</b>
	<b><i>Nays:</i></b>	None
	<b><i>Abstained:</i></b>	None

Motion carried by unanimous vote.

***Resolution 2016-48 Amending the 2017 POL/EPL Policy***

Mr. Miola explained that the EPL/POL Policy needs to be amended to include the claims for monetary relief with the increase of the sub-limit from \$100k to \$150k and simplified the reporting requirements omitting the 14 day report timeline. He noted the resolution was a handout this evening.

Chair Smuz entertained a motion approving *Resolution 2016-48 Amending the 2017 POL/EPL Policy* as presented.

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

Motion by Ms. Mahon, seconded by Ms. Perez to approve *Resolution 2016-48 Amending the 2017 POL/EPL Policy*.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Joe Santagata, <b>Buena Borough</b> Ingrid Perez, <b>Hamilton Township</b> Rich Hirsch, <b>Longport Borough</b> Connie Mahon, <b>Middle Township</b> Lucy Samuelsen, <i>Sec</i> , <b>Somers Point</b> Teri Smuz, <i>Chair</i> , <b>Upper Township</b> Jim Goos, <b>Ventnor City</b>
	<b><i>Nays:</i></b>	None
	<b><i>Abstained:</i></b>	None

Motion carried by unanimous vote.

***Resolution 2016-49 Honoring Susan Robostello***

Chair Smuz noted that Susan Robostello was unable to attend the meeting due to the birth of a grandchild. The Fund wishes her well in her retirement.

Chair Smuz entertained a motion approving *Resolution 2016-49 Honoring Susan Robostello on her Retirement* as presented.

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

Motion by Ms. Mahon, seconded by Ms. Perez to approve *Resolution 2016-49 Honoring Susan Robostello on her Retirement*.

<b>ROLL CALL</b>	<b>Yeas:</b>	Joe Santagata, <b>Buena Borough</b> Ingrid Perez, <b>Hamilton Township</b> Rich Hirsch, <b>Longport Borough</b> Connie Mahon, <b>Middle Township</b> Lucy Samuelson, <i>Sec</i> , <b>Somers Point</b> Teri Smuz, <i>Chair</i> , <b>Upper Township</b> Jim Goos, <b>Ventnor City</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***Next Meeting***

Chair Smuz reminded the members that the next regular meeting will be held on **Wednesday, December 21, 2016 at 3:00 PM** at Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ with the holiday dinner immediately following at Sugar Hill Inn.

***PUBLIC COMMENT***

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

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

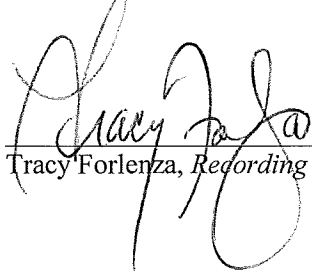
Chair Smuz entertained a motion to close the meeting to the public for comment.

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


***MOTION TO ADJOURN***

Motion by Ms. Mahon, seconded by Ms. Samuelson, to adjourn the November 21, 2016 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:01 PM.

A handwritten signature in cursive script, appearing to read "Tracy Forlenza", written over a horizontal line.

Tracy Forlenza, *Recording Secretary* for

A handwritten signature in cursive script, appearing to read "Lucy Samuelson", written over a horizontal line.

Lucy Samuelson, *Secretary*