



ATLANTIC COUNTY PUBLIC LIBRARY
40 Farragut Ave
Mays Landing, New Jersey
December 21, 2016–3:00PM
OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on December 21, 2016, at Atlantic County Library – Mays Landing Branch, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. *Acting Chair Samuelsen, City of Somers Point*, 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:

John Armstrong, **Absecon City**
Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Joseph Santagata, **Buena Borough**
Stephen O'Connor, **Cape May Point**
Heather Sparks, **Commercial Twp**
Rose Turner, **Corbin City**
Karen Seifrit, **Deerfield Twp**
Glenn Clarke, **Dennis Twp**
Eileen Tedesco, *Alt.*, **Egg Harbor Twp**
Linda Kent, **Estell Manor City**
Ingrid Perez, **HamiltonTwp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Lisa McLaughlin, **Margate City**
Kim Krauss, **Middle Twp**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Sam Barbagli, *Alt.*, **Newfield Borough**
Scott Jett, **North Wildwood City**
Jim Dickinson, **Northfield City**
Liz Woods, **Ocean City**

Stephen Wilkins, **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Roy Spoltore, **Upper Deerfield Twp**
James Goos, **Ventnor City**
Susan Danson, *Alt.*, **Waterford Twp**
Lauren Vitelli, **West Cape May Borough**
Chris Ridings, **West Wildwood City**
Dorothy Jo Ayres, **Weymouth Twp**
Connie Mahon, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Absent were:

Neil Young, **Cape May City**
Bob Campbell, **Downe Twp**
Patricia Gatto, **Folsom Borough**
Chris Johansen, **Galloway Twp**
Jim Craft, **Stone Harbor Borough**
Teri Smuz, **Upper Twp**
Chris Wood, **Wildwood City**

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
AJM Insurance
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.
Syracusa-Kauffman Insurance

Absent RMCs were:

Alamo Insurance
BCA Insurance
Hardenberg Insurance
William R. Mints Agency

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

MOVE UP ALTERNATES

In absence of Chair Smuz, Upper Township and the recent retirement of Ms. Robostello, Millville, alternates Mr. Goos, Ventnor, and Ms. Picard, Lower, were moved to the Executive Board for voting purposes. Ms. Samuelsen took the role of Acting Chair and Mr. Santagata as Acting Secretary.

APPROVAL OF MINUTES – OPEN SESSION

Acting Chair Samuelsen entertained a motion to approve the meeting minutes of the November 21, 2016 Executive Committee Meeting as presented.

Motion by Mr. Hirsch, seconded by Ms. Perez, to approve the meeting minutes of the November 21, 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.

Acting Chair Samuelsen entertained a motion to adopt the Closed Session Meeting Minutes of the November 21, 2016 Meeting of the Fund as presented.

Motion by Ms. Mahon, seconded by Mr. Hirsch, to approve the Closed Session minutes of the November 21, 2016 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the November 21, 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 #2016-50

Be it moved by the Atlantic County Municipal Joint Insurance Fund that the public be excluded from this portion of the meeting to permit the Executive Committee to consider in closed session matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations and that the minutes covering these matters and the results of closed session will be released to the public when the reasons for discussing and acting on them in closed session no longer exists as required by the Open Public Meeting Act.

Acting Chair Samuelsen entertained a motion to adopt *Closed Session Resolution 2016-50* as presented.

Motion by Mr. Hirsch, seconded by Ms. Perez to adopt *Resolution 2016-50*.

ROLL CALL

Yeas:

Joe Santagata, *Acting Sec*, Buena Borough
Ingrid Perez, **Hamilton Township**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Township**
Connie Mahon, **Wildwood Crest**
Lucy Samuelson, *Acting Chair*, Somers Point
Jim Goos, **Ventnor City**

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

WELCOME NEW FUND COMMISSIONERS

Acting Chair Samuelson welcomed new Fund Commissioners Kim Krauss, Middle Township and Regina Burke, City of Millville.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

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

She highlighted the following items:

November PARs

The Committee reviewed twelve (12) claims at the December 8, 2016 meeting. Of the claims reviewed, nine (9) Workers' Compensation (3 Police, 2 Streets, 1 Fire, and 3 Other); and three (3) General Liability; and one (1) Property PARs were approved for settlement or continuing defense.

The next meeting is January 12, 2017 at the Hamilton Township Municipal Building, Mays Landing.

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

Motion by Ms. Mahon, seconded by Mr. Santagata approve the claims for payment as discussed in Closed Session. They are as follows:

November 2016 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
Z35309	X46382	X91211
Z14548	X74572	
Z02843 (01-02)	X92087 (01-02)	
Z40238		
Z41781		
Z11297		
Z42904		
Z36497-02		
Z43047		

ROLL CALL

Yeas:

Joe Santagata, *Acting Sec.*, **Buena Borough**
 Ingrid Perez, **Hamilton Township**
 Rich Hirsch, **Longport Borough**
 Julie Picard, **Lower Township**
 Connie Mahon, **Wildwood Crest**
 Lucy Samuelson, *Acting Chair*, **Somers Point**
 Jim Goos, **Ventnor City**

Nays:

None

Abstain:

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

Acting Chair Samuelson noted there was no subrogation to abandon.

All in favor. Motion carried by unanimous vote.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – December

Mr. Roselli reported on the *Lessons Learned from Losses* that addressed subrogation. He noted that subrogation is the right of the JIF to pursue an at fault party after a claim payment is made by the JIF. He added that the JIF can only subrogate loss payments made and cannot pursue file expenses. He explained that in situations where the JIF cannot recover a 100% of the loss payments, those cases are discussed by the Claims Review Committee and a recommendation is made to the Executive Committee as to pursuing or abandoning subrogation attempts.

Mr. Roselli also commented that the JIF uses Intercompany Arbitration on vehicle claims when possible because the percentage of liability disputes is high.

Mr. Roselli reminded the members that they have a \$1,000 property deductible and if the claim cost is more than \$1,000 the JIF will pursue subrogation for them automatically.

Mr. Roselli asked the members to do the following: reminded members NOT to waive subrogation when hiring a contractor; supply a police report as soon as possible so the JIF can order restitution with the courts; save surveillance videos, in-car mobile videos, faulty equipment or anything that has caused injuries or damages; save contracts, certificates of insurance, and indemnity agreements.

Mr. Roselli then described a situation where a building was heavily vandalized by juveniles and the member made a good quality video documenting all the damages. He noted that the judge made the responsible juveniles pay back a significant amount of the damage costs, not just the deductibles which is usually the case.

Mr. Roselli asked members that when a vehicle is damaged, please drive it back to the DPW yard or if it is not drivable, please have it towed back to a secured facility as the fees for vehicle storage are sky rocketing.

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 November 2016.

Lost Time v. Medical Only Cases

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

	<i>Nov</i>	<i>YTD</i>
<i>Lost Time</i>	<i>4</i>	<i>51</i>
<i>Medical Only</i>	<i>23</i>	<i>488</i>
<i>Report Only</i>	<i>16</i>	<i>317</i>
<i>Total Intakes(New Claims)</i>	<i>43</i>	<i>856</i>
<i>Report Only % of Total</i>	<i>37.2%</i>	<i>37%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>85:15</i>	<i>91:09</i>
<i>Average Days to Report</i>	<i>0.9</i>	<i>2.1</i>

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty Report*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	<i>10,235</i>

<i>Transitional Duty Days Worked</i>	7,730
<i>% of Transitional Duty Days Worked</i>	75.5%
<i>Transitional Duty Days Not Accommodated</i>	2,505
<i>% of Transitional Duty Days Not Accommodated</i>	24.5%

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Nov</i>	<i>YTD</i>
<i>Bill Count</i>	332	5,399
<i>Original Provider Charges</i>	\$286,079	\$7,372,920
<i>Re-priced Bill Amount</i>	\$115,954	\$2,404,767
<i>Savings</i>	\$170,528	\$5,026,888
<i>% of Savings</i>	59.6%	68.2%
<i>Participating Provider Penetration Rate- Bill count</i>	97.3%	96.2%
<i>Participating Provider Penetration Rate-Provider Charges</i>	98.2%	98.2%
<i>EPO Penetration Rate – Bill Count</i>	93.5%	92.5%
<i>EPO Penetration Rate –Provider Charges</i>	96.7%	94.5%

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

SOLICITOR'S REPORT

Mr. DeWeese presented the following reports:

Closed Claims

Mr. DeWeese noted that there were two (2) case(s) closed in December. He noted that a synopsis can be found in the agenda packet and provided the following brief synopsis of each:

<i>Closed Case</i>	<i>Description</i>
<i>Smith v. City of Absecon</i>	Trip and Fall on boat ramp. Defense Counsel, L. Patricia Sampoli, Esquire was assigned and Defense IME and numerous depositions were conducted. Matter proceeded to Arbitration where a “no cause” for action was entered. Motion for Summary Judgment was filed and granted finding that the Plaintiff had failed to establish that a dangerous condition caused her fall. Judge dismissed the Plaintiff’s complaint with prejudice.
<i>Muravena & Smith v. City of Wildwood</i>	Civil rights. Defense Counsel, James R. Birchmeier, Esquire was assigned and proceeded to trial. Jury returned a verdict in favor of Officer and a “no cause” for action was entered against the plaintiff.

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

General Liability File Status Report

Mr. DeWeese reported that there are 86 active files. He reminded any member if they would like their individual report of these claims to please contact his office.

Defense Panel Breakfast

Mr. DeWeese noted that on December 6, 2016 he conducted the defense panel breakfast which included the defense panel from the ACM, BURLCO and TRICO JIF's. He noted that there was a great discussion on how to handle different cases and issues identified. He stated that a written report of that meeting will be presented next month. He noted that stemming from these discussions, a bulletin was released on OPRA requests and open litigation and is included in the agenda packet on page 166. He asked the members to review this if they have not yet done so. He asked that if an OPRA request is for information pertaining to a case in litigation to please make his office aware of the request as he has seen a rise in plaintiff's attorneys using OPRA instead of, or in addition to, the discovery process.

Subrogation

Mr. DeWeese highlighted subrogation receipts on page 111 of the agenda. He stated that November recoveries are \$148,640.43 and the year to date subrogation recoveries is \$473,313.52 which is a great result. He reminded the Committee that there is over \$2.1 million outstanding in judgments.

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

COMMITTEE REPORTS

FINANCE COMMITTEE

Ms. Stollenwerk stated that proposed 2017 Budget can be found on page 32 of the agenda packet. She noted that the \$23 million budget decreased -1.83% over the 2016 Budget which was reported on last month. She stated that the advertised public hearing required prior to adoption is scheduled for today.

Public Hearing

Acting Chair Samuelsen entertained a motion to open the public hearing.

Motion by Ms. Mahon, seconded by Mr. Hirsch to open the public hearing. All in favor. Motion carried.

Hearing no public comment, Acting Chair Samuelsen entertained a motion to close the public hearing.

Motion by Mr. Hirsch, seconded by Ms. Perez to close the public hearing. All in favor. Motion carried.

Motion to Adopt 2017 Budget

Acting Chair Samuelsen entertained a motion to adopt the 2017 ACM JIF Budget.

Motion by Ms. Mahon, seconded by Ms. Perez to adopt the 2017 ACM JIF Budget.

ROLL CALL

Yeas:

Joe Santagata, *Acting Sec*, Buena Borough
Ingrid Perez, **Hamilton Township**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Township**
Connie Mahon, **Wildwood Crest**
Lucy Samuelsen, *Acting Chair*, Somers Point
Jim Goos, **Ventnor City**

Nays: None
Abstained: None

Motion carried by unanimous vote.

Motion to Adopt 2017 Assessment Certification

Acting Chair Samuelsen entertained a motion to adopt the 2017 Assessment Certification.

Motion by Mr. Hirsch, seconded by Ms. Perez to adopt the 2017 Assessment Certification.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, <i>Acting Sec</i> , Buena Borough Ingrid Perez, Hamilton Township Rich Hirsch, Longport Borough Julie Picard, Lower Township Connie Mahon, Wildwood Crest Lucy Samuelsen, <i>Acting Chair</i> , Somers Point Jim Goos, Ventnor City
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Nays: None
Abstained: None

Motion carried by unanimous vote.

Motion to Adopt 2017 Assessment Allocation Strategy

Acting Chair Samuelsen entertained a motion to adopt the 2017 Assessment Allocation Strategy as presented.

Motion by Ms. Perez, seconded by Ms. Mahon to adopt the 2017 Assessment Allocation Strategy.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, <i>Acting Sec</i> , Buena Borough Ingrid Perez, Hamilton Township Rich Hirsch, Longport Borough Julie Picard, Lower Township Connie Mahon, Wildwood Crest Lucy Samuelsen, <i>Acting Chair</i> , Somers Point Jim Goos, Ventnor City
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Nays: None
Abstained: None

Motion carried by unanimous vote.

Resolution 2016-51 Authorizing transfer of funds to MEL Retro Account

Acting Chair Samuelsen entertained a motion to authorize the Fund Treasurer to transfer \$631,793 from Fund Year 2016 MEL Liability & Workers' Compensation line item to the MEL JIF Retro account.

Motion by Ms. Perez, seconded by Mr. Hirsch to authorize the Fund treasurer to transfer \$631,793 from Fund Year 2016 MEL Liability & Workers' Compensation line item to the MEL JIF Retro account as presented.

ROLL CALL

Yeas:

Joe Santagata, *Acting Sec*, Buena Borough
Ingrid Perez, **Hamilton Township**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Township**
Connie Mahon, **Wildwood Crest**
Lucy Samuelson, *Acting Chair*, Somers Point
Jim Goos, **Ventnor City**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Safety Committee – December 15, 2016

Ms. Picard noted that the committee met on December 15, 2016 and the minutes will be in next month's agenda packet. She noted that nominations for the *Special Safety Recognition* award must be in by December 30, 2016.

Strategic Planning Committee – November 3, 2016

Acting Chair Samuelson reported that the revised minutes from the November 3rd meeting were a handout this evening. She asked members to review the highlighted section on page 5 which were revised after the discussion at the November meeting.

Mr. Hirsch stated that he can answer any questions. No questions were entertained.

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 also suggested that you appoint a Wellness Committee so activities are not overwhelming for one person. She also reminded the members to review the remaining money listed in the agenda packet as they must encumber the funds by December 31, 2016.

Ms. Smith noted that the December 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:

Annual JIF Report – Mr. Miola stated that the annual JIF reports were distributed this evening. He asked that you share them with your governing bodies.

Safety & Wellness Calendars – Mr. Miola informed the members that their safety and wellness calendars were distributed this evening. He asked that members take back and distribute to their employees. He also asked the RMCs to take the calendars if their member town was not present.

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.

EPL Allowance – Mr. Miola asked members to review the report. He stated that the deadline to claim or encumber these funds is December 31, 2016.

EPL Authorized Contact List – Mr. Miola asked members to review the report. He reminded the members that if changes are made to their personnel at reorganization, they will need to pass a resolution for this change to the contact list.

Financial Fast Track - Mr. Miola highlighted that the JIF has a surplus of \$29 million

Regulatory Filings – Mr. Miola noted that these are up to date.

Monthly Calendar – Mr. Miola reminded members to review the calendar for JIF activities.

Skateboard Park Approval – Mr. Miola reminded members to contact the Executive Director's office before moving forward with any new skate park or updating an existing one.

Capehart & Scatchard Updates – Mr. Miola asked members to review these updates as they deal with ADA and FMLA issues.

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 the first session was December 7, 2016 and good feedback was received. He noted that the next sessions are outlined on page 89-90.

2016 Dividend Distribution Notice

Mr. Miola reported that the 2016 dividend notices were emailed on November 9, 2016 and were due back to the Executive Director's office by December 16, 2016. He informed the members that press releases were sent to local newspapers announcing the surplus release.

RMC Resolutions and Agreements – Mr. Miola reminded the RMCs that agreements and resolutions need to be received prior to payments being issued.

RMC Model RFQ – Mr. Miola informed members that a model RFQ for RMCs that the Strategic Planning Committee helped develop was sent via email to all Fund Commissioners and clerks. He reminded the members that requesting for qualifications in lieu of price gets the services needed while keeping the RMC fees fair.

Inclement Weather – Mr. Miola reminded the members of the Fund's inclement weather hotline as we move into the winter months.

New Member Activity- None to report.

Committee Volunteers – Mr. Miola reminded members that committee volunteers serve as the back bone of the JIF. He noted that a reminder was sent Friday asking the members to return the Committee Volunteer form.

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

MEL/RCF REPORTS

MEL

Mr. Hirsch noted that on November 16, 2016, the MEL rate table was adopted.

POL/EPL Task Force– Mr. Hirsch stated that QBE's recommendation regarding language changes to the POL policy was presented to the Task Force on November 10th and adopted by the MEL Board of Commissioners on November 16th, 2016. He noted that MEL Bulletin 16-31 on page 100 should be shared with your land use solicitors and planning boards.

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:

Safety Bulletin – Mr. Sheehan commented that two bulletin were released in November. The bulletins were on managing slips, trips and falls in winter months and the other was on Police Slipping on Ice-Shift Briefing.

MSI Training – Mr. Sheehan stated a list of training for December, January and February are included in his report.

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

TREASURER'S REPORT

November Report

Mr. Hansen presented the Treasurer's Report for the period ending **November 30, 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	\$2,101.33	
Investment Management Fee Charged	<\$1,764.46>	
Net Interest Received		\$336.87
Coupon Interest Payment		\$22,500.00
Change in Realized Gain or Loss		<\$78,020.00>
Misc. rounding		
Net Gain in Interest		<\$55,183.13>

Interest Accrual:	
Beginning Interest Accrual	\$88,022.19
Change in Accrued Interest	\$6,270.82
Ending Interest Accrual	\$94,293.01

Investment Balance:	
Beginning of Month	\$38,497,240.00
End of Month	\$38,419,220.00
Investment called	0
Investment Purchased	0
Overall Yield	Negative 1.08%

Portfolio	Quantity	Total
Less than one year (maturing in 2016)	1	\$2,000,480

1-2 Years (maturing in 2017)	5	\$22,485,230
2+ Years (maturing in 2018)	3	\$13,933,510

Receipt Activity for the Period:

	November	YTD
Subrogation Receipts	\$148,640.43	\$473,313.52
Interest	<\$55,183.13>	
Recovery	\$848.86	\$22,128.02
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 \$696,932.99. A total of 490 checks were issued.

The claims detail is as follows:

	Nov
Direct Loss Payments	\$516,118.91
Claim Expenses	\$24,695.50
Legal Defense Costs	\$156,118.58
Adjustment Register-void	\$4,093.84

Cash Activity for the Period-Nov

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$52,832,812.19 to a closing balance of \$55,528,752.46 showing an increase in the Fund of \$2,695,940.27.

2016 Assessments

Mr. Hansen noted that all 206 assessments were received on time.

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

Member	11/30/16 audited– interest posted
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. Retro program reflects Egg Harbor Township resolution approved at September meeting.

Payment Register

Acting Chair Samuelson entertained a motion to approve the *November 2016 Payment Register* (Claims Activity) as presented.

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

Motion by Mr. Hirsch, seconded by Ms. Mahon to approve the *November 2016 Payment Register* (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Joe Santagata, *Acting Sec*, Buena Borough
 Ingrid Perez, **Hamilton Township**
 Rich Hirsch, **Longport Borough**
 Julie Picard, **Lower Township**
 Connie Mahon, **Wildwood Crest**
 Lucy Samuelson, *Acting Chair*, Somers Point
 Jim Goos, **Ventnor City**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Bill List –December

For the Executive Committee's consideration, Mr. Hansen presented the ***December 2016 Bill List*** in the amount of **\$1,363,653.91**.

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

Acting Chair Samuelson entertained a motion to approve the ***December 2016 Bill List*** as presented.

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

ROLL CALL	<i>Yeas:</i>	Joe Santagata, <i>Acting Sec</i> , Buena Borough Ingrid Perez, Hamilton Township Rich Hirsch, Longport Borough Julie Picard, Lower Township Connie Mahon, Wildwood Crest Lucy Samuelson, <i>Acting Chair</i> , Somers Point Jim Goos, Ventnor City
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Motion to Allow Treasurer to Fund Claim and Expense Activity

Acting Chair Samuelson entertained a motion authorizing the Fund Treasurer to draft a check for \$1,255,000 on TD Bank expense account to deposit these funds into the JIFs Claims payment account at Investors bank.

Motion by Ms. Perez, seconded by Ms. Mahon, authorizing Fund Treasurer to draft a check for \$1,255,000 on TD Bank expense account to deposit these funds into the JIFs Claims payment account at Investors bank.

ROLL CALL	<i>Yeas:</i>	Joe Santagata, <i>Acting Sec</i> , Buena Borough Ingrid Perez, Hamilton Township Rich Hirsch, Longport Borough Julie Picard, Lower Township Connie Mahon, Wildwood Crest Lucy Samuelson, <i>Acting Chair</i> , Somers Point Jim Goos, Ventnor City
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

Resolution 2016-52 Honoring Chief Joseph Santagata

Acting Chair Samuelsen read resolution 2016-52 Honoring Chief Joseph Santagata of his many years of service and also presented him a plaque for his retirement. Mr. Santagata thanked the members as he enjoyed his term of service.

Acting Chair Samuelsen entertained a motion approving Resolution 2016-52 Honoring Joseph Santagata as presented.

Motion by Ms. Mahon, seconded by Mr. Hirsch to approve Resolution 2016-52 Honoring Chief Joseph Santagata. All in favor. Motion carried.

Next Meeting

Acting Chair Samuelsen reminded the members that the next regular meeting will be held on **Wednesday, January 18, 2017 at 3:00 PM** at Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ.

PUBLIC COMMENT

Acting Chair Samuelsen 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.

Qual-Lynx

Mr. Miola commended Mr. Roselli of Qual-Lynx for his quick actions in handling a DPW facility fire in Bordentown City over the weekend. Mr. Miola noted that his response time was immediate and he went above and beyond and he would like to recognize him for his efforts in this regard. Mr. Miola stated that this type of action is what separates JIFs from traditional insurance.

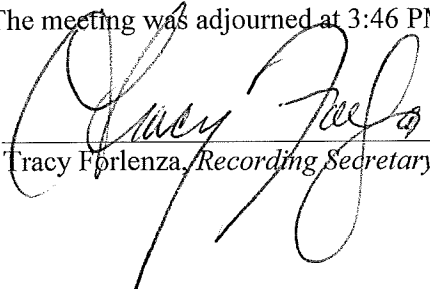
Acting Chair Samuelsen entertained a motion to close the meeting to the public for comment.


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

MOTION TO ADJOURN

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

The meeting was adjourned at 3:46 PM.


Tracy Forlenza, Recording Secretary for


~~Joseph Santagata, Acting Secretary~~
Connie Mahon