



**ATLANTIC COUNTY PUBLIC LIBRARY
40 Farragut Ave
Mays Landing, New Jersey**

January 17, 2018 at 3:00PM

OPEN SESSION MINUTES

The Reorganizational meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on January 17, 2018, at Atlantic County Library – Mays Landing Branch, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. *Chair Samuelson, City of Somers Point*, presiding. The meeting was called to order at 3:00 PM.

SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to *The Press of Atlantic City* 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 of 2017 Fund Commissioners

Those in attendance were:

Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Bill Nimohay, **Buena Borough**
Patricia Harbora, *Alt.*, **Cape May City**
Stephen O'Connor, **Cape May Point**
Heather Sparks, **Commercial Twp**
Carol Foster, **Corbin City**
Karen Seifrit, **Deerfield Twp**
Peter Miller, **Egg Harbor Twp**
Linda Kent, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Ingrid Perez, **Hamilton Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Sam Barbagli, *Alt.*, **Newfield Borough**
Ron Simone, **North Wildwood City**
Liz Woods, **Ocean City**

Kellie Seib, **Sea Isle City**
Lucy Samuels, *Chair*, **Somers Point City**
Barbara Young, *Alt.*, **Upper Twp**
Jim Goos, **Ventnor City**
Susan Danson, *Alt.*, **Waterford Twp**
Chris Ridings, **West Wildwood City**
DJ Ayres, **Weymouth Twp**
Chris Wood, **Wildwood City**
Connie Mahon, *Sec*, **Wildwood Crest Borough**

Absent were:

John Armstrong, **Absecon City**
Glenn Clarke, **Dennis Twp**
Bob Campbell, **Downe Twp**
Cheryl Prakash, **Galloway Twp**
Lisa McLaughlin, **Margate City**
Kim Krauss, **Middle Twp**
Jim Dickinson, **Northfield City**
Stephen Wilkins, **Pleasantville City**
Jim Craft, **Stone Harbor Borough**
Roy Spoltore, **Upper Deerfield Twp**
Lauren Vitelli, **West Cape May Borough**
Lisa Garrison, **Woodbine Borough**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care Provider, *Qual-Care*
Tracy Forlenza, Recording Secretary
Rob Garish, Safety Consultant, *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
Assured Partners
Atlantic Associates
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Glenn Insurance
Hardenbergh Insurance
Insurance Agencies Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent RMCs were:

BCA Insurance
Gerber Insurance
Thomas Heist Insurance Agency

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

APPROVAL OF MINUTES--OPEN SESSION

Chair Samuelson entertained a motion to approve the meeting minutes of the December 20, 2017 Executive Committee Meeting.

Motion by Ms. Perez, seconded by Ms. Picard, to approve the meeting minutes of the December 20, 2017 Executive Committee Meeting. All in favor. Motion carried.

APPROVAL OF MINUTES – CLOSED SESSION

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

Chair Samuelson entertained a motion to adopt the Closed Session Meeting Minutes of the December 20, 2017 Meeting of the Fund as presented.

Motion by Ms. Mahon, seconded by Mr. Wahl, to approve the Closed Session minutes of the December 20, 2017 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the December 20, 2017 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.

Resolution 2018-20 Committee Chairs

Chair Samuelson thanked the Committee Chairs Ms. Perez, Mr. Miller, Ms. Stollenwerk, Ms. Picard, and Mr. Hirsch. She noted that these Committee Chairs are the backbone of the JIF and this Fund would not be what it is without everyone volunteering their time. She presented them with Certificates of Appreciation.

Motion by Ms. Mahon, seconded by Mr. Wahl to adopt Resolution 2018-20. All in favor. Motion carried.

ADJOURN THE SINE DIE MEETING

Chair Samuelson entertained a motion to adjourn the Sine Die Meeting. Motion by Ms. Mahon, seconded by Mr. Ridings to adjourn the Sine Die Meeting. All in favor. Motion carried.

At this time Officers, Executive Committee, and Alternates vacated their chairs. Chair Samuelson passed the gavel to Paul Miola, Executive Director, until the election of the Chair, Secretary and Executive Committee for the 2018 Fund Year has been completed.

Mr. Miola welcomed all in attendance to the 2018 *Reorganization Meeting of the ACM JIF*.

ROLL CALL of 2018 Fund Commissioners

Those in attendance were:

Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Bill Nimohay, **Buena Borough**
Joe Picard, **Cape May City**
Stephen O'Connor, **Cape May Point**
Heather Sparks, **Commercial Twp**
Carol Foster, **Corbin City**
Karen Seifrit, **Deerfield Twp**
Matt von der Hayden, *Alt.*, **Egg Harbor Twp**
Linda Kent, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Ingrid Perez, *Sec.*, **Hamilton Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Dan Adams, *Alt.*, **Margate City** (*arrived after roll call*)
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Sam Barbagli, **Newfield Borough**
Ron Simone, **North Wildwood City**
Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Barbara Young, *Alt.*, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp** (*arrived after roll call*)
Jim Goos, **Ventnor City**
Rita Hanna, **Waterford Twp**
Chris Ridings, **West Wildwood City**
DJ Ayres, **Weymouth Twp**
Chris Wood, **Wildwood City**
Connie Mahon, *Chair*, **Wildwood Crest Borough**

Absent were:

John Armstrong, **Absecon City**
Glenn Clarke, **Dennis Twp**
Bob Campbell, **Downe Twp**
Cheryl Prakash, **Galloway Twp**
Kim Krauss, **Middle Twp**
Mary Canesi, **Northfield City**
Stephen Wilkins, **Pleasantville City**
Jim Craft, **Stone Harbor Borough**
Lauren Vitelli, **West Cape May Borough**
Lisa Garrison, **Woodbine Borough**

ELECTION OF 2018 OFFICERS

Mr. Miola presented for the membership's consideration the 2018 Nomination Slate. The Nominating Committee met in November 2017 and presented the 2018 Nomination Slate at the November and December 2017 Executive Committee Meetings.

He noted the slate included:

Chair:	Connie Mahon , Borough of Wildwood Crest
Secretary:	Ingrid Perez , Hamilton Township
Executive Committee:	James Goos , City of Ventnor
	Julie Picard , Township of Lower
	Chris Ridings , City of West Wildwood
	Scott Wahl , Borough of Avalon
	Stephen Wilkins , City of Pleasantville

Executive Committee Alternates:	#1	Chris Wood , City of Wildwood
	#2	James Craft , Borough of Stone Harbor
	#3	Kellie Seib , City of Sea Isle City
	#4	Elizabeth Woods , City of Ocean City
	#5	Carol Foster , Corbin City
	#6	Heather Sparks , Township of Commercial
	#7	John Armstrong , City of Absecon

Election of a Chairman and Secretary

Mr. Miola asked for a Roll Call Vote of the full membership for an *Election of a Chairperson and Secretary* as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Borough
		Karen Blowers, Brigantine City
		Bill Nimohay, Buena Borough
		Joe Picard, Cape May City
		Stephen O'Connor, Cape May Point
		Heather Sparks, Commercial Twp
		Carol Foster, Corbin City
		Karen Seifrit, Deerfield Twp
		Matt von der Hayden, <i>Alt.</i> , Egg Harbor Twp
		Linda Kent, Estell Manor City
		Patricia Gatto, Folsom Borough
		Ingrid Perez, <i>Sec</i> , Hamilton Twp
		Ed Beck, Linwood City
		Rich Hirsch, Longport Borough
		Julie Picard, Lower Twp
		Dan Adams, <i>Alt.</i> , Margate City
		Regina Burke, Millville City
		Dawn Stollenwerk, Mullica Twp
		Sam Barbagli, Newfield Borough
		Ron Simone, North Wildwood City

Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Barbara Young, *Alt.*, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
Jim Goos, **Ventnor City**
Rita Hanna, **Waterford Twp**
Chris Ridings, **West Wildwood City**
DJ Ayres, **Weymouth Twp**
Chris Wood, **Wildwood City**
Connie Mahon, *Chair*, **Wildwood Crest**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Election of an Executive Committee and Alternates for 2018

Mr. Miola asked for a Roll Call Vote to *Elect an Executive Committee and Alternates for 2018* as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Bill Nimohay, **Buena Borough**
Joe Picard, **Cape May City**
Stephen O'Connor, **Cape May Point**
Heather Sparks, **Commercial Twp**
Carol Foster, **Corbin City**
Karen Seifrit, **Deerfield Twp**
Matt von der Hayden, *Alt.*, **Egg Harbor Twp**
Linda Kent, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Ingrid Perez, *Sec*, **Hamilton Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Dan Adams, *Alt.*, **Margate City**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp**
Sam Barbagli, **Newfield Borough**
Ron Simone, **North Wildwood City**
Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Barbara Young, *Alt.*, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
Jim Goos, **Ventnor City**
Rita Hanna, **Waterford Twp**
Chris Ridings, **West Wildwood City**
DJ Ayres, **Weymouth Twp**
Chris Wood, **Wildwood City**

Connie Mahon, *Chair, Wildwood Crest*

Nays: None
Abstain: None

Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2018 Fund Year.

All *Oaths of Office* were signed and presented to the Fund Solicitor.

At this time, Mr. Miola passed the gavel to Chair Connie Mahon, *Borough of Wildwood Crest* to conduct the 2018 Reorganization Meeting of the Fund. Mr. Miola congratulated the Fund Chair, Secretary, Executive Committee Members and Alternates on their election.

MOVE ALTERNATES TO EXECUTIVE COMMITTEE

In the absence of Executive Committee member Mr. Wilkins, Pleasantville, alternate Mr. Wood, Wildwood City, was moved to the Executive Committee for voting purposes.

ORGANIZATIONAL RESOLUTIONS

The following 2018 Organizational Resolutions were presented for adoption by .

Resolution 2018-01 – Confirming the Election of a Chairman and Secretary

Resolution 2018-02 – Confirming the Election of an Executive Committee and Alternates

Resolution 2018-03 – Appointing Professional Staff

Resolution 2018-04 – Approving Defense Attorneys

Resolution 2018-05 – Recommending the EPL/POL Defense Panel

Resolution 2018-06 – Appointing Louis J. Greco, Esquire as Conflict Solicitor

Resolution 2018-07 – Adopting Cash and Investment Policy

Resolution 2018-08 – Adopting Procedures in Compliance with the Open Public Meetings Act

Resolution 2018-09 – Adopting Fiscal Policies and Procedures

Resolution 2018-10 – Adopting Administrative Policies and Procedures

Resolution 2018-11 – Designating the Executive Director as Public Agency Compliance Officer

Resolution 2018-12 – Adopting and Establishing a Conflict of Interest Policy

Resolution 2018-13 – Establishing a Fund Records Program

Resolution 2018-14 – Establishing a 2017 Plan of Risk Management

Resolution 2018-15 – Designation of Certifying and Approving Officer for Payment of Claims

Resolution 2018-16 – Authorizing participation in the MEL Named Storm Deductible Risk Sharing Program

Chair Mahon entertained a motion to adopt the *Organizational Resolutions 2018-01 through 2018-16* as presented.

Motion by Ms. Perez, seconded by Ms. Picard to adopt *Organizational Resolutions 2018-01 through 2018-16*.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, *Sec*, **Hamilton Twp**
Julie Picard, **Lower Twp**
Stephen Wilkins, **Pleasantville**
Chris Ridings, **West Wildwood**
Chris Wood, **City of Wildwood**
Connie Mahon, *Chair*, **Wildwood Crest**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Resolution 2018-17 Travel Expenses

Chair Mahon entertained a motion to adopt *Resolution 2018-17 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences* as presented.

Motion by Mr. Goos, seconded by Mr. Ridings to adopt *Resolution 2018-17 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences*.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, *Sec*, **Hamilton Twp**
Julie Picard, **Lower Twp**
Stephen Wilkins, **Pleasantville**
Chris Ridings, **West Wildwood**
Chris Wood, **City of Wildwood**
Connie Mahon, *Chair*, **Wildwood Crest**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

CLOSED SESSION - RESOLUTION #2018-18

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 on them in closed session no longer exists as required by the Open Public Meeting Act.

Chair Mahon entertained a motion to adopt *Closed Session Resolution 2018-18* as presented.

Motion by Ms. Picard, seconded by Ms. Perez, to adopt *Resolution 2018-18*.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, Sec, Hamilton Twp Julie Picard, Lower Twp Stephen Wilkins, Pleasantville Chris Ridings, West Wildwood Chris Wood, City of Wildwood Connie Mahon, <i>Chair</i> , Wildwood Crest
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Nays:	None
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Abstained:	None
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All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

Motion by Ms. Picard, seconded by Mr. Ridings to approve the claims for payment as discussed in *Closed Session*. They are as follows:

December 2017 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2017101045	1152781	2018117361
001243229	1192104	2018119555
2018113300	1231550	2018120109
2017090174		2018111171
2018112985		
001202623		
001254780		
001208249		
2018110015		
0012465286		
001244790		

001258161		
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ROLL CALL *Yeas:* Scott Wahl, **Avalon**
 Ingrid Perez, *Sec*, **Hamilton Twp**
 Julie Picard, **Lower Twp**
 Stephen Wilkins, **Pleasantville**
 Chris Ridings, **West Wildwood**
 Chris Wood, **City of Wildwood**
 Connie Mahon, *Chair*, **Wildwood Crest**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

Motion by Ms. Perez, second by Mr. Wahl, to abandon subrogation on the following Qual-Lynx file:

File#
001246286
001244790
001258161

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, **Sec, Hamilton Twp**
Julie Picard, **Lower Twp**
Stephen Wilkins, **Pleasantville**
Chris Ridings, **West Wildwood**
Chris Wood, **City of Wildwood**
Connie Mahon, **Chair, Wildwood Crest**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Perez noted that the Claims Review Committee report was given in closed session and she had nothing further for open session.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – January

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on De-escalation Techniques for Police. He noted that in 2016 and 2017, workers' compensation claims in all three JIFs totaled almost \$10 million dollars in incurred losses. 51% of these claims involve interactions with combative or difficult subjects. He noted eliminating a small percentage of these claims will save hundreds of thousands of dollars.

Mr. Roselli recommended things to minimize these claims. He noted that training personnel on de-escalation techniques should continue. He also noted to consider implementing a "crisis intervention team program", which covers suicidal persons, mental health disorders and persons in crisis. He further stated that police should train and practice handcuffing and restraint techniques.

Mr. Roselli reminded the members to review this newsletter and share it with their employees.

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 December 2017.

Lost Time v. Medical Only Cases

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

	<i>Dec</i>	<i>YTD</i>
<i>Lost Time</i>	4	125
<i>Medical Only</i>	32	443
<i>Report Only</i>	16	299
<i>Total Intakes(New Claims)</i>	52	867
<i>Report Only % of Total</i>	30.8%	34.5%
<i>Medical Only/Lost Time Ratio</i>	89:11	78:22
<i>Average Days to Report</i>	1.1	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>	8,987
<i>Transitional Duty Days Worked</i>	7,210
<i>% of Transitional Duty Days Worked</i>	80.2%
<i>Transitional Duty Days Not Accommodated</i>	1,777
<i>% of Transitional Duty Days Not Accommodated</i>	19.8%

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Dec</i>	<i>YTD</i>
<i>Bill Count</i>	551	5,844
<i>Original Provider Charges</i>	\$603,095	\$9,143,917
<i>Re-priced Bill Amount</i>	\$202,795	\$3,065,709
<i>Savings</i>	\$400,299	\$6,078,208
<i>% of Savings</i>	66.4%	66.5%
<i>Participating Provider Penetration Rate- Bill count</i>	96.6%	96.4%
<i>Participating Provider Penetration Rate-Provider Charges</i>	97.5%	98.2%
<i>EPO Penetration Rate – Bill Count</i>	95.6%	92.3%
<i>EPO Penetration Rate –Provider Charges</i>	97.0%	93.5%

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 three (3) case(s) closed in January with no payment to the Plaintiffs. He noted that a detailed synopsis of the claims can be found in the agenda packet and provided the following brief synopsis of each case:

<i>Closed Case</i>	<i>Description</i>
<i>Paredes v. Twp of Egg Harbor</i>	Unlawful arrest/stolen cell phone. Defense Counsel, Robert Merenich, Esquire was assigned. Defense Counsel provided notice to Plaintiff's counsel to Dismiss the Frivolous Complaint. Defense Counsel's Motion was granted.
<i>McCarrick v. Township of Egg Harbor</i>	Inappropriate and harassing conduct. Assigned Defense Counsel Robert Merenich Esquire, was assigned. Defense Counsel immediately filed based on non-jurisdiction. A Stipulation of Dismissal with Prejudice as to the Township of Egg Harbor.
<i>Dickerson Estate v. City of Absecon</i>	Hit by auto. Assigned Defense Counsel Robert Merenich, Esquire, was assigned. Defense Counsel convinced Plaintiff's Counsel to execute a Stipulation of Dismissal with prejudice as to the City of Absecon only was granted.

Supervisors and Adjusters Meeting- November 14, 2017

Mr. DeWeese distributed a report from his meeting with the Qual-Lynx Supervisors and Adjusters. He noted it was a great meeting. He highlighted the following: Revising the Plan of Risk Management to

include guidelines regarding when Qual-Lynx adjusters can turn over subrogation files to Mr. DeWeese to handle. He noted that there are distinction factors regarding third party attorney cases and non-third party attorney cases where Mr. DeWeese would be filing on behalf of the Fund to collect a lien. He will meet with the Executive Director's office and Qual-Lynx to develop these guidelines.

Mr. DeWeese noted that there was also a discussion regarding the abandonment of subrogation. Mr. DeWeese explained the current process is for Qual-Lynx to submit a PAR, it is reviewed at the Claims Review Committee meeting and approved at the Executive Committee meeting. He noted that the file is usually closed except for subrogation and it is his decision on whether to pursue subrogation. He stated that the discussion was to determine if Qual-Lynx needed to submit a PAR at all.

Mr. DeWeese stated that they also discussed the assignment of Workers' Compensation defense panel cases. He noted the current process is for rotating case and assignment of cases as they come in. He commented that the discussion was that it would be better to assign cases based on specialty. He noted that the discussion in the future would be to look at the facts of the case and determine what defense firm is best suited at handling that file.

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

Defense Panel Breakfast

Mr. DeWeese noted that the Defense Panel Breakfast was held and was well received. He noted that a full report will be available at the February Executive Committee meeting.

General Liability File Status Report

Mr. DeWeese noted that he reported to the Claims Review Committee that there are 85 active files with 8 cases that recently closed. He commented that if any member wishes to have the current status of their cases, please email him directly.

Recent Applet Decision

Mr. DeWeese reported on a recent Appellate Court decision rendered on December 11, 2017 in a Workers' Compensation case. He noted that the case decision enforced the idea that Volunteer Firefighters are not entitled to temporary wage benefits unless they can prove an actual wage loss. He then explained the case to the members in detail and why the judge rendered his decision.

COMMITTEE REPORTS

EPL/POL Claims Committee Meeting Minutes - December 20, 2017

Mr. Forlenza noted that Mr. Armstrong highlighted some of the Committee's discussions at the December Executive meeting. He noted that in reviewing the 9/30/17 EPL/POL Loss Ratio Reports, there has been improvement; however, the Fund is still above what the outside market considers the breakeven point. He also reported that the Committee discussed members who are being closely monitored for increased claims.

Mr. Forlenza reported that members must come into compliance with MEL EPL/POL Plan of Risk Management by October 1, 2018. He also noted that the Managers training and Police training are both components of this program and the dates have been scheduled. He encouraged the members to have their employees sign up for this training early.

Mr. Forlenza also noted that the new MEL Cyber Risk Management Program was emailed to the members in mid-December. He noted that his office can assist with questions.

Mr. Forlenza stated that the Elected Officials trainings began in early December with additional sessions to follow in January, February, & March.

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

Safety Committee Meeting Minutes - December 21, 2017

Ms. Picard noted that the Safety Committee met on December 21, 2017. She noted that the minutes are included in the agenda packet. She asked the members to note that the Safety and Claim Coordinator's roundtable training will be held on February 8, 2018 and encouraged all to attend.

Ms. Picard stated that the Safety Breakfast is scheduled for March 20, 2018 and was reported incorrectly in the minutes. She also noted that the member Safety Committee dates need to be returned by the end of January so please get them in.

Committee Chairs Committee Meeting Minutes - January 11, 2018

Mr. Forlenza noted that the Committee Chair Meeting minutes are a handout this evening. He noted that the responses for Committee membership were reviewed. He stated that if you did not return your response, members were assigned to a committee, but if you are not comfortable on that committee, please contact his office. He stated that the committee assignments are included in the minutes.

WELLNESS DIRECTOR'S REPORT

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

Ms. Smith stressed that Wellness needs to be incorporated into every part of your daily lives and she stated she was happy that some of the holiday parties did include this belief. She reported also that several members are having healthy pot luck lunches and it has been well received.

She then provided a brief synopsis of the wellness activities for the members.

Ms. Smith noted that the January newsletter was sent via email and is on the website. She stated that she wants to remind members about sticking to workouts and staying healthy. She asked members that if the newsletter doesn't pertain to you, please share with someone else.

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

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola welcomed all new Fund Commissioners and noted that a Fund Commissioner orientation will be held soon. He reminded members and RMCs to update Exigis with any changes. He reviewed the Executive Director's Report found in the agenda packet with the membership.

He highlighted the following items from his report:

Disclosure Statement – Mr. Miola noted that the Disclosure Statement is in the agenda report and asked for it to be made part of the minutes.

Lost Time Accident Frequency Report – Mr. Miola noted these are in the agenda packet.

Certificates of Insurance – Mr. Miola stated these are in the agenda packet and will be made part of today's meeting.

2016 Safety Incentive Program – Mr. Miola asked members to please note that the deadline for claiming or encumbering these funds is December 31, 2017 and all encumbered funds have to be claimed by February 1, 2018.

2017 Optional Safety Budget – Mr. Miola reminded members to please note that the deadline for claiming or encumbering these funds is December 31, 2017 and all encumbered funds have to be claimed by February 1, 2018.

2017 Wellness Incentive Program – Mr. Miola reminded members that the deadline for claiming or encumbering these funds is December 31, 2017 and all encumbered funds have to be claimed by February 1, 2018.

Employment Practices Liability Coverage – Mr. Miola noted that the report is attached and should be reviewed by each member.

EPL/Cyber Risk Management Budget – Mr. Miola commented that there is a budget of \$725 per member to help offset EPL and cyber security related expenses.

EPL Helpline - Mr. Miola reminded members to review this list and make the necessary changes to the representatives as reorganization may have resulted in some changes.

Financial Fast Track - Mr. Miola noted that the Fund is performing extremely well with a surplus position of \$29 million.

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

Skateboard Parks – Mr. Miola encouraged members to review page 211 to ensure the information is up to date.

Capehart and Scatchard – Mr. Miola asked members to review this information.

Statutory Bonds – Mr. Miola asked the members to review as these bonds are for the named individual and not the position.

Elected Officials Training – Mr. Miola noted that the training dates were emailed out and are scheduled for January 30, 2018; February 7, 2018 and March 28, 2018. The training will cover the introduction of the cyber risk management program, EPL/POL issues, land use issues and police issues. Please encourage your elected officials to attend.

Inclement Weather Policy – Mr. Miola noted there is a hotline and notification system for meeting cancellations based on inclement weather.

First Installment Billing – Mr. Miola reported that first installment billings were emailed to all clerks, fund commissioners and RMCs on December 29, 2017 noting the first installment is due February 15, 2018.

2017 Attendance Records – Mr. Miola stated that the attendance records from 2017 were included in the agenda and asked members to review.

Risk Management Consultant Resolution and Agreements - Mr. Miola stated that all resolutions and agreements appointing RMCs for the 2018 Fund Year are due back as soon as possible so payment can be made to them in February.

AGRIP/PRIMA 2018 Conference Schedule and Policies – Mr. Miola stated the AGRIP/PRIMA information was sent on December 11, 2017 to all eligible Fund Commissioners.

Safety Coordinator/Claims Coordinator Roundtable – Mr. Miola stated that the Safety Coordinator and Claims Coordinator roundtable will be held on February 8, 2018.

JIF Website (www.acmjif.org) - Mr. Miola asked members to take a look at the JIF website for valuable information.

Mr. Miola entertained questions. No questions were entertained.

SAFETY DIRECTOR'S REPORT

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

MEL Media Library – Mr. Garish noted that the MEL Media Library usage is on page 224 of the agenda; he noted there are over 100 new DVDs. The catalog can be found at NJMEL.org.

Safety Bulletins – Mr. Garish commented that several bulletins were released in December. The bulletins were *Kidde Fire Extinguisher Recall(40 million extinguishers)*; *Did You Know? MSI Training Schedule*; *2017 Special Recognition Nominations*.

MSI Training – Mr. Garish stated that a list of training for January, February and March are included in the agenda. He added that if a member needs specific training to comply with OSHA, please contact his office immediately.

Special Recognition Nominations – Mr. Garish noted that 13 Special Recognition nominations have been received.

2018 SIP – Mr. Garish noted that the Safety Committee dates are due by January 31, 2018 and the Safety Incentive Program is due by March 31, 2018.

Reminders – Mr. Garish reminded members the Safety Coordinator/Claims Coordinator roundtable will be held on February 8, 2018. He also noted the MEL now has a mobile app.

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

MEL/RCF REPORTS

MEL

Mr. Hirsch stated the MEL met on the January 4, 2018 and he would like to highlight the following:

Presentations – Mr. Hirsch stated they acknowledged the retirements of Kathleen Wilkinson, Joanne Hall, Paul Shives and Robert Landolfi.

Reorganization meeting – Mr. Hirsch noted that the MEL held their reorganization meeting. Mr. Miola congratulated Rich for being elected Chairperson of the MEL.

Excess Insurance – Mr. Hirsch confirmed placement of excess insurance for workers' compensation with Safety National; Genesis for excess liability and optional POL/EPL; and Munich Reinsurance for optional excess liability.

Technology Best Practices – Mr. Hirsch noted that they extended the cyber security risk management contract with Marc Pfeiffer until February 2018.

RCF Reorganization – Mr. Hirsch noted that the RCF held their reorganization meeting. He state Robert Law was elected Chairperson of the RCF.

Mr. Hirsch entertained questions. No questions were entertained.

TREASURER'S REPORT

December Report

Mr. Hansen presented the Treasurer's Report for the period ending **December 31, 2017**. The report was made part of the agenda packet for members' review. Mr. Hansen presented the following information:

Investment Interest

Interest Income:	Dec
Interest Received from Account Balances	\$9,756.27
Mgmt Fees (billed quarterly)	<\$0>
Coupon Interest Payment	\$70,000
Amortization and/or interest cost	<\$98,876.87>
Unrealized Gain or Loss	<\$65,202.98>
Misc.	<\$.02>
Net Gain in Interest	<\$46,082.36>

Interest Accrual:	
Beginning Interest Accrual	\$142,121.27
Change in Accrued Interest	\$16,552.89
Ending Interest Accrual	\$125,568.38

Investment Balance:	
Beginning of Month	\$43,611,721.00
End of Month	\$43,564,514.50
Overall Yield-positive	.65 %

Portfolio	Percentage	Total
US Treasury Bonds & Notes	68.01%	\$29,629,474.50
US Government Agencies	31.99%	\$13,935,040.00

Receipt Activity for the Period:

	Dec	YTD
Subrogation Receipts	\$44,566.62	\$398,157.37
Recovery	\$154.03	\$8,154.98
Adjustments	\$2,721.14	
2017 Assessments *	\$10,000.00	

*One outstanding partial assessment.

Claim Activity for the Period

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at December end are in the amount of \$750,872.16 with a total of 425 checks issued totaling 914 claims payments. The claims detail is as follows:

	Dec
Direct Loss Payments	\$750,872.16
Adjustments	<\$5,779.05>
Less Recoveries	<\$44,566.62>

Net Total	\$700,526.49
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Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$55,412,528.85 to a closing balance of \$54,318,303.33 showing a decrease in the Fund of \$1,094,225.52.

Year End Analysis

Mr. Hansen noted the following changes in the Fund in 2017:

January balance	\$53,692,880.58
December balance	\$54,318,303.33
Increase in cash position	\$625,422.75

A.E.L.C.F. PARTICIPANT BALANCES

Member	12/31/17 unaudited– interest posted
Hamilton Township	\$40,260.38
Hammonton Town	\$124,780.06
Middle Township	\$75,342.72
Mullica Township	\$25,802.00
Pleasantville City	\$0 (applied to retro)
Upper Deerfield Township	\$47,068.55
Waterford Township	\$26,026.04
Upper Township	\$60,790.68
Stone Harbor	\$8,755.70
Total	\$408,826.13

Payment Register

Chair Mahon entertained a motion to approve the ***December 2017 Payment Register*** (Claims Activity) as presented.

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

Motion by Mr. Ridings, seconded by Ms. Picard approve the ***December 2017 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Ingrid Perez, **Sec, Hamilton Twp**

Julie Picard, **Lower Twp**
Stephen Wilkins, **Pleasantville**
Chris Ridings, **West Wildwood**
Chris Wood, **City of Wildwood**
Connie Mahon, *Chair*, **Wildwood Crest**

Nays: None
Abstained: None

Bill List –January

For the Executive Committee's consideration, Mr. Hansen presented the *January 2018 Bill List* in the amount of **\$1,138,079.55**.

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

Chair Mahon entertained a motion for approval of the *January 2018 Bill List* as presented.

Motion by Mr. Goos, seconded by Ms. Perez, to approve the *January 2018 Bill List*.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Ingrid Perez, <i>Sec</i> , Hamilton Twp Julie Picard, Lower Twp Stephen Wilkins, Pleasantville Chris Ridings, West Wildwood Chris Wood, City of Wildwood Connie Mahon, <i>Chair</i> , Wildwood Crest
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Nays: None
Abstained: None

Motion carried by unanimous vote.

Resolution 2018-19 Honoring Past Chair Lucy Samuelson

Chair Mahon stated that resolution 2018-19 recognizes Lucy Samuelson of Somers Point noting that she dedicated the entire year to be Fund Chair.

Chair Mahon entertained a motion to adopt resolution 2018-19 Honoring Past Chair Lucy Samuelson.

Motion by Mr. Goos, seconded by Ms. Picard, to adopt resolution 2018-19 Honoring Past Chair Lucy Samuelson as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Ingrid Perez, <i>Sec</i> , Hamilton Twp Julie Picard, Lower Twp Stephen Wilkins, Pleasantville Chris Ridings, West Wildwood Chris Wood, City of Wildwood Connie Mahon, <i>Chair</i> , Wildwood Crest
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Nays: None
Abstained: None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Mahon reminded the members that the next meeting will be held **Wednesday, February 21, 2018 at 3:00 PM** at Atlantic County Library, Mays Landing, NJ.

PUBLIC COMMENT

Open Public Comment

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

Motion by Mr. Ridings, seconded by Mr. Wahl, to open the meeting to the public. All in favor. Motion carried.

Retirement as Fund Commissioner - Teri Smuz

Chair Mahon informed the members that Teri Smuz retired from her positions in the JIF. She extended her gratitude and friendship to all the members. Chair Mahon thanked Ms. Smuz for her dedication throughout the years.

Note from Past Chairperson

Ms. Samuelsen thanked the Fund Professionals; the 2017 Executive Board for recommendations and support; Ms. Mahon for being a backup Chairperson; Ms. Forlenza for her assistance with the meetings; and Standing Committees for being the back bone of the organization. She reported that the Coverage Committee reviewed memberships in the EJIF and Cyber Liability coverage limit increases; the Claims Committee revised the claims reporting procedures and COI guidelines; the Finance Committee reviewed the current SIR levels and recommended an increase in the Fund's SIR for workers' compensation and liability; the EPL Committee reviewed the Technology Risk Assessment results for the implementation of the Cyber Risk Management Plan; the Safety Committee assisted in the development of new training opportunities for police personnel and oversaw revisions to the Safety Incentive Program; and the Strategic Planning Committee revised the Nominating Committee Charter and Executive Committee Succession Policy. She added that these are volunteers that extend their selves with such a level of professionalism that it's amazing. She noted that being a part of this JIF is a wonderful learning experience. She reiterated that everyone has a part and makes an important contribution, not just the Executive Board. She noted that each member is respected, valued and adds to the success of this JIF.

Workers' Compensation Volunteer Benefits

Ms. Samuelsen asked Mr. DeWeese if there was a State Statute requiring municipalities to cover workers' compensation for volunteer fire fighters. He noted that there is a specific statute that deals with volunteers. He stated that the JIF is required to pay the medical benefits if they are hurt as a volunteer; however, depending on the circumstances they may not be entitled to the wage benefits.

Close Public Comment

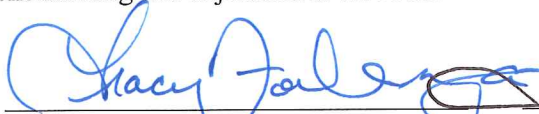
Chair Mahon entertained a motion to close the public comment.


Motion by Mr. Ridings, seconded by Mr. Wahl, to close the meeting to the public. All in favor. Motion carried.

MOTION TO ADJOURN

Motion by Mr. Goos, seconded by Ms. Perez, to adjourn the January 17, 2018 meeting of the ACM JIF.
Motion carried.

The meeting was adjourned at 4:06 PM.


Tracy Forlenza, Recording Secretary for


Ingrid Perez, Secretary