



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Atlantic County Public Library
40 Farragut Ave
Mays Landing, New Jersey

November 19, 2018 at 3:00PM

OPEN SESSION MINUTES

The Executive Committee meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on November 19, 2018, at Atlantic County Library – Mays Landing Branch, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. *Acting Chair Perez, Township of Hamilton*, presiding. The meeting was called to order at 3:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

Jessica Thompson, *Alt.*, **Absecon City**
Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Joe Picard, **Cape May City**
Stephen O'Connor, **Cape May Point**
Carol Foster, **Corbin City**
Karen Seifrit, **Deerfield Twp**
Jessica Bishop, **Dennis Twp**
Peter Miller, **Egg Harbor Twp**
Linda Kent, **Estell Manor City**
Cheryl Prakash, **Galloway Twp**
Ingrid Perez, *Acting Chair*, **Hamilton Twp**
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, **Newfield Borough**

Ron Simone, **North Wildwood City**
Mary Canesi, **Northfield City** (*arrived after roll call*)
Liz Woods, **Ocean City**
Sean Riggin, **Pleasantville City**
Kellie Seib, **Sea Isle City**
Rhonda Sharp, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
Jim Goos, *Acting Secretary*, **Ventnor City**
Suzanne Schumann, *Alt.*, **West Cape May Borough**
Elaine Brunkel-Crowley, *Alt.*, **West Wildwood City**
Chris Wood, **Wildwood City**
Jim Gurdgiel, *Alt.*, **Woodbine Borough**

Absent were:

Bill Nimohay, **Buena Borough**
Heather Sparks, **Commercial Twp**
Bob Campbell, **Downe Twp**
Patricia Gatto, **Folsom Borough**
Lucy Samuelson, **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Rita Hanna, **Waterford Twp**
DJ Ayres, **Weymouth Twp**
Connie Mahon, *Chair*, **Wildwood Crest Borough**

Present Fund Professionals were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
Tracy Forlenza, Recording Secretary, *AJG Risk Management Services, Inc.*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care Provider, *QualCare*
Bob Holwitt, 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

Present Risk Management Consultants were:

C. J. Adams Company
Atlantic Associates
J. Byrne Agency, Inc.
Gerber Insurance
Glenn Insurance
Hardenbergh Insurance
Thomas Heist Insurance Agency
Insurance Agencies Inc.
Marsh & McLennan Agency
William R. Mints Agency

Absent Risk Management Consultants were:

Assured Partners
BCA Insurance
Conner Strong & Buckelew
McMahon Agency, Inc.
Siracusa-Kauffman Insurance

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

MOVING FUND COMMISSIONERS TO EXECUTIVE COMMITTEE

In absence of Chair Mahon, Wildwood Crest, and Mr. Ridings, West Wildwood, alternates Ms. Seib, Sea Isle City, and Ms. Woods, Ocean City, were moved to the Executive Board for voting purposes.

APPROVAL OF MINUTES- OPEN SESSION

Acting Chair Perez entertained a motion to approve the meeting minutes of the October 24, 2018 Executive Committee Meeting.

Motion by Ms. Picard, seconded by Mr. Wahl, to approve the meeting minutes of the October 24, 2018 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 Perez entertained a motion to adopt the Closed Session Meeting Minutes of the October 24, 2018 Meeting of the Fund as presented.

Motion by Ms. Picard, seconded by Mr. Goos, to approve the Closed Session minutes of the October 24, 2018 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the October 24, 2018 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 #2018-48

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.

Acting Chair Perez entertained a motion to adopt *Closed Session Resolution 2018-48* as presented.

Motion by Mr. Wahl, seconded by Ms. Picard, to adopt *Resolution 2018-48*.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, *Acting Chair*, **Hamilton Twp**
Julie Picard, **Lower Township**
Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**
Jim Goos, *Acting Sec*, **City of Ventnor**
Chris Wood, **Wildwood City**

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

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

October 2018 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2017094501	001251549	2019150890
2018129248	2017093740	2019154296
2019149430	2017097096	2018131716
MLT-Z45915 (01-03)		
MLT-Z45918 (01-03)		
2019150570		
001211217		
2018143522		
2019150391		
MLT-Z45913(01-02)		
2019153195		
2019148821		
2019148965		

2019153341		
001208048		
2017093867		
2018147568		
MLT-Z50068 (01-02)		
2017090177		
2017090878		
2017105729		
2017103744		
2017101488		

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, *Acting Chair*, **Hamilton Twp**
Julie Picard, **Lower Township**
Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**
Jim Goos, *Acting Sec*, **City of Ventnor**
Chris Wood, **Wildwood City**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

Motion by Mr. Goos, seconded by Ms. Perez, to abandon subrogation on the following Qual-Lynx file from October.

QL File#
MLT-Z45915
MLT-Z45918
MLT-Z45913
2017093867
MLT-Z50068
2017090177
2017090878
2017103744
2017101488

ROLL CALL *Yeas:* Scott Wahl, **Avalon**
Ingrid Perez, *Acting Chair*, **Hamilton Twp**
Julie Picard, **Lower Township**
Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**
Jim Goos, *Acting Sec*, **City of Ventnor**
Chris Wood, **Wildwood City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT - OPEN SESSION ITEMS

Acting Chair 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 - November

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on proper reporting of claims. He stressed that many claims are not being reported properly or quickly and Mr. DeWeese agreed. He noted that the quicker the claims are reported, the better the defense that can be provide. He urged members to use the Claims Reporting Roadmap on the JIF website, under the claims tab, where there is information to help you with reporting claims; a supervisor's incident report and first contact accident report; ACORD forms; list of urgent care providers and emergency reporting procedures.

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 October 2018.

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>6</i>	<i>130</i>
<i>Medical Only</i>	<i>20</i>	<i>376</i>

<i>Report Only</i>	29	273
<i>Total Intakes (New Claims)</i>	55	779
<i>Report Only % of Total</i>	52.7%	35.0%
<i>Medical Only/Lost Time Ratio</i>	77:23	74:26
<i>Average Days to Report</i>	1.9	2.2

Transitional Duty Report

Ms. Beatty present her *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	7,398
<i>Transitional Duty Days Worked</i>	5,024
<i>% of Transitional Duty Days Worked</i>	67.9%
<i>Transitional Duty Days Not Accommodated</i>	2,374
<i>% of Transitional Duty Days Not Accommodated</i>	32.1%

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>October</i>	<i>YTD</i>
<i>Bill Count</i>	600	5,570
<i>Original Provider Charges</i>	\$631,619	\$7,313,933
<i>Re-priced Bill Amount</i>	\$234,443	\$2,489,634
<i>Savings</i>	\$397,176	\$4,824,299
<i>% of Savings</i>	62.9%	66.0%
<i>Participating Provider Penetration Rate- Bill count</i>	97.5%	96.0%
<i>Participating Provider Penetration Rate-Provider Charges</i>	97.0%	97.4%
<i>EPO Penetration Rate – Bill Count</i>	98.6%	95.7%
<i>EPO Penetration Rate –Provider Charges</i>	99.5%	97.8%

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 was one (1) case(s) closed in November. He noted a detailed synopsis of the claims can be found in the agenda packet and provided the following brief synopsis of each case:

November Case(s)

<i>Closed Case</i>	<i>Description</i>
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<i>Wishnow v. City of Wildwood</i>	Bicycle fall on boardwalk. Assigned Defense Counsel James R. Birchmeier, Esquire, was assigned. Settlement with payment to Plaintiff for \$282,500.
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GL File Status Report

Mr. DeWeese reported that there are 80 active files and presented his full report to the Claims Review Committee earlier this month. He noted anyone wishing to see claims in their town specifically, please contact him.

Subrogation File Summary Report

Mr. DeWeese reported that the total amount of the ACM JIF Judgments obtained is \$2,921,729.07 and \$4.2 million in liens.

Mr. DeWeese asked for any questions. No questions were entertained.

COMMITTEE REPORTS

Nominating Committee - October 30, 2018

Mr. Hirsch noted that the minutes from the October 30, 2018 meeting are contained in the agenda packet for the members review. He highlighted the following: A new chair was nominated; the Nominating Charter was reviewed; a nomination petition is on page 31 for anyone wishing to nominate someone to the 2019 Executive Committee slate; a draft slate is on page 30 and will be presented at the Re-organization meeting in January. Mr. Hirsch thanked the volunteers of the Nominating Committee for their time and work. The draft 2019 slate is as follows:

Chair:	Ingrid Perez , Hamilton Township
Secretary:	Julie Picard , Township of Lower
Executive Committee	#1 Chris Ridings , Borough of West Wildwood
	#2 Scott Wahl , Borough of Avalon
	#3 Chris Wood , City of Wildwood
	#4 Kellie Seib , City of Sea Isle City
	#5 James Goos , City of Ventnor
Executive Committee Alternates:	#1 James Craft , Borough of Stone Harbor
	#2 Elizabeth Woods , City of Ocean City
	#3 Linda Kent , City of Estell Manor
	#4 Kim Krauss , Township of Middle
	#5 Sam Barbagli , City of Newfield
	#6 John Armstrong , City of Absecon
	#7 Peter Miller , Egg Harbor Township

Mr. Hirsch asked for any questions. No questions were entertained.

Finance Committee - November 7, 2018

Ms. Stollenwerk stated that the Finance Committee met and the draft budget is on page 40 of the agenda packet. The 2019 Budget has an overall .29% decrease with loss funding decreasing 2.92%. She stated that Operating Expenses increased \$36,423 and includes 2% increases for all the Fund Professionals. She stated this budget will be presented for adoption in December. She noted that there was a decrease in the EPL/POL premium, but each member is assessed based on their performance and there are 19 members who will receive an increase in their EPL/POL premium due to poor performance. She stated that although the MEL shows a 10.07% increase, the MEL is actually decreasing their rates. Again, she stated that the JIF is performing poorly at the MEL level and is in the MEL Retro Assessment Program. She further stated that 10% was budgeted and the rates came in slightly lower. The Finance Committee is recommending putting money aside for the potential impact of the Fire Fighters Cancer Presumption Legislation as the JIF's potential exposure is estimated at \$10 million a year. She noted that this money can be returned in the form of surplus if not needed.

Ms. Stollenwerk noted that the Committee elected to continue with the reward/revaluation program which has nine (9) members in it for 2019. Overall twenty-six (26) members are receiving a decrease in their loss funding assessments.

MOTION TO INTRODUCE 2019 BUDGET

Acting Chair Perez entertained a motion to introduce the 2019 Budget. Motion by Mr. Wahl, second by Ms. Picard, to introduce the 2019 Budget as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, <i>Acting Chair</i> , Hamilton Twp Julie Picard, Lower Township Liz Woods, Ocean City Kellie Seib, Sea Isle City Jim Goos, <i>Acting Sec</i> , City of Ventnor Chris Wood, Wildwood City
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

MOTION TO INTRODUCE 2019 ASSESSMENT ALLOCATION STRATEGY

Acting Chair Perez entertained a motion to introduce the 2019 Assessment Allocation Strategy. Motion by Mr. Goos, second by Ms. Picard, to introduce the 2019 Assessment Allocation Strategy as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, <i>Acting Chair</i> , Hamilton Twp Julie Picard, Lower Township Liz Woods, Ocean City Kellie Seib, Sea Isle City Jim Goos, <i>Acting Sec</i> , City of Ventnor Chris Wood, Wildwood City
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

MOTION TO INTRODUCE 2019 ASSESSMENT CERTIFICATION

Acting Chair Perez entertained a motion to introduce the 2019 Assessment Certification. Motion by Mr. Wahl, second by Ms. Picard, to introduce the 2019 Assessment Certification as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, *Acting Chair*, **Hamilton Twp**
Julie Picard, **Lower Township**
Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**
Jim Goos, *Acting Sec*, **City of Ventnor**
Chris Wood, **Wildwood City**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

WELLNESS DIRECTOR'S REPORT

Ms. Valerie Smith stated that everyone should have their Wellness Posters at their place this evening. She will be sending out material to coincide with the topic of the month.

Ms. Smith noted that several municipalities (Egg Harbor Twp, Longport, Margate, Northfield, Ocean City, Sea Isle City, Upper Twp and Ventnor) had interactive health fairs with events such as spine scans, cooking demos, biometrics, flu shots, athletic games and mammograms. She stated that this was all free for employees although some invited the community and retirees as well. She noted that Waterford Twp holds a wellness month and their topic was Stress Management. She stated that Margate and Sea Isle City are now offering yoga for their employees. Galloway Township brought in massage chairs for their employees.

Ms. Smith noted that the November newsletter was sent via email and is on the website. She stated that this focuses on mental health. She noted that this affects a lot of individuals. She asked members to share the newsletter.

Ms. Smith noted that her Shout Out awards now recognizes individual employees for things like quitting smoking, etc.

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 noted these were distributed at the members' places. He noted that they are for Fund Years 2012-2017 valued as of September 30, 2018. He asked the RMCs to take their member's reports back if they are not present.

Wellness and Safety Calendars/Wellness Posters - Mr. Miola noted that Wellness and Safety calendars and Wellness posters were distributed. He asked the members to bring them back to their municipalities. If you need more, please contact us. He asked the RMCs to take their member's reports back if they are not present.

Wellness Policy - Mr. Miola reported that next week the Wellness Policy adopted by the JIF will be sent out via email for adoption by their local Council.

Certificates of Insurance - Mr. Miola stated that the certificates of insurance are outlined in the agenda and asked they be made part of the minutes of today's meeting.

2017 Safety Incentive Program – Mr. Miola noted that the deadline for claiming or encumbering these funds is December 31, 2018 and all encumbered funds have to be claimed by February 1, 2019. He asked members to review the spreadsheets.

2018 Optional Safety Budget – Mr. Miola stated that the deadline for claiming or encumbering these funds is December 31, 2018 and all encumbered funds have to be claimed by February 1, 2019. He asked members to review the spreadsheets.

2018 Wellness Incentive Program – Mr. Miola stated that the deadline for claiming or encumbering these funds is December 31, 2018 and all encumbered funds have to be claimed by February 1, 2019. He asked members to review the spreadsheets.

EPL Helpline, Authorized Contact List - Mr. Miola reminded members to review this list and make the necessary changes by resolution. Please forward executed resolutions to his office.

Employee Practices Liability Coverage- Mr. Miola asked the members to review page 88 for accuracy as it depicts the co-pays and deductibles of each member and their compliance in regards to this coverage for the 2018-2019 term.

2018 EPL/Cyber Risk Management Budget – Mr. Miola stated that the JIF has budgeted \$725 per member to help offset improving employee practices and cyber security related expenses. He reminded members that the deadline for claiming or encumbering these funds is December 31, 2018 and all encumbered funds have to be claimed by February 1, 2019.

Statutory Bonds - Mr. Miola stated the listing of bonds issued is attached for your review.

Monthly Activity Calendar - Mr. Miola asked members to please review the monthly activity calendar in the agenda packet.

Capehart & Scatchard Updates - Mr. Miola suggested the members' review the Capehart & Scatchard updates as they provide valuable information.

Elected Officials Training - Mr. Miola reported that the *Save the Date* for Elected Officials trainings has been released and the dates of the trainings are 12/6/18, 1/31/19, 2/6/19 and 3/21/19 and encourage your Elected Officials to attend for a credit towards your MEL assessment.

Police One Training - Mr. Miola stated that the Police One training has begun. Initial courses include De-Escalation Strategies, Sexual Harassment and Ethics in Law Enforcement. He noted that a subcommittee has formed to discuss what other courses would be beneficial to them.

MediaPro Training - Mr. Miola noted he sent an email requesting the employees so the cyber training can be set up.

Ms. Stollenwerk commented that the online training works well; however, she stated that now there are three different training platforms that don't interact. She also noted that the JIF was not satisfied with the MEL Safety Institute's cyber training and researched better options, however, the JIF is still paying for the MSI programs. She asked that next year the Safety or Ops and Planning Committee evaluate where our training money is best spent as she does not feel it's an appropriate use of the JIF's money to pay for something we no longer use.

Website - Mr. Miola asked members to review the website as it's full of important material.

Inclement Weather Policy - Mr. Miola reminded the members that there is a pre-recorded message regarding weather cancellations.

Mr. Miola entertained questions. No questions were entertained.

MEL/RCF REPORTS

Mr. Hirsch noted the MEL meeting was held November 14, 2018. He highlighted that the 2019 MEL budget was adopted at the League of Municipalities Convention. They authorized the Underwriter Manager to place the 2019 Excess and Reinsurance renewals. The next claims meeting is December 5, 2018 and the next MEL meeting is January 2, 2019.

Mr. Hirsch noted the RCF looked in hiring a lobbyist to assist with the Fire Fighters Cancer Presumption Legislation.

RESOLUTION 2018-49 Appointing the MEL/RCF Representatives

Acting Chair Perez entertained a motion to adopt resolution 2018-49 appointing the MEL/RCF Representative, Richard Hirsch, as presented.

Motion by Mr. Goos, second by Ms. Picard, to adopt resolution 2018-49 appointing the MEL/RCF Representative, Richard Hirsch.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, *Acting Chair*, **Hamilton Twp**
Julie Picard, **Lower Township**
Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**
Jim Goos, *Acting Sec*, **City of Ventnor**
Chris Wood, **Wildwood City**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

SAFETY DIRECTOR'S REPORT

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

Safety Bulletins – Mr. Holwitt commented that bulletins were released in November. The bulletins are listed on page 112 of his report.

Special Recognition Nominations – Mr. Holwitt asked for anyone to please submit their nominations for the Special Recognition Awards.

Special Events – Mr. Holwitt reported that anyone holding special events should visit the website and review the information.

MSI Training – Mr. Holwitt stated that a list of training for November and December are included in the agenda.

TREASURER'S REPORT

October Report

Mr. Hansen presented the Treasurer's Report for the period ending **October 31, 2018**. The report was made part of the agenda packet for members' review. Mr. Hansen presented the following information:

Investment Interest

Interest Income:	October
Interest Received from Account Balances	\$15,939.80
Coupon Interest Payment	\$58,393.00
Amortization and/or interest cost	\$8,203.12
Unrealized Gain or Loss	6,161.88
Management Fee	<\$5,264.67>
Misc.	\$0
Net Gain/Loss in Interest	\$83,433.13

Interest Accrual:	October
Beginning Interest Accrual	\$136,382.77
Change in Accrued Interest - Sept	\$15.19
Ending Interest Accrual	\$136,397.96

Unrealized Gain/Loss:	October
Current Month	<\$420,983.42>
Prior Month	<\$427,145.30>
Change in unrealized gain/loss	\$6,161.88

Investment Balance:	October
Beginning of Month	\$43,876,951.17
End of Month	\$43,926,803.28
Overall Yield-positive	1.88 %

October

Portfolio	Total	Percentage
US Treasury Bills	\$13,534,239.78	30.81%
US Treasury Bonds & Notes	\$26,399,363.50	60.10%
US Government Agencies	\$3,993,200.00	9.09%

Receipt Activity for the Period:

	October	YTD
Subrogation Receipts	\$12,554.63	\$238,257.71
Adjustment Receipts-other	\$2,242.25	\$21,828.64
MEL: CY claims RCF	\$117,084.90	
CY Assessments	\$1,469,402	\$15,943,513

Claim Activity for the Period - October

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at **October** end are in the amount of \$1,118,160.43 with a total of 500 checks issued totaling 1,045 claims payments. The claims detail is as follows:

	October
Direct Loss Payments	\$1,118,160.43
Adjustments-void check	<\$2,133.04>
Adjustments-receipts	<2,242.25>
Less Recoveries	<\$12,504.63>**

Net Total	\$1,101,280.51
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**\$50 receipt posted in reports/not received by treasurer.

Cash Activity for the Period - October

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$52,950,271.48 to a closing balance of \$53,330,922.05 showing an increase in the Fund of \$380,650.57.

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

Member	10/31/18 Audited
Hamilton Township	\$50,456.38
Hammonton Town	\$125,290.06
Middle Township	\$75,613.72
Mullica Township	\$25,930.00
Pleasantville City	\$472.00
Upper Deerfield Township	\$47,236.55
Waterford Township	\$26,155.04
Upper Township	\$60,917.68
Stone Harbor	\$8,798.70
Total	\$420,870.13

Dividend Payment to Former Members

Buena Vista Township	\$19,289
Egg Harbor City	\$46,931
Port Republic	\$551

Payment Register

Acting Chair Perez entertained a motion to approve the ***October 2018 Payment Register*** (Claims Activity) as presented.

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

Motion by Ms. Picard, seconded by Mr. Goos to approve the ***October 2018 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, **Acting Chair, Hamilton Twp**
Julie Picard, **Lower Township**
Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**

	Jim Goos, <i>Acting Sec</i> , City of Ventnor
	Chris Wood, Wildwood City
<i>Nays:</i>	None
<i>Abstained:</i>	None

Motion carried by unanimous vote.

Bill List - November

For the Executive Committee's consideration, Mr. Hansen presented the *November 2018 Bill List* in the amount of **\$408,165.61**.

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

Acting Chair Perez entertained a motion for approval of the *November 2018 Bill List* as presented.

Motion by Mr. Wahl, seconded by Mr. Wood, to approve the *November 2018 Bill List*.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Ingrid Perez, <i>Acting Chair</i> , Hamilton Twp Julie Picard, Lower Township Liz Woods, Ocean City Kellie Seib, Sea Isle City Jim Goos, <i>Acting Sec</i> , City of Ventnor Chris Wood, Wildwood City
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

RMC Bill List -November

For the Executive Committee's consideration, Mr. Hansen presented the *November 2018 RMC Bill List* in the amount of **\$171,325.00**.

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

Acting Chair Perez entertained a motion for approval of the *November 2018 RMC Bill List* as presented.

Motion by Mr. Wahl, seconded by Ms. Picard, to approve the *November 2018 RMC Bill List*.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Ingrid Perez, <i>Acting Chair</i> , Hamilton Twp Julie Picard, Lower Township Liz Woods, Ocean City Kellie Seib, Sea Isle City Jim Goos, <i>Acting Sec</i> , City of Ventnor Chris Wood, Wildwood City
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Resolution 2018-50 Honoring Edward Beck

Acting Chair Perez presented resolution 2018-50 honoring Edward Beck for his years of service.

Acting Chair Perez entertained a motion to adopt resolution 2018-50 honoring Edward Beck for his years of service as presented.

Motion by Mr. Goos, second by Mr. Wahl, to adopt resolution 2018-50 honoring Edward Beck for his years of service. All in favor. Motion granted.

Mr. Beck thanked the members for the opportunity to serve.

Next Meeting

Acting Chair Perez reminded the members that the next meeting will be held on **Wednesday, December 19, 2018 at 3:00 PM** at Atlantic County Library, Mays Landing, NJ with a holiday dinner meeting immediately following at The Inn of Sugar Hill.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

Acting Chair Perez entertained a motion to close the public comment.

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

SPECIAL EXECUTIVE SESSION Resolution 2018-51

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.

Acting Chair Perez entertained a motion to adopt *Special Closed Session Resolution 2018-51* as presented.

Motion by Mr. Goos, seconded by Mr. Wahl, to adopt *Special Closed Session Resolution 2018-51*.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, *Acting Chair*, **Hamilton Twp**
Julie Picard, **Lower Township**
Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**
Jim Goos, *Acting Sec*, **City of Ventnor**
Chris Wood, **Wildwood City**

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

Acting Chair Perez asked everyone except the members, Mr. David DeWeese, Mr. Scott DeWeese and Mr. Miola to exit the meeting due to a discussion involving contracts.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

MOTION TO PREPARE RFP FOR EXECUTIVE DIRECTOR

Acting Chair Perez entertained a motion for the Fund Attorney to prepare a RFP for the Executive Director for a 12 month period with two (2) optional, one (1) year extensions.

Motion by Mr. Goos, seconded by Mr. Wahl, for the Fund Attorney to prepare a RFP for the Executive Director for a 12 month period with two (2) optional, one (1) year extensions.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ingrid Perez, *Acting Chair*, **Hamilton Twp**
Julie Picard, **Lower Township**
Liz Woods, **Ocean City**
Kellie Seib, **Sea Isle City**
Jim Goos, *Acting Sec*, **City of Ventnor**
Chris Wood, **Wildwood City**

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

MOTION TO REMOVE PAUL MIOLA AS SIGNATURE ON THE ACM JIF ACCOUNTS

Acting Chair Perez entertained a motion to remove Paul Miola as signature on all Atlantic County Municipal Joint Insurance Fund accounts.

Motion by Ms. Picard, seconded by Mr. Wood, to remove Paul Miola as signature on all Atlantic County Municipal Joint Insurance Fund accounts.

ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, <i>Acting Chair</i> , Hamilton Twp Julie Picard, Lower Township Liz Woods, Ocean City Kellie Seib, Sea Isle City Jim Goos, <i>Acting Sec</i> , City of Ventnor Chris Wood, Wildwood City
	Nays:	None
	Abstained:	None

All in favor. Motion carried by unanimous vote.

MOTION TO REQUEST SOLICITOR TO CONTACT ADMINISTRATOR

Acting Chair Perez entertained a motion for Fund Solicitor to contact Arthur J. Gallagher to extend their Administrator contract at the current 2018 rate for a period Not to Exceed two (2) months.

Motion by Mr. Wood, seconded by Ms. Picard, for Fund Solicitor to contact Arthur J. Gallagher to extend their Administrator contract at the current 2018 rate for a period Not to Exceed two (2) months.

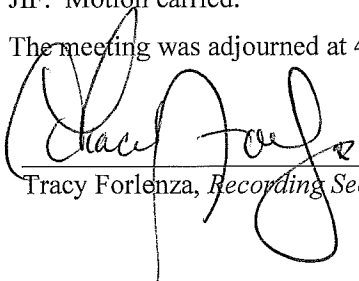
ROLL CALL	Yeas:	Scott Wahl, Avalon Ingrid Perez, <i>Acting Chair</i> , Hamilton Twp Julie Picard, Lower Township Liz Woods, Ocean City Kellie Seib, Sea Isle City Jim Goos, <i>Acting Sec</i> , City of Ventnor Chris Wood, Wildwood City
	Nays:	None
	Abstained:	None

All in favor. Motion carried by unanimous vote.

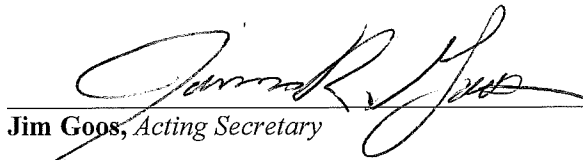
MOTION TO ADJOURN

Motion by Mr. Wahl, seconded by Mr. Wood, to adjourn the November 19, 2018 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:48 PM.



Tracy Forlenza, *Recording Secretary* for



Jim Goos, *Acting Secretary*