



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

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

December 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 December 19, 2018, at Atlantic County Library – Mays Landing Branch, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. *Chair Mahon, Borough of Wildwood Crest*, 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:

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**
Jessica Bishop, **Dennis Twp**
Bob Campbell, **Downe Twp**
Peter Miller, **Egg Harbor Twp**
Linda Kent, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Ingrid Perez, *Secretary*, **Hamilton Twp**
Leigh Ann Napoli, **Linwood City**
Rich Hirsch, **Longport Borough**
Lisa McLaughlin, **Margate City**
Sue Quinones, *Alt.*, **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*)
Kellie Seib, **Sea Isle City**
Lucy Samuelsen, **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Rhonda Sharp, **Upper Twp**
Roy Spoltore, **Upper Deerfield Twp**
Jim Goos, **Ventnor City**
Susan Danson, *Alt.*, **Waterford Twp**
Elaine Brunkel-Crowley, *Alt.*, **West Wildwood City**
DJ Ayres, **Weymouth Twp**
Connie Mahon, *Chair*, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Absent were:

John Armstrong, **Absecon City**
Cheryl Prakash, **Galloway Twp**
Julie Picard, **Lower Twp**
Liz Woods, **Ocean City**
Sean Riggin, **Pleasantville City**
Lauren Vitelli, **West Cape May Borough**
Chris Fox, **Wildwood City**

Present Fund Professionals were:

Paul Forlenza, Executive Director, *AJG Risk Management Services, Inc.*
Brad Hoffman, 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*
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

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
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

Assured Partners

BCA Insurance

Conner Strong & Buckelew

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

MOVING FUND COMMISSIONERS TO EXECUTIVE COMMITTEE

In the absence of Ms. Picard, Lower, Mr. Ridings, West Wildwood, and the recent resignation of Mr. Wood, Wildwood, alternates Mr. Craft, Stone Harbor, Ms. Seib, Sea Isle City, and Ms. Foster, Corbin City, were moved to the Executive Board for voting purposes.

APPROVAL OF MINUTES—OPEN SESSION

Chair Mahon entertained a motion to approve the meeting minutes of the November 19, 2018 Executive Committee Meeting.

Motion by Mr. Goos, seconded by Ms. Perez, to approve the meeting minutes of the November 19, 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.

Chair Mahon entertained a motion to adopt the Closed Session Meeting Minutes of the November 19, 2018 Meeting of the Fund.

Motion by Mr. Wahl, seconded by Mr. Goos, to approve the Closed Session minutes of the November 19, 2018 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the November 19, 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 #2018-52

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 2018-52*.

Motion by Ms. Perez, seconded by Mr. Goos, to adopt *Resolution 2018-52 as presented*.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Carol Foster, **Corbin City**
 Ingrid Perez, *Sec*, **Hamilton Twp**
 Kellie Seib, **Sea Isle City**
 Jim Craft, **Stone Harbor**
 Jim Goos, **City of Ventnor**
 Connie Mahon, *Chair*, **Wildwood Crest**

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

Chair Mahon asked everyone except the Fund Commissioners and Mr. David DeWeese to exit the meeting for contract discussions.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

November 2018 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
2018131877	001254974	2019151209
2018131188	001264529	2019158410
001206080		2019158003
2019148274		2019158263
201955404		2019155070
2017089483		2019158079
2019148301		2019157406
001205753		2019152289
019150119		2019148151
001236614		
001203982		
MLT-2018111019 (01-02)		

2017092196		
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ROLL CALL *Yeas:* Scott Wahl, **Avalon**
Carol Foster, **Corbin City**
Ingrid Perez, *Sec*, **Hamilton Twp**
Kellie Seib, **Sea Isle City**
Jim Craft, **Stone Harbor**
Jim Goos, **City of Ventnor**
Connie Mahon, *Chair*, **Wildwood Crest**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

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

QL File#
MLT-2018111019
2017092196

ROLL CALL *Yeas:* Scott Wahl, **Avalon**
Carol Foster, **Corbin City**
Ingrid Perez, *Sec*, **Hamilton Twp**
Kellie Seib, **Sea Isle City**
Jim Craft, **Stone Harbor**
Jim Goos, **City of Ventnor**
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 – December

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Winter Safety. Mr. Roselli recommended having a strong snow and ice management plan for removal and monitoring of problem areas. He also reminded members to consider if assigned employees are capable of performing

their responsibilities safely. Remember to pretreat parking lots and sidewalks; plan where to pile snow; discuss footwear with employees; add caution/wet floor signs at building entrances; and to maintain or add heat to colder areas so pipes don't freeze.

Mr. Roselli shared two claims with the members. One claim was an employee who was 62 years old who herniated discs in his back from shoveling snow resulting in a \$73,000 loss and another claim where pipes in a storage room froze and broke causing damage to surrounding areas at a cost of \$293,000.

Mr. Roselli reminded the members to review his 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 November 2018.

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>140</i>
<i>Medical Only</i>	<i>38</i>	<i>409</i>
<i>Report Only</i>	<i>22</i>	<i>295</i>
<i>Total Intakes (New Claims)</i>	<i>64</i>	<i>844</i>
<i>Report Only % of Total</i>	<i>34.4%</i>	<i>35.0%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>90:10</i>	<i>74:26</i>
<i>Average Days to Report</i>	<i>2.3</i>	<i>2.2</i>

Transitional Duty Report

Ms. Beatty presented her *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	<i>7,681</i>
<i>Transitional Duty Days Worked</i>	<i>5,194</i>
<i>% of Transitional Duty Days Worked</i>	<i>67.6%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>2,487</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>32.4%</i>

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>	600	6,170
<i>Original Provider Charges</i>	\$1,054,283	\$8,368,216
<i>Re-priced Bill Amount</i>	\$335,522	\$2,825,156
<i>Savings</i>	\$718,761	\$5,543,060
<i>% of Savings</i>	68.2%	66.2%
<i>Participating Provider Penetration Rate- Bill count</i>	97.0%	96.1%
<i>Participating Provider Penetration Rate-Provider Charges</i>	98.2%	97.5%
<i>EPO Penetration Rate – Bill Count</i>	99.0%	95.7%
<i>EPO Penetration Rate –Provider Charges</i>	99.8%	97.8%

Ms. Beatty handed out a chart depicting costs and time out of work for a healthy employee vs. a non-healthy employee. She noted the left-hand side shows the non-healthy employee vs the right-hand side with healthy employee statistics.

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 December. He noted a detailed synopsis of the claims can be found in the agenda packet and provided the following brief synopsis of each case:

December Case(s)

<i>Closed Case</i>	<i>Description</i>
<i>Hyman v. Borough of Longport</i>	Discrimination/disability. Assigned Defense Counsel A. Michael Barker, Esquire, was assigned. Settlement with payment to Plaintiff of \$15,000 with \$7,500 from ACM JIF.
<i>Booker v. City of North Wildwood</i>	Trip/fall in park. Assigned Defense Counsel Erin Thompson, Esquire, was assigned. Settlement with payment to Plaintiff of \$75,000 with no money from ACM JIF.
<i>Siciliano v. Borough of Wildwood Crest</i>	Trip/fall roadway. Assigned Defense Counsel Erin Thompson, Esquire, was assigned. Settlement with payment to Plaintiff of \$25,000 with \$18,500 from ACM JIF.

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 the claims for their town specifically should contact him.

Subrogation File Summary Report

Mr. DeWeese reported that the total amount of the ACM JIF Judgments obtained is \$3.1 million and \$4.5 million in liens.

Smith vs. North Wildwood

Mr. DeWeese noted that Superior Court Judge Porto in Atlantic County granted the Summary Judgement Motion in the *Smith vs. North Wildwood* (drowning case). He stated that defense counsel A. Michael Barker did a fabulous job defending this case. He noted that a newspaper article today noted that the plaintiffs would appeal the decision. ACM JIF defense counsel A. Michael Barker did not feel they would appeal this ruling.

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

COMMITTEE REPORTS

Finance Committee

Ms. Stollenwerk noted that the Budget was discussed last meeting and is being presented for adoption tonight.

Motion to Open the 2019 Budget Hearing

Chair Mahon entertained a motion to open the 2019 Budget Hearing. Motion by Mr. Goos, second by Mr. Wahl, to open the 2019 Budget Hearing. All in favor. Motion carried.

Motion to Close the 2019 Budget Hearing

Chair Mahon entertained a motion to close the 2019 Budget Hearing. Motion by Ms. Perez, second by Mr. Wahl, to close the 2019 Budget Hearing. All in favor. Motion carried.

Motion to Adopt the 2019 Budget

Chair Mahon entertained a motion to adopt the 2019 Budget. Motion by Mr. Wahl, second by Mr. Goos, to adopt the 2019 Budget as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Carol Foster, **Corbin City**
Ingrid Perez, *Sec*, **Hamilton Twp**
Kellie Seib, **Sea Isle City**
Jim Craft, **Stone Harbor**
Jim Goos, **City of Ventnor**
Connie Mahon, *Chair*, **Wildwood Crest**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Motion to Adopt the 2019 Assessment Certification

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Carol Foster, **Corbin City**
Ingrid Perez, *Sec*, **Hamilton Twp**
Kellie Seib, **Sea Isle City**
Jim Craft, **Stone Harbor**

	Jim Goos, City of Ventnor
	Connie Mahon, Chair, Wildwood Crest
Nays:	None
Abstained:	None

Motion carried by unanimous vote.

Motion to Adopt the 2019 Assessment Allocation Strategy

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

ROLL CALL	Yeas:	Scott Wahl, Avalon
		Carol Foster, Corbin City
		Ingrid Perez, Sec, Hamilton Twp
		Kellie Seib, Sea Isle City
		Jim Craft, Stone Harbor
		Jim Goos, City of Ventnor
		Connie Mahon, Chair, Wildwood Crest
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Nominating Committee

Mr. Hirsch noted that a revised 2019 Executive Committee slate will be voted on at the January 2019 Reorganization meeting due to the replacement of John Armstrong as the Fund Commissioner in Absecon City.

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 Kellie Seib, City of Sea Isle City
	#4 James Goos, City of Ventnor
	#5 James Craft, Borough of Stone Harbor
Executive Committee Alternates:	#1 Elizabeth Woods, City of Ocean City
	#2 Linda Kent, City of Estell Manor
	#3 Kim Krauss, Township of Middle
	#4 Sam Barbagli, City of Newfield
	#5 Peter Miller, Egg Harbor Township
	#6 Dawn Stollenwerk, Mullica Township

Mr. Hirsch asked for any questions. No questions were entertained. Mr. Forlenza stated that no additional nominations were filed by the December 7, 2018 deadline.

Resolution 2018-53

Chair Mahon entertained a motion to adopt resolution 2018-53 authorizing the fund treasurer to transfer \$180,145 from the Fund Year 2018 MEL Liability & WC budget line item and \$77,439 from the MEL Excess Property line item to the MEL Retrospective account.

Motion by Mr. Wahl, second by Ms. Perez, to adopt resolution 2018-53 authorizing the fund treasurer to transfer \$180,145 from the Fund Year 2018 MEL Liability & WC budget line item and \$77,439 from the MEL Excess Property line item to the MEL Retrospective account as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Carol Foster, **Corbin City**
Ingrid Perez, **Sec, Hamilton Twp**
Kellie Seib, **Sea Isle City**
Jim Craft, **Stone Harbor**
Jim Goos, **City of Ventnor**
Connie Mahon, **Chair, Wildwood Crest**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

WELLNESS DIRECTOR REPORT

Ms. Smith noted that Folsom Borough had guest speakers last month; one on email safety and one on staying healthy over the holidays. She stated that Millville had a Wellness Wednesday kickoff that allowed employees to fill out questionnaires and signup sheets for those who wished to participate on the wellness committee. It was a good way to get the wellness ball rolling again. She noted the Sea Isle City had their 2nd annual soup and chili cook off which was wonderful; our own Ms. Seib was among the winners. Buena Borough added wellness into their safety meeting with a presentation on a healthy community and healthy body.

Ms. Smith noted that the December newsletter was sent via email and is on the website. She stated that this focuses on getting more from your gym workout. She asked members to share the newsletter.

Ms. Smith stated that she sent an email reminding members to use their wellness money. She noted she could assist with these ideas.

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

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership.

He highlighted the following items from his report:

2017 Safety Incentive Program – Mr. Forlenza 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. Forlenza 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. Forlenza 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 EPL/Cyber Risk Management Budget – Mr. Forlenza stated that the JIF has budgeted \$725 per member to help offset employment 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.

EPL Helpline, Authorized Contact List - Mr. Forlenza reminded members to review this list and make the necessary changes by resolution (on www.acmjif.org). Please forward executed resolutions to his office.

Employee Practices Liability Compliance- Mr. Forlenza asked the members to review the list on page 75, valued as of December 6, 2018. He noted that a revised list valued as of December 12, 2018, indicates that all of the members are in compliance with the program. He asked the members review the co-insurances and deductibles on the list for accuracy.

MEL Cyber Risk Management Plan Compliance – Mr. Forlenza asked members to review the list on page 76 for compliance with the MEL Cyber Risk Management program. He stated that the list only shows five members compliant so if you already submitted and are not showing, please follow up with them.

Statutory Bonds - Mr. Forlenza stated the listing of bonds issued is attached for your review. He reminded the members with their pending reorganization meetings, it is the employee who is bonded, not the position so changes in bonded positions will require the issuance of a new bond.

Elected Officials Training – Mr. Forlenza reported that the invitations for Elected Officials trainings was released in early November. The remaining dates of the trainings are: 1/31/19, 2/6/19 and 3/21/19. Please encourage your Elected Officials to attend for a credit towards your MEL assessment. The December 6, 2108 training was held with good turnout. Please check the JIF website for sign in sheets.

MediaPro Training - Mr. Forlenza noted on November 9, 2018 his office sent a request for employee names, titles, and email addresses for the employees needing cyber hygiene training through MediaPro. He stated that eleven (11) members are still outstanding and asked that they respond as soon as possible to Megan Matro in his office.

Technology Risk Services – Mr. Forlenza noted that his office will provide Pivot Point with the email addresses the members submit for the cyber hygiene training so these same employees will undergo phishing tests over the next few months. He also reminded the members that his office asked for members IP addresses so as to complete network vulnerability testing. He noted that twenty-six members have still not responded with this information. He asked that the Fund Commissioners please follow up with this information.

2019 RMC Resolutions and Agreements – Mr. Forlenza reminded the members that once they appoint their RMC, please send over the fully executed agreement and resolution to his office. Payment cannot be made until his office has both the resolution and executed agreement on file.

2018 Annual Report – Mr. Forlenza stated that a copy of the 2018 Annual Reports are at each member's place this evening as well as on the JIF website. He asked that they share it with their governing body and staff.

2019 Committee Volunteers – Mr. Forlenza noted that the volunteer request form was emailed on November 27, 2018, with responses due back by December 14, 2018. In early January, the "draft pick meeting" will be held so if you wish to help on a particular committee, please return the form with your choice or you will be assigned one.

2019 First Installment Billing - Mr. Forlenza reminded the members that the 2019 first installment bills will be emailed on December 27, 2018, with payment due by February 15, 2019.

Mr. Forlenza entertained questions. No questions were entertained.

MEL/RCF REPORTS

Mr. Hirsch noted the next MEL/RCF meeting is January 2, 2019.

SAFETY DIRECTOR'S REPORT

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

Safety Bulletins – Mr. Garish commented that the Leaf Collection Safety bulletin was released in November.

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

Outstanding SFIs – Mr. Garish reported that reminders for outstanding Suggestions for Improvement (SFI) that are greater than two years old and having a rating of "I" (important) will be going out to the members. He noted that the fourth quarter had no "U" (urgent) ratings.

MSI Training – Mr. Garish stated that a list of training for 2019 is included in the agenda.

2019 Safety Incentive Program – Mr. Garish noted that the 2019 SIP will be sent out in the near future.

TREASURER'S REPORT

November Report

Mr. Hansen presented the Treasurer's Report for the period ending **November 30, 2018**. The report was made part of the agenda packet for members' review. Mr. Hansen presented the following information:

Investment Interest

Interest Income:	November
Interest Received from Account Balances	\$17,611.39
Coupon Interest Payment	\$32,312.50
Amortization and/or interest cost	\$6,445.31
Unrealized Gain or Loss	\$60,151.69
Misc.	\$.0
Net Gain/Loss in Interest	\$116,520.89

Interest Accrual:	November
Beginning Interest Accrual	\$136,397.96
Change in Accrued Interest - Sept	\$25,384.36
Ending Interest Accrual	\$161,782.32

Unrealized Gain/Loss:	November
Current Month	<\$420,983.42>
Prior Month	<\$360,831.73>
Change in unrealized gain/loss	\$60,151.69

Investment Balance:	November
Beginning of Month	\$43,926,803.28
End of Month	\$42,993,400.28
Overall Yield-positive	3.11 %

Portfolio	Total	Percentage
US Treasury Bills	\$13,534,239.78	31.48%
US Treasury Bonds & Notes	\$25,462,440.50	59.22%

US Government Agencies	\$3,996,720.00	9.30%
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Receipt Activity for the Period:

	November	YTD
Subrogation Receipts	\$63,810.74	\$302,068.45
Adjustment Receipts-other	\$3,307.48	\$25,136.12
CY Assessments	\$4,174,460.00	\$20,117,973.00

Claim Activity for the Period - November

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at **November** end are in the amount of \$1,091,473.98 with a total of 483 checks issued totaling 1,022 claims payments. The claims detail is as follows:

	November
Direct Loss Payments	\$1,091,473.98
Adjustments-void check	<\$19,511.97>
Adjustments-receipts	<3,307.48>
Less Recoveries	<\$63,860.74>*
Net Total	\$1,004,793.79

*\$50 receipt posted in reports/not received by treasurer.

Cash Activity for the Period - November

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$53,330,922.05 to a closing balance of \$56,038,848.34 showing an increase in the Fund of \$2,707,926.29.

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

Member	11/30/18 Audited
Hamilton Township	\$60,456.38
Hammonton Town	\$125,290.06
Middle Township	\$100,613.72
Mullica Township	\$25,930.00
Northfield	\$56,113.00
Pleasantville City	\$472.00
Upper Deerfield Township	\$60,736.55

Waterford Township	\$26,155.04
Upper Township	\$60,917.68
Stone Harbor	\$8,798.70
Total	\$525,483.13

Mr. Hansen noted all 2018 dividend transfer requests are included in the above balances.

Payment Register

Chair Mahon entertained a motion to approve the ***November 2018 Payment Register*** (Claims Activity).

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

Motion by Ms. Perez, seconded by Mr. Wahl to approve the ***November 2018 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Carol Foster, **Corbin City**
 Ingrid Perez, **Sec, Hamilton Twp**
 Kellie Seib, **Sea Isle City**
 Jim Craft, **Stone Harbor**
 Jim Goos, **City of Ventnor**
 Connie Mahon, **Chair, Wildwood Crest**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Bill List – December

For the Executive Committee's consideration, Mr. Hansen presented the ***December 2018 Bill List*** in the amount of **\$1,068,405.13**.

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

Chair Mahon entertained a motion for approval of the ***December 2018 Bill List***.

Motion by Mr. Goos, seconded by Mr. Wahl, to approve the ***December 2018 Bill List*** as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Carol Foster, **Corbin City**
 Ingrid Perez, **Sec, Hamilton Twp**
 Kellie Seib, **Sea Isle City**
 Jim Craft, **Stone Harbor**
 Jim Goos, **City of Ventnor**
 Connie Mahon, **Chair, Wildwood Crest**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Motion to accept Executive Director and Deputy Executive Director

Chair Mahon entertained a motion to accept the designation of Paul A. Forlenza as the Executive Director and Bradford W. Hoffman as the Deputy Executive Director under Arthur J. Gallagher's Contract with the ACM JIF for the remainder of 2018.

Motion by Mr. Wahl, seconded by Ms. Picard, to accept the designation of Paul A. Forlenza as the Executive Director and Bradford W. Hoffman as the Deputy Executive Director under Gallagher's Contract with the ACM JIF for the remainder of 2018 as presented. All in favor. Motion carried.

Mr. DeWeese stated that for January's Reorganization meeting he will prepare a resolution and contract for a 90-day contract for Arthur J. Gallagher for 2019.

Motion to Authorize Executive Director to bind EPL/POL Coverage with QBE Insurance

Chair Mahon entertained a motion to authorize the Executive Director's office to bind EPL/POL Coverage with QBE Insurance for the 2019 Fund Year.

Motion by Ms. Perez, seconded by Mr. Goos, to authorize the Executive Director's office to bind EPL/POL Coverage with QBE Insurance for the 2019 Fund Year as presented. All in favor. Motion carried.

Motion to Authorize Executive Director to bind VDO Coverage with QBE Insurance

Chair Mahon entertained a motion to authorize the Executive Director's office to bind Volunteers Directors and Officers Coverage with QBE Insurance for the 2019 Fund Year.

Motion by Mr. Wahl, seconded by Mr. Goos, to authorize the Executive Director's office to bind Volunteers Directors and Officers Coverage with QBE Insurance for the 2019 Fund Year as presented. All in favor. Motion carried.

Motion to Authorize Executive Director to bind Cyber Coverage with XL Insurance

Chair Mahon entertained a motion to authorize the Executive Director's office to bind Cyber Liability Coverage with XL Insurance for the 2019 Fund Year.

Motion by Mr. Goos, seconded by Ms. Perez, to authorize the Executive Director's office to bind Cyber Liability Coverage with XL Insurance for the 2019 Fund Year as presented. All in favor. Motion carried.

Resolution 2018-54 to Authorize Release from Upper Township's AELCF

Chair Mahon entertained a motion to adopt resolution 2018-54 authorizing release of surplus from the Township of Upper's share of the AELCF in the amount of \$3,398.17.

Motion by Ms. Perez, seconded by Mr. Goos, to adopt resolution 2018-54 authorizing release of surplus from the Township of Upper's share of the AELCF in the amount of \$3,398.17 as presented.

ROLL CALL

Yeas:

Scott Wahl, Avalon
Carol Foster, Corbin City

Ingrid Perez, *Sec*, **Hamilton Twp**
Kellie Seib, **Sea Isle City**
Jim Craft, **Stone Harbor**
Jim Goos, **City of Ventnor**
Connie Mahon, *Chair*, **Wildwood Crest**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Mahon reminded the members that the Reorganization meeting will be held on **Wednesday, January 16, 2019 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 Ms. Perez, seconded by Mr. Goos, to open the meeting to the public. All in favor. Motion carried.

Mr. Forlenza introduce Brad Hoffman, Arthur J. Gallagher, to the members.

Close Public Comment

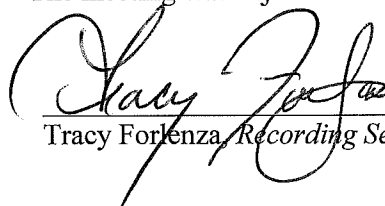
Chair Mahon entertained a motion to close the public comment.

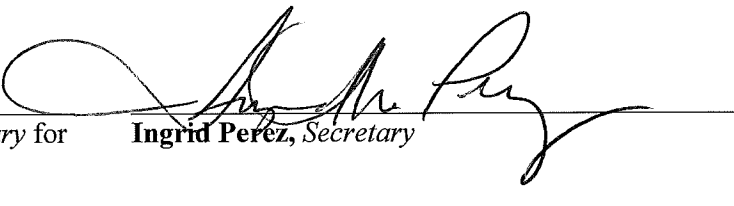
Motion by Ms. Perez, seconded by Mr. Wahl, to close the meeting to the public. All in favor. Motion carried.

MOTION TO ADJOURN

Motion by Ms. Perez, seconded by Mr. Goos, to adjourn the December 19, 2018 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:31 PM.


Tracy Forlenza, *Recording Secretary for*


Ingrid Perez, *Secretary*