

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 24, 2013
BOROUGH OF HADDONFIELD 5:15 PM**

Meeting of Executive Committee called to order by Michael Mevoli, Chairman. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present
Richard Michielli	Borough of Magnolia	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Present

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford C. Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall Terry Sheerin
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Richard Schwab
Managed Care	Consolidated Services Group Stephen McNamara
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
David Taraschi, Audubon
Eleanor Kelly, Runnemede Borough
Lawrence Spellman, Voorhees Township

RISK MANAGEMENT CONSULTANTS PRESENT:

Walt Eife	Waypoint Insurance
John Taulane	Hardenbergh Ins. Group
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Ilene Laursen	Conner Strong & Buckelew
Skip Bean	Henry D. Bean & Sons Insurance
Peter DiGiambattista	Associated Insurance Partners
Mark von der Tann	Edgewood Associates Inc.

WELCOME: Neal Rochford welcomed everyone to the Borough of Haddonfield on behalf of Mayor Jeffrey Kasko.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 28, 2013.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MAY 28, 2013:

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

AUDIT REPORT AS OF DECEMBER 31, 2012 - Executive Director reported the Auditor's Report as of December 31, 2012 has been sent to the Executive Committee under separate cover. Mr. Jim Miles from Bowman & Company was present at the JIF meeting and reviewed the Audit Report. Following the presentation and approval of the report, both Resolution 13-14 and Group Affidavit was executed.

MOTION TO APPROVE YEAR END FINANCIALS AS OF DECEMBER 31, 2012 AS PRESENTED, ADOPT RESOLUTION 13-14 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THE MEMBERS OF THE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	9 Ayes, 0 Nays

2013 RENEWAL PROCESS- Executive Director reported renewal application have been electronically mailed to Risk Management Consultants and will be due back in the Fund office by July 15, 2013. If anyone needs assistance please contact the Fund office and we will be able to assist you.

RESIDUAL CLAIMS FUND - The RCF met on June 6, 2013 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting was enclosed in the agenda.

The RCF board adopted a Resolution accepting the transfer of member JIF's Fund Year 2009. Enclosed you will find Resolution 13-15 authorizing the transfer of the Camden County Municipal JIF's 2009 claim liabilities to the RCF.

MOTION TO ADOPT RESOLUTION 13-15 TRANSFERRING THE CAMDEN COUNTY MUNICIPAL JIF 2009 LIABILITIES TO THE RESIDUAL CLAIMS FUND

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Vote:	9 Ayes, 0 Nays

EJIF – The EJIF met on June 6, 2013 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting was enclosed in the agenda.

MEL JIF – The MEL met on June 6, 2013 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting was enclosed in the agenda.

FINANCIAL DISCLOSURE FORM – Executive Director reported on a listing of Fund Commissioners that have submitted and printed receipt of their Financial Disclosure Filing on page 17 of the agenda. Although the deadline for filing was May 31st, the state has indicated the form is still posted on the website and Commissioners that haven't filed will still be able to complete the process. The JIF will be filing the Fund Commissioner roster list with receipt numbers on June 28th.

FUND WEBSITE – Executive Director reported the Fund's website is up and running. Go to www.camdenmunicipaljif.org. Hopefully everyone has had a chance to look at the website. Please let us know if you have any comments or suggestions. We still have a few more things to add to the site and we will be going through training on updating the site this week.

MEMBERSHIP RENEWAL – The Fund has 25 members up for renewal at the end of the year. Renewal documents will be sent in the next month or two for those towns listed. Once again we rely on the Risk Managers to assist us with this process. We would like to have the membership renewal process completed as early as possible.

FIRE FIGHTER PHYSICALS – Executive Director said as discussed at the last meeting Commissioner Shannon had suggested we look into firefighter physicals. The County has been meeting with Cooper to go over this and perhaps offer fire companies this service through their insurance. Commissioner DiAngelo said through shared services the County is

in the process of wrapping up a program through Cooper. There recently was a meeting with twelve members of Cooper and five fire chiefs throughout the County. The program will cover everything except for the fit for duty testing. The program will give the individual a full physical and fit testing but they will not do a fit for duty. Commissioner DiAngelo said there will be a packet that will be distributed to the members as soon as all the information is put together it will be distributed. Commissioner Shannon said this program is for the 95% of firefighters that have medical insurance, but we would like to see this offered to the 5% of firefighters that do not have medical insurance, so that everyone would be tested and getting their physicals. Commissioner Shannon said she feels it is in our best interest to do this testing for everyone looking at the statistics of firefighters that have heart attacks.

Executive Director said we will have to ascertain the cost for the testing. This would be a financial decision the board would have to decide on, perhaps at budget time the JIF can consider covering this testing. Commissioner DiAngelo said the only cost to the individual would be their copay if they have health insurance. We could also discuss this at budget time to see if we could possibly reimburse the copay to those individuals.

DUE DILIGENCE REPORTS – Included in the agenda were due diligence reports as follows: the Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reported on the Financial Fast Track in which the Fund is standing at \$3.5 million in statutory surplus which is up \$181,000 from last month. Executive Director said with respect to the Loss Ratio Analysis the actuaries target was 12.79% and we are at 6.36% through the end of May which is excellent. The Fund is in very good shape so far this year as 2013. The Lost Time Accident Frequency shows we are right on average at 1.45 with the statewide average at 1.53.

In response to Chairman Mevoli, Executive Director said on the EPL Compliance Status Report if when there is a zero in the Co-insurance column this means that town has bought down their deductible.

Executive Director's Report Made Part of Minutes.

TREASURER:

Report summarizing cash and investments as of May 2013 were included in the agenda.

Approving Payment of Resolution 13-16 June 2013 Vouchers

TOTAL 2012	\$750.00
TOTAL 2013	\$869,534.83
TOTAL	\$870,284.83

Confirmation of May 2013 Claims Payments/Certification of Claims Transfers:

2009	55,771.234
2010	123,152.30
2011	121,720.14
2012	55,726.05
2013	94,026.782
TOTAL	450,396.50

MOTION TO APPROVE RESOLUTION 13-16 VOUCHER PAYMENTS FOR JUNE 2013:

Motion: Commissioner Maley
Second: Commissioner Wolk
Roll Call Vote: 9 Ayes - 0 Nays

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MAY 2013 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the instructions for accessing the online MSI training are enclosed in the report. Interns are contacting everyone on the Right To Know Surveys. Included in the Safety Director's report there was information on how to prepare for those surveys and the Safety Director requested members to pass that information on to the Public Works Departments. Also included in the report was Information on the Online Inventory Orientation and 101 Days of the Seasonal Employees that you might have. In response to Chairman Mevoli, Safety Director said the material has been distributed to the safety coordinators.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager reviewed the holding report for the period 4/23/13 to 5/20/13.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Managed Care Provider reviewed the enclosed report and said that as of May 2013, there was a savings of 52.57% for the month and a total of 58 % for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES:
PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION:**

Motion:	Commissioner Wolk
Second:	Commissioner Maley
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Lipsett
Second:	Commissioner Michielli
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Rochford
Second:	Commissioner Maley
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: None

NEW BUSINESS:

MODIFIED DUTY - Commissioner DiAngelo said we have previously talked about a Modified Duty program for police officers at length in some of our meetings and we need to move forward in some way, shape, or form with the towns that do not have a modified duty for the police and get them on board. Commissioner DiAngelo requested the Safety Director to find out what towns do not have a modified duty program so we can have a frank discussion at the next claims meeting. This saves us a lot of money and there has to be some things a police officer can do at the station and not have to carry a gun or run out if there was an emergency.

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:54PM

Karen A. Read, Assisting Secretary for
M. JAMES MALEY, SECRETARY