

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 22, 2016
BOROUGH OF BARRINGTON 5:15 PM**

Meeting of Executive Committee called to order by Chairman Mevoli. 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	Absent

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	AmeriHealth Casualty Insurance Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Bob Mather, Pine Valley Borough
Ari Messinger, Cherry Hill Township
John Foley, Cherry Hill Fire District
Angelique Rankins, Lawnside Borough
Eleanor Kelly, Runnemedede Borough
Kathleen Mullins, Camden Parking Authority

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann Edgewood Associates
Mike Avalone Conner Strong & Buckelew
Roger Leonard, Jr. Leonard O'Neill Insurance Group
Rick Bean Henry D. Bean & Sons Insurance
Walt Eife Waypoint Insurance
Peter DiGiambattista Associated Insurance Partners

WELCOME: Commissioner Terry Shannon welcomed everyone to the Borough of Barrington

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JULY 25, 2016

MOTION TO APPROVE THE OPEN MINUTES OF JULY 25, 2016

Motion: Commissioner Wolk
Second: Commissioner Michielli
Roll Call Vote: 5 Ayes, 0 Nays, 2 Abstain (Commissioners Maley
and Lipsett)

MOTION TO APPROVE THE CLOSED MINUTES OF JULY 25, 2016

Motion: Commissioner Wolk
Second: Commissioner Michielli
Vote: Unanimous

CORRESPONDENCE: NONE

2017 RENEWAL ONLINE UNDERWRITING DATABASE: Members and Risk Managers have received notifications that the database is set up to begin the 2017 underwriting renewal. The deadline to submit schedules is August 15th. Executive Director will provide a progress report. Executive Director said most members have started the process and about two-thirds have already submitted 50% of their entries. Reminders will be sent to all members and risk managers. Executive Director asked for everyone's cooperation and if anyone needs assistance to please contact the Fund Office.

EMPLOYMENT PRACTICES PROGRAM: As a reminder, members have until October 1st to submit checklist to qualify and or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. The checklist appears on Page 12. Executive Director said we have only received two checklists so far but hopefully with upcoming council meetings in September we will start to receive more member checklists. The deadline to have the checklists in is October 1, 2016.

2017 RFQ – FAIR & OPEN PROCESS: The fund office advertised Requests for Qualifications for Fund Professionals for several positions listed below. Responses are due back on September 15, 2016. A report will be provided at the September meeting.

- Fund Attorney
- Fund Defense Attorney
- Fund Auditor
- Fund Internal Auditor
- Fund CDL Drug & Alcohol Monitor

2016 COVERAGE MANUALS: The 2016 Coverage Manuals were distributed to all Fund Commissioners and Risk Managers via email.

PROPERTY APPRAISALS UPDATE: Draft reports have been received by PERMA from Asset Works and the Fund Office is in the process of reviewing them. We distributed the reports to RMC's and members last weeks for review and comment. Executive Director said we have received about 50% of the reports and they look fairly accurate. There may be a few changes we will have to take a look at after speaking with a few of the Risk Managers tonight.

MEMBERSHIP RENEWALS: The Fund has 25 members up for renewal at the end of the year. Renewal documents were sent out last week. Members are asked to return their resolutions and agreements back to the Fund office by October 1, 2016.

SAFETY EXPO: For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on September 30th at the Camden County Emergency Services Training Center. Registration information appears on Page 13. Executive Director said it is a good opportunity for those folks that need to obtain their TCHs or CEUs all in one day.

2017 BUDGET: The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting at the Collingswood Senior Community Center to review the proposed budget. It would be appreciated for the Committee to check their schedules for meeting availability during the week of October 10th. Executive Director said we have received preliminary loss funds from the actuary and they seem positive. The MEL is working on their budget and they are looking at possibly increasing the property retention for most of the JIFs from \$50,000 to \$100,000. This is actually in effect in some of the southern JIFs already. Executive Director said the Camden JIF has been at \$50,000 for some time but the change will probably come to for wishing this time around.

POLICE ACCREDITATION - Executive Director said we did receive the formal application and resolution from Voorhees Township. We would like to congratulate

Voorhees Township for going through the process. In response to Commissioner Lipsett, Executive Director said the town will be receive 25% of the associated cost back at the end of the process.

CYBER LIABILITY - Executive Director said we have a post card with information on Cyber Liability that the MEL produced which is very informative and similar to a cheat sheet that can be handed out to your employees. Members are welcome to stop up and take a handful to bring back to your employees. Executive Director said in October we will be hosting Cyber Liability training that will be conducted by Mark Pfeiffer. This training has received good reviews. We will be emailing the information for the training in the next few weeks. In response to Commissioner Mayer, Executive Director said we will see if we can send the post card to members in a PDF format.

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 reviewed the Financial Fast Track as of June 30, 2016 the statutory surplus stands at \$5.5 million, most years have been positive except for the 2015 fund year. Executive Director reviewed the Expected Loss Ratio Analysis and said for July 2016 the actuary projected the JIF at 23.9% and we currently stand at 23.5% which is right on target. Executive Director said the Lost Time Accident Frequency as of July 30th shows we improved to 1.32 up a little from last month at 1.25, due to six new lost time accidents for the time frame thru July. Executive Director said we still have 18 members with zero lost time accidents as of July 30, 2016 which is good news.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda.

Approving Payment of Resolution 16-20 August 2016 Vouchers

2016	\$ 101,063.64
TOTAL	\$ 101,063.64

Confirmation of June 2016 Claims Payments/Certification of Claims Transfers:

Closed	.00
2012	7,166.87
2013	95,046.17
2014	38,904.72
2015	58,862.31
2016	121,176.62
TOTAL	321,156.69

MOTION TO APPROVE RESOLUTION 16-20 AUGUST 2016 VOUCHERS

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 7 Ayes - 0 Nays

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF JUNE 2016 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY:

Attorney Nardi said in reference to the EPL Compliance Checklists please keep in mind there may be some resolutions that may be required to update your policies and procedures. There are several mandatory policies that are on the MEL website. Please contact your labor attorney if they would be responsible for updating the policies and procedures so this process can be completed on time.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said they are rolling out new training hubs where classes are bundled together in one day, but you do not have to attend every class as you would in the Fast Track sessions. With the training hubs you can pick and choose the classes you want to attend and you will receive a certificate for the classes you attend. The NJUA Safety Expo will be at the Camden County Regional Training Center on September 30th and it is a really good opportunity to send employees for training topics and TCHs they may still need to obtain. Mr. Saville said a safety bulletin on ladder safety is included in the agenda packet. The next regional training will be held on September 7th at the Collingswood Community Center on job site observations and a portion on the Roadside and Walkway Programs.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the Certificate Report for the period 6/22/16 to 7/24/16 which was included in the agenda showing 9 certificates were issued during that time period.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of July 2016 where there was a savings of 49.27% for the month and a total of 48.05 % 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 Michielli
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Maley
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 7 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner Shannon
Vote: Unanimous

MEETING ADJOURNED: 5:49PM

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