

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 24, 2015
BOROUGH OF BARRINGTON 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	Absent
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 Stokes, Karen Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein, Taylor Jacob
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

David Taraschi, Audubon
Millard Wilkinson, Berlin Boro
Robert Mather, Pine Valley
Ari Messinger, Cherry Hill
Jack Flynn, Gibbsboro
John Foley, Cherry Hill Fire District
Ethel Kemp, Camden Parking Authority
Mayor Wardlow, Lawnside

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard Leonard O'Neill Insurance Group
Terry Mason M&C Insurance Agency, Inc.
Rick Bean Henry D. Bean & Sons Insurance
John McCrudden Hardenbergh Insurance
Peter DiGiambattista Associated Insurance Partners

WELCOME: Terry Shannon welcomed everyone to the Borough of Barrington

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JULY 27, 2015.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JULY 27, 2015:

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

CORRESPONDENCE: NONE

2016 RENEWAL ONLINE UNDERWRITING DATABASE: Executive Director said last year the MEL contracted with Exigis to develop an underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper renewal application process.

Members recently received an email advising the database has been set up and is ready for members to begin the 2016 underwriting renewal. The deadline will be September 1st. Executive Director said we appreciate the Risk Managers assistance in obtaining this information. There are four members that have not started their renewal information. We have contacted each of them and they made a commitment to have the information completed. Please contact the Fund Office if anyone has any questions or needs assistance. Executive Director said it is critical that we have the renewal information for our Budget review.

2016 RFQ – FAIR & OPEN PROCESS: Executive Director said the fund office has advertised Requests for Qualifications for Fund Professionals listed below. A report and recommendation will be made at the October meeting. Responses are due back on September 10, 2015 and an update with results will be presented at the September meeting.

The following positions are included in the list of RFQ submissions:

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

MEMBERSHIP RENEWALS: Executive Director said the Fund has 4 members up for renewal at the end of the year. Those towns are Clementon, Hi-Nella, Laurel Springs and Pine Hill. Renewal documents were sent out in August and we request documents be returned to Fund office by October 1.

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 25th at the Camden County Emergency Services Training Center. A notice will be mailed to all members with additional information.

2016 BUDGET – The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting to review the proposed budget. In the past, we have held this meeting a week before the October meeting date at the Collingswood Senior Community Center. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 12th. Executive Director said very preliminary indication is we have received good numbers back from the actuary on the loss funds indicative of the very good last two years that we had which is a good sign. We are still waiting to hear from XL and their numbers. As we mentioned last month the MEL will be using some experience rating on their funding starting this year - but this should not adversely affect our JIF.

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 most recent Financial Fast Track as of June 30, 2015 showing a \$5.1 million dollar surplus with a little dip as we had a big reserve change for 2014 with a couple of claims. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 23.79% we currently stand at 27.67% so we continue to trend well. Lost Time Accident Frequency we have improved at 2.41 last month we were at 2.59.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 15-22 August 2015 Vouchers

TOTAL 2015	\$97,613.57
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Confirmation of July 2015 Claims Payments/Certification of Claims Transfers:

Closed Fund Year	0.00
2011	13,413.65
2012	113,474.34
2013	50,080.75
2014	56,623.92
2015	82,941.00
TOTAL	316,533.66

MOTION TO APPROVE RESOLUTION 15-22 VOUCHER PAYMENTS FOR AUGUST 2015 AND TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JULY 2015 AS PRESENTED AND

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Vote: 9 Ayes, 0 Nays

MOTION TO APPROVE THE TREASURER'S REPORT:

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

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi reported on two significant cases that were settled within the last month with the work of Cheryl Little, our defense panel and from the MEL Georgeanne Jussel. One case involved the Borough of Somerdale which had significant injuries and we were able to fortunately settle within the limits we proposed in which this case settled for half of the demand.

Attorney Nardi said another case was a bad liability case with Lawnside which settled for significantly less than what we had as a worst case settlement value. Attorney Nardi felt it was a good settlement value and wanted to commend Cheryl Little as well our defense attorneys.

Attorney Nardi discussed licensing fees for residential properties subject to licensing ordinances within municipalities. The courts recently struck these fees down saying that they were beyond the scope of the licensing act. Everyone should review the case with their solicitors and make sure the

Fund Commissioners go back to their municipalities and advise their solicitors if they are not already aware because it could cause a significant financial impact.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. A list of MSI training is included in the report with Fast Track Training. Mr. Saville said a monthly notice with start going out to the Fund Commissioners and Safety Coordinators that will show the upcoming training so everyone is aware of the classes that will be coming up. Safety Directors Bulletins were included on Sumertime and High Visibility Apparel. Safety Director said if there is a class you would like to host for 2016 please send in the 2016 Class Request form by August 31st.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the Certificate Report was enclosed on page 45 for the period 6/22/15 to 7/20/15 was included in the agenda listing 4 certificates. In response to Chairman Mevoli, all went well with fireworks this year.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the reports for July 2015, with a savings of 56.84% for the month and a total of 48.43% for the year. Jennifer Goldstein introduced a new member to their team Taylor Jacob. Ms. Goldstein reviewed the 2nd Quarter 2015 Workers Comp Injury Snapshot.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator said their report was for closed session.

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

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Gallagher
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Lipsett
Second:	Commissioner Wolk
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner Lipsett
Vote:	Unanimous

MEETING ADJOURNED: 5:55 PM

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