

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – FEBRUARY 22, 2016  
HADDON TOWNSHIP MUNICIPAL HALL 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	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 <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	AmeriHealth Casualty Insurance <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein, Steve Armenti Craig Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Millard Wilkinson, Berlin Borough  
David Taraschi, Audubon Borough  
Edward Hill, Lawnside Borough  
Jack Flynn, Gibbsboro Borough  
Ken Cheeseman, Laurel Springs Borough  
Ethel Kemp, Camden Parking Authority  
John Foley, Haddon Township and Cherry Hill Fire District

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Mark von der Tann                      Edgewood Associates  
John McCrudden                        Hardenbergh Ins. Group  
Michael Avalone                        Conner Strong & Buckelew  
Roger Leonard                         Leonard O'Neill Insurance Group  
Rick Bean                                 Henry D. Bean & Sons Insurance  
Walt Eife                                 Waypoint Insurance

**WELCOME:** Commissioner Foley welcomed everyone to the Haddon Township Municipal Hall

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 25, 2016**

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JANUARY 25, 2016**

Motion:                                      Commissioner Michielli  
Second:                                      Commissioner Wolk  
Vote:                                         Unanimous

**CORRESPONDENCE:**

NONE

**PROPERTY APPRAISALS UPDATE:** Asset Works has begun to contact members to begin property appraisals in the Camden JIF. Weather permitting, field work should be complete by mid April. Executive Director said the Central Jersey JIF appraisal process has just finished up. As you know we did the appraisal process in conjunction with the Central Jersey JIF which saved everyone a substantial amount of money. Everyone will like the nice report they will give on all the properties assess over \$150,000 or more. This will be forthcoming in a couple of months.

**2016 MEL & MR HIF EDUCATIONAL SEMINAR:** The 6<sup>th</sup> annual seminar is scheduled for Friday, April 15, 2016 at the National Conference Center. The seminar qualifies for an extensive list of Continuing Education credits including CFO/CFMO, Clerks, Public Works, Insurance Producers, Purchasing Agents, TCH Water Supply, Wastewater, RPPO and QPA. There is no fee for employees and insurance producers associated with the MEL and MR HIF

Members as well as personnel who work for service companies that are engaged by MEL member JIFs and HIFs. Attached on page 13 of the agenda was the registration form.

**EMPLOYMENT PRACTICES PROGRAM:** There are a number of areas members must address to maintain Program Compliance. Please work with your municipal attorney to complete the Attorney Certification form by October 1, 2016.

Personnel Manuals – The MEL is in the final stages of revising the Model Personnel Manual. We will email all members when the updates have been posted to the MEL webpage – njmel.org.

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. We are working with the Fund Attorney's office to develop a schedule for these classes and will notify member towns once the dates are set.

Police Training - Police Chief and a commanding officer must attend a session on employment practices training that takes into consideration the Attorney General's guidelines for police operations. A notice will be distributed to members once the classes are scheduled.

Elected Officials Training Seminars – Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials and Administrator completing the course by June 1st. Mr. Nardi is presenting several sessions in the JIF, the registration form is on **Page 14**. Please visit the MEL webpage for other scheduled classes – njmel.org.

This course is also available on line. Enclosed on (**Page 16**) of the agenda were directions to take the class on line.

Executive Director an email will be going out to all members tomorrow. Mr. Nardi's office will be conducting Managers and Supervisors training through the summer. We will also be conducting Police Chief training where the police chief and commanding officer must attend training. Last year we had Keith Hummel who did a very good job with the police training and fire fighting training. Information on that training will be forthcoming. Elected Officials training has begun and Mr. Nardi completed two sessions thus far. The registration form is included in the agenda please register for any upcoming sessions. This course is also available online and instructions are included in the agenda and that will trigger in the \$250 discount on your premiums for all the elected officials and administrators that attend.

**2016 PRIMA CONFERENCE:** In the past the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Atlanta from June 5-8. Resolution 16-9 authorizing travel expenses was included on **Page 17** of the agenda.

**MOTION TO ADOPT RESOLUTION 16-9 AUTHORIZING ADVANCED TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

Motion:	Commissioner Michielli
Second:	Commissioner Lipsett
Roll Call Vote:	8 Ayes – 0 Nays

**MEL BULLETIN 16-01:** Enclosed on Page 18 is MEL Bulletin 16-01 that lists all of the Coverage Bulletins for 2016. They are available on the MEL's website at NJMEL.ORG.

**CYBER LIABILITY EXCLUSION:** The concerns raised last month on this exclusion was discussed at the MEL coverage committee who referred it to Conner Strong & Buckelew general counsel and the MEL technical writer for further review. Executive Director said we will have clarification on this sometime next month and information will be forthcoming.

**LEAGUE MAGAZINE:** Enclosed on Page 20 is the latest installment in the series of MEL advertisements to appear in the League magazine and covers the topic of Cyber Security. Each advertisement in the "Power of Collaboration" series highlights activities of the MEL and JIFs as well as people who have rendered significant services.

**INCLEMENT WEATHER PROCEDURE** - Executive Director said as a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meetings, Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number. Further communication will be through email and the Fund's website.

**CDL DRUG & ALCOHOL TESTING** - Executive Director said we received communication from Interstate Mobile Care regarding a change that the DOT has lowered the percentage of employees that we need to test from 50% to 25% for drug testing. Our contract with Interstate is at the 50% level so this is a decision we will have to make. Executive Director said we could send this to either the Safety Committees or Coverage Committee to review and come back with a recommendation. Chairman Mevoli said he would like to send this to the Safety Committee. Chairman Mevoli said we are already testing at the 50% level and the more the better but we should have the Safety Committee review and report back.

**VOORHEES TOWNSHIP POLICE ACCREDITATION** - Executive Director said he forwarded a letter to the Executive Committee from Chief Bordi of the Voorhees Police Department requesting financial assistance with their Police Accreditation process. Executive Director said the cost is \$40,000 for the entire process payable over one year. Other JIFs do have programs either through a loan or a grant program and the Morris JIF has gone to the extreme of paying for the entire process. Executive Director said that option may not be something this JIF could afford but we could possibly extend a grant or a loan program with payment over the next few years. Executive Director said this may be something we can bring before the Coverage Committee. Chairman Mevoli agreed this should go before the Coverage Committee for a recommendation. A discussion ensued regarding the \$5,000 application fee. Mr. Prince of JA Montgomery said he would look into exactly what is included in the fee.

**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 and said as of December 31st the statutory surplus was at \$5.1 million which is up \$250,000 from last month as we had some positive changes in case reserves and recoveries. Executive Director also reviewed the Expected Loss Ratio Analysis and said for 2015 where the actuary projected us at 1.10% we are currently at .91% . Lost Time Accident Frequency as of January 31<sup>st</sup> we ended up at 1.44 which is at the bottom of the list.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 16-10 February 2016 Vouchers**

<b>2014</b>	\$550.00
<b>2015</b>	\$7,500.00
<b>2016</b>	<b>\$1,067,176.86</b>
<b>TOTAL</b>	<b>\$1,075,260.01</b>

**Confirmation of January 2016 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	.00
<b>2012</b>	81,149.55
<b>2013</b>	27,906.13
<b>2014</b>	23,632.32
<b>2015</b>	172,281.01
<b>2016</b>	.00
<b>TOTAL</b>	<b>304,969.01</b>

Treasurer Pigliacelli said on Page 29 of the agenda was the Certification and Reconciliation of Recoveries Report which reflects a variance in Fund Year 2015 which is the Cherry Hill deductible we received in the amount of \$25,730.91. Ms. Pigliacelli said this is a timing difference which will be recorded in February and as you can see December's was rectified in January. Treasurer Pigliacelli said in addition to the agenda there was an Investors Bank Resolution that was distributed. In January we adopted Investor's Bank as our new bank and they sent the Resolution with signature cards to be signed and sent back to Investors.

**MOTION TO APPROVE RESOLUTION 16-10 FEBRUARY 2016 VOUCHERS**

Motion:	Commissioner DiAngelo
Second:	Commissioner Michielli
Roll Call Vote:	8 Ayes - 0 Nays

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

Motion: Commissioner DiAngelo  
Second: Commissioner Lipsett  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said the live training sessions have begun and part of the training includes a section on cyber liability. It will be part of the MEL Seminar in April. Attorney Nardi said everyone should be discussing this with their municipalities and IT personnel to make sure that your towns are adopting or following those best practices since it has been recommended at a high level.

Attorney Nardi said in the Safety Director's report of this agenda there is a safety bulletin on Best Practices for Snow Removal which is very comprehensive and very well done. Mr. Nardi said this is something we have experienced in litigations recently and it all has to do with record keeping. One of the things we could be presenting stronger and better defenses in is record keeping out of the DPW departments. We need to stress as much as possible that record keeping is so important in depositions so we can produce records of the snow routes and the usual routine of the work crew. Mr. Nardi said these records are very helpful to our defense.

**SAFETY DIRECTOR:**

Mr. Prince reviewed the monthly reports. Mr. Prince reminded everyone the date for the annual JIF Safety Breakfast will be on Tuesday, March 29, 2016 at the Collingswood Scottish Rite with the Safety Coordinators Roundtable immediately following. Mr. Prince said if anyone is interested in reviewing the special recognition submissions they are looking for volunteers to review this year's submissions. Mr. Prince said he visited Lawnside and met with Director Figueroa who has done an excellent job with the police department. Director Figueroa has been reviewing Lawnside's records, rules and regulations and has implemented some new policies and procedures within the police department.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director reviewed the Certificate Report for the period 12/19/15 to 1/15/16 which were included in the agenda. The 2016 MEL Renewal Certificate Report was enclosed in Appendix II of the agenda packet. Executive Director said a memo was sent out notifying members that Edward Scioli is no longer with Conner Strong & Buckelew but if there are any questions on the certificates we will forward on to the new Underwriting Manager.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider thanked the board for reappointment. Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of January 2016 where there was a savings of 52.86% for the month and a total of 52.86 % 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 Michielli  
Second: Commissioner Gallagher  
Vote: Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:**

Motion: Commissioner Lipsett  
Second: Commissioner Michielli  
Roll Call Vote: 8 Ayes – 0 Nays

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

**MOTION TO ADJOURN:**

Motion: Commissioner Michielli  
Second: Commissioner Wolk  
Vote: Unanimous

**MEETING ADJOURNED: 5:52PM**

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