

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 26, 2014
MAGNOLIA BOROUGH 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 Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Cheryl Little
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:

Lawrence Spellman, Voorhees
Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
David Taraschi, Audubon
Eleanor Kelly, Runnemede Borough
Thomas Barbera, Laurel Springs Borough
Michael MacFerren, Borough of Gibbsboro

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone Conner Strong & Buckelew
Roger Leonard Leonard O'Neill Insurance Group
Peter DiGiambattista Associated Insurance Partners LLC
Rick Bean Henry D. Bean & Sons Insurance
Walt Eife Waypoint Insurance

WELCOME: Mayor Betty Ann Cowling-Carson welcomed everyone to the Borough of Magnolia.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 27, 2014.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JANUARY 27, 2014:

Motion: Commissioner DiAngelo
Second: Commissioner Wolk
Vote: Unanimous

CORRESPONDENCE:

EXECUTIVE DIRECTOR:

Employment Practices Liability 2014/2015 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 the deadline of May 1, 2014. Executive Director said as you know every two years we need to update our Personnel Manuals and we have sent that information everyone. There is also training that must be completed by managers and supervisors. A notice will be sent out for those sessions we will be conducting. We will also be scheduling four or five Police Training sessions throughout the JIF. Mr. Nardi has conducted numerous sessions for Elected Officials training throughout the County and we will be scheduling a few more so those that need to attend please look for the announcement that we will be sending out.

Personnel Manuals – Please visit the MEL webpage – njmel.org – for the updates to personnel policies & procedures manuals.

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. There are several classes scheduled in March. A notice will be sent to all members.

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. The Fund will be scheduling several sessions in the coming months.

Elected Officials Training Seminars – Every year, the MEL holds training seminars for elected officials and reduces the member's assessment by \$250 for each municipal elected official completing the course by May 1st. Several sessions have been scheduled. Please visit the MEL webpage for other scheduled classes – njmel.org.

Employment Practices Liability Help Line - XL Insurance offers access to an employment related Helpline to offer members assistance in employment matters. Members must have signed up with the helpline to maintain compliance, there is a link on the MEL webpage to sign-up.

2013/2014 Public Officials/Elected On-Line Training Seminars – Executive Director said while the MEL continues to recommend that public officials attend a training class, the MEL is also making available an on-line training program for local elected officials, the municipal manager/administrator, authority commissioners and authority executive directors to earn their \$250 training credit. To receive credit, the program must be completed by May 1, 2014. Please follow the steps in the attached instruction sheet on (Page 13). Executive Director said we had approximately 500 folks use the Elected Officials On-Line training the last time it was made available.

2014 MEL & MR HIF Educational Seminar – Executive Director said the 4th annual seminar is scheduled for Friday, April 11th, beginning at 9:00 am at the Crowne Plaza, 390 Forsgate Drive, Monroe NJ 08831, Turnpike Exit 8A. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIR and HIFs. The enrollment form was included on page 14 of the agenda. Pre-registration is required for this Seminar so if you are interested in attending please return the registration form in the agenda.

1099 Requirements – Executive Director said per the Internal Revenue Code when issuing payments to vendors, a JIF, HIF or Insurance Commission must have the Employer Identification Number (EIN) before issuing a check. We recommend the board establish a policy that payments only be processed to vendors with a W-9 on file in the Fund office.

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 meeting(s), 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.

MEL Bulletin 14-01 – Executive Director said enclosed on Page 15 is the MEL Bulletin 14-01 that list all coverage bulletins for 2014. They will be available on MEL’s website www.njmel.org this week. Executive Director said Bulletin 14-13 is a new one regarding Shared Services we have received a lot of requests from Risk Managers for guidance on this topic and these are just some guidelines to help you along. If anyone has any questions please feel free to contact the Underwriters office or the Fund Office for guidance. In response to Commissioner DiAngelo, Executive Director said he would check to see if we can provide sample resolutions.

League Article – Attached is an article from the League Magazine that details the on line resources available on the MEL’s web site, NJMEL.ORG (Page 18). Executive Director said this is an interesting article regarding the MEL website written by Dave Grubb and Chris Botta Executive Director encouraged everyone to take a look at the article.

2014 PRIMA CONFERENCE - Executive Director said a resolution was distributed for the PRIMA Conference this year. Resolution 14-9 Authorizing Advance Travel Expenses for Authorized Official Travel for those commissioners interested in attending the conference this year. This year the Conference will be in Long Beach California

MOTION TO APPROVE RESOLUTION 14-9 AUTHORIZING ADVANCE TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Motion: Commissioner Wolk
 Second: Commissioner Gallagher
 Roll Call Vote: 9 Ayes, 0 Nays

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 said the statutory surplus is back up to \$5 million we went down a little last month because of dividends and reserve changes but we have rebounded back up from where we were before hand. We are on target with the actuary’s projection for the loss ratio at 1.07%

Executive Director's Report Made Part of Minutes.

TREASURER:

Report summarizing cash and investments as of January 2014 were included in the agenda. Treasurer reported there are four members who have not yet paid their assessments and notices will be sent to those members. The towns we have not received payment from yet are Chesilhurst, Runnemede, Somerdale and Woodlynn.

Approving Payment of Resolution 14-10 February 2014 Vouchers

TOTAL 2012	\$901.04
TOTAL 2014	\$364,564.30

FUND YEAR CLOSED	\$53,249.41
TOTAL	\$418,704.75

Confirmation of January 2014 Claims Payments/Certification of Claims

Transfers:

2010	232,979.72
2011	35,366.197
2012	43,937.16
2013	117,219.73
2014	6,294.310
TOTAL	435,797.11

MOTION TO APPROVE RESOLUTION 14-10 VOUCHER PAYMENTS FOR FEBRUARY 2014:

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 JANUARY 2014 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
 Second: Commissioner Lipsett
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Mr. Nardi said to follow up on the EPL there are in fact three sections that are model policies and they are on the MEL website regarding electronic notification, social media, cyber security and the new safe act. There is new leave available for employers with 25 or more for people that may be subject of acts of domestic violence. Attorney Nardi discussed the issue of using public stationary and that it is not acceptable if it could be construed for personal benefit.

Attorney Nardi discussed discretionary immunity under the Tort Claims act Title 59 2-3 sub paragraph d where it provides that a public entity is not liable for the exercise of discretion where there are competing demands. Attorney Nardi said what is lost many times when applying this particular immunity is that when conditions are so bad like this year with pot holes and road repairs some may think due to these bad conditions no one will ever find a town liable for damages. Attorney Nardi said that towns should have a system in place and inspections done regularly to make these repairs to protect the public.

In response to Commissioner Millard Wilkinson, Mr. Nardi said the County does have a hotline for potholes and road conditions. Safety Director John Saville said with the Road Sign and Walkway Program they have promoting in the last few years there is a Notification to Other Agency forms available that can be used to begin a paper trail of these types of issues.

In response to Commissioner Barbera, Attorney Nardi said in regard to a municipalities general liability on a snow covered road with a slip and fall it would be the same type of analysis as discussed earlier and that there should be an order of priority including a list of areas that have to be cleared first by of priority. If someone does slip and fall the town would want their head of public works to be in a position to be able to provide the fact that they have established procedures and those procedures were followed based upon past history.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the annual JIF Safety Breakfast will be on Tuesday, March 25, 2014 at the Collingswood Scottish Rite, which would be followed by a Safety Coordinators Roundtable immediately after the breakfast. Safety Directory reminded everyone to continue with their job site observations and inspections.

Mr. Saville said the upcoming MSI training is listed and this is a good time to have your people registered for these classes. The Fast Track schedule is included in the agenda and we have changed some of the topics as requested by members. Be sure to have your OSHA 300 logs posted they need to be posted until April.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the holding report for the period 9/30/13 to 1/19/14 is included in the agenda.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Managed Care Provider reviewed the enclosed report and said that as of January 2014, there was a savings of 45% for the month and a total of 45 % for the year. Mr. McNamara also distributed and reviewed the MRI Study 2013 report. This was an analysis of the MRI experience for the Fund for 2013. Last year we had 142 MRIs completed - of those MRIs 127 were losses that occurred in 2013, 83 were for unique claims and 59 were claims with multiple MRIs.

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 DiAngelo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner DiAngelo
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Gallagher
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 DiAngelo
Vote: Unanimous

MEETING ADJOURNED: 5:55PM

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