

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JANUARY 25, 2016
BERLIN BOROUGH MUNICIPAL HALL 5:15 PM**

Meeting of Executive Committee called to order by Commissioner DiAngelo. 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	Absent
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 A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Glenn Giveans, 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 Edward Scioli

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
David Taraschi, Audubon
Eleanor Kelly, Runnemede Borough
Robert Mather, Pine Valley
Jack Flynn, Gibbsboro
Lawrence Spellman, Voorhees
Ethel Kemp, Camden Parking Authority
John Foley, Haddon Township and Cherry Hill Fire District
Gary Passante, Somerdale Borough

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
Terry Mason	M&C Insurance Agency, Inc.
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Duane Myers	M&C Insurance Agency, Inc.

WELCOME: Mayor Bilella welcomed everyone to the Berlin Borough Municipal Hall

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF NOVEMBER 23, 2015

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF NOVEMBER 23, 2015

Motion:	Commissioner Wolk
Second:	Commissioner Michielli
Vote:	Unanimous

CORRESPONDENCE:

NONE

MOTION TO ADJOURN SINE DIE MEETING:

Motion:	Commissioner Lipsett
Second:	Commissioner Wolk
Vote:	Unanimous

SINE DIE MEETING ADJOURNED – COMMISSIONER DIANGELO EXECUTIVE DIRECTOR TO RUN ELECTIONS OF OFFICERS, 5-MEMBER EXECUTIVE COMMITTEE, 3 ALTERNATES TO EXECUTIVE COMMITTEE

ROLL CALL OF ALL 2015 FUND COMMISSIONERS (OR ALTERNATES):

MEMBER	FUND COMMISSIONER	PRESENT
Audubon	David Taraschi	Yes
Audubon Park	Sandy Hook	No
Barrington	Terry Shannon	Yes
Bellmawr	Louis. P. DiAngelo	Yes
Berlin Boro	Millard Wilkinson	Yes
Berlin Twp	Catherine Underwood	No
Brooklawn	Michael Mevoli	No
Camden City Parking Authority	Ethel Kemp – Alternate	Yes
Cherry Hill	Ari Messinger - Alternate	Yes
Cherry Hill Fire District	John Foley	Yes
Chesilhurst	Michael Blunt	No
Clementon	Jenai Johnson	No
Collingswood	M. James Maley	No
Gibbsboro	Jack Flynn	Yes
Gloucester	Jack Lipsett	Yes
Haddon Twp	John Foley	Yes
Haddonfield	Neal Rochford	Yes
Hi-Nella	Phyllis Twisler	No
Laurel Springs	Ken Cheeseman	No
Lawnside	Mayor Wardlow	No
Lindenwold	Craig Wells	No
Magnolia	Richard Michielli	Yes
Medford Lakes	Julie Keizer	No
Merchantville	Edward Brennan	No
Mt. Ephraim	M. Joseph Wolk	Yes
Oaklyn	Ron Aron	No
Pine Hill	Patricia Hendricks	No
Pine Valley	Robert Mather	Yes
Runnemede	Eleanor Kelly	Yes
Somerdale	M. Gary Passante	No
Tavistock	Terry Shannon	Yes
Voorhees	Lawrence Spellman	Yes
Winslow	Joseph Gallagher	Yes
Woodlynne	Jerald Fuentes	No

With 18 Commissioners present a quorum of 15 was achieved.

ELECTION OF 2016 CHAIRMAN, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE, 3 EXECUTIVE COMMITTEE ALTERNATES:

NOMINATIONS COMMITTEE – Executive Director read the slate of the 2016 committee, which was submitted by Commissioner Michielli, Chair of Nominating Committee:

OFFICERS:

Michael Mevoli – Borough of Brooklawn, Chairman
M. James Maley – Borough of Collingswood, Secretary

FIVE MEMBER EXECUTIVE COMMITTEE:

Richard Michielli – Borough of Magnolia
Louis DiAngelo - Borough of Bellmawr
Terry Shannon – Barrington Borough
M. Joseph Wolk – Borough of Mt. Ephraim

Neal Rochford – Borough of Haddonfield

EXECUTIVE COMMITTEE ALTERNATES

#1 Jack Lipsett – Gloucester City
#2 Joseph Gallagher – Winslow Township

MOTION TO NOMINATE MICHAEL MEVOLI, BOROUGH OF BROOKLAWN AS CHAIR; M. JAMES MALEY, BOROUGH OF COLLINGSWOOD AS SECRETARY; RICHARD MICHIELLI, BOROUGH OF MAGNOLIA; LOUIS DIANGELO, BOROUGH OF BELLMAWR; TERRY SHANNON, BOROUGH OF BARRINGTON, M. JOSEPH WOLK, BOROUGH OF MT. EPHRAIM AND NEAL ROCHFORD, BOROUGH OF HADDONFIELD FOR EXECUTIVE COMMITTEE AND JACK LIPSETT, GLOUCESTER CITY AS ALTERNATE #1 AND JOSEPH GALLAGHER, WINSLOW TOWNSHIP ALTERNATE #2:

ADDITIONAL NOMINATIONS FOR EXECUTIVE COMMITTEE ENTERTAINED

Hearing no additional nominations,

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS:

Motion: Commissioner Wilkinson
Second: Commissioner Lipsett
Roll Call Vote: 18 Ayes, 0 Nays

ATTORNEY ADMINISTERED OATH OF OFFICE TO OFFICERS AND TO THE EXECUTIVE COMMITTEE.

Commissioner DiAngelo called meeting to order.

ROLL CALL OF 2016 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Absent
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

2016 REORGANIZATION:

RFQ FOR FUND AUDITOR AND FUND PAYROLL AUDITOR: Executive Director said in the fall we did issue and RFQ for Fund Auditor and Fund Payroll Auditor. We did received multiple responses for the Fund Auditor and Payroll Auditor. We received a response from Bowman & Company our incumbent, HFA out of Monmouth County. The contracts committee met last week to review both submittals. Commissioner DiAngelo reviewed the results for the Auditor and Payroll Auditor and said there was just a slight differential in cost between the two firms and the Contracts Committee recommended to stay with Bowman and Company. Executive Director said if there were no questions we will move on to the Reorganization Resolutions in starting Resolution 16-1 will appoint the Fund Professionals.

REORGANIZATION RESOLUTIONS: Executive Director said in August 2015, the Board authorized the advertisement of RFQ's in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for Fund Year 2015, 2016 and 2017. Enclosed on page 6 is Resolution 16-1 the appointments and re-appointments & establishing compensation for Fund Year 2016. Executive Director reviewed the appointments.

RESOLUTION 16-1 APPOINTMENTS

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Mr. Bradford Stokes is appointed as Executive Director, Mr. Joseph Hrubash as Deputy Executive Director, and both as agent for process of services.
- II. Mr. Joseph Nardi, Esq. of **Brown & Connery, LLP** is hereby appointed as **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide litigation management services. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer. Contract term to be on year.**
- IV. **Wilmington Trust** is hereby appointed as **Asset Manager** to the FUND. .05% of the market value of the FUND's invested assets. **Contract term to be one year with a "30 – day cancellation clause".**
- V. **Investors Bank** is hereby appointed as **Banking Manager** at an earning rate based on a combined average balance of \$20,000,000 of participating joint insurance funds.
- VI. **Bowman & Company** is hereby appointed as **Fund Auditor. Contract term to be one year.**
- VII. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor. Contract term to be one year.**
- VIII. **Amerihealth Casualty Inc.** is hereby appointed as the **Claims Service Organization** for the FUND to adjust all claims for current and prior Fund Years.
- IX. **The Actuarial Advantage** is hereby appointed as **Actuary** for the FUND.

- X. **J.A. Montgomery Risk Control** is hereby appointed **Loss Control Consultant** and Right To Know Training Services to the FUND.
- XI. **Conner Strong & Buckelew** is hereby appointed **Underwriting Manager** for the FUND.
- XII. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. **Contract term to be one year.**
- XIII. **Consolidated Services Group** is hereby appointed as the **Fund Managed Care Provider** for the FUND.

Executive Director said there are two changes on item VI Fund Auditor the fee for 2016 will be \$23,500. and item VII Payroll Auditor the 2016 fee will be \$15,000. All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 401 Route 73 North, Suite 300, Marlton, New Jersey 08053

MOTION TO ADOPT RESOLUTION 16-1 CONFIRMING APPOINTMENT OF FUND PROFESSIONALS:

Motion:	Commissioner Lipsett
Second:	Commissioner Michielli
Vote:	7 Ayes – 0 Nays

ORGANIZATION RESOLUTIONS

RESOLUTION 16-2 DESIGNATION FISCAL MANAGEMENT PLAN The Fiscal Management Plan includes financial institutions declared as the Fund’s Official Depositories, and interest rates for delinquent assessments. In addition, the Fiscal Management Plan allows Cherry Hill Township to process their assessment payment based on a fiscal year operation. Executive Director said this year we added Investors Bank and Wilmington Trust as Official Depositories. Executive Director said we will be switching banks and investment folks later this year which is taking a little longer than anticipated.

I. Those banks listed as official depositories: TD Bank, TD Bank Asset Management, Wilmington Trust, Investors Bank, the New Jersey Cash Management Plan.

II. Designation of Authorized Signatures, Any Two Except For Checks Over \$50,000, Which Require Third Signature

Chairman	Michael Mevoli
Secretary	M. James Maley
Treasurer	Elizabeth Piglicelli
Member Executive Committee	Terry Shannon

III. Designation Of Authorized Signatures For Claim Payments, One Of Which Must Be Treasurer For Amounts Over \$50,000

Lee Herzer

IV. Adoption of Cash and Investment Policy

- V.** The rate of interest assessed by the Fund, for delinquent assessments shall
- a. For the first 30 days - 0%
 - b. For the 31 to 60 days - the rate paid by the N.J. Cash Management Fund rate plus (2) percent.
 - c. For 61+ days – 10% percent per annum.
- VI.** The assessment due dates are January 31, 2016 for the first installment and June 15, 2016 for the second installment.
- VII.** Cherry Hill Township operates on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill Township assessment due dates are February 28, 2016 for the first installment and July 31, 2016 for the second installment.
- VIII.** Certifying and Approval Officer for all FUND expenses shall be the FUND's Executive Director and/or the Account Manager so designated by the Executive Director.
- IX.** Adjustments to Risk Management Fees in the amount of \$150 or less are as a result of seminar credits.

RESOLUTION 16-3 ESTABLISHING PUBLIC MEETING PROCEDURES Executive Director said we a few new meeting locations. Next month we will meet in Haddon Township and in May we will meet in Voorhees and the May meeting will be held on May 23, 2016.

RESOLUTION 16-4 DESIGNATION OF SECRETARY AS CUSTODIAN OF RECORDS TO BE KEPT AND MAINTAINED AT THE FUND OFFICE AS REQUIRED BY THE FUND'S BYLAWS

RESOLUTION 16-5 AUTHORIZATION OF COMPENSATION TO EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS.

RESOLUTION 16-6 ESTABLISHING THE 2016 PLAN OF RISK MANAGEMENT. Executive Director said the Underwriting Manager reviewed the Risk Management Plan and recommended for approval. Any changes to the Plan are highlighted in blue. Executive Director said Mr. Scioli is present to review a few of the changes in the 2016 Plan of Risk Management. Underwriting Manager said on property placement the deductible went from \$250,000 to 500,000 and the equipment breakdown deductible went from \$5,000 to \$50,000. XL was replaced by QBE for the POL/EPL coverage and we are happy to say the underwriters will be the same as under XL and the policy the form will be identical to what we had with XL. In response to Commissioner DiAngelo, this change should remain the same going forward.

MOTION TO ADOPT ORGANIZATIONAL RESOLUTIONS 16-2 THROUGH 16-6:

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Roll Call Vote: 7 Ayes – 0 Nays

Organizational Resolutions & Risk Management Plan Made Part of Minutes.

EXECUTIVE DIRECTOR – Executive Director thanked the board for re-appointment.

COMMITTEE APOINTMENTS: Executive Director said the Fund has eight standing committees. Enclosed in the agenda was the Chairman’s list of the committee appointments for 2016. There are two changes for the Executive Safety Committee Lawrence Spellman should be included and Jennifer Goldstein should be list for CSG. If anyone is interested on participating in any of the Committees please send Chairman Mevoli and email and it will be seriously considered.

2016 ASSESSMENTS: Executive Director said the 2016 Assessments were mailed via certified mail to all member towns on/about December 15th. First Installment payments are due by January 31, 2016. Please note that the Fund has a safe deposit box for assessment payments. A notice was included with the assessment billing with the safe deposit box address, which is:

**CAMDEN MUNICIPAL JOINT INSURANCE FUND
PO BOX 95000-3705
Philadelphia, PA 19195-0001**

ENVIRONMENTAL ENGINEER SERVICE TEAM CHANGE: The EJIF has announced that a new Environmental Engineer has been appointed to service the Camden JIF. PS&S has been selected after an RFP and interview process. The attached memorandum on Page 35 was sent out to all member municipalities.

RESIDUAL CLAIMS FUND 2016 REORGANIZATION MEETING: Executive Director the Residual Claims fund’s 2016 Reorganization meeting was held on January 6, 2016 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk’s report on the meeting in Appendix II. Commissioner Wolk said David Matchett of the Burlco JIF was reappointed as Chairman of the RCF. The Board approved the 2013 Examination of the Fund. The Fund Attorney reported there were only 24 POL/EPL claims down from 400 – left to be settled since that line of coverage was transferred out of the MEL.

EJIF 2016 REORGANIZATION MEETING: The EJIF 2016 Reorganization meeting was held on January 6, 2016 at the Forsgate Country Club. Enclosed is a copy of Commissioner Wolk’s report on the meeting in Appendix II. Commissioner Wolk said the Board conducted its Reorganization and appointed Paul Shives of the Ocean JIF as the Chairman. Approved the revision to the 2016 Budget and approved the 2013 State Examination Report by the Department of Banking and Insurance and authorized the new environmental legal liability policy effective January 1, 2016.

MEL 2016 REORGANIZATION MEETING: The MEL 2016 Reorganization meeting was held on January 6, 2016 at the Forsgate Country Club. Enclosed is a copy of Commissioner Work’s report on the meeting in Appendix II. Commissioner Wolk said the

MEL held its Reorganization meeting of the Fund and re-elected Jon Rheinhardt of the Morris Fund as Chairman, approved the 2016 Risk Management Plan, approved the 2013 State Examination Report and awarded a contract with Rutgers to expand on best practices on cyber liability.

ELECTED OFFICIALS TRAINING: As in the past, the MEL will reduce each member's 2016 liability claims premium by \$250 for each municipal elected official and member's CEO (i.e. municipal manager/administrator). The maximum credit is 25% of the member's liability claims fund. The fund will be scheduling sessions through Mr. Nardi's office. Training as been scheduled for in Gloucester City on February 10th , Borough of Lindenwold on February 18th , Borough Collingswood on March 2nd and the Borough of Barrington on March 9th.

The MEL is making available on an on-line training program for elected officials to earn the training credit. The Fund office will be sending out instructions on this training option.

2013 STATE EXAMINATION: Executive Director said the State of New Jersey Department of Banking & Insurance performed an examination of the Fund for the 2013 Fund Year; enclosed is a copy of the report (Appendix III). An affidavit will be distributed for signature by the Executive Committee of the Fund certifying that each commissioner has reviewed the report respectively. Executive Director said if there were no question a motion would be in order to approve the State Examination Report and execute the group affidavit.

MOTION TO APPROVE THE STATE OF NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE EXAMINATION REPORT FOR THE 2013 FUND YEAR AND EXECUTE GROUP AFFIDAVIT CERTIFYING THE MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE REPORT:

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

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.

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 November 30th the statutory surplus was \$4.8 million. Executive Director also reviewed the Expected Loss Ratio Analysis and said for 2015 where the actuary projected us at 65.24% we are currently at 51.27% indicating we continue to trend very well which does not reflect on the Lost Time Accident Frequency as of December 31st we ended up at 2.36 which was not far off from the average.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 15-32 December 2015 Vouchers

TOTAL 2014	\$1,811.00
TOTAL 2015	\$719,316.18
TOTAL	\$721,127.18

Approving Payment of Resolution 15-33 December 2015 Dividend Vouchers

CLOSED	\$156,613.05
TOTAL	\$156,613.05

Approving Payment of Resolution 16-7 January 2016 Vouchers

TOTAL 2015	\$7,322.64
TOTAL 2015	\$731,298.49
TOTAL	\$738,621.13

Confirmation of November 2015 Claims Payments/Certification of Claims Transfers:

2011	.00
2012	30,283.43
2013	50,363.87
2014	44,173.14
2015	167,473.13
TOTAL	292,293.57

Confirmation of December 2015 Claims Payments/Certification of Claims Transfers:

2011	(2,880.47)
2012	86,836.18
2013	13,703.23
2014	72,288.62
2015	172,344.19
TOTAL	342,291.75

**MOTION TO APPROVE RESOLUTION THE DECEMBER 2015 VOUCHERS
RESOLUTIONS 15-32 AND 15-33 AND RESOLUTION16-7 VOUCHER
PAYMENTS FOR JANUARY 2016:**

Motion: Commissioner Gallagher
Second: Commissioner Michielli
Roll Call Vote: 7 Ayes - 0 Nays

**MOTION TO RATIFY & APPROVE CERTIFICATION OF
CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF
DECEMBER 2015AND JANUARY 2016 AS PRESENTED AND APPROVE THE
TREASURER'S REPORT:**

Motion: Commissioner Michielli
Second: Commissioner Wolk
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney thanked the Committee for the reappointment for 2016. On page 69 of the agenda was Resolution 16-8 appointing approved counsel. On pages 70 thru 74 of the agenda was Mr. Nardi's letter and listing of defense counsel for 2016. Attorney Nardi said the hourly rate will remain the same as last year. Attorney Nardi recommended the firms be approved for 3rd party liability and workers compensation cases this year.

MOTION TO APPROVE RESOLUTION 16-8 FOR THE 2016 DEFENSE PANEL:

Motion: Commissioner Gallagher
Second: Commissioner Michielli
Roll Call Vote: 6 Ayes – 0 Nays, 1 Abstain –
Commissioner Wolk

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. Mr. Saville the date for the annual JIF Safety Breakfast will be on Tuesday, March 29, 2016 at the Collingswood Scottish Rite. Please send in your nominations for the Special Recognition Awards.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager reviewed the Certificate Report for the period 10/21/15 to 11/18/15 which were included in the agenda. Underwriting Manager said if anyone has any questions please feel free contact his office. On page 88 you will find the Cyber Renewal Notice. This JIF was renewed at the expiring program and the expiring premium but we would like to offer the JIF another option with a \$3 million limit for the first party benefits as opposed to the \$1 million limit you are carrying now with a higher premium of \$810 per member and a \$25,000 deductible opposed to the current program where the premium is \$600 per member with a \$10,000 deductible. In response to Commissioner DiAngelo the Committee would make the decision for the entire JIF. Executive Director said the recommendation would be to stay at the current program.

Underwriting Manager said a Cyber Exclusion Endorsement was handed out to members the carrier for the excess liability Genisis basically mandated that we exclude any cyber liability from their policy to avoid any stacking of limits. This is pretty standard and we had an endorsement drafted by our technical writer and vetted by our coverage committee in December. Commissioner DiAngelo said we would need a motion to approve the endorsement. Commissioner Shannon said she would like more time to review and become more informed about it before a decision be made. Executive Director said we can bring this before the coverage committee to review and come back next month to act on it.

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 December 2015 where there was a savings of 50.35% for the month and a total of 47.81 % for the year. Ms. Goldstein reviewed the Managed Care Workers' Compensation Injury Snapshot Review for 2015.

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 Gallagher
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Lipsett
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT: Commissioner Wilkinson said he received an email today relative to the newspaper article by NJ Public Record relative to the JIF and the MEL. Commissioner Wilkinson said this type of information should be passed along to new public officials that are not familiar with the JIF and the MEL because this highlights a lot of the very positive points the MEL and the JIF has exhibited and provided over 20+ years. Executive Director said this is a response to an article that may be coming from up north and Dave Grubb decided to get the word out regarding the history of the JIFs and the MEL.

Commissioner DiAngelo said one of the things we can be proud of moving forward is everyone that has been involved with the MEL and JIF over the years has done a really great job and everyone should be proud of themselves including the municipalities which makes our job with the JIF much easier. Keep up the work going forward.

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner Lipsett
Vote:	Unanimous

MEETING ADJOURNED: 6:00PM

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