

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – JUNE 23, 2014  
BOROUGH OF HADDONFIELD 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 <b>Bradford Stokes, Karen A. Read Rachel Chwastek</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Richard Schwab</b>
Managed Care	Consolidated Services Group <b>Stephen McNamara</b>
Underwriting Manager	Conner Strong & Buckelew <b>Joseph Hrubash</b>

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Borough  
David Taraschi, Audubon Borough  
Ari Messenger, Cherry Hill Township  
Ethel Kemp, Camden City Parking Authority

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Roger Leonard	Leonard O'Neill Insurance Group
Peter DiGiambattista	Associated Insurance Partners LLC
Skip Bean	Henry D. Bean & Sons Insurance
Mark von der Tann	Edgewood Associates, Inc.
Terry Mason	M&C Insurance
Bonnie Rick	Hardenbergh Insurance Group
Walt Eife	Waypoint Insurance

**WELCOME:** Neal Rochford welcomed everyone to the Borough of Haddonfield.

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

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

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: CompServices Letter** - Executive Director said a copy of the announcement from Denise Hall of CompServices Inc. was included in the agenda which indicated that CompServices will be doing business as AmeriHealth Casualty Services effective May 19, 2014.

**EXECUTIVE DIRECTOR:**

**Employment Practices Liability 2014/2015 Program** – Executive Director said in order to maintain current deductibles and co-payment provisions, members were required to update their EPL Programs and submit the checklist to the Fund office. We have concluded the process and the final file has been sent to XL. The Compliance Checklist included in the agenda on page 10 shows that only one member - Chesilhurst that has failed to submit their check list. We will be in contact and working with them to find out the status of their Checklist so we can be in compliance 100%.

**Audit Report as of December 31, 2013** – Executive Director said the Auditor's Report as of December 31, 2013 was reviewed at our last meeting by Mr. Jim Miles from Bowman & Company. The Audit Committee also held a conference call to further review the audit. Approval of the report, both Resolution 14-15 and Group Affidavit must be executed.

**MOTION TO APPROVE YEAR-END FINANCIALS AS OF DECEMBER 31, 2013 AS PRESENTED, ADOPT RESOLUTION 14-15 AND EXECUTE THE GROUP**

**AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT**

Moved: Commissioner Maley  
Second: Commissioner Lipsett  
Vote: 9 Ayes, 0 Nays

**Residual Claims Fund** – The RCF met on June 4, 2014 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk’s report on the meeting was enclosed in the agenda packet. Commissioner Wolk said the RCF approved the year end audit and authorized RFQs for professional Services.

The RCF board adopted a Resolution accepting the transfer of member JIF’s Fund Year 2010. Executive Director said enclosed on page 17 of the agenda you will find Resolution 14-16 authorizing the transfer of the Camden JIF’s 2010 claim liabilities to the RCF.

**MOTION TO APPROVE RESOLUTION 14-16 TO TRANSFER MUNICIPAL FUND YEAR TO 2010 EXCESS LIABILITY RESIDUAL CLAIMS FUND**

Moved: Commissioner Maley  
Second: Commissioner DiAngelo  
Vote: 9 Ayes, 0 Nays

**EJIF** – The EJIF met on June 4, 2014 at the Forsgate in Jamesburg, NJ. Commissioner Wolk’s report on the meeting was enclosed in the agenda packet. Commissioner Wolk said the EJIF approved the year end audit and authorized RFQs for professional services. The EJIF also authorized three additional program workshops.

**MEL JIF** – The MEL met on June 4, 2014 at the Forsgate in Jamesburg, NJ. Commissioner Wolk’s report on the meeting was enclosed in the agenda packet. Commissioner Wolk said the MEL approved the year end audit and authorized RFQs for professional services. The MEL also agreed to participate with Rutgers on a train the trainer program for crossing guards. The MEL also adopted the 2014 Risk Management Program.

**Amending the Plan of Risk Management** – Executive Director said an amendment of the Plan is necessary reflecting final changes to the property policy. The revised plan has been sent out under separate cover. Changes are highlighted. Also, the new policy limits for Cyber Liability are highlighted.

Underwriting Manager Joseph Hrubash said in January 2014 this JIF approved the Risk Management Plan for 2014 subject to final negotiations on the property policy with Zurich final terms and conditions and we are comfortable now we can complete this process.

In response to Commissioner Mevoli, Mr. Hrubash said there was also a change to the Cyber Liability policy limits. As you know this JIF has bought higher limits. In response to Commissioner Shannon, Executive Director said there will be training sessions that will review the property policy changes as well as the new Exigis program training. Mr. Hrubash said after the Sandy storm there

were some issues on how things were interpreted by not only the carrier but also by FEMA and Zurich insisted we use their policy form which is a great policy form however it had to be tailored to governmental risk. Mr. Hrubash said we have been going through this policy over the last several months to get the policy where it needed to be and the new policy requires better scheduling of outdoor property.

**MOTION TO ADOPT RESOLUTION 14-17 AMENDING THE PLAN OF RISK MANAGEMENT**

Moved: Commissioner Maley  
Second: Commissioner Lipsett  
Vote: 9 Ayes, 0 Nays

**2015 Renewal Applications – Online Underwriting Database** - Executive Director said as previously reported, the MEL contracted with Exigis to develop an online underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. Currently, the MEL’s underwriting data is being uploaded to the online database and will be reviewed for accuracy.

Seminars are being scheduled throughout the state to train Risk Management Consultants and Fund Commissioners on the new program. The seminar will be combined with the Underwriting Managers Review of the 2014 property program and reporting requirement changes that will be implemented for the 2015 property program.

Executive Director said there will be two sessions in our area on July 14<sup>th</sup> in Collingswood and in Burlington City on the same day. An announcement was sent to all members and we will follow up with everyone. All members are encouraged to attend as well as their Risk Managers.

**Risk Management Consultant Agreements** – Executive Director said enclosed is a listing by member town of the risk management consultant agreements received in our office to date. When all agreements have been received, we will prepare a filing with the Departments of Insurance and Community Affairs.

**Membership Renewals** – Executive Director said the Fund has 5 members up for renewal at the end of the year. Renewal documents will be sent out in August.

**Right to Know** - Executive Director said information was distributed on Right To Know Surveys from JA Montgomery. There is a new reporting requirement that municipalities must log on and register to enter their whole database with the state and it will be a very time consuming effort. JA Montgomery is willing to do this for the municipalities and the cost for this would be about \$2,400 more than the “not to exceed amount” in the JA Montgomery contract.

Safety Director John Saville said the state will no longer allow the municipalities to file by paper they will have to input all of the information into the state database, which is not very user friendly yet. If JA Montgomery does this for the municipalities in conjunction with the other Right to Know services it would cost a little bit more than what we have appropriated so far.

**MOTION TO APPROVE AN INCREASE IN THE JA MONTGOMERY CONTRACT BY \$2,500 FOR THE RIGHT TO KNOW SERVICES**

Moved: Commissioner Maley

Second: Commissioner Wolk  
Vote: 9 Ayes, 0 Nays

**Financial Disclosures** – Executive Director said we are past the deadline for Financial Disclosures and we are past the deadline for filing. We currently have seven members that did not file their Financial Disclosure and we will be in contact with those members to try and provide assistance. We received an email from DCA stating they could possibly impose fines to those that have not filed.

**DUE DILIGENCE REPORTS** – Included in the agenda were due the diligence reports as follows: the 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 Financial Fast Track shows a Surplus of \$4,200,000 which down a little from last month. On the Claims Management Report it shows the actuarial target of 13.11% and we are at 10.88%, which is trending very positive for the year. The Lost Time Frequency for May is at 1.54, which is well below the state average and we have 20 members with no lost time accidents.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

Report summarizing cash and investments as of June 2014 were included in the agenda.

**Approving Payment of Resolution 14-18 June 2014 Bill List**

<b>TOTAL 2013</b>	\$946.58
<b>TOTAL 2014</b>	\$743,515.99
<b>TOTAL</b>	<b>\$744,462.57</b>

**Approving Payment of Resolution 14-19 Supplemental June 2014 Bill List**

<b>TOTAL 2014</b>	\$1,698.70
<b>TOTAL</b>	<b>\$1,698.70</b>

**Confirmation of May 2014 Claims Payments/Certification of Claims Transfers:**

<b>2010</b>	\$60,143.40
<b>2011</b>	\$45,275.24
<b>2012</b>	\$30,099.10
<b>2013</b>	\$55,002.74
<b>2014</b>	\$62,275.83
<b>TOTAL</b>	<b>\$253,215.81</b>

**MOTION TO APPROVE RESOLUTION 14-18 AND 14-19 VOUCHER PAYMENTS FOR JUNE 2014:**

Motion: Commissioner Maley  
Second: Commissioner Wolk

Fund Treasurer Richard Schwab distributed updated Summary of Cash Transactions, Summary of Cash and Investment Report and Certification and Reconciliation of Claims Payments and Recoveries Report for the month of May, 2014.

Mr. Schwab said the differential with AmeriHealth has gone up from \$795 to \$1,530. The differences found we will also see as we switch to the RCF. As the RCF picks up 2010 it will take several months before the 2010 claims are charged to RCF as opposed to the JIF; and then more adjustments will be needed. Mr. Schwab said there is also an issue with how AmeriHealth accounts for the voids. Mr. Schwab said he has been working with Denise Hall and they will have it nailed down at some point and there is no money lost just a matter of accounting.

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF APRIL 2014 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said there has been a tactic that has been developed over the past few years where many claims attorneys are requesting attorneys billing records. They will go through these records to see if there is anything they might find as discoverable evidence. Mr. Nardi said under a prior case a few years ago brought by the Courier Post there is an obligation to provide attorney billing records in response to a request but you also have the right to redact the entries based on attorney client privilege. In response to Commissioner Mevoli, Attorney Nardi said that it was correct that the lowest paid employee in the office would be the hourly rate that could be charged for the redaction of such attorney billing records.

**SAFETY DIRECTOR:**

Safety Director reviewed the monthly reports. Mr. Saville said the upcoming MSI training is listed along with the CEU information. The Fast Track schedule was included in the agenda along with information on how to access the Distracted Driving training from S:ERVE. Mr. Saville said this training is good for anyone driving your vehicles. We also included information on the Right to Know Survey and preparing for the survey.

Mr. Saville said we did receive a request from Camden Parking Authority to get some help for the Safety Coordinator. John Saville said he and Brad Stokes had a very good meeting with Mr. Willie Hunter, Mr. Middleton, Ms. Kemp and their attorney to discuss the participation in the Safety Program and the requirements. We have received assurance that Ms. Kemp will receive cooperation from all levels.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Underwriting Manager said the holding report for the period 4/22/14 to 5/19/14 is included in the agenda with 16 certificates issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:**

Managed Care Provider report was included on pages 44 and 45 of the agenda.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

Motion:	Commissioner Gallagher
Second:	Commissioner Wolk
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Vote:	Unanimous

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

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

**MEETING ADJOURNED: 5:51PM**

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