

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 22, 2015
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	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, Rachel Chwastek
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew
Auditor	Bowman & Company James Miles

FUND COMMISSIONERS PRESENT:

David Taraschi, Audubon
Ari Messinger, Cherry Hill Township
John Foley, Cherry Hill Fire District and Haddon Township
Robert Mather, Pine Valley
Ethel Kemp, Camden Parking Authority
Lawrence Spellman, Voorhees Township

RISK MANAGEMENT CONSULTANTS PRESENT:

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
John McCrudden Hardenbergh Insurance
Mark von der Tann Edgewood Associates
Walt Eife Waypoint Insurance

WELCOME: Neal Rochford welcomed everyone to the Borough of Haddonfield

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 26, 2015.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MAY 26, 2015:

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Vote: Unanimous

CORRESPONDENCE: NONE

AUDIT REPORT AS OF DECEMBER 31, 2015 – Executive Director said the Auditor’s Report as of December 31, 2014 has been sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with Mr. Jim Miles from Bowman & Company with an extensive review the report. Mr. Miles was present and gave a lively review of the audit report with no findings or recommendations at the meeting and following that, the Board formally approved Resolution 15-18 approving year end financials along with the Group Affidavit. (Page 12)

MOTION TO APPROVE YEAR END FINANCIALS AS OF DECEMBER 31, 2014 AS PRESENTED, ADOPT RESOLUTION 15-18 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT

Motion: Commissioner Lipsett
Second: Commissioner DiAngelo
Vote: 8 Ayes, 0 Nays

RESIDUAL CLAIMS FUND: Executive Director said the RCF met on June 3, 2015 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (Appendix II). Commissioner Wolk said the year end audit was approved at the meeting and voted to accept the local JIFs transfer Fund Year 2011 for claims liability.

The RCF board adopted a Resolution accepting the transfer of member JIF's Fund Year 2011. Enclosed in the agenda was Resolution 15-19 authorizing the transfer of the Camden JIF's 2011 claim liabilities to the RCF. (Page 15)

MOTION TO APPROVE RESOLUTION 15-19

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	8 Ayes, 0 Nays

EJIF: Executive Director said the EJIF met on June 3, 2015 at the Forsgate in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (Appendix II). Commissioner Wolk said the Year End Audit was approved and received a status report on the new policy form that will be ready in the next few months.

MEL JIF: Executive Director said the MEL met on June 3, 2015 at the Forsgate in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (Appendix II). Commissioner Wolk said the MEL approved the Year End Audit and the transfer of Fund Year 2011 to the RCF. They also approved the purchase of additional users for the Camp Counselors online training at the cost of \$12,500 and it was also reported that only 35 POL EPL claims remain open with the MEL.

2015 MEL JIF EXCESS AND REINSURANCE POLICIES: Executive Director said on Page 16 of the agenda is a memo from the MEL Underwriter reporting that the 2015 Excess Policies have been filed with the NJ Department of Banking and Insurance and with the DCA.

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 that 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.

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 will be sent out in August. **Page 18**

PERMA OFFICE LOCATION: PERMA has moved offices within its current building and has an updated suite number. While all other contact information remains the same, the new address is:

PERMA Risk Management Services
9 Campus Drive, Suite 216
Parsippany, NJ 07054-4412

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 April 30, 2015 showing a \$5.1 million dollar surplus which is an increase of \$229,000 over last month and we had some reserve changes in our favor. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 13% we currently stand a little over 15% so we are trending fairly well. Lost Time Accident Frequency we have improved from 2.97 last month down to 2.74 this month.

Executive Director said he did have one add on item and would like to request authorization to advertise for RFQs for the six Fund Professionals that are up for renewal this year and they are primarily the Attorney, Auditor and more of the professional type folks.

MOTION TO AUTHORIZE FUND PROFESSIONALS

Motion: Commissioner Rochford
Second: Commissioner Gallagher
Vote: Unanimous

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 15-20 June 2015 Vouchers

TOTAL 2014	\$0.00
TOTAL 2015	\$838,546.80
TOTAL	\$838,546.80

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

2011	110,308.02
2012	44,261.47
2013	14,790.45
2014	34,426.44
2015	129,500.49
TOTAL	333,286.87

MOTION TO APPROVE RESOLUTION 15-20 VOUCHER PAYMENTS FOR JUNE 2015 AND TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MAY 2015 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner DiAngelo
Second: Commissioner Shannon
Vote: 8 Ayes, 0 Nays

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi reported on a favorable result received in a petition by the court in May involving a pedestrian accident in Winslow Township back in 2011. Mr. Nardi said by the judge's decision Winslow was removed from the case.

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. A Regional Training will be held tomorrow in Clementon for Public Works Round Table start at 9:00 am. Safety Director said there is information in the report regarding the Right to Know Surveys for this up coming year and the Online Camp Counselor training as well.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the Underwriting Manager and the Certificate Report was enclosed on page 38 for the period 4/23/15 to 5/18/15 was included in the agenda listing 13 certificates.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the reports for May 2015, with a savings of 56.11% for the month and a total of 50.25 % for the year.

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 Michielli
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Michielli
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Gallagher
Second: Commissioner Shannon
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner Shannon
Vote: Unanimous

MEETING ADJOURNED: 5:50PM

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