

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 28, 2016
GLOUCESTER CITY COMMUNITY CENTER 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	Present
Richard Michielli	Borough of Magnolia	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Absent
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	AmeriHealth Casualty Insurance Denise Hall, 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 Cooney

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Jack Flynn, Gibbsboro Borough
Eleanor Kelly, Runnemede Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann Edgewood Associates
Joseph Henry Hardenbergh Ins. Group
Michael Avalone Conner Strong & Buckelew
Ray Corry Leonard O'Neill Insurance Group
Rick Bean Henry D. Bean & Sons Insurance
Walt Eife Waypoint Insurance
Terry Mason M & C Insurance

WELCOME: Patrick Keating welcomed everyone to the Gloucester City Community Center

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 22, 2016

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF FEBRUARY 22, 2016

Motion: Commissioner Wolk
Second: Commissioner Michielli
Vote: Unanimous

CORRESPONDENCE:

NONE

CYBER LIABILITY: At January’s meeting, the Underwriter had presented an option at higher cyber liability limits however, it came with a \$25,000 deductible. Caitlin Insurance, the Fund’s Cyber Liability carrier, has agreed to offer a revised option with the higher limits at our current deductible of \$10,000. The increase in premiums would be \$246.00 per member, \$8,364.00 total. (Page 12)

Executive Director said we currently have \$1 million 1st party coverage and with the new option revised #2 we would have \$3 million in 1st party coverage with the additional cost of \$246 per member for at total of \$8,364. Executive Director said it makes sense going from \$1 million to \$3 million and keeping the lower deductible and dollar wise we have enough to take the cost out of contingency this year if the commissioners so desire.

	Per Member	Total Premium
Current Program	\$600.00	\$20,400.00
Option 2	\$810.00	\$27,540.00
Revised Option 2	\$846.00	\$28,764.00

MOTION TO APPROVE INCREASE THE CYBER LIABILITY MEMBER LIMIT TO \$3 MILLION AND KEEPING THE CURRENT DEDUCTIBLE OF \$10,000 FOR INCREASED PREMIUM OF \$246.00 PER MEMBER

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Roll Call Vote: 8 Ayes, 0 Nays

COVERAGE COMMITTEE: The Coverage Committee discussed several issues at the Board's request. A verbal report will be made at the meeting. Executive Director said the Coverage Committee met regarding CDL testing the Interstate Mobile currently handles for the JIF. The DOT is decreasing the percentage of employees that need to be tested from 50% down to 25%. Coverage Committee recommended we should keep the testing at 50% but we will leave it up to the towns to make their own decision since their may be contracts in place that say language that the testing would be at CDL standards.

Executive Director said the Coverage Committee also discussed Police Accreditation. We received a request from Voorhees Township to see if we could give some financial support to their endeavor and we received a few others approach us on this. Executive Director said the recommendation on this would be a 25% reimbursement based upon successful completion of the endeavor. If the committee agrees we can put together an agreement and take a look at it and act on it next month.

MEL CRIME & CASUALTY POLICY ENDORSEMENTS: The MEL Coverage Committee worked with the Technical Writer to develop an endorsement to the MEL Crime Bond to accurately provide for volunteer Library Treasurers and an amusement exclusion to the JIF Casualty policy to update the definition of amusement rides to include "small truck mounted kiddie rides, inflatable bounce houses, slides and other inflatable attractions as excluded amusements". The Board of Fund Commissioners accepted the recommendations of the Coverage Committee.

The Endorsements appear on Pages 12 & 13, if the Fund Commissioners agree with these endorsements, a motion would be in order to accept.

Executive Director said in regard to the inflatable bounce houses the issue is that if a town owns them there is a coverage issue. We have asked the underwriting office to come back to us with some information to clarify this so the recommendation is not to accept this endorsement today and we will have more information next month. Commissioner Maley said before a town decided to purchase a bouncy house make sure there is coverage in place.

MOTION TO ACCEPT THE POLICY ENDORSEMENTS FOR VOLUNTEER LIBRARY TREASURER APPROVED BY THE MEL

Motion: Commissioner Maley
Second: Commissioner Gallagher
Roll Call Vote: 8 Ayes, 0 Nays

PROPERTY APPRAISALS UPDATE: Asset Works has begun to contact members to begin property appraisals in the Camden JIF. Field work should be complete by early June.

2016 MEL & MR HIF EDUCATIONAL SEMINAR: The 6th 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. An email was sent to all members and the updates have been posted to the MEL webpage – njmel.org. (Page 14)

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 has conducted 4 sessions in the JIF.

This course is also available on line. Enclosed on **(Page 19)** of the agenda were directions to take the class on line.

MEL MEETING: The MEL met on March 2, 2016 at the Forsgate. A copy of Commissioner Wolk's report of that meeting is included for your review. (Appendix II) Commissioner Wolk reported the investment committee reported that the MEL and the RCF are exploring options to develop a new investment plan.

RESIDUAL CLAIMS FUND: The RCF met on March 2, 2016. A copy of Commissioner Wolk's report of that meeting is included for your review. (Appendix II) Commissioner Wolk reminded everyone that Financial Disclosures are due by April 30, 2016.

EJIF MEETING: The EJIF also met on March 2, 2016. A copy of Commissioner Wolk's report of that meeting is included for your review. (Appendix II) Commissioner Wolk reported the EJIF issued an Environmental Alert on the cost of municipalities obtaining properties and the next meeting for all Funds will be on June 1, 2016.

CYBER LIABILITY EXCLUSION: The concerns raised regarding the exclusion at a recent meeting was discussed at the MEL coverage committee; who referred it to Conner Strong & Buckelew general counsel and MEL technical writer for further review.

2016 PRIMA CONFERENCE: 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. Please notify the Fund office if you are interested in attending.

2016 FINANCIAL DISCLOSURE FORMS: In 2014, the Division of Local Government Services developed an online program for financial disclosure filing. The Fund office has received notification that online filing will be implemented again this year and the deadline to file is April 30th. The Fund office will distribute instructions to commissioners on how to file once a roster is finalized. Executive Director said the DCA is serious about the filing of Financial Disclosures had did issue fines of \$100 to those that did not file.

Attorney Nardi said he would like to make note that there were municipalities where the elected official failed to meet the deadline then requested reimbursement from that town thinking it was in the nature of their official duties to have to file and it was denied by every municipality. Mr. Nardi wanted to make sure everyone was aware there is not going to be a pass if you do not file.

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 Expected Loss Ratio Analysis and said for February 2016 where the actuary projected us at 3.06% we are currently at 2.84%. Lost Time Accident Frequency as of February 29th we ended up at 2.02 which certainly an improvement over last year. Executive Director introduced and welcomed Edward Cooney of Conner Strong & Buckelew who is the new Underwriting Manager for all the MEL JIFs.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 16-11 March 2016 Vouchers

2015	\$614.45
2016	\$190,190.86
TOTAL	\$190,805.31

Confirmation of February 2016 Claims Payments/Certification of Claims

Transfers:

Closed	.00
2012	214,577.33

2013	57,121.33
2014	46,454.26
2015	129,783.72
2016	22,694.32
TOTAL	470,630.96

MOTION TO APPROVE RESOLUTION 16-11 MARCH 2016 VOUCHERS

Motion: Commissioner Maley
 Second: Commissioner Lipsett
 Roll Call Vote: 8 Ayes - 0 Nays

Treasurer Pigliacelli said all assessments have been received through today. As you will notice there was not investment earnings for February. Treasurer Pigliacelli said she processed an order for \$10 million bond this is a one year short term bond so we can earn some money until we move to Wilmington Trust. This is an in kind transfer so it will be able to be automatically transferred at a .625% coupon rate. In response to Chairman Mevoli, Ms. Pigliacelli said once we move to Wilmington Trust it will moved to them to over see it and provide us with investment guidance. This will be a short term investment just so we do not earn zero dollars.

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF FEBRUARY 2016 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 one of our existing workers' compensation law firms Freeman, Barton, Huber and Sacks is going to be joining the firm of Brown & Connery. The by-laws of the JIF specifically require that the Solicitor does not handle litigated matter unless explicitly approved by the executive committee.

MOTION TO APPROVE FREEMAN BARTON HUBER AND SACKS LAW FIRM JOINING THE LAW FIRM OF BROWN AND CONNERY TO CONTINUE TO HANLDE THE WORKERS COMP CASES ON BEHALF OF THE JIF MEMBERS

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

SAFETY DIRECTOR:

Mr. Saville reviewed the monthly reports. Mr. Saville 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 and everyone should have a representative attend for their town. Mr. Saville said the training list is now being sent to all members via email. Chairman Mevoli said we will have some the John Wagner Award and Special Recognition Awards to present tomorrow and hopefully everyone will be able to attend. Mr. Saville said 130 have registered to attend.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the Certificate Report for the period 1/19/16 to 2/17/16 which was included in the agenda showing 15 certificates were issued during that time period.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of February 2016 where there was a savings of 42.23% for the month and a total of 45.75 % 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 Maley
Second: Commissioner Lipsett
Roll Call Vote: 8 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: 5:54PM

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