

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 23, 2015
BOROUGH OF LINDENWOLD 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	Absent
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, Joseph Hrubash Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Steve Andrick
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Richard Schwab
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

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
Ken Cheeseman, Laurel Springs
Ethel Kemp, Camden Parking Authority
John Foley, Cherry Hill Fire Department

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Chris Powell	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
Peter DiGiambattista	Associated Business Partners

WELCOME: Mayor Roach welcomed everyone to the Borough of Lindenwold

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 23, 2015.

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

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE:

NONE

PROFESSIONAL SERVICE AGREEMENTS: Executive Director said in 2006 the Camden County JIF and the MEL adopted standard contract language for professional service agreements. The MEL's attorney has updated provisions of the standard contract on Political Contributions, Affirmative Action and Records. The attached Resolution included the recommended form – with tracked changes. Clauses unique by Fund Professionals are set forth in the first section of the professional service agreements. The JIF attorney has reviewed these changes and is in agreement. **(Page 11)**

Attorney Nardi said the changes are in accordance with changes in statutes regarding record retention, political contributions and affirmative action.

MOTION TO ADOPT RESOLUTION 15-12 AMENDING THE FUND'S STANDARD CONTRACT PROVISIONS

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

PROPERTY APPRAISAL RFQ – The Fund has budgeted funds to start the process of conducting property appraisals on members' facilities with values of \$150,000 or greater. Appraisals were last conducted five years ago and this is anticipated to be a three year project.

The Central Jersey Joint Insurance Fund will also be authorizing to advertise for RFQ's for this service at their March meeting, in an effort to possibly secure better pricing. The Fund office is proposing that the Camden and Central JIFs release a joint RFQ.

MOTION TO AUTHORIZE TO ADVERTISE FOR RFQ FOR APPRAISALS SERVICES

Motion: Commissioner DiAngelo
Second: Commissioner Rochford
Vote: Unanimous

2015 MEL & MRHIF EDUCATIONAL SEMINAR: Executive Director said The Banking and Insurance Commissioner Kenneth Kobylowski will be the Keynote speaker at the annual MEL & MRHIF Educational Seminar, Friday April 17, 2015. Attached is the agenda and registration form for the annual MEL & MRHIF Educational Seminar at the National Conference Center at the East Windsor Holiday Inn. Continuing Ed credits are available for CFO/CMFO, Clerks, Public Works, Insurance Producers, Purchasing Agents, Accountants, Lawyers, TCH Water Supply, Wastewater, RPP0 and QPA.

ELECTED OFFICIALS TRAINING: As in the past, the MEL will reduce each member's 2015 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 MEL is making available on an on-line training program for elected officials to earn the training credit. On line instructions are included on page 17 of the agenda packet. In response to Commissioner Shannon, Executive Director said the deadline for taking the online course is June 1, 2015.

2015 PRIMA CONFERENCE: Executive Director said in the past the JIF has authorized the attendance of Board members at the annual risk management conference for the purpose of attending seminars. The next PRIMA conference will take place in Houston from June 7-10. Please advise the Fund office if you are interested in attending. We urge you to enroll before the end of the month to receive the discount for pre-registration by March 31, 2015.

RCF MEETING - The RCF met on Wednesday, March 4, 2015 at 10:30 am. Enclosed in the agenda packet in Appendix II was Commissioner Wolk's report on the meeting. Commissioner Wolk said the RCF adopted the resolution amending the standard contract language. The asset manager Wells Fargo provided a summary report at the meeting and said the RCF has \$81 million invested as of December 31, 2014.

EJIF MEETING - The EJIF met on Wednesday, March 4, 2015 at 10:50 am. Enclosed in the agenda packet in Appendix II was Commissioner Wolk's report on the meeting. Commissioner Wolk said the EJIF adopted the resolution amending the standard contract language and also authorized the coverage committee to adopt a new policy form.

MEL MEETING - The MEL met on Wednesday, March 4, 2015 at 11:15 am. Enclosed in the agenda packet in Appendix II was Commissioner Wolk's report on the meeting. Commissioner Wolk said the MEL adopted the resolution amending the standard contract language and approved the recommendation of the audit committee to approve the audit. Emergency clean up and restoration services approved contractor list will be posted on the website.

2015 FINANCIAL DISCLOSURE FORMS – Executive Director said last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. The fund office has received notification that the same program for 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 the roster is finalized. Executive Director said we have found they are fining people that did not file last year.

LEAGUE MAGAZINE – Executive Director said enclosed on Page 18 of the agenda packet was the first of a series of MEL advertisements to appear in the League magazine. Each advertisement in the “Power of Collaboration” series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service. Executive Director the Central Jersey JIF suffered a loss where Edison was faced with a very serious fire that destroyed a public works garage right before a snow storm and they lost about 13 trucks. It was a great effort by the TPA, our office and a few surrounding towns. Mr. Hrubash is in quite a few of these pictures and he is to be commended because he took the lead on this crisis that was resolved.

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 Financial Fast Track is not available this month as the Perma office is working with the state auditors. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 3.13% we are currently at 4.71% indicating some property losses we have had are driving this number. Hopefully we will recover a little back on this due to the fact they were statewide category disasters. Lost Time Accident Frequency has improved last month we were at 2.97 and if you recall we were in 4.0 range the previous month.

Executive Director said all towns received an email from our Auditors Bowman & Company. This should have gone to your Administrators or CMFO asking to submit your data collection

for payroll last year. This was sent out in February and we have heard from about half of the towns. We would also like to ask the Risk Managers to get involved with assisting in obtaining this information. We will need this information by May 29th.

Executive Director said he and Glenn Prince of JA Montgomery met with the Camden County Fire Chief's Executive Board last month. They are seeking out our assistance for training and also for our endorsement on uniform policies. Executive Director said they talked to them about training that could be done and as you know, we worked with Keith Hummel in the past with police training which was a success. Mr. Hummel has developed a program just for fire fighters that is one hour long on risk management, sexual harassment in the work place and general liability issues. He is proposing a session would cost \$135 per hour. Berlin Township and Berlin Borough has reached out to him already to see if we could assist on this. Executive Director said this is a good opportunity to offer regional training in an area we have not had before. Executive Director requested a motion to authorize six sessions for a total of \$810.00.

MOTION TO AUTHORIZE SIX SESSIONS OF RISK MANAGEMENT TRAINING FOR FIRE FIGHTERS

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

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Schwab said he will be retiring as Treasurer and will be here to help with the transition as needed. Chairman Mevoli thanked Treasurer Schwab for his service.

Approving Payment of Resolution 15-13 March 2015 Vouchers

TOTAL 2014	\$7,500.00
TOTAL 2015	\$136,511.99
TOTAL	\$144,011.99

Approving Payment of Resolution 15-14 March 2015 Vouchers

TOTAL 2015	\$3,495.00
TOTAL	\$3,495.00

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

2011	12,060.50
2012	90,029.93
2013	10,957.09
2014	83,889.64
2015	41,395.53

TOTAL	238,332.69
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MOTION TO APPROVE RESOLUTION 15-13 AND 15-14 VOUCHER PAYMENTS FOR MARCH 2015:

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

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

Motion: Commissioner Gallagher
 Second: Commissioner Lipsett
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said a list of MSI training is included in the report with Fast Track Training coming up in Clementon. Information for First Responders – Safe Lifting and Moving of Patients was included in the report. Mr. Saville the Camden JIF Police Ad Hoc Committee is beginning and their first meeting will be held on March 27th at the Conner Strong & Buckelew offices in Marlton, NJ. Invitations have gone out. The Safety Breakfast will be held tomorrow and we are expecting a good turn out. Breakfast will be served at 8:30 and the Safety Roundtable will be held immediately following the breakfast and it is mandatory for the 2015 Safety Incentive Program.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Mr. Hrubash said he spoke with the Underwriting Manager and the Certificate Report for the period 1/21/15 to 2/18/15 was included in the agenda listing 1 certificate.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for February 2015, where there was a savings of 51.41% for the month and a total of 47.96 % for the year. Ms. Goldstein said these figures included a \$30,000 surgery center bill that was re-priced to \$5,000.

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 Wolk
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner DiAngelo
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS:

NONE

NEW BUSINESS: Executive Director said with Treasurer Schwab's announcement he would like to seek authorization to advertise professional services for the position of Treasurer.

**MOTION TO AUTHORIZE REQUEST FOR QUALIFICATIONS FOR THE
POSITION OF TREASURER:**

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

PUBLIC COMMENT: Commissioner Rochford thanked Richard Schwab for his service to the Fund. Chairman Mevoli said Richard Schwab has been with us since the beginning and he stepped up in 1988 and we can not say enough about Mr. Schwab for all of the years he has devoted to the Fund. The Board wished Mr. Schwab well.

MOTION TO ADJOURN:

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo
Vote: Unanimous

MEETING ADJOURNED: 5:56PM

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