

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – SEPTEMBER 26, 2016  
BOROUGH OF BELLMAWR 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	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</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	AmeriHealth Casualty Insurance <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

David Taraschi, Audubon Borough  
Ari Messinger, Cherry Hill Township  
John Foley, Cherry Hill Fire District  
Angelique Rankins, Lawnside Borough  
Edward Hill, Lawnside Borough  
Eleanor Kelly, Runnemede Borough

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Mike Avalone                      Conner Strong & Buckelew  
Ray Corey                          Leonard O'Neill Insurance Group  
Rick Bean                          Henry D. Bean & Sons Insurance  
Terry Mason                        M&C Insurance  
Peter DiGiambattista              Associated Insurance Partners

**PUBLIC:**

Carla Donegan                      Coventry

**WELCOME:** Commissioner Lou DiAngelo welcomed everyone to the Borough of Bellmawr

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 22, 2016**

**MOTION TO APPROVE THE OPEN MINUTES OF AUGUST 22, 2016**

Motion:                              Commissioner Wolk  
Second:                              Commissioner Lipsett  
Roll Call Vote:                      9 Ayes, 0 Nays

**MOTION TO APPROVE THE CLOSED MINUTES OF AUGUST 22, 2016**

Motion:                              Commissioner DiAngelo  
Second:                              Commissioner Wolk  
Vote:                                  Unanimous

**CORRESPONDENCE:**

**Letter from Cherry Hill Fire District:** Executive Director said the Fund Office has received a letter from Commissioner Foley from the Cherry Hill Fire District reserving their rights. The Cherry Hill Fire District is up for renewal at the end of the year and they are going to be looking at other options. This is just a formality that they need to notify the JIF by October 1<sup>st</sup>. Executive Director said we will be reaching out to Commissioner Foley to see what other options they are looking at we a fully confident that we are in the running and will be able to re-take them. Executive Director said he will keep members advised on how this develops.

**2017 RENEWAL ONLINE UNDERWRITING DATABASE:** The deadline to submit schedules was August 15<sup>th</sup>. The Executive Director said most of the RMC and member

entities have progressed very well with the renewals. We are running a little late with the property information since the appraisals were late. We have been working hard to have the information updated in Exigis shortly.

**EMPLOYMENT PRACTICES PROGRAM:** As a reminder, members have until October 1<sup>st</sup> to submit checklist to qualify and or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. The checklist appears on Page 12. Executive Director said we have only received ten checklists as of today and we ask that everyone please send in their checklists. We will be updating our compliance checklist next month as we begin to receive more checklists.

**2017 RFQ – FAIR & OPEN PROCESS:** The fund office advertised Requests for Qualifications for Fund Professionals for several positions listed below. Responses were due back on September 15, 2016. A report was distributed at the meeting.

Executive Director reviewed the submissions listed below:

- Fund Attorney - Brown & Connery, Joseph Nardi
- Fund Defense Attorney – complete list of defense attorneys distributed
- Fund Auditor – Bowman & Company
- Fund Internal Auditor – Bowman & Company
- Treasurer – Elizabeth Pigliacelli
- Fund CDL Drug & Alcohol Monitor – Interstate Mobile

Executive Director said they only decision that will need to be made is on the Inter-State Mobile contract. As you may recall the DOT relaxed the percentage of employees that need to be tested from 50% to 25%. Executive Director said in the RFQ we asked them to respond to both options at 50% and 25% so there is a savings of approximately \$5,000 if we drop the percentage down to 25%.

**MOTION TO KEEP THE CDL DRUG & ALCOHOL MONITOR CONTRACT PERCENTAGE OF TESTING AT 50% AS IN PREVIOUS YEARS**

Motion:	Commissioner Lipsett
Second:	Commissioner Gallagher
Roll Call Vote:	9 Ayes, 0 Nays

**MEMBERSHIP RENEWALS:** The Fund has 25 members up for renewal at the end of the year. Renewal documents were sent out last week. Members are asked to return their resolutions and agreements back to the Fund office by October 1, 2016. The Executive Director said we have received the renewal documents from 12 members thus far and we will keep everyone advised.

**RESIDUAL CLAIMS FUND (RCF):** The Residual Claims Fund met on September 7, 2016 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's report on the meeting (Appendix II). The Residual Claims Fund amended 2016 Budget and the proposed 2017 Budget were introduced. The public hearing on the RCF budget will be held on October 19, 2016 10:30 am at the Forsgate Country Club. Commissioner Wolk said the

RCF introduced an amendment to the 2016 Budget and introduced the 2017 Budget. The public meeting will be held on October 19, 2016.

**EJIF:** The EJIF met on September 7, 2016 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's report on the meeting (Appendix II). The 2017 budget was introduced and will be adopted at the October 19, 2016 meeting. Commissioner Wolk said the EJIF introduced the 2017 Budget with a .09% increase. The Public Hearing and adoption will be at the October 19<sup>th</sup> meeting. The EJIF approved a 2016 dividend of \$550,000; which is a \$50,000 increase over last year. Underwriting managers are negotiating excess coverage with additional limits up to \$10 million we are currently at \$8 million.

**MEL:** The MEL met on September 7, 2016 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's report on the meeting (Appendix II). The MEL's 2017 budget introduction is scheduled for October 19, 2016 at the Forsgate Country Club in Jamesburg NJ. Commissioner Wolk said the MEL 2017 Budget will be introduced at the October 19<sup>th</sup> meeting. Representatives from the MEL met with the Senate Majority office to discuss legislative initiatives that would expand the MEL's investment opportunities to improve our yield. The MEL issued an RFQ for the renewal of the contract for the on-line renewal system currently in place with Exigis. The due date is October 4, 2016. Commissioner Wolk said the Fund Attorney reported that the remaining MEL POL/EPL claims have been reduced to 16 open claims.

**SAFETY EXPO:** For the ninth year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on September 30<sup>th</sup> at the Camden County Emergency Services Training Center. Registration information appears on Page 13. Executive Director said the Expo will be held this Friday and there is still time to register.

**2017 BUDGET:** The Executive Committee scheduled a meeting for October 12, 2016 at 5:15 PM at the Collingswood Senior Community Center to review the proposed 2017 Budget. Executive Director said the MEL Budget is coming in reasonable and the EJIF went down slightly and the Actuary numbers look decent. Executive Director said as motioned last meeting the MEL property retention is going from \$50,000 to \$100,000, which should not affect the Camden JIF drastically.

**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 as of July 31, 2016 the statutory surplus stands at \$5.7 million, with \$20.5 million in cash. Executive Director reviewed the Expected Loss Ratio Analysis and said for August 2016 the actuary projected the JIF at 30.08% and we currently stand at 28.44% which is right on target. Executive Director said the Lost Time

Accident Frequency as of August 31<sup>st</sup> shows we are tied for first to 1.33 as we continue to improve in that department. Executive Director said we still have 16 members with zero lost time accidents as of August 31, 2016 which is good news.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 16-21 September 2016 Vouchers**

<b>FUND YEAR CLOSED</b>	<b>\$751,049.96</b>
<b>2015</b>	<b>\$ 30,000.00</b>
<b>2016</b>	<b>\$ 129,841.57</b>
<b>TOTAL</b>	<b>\$ 910,891.53</b>

**Confirmation of August 2016 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	<b>.00</b>
<b>2012</b>	<b>61,660.49</b>
<b>2013</b>	<b>34,159.90</b>
<b>2014</b>	<b>49,128.76</b>
<b>2015</b>	<b>53,475.02</b>
<b>2016</b>	<b>127,983.88</b>
<b>TOTAL</b>	<b>326,408.05</b>

**MOTION TO APPROVE RESOLUTION 16-21 SEPTEMBER 2016 VOUCHERS**

Motion: Commissioner Michielli  
 Second: Commissioner DiAngelo  
 Roll Call Vote: 9 Ayes - 0 Nays

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

Motion: Commissioner Wolk  
 Second: Commissioner Lipsett  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said his report will be for closed session.

**SAFETY DIRECTOR:**

Safety Director reviewed the monthly reports. Mr. Saville reviewed the new training hubs where classes are bundled together in one day, but you do not have to attend every class as you would in the Fast Track sessions. With the training hubs you can pick and choose the classes you want to attend and you will receive a certificate for the classes you attend. Mr. Saville said a safety bulletin on Resources for School Crossing Guard Safety Programs is included in the agenda packet.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director reviewed the Certificate Report for the period 7/25/16 to 8/25/16 which was included in the agenda showing 16 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 August 2016 where there was a savings of 29.39% for the month and a total of 45.86 % for the year. Ms. Goldstein said there was a correction on the Monthly and Year to Date Summary Charge Penetration which should be 96.83%.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Ms. Hall said her report is 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 Maley  
Second: Commissioner Michielli  
Vote: Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION  
AND APPROVE THE GAFFNEY CLAIM FOR \$5,000:**

Motion: Commissioner Wolk  
Second: Commissioner Michielli  
Roll Call Vote: 8 Ayes – 0 Nays, 1 Abstain

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner Lipsett
Vote:	Unanimous

**MEETING ADJOURNED: 5:46PM**

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