

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – APRIL 25, 2016
CHERRY HILL FIRE DISTRICT 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 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
John Foley, Cherry Hill Fire District
Ari Messinger, Cherry Hill Township
Ethel Kemp, Camden Parking Authority

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann Edgewood Associates
John McCrudden Hardenbergh Ins. Group
Michael Avalone Conner Strong & Buckelew
Roger Leonard, Jr. Leonard O'Neill Insurance Group
Rick Bean Henry D. Bean & Sons Insurance
Peter DiGiambattista Associated Insurance Partners
Carla Donegan Coventry

WELCOME: John Foley welcomed everyone to the Cherry Hill Fire District

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 28, 2016

MOTION TO APPROVE THE OPEN MINUTES OF MARCH 28, 2016

Motion: Commissioner Wolk
Second: Commissioner Lipsett
Vote: 8 Ayes, 0 Nays 1 Abstain – Commissioner Shannon

MOTION TO APPROVE THE CLOSED MINUTES OF MARCH 28, 2016

Motion: Commissioner Lipsett
Second: Commissioner DiAngelo
Vote: 8 Ayes, 0 Nays 1 Abstain – Commissioner Shannon

CORRESPONDENCE:

NONE

CASH MANAGEMENT PLAN: The MEL and RCF jointly explored options to develop a new investment plan for consideration by DCA and DOBI. Enclosed on Page 13 is a revised Cash Management Plan following the revisions made by the MEL. The additional language and revisions are underlined.

MOTION TO APPROVE AMENDMENTS TO THE 2016 CASH MANAGEMENT PLAN

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

ASSET MANAGER: The Camden JIF elected to participate in the Banking Services & Asset Management program that was bid by the MEL/RCF & EJIF. On Page 17 is a copy of

the MEL's Fund Attorney's memorandum on the result of his negotiations with Wilmington Trust on the contract language. The complete contract is included in Appendix II with the revised clauses. Executive Director said Attorney Nardi will review both contracts for further clarification.

MEL CRIME & CASUALTY POLICY ENDORSEMENTS: At last month's meeting, the JIF approved an endorsement to the MEL Crime Bond to provide coverage for volunteer Library Treasurers. An Amusement exclusion 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 was tabled for further clarification.

The MEL Underwriter issued bulletin 16-29 to clarify the issue of members renting, operating and owning such equipment. The Memo & Endorsement appear on Pages 19 & 20, if the Fund Commissioners agree with the endorsement, a motion would be in order to accept.

MOTION TO ACCEPT THE POLICY ENDORSEMENTS APPROVED BY THE MEL

Motion:	Commissioner Maley
Second:	Commissioner Shannon
Roll Call Vote:	9 Ayes, 0 Nays

The Underwriting office also issued two other Bulletins: 16-28 on the appointment of Ed Cooney as Underwriting Manager and 16-30 on Drones. (Pages 21 & 22)

CYBER LIABILITY EXCLUSION: Several meetings ago, concerns were raised regarding the addition of an exclusion approved by the MEL coverage committee, to the JIF's General Liability policy as it relates to inadvertent disclosure of personally identifiable information. (Page 24) The endorsement requires JIF approval as well. The item was tabled to allow for further review. The concern raised has since been discussed with MEL reinsurer, Conner Strong & Buckelew general counsel and the cyber liability underwriter. Confirmation was received from the cyber liability underwriter that the concern raised is covered under the cyber liability policy. The MEL reinsurer rendered the same opinion. Therefore, we are requesting a motion to approve this endorsement that is a mandate of the MEL reinsurer.

Underwriting Manager said this protects the inaccurate release of confidential information and it will protect your liability against that. The reason we added the exclusion is to dovetail the coverage to stop it where it is suppose to stop and it lines up evenly with the privacy program so there is no overlap in coverage. Mr. Cooney said where we really want all the claims to fall is within the privacy program which is properly underwritten for that confidential information exposure. If members have any questions please feel free to contact the Underwriting Office.

MOTION TO APPROVE THE CYBER LIABILITY ENDORSEMENT

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Roll Call Vote:	9 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.

EMPLOYMENT PRACTICES PROGRAM: As a reminder, changes to the 2017 POL/EPL Program are posted on the MEL's webpage – www.njmel.org – which details changes to the MEL's Model Personnel Manual and information on training program requirements.

Members have until October 1st to submit the 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.

Police Command Training – Three sessions have been scheduled for May 5th in Collingswood, May 10th in Voorhees and May 19th in Winslow. A notice has been sent and a few additional sessions will be announced.

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. Attorney Nardi said there are two sessions scheduled thus far, one in Collingswood on May 24th, Cherry Hill on May 25th and there will also be a session in Winslow and Voorhees. Notices will be sent forthcoming. Attorney Nardi said there will be additional training if there is a demand.

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. Please visit the MEL webpage for other scheduled classes – njmel.org

This course is also available on line. Directions are on Page 25.

CONNER, STRONG & BUCKELEW ANNOUNCEMENT: Perma's parent company has announced an alliance with Century Equity Partners. On pages 26 & 27 is a memorandum from David Grubb and also an opinion from the MEL's attorney that this alliance does not change contractual terms between Conner, Strong & Buckelew and the MEL and MEL JIFs.

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: The Fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the Camden County JIF. The email included links to the instructions and the DLGS webpage to file your disclosure; filing deadline is April 30th. Executive Director said the DCA is serious and issued \$100 fines last year for those who did not file. We have a listing of members who have filed thus far and reminder notices will be issued to those that have not filed yet.

LEAGUE MAGAZINE: Enclosed is the next in 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. (Page 28)

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 for January, 2016 and the February 2016 report which was distributed at the meeting. As of February 28, 2016 the statutory surplus stands at \$4.8 million. Expected Loss Ratio Analysis and said for March 2016 where the actuary projected us at 5.54% we are currently at 11.61%. Lost Time Accident Frequency as of March 31st we improved to 1.83 down from last month at 2.02.

Executive Director said last month we discussed the DOT revising the drug testing 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 includes language that the testing would be at CDL standards. Betsy Ciano of Interstate Mobile will be sending a memo to all member municipalities to see if they want to keep the standard at 50% or drop it down to 25%.

Executive Director said last month we also agreed on 25% reimbursement for Police Accreditation for those towns with successful completion. We are working on those agreements and will send a draft to the commissioners. The Fund may have a vote on this matter next month.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 16-12 April 2016 Vouchers

2015	\$53,500.00
2016	\$1,308,132.57
TOTAL	\$1,361,632.57

Confirmation of March 2016 Claims Payments/Certification of Claims Transfers:

Closed	.00
2012	43,936.46
2013	68,548.11
2014	28,818.68
2015	123,411.09

2016	126,295.18
TOTAL	391,036.52

MOTION TO APPROVE RESOLUTION 16-12 APRIL 2016 VOUCHERS

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

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

Motion: Commissioner Maley
 Second: Commissioner DiAngelo
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said the MEL had conducted their 6th Annual training session the one topic they covered was Cyber Technology. Attorney Nardi recommended that each town ask their risk manager to do an overview of the cyber coverages and the types of losses your town could be subject to and make sure the proper coverages are in place. In response to Commissioner Wilkinson, the information written by Mark Pfeiffer is located on the MEL website.

Attorney Nardi also discussed a court decision that affects all of us as municipalities which involves OPRA. There was a decision with the Appellate Division with regard to John Paff v. Galloway Township. Mr. Paff was requesting information electronically maintained. The Township conceded that it was easy enough to perform a few keystrokes to provide the information but there were other implications to provide that information, which were the need to redact and it was not specifically provided for within the OPRA statute. Mr. Nardi said the information was available but it was not maintained in the specific form requested so the request was denied. Mr. Paff filed suite and the Law Division ordered in favor of Mr. Paff and awarded significant legal fees. The Appellate Division just reversed the decision last week. Attorney Nardi asked members to make sure your Clerks are made aware of this Appellate decision. Attorney Nardi said even though it may have been very easy to create the report under the statute does not require it. Commissioner Maley said if it does not exist as a document you do not have to create it.

SAFETY DIRECTOR:

Mr. Saville reviewed the monthly reports. Mr. Saville reminded everyone this coming Wednesday is the second regional training for the year it is the DPW Supervisors Roundtable. Attendance is mandatory for at least one representative from your town. Chairman Mevoli said the Safety Breakfast was very well done and this year we had a guest speaker which was a nice addition to the breakfast.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager reviewed the Certificate Report for the period 2/18/16 to 3/18/16 which was included in the agenda showing 10 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 March 2016 where there was a savings of 50.42% for the month and a total of 48.83 % for the year. Ms. Goldstein reviewed the 1st Quarter Workers’ Comp Injury Report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

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

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT: Commissioner Wilkinson said there is not adequate time to review the PARs at the meeting. Commissioner Maley said the Executive Committee does receive a copy of the PARs ahead of the meeting. Attorney Nardi said we must be sensitive due to the confidentiality of the information. Attorney Nardi said we should have a protocol in place with providing the

information. Mr. Saville said he thinks the information Commissioner Wilkinson is looking for are the types of injuries rather than the specific accident information. Jennifer Goldstein of CSG said should could compile this information for Commissioner Wilkinson.

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner Gallagher
Vote:	Unanimous

MEETING ADJOURNED: 6:00PM

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