

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JULY 25, 2016
BOROUGH OF PINE HILL 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	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	Absent

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Absent
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, Julie DeChristy
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Patricia Hendricks, Gibbsboro Borough
John Foley, Cherry Hill Fire District
Eleanor Kelly, Runnemede Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Ilene Laursen	Conner Strong & Buckelew
Roger Leonard, Jr.	Leonard O'Neill Insurance Group
Bonnie Ridolfino	Hardenbergh Insurance Group
Terry Mason	M&C Insurance
Walt Eife	Waypoint Insurance
Peter DiGiambattista	Associated Insurance Partners

WELCOME: Commissioner Patricia Hendricks welcomed everyone to the Borough of Pine Hill

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JUNE 27, 2016

MOTION TO APPROVE THE OPEN MINUTES OF JUNE 27, 2016

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Roll Call Vote:	6 Ayes, 0 Nays

MOTION TO APPROVE THE CLOSED MINUTES OF JUNE 27, 2016

Motion:	Commissioner Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE:

NONE

ASSET MANAGER CONTRACT: The Camden JIF elected to participate in the Banking Services & Asset Management program that was bid by the MEL/RCF & EJIF. The MEL Fund Attorney negotiated with Wilmington Trust on a number of clauses in the Fund's Professional Service Agreement and Wilmington's Account Management Agreement. The Camden JIF adopted these revisions. The MEL Fund Attorney did additional negotiations on the "order of precedence". The JIF's attorney has reviewed the changes. Enclosed in Appendix II is an addendum to reflect these further changes.

Attorney Nardi said the original agreement had an indemnification and hold harmless in favor of the bank which quite frankly did not make sense and was not needed, so Fred Semerau

negotiated further and that is the reason for the revised agreement. Attorney Nardi said the MEL is the lead agency and this will be the same agreement used by all the JIFs. Attorney Nardi said he recommends passing of the resolution adopting the changes.

MOTION TO APPROVE REVISIONS TO THE MANAGEMENT AGREEMENT WITH WILMINGTON TRUST

Motion:	Commissioner Wolk
Second:	Commissioner Michielli
Roll Call Vote:	6 Ayes, 0 Nays

2017 RFQ – FAIR & OPEN PROCESS: Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2017 through December 31, 2017.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorney
- Fund Auditor
- Fund Internal Auditor
- Fund CDL Drug & Alcohol Monitor

MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE REQUESTS FOR QUALIFICATIONS FOR FUND PROFESSIONALS FOR THE PERIOD OF JANUARY 1, 2017 THROUGH DECEMBER 31, 2017

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

2017 RENEWAL ONLINE UNDERWRITING DATABASE: Members and Risk Managers have received notifications that the database is set up to begin the 2017 underwriting renewal. The deadline to submit schedules is August 15th. Executive Director said 25 members have started the process and would like to recognize Audubon leading the pack with 85% complete. There are nine members who have not started the process yet. Reminders will be sent to all members.

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. The checklist appears on Page 12.

Executive Director said we have received one check list so far and would like to recognize Winslow Township for being the first to submit their checklist.

Police Supervisor Training – One more session will be held in Lindenwold on August 3rd. Registration for that course appears on Page 13. Executive Director said we have six or seven police chiefs that have not attended yet and we have emailed those Chiefs directly to make sure they are aware of this. There will be one last session in Monroe Township but hopefully everyone from the Camden JIF will attend the session in Lindenwold. In response to Commissioner Shannon, Executive Director said we can notify the Municipal Clerk regarding those Chiefs that have not attend the training.

2016 COVERAGE MANUALS: The 2016 Coverage Manuals will be distributed to all Fund Commissioners and Risk Managers via email by the end of the month.

PROPERTY APPRAISALS UPDATE: Draft reports have been received by PERMA from Asset Works and the Fund Office is in the process of reviewing them. We will be distributing the reports to RMC's and members in the next few weeks for further review.

MEMBERSHIP RENEWALS: The Fund has 25 members up for renewal at the end of the year. Renewal documents will be sent out in August.

REGULATORY AFFAIRS: PERMA filed the 2015 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund's official newspaper.

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 30th at the Camden County Emergency Services Training Center. A notice will be mailed to all members with additional information.

ANTI-VIRUS SOFTWARE: Executive Director said last month it was brought up by Risk Manager Roger Leonard if the JIF could possibly organize a group purchase for anti-virus software. Executive Director said he spoke with Winslow Township and Cherry Hill which have IT Departments and they are recommending the training aspect, which probably out weighs the importance of an anti-virus type program, which many towns already have. The anti-virus programs will not stop the phishing or the folks trying to get personal information from you. They are saying good old fashioned cyber liability training works best. The JIF does have four sessions scheduled jointly with the Camden County Insurance Commission in August and September. Executive Director said his suggestion would be to get through the training first and then we could still look into the software. Commissioner Gallagher said the training is the biggest thing and there is a basic computer 101 training that would be much more beneficial and a better investment than the software. In response to Commissioner Shannon, Executive Director said the training would be for any employee. The MEL has approved and posted Cyber Liability information on the MEL website.

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 May 31, 2016 the statutory surplus stands at \$5.4 million. Executive Director revised the Expected Loss Ratio Analysis and said for June 2016 the actuary projected the JIF at 18.1% and we currently stand at 18.4% which is right on target Executive Director said in Lost Time Accident Frequency as of June 30th we improved to 1.25- down from last month at 1.33 and continue to have a good year. Executive Director said we still have 21 members with zero lost time accidents as of June 30, 2016.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 16-19 July 2016 Vouchers

2015	\$25,597.00
2016	\$1,160,245.14
TOTAL	\$1,185,842.14

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

Closed	.00
2012	7,166.87
2013	95,046.17
2014	38,904.72
2015	58,862.31
2016	121,176.62
TOTAL	321,156.69

MOTION TO APPROVE RESOLUTION 16-19 JULY 2016 VOUCHERS

Motion: Commissioner Gallagher
 Second: Commissioner Michielli
 Roll Call Vote: 6 Ayes - 0 Nays

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

Motion: Commissioner Wolk
 Second: Commissioner DiAngelo
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR:

Mr. Saville reviewed the monthly reports. Mr. Saville reminded everyone the next Executive Safety Committee meeting will take place on August 9, 2016 at Tavistock. If you have any items you would like added to the Executive Safety Committee Meeting agenda please contact the Safety Director's office. The NJUA Safety Expo will be at the Camden County Regional Training Center on September 30th and it is a really good opportunity to send employees for training topics and TCHs they may still need to obtain.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the Certificate Report for the period 5/23/16 to 6/21/16 which was included in the agenda showing 12 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 June 2016 where there was a savings of 50.10% for the month and a total of 47.71 % for the year. Ms. Goldstein also reviewed the 2nd Quarter 2016 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 Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

**MOTION TO APPROVE CLAIMS EXCLUDING THE GAFFNEY CLAIM AS
DISCUSSED IN EXECUTIVE SESSION:**

Motion:	Commissioner Shannon
Second:	Commissioner Wolk
Roll Call Vote:	6 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: 6:01PM

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