

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – NOVEMBER 23, 2015  
BROOKLAWN SENIOR COMMUNITY CENTER 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	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 Read</b>
Attorney	Brown & Connery <b>Joseph Nardi</b>
Claims Service	CompServices <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  
Millard Wilkinson, Berlin Borough  
Ari Messinger, Cherry Hill Township  
Jack Flynn, Gibbsboro  
Ken Cheeseman, Laurel Springs  
Robert Mather, Pine Valley

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Roger Leonard                      Leonard O'Neill Insurance Group  
Terry Mason                        M&C Insurance Agency, Inc.  
Mike Avalone                      Conner Strong & Buckelew  
Rick Bean                          Henry D. Bean & Sons Insurance  
Walt Eife                          Waypoint Insurance  
Peter DiGiambattista              Associated Insurance Partners

**WELCOME:** Mayor Branella welcomed everyone to the Borough of Brooklawn.

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF OCTOBER 26, 2015.

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF OCTOBER 26, 2015:**

Motion:                              Commissioner Wolk  
Second:                              Commissioner Lipsett  
Vote:                                  Unanimous

**CORRESPONDENCE:** NONE

**2016 BUDGET** – As of the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2016 in the amount of \$12,428,901 representing a budget increase of 1.94%. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity.

**MOTION TO OPEN THE PUBLIC HEARING**

Motion:                              Commissioner DiAngelo  
Second:                              Commissioner Mevoli  
Vote:                                  Unanimous

**DISCUSSION:** Executive Directors said there was one change to the budget since we did the Budget Introduction but the dollar amount did not change. On line 41 there was an adjustment made in the amount of \$5,351.00. The Budget was refreshed which resulted in an increase on the MEL property. Executive Director said after a discussion with the Chairman, instead of changing everyone’s assessment, this amount was taken out of the contingency line item. Executive Director said the loss funds did very well with an increase of 2.07% and the Professional Expenses and Contingency totaled an increase of 1.84%. Overall the Budget increase is at 1.94% which is the third year in a row we have had an increase under 2% on the average. Executive Director said if there were no questions regarding the budget an motion to adopt the 2016 Budget would be in order.

**MOTION TO CLOSE THE PUBLIC HEARING**

Motion: Commissioner Lipsett  
Second: Commissioner Michielli  
Vote: Unanimous

**MOTION TO ADOPT THE 2016 BUDGET AND CERTIFY THE ASSESSMENTS FOR THE CAMDEN COUNTY MUNICIPAL JIF**

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

**FUND BANKING SERVICE & ASSET MANAGER:** As reported at last month’s meeting, the MEL issued a Request for Proposals for Banking and Asset Manager Services. The MEL Investment Committee made its recommendations to the Board. The Board accepted the Investment Committee recommendation to award the Banking contract to Investors Bank and the Asset Manager contract to Wilmington Trust.

Local Affiliated JIFs can participate in this program with the same terms. The applicable Resolution for the Camden JIF is on (Page 14) of the agenda. The recommended change in banking and asset management services has been discussed with the Fund’s Treasurer.

**MOTION TO APPROVE RESOLUTION 15-28 APPOINTING INVESTORS BANK AS THE FUND BANK AND WILMINGTON TRUST AS ASSET MANAGER**

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

**POL/EPL RENEWAL:** The Underwriting Manager has been negotiating the Public Officials/Employment Practices renewal for 2016. The incumbent, XL Insurance had indicated at 15% increase in the program whereas QBE North America quoted 5%. It is their recommendation tat MEL Member JIFs move the EPL/POL Program to QBE North America, Summit Risk Services will remain the claims adjusters. Memorandum included on Page 15.

**MOTION TO AUTHORIZING THE UNDERWRITING MANAGER TO MOVE THE FUND’S EPL/POL PROGRAM TO QBE NORTH AMERICA**

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

**CLAIMS SWEEP FOR PUBLIC OFFICIALS/EMPLOYEMENT PRACTICE**

**CLAIMS:** It is imperative that any existing POL/EPL claims and/or facts or circumstances be reported to the current carrier prior to the policy’s expiration on December 31, 2015.

Attorney Nardi said it is very important that all claims or potential claims be reported to AmeriHealth by December 18, 2015. Mr. Nardi said it is very important for everyone to take a very cautious approach and recommends getting together with department heads to make sure there have not been any verbal complaints or written complaints that you may not be aware of. Mr. Nardi recommended that members consult their municipal attorneys and your Planning and Zoning Board attorneys. Mr. Nardi said when in doubt report it.

**MEMBERSHIP RENEWALS:** The Fund has 4 members up for renewal at the end of the year. Renewal documents were sent out in August. We have received renewal documents from all four members the Boroughs of Clementon, Laurel Springs, Hi-Nella and Pine Hill.

**PROPERTY APPRAISAL UPDATE:** Asset Works has advised us that they will begin property appraisals in the Camden JIF in early December. Each member municipality will be asked to provide a contact person for Asset Works to coordinate site visits.

**MEL REPORT:** The MEL met on October 21, 2015 at the Forsgate Country Club to introduce the 2016 Budget. Enclosed is a copy of Commissioner Wolk's report. The MEL also met on November 18<sup>th</sup> in Atlantic City and adopted its 2016 Budget. Commissioner Wolk said introduced the 2016 Budget that showed an overall decrease of 4% and a Public Hearing and Adoption of the 2016 Budget at the November 18, 2015 meeting. The Fund attorney reported the balance of POL/EPL claims will be resolved by the end of 2016. Commissioner Wolk also said the approval to change banking services to Wilmington Trust for asset manager services and Investors Trust for Banking.

**EJIF REPORT:** The EJIF met last week at the Forsgate Country Club. A public hearing and adoption of the 2016 Budget was held. Commissioner Wolk said the 2016 Budget was introduced and adopted at the October 21<sup>st</sup> meeting. The EJIF authorized the 2015 Dividend in the amount of \$500,000 to its members and approval to change banking services to Wilmington Trust for asset manager services and Investors Trust for Banking. The Board voted for the release of RFQ for Environmental Engineer for the Fund. Executive Director said the Environmental Engineer will most likely change for our area, T&M did not submit an RFQ but most of their staff has moved to a new company and that company did submit an RFQ. The Board will be reviewing and a synopsis will be completed and contact information will be sent out shortly.

**RCF REPORT:** The Residual Claims Fund met on October 21, 2015 at the Forsgate Country Club and held its public hearing to adopt the amended 2015 Budget and the 2016 Budget. Enclosed is a copy of Commissioner Wolk's report. Commissioner Wolk said they authorized the transfer of funds from Fund Year 2011 into the RCF. The 2015 amended Budget and the 2016 Budget was approved at the October 21, 2015 meeting. Commissioner Wolk also said the approval to change banking services to Wilmington Trust for asset manager services and Investors Trust for Banking.

**MEL, RCF & EJIF REPRESENTATIVES:** The Fund should elect its representative to the MEL, RCF & EJIF for the 2016 Fund Year. In response to Chairman Mevoli, Commissioner Wolk said he would be happy to serve as the MEL, RCF and EJIF

representative for 2016. Chairman Mevoli thanked Commissioner Wolk and said he always does a great job as our representative.

**MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2016 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

Motion: Commissioner Maley  
Second: Commissioner Michielli  
Vote: Unanimous

**MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2016 REPRESENTATIVE TO THE RESIDUAL CLAIMS FUND JOINT INSURANCE FUND**

Motion: Commissioner Maley  
Second: Commissioner Michielli  
Vote: Unanimous

**MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2016 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND**

Motion: Commissioner Maley  
Second: Commissioner Michielli  
Vote: Unanimous

**ELECTED OFFICIALS TRAINING:** This year's elected officials training program will focus on Public Officials & Employment Practices, specifically personal liability of the elected officials. Sessions will be scheduled after the New Year through the office of Mr. Nardi. The MEL will also be offering the online training.

This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL's \$250 credit for each elected official and municipal administrator/manager.

**DECEMBER MEETING:** Executive Director said for the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures. Resolution 15-29 authorizing this action is part of the agenda (Paged 19).

**MOTION TO APPROVE RESOLUTION 15-29 CANCELLING THE DECEMBER MEETING**

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Vote: Unanimous

**RISK MANAGEMENT CONSULTANT FEES** - Executive Director said a few of the other JIFs in the state have passed resolutions to waive adjustments to Risk Management Fees, when we have the elected officials training with the credit of \$250.00 we have to deduct 6% of that from the risk management fees. A lot of the JIFs passed a resolution to waive anything less than \$150 or less, resulting from member credits for seminar attendance. Executive Director said it is our recommendation for this Fund to consider adopting a resolution amending the Fiscal Management Plan.

**MOTION TO AMEND THE FUND’S FISCAL MANAGEMENT PLAN WAIVING RISK MANAGEMENT FEES AS A RESULT OF MEMBERS PARTICIPATING IN SEMINAR CREDITS**

Moved: Commissioner Maley  
 Second: Commissioner Wolk  
 Vote: 9 Ayes, 0 Nays

**TREASURER AUDIT:** Executive Director said as you recall we approved Bowman & Company to complete an audit when we switched Treasurers earlier this year. We received the report today and there were no variances or discrepancies. Executive Director said he would send this information out to everyone. It was a good transition and everything is clear on that.

**DIVIDEND OPTION FORM:** Executive Director said the Fund Office send out the Dividend Option form to all members to select how they would like to received the 2015 dividend in either the form of the a check or a credit on the 2016 assessment. There are 12 towns that have not responded so if we do not hear from these towns they will received their dividend in the form of a check.

**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 most recent Financial Fast Track as of September 30, 2015 showing a \$5.1 million dollar surplus. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 45% we currently stand just under 42% so we continue to trend well along with 2013 and 2014. Lost Time Accident Frequency we have improved at 2.24 last month we were at 2.28.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**Approving Payment of Resolution #15-30 November 2015 Vouchers**

<b>CLOSED YEAR</b>	\$900,483.72
<b>TOTAL 2015</b>	\$104,430.89
<b>TOTAL</b>	<b>\$1,004,914.61</b>

**Confirmation of October 2015 Claims Payments/Certification of Claims Transfers:**

<b>Closed Fund Year</b>	(32.48)
<b>2011</b>	.00
<b>2012</b>	79,807.14
<b>2013</b>	17,739.98
<b>2014</b>	43,042.66
<b>2015</b>	257,181.32
<b>TOTAL</b>	<b>397,738.54</b>

**MOTION TO APPROVE RESOLUTION #15-30 VOUCHER PAYMENTS FOR NOVEMBER 2015 AND TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF OCTOBER 2015 AS PRESENTED**

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

**MOTION TO APPROVE THE TREASURER’S REPORT:**

Motion: Commissioner Gallagher  
 Second: Commissioner DiAngelo  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Mr. Nardi said back in April we talked about a seminar on Cyber Coverages and technology and risks involved. The Bloustein School recently issued the report to all member municipalities. The recommendation is you should have all of your leadership and executive teams review this information. It is very informative and would as suggest part of your reorganization you conduct a meeting after everyone has reviewed.

**SAFETY DIRECTOR:**

John Saville reviewed the Safety Director monthly reports. A list of MSI training is included in the report with Fast Track Training. Mr. Saville said a Safety Director’s Bulletin is included in the agenda on Leaf Collection Safety along with a Safety Director’s ALERT on crossing guard placement. The 2016 Training calendar is being finalized. Mr. Saville also reminded everyone the Special Recognition Rewards are due so if you have someone eligible for this award now is the time to submit it. Commissioner Shannon asked if we could follow up on a crossing guard physical check list. Mr. Saville said he would check with Tim Sheehan to see if this information is being provided through the Rutgers program.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director reviewed the Certificate Report was enclosed on page 33 for the period 9/24/15 to 10/20/15 was included in the agenda listing 13 certificates.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the reports for October 2015, with a savings of 42.36% for the month and a total of 48.54% for the year. Ms. Goldstein reported on the 3<sup>rd</sup> Quarter 2015 Workers Compensation Injury Snapshot.

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 Gallagher  
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 DiAngelo  
Roll Call Vote: 9 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: 5:54 PM**

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