

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 23, 2016
VOORHEES TOWN HALL 5:23 PM**

Meeting of Executive Committee called to order by Mayor Wolk. 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	Absent
M. James Maley, Secretary	Borough of Collingswood	Present (arrived at 5:40 pm)
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:

Bob Mather, Pine Valley Borough
Millard Wilkinson, Berlin Borough
Lawrence Spellman, Voorhees Township
David Taraschi, Audubon Borough
Jack Flynn, Gibbsboro Borough
John Foley, Cherry Hill Fire District
Ken Cheeseman, Laurel Springs Borough
Edward Hill, Lawnside Borough

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
Duane Myers M&C Insurance
Walt Eife Waypoint Insurance

WELCOME: Mayor Platt welcomed everyone to the Voorhees Township Town Hall

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 25, 2016

MOTION TO APPROVE THE OPEN MINUTES OF APRIL 25, 2016

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

CORRESPONDENCE:

NONE

MEL MEMBERSHIP RENEWAL: The Fund is scheduled to renew their MEL membership effective 7/1/16. Enclosed on Page 14 is Resolution 16-13 renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2016 through June 30, 2019. Executive Director said a motion would be in order to renew membership in the Municipal Excess Liability Joint Insurance Fund.

MOTION TO APPROVE MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Motion: Commissioner DiAngelo
Second: Commissioner Michielli
Roll Call Vote: 7 Ayes, 0 Nays

MEL CRIME POLICY ENDORSEMENTS: The MEL Coverage Committee worked with the Technical Writer to develop two enhancing endorsements to the JIF Crime Policy. One is extending coverage for Social Engineering exposure and the other as an exception to the Failure

to Obtain Insurance exclusion as respects to on line vendor exposure. Enclosed on Page 16 of the agenda there is a memorandum from the MEL Underwriting Manager. Executive Director said Ed Cooney from the MEL Underwriting office is present at the meeting to discuss the enhancing endorsements.

Mr. Cooney said the Social Engineering endorsement is an expansion of the Crime form which will give you coverage enhancement for social engineering losses. This is a new form of theft going on with technology where someone may impersonate and employee of your township requesting a fraudulent transfer of assets or funds and then money is then gone never to be recovered.

Mr. Cooney said the Failure to Obtain Insurance endorsement is a small supplement of \$25,000 to cover vendors that provide “on-line” service for member towns, most notable the collection of recreation registration fees.

The Endorsement appeared on Pages 17 - 19, 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 Gallagher
Second:	Commissioner Lipsett
Roll Call Vote:	7 Ayes, 0 Nays

POLICE ACCREDITATION: As previously discussed, the Fund’s Coverage Committee made the recommendation that any member that seeks Police Accreditation be awarded a one time grant of 25% of the cost associated with the program after the member achieves Accreditation. On Page 20 is Resolution 16-14 that established the Program.

MOTION TO APPROVE RESOLUTION 16-14 ESTABLISHING A GRANT PROGRAM FOR POLICE ACCREDITATION

Motion:	Commissioner DiAngelo
Second:	Commissioner Michielli
Roll Call Vote:	7 Ayes, 0 Nays

PROPERTY APPRAISALS UPDATE: Asset Works has begun to contact members to begin property appraisals in the Camden JIF. Work should be complete by mid June. Draft reports will be received by Perma and distributed to RMC’s and members for review.

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 – Sessions have been conducted in Collingswood, Voorhees and Winslow. The PMM JIF has one scheduled on May 25th at the Marlton Fire Station. Several more sessions will be announced. Executive Director said a Chief and one superior officer must attend one of the training sessions.

Managers & Supervisors Training - Employment Practices Risk Management Program also includes mandatory training of management. Mr. Nardi has conducted a session in Winslow. Sessions are scheduled in Collingswood on May 24th, Cherry Hill on May 25th, and Voorhees on June 6th. Registration information was enclosed on Page 22. Executive Director said over 60 people are registered for the training in Collingswood. If we need to schedule a few more sessions we will do that.

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 official 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 24.

2016 FINANCIAL DISCLOSURE FORMS: As previously reported 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 was April 30th. Executive Director said we are happy to report the Camden JIF is in full compliance and all Fund Commissioners have filed their Disclosure forms. Executive Director thanked Karen Read for assisting a few members with issues they encountered when completing their disclosure forms online.

2017 RENEWAL ONLINE UNDERWRITING DATABASE: Members and risk managers will receive an email when the database is set up to begin the 2017 underwriting renewal – which is expected to begin on or near June 1, 2016. Executive Director said depending on when the property appraisals come in that information may be integrated into the Exigis system. Executive Director said we will review the appraisal information before anything is changed in the Exigis system.

2016 2ND ASSESSMENT BILLS: Statements of Account were sent to members with a due date of June 15th and a reminder that a new lock box is in place; see Page 25 of the agenda. Treasurer Pigliacelli said a few assessments were paid in May and she will keep members advised as payments are received.

POLICE ASSOCIATION TRAINING: Executive Director said one add on item is a letter that was circulated from the Camden County Police Chiefs Association asking if we could help out financially on an Ethical Protector Executive Overview course designed to give Police Chiefs and senior officers interactive training with introduction to the physical, verbal and physical conflict de-escalation and verbal defense influence skills. This letter was from Chief Winters of Pine Hill and they are asking if the JIF could contribute \$99 with the registration of one police officer from each jurisdiction in the county. Executive Director said the total cost would be roughly around \$3,000 and we do have a line item in the budget for police training which would easily cover this. Executive Director said a few of our

members did take a look at this and thought it would be very worth while for the JIF and they would recommend it.

MOTION TO APPROVE THE POLICE ASSOCIATION TRAINING FOR ONE OFFICER PER MEMBER WITH A COST OF \$99.00 PER ATTENDING OFFICER

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

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 March 31, 2016 the statutory surplus stands at \$4.7 million. Executive Director said 2015 continues to be the year that is really haunting us as it has with many JIFs, because of the winter that year. Executive Director said last week there was a meeting with the actuary and found the average cost per claim in 2013 was \$11,714; in 2014 the average cost was \$13,500; and 2015 the average cost was over \$21,000 per claim, so you can see the severity in 2015 and how it affects the numbers. Executive Director said thankfully 2016 has leveled off and we had a good winter and this was a total reflection on the winter of 2015. Executive Director revised the Expected Loss Ratio Analysis and said for April 2016 the actuary projected the JIF at a little over 9% and we currently stand at 15% which is not so bad for this current year. Executive Director said in Lost Time Accident Frequency as of April 30th we improved to 1.44 - down from last month at 1.83 and last year at 2.97. This is a dramatic improvement over last year. Executive Director said we still have 23 members with no lost time accidents as of April 30.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 16-15 May 2016 Vouchers

2015	\$16,116.19
2016	\$103,612.52
TOTAL	\$119,728.71

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

Closed	.00
2012	21,354.05
2013	67,937.19
2014	22,383.93
2015	94,545.66
2016	112,042.61

TOTAL	318,263.44
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MOTION TO APPROVE RESOLUTION 16-15 MAY 2016 VOUCHERS

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

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

Motion: Commissioner DiAngelo
 Second: Commissioner Michielli
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said we have had a significant amount of attendance at the training but would like to encourage in addition to the training everyone reviews their policies and procedures. The MEL has made it very easy and the information is on the MEL website at www.njmel.org and we encourage everyone not to wait until October 1st because there are changes in the law which the towns would be bound by. Mr. Nardi highlighted a few of the changes one being anti-discrimination policy and the ADA Act in regard to the NJ Pregnant Workers Fairness Act, Modification of Social Media Policy, Open Public Meetings Act Procedures for Personnel Matters and several others. They are very important topics and ones we face every day. Please have your town solicitor to take a look and make sure these policies are in place.

SAFETY DIRECTOR:

Mr. Saville reviewed the monthly reports. Mr. Saville reminded everyone the next Executive Safety Committee meeting will take place on June 2, 2016 at the Conner Strong & Buckelew offices. If you have any items you would like added to the Executive Safety Committee Meeting agenda please contact the Safety Director’s office.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager reviewed the Certificate Report for the period 3/19/16 to 4/20/16 which was included in the agenda showing 47 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 April 2016 where there was a savings of 45.99% for the month and a total of 47.77 % for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

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

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Gallagher
Second: Commissioner Shannon
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Shannon
Second: Commissioner Gallagher
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT: Commissioner Wilkinson said on the Executive Director's Report under Police Accreditation the Resolution# is 16-19 and on the actual Resolution on Page 20 the Resolution# is 16-14. In response to Mayor Wolk, Ms. Read said the correction would be made on the Executive Director's report to reflect Resolution# 16-14.

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner Gallagher
Vote: Unanimous

MEETING ADJOURNED: 5:55PM

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