

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JULY 27, 2015
BOROUGH OF PINE HILL 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 Bradford Stokes, Rachel Chwastek
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices 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 Scioli
Auditor	Bowman & Company James Miles

FUND COMMISSIONERS PRESENT:

David Taraschi, Audubon
Millard Wilkinson, Berlin Boro
Robert Mather, Pine Valley
Patricia Hendricks, Pine Hill
Jack Flynn, Gibbsboro

RISK MANAGEMENT CONSULTANTS PRESENT:

Ilene Laursen	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Duane Myers	M&C Insurance Agency, Inc.
Rick Bean	Henry D. Bean & Sons Insurance
Mark von der Tann	Edgewood Associates
Walt Eife	Waypoint Insurance
Peter DiGiambattista	Associated Insurance Partners

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

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JUNE 22, 2015.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JUNE 22, 2015:

Motion:	Commissioner DiAngelo
Second:	Commissioner Michielli
Vote:	Unanimous

CORRESPONDENCE: NONE

2016 RENEWAL ONLINE UNDERWRITING DATABASE: Executive Director said last year the MEL contracted with Exigis to develop an underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper renewal application process.

Members recently received an email advising the database has been set up and is ready for members to begin the 2016 underwriting renewal. The deadline will be September 1st. Executive Director said we appreciate the Risk Managers assistance in obtaining this information. We will send out reminders to those members that have not started completing their renewal information. Please contact the Fund Office if anyone has any questions or needs assistance. It is important to have the renewal information for our Budget numbers.

2016 RFQ – FAIR & OPEN PROCESS: Executive Director said some of 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, 2016 through December 31, 2016.

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

- Fund Attorney
- Fund Defense Attorney's
- 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 JULY 1 2016 THROUGH DECEMBER 31, 2016

Motion:	Commissioner Wolk
Second:	Commissioner Rochford
Vote:	9 Ayes, 0 Nays

MEMBERSHIP RENEWALS: Executive Director said the Fund has 4 members up for renewal at the end of the year. Those towns are Clementon, Hi-Nella, Laurel Springs and Pine Hill. Renewal documents will be sent out in August.

2015 COVERAGE MANUALS: The Fund office has 4 members up for renewal at the end of the year. Renewal documents will be sent out in August to all Fund Commissioners and Risk Managers.

OPRA FORMS: The Fund office has revised the OPRA form used for all Joint Insurance Funds. There is a new fax number, email address and a new contact person is Bradford Stokes.

REGULATORY AFFAIRS: Executive Director said PERMA filed the 2014 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 25th at the Camden County Emergency Services Training Center. A notice will be mailed to all members with additional information.

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 May 31, 2015 showing a \$5.6 million dollar surplus which is an increase of \$500,000 over last month and we had some reserve changes in our favor. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 18.23% we currently stand at 21.33% so we

continue to trend very well. Lost Time Accident Frequency we have improved at 2.59 last month we were at 2.74.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 15-21 July 2015 Vouchers

TOTAL 2014	\$18,097.00
TOTAL 2015	\$543,683.63
TOTAL	\$561,780.63

Confirmation of June 2015 Claims Payments/Certification of Claims Transfers:

Closed Fund Year	0.00
2011	16,686.65
2012	19,110.21
2013	93,645.26
2014	60,000.19
2015	296,730.51
TOTAL	486,172.82

MOTION TO APPROVE RESOLUTION 15-21 VOUCHER PAYMENTS FOR JULY 2015 AND TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JUNE 2015 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner Lipsett
Vote: 9 Ayes, 0 Nays

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi reported he attended the EPL/POL program update sponsored by the MEL, Conner Strong, XL along with other Professionals. We are in the fourth year of renewal with XL. Attorney Nardi said overall this JIF has done well with these types of claims with only a two cases on the higher end and good reflection on the JIF. Executive Director said if you recall last year was the first year that experience had actually played a factor for individual town rates. Indications are have been doing fairly well and we will have an indication in the next few weeks and will hopefully have this information at the August meeting. In response to Chairman Mevoli, Ed Scioli said they going to be discussions the end of July and we are looking for a multi-year

renewal. XL was able to not only identify the bad performers but those towns that just don't care to take the steps for loss control to make themselves better. These towns are driving the poor experience and if need be they may be taken out of the program. Mr. Scioli said this JIF is not one of the bad performers.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. A list of MSI training is included in the report with Fast Track Training. Mr. Saville said a monthly notice with start going out to the Fund Commissioners and Safety Coordinators that will show the upcoming training so everyone is aware of the classes that will be coming up. Safety Directors Bulletins were included on Managing Special Events and on Heat Stress. The Executive Safety Committee meeting will be held on August 4th at Tavistock. A special Safety Coordinators Skills seminar will be held in Cherry Hill on August 7th.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager Edward Scioli reviewed the Certificate Report was enclosed on page 52 for the period 5/19/15 to 6/21/15 was included in the agenda listing 14 certificates. Mr. Scioli also reviewed the Revised MEL Bulleting 15-03 since we are in the midst of hurricane season we would like to remind the membership that the Zurich deductibles for flood are different for locations that are wholly are partially in a flood zone, therefore we strongly recommend everyone to have surveys conducted to see if you have property that fits that description and if you do to purchase the maximum limit available under the National Flood Insurance Program. That will help to close the gap between the deductible and the Zurich deductible. Underwriting Manager said the JIF does defy excess flood coverage but that is excess and we are looking at the layer in between those deductibles so we thought it was a good idea this season to remind everyone.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the reports for June 2015, with a savings of 37.05% for the month and a total of 47.30% for the year.

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 Michielli
Second:	Commissioner Lipsett
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner Gallagher
Vote: Unanimous

MEETING ADJOURNED: 5:46 PM

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