

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 26, 2015
GLOUCESTER CITY 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	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
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

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Boro
David Taraschi, Audubon
Ari Messinger, Cherry Hill Township
John Foley, Cherry Hill Fire Department
Ethel Kemp, Camden Parking Authority
Maryanne Wardlow, Lawnside

RISK MANAGEMENT CONSULTANTS PRESENT:

Ilene Laursen Conner Strong & Buckelew
Roger Leonard Leonard O'Neill Insurance Group
Terry Mason M&C Insurance Agency, Inc.
Rick Bean Henry D. Bean & Sons Insurance
Joe Henry Hardenbergh Insurance

WELCOME: Jack Lipsett welcomed everyone to the Gloucester City Community Center

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 27, 2015.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF APRIL 27, 2015:

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

CORRESPONDENCE: Executive Director said the Camden County JIF received a letter from the Borough of Lindenwold after the agenda was sent out to all members. The Borough of Lindenwold has asked to be removed from the hosting schedule for future meetings and they did thank the JIF for the many services we provide. Executive Director said the schedule will be adjusted accordingly next year. Commissioner Lipsett said they would be happy to host the March meeting next year rather than the May meeting as this would work better for Gloucester City's scheduling. Chairman Mevoli said the schedule will reflect that change and we will find another town to host future May meetings.

PROPERTY APPRAISAL RFQ – Executive Director said the Camden and the Central Jersey Joint Insurance Funds have authorized the release of an RFQ for property appraisals at their respective March meetings. The due date for RFQ submission is May 19th. A report will be sent out under separate cover with the intention of awarding the contract at this month's meeting. Executive Director said there were three RFQ responses from Asset Works, Spire Risk Advisors and Federal Appraisals. Executive Director said there was an option to have the appraisals completed over a one year or a two year time period. We received better pricing on the one year option. Both Asset Works and Spire Risk Advisors had the same pricing at \$90 per building and Federal Appraisals has a price of \$310,000. Executive Director said Asset Works has done a lot of JIF work throughout the state. They have done some work in the Gallagher JIFs and in the New Jersey Utility Authorities JIF with

local offices. Spire Risk Advisors does not have any experience in New Jersey and their closest office is in Massachusetts and they did not sign their Political Disclosure Certification although it is not fatal. Executive Director said his recommendation would be to go with Asset Works with the one year agreement. The JIF does have \$30,000 allocated for this line item so we would need an addition \$9,500 which we could easily cover in the contingency line item. Executive Director said the joint effort with the Central JIF saved up \$10,000 which was a worth while as local agreement type effort. The process should begin sometime in July or August and will be completed within one year.

MOTION TO APPROVE THE AWARD FOR PROPERTY APPRAISALS TO ASSET WORKS

Motion: Commissioner Maley
Second: Commissioner Michielli
Vote: 8 Ayes, 0 Nays

AMEND THE FUNDS FISCAL MANAGEMENT PLAN: Executive Director said with the appointment of a new treasurer, we need to amend the Plan adding Elizabeth Pigliacelli as a signer. Resolution 15-17 was enclosed on Page 12 of the agenda packet.

MOTION TO AMEND THE FISCAL MANAGEMENT PLAN

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

CHERRY HILL TOWNSHIP: Executive Director said the Township has requested an assessment quote to change from a Workers Comp Retention to a \$50,000 Deductible Program. This would bring their claims under our current TPA & Managed Care Provider at first dollar. The added cost for this would be \$23,530.01 (Pro-Rate for a 7/1 start). The cost will be paid for by the Township. Risk Manager Ilene Laursen said the JIF will be very happy with Cherry Hill as they do an excellent job handling their claims.

MOTION TO APPROVE CHERRY HILL TOWNSHIP'S REQUEST TO CHANGE TO A \$50,000 DEDUCTIBLE PROGRAM

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: 7 Ayes, 0 Nays, 1 Abstain – Jack Lipsett

PERMA STAFF ANNOUNCEMENT: (PAGE 13): Executive Director said after 30 years of service to the MEL and its affiliated JIFs, Mary Lou Doner, Vice President of Claims, is retiring on July 1, 2015. PERMA is pleased to announce that Robyn Walcoff, Esq. will join the operation as the Vice President of Claims. Executive Director said he and Karen Read have worked with Roby Walcoff in a few of the Insurance Commissions and will be a welcomed addition and a smooth transition. Robyn Walcoff will be present at the next JIF

meeting for introductions. Chairman Mevoli said Mary Lou Doner was with us from the beginning and has always done excellent work with the claims and she will be missed.

2014/2015 PUBLIC OFFICIALS/ELECTED OFFICIALS TRAINING SEMINARS: Executive Director said as a reminder, to supplement live presentations of this year's Elected Officials seminar, the MEL posted an online version on www.njmel.org instructions to take the online course is enclosed. The deadline to complete the training is June 1, 2015. Online instructions were on page 14 of the agenda packet.

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 will receive an email when the database is set up to begin the 2016 underwriting renewal – which is expected to begin on or near June 1, 2015.

2015 PRIMA CONFERENCE: Executive Director said in the past the JIF has authorized the attendance of Board members at the annual risk management conference for the purpose of attending seminars. The next PRIMA conference will take place in Houston from June 7-10. Please advise the Fund office if you are interested in attending.

2015 FINANCIAL DISCLOSURE FORMS – Executive Director said last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. Perma has provided all Fund Commissioners with the PIN they need to complete their Financial Disclosure filing for the Camden JIF. The email included a link to the instructions and the webpage to file your disclosure. The filing deadline is April 30th. There are several fund commissioners of this JIF that have not completed their filing by the deadline. We will be contacting these Commissioners again to remind them to complete the filing.

Executive Director said the State did issue fines for anyone that did not complete their Financial Disclosure last year. We did not have anyone in this Fund receive a fine last year.

AUDIT AND ACTUARIAL VALUATION YEAR-END REPORTS: The financial audit for the period ending December 21, 2014 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline. Executive Director said he spoke with Mr. Miles and he requested that the Finance Committee get together for a conference call to review the audit in detail. We will send an email within the next few weeks to set up a time for the conference call.

LEAGUE MAGAZINE – Executive Director said enclosed on Page 15 of the agenda packet is the third of 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.

SPECIAL AUDIT - Executive Director said last month we spoke about having a special audit since we have changed Treasurers. Fund Commissioners felt there should be some type of a transition audit. An email from Jim Miles was distributed regarding a scope of work for the special audit and the cost is a fair price not to exceed \$500. Everyone in the PERMA offices feels this is a sufficient and worth while effort. Chairman Mevoli said we should have this audit completed just to keep everything in order regarding the transition.

MOTION TO APPOINT BOWMAN & COMPANY TO COMPLETE SPECIAL AUDIT FOR TRANSITION OF TREASURER RECORDS

Motion:	Commissioner Maley
Second:	Commissioner Michielli
Vote:	8 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 most recent Financial Fast Track as March 31, 2015 showing a \$4.9 million dollar surplus which is a dip from the last month and we had some reserve changes. Executive Director said the Total Cash on hand in the amount of \$17.1 million dollars. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 9.3% we currently stand at 13.5% property and workers’ comp is driving this number a little bit but all and all it is early in the game and we are doing fairly well. Lost Time Accident Frequency we have improved from 3.20 last month down to 2.97 this month.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 15-16 May 2015 Vouchers

TOTAL 2014	\$0.00
TOTAL 2015	\$103,858.93
TOTAL	\$103,858.93

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

2011	31,910.62
2012	36,009.84
2013	76,935.78
2014	85,272.50
2015	94,642.44

TOTAL	324,771.18
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MOTION TO APPROVE RESOLUTION 15-16 VOUCHER PAYMENTS FOR APRIL 2015 AND TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MARCH 2015 AS PRESENTED AND APPROVE THE TREASURER’S REPORT:

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	8 Ayes, 0 Nays

Chairman Mevoli said the Treasurer handed out a written report and this report will be included in the agenda going forward.

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said as we continue to work on training with our law enforcement professionals given some of the cases we have reviewed here and in the claims committee meetings, there seems to be a change and an emphasis on some of the training we would like to offer our police officers and superior officers. Mr. Nardi said we have reached out to our defense panel since they are the ones that are most informed when it comes to all the details in these cases and while we found a number of our municipalities comply with all of the required government guidelines established by the attorney generals office and the prosecutors office we have noticed a change in culture if you will on the street. We are going to try and address these types of changes in the training and constitutional rights in regards to free speech.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the Executive Safety Committee meeting that was scheduled for May 21st has been rescheduled to June 4th. A list of MSI training is included in the report with Fast Track Training. Mr. Saville said the next Police Ad Hoc Committee will be on June 26th at the Conner Strong & Buckelew offices. If your Chief was not at the last meeting you may want to make them aware of it and possibly take part. In response to Commissioner Shannon, Mr. Saville said all of the Chiefs have been invited to the next session at the last session there were only a select number as we were just starting and trying to get things off the ground. Commissioner DiAngelo said we may want to ask the Pennsauken police chief to the next session. Mr. Saville said Pennsauken did attend the last session.

Safety Director said there is information in the report regarding the Right to Know Surveys for this up coming year and the Online Camp Counselor training as well.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the Underwriting Manager and the Certificate Report was enclosed on page 38 for the period 3/24/15 to 4/22/15 was included in the agenda listing 2 certificates. Executive Director said fire works are fast approaching and we encourage everyone to get their documentation in to us as soon as possible and the risk managers that usually take the lead in this we ask you to make sure you have this information into the underwriters office.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the reports for April 2015, with a savings of 50.64% for the month and a total of 48.22 % 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 Lipsett
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Maley
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Maley
Second: Commissioner Michielli
Roll Call Vote: 8 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: 5:49PM

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