

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – APRIL 28, 2014  
CHERRY HILL FIRE DISTRICT HEADQUARTERS 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 A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Richard Schwab</b>
Managed Care	Consolidated Services Group <b>Stephen McNamara</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Lawrence Spellman, Voorhees Township  
Millard Wilkinson, Berlin Borough  
David Taraschi, Audubon Borough  
Ethel Kemp, Camden Parking Authority  
John Foley, Cherry Hill Fire District

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Michael Avalone	Conner Strong & Buckelew
Ray Corry	Leonard O'Neill Insurance Group
Peter DiGiambattista	Associated Insurance Partners LLC
Rick Bean	Henry D. Bean & Sons Insurance
Mark von der Tann	Edgewood Associates, Inc.
Terry Mason	M&C Insurance

**WELCOME:** Commissioner John Foley welcomed everyone to the Cherry Hill Fire District Headquarters.

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF MARCH 24, 2014.

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MARCH 24, 2014:**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE:**

**EXECUTIVE DIRECTOR:**

**Employment Practices Liability 2014/2015 Program** – There are a number of areas members must address to maintain Program Compliance. Please visit the MEL webpage for complete details – [www.njmel.org](http://www.njmel.org) and work with your municipal attorney to complete the Attorney Certification form by the deadline of May 1, 2014. Several Managers & Supervisors sessions and police sessions been completed and one more Police Training has been scheduled in Gloucester City.

**Personnel Manuals** – Please visit the MEL webpage – [njmel.org](http://njmel.org) – for the updates to personnel policies & procedures manuals.

Executive Director said Mr. Nardi has conducted numerous sessions for Elected Officials and Managers & Supervisors. We do have a little flexibility as long as we know you have things scheduled in your town please communicate that information with the Fund Office. The MEL has extended a small grace period if you need a resolution passed or one last training session you have a little more time - just keep in contact with us. Executive Director asked the Risk Managers to do the same.

**2013/2014 Public Officials/Elected On-Line Training Seminars** – Executive Director said as a reminder, to supplement live presentations of this year's Elected Officials seminar, the MEL placed an online version on [www.njmel.org](http://www.njmel.org). To date, 500 MEL member officials have used this option. The deadline is May 1<sup>st</sup>. Enclosed on page 16 of the agenda are the access instructions

for the program. Executive Director said the option is still available if you would like to complete the online training.

**Risk Management Consultant Agreements** – Executive Director said enclosed is a listing by member town of the risk management consultant agreements received in our office to date. When all agreements have been received, we will prepare a filing with the Departments of Insurance and Community Affairs. Executive Director said we are to the point that if we do not have the risk management agreement we will be hold up on paying risk management fees until we receive the agreement. We would like to have this wrapped up as soon as possible.

**Financial Disclosure Form** – Executive Director said The Division of Local Governmental Services has released a statement concerning 2014 Financial Disclosure filings. Local government officers are instructed to await further information from their municipal clerks, county clerks, or other agency representatives as a new filing system is being developed. The Division has contacted the Fund office asking for the names of the Fund Commissioners for each JIF but we have not heard back yet with instructions for the on line filing. Executive Director said we will need to develop a roster to send to the DCA. Once that is completed we will send information to everyone and you should be able to save your information as you move forward to complete all of your required forms. Executive Director said the deadline for filing has been extended to June 13, 2014.

**2014 PRIMA Conference** - Executive Director said The Camden County Municipal JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. PRIMA's 2014 Annual Conference will be held June 8 – 12, 2013 in Long Beach, California. If you are interested in attending please send your information to the Fund Office as soon as possible.

**DUE DILIGENCE REPORTS** – Included in the agenda were due diligence reports as follows: the 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 said the Financial Fast Track for the month of January reflects a statutory surplus of \$4.5 million. As you can see in section nine of the report, several years have dipped because of claim movement. In 2012 there were actually two claims that have swayed the other way. Executive Director said for the month of February the statutory surplus rebound and is at \$4,523,718, this time last year we were at \$3.8 million. Executive Director reported on the Claims Analysis Report showing the actuary's projection for the loss ratio at 5.73% and we are currently at 3.02%. Executive Director said the Camden JIF is off to another good start - the property and auto liability from the winter is driving this number and we faired very well compared to some of the other JIFs. Executive Director said the Lost Time Accident Frequency of 1.14 is well below the state average. There are currently 29 members with zero lost time accidents which is reflected in the rate.

Executive Director said so far seven members have returned their EPL Compliance Checklists. We are striving to maintain 100% in EPL compliance as in previous years. We will be working with everyone and hopefully we will see this report updated drastically. After the final deadline folks can still return their checklist but if something does happen in that time frame potentially they can have a higher deductible.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

Report summarizing cash and investments as of April 2014 were included in the agenda.

**Approving Payment of Resolution 14-13 April 2014 Vouchers**

<b>TOTAL 2013</b>	\$34,138.06
<b>TOTAL 2014</b>	\$559,145.23
<b>TOTAL</b>	<b>\$593,283.29</b>

**Confirmation of March 2014 Claims Payments/Certification of Claims**

**Transfers:**

<b>2010</b>	\$33,249.05
<b>2011</b>	\$105,744.25
<b>2012</b>	\$71,063.44
<b>2013</b>	\$242,119.77
<b>2014</b>	\$42,258.68
<b>TOTAL</b>	<b>\$494,435.19</b>

**MOTION TO APPROVE RESOLUTION 14-13 VOUCHER PAYMENTS FOR APRIL 2014:**

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

Treasurer Schwab reported on the Certification and Reconciliation of Claims Payment and Recoveries and said the claims differential has changed significantly which is mostly for the 2011 property which has to do with the MEL money that came in from the hurricane and how it is being posted by CSI compared to the cash that ended up being here. In addition, Denise Hall is working on how CSI is handling claims that should go to the Residual Claim Fund. Treasurer Schwab said in reality there is only a \$5,000 difference because we have to deal with how to account for the Sandy excess money.

Treasurer Schwab reported there is \$100,000 differential on the March report on page 24 - there are two Sandy payments in that one and a lot if it has to do with timing.

Treasurer Schwab said he sending out the billing letter to Chesilhurst for their late payment and we still not have received Woodlynne's payment.

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MARCH 2014 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner Maley

Second: Commissioner Michielli  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Mr. Nardi said Executive Director mentioned that we conducted most of the Managers & Supervisor training. One thing that came up in the course of the training was the EPL 800 hotline that is available to everyone including human resources. It seems as though a lot of the managers and supervisors were unaware of the hotline or have not utilized it. There may not be a great need for this assistance since we did not have it in the past, but it is something we paid for. The hotline is general legal advice that is provided when you sign up. You will also be added to their email distribution list and you will receive information on common topics via email. Attorney Nardi said this is one of the requirements on your EPL Checklist and suggested that the risk managers and fund commissioners make sure their administrators, elected officials and others are aware of the fact that they have this resource available to them. In response to Chairman Mevoli, Attorney Nardi said there is a panel of law firms that they have engaged will answer your calls and it is an actual help line. Executive Director said the information for signing up for the hotline is on the MEL website.

**SAFETY DIRECTOR:**

Safety Director reviewed the monthly reports. Mr. Saville said the upcoming MSI training is listed and this is a good time to have your people registered for these classes. The Fast Track schedule is included in the agenda which is a good opportunity to get a lot of your training completed in one day.

Mr. Saville said today is National Worker Memorial Day and in 2013 MEL JIF family lost five members in the course of their work duties. Safety Director's office is asking all members to take a moment to remember these fellow workers and ask encourage you to do something to make a difference for you and your co-workers safety. In response to Chairman Mevoli, Mr. Saville said the annual JIF Safety Breakfast was held on March 25, 2014 at the Collingswood Scottish Rite, we had a wonderful response all Camden JIF members qualified. We gave out a perpetual plaque this so each year members will receive a brass plate to add to their plaque when they qualify. The Safety Coordinators round table was held after the breakfast and we talked about the Incentive Award Program for 2014 and we brought everyone up to date on the changes. The breakfast was very well received and there was 100% participation of all JIF members this year.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director said the holding report for the period 2/21/14 to 3/24/14 is included in the agenda with 16 certificates issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:**

Managed Care Provider reviewed the enclosed report and said that as of March 2014, there was a savings of 53% for the month and a total of 48 % for the year. In response to Chairman Mevoli, Mr. McNamara said the PPO Penetration Rate is typically at 87 -91% and the rate of reduction year to date is sitting at 49% which is a little lower than the traditional rate but we are expecting that to even out toward the end of the year since we are out of the most significant injuries from the winter.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

Motion:	Commissioner Wolk
Second:	Commissioner Michielli
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion:	Commissioner DiAngelo
Second:	Commissioner Michielli
Vote:	Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:**

Motion:	Commissioner Gallagher
Second:	Commissioner Wolk
Roll Call Vote:	9 Ayes – 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS:** Executive Director said in addition to the safety incentive money that will be sent to all towns this week, which we encourage everyone to use towards safety related items, you may recall the Board approved the optional safety money of \$500 for each town. A letter will be sent in the next few weeks for safety related items - where the town purchases the items and then sends the receipts with a voucher to the Fund Office for reimbursement.

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

**MEETING ADJOURNED: 5:46PM**

---

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