

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – AUGUST 25, 2014  
BOROUGH OF BARRINGTON 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	Absent
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 Rachel Chwastek</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:**

Millard Wilkinson, Berlin Borough  
Ethel Kemp, Camden Parking Authority  
Ari Messinger, Cherry Hill Township  
Dave Taraschi, Audubon Borough  
John Foley, Cherry Hill Fire District

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Roy Corry	Leonard O'Neill Insurance Group
Peter DiGiambattista	Associated Insurance Partners LLC
Terry Mason	M & C Insurance
Mark von der Tann	Edgewood Associates, Inc.
Walt Eife	Waypoint Insurance

**WELCOME:** Mayor Klaus welcomed everyone to the Borough of Barrington.

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF JULY 28, 2014.

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JULY 28 2014:**

Motion:	Commissioner Michielli
Second:	Commissioner Lipsett
Vote:	Unanimous

**CORRESPONDENCE:** None

**EXECUTIVE DIRECTOR:**

**2015 Renewal Applications – Online Underwriting Database** - Executive Director said as previously reported, the MEL contracted with Exigis to develop an online underwriting database for members and/or their risk managers to add/amend schedules online thereby eliminating the annual paper Renewal Application process. The MEL's underwriting data is being uploaded to the online database and user names and passwords have been issued.

Executive Director said there have been some growing pains with the start of the new program and some password issues that will be sent out tomorrow. For those that have gone into the system things have gone fairly well, it is web based and fairly simple once you dive into it and begin working in the system. September 15<sup>th</sup> is deadline for renewal applications to be completed, but this may be extended. If you have any issues or questions please feel free to contact Karen Read or Rachel Chwastek.

**Member Renewals** – Executive Director said the Fund has five members up for renewal at the end of the year. Renewal documents have been sent out. We are hoping to have all documents back by mid October. We received an inquiry from a town of the Trico JIF as a potential new member. We will send information to everyone and keep you posted as we move along.

**2015 RFQ for Professional Services** – Executive Director said the RFQ’s were advertised and were received by the Fund office on July 15<sup>th</sup>. The Contracts Committee will meet and report back at the September meeting. Executive Director said we do have competition in two of the positions for actuary and managed care. We will get back to everyone with those results.

**2014 Coverage Manuals** – Executive Director said the Fund office has distributed the 2014 Coverage manuals to all Fund Commissioners and Risk Managers via email.

**Safety Expo** – Executive Director said 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 Expos will be held on September 26<sup>th</sup> at the Camden County Emergency Services Training Center and November 7<sup>th</sup> at the Middlesex County Fire Academy. A notice will be mailed to all members with additional information. Executive Director said this is a great opportunity to knock out a lot of your training requirements in one day for your public works, water and sewer employees and to obtain the required TCHs for your licenses. We encourage everyone to attend. Information was emailed to members last week.

**2015 Budget** - Executive Director the Executive Committee normally schedules a meeting prior to the Fund’s regular October meeting to review the proposed budget. In the past, we have held this meeting a week before the October meeting date at the Collingswood Senior Community Center. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 13<sup>th</sup>. We will confirm everyone’s schedule to see if they are available on October 14<sup>th</sup>. We recently received preliminary numbers from the actuary for the loss funds and we look fairly positive again which is a good indication that we have had some very good years in 2012 and 2013. We could for the second year in a row have some very favorable numbers when it comes to loss funds that will certainly offset some of the increases we may see on the expense side as we move forward.

**DUE DILIGENCE REPORTS** – Included in the agenda were due the 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 shows a Surplus of \$4.4 million which is an increase of \$500,000 from last month due to some actuary changes and case reserves that have gone in our favor. On the Claims Management Report it shows the actuarial target of 23.90% and we are at 17.24%, as 2014 continues to trend well. The Lost Time Frequency had dropped to 1.65 down from 1.86 which is well below the state average and trending very well. We currently have 20 towns with zero lost time accidents. Executive Director said on the EPL/POL Compliance we reported that we received Chesilhurst last month, but we will have to wait to get the formal word from XL to make that change and believe that is forthcoming for the 100% compliance as last year.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

Mr. Schwab reported he and Denise Hall have been working closely to identify the variances and made corrections to bring the account very close to being reconciled with a balance of \$1,031.42.

We can identify these from prior years when we recording things differently. One of the differences is from 2011 whether a refund from Hurricane Irene should have gone in as property or liability CSI has it in property PERMA said it should be liability. In response to Commissioner Shannon, Mr. Schwab said from this point on we should not see a new difference that can not be identified.

**Approving Payment of Resolution 14-21 August 2014 Bills List**

<b>TOTAL 2014</b>	\$77,283.32
<b>TOTAL</b>	<b>\$77,283.32</b>

**Confirmation of July 2014 Claims Payments/Certification of Claims Transfers:**

<b>2010</b>	\$28,780.28
<b>2011</b>	\$322,549.54
<b>2012</b>	\$103,669.45
<b>2013</b>	\$77,262.73
<b>2014</b>	\$107,615.89
<b>TOTAL</b>	<b>\$639,877.89</b>

**MOTION TO APPROVE RESOLUTION 14-21 VOUCHER PAYMENTS FOR JULY 2014:**

Motion: Commissioner Lipsett  
 Second: Commissioner DiAngelo  
 Roll Call Vote: 8 Ayes – 0 Nays

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

Motion: Commissioner Lipsett  
 Second: Commissioner Wolk  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY: NONE**

**SAFETY DIRECTOR:**

Safety Director reviewed the monthly reports. Mr. Saville said the Fast Track for Safety was included in the agenda packet. The next regional training will be held in Clementon on September 18<sup>th</sup> the topic will be a PEOSHA Update and will be provided by Justin Baker. Participation in regional training counts towards your final score on our SIP so we hope to see everyone represented

by at least one person. In response to Commissioner Mevoli, Safety Director reported on a PEOSHA officer that is visiting member towns and find some obscure things that he is fining such a lock out tag out procedures and bottle jack inspections for your DPW. Mr. Saville said if you receive a call from one of these people you may contact him with any questions.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Underwriting Manager said the holding report for the period 6/19/14 to 7/22/14 is included in the agenda with 17 certificates issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:**

Managed Care Provider reviewed the enclosed report and said that as of July 2014, there was a savings of 40% for the month and a total of 48% for the year.

Mr. McNamara reported on the Camden JIF 2<sup>nd</sup> Quarter Workers' Compensation Injury Snapshot with 53 first reports of injury - 34 are now closed with 19 still treating. Currently four of the employees are still out of work and 49 have returned to work. Mr. McNamara also reported four of the 53 injuries for the 2<sup>nd</sup> quarter were the result of using a stretcher or assisting in transportation. We have discussed this in the claims committee in the past. In response to Commissioner Shannon, Mr. McNamara said two were police officers and two were EMTs.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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

Motion:	Commissioner DiAngelo
Second:	Commissioner Michielli
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion:	Commissioner Michielli
Second:	Commissioner Maley
Vote:	Unanimous

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

Motion:	Commissioner Gallagher
Second:	Commissioner DiAngelo

Roll Call Vote:

8 Ayes – 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT:** Risk Manager Mr. Corry asked if all the schedules need to be updated in Exigis or only the payroll employee count. Executive Director advised all of the schedules should be updated. Mr. Corry said the directions should be updated in the system. Ms. Read said she would check into the wording of the instructions and contact Exigis to make corrections if necessary.

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

**MEETING ADJOURNED: 5:45PM**

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