

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – JULY 28, 2014  
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 <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	
Managed Care	Consolidated Services Group <b>Stephen McNamara</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Borough  
Patricia Hendricks, Pine Hill  
Robert Mather, Pine Valley  
Eleanor Kelly, Runnemede  
John Foley, Cherry Hill Fire District

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Roger Leonard	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.
Ilene Laursen	Conner Strong & Buckelew

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

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF JUNE 23, 2014.

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JUNE 23 2014:**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
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. Currently, the MEL's underwriting data is being uploaded to the online database and will be reviewed for accuracy.

Seminars are being scheduled throughout the state to train Risk Management Consultants and Fund Commissioners on the new program. The seminar will be combined with the Underwriting Managers Review of the 2014 property program and reporting requirement changes that will be implemented for the 2015 property program. Executive Director said password and user information will be sent to all fund commissioners and risk managers. The target date for return and completion of the renewal applications is the first week of September.

**Member Renewals** – Executive Director said the Fund has five members up for renewal at the end of the year. Renewal documents will be sent out in August.

**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>. A synopsis report of the RFQ's received was distributed to the Executive Committee. There is competition for the positions of Actuary and Managed Care. Executive Director said as in the past the normal procedure was to refer this to the Contracts Committee. We will hopefully have more information to report at the next

meeting. Chairman Mevoli said members of the Contracts Committee are Louis DiAngelo, Richard Michielli, Terry Shannon and himself.

Executive Director said we have also received defense panel RFQ's and Mr. Nardi is reviewing those and he will send us a recommendation letter.

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

**Regulatory Affairs** – Executive Director said PERMA filed the 2013 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund's official newspaper.

**Financial Disclosure** – Executive Director said PERMA has provided all Fund Commissioners with the PIN they need to complete their Financial Disclosure filing for the Camden JIF and we have sent follow-up emails with any commissioner that has not yet filed. Executive Director said in this JIF there are still two fund commissioners that still need to file their disclosure statement. DCA said they will fine folks \$100 if they do not complete their filing. We will touch base with the remaining two members.

**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.

**Police Training** - Executive Director said he and the Safety Office have met with Voorhees retired Police Chief Keith Hummel to discuss additional police training. As you know we conducted the police chief training earlier this year which was very successful. Chief Hummel developed a program for those officers that have been here short term 1-5 years or have just started in the police department. This is a Risk Control Program we think is beneficial. Glenn Prince and Tim Sheehan have reviewed the program with Mr. Hummel and we think this is a very good program to offer to all the municipalities. Mr. Hummel has offered to complete the training for \$350 per session and should be able to get through the entire JIF in about six sessions.

**MOTION TO AUTHORIZE ADDITIONAL POLICE TRAINING  
AS PRESENTED**

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Vote:	Unanimous

**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 \$3.8 million which is down slightly from last year when we were at \$3.9 million. On the Claims Management Report it shows the actuarial target of 18.39% and we are at 12.17%, which is a twice as high than last year but still a very good percentage for this time of year as of June 30, 2014. The Lost Time Frequency for June is

at 1.86 which is a little higher than last month but still below the state average. We currently have 19 towns with zero lost time accidents. Executive Director said there is good news to report on the EPL/POL Compliance. We received Chesilhurst EPL POL Compliance Checklist earlier today so we now have all members in compliance.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

Report summarizing cash and investments as of June 2014 were included in the agenda. Executive Director reported for the Treasurer since he was not able to attend the meeting. Mr. Stokes said Resolution 14-20 was handed to all members when this was transposed into the agenda page 2 was missing. Chairman Mevoli said the total did not change on the bills list. Executive Director said Certification and Reconciliation of Claims Payments report was distributed to members which included the totals in column two that were not shown on the report in the agenda packet. Executive Director said on Page 18 of the Treasurer reports there is still a variance which is due to the RCF posting. Executive Director said we are getting there and hoping the report would balance this month but is it still off due to some posting issues.

**Approving Payment of Resolution 14-20 July 2014 Bills List**

<b>TOTAL 2013</b>	\$19,319.10
<b>TOTAL 2014</b>	\$460,674.50
<b>TOTAL</b>	<b>\$479,993.60</b>

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

<b>2010</b>	\$91,118.62
<b>2011</b>	\$44,899.30
<b>2012</b>	\$85,364.62
<b>2013</b>	\$51,051.46
<b>2014</b>	\$112,390.21
<b>TOTAL</b>	<b>\$384,824.21</b>

**MOTION TO APPROVE RESOLUTION 14-20 VOUCHER PAYMENTS FOR JULY 2014:**

Motion: Commissioner Wolk  
 Second: Commissioner Maley  
 Roll Call Vote: 9 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 Maley  
 Second: Commissioner Gallagher

Vote:

Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said he was pleased to report that on one of the serious cases out of the City of Gloucester which had a grand summary judgment was upheld by the appellate division. This is a significant case because it is now a published opinion and it is a good law. Attorney Nardi discussed the interpretation of the tort claims act involving the sailboat incident which is a big case for the state of New Jersey regarding design immunity. Attorney Nardi commended Fran Donnelly and his firm doing such a good job and for his success on cases he has been handling.

Attorney Nardi acknowledged William Garrigle one of the JIF's original defense panelists, a very distinguished trial attorney in the state of New Jersey. Mr. Garrigle has passed away since our last meeting. Bill had some significant cases for this JIF and made law in several instances. Attorney Nardi said William Garrigle was well recognized in his field and we were very fortunate to work with him and it is important that we recognize and remember him.

**SAFETY DIRECTOR:**

Safety Director reviewed the monthly reports. Mr. Prince said the Fast Track for Safety was included in the agenda packet. Any municipality that would like to host a class in 2015 should complete the form in the agenda packet and return to the Safety Office.

Mr. Prince said in reference to the Police Training that Mr. Stokes discussed earlier we have been doing a significant amount of work in the law enforcement community trying to develop some programs to attached some of the claims and issues we have identified over the years. As we know all of the command staff officers are required to attend training every three years any police departments that have had some recently promoted officers that they feel this training would be beneficial please let the Safety office know and we will try and schedule them in.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Underwriting Manager said the holding report for the period 5/20/14 to 6/18/14 is included in the agenda with 12 certificates issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:**

Managed Care Provider reviewed the enclosed report and said that as of June 2014, there was a savings of 52% for the month and a total of 50% 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 Michielli  
Second: Commissioner Lipsett  
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 Maley  
Second: Commissioner DiAngelo  
Roll Call Vote: 9 Ayes – 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion: Commissioner Michielli  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MEETING ADJOURNED: 5:45PM**

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