

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – APRIL 22, 2013
CHERRY HILL FIRE DISTRICT 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	Absent
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 C. Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Richard Schwab
Managed Care	Consolidated Services Group Stephen McNamara
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
David Taraschi, Audubon
Larry Spellman, Voorhees Township
John Foley, Cherry Hill Fire Dept.
Ethel Kemp, Camden Parking Authority

RISK MANAGEMENT CONSULTANTS PRESENT:

John McCrudden	Hardenbergh Ins. Group
Roger Leonard	Leonard O'Neill Insurance Group
Duane Myers	M&C Insurance Agency, Inc.
Michael Avalone	Conner Strong & Buckelew
Skip Bean	Henry D. Bean & Sons Insurance
Rick Bean	Henry D. Bean & Sons Insurance
Peter DiGiambattista	Associated Insurance Partners

WELCOME: Commissioner John Foley welcomed everyone to the Central Command of the Cherry Hill Fire Department on behalf of Chief Patrick Kelly.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 25, 2013.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MARCH 25, 2013:

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

ELECTED OFFICIALS TRAINING: This year’s elected officials training program will focus on Risk Management for Local Officials. We will be scheduling several more sessions in the coming month. The MEL placed an on-line version on NJMEL.ORG. To date, 300 officials have used this option throughout the state. The deadline is May 1st.

Executive Director reported Mr. Nardi will be conducting one more Elected Officials Training session this Thursday in Haddon Township. We have had a great response this year. Mr. Nardi conducted five sessions in the JIF. We urge everyone to take advantage of the credit on your assessment bill..

ENVIORNMENTAL JIF MEMORANDUM - Executive Director said enclosed in the agenda is a memo regarding Birdsall Services Group. The Executive Committee of the EJIF has authorized and RFQ for a new contract that is due on May 7th. We will have more information forthcoming as the EJIF and SEM move along with bringing in the new engineering firms.

FINANCIAL DISCLOSURE FORM – Executive Director said DCA issued an update on April 5th and also issued a Local Finance Notice on March 26th outlining the new process to complete disclosure forms on-line. Notices were attached in Appendix II of the agenda.

Executive Director said to disregard the information in Appendix II. A memorandum from PERMA was distributed regarding the new online filing system. If you are involved with more than one Joint Insurance Fund you will need to file a form for each JIF on the website. PERMA will be sending final instructions when they have been established. Commissioner Shannon said a subsequent Local Finance Notice will be issued with instructions that can be sent to Local Officials. In response to Chairman Mevoli, Executive Director said the deadline is May 31st but it may be extended.

RISK MANAGEMENT CONSULTANT AGREEMENTS – Executive Director reported enclosed in the agenda 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 only waiting for a few more and we are hoping to have them collected within the next month or so and then they will be filed with the State.

2013 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 2013 Annual Conference will be held June 2 – 5, 2013, in Tampa. If anyone still interested in attending please let Fund office know as soon as possible so the paperwork can be submitted.

MAY MEETING LOCATION – Executive Director reported the location of the May meeting has been changed to the Gloucester City Community Center, 232 Nicholson Road, Gloucester City, NJ on Tuesday, May 28th.

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 reported on the Financial Fast Track in which the Fund is standing at \$3.7 in statutory surplus which is up \$600,000 since January. Executive Director said with respect to the Loss Ratio Analysis the actuaries target was 5.5% and we are at 2.89% through the end of

March, which is a very good start and hopefully this trend will continue. The Lost Time Accident Frequency shows we are right on average at 1.28 which shows we are moving down over pervious months.

Executive Director's Report Made Part of Minutes.

TREASURER:

Report summarizing cash and investments as of March 2013 were included in the agenda.

Approving Payment of Resolution 13-11 April 2013 Vouchers

TOTAL 2012	\$31,700.00
TOTAL 2013	\$537,586.17
TOTAL	\$569,286.17

Confirmation of March 2013 Claims Payments/Certification of Claims Transfers:

2009	28,784.55
2010	35,474.81
2011	102,221.45
2012	86,198.82
2013	27,294.00
TOTAL	279,973.63

MOTION TO APPROVE RESOLUTION 13-11 VOUCHER PAYMENTS FOR APRIL 2013:

Motion: Commissioner Maley
 Second: Commissioner Wolk
 Roll Call Vote: 7 Ayes - 0 Nays

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MARCH 2013 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Wolk
 Second: Commissioner Maley
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Mr. Nardi reported on a recent Supreme Court case in the State of New Jersey that has relevance to many of our procedures and would have impacted a few of our cases. It has to do with tort filing requirements, in which notice has to be filed within 90 days of the date of the occurrence. In some instances, the tort claim notice could be extended and the statute was changed several years ago to provide for extraordinary circumstances to allow for up to one year to file the tort claim notice. In the cases where medical testimony was presented to the courts where they were suffering from some type of disorder due to the injury to themselves or another, the courts have been liberal in allowing for an extension of one year. The Supreme Court within the last month tightened that significantly and said emotional and medical reasons for failing to meet the 90 day requirement would be insufficient. Attorney Nardi said this is significant for all of our purposes particularly the risk managers and that the 90 requirement has been tightened up a little bit more for extraordinary circumstances in the area where emotional distress or medical reasons are given for failure to meet the requirements. It is important that when we get a supreme court case, particularly within interpretation of the tort claims act, that everyone is at least aware of the general principals.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the instructions for accessing the online MSI training. The next Fast Track training will be on May 21st in Clementon and another in June in Tabernacle. The Fast Tracks are being done seasonal so the one that you may be attending now are the Spring Fast Tract that would cover mowing and the ones later in the season would be snow plow and those types of topics.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager reviewed the holding report for the period 2/20/13 to 3/18/13.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Managed Care Provider reviewed the enclosed report and said that as of March 2013, there was a savings of 55.45% for the month and a total of 59 % 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 Maley
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner DiAngelo
Second: Commissioner Maley
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Roll Call Vote: 7 Ayes – 0 Nays

OLD BUSINESS:

NEW BUSINESS:

PUBLIC COMMENT:

MOTION TO ADJOURN:

Motion: Commissioner DiAngelo
Second: Commissioner Gallagher
Vote: Unanimous

MEETING ADJOURNED: 5:52PM

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