

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JULY 22 2013
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	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 Bradford C. Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Terry Sheerin Glenn Givens
Safety Director	J.A. Montgomery Risk Control Glenn Prince
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
Eleanor Kelly, Runnemede Borough
Lawrence Spellman, Voorhees Township
Robert Mather, Pine Valley
John Foley, Cherry Hill Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

John McCrudden Hardenbergh Ins. Group
Ray Corry Leonard O'Neill Insurance Group
Terry Mason M&C Insurance Agency, Inc.
Ilene Laursen Conner Strong & Buckelew
Rick Bean Henry D. Bean & Sons Insurance
Peter DiGiambattista Associated Insurance Partners

WELCOME: Fund Commissioner Pat Hendricks welcomed everyone to the Borough of Pine Hill

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JUNE 24, 2013.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JUNE 24, 2013:

Motion: Commissioner DiAngelo
Second: Commissioner Lipsett
Vote: Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2014 RENEWAL PROCESS- Executive Director reported renewal application have been electronically mailed to Risk Management Consultants and were due back in the Fund office by July 16, 2013. We received five renewal application as of this date. Executive Director requested everyone to complete and return the applications. If anyone needs assistance please contact the Fund office and we will be able to assist you. Commissioner Shannon said last year Camden County upgraded their radio system county wide and all EMS and fire departments needed new radios and base units. The County provided the radios and base units. The questions has come up regarding the coverage for these units. Executive Director said he would check into this and get back to the Executive Board to advise if these should be reported on the 2014 renewal applications.

REGULATORY AFFAIRS – Executive Director reported PERMA filed the 2012 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 the Courier Post.

CHERRY HILL TOWNSHIP - Executive Director reported Cherry Hill Township requested an assessment quote to reduce their workers compensation deductible to \$50,000 and reduce other lines of coverage to standard JIF levels. The fund Actuary provided loss information and PERMA presented the Township with an assessment increase of \$132,174.80. This request was conducted via email since Cherry Hill was faced with a July 1st budget deadline. The Board of Commissioners was asked to approve this request via-email, which they did. We should confirm the approval for the record.

MOTION TO APPROVE CHERRY HILL’S TOWNSHIP TO REDUCE WORKERS COMPENSATION DEDUCTIBLE TO \$50,000 AND TO REDUCE OTHER LINES OF COVERAGE (PROPERTY, POLICE PROFESSIONAL LIABILITY & GENERAL & AUTO LIABILITY) TO STANDARD JIF DEDUCTIBLES

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

SUPER STORM SANDY – Enclosed in the agenda was a copy of the MEL Fund Attorney’s correspondence to all member municipalities and housing authorities of the MEL JIF concerning the deadline to complete Super Storm Sandy Claims. The deadline for filing all claims related to Super Storm Sandy will be September 1, 2013 and if not received by that date there will be no coverage for any further claims. A certified letter will be mailed to all members.

SAFETY EXPO – For the eighth 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 20th at the Camden County Emergency Services Training Center and November 8th at the Middlesex County Fire Academy. A notice will be mailed to all members with additional information. This is a great opportunity for all public works and waste water employees to get CEU’s all in one day.

POL/EPL – Executive Director reported the MEL’s Model Personnel Committee will be meeting to review the Employment Practices Program to determine what updates need to be made to the model. Members will be asked to update their programs and meet training requirements to maintain deductibles and co-payment levels for 2014-2015.

FINANCIAL DISCLOSURE FORM – The Fund Commissioner filing receipt roster was electronically submitted to the Division of Local Government Services on June 28th. A copy of the filing was enclosed on page 16 of the agenda. We have received a few more disclosures since June 28th and we would like to thank everyone for getting these forms to us. The form is still available on the state website if anyone has still did not filed their form they can still do so.

MEMBERSHIP RENEWAL – The Fund has 25 members up for renewal at the end of the year. Renewal documents will be sent in August. Once again we rely on the Risk Managers to assist us with this process. We look forward to working with the towns and the Risk Managers to have those documents returned on a timely basis.

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 showing a healthy surplus at \$3.9 million which is up over \$414,000 from last month. Executive Director said with respect to the Loss Ratio Analysis the actuaries target was 18.03% and we are at 7.01% through the end of June which is a good number. The Lost Time Accident Frequency shows we are at 1.28 which is well below the statewide average.

Executive Director's Report Made Part of Minutes.

TREASURER:

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

Approving Payment of Resolution 13-17 July 2013 Vouchers

TOTAL 2012	\$19,900.00
TOTAL 2013	\$342,503.02
TOTAL	\$362,403.02

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

2009	25,869.18
2010	100,931.82
2011	38,840.67
2012	61,183.74
2013	70,783.84
TOTAL	297,609.25

MOTION TO APPROVE RESOLUTION 13-17 VOUCHER PAYMENTS FOR JULY 2013:

Motion: Commissioner Wolk
Second: Commissioner Lipsett
Roll Call Vote: 8 Ayes - 0 Nays

DISCUSSION: In response to Chairman Mevoli, Treasurer Schwab said the contract with TD Bank is tied into our banking and investment relationship that the MEL investment committee statewide is working on. We could at any point decide to go out individually and find someone to invest our funds. Historically, we have always gone along with the MEL. Executive Director said he will check with the MEL and Dave Grubb to see where they are at since the Investment Committee has met and one of the other JIF's have gone out on their own. Chairman Mevoli said it was brought up the Mayor's meetings because our local banks are starting to charge us for everything and it seems that there is a lot money invested and we are not getting a return on our money.

Treasurer also reported that there are a few towns that have not paid their second assessment bill and the Executive Director has followed up with those towns. We have not received Chesilhurst's 2nd assessment bill and a few towns did not reflect the adjustment for the EPLPOL options and paid based on the 1st assessment bill so Executive Director has been in contact with the towns to let them know.

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

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi reported that with Employment Practice cases it is important for everyone to know that key documents requested during interrogatories are training records and it is a good defense when we maintain training. The MEL and JIF have gone through extensive lengths to make sure there is available training for everyone. Mr. Nardi said he maintains the records for this training and PERMA maintains records for the training. Every other year we do training extensively only for Employment Practices. Mr. Nardi said it is very important that we have this information during discovery. Please be sure that your new personnel know that this documentation is available for the purpose of discovery and that they can request this information. These records contain sign in sheets and materials used during the training. This information can be very useful in cases with the municipality and may give us an opportunity to get out of a case if they have done their training. It is all of our responsibility to make sure everyone is aware that we do a lot of this type of training.

Commissioner Shannon said this is a conversation we should also be having with the Camden County Police Chiefs Association as well, because very often the police departments do their own training and they do not share this information with the rest of the municipality so it would be

beneficial to include them in this conversation as well. In response to Commissioner DiAngelo, Attorney Nardi said that the police departments have a requirement to maintain their records and they have a secure measures to maintain those records so we may not be able to make it mandatory for them to provide copies of all training records.

SAFETY DIRECTOR:

Safety Director Glenn Prince reviewed the monthly reports. Mr. Prince said the Safety Directors office is formulating the 2014 training catalog. If any municipality has a specific training course they would like or if they would like to host a training class to please let his office know. Commissioner Wilkinson said the list of videos for the MEL video library on page 28 is for the month of June not March and the correction was been duly noted.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager reviewed the holding report for the period 5/21/13 to 6/21/13.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Managed Care Provider reviewed the enclosed report and said that as of June 2013, there was a savings of 54.53% for the month and a total of 58 % 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 Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Lipsett
Second:	Commissioner Michielli
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: None

NEW BUSINESS: Risk Manager Ilene Laursen requested that copies of the sign in sheets for Employment Practices training be sent to Risk Managers so they can review share the information with their towns so they know who exactly attended the training. Executive Director said this information will be provided.

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:56PM

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