

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 27, 2013
GLOUCESTER CITY COMMUNITY CENTER 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	Absent

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
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
Dawn Amadio, Laurel Springs Borough
Thomas Barbera, Laurel Springs Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Walt Eife	Waypoint Insurance
John Taulane	Hardenbergh Ins. Group
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Michael Avalone	Conner Strong & Buckelew
Rick Bean	Henry D. Bean & Sons Insurance
Peter DiGiambattista	Associated Insurance Partners
Mark von der Tann	Edgewood Associates Inc.

WELCOME: Councilman Dan Spencer welcomed everyone to the Gloucester City Community Center on behalf of Mayor Bill James.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 22, 2013.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF APRIL 22, 2013:

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Vote:	7 Ayes, 0 Nays, 1 Abstain – Commissioner Michielli

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

MEL MEMBERSHIP RENEWAL- Executive Director reported the Fund is scheduled to renew their MEL membership effective 7/1/13. Enclosed is Resolution # 13-12 renewing the Fund’s membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2013 through June 30, 2016.

MOTION TO ADOPT RESOLUTION 13-12 RENEWING THE FUND’S MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR THE PERIOR OF JULY 1, 2013 THROUGH JUNE 30, 2016.

Motion:	Commissioner Maley
Second:	Commissioner Lipsett
Vote:	7 Ayes, 0 Nays, 1 Abstain – Commissioner Michielli

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, 500 officials have used this option throughout the state. The deadline is May 31st.

Executive Director said the Fund had one of the better participation rates out of all the JIF's. The online procedures are still on the NJMEL.ORG site and for those that have not taken the training they can still do so this week and take advantage of the \$250 discount.

FINANCIAL DISCLOSURE FORM – The Division of Local Government Services has now completed the new “on-line” procedure for filing Local Financial Disclosure Forms. The Fund Office distributed a memorandum last month attached in Appendix II.

Executive Director said our office sent out a revised notice that was sent out a few weeks ago which was attached in Appendix II of the agenda. The Fund office has received about 10 completed Financial Disclosures so far. This has been a trying procedure and instructions were updated as we went along. In response to Commissioner Maley, Executive Director said Fund is listed as Camden County Municipal JIF in the drop down menu of the online disclosure form. A separate filing is required for each entity. In response to Commissioner Shannon, Executive Director said we will send a list of those that attended the training from Barrington.

Commissioner Mevoli said that although the process is a little more difficult than in the past but everyone should be try to file there form because they could impose a \$250 fine. They may be lenient this year and extend the deadline but we are not sure at this point.

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. We received Woodlynne and Audubon Park's RMC agreements tonight. We will submit a final report in the next couple of weeks.

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.

MEMORANDUM FROM UNDERWRITER – Executive Director reported the underwriter has issued a memo to the Fund for an option to purchase higher limits for Position Bond Coverage for Claims Administrator, Treasurer and Executive Director. On page 16 of the agenda packet was the letter and proposed additional premiums. The Fund currently has limits of liability in the amount of \$250,000 with a \$2,500 deductible. The annual cost is \$1,113. The options are to go to \$500,000 or \$1,000,000 in coverage. The difference between the \$250,000 we currently have and the \$1,000,000 in coverage is \$1,427. Commissioner Mevoli said the cost to increase the coverage is not that much money and felt the coverage was coverage was well worth the additional premium.

MOTION TO APPROVE INCREASE IN THE COVERAGE LIMITS TO \$1,000,000 FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S POSITION BOND COVERAGE

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: 8 Ayes, 0 Nays

FUND WEBSITE – Executive Director reported the Fund's website is up and running. Go to www.camdenmunicipaljif.org. We still have some more information to put up on the website. Please take a look at it and let us know if there are any suggestions or comments and we will update the site. There are also some nice photos on the website from various towns in the Fund.

MEMBERSHIP RENEWAL – The Fund has 25 members up for renewal at the end of the year. Renewal documents will be sent later this year. We wanted to give the risk managers a heads up since we have quite a few members up for renewal this year.

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 \$3.3 in statutory surplus. Executive Director said with respect to the Loss Ratio Analysis the actuaries target was 9.11% and we are at 4.38% through the end of April. The Fund is in very good shape so far this year as 2013 continues the trend from 2012 and we are hoping that continues. The Lost Time Accident Frequency shows we are right on average at 1.17 which shows we are moving down over previous months and below the average for all JIF's throughout the State.

ASSESSMENT BILLS - Executive Director reported that 2nd Installment invoices were mailed out and are due by June 15th. We are requesting everyone's prompt payment and is appreciated. Treasurer Schwab reported we have received about 12 payments thus far.

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 13-13 May 2013 Vouchers

FUND YEAR CLOSED	\$167,159.57
TOTAL 2012	\$31,870.81
TOTAL 2013	\$81,993.17
TOTAL	\$281,023.55

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

2009	58,585.24
2010	17,642.57
2011	41,777.37
2012	72,507.32
2013	47,552.42
TOTAL	238,064.92

MOTION TO APPROVE RESOLUTION 13-13 VOUCHER PAYMENTS FOR MAY 2013:

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 8 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 Maley
Second: Commissioner Lipsett
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Mr. Nardi reported on a recent case regarding discretionary immunity, which is where there are competing resources, and the town makes the determination on how to allocate those resources during the course of the year, most of the time this pertains to road repairs, other municipal construction projects or sidewalk repairs. It is important for us to know that when we have a questionable call in dealing with the allocation of resources, that we make sure these items remain on your list, even if the repairs can not be made this year that they remain on the list. Attorney Nardi said it is in our best interest and the only way to have our defense during a deposition or trial to be able to say we reviewed it and thought it was important but only had so much available in resources and was not as important as the other items that were corrected and we rendered out discretion in making that determination. So it is important for us to understand the rational of the court and how it applies to us.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the instructions for accessing the online MSI training. The Right To Know surveys are coming up and you will be contacted shortly for your survey. Due to scheduling conflicts we will be canceling the Executive Safety Committee meeting for June and will hold off until the August meeting at Tavistock. In response to Commissioner Mevoli, the Right to Know Surveys are done every year. Commissioner Shannon said they are only doing the surveys on the locations with the most chemicals.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager reviewed the holding report for the period 3/19/13 to 4/22/13.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Managed Care Provider reviewed the enclosed report and said that as of April 2013, there was a savings of 58.64% 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 Michielli
Second: Commissioner Maley
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 Maley
Second: Commissioner Shannon
Roll Call Vote: 8 Ayes – 0 Nays

MOTION TO APPROVE THE COMPROMISE OF THE WORKS COMP LEIN IN THE AMOUNT OF APPROXIMATELY \$39,000 TO \$35,000 IN THE TYTHER VOORHEES MATTER.

Motion: Commissioner Maley
Second: Commissioner Shannon
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS: None

NEW BUSINESS:

FIRE FIGHTER EXAMINATION - Commissioner Shannon requested the JIF to take a look at covering the fire fighter examinations including the respirators for the 5% of fire fighters that do not have their own health coverage. The cost of the examination through Interstate Mobile is \$200 per exam. Commissioner Shannon said it is in our best interest to make sure every volunteer fire fighter is getting this testing since there is such a high degree of heart attacks. Commissioner DiAngelo said the County is looking into this through shared services to cover everyone. Executive Director said we will complete a survey to see who has a need for it and how they are currently handling and report back to the JIF.

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Vote: Unanimous

MEETING ADJOURNED: 6:10PM

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