

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 24, 2014
LINDENWOLD BOROUGH 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 Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	
Managed Care	Consolidated Services Group Stephen McNamara
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Lawrence Spellman, Voorhees Township
Ari Messinger, Cherry Hill Township Alternate
Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Eleanor Kelly, Runnemede Borough
Thomas Barbera, Laurel Springs Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

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

WELCOME: Chairman Mevoli welcomed everyone to the Borough of Lindenwold.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 24, 2014.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF FEBRUARY 24, 2014:

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

CORRESPONDENCE:

EXECUTIVE DIRECTOR:

Employment Practices Liability 2014/2015 Program – There are a number of areas members must address to maintain Program Compliance. Please visit the MEL webpage for complete details – www.njmel.org and work with your municipal attorney to complete the Attorney Certification form by the deadline of May 1, 2014. We are scheduling several Managers & Supervisors sessions and have also included a listing of Police Training scheduled in the area a listing was include don page 12 of the agenda.

Personnel Manuals – Please visit the MEL webpage – njmel.org – for the updates to personnel policies & procedures manuals.

Executive Director said we have just scheduled another Police Training at Winslow Township on April 8th and we are working on scheduling a date for Bellmawr. We have had a very good response so far for the various sessions and if need be we can add a few more sessions.

Executive Director said in regards to Managers & Supervisors training a few of the Risk Mangers are taking care of their towns but Mr. Nardi and the Fund Office will be scheduling a few

sessions. One session will be scheduled in Collingwood in a few weeks and a few more in member towns.

2013/2014 Public Officials/Elected On-Line Training Seminars – Executive Director said as a reminder, to supplement live presentations of this year’s Elected Officials seminar, the MEL placed an online version on www.njmel.org. To date, 135 MEL member officials have already used this option. The deadline is May 1st. Enclosed on page 14 of the agenda are the access instructions for the program.

Executive Director said we have already completed five or six training sessions and if anyone still needs to complete this training the online version is still available on the MEL website www.njmel.org. If any members feel we need to schedule another session please contact the Fund Office. We have had a good response on the online Elected Officials training. Of course all of this training leads up to the EPL Checklist that needs to be finalized by the town attorney and submitted to the Fund Office by May 1, 2014. If anyone needs assistance please contact Brad Stokes or Karen Read and we will help you along.

2014 MEL & MR HIF Educational Seminar – Executive Director said the 4th annual seminar is scheduled for Friday, April 11th, beginning at 9:00 am at the Crowne Plaza, 390 Forsgate Drive, Monroe NJ 08831, Turnpike Exit 8A. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIR and HIFs. The enrollment form was included on page 15 of the agenda. Pre-registration is required for this Seminar so if you are interested in attending please return the registration form in the agenda.

RCF Meeting – Executive Director said the RCF met on Wednesday, March 5, 2014 at 10:30 am. Enclosed in Appendix II is Chairperson Wolk’s report on the meeting. The board adopted a resolution authorizing the MEL to participate in a pooled investment program with other MEL JIFs. Executive Director said we will be hearing a little more on the pooled investment program and they are going to reach out to all of the Treasurers of the funds. If you recall they tried to do a joint venture before and the State had some issues with the regulations and the way they were looking into doing it but we should hear some more about pooling our funds and moving away from TD Bank and they are discussing things with Wells Fargo. We will be hearing more information on this as we move along.

EJIF Meeting - Executive Director said the EJIF met on Wednesday, March 5, 2014 at 10:50 am. Enclosed in Appendix II is Chairperson Wolk’s report on the meeting. Commissioner Wolk said a copy of the final EJIF Bulletin was distributed to members concerning the discontinuation of coverage for non-regulated underground storage tanks that are twenty years or older effective January 1, 2014. The board also adopted a resolution authorizing the MEL to participate in a pooled investment program with other MEL JIFs. Information will be mailed to member JIFs shortly.

MEL Meeting – Executive Director said the MEL met on Wednesday, March 5, 2014 at 11:15 am. Enclosed in Appendix II is Chairperson Wolk’s report on the meeting. Commissioner Wolk said the MEL approved an agreement with Rutgers for the Cyber Liability study to research and develop

Best Practices. Another highlight of the meeting is we awarded a contract for online database renewals. The board also adopted a resolution authorizing the MEL to participate in a pooled investment program with other MEL JIFs.

Executive Director said on the online database this is for the JIF renewals every spring you receive the packet to complete your renewals and we are looking at a process now to do this online electronically. This program has been around and the Southern JIFs have been using it. The program is called Exigis. The MEL is going to purchase the program and each JIF will be asked to sign on to it. Executive Director said everyone will find it very easy to use. It will also be good for tracking your inventory such as vehicles, property and you may be able to find multiple uses for it.

Online Underwriting Database: The MEL released RFQs for an Online Exposure Database and based on interviews and evaluations appointed Exigis. An online exposure database would allow members to add/amend schedules online thereby eliminating the annual paper renewal application process. Each affiliated JIF will be presented the opportunity to participate in the contract. We will be rolling this out in the next few months and we think everyone will like this new process.

Risk Management Consultant Agreements – Executive Director said enclosed is a listing by member town of the risk management consultant agreements received in our office to date. We have received about 20 to date. We ask Risk Managers to continue to work on forwarding the agreements to the Fund office. When all agreements have been received, we will prepare a filing with the Departments of Insurance and Community Affairs.

Financial Disclosure Form – Executive Director said The Division of Local Governmental Services has released a statement concerning 2014 Financial Disclosure filings. Local government officers are instructed to await further information from their municipal clerks, county clerks, or other agency representatives as a new filing system is being developed. We should hopefully be receiving more information in the next few weeks and we will forward on to members as soon as the information is received.

Cyber Liability Study – Executive Director said enclosed in the agenda is a memorandum outlining the Research Project just approved by the MEL Board. This project is to conduct a Cyber Liability study to research and develop “Best Practices” that can be employed by New Jersey local government unit officials to identify and manage risks related to the use of “technology” in local government activities. Members will be contacted by the MEL’s Advisory Focus Group. Executive Director said Marc Pfeiffer has moved on from DCA and will be spearheading this project to come up with policies and procedures that municipalities should put in place. This project will be a several month process and the information will be made available to all MEL members in the coming months.

2014 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 2014 Annual Conference will be held June 8 – 12, 2013 in Long Beach, California. If you are interested in attending please send your information to the Fund Office.

DUE DILIGENCE REPORTS – Included in the agenda were due 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 we do not have a Financial Fast Track this month due to the fact that the PERMA offices are dealing with the auditors and we will have this report for you at the next meeting. Executive Director said on the Claims Analysis Report we are showing the actuary's projection for the loss ratio at 3.18% and we are currently at 1.84% which means we are off to another good start this year. All in all we fared very well this year with the weather that we experienced. Executive Director said our Lost Time Accident Frequency of .86 also shows what a good start we have had well below the state average of 1.51 JIF wide.

In response to Commissioner Shannon, Executive Director said the Cyber Liability Best Practices will provide recommendations such as security procedures you would want to put in place not necessarily requirements. They are looking to provide a guide to help municipalities protect themselves. In response to Commissioner Shannon Executive, Director the cost will be approximately \$30,000. Risk Manager Michael Avalone said XL is going to contribute to the cost at a 50% factor.

Executive Director's Report Made Part of Minutes.

TREASURER:

Report summarizing cash and investments as of February 2014 were included in the agenda.

Approving Payment of Resolution 14-11 March 2014 Vouchers

TOTAL 2013	\$6,500.00
TOTAL 2014	\$706,639.10
TOTAL	\$713,139.10

Approving Payment of Resolution 14-12 March 2014 Supplemental Vouchers

TOTAL 2014	\$20,692.84
TOTAL	\$20,692.84

Confirmation of February 2014 Claims Payments/Certification of Claims Transfers:

2010	\$38,507.96
2011	\$20,745.32
2012	\$72,669.79
2013	\$216,596.44
2014	\$36,151.26
TOTAL	\$384,670.77

**MOTION TO APPROVE RESOLUTION 14-11 AND RESOLUTION 14-12
VOUCHER PAYMENTS FOR MARCH 2014:**

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

Executive Director said there were a few variances that Treasurer Schwab was working on with Denise Hall from Comp Services. Ms. Hall said these have been resolved and it was just a matter of timing in getting information included before the report is generated.

Executive Director said the Treasurer reported last month that the Fund did not receive 1st installment assessment payments from Somerdale, Runnemede, Woodlynne and Chesilhurst. We have since received payment from Runnemede and Somerdale. Executive Director said he spoke to Mr. Schwab before he went away and was advised the Woodlynne and Chesilhurst payments were still outstanding. As soon as the Treasurer returns we will update members if payments were made. Executive Director said we can discuss a late penalty assessment at the next meeting. Chairman Mevoli said the policy is in place regarding late assessments penalty and we will follow the current policy that is in place.

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

Motion: Commissioner Michielli
Second: Commissioner Lipsett
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Mr. Nardi said regarding EPL coverage Police Training will begin this week and everyone is aware of the sessions that have been scheduled. This is the same program that everyone has seen at the Elected Officials and Managers & Supervisor training, but it is supplemented with additional material that is specific to law enforcement and is only open to Chiefs, Captains and Lieutenants. Not every town is able to all of their superior officers so we have to keep in mind that those sergeants and or lieutenants that are not attending the Police Training sessions as managers and supervisors by definition still have to attend Managers & Supervisor training. Mr. Nardi said we do not want to end up some type of harassment suit within the police department and have a manager or supervisor named as one of the defendants, where the question will be asked - did all your managers and supervisor attend the sessions that are required by law. In response to Commissioner Shannon, Executive Director said a notice will be sent to all members to clarify the training required.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the annual JIF Safety Breakfast will be on Tuesday, March 25, 2014 at the Collingswood Scottish Rite, which would be followed by a

Safety Coordinators Roundtable immediately after the breakfast. Safety Directory said we have 125 registered for the Breakfast.

Mr. Saville said the upcoming MSI training is listed and this is a good time to have your people registered for these classes. The Fast Track schedule is included in the agenda which is a good opportunity to get a lot of your training completed in one day.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the holding report for the period 1/20/14 to 2/20/14 is included in the agenda.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Managed Care Provider reviewed the enclosed report and said that as of February 2014, there was a savings of 51% for the month and a total of 48 % for the year. Stephen McNamara reviewed the Year to Date Workers' Comp Injury Snapshot report from January 1, 2014 through March 14, 2014. Mr. McNamara said the weather did directly impact the Fund this year. Of the eight lost time claims year to date - six of those were a direct of result of slip and fall on ice, as you can see the weather did impact the workers' comp this 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 Shannon
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner DiAngelo
Second:	Commissioner Michielli
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

MEETING ADJOURNED: 5:49PM

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