

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 25, 2013
BROOKLAWN SENIOR 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	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	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 Cheryl Little
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:

Millard Wilkinson, Berlin Boro

David Taraschi, Audubon
Ethel Kemp, Camden Parking Authority
Ari Messinger, Cherry Hill Township

RISK MANAGEMENT CONSULTANTS PRESENT:

John McCrudden	Hardenbergh Ins. Group
Roger Leonard	Leonard O'Neill Insurance Group
Michael Avalone	Conner Strong & Buckelew
Rick Bean	Henry D. Bean & Sons Insurance
Terry Mason	M&C Insurance
Walt Eife	Waypoint Insurance

WELCOME: Mayor Theresa Branella welcomed everyone to the Brooklawn Senior Community Center.

APPROVAL OF MINUTES: BUDGET MEETING OCTOBER 22, 2013 AND THE OPEN & CLOSED SESSION OF OCTOBER 28, 2013.

MOTION TO APPROVE THE BUDGET MEETING OF OCTOBER 22, 2013 AND THE OPEN & CLOSED MINUTES OF OCTOBER 28, 2013:

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2014 BUDGET- Executive Director said at the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2014 in the amount of \$11,908,481 – representing a budget based on an increase of 1.92%. In accordance with the regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2014 BUDGET

Motion:	Commissioner Wolk
Second:	Commissioner Michielli
Vote:	Unanimous

DISCUSSION: There was no public comment on the 2014 Budget.

MOTION TO CLOSE THE PUBLIC HEARING

Motion:	Commissioner Wolk
Second:	Commissioner Michielli
Vote:	Unanimous

MOTION TO ADOPT THE 2014 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AND CERTIFY THE ASSESSMENTS

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

Executive Director said as part of the budget we will have the dividend release. A letter will be sent out to all municipalities to see if you wish to have the dividend by check or credit to assessment. We would appreciate members sending their forms back to the Fund office as quickly as possible.

MEMBERSHIP RENEWALS – Executive Director said membership renewal letters were mailed out on August 22, 2013 with a due date of October 15th. Attached is a list of members scheduled to renew fund membership and those that we have received renewal documents. Executive Director said we still have three towns outstanding but we were told it is just a matter of the municipalities meeting in the next few weeks. We anticipate receiving the renewals for these three municipalities. Executive Director said Medford Lakes did send a letter reserving their rights. We are still working with them and Mike Avalone and Ilene Laursen to see if we can work something out to retain them as a member and we will know the outcome in the next few weeks.

CONTRACTS COMMITTEE MEETING – Executive Director said the Contracts Committee met last month to discuss a request received from Comp Services regarding compensation for Fund Year 2014. They had sent the letter with a request for an increase of \$24,500. We met with Glen Givens and Denise Hall to go over some items that we would like to happen as far as reporting and personnel and they were in agreement to that. We felt the increase was a little higher than what we wanted to go. Executive Director said when CompServices bid on their contract they gave us an actual contract price for 2014 and the Committee felt that was more reasonable and where it should be which would be an increase of \$14,784. The total price bid for 2014 is \$259,584. It is the recommendation of the Contracts Committee to award CompServices amount for compensation in 2014. This will be the third year of their three year contract.

MOTION TO ACCEPT THE RECOMMENDATION OF THE CONTRACTS COMMITTEE FOR CLAIMS SERVICE COMPENSATION FOR FUND YEAR 2014 IN THE AMOUNT OF \$259,584

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

ELECTED OFFICIALS TRAINING - Executive Director said this year's elected officials training program will focus on Implementing Effective Risk Management for Local Officials. We will be scheduling numerous sessions in the coming months. Executive Director said there will be training conducted by Mr. Nardi in early December and during the winter months.

EMPLOYMENT PRACTICES LIABILITY 2013/2104 PROGRAM - Executive Director said every two years, the MEL updates it's Employment Practices Compliance Program, including the Model Personnel Manual and training programs. XL Insurance asked the MEL to continue this program noting its value in loss control. A notice on the 2013/2014 program will be distributed to members in the coming weeks. In addition to the annual training provided to Elected Officials, the 2013/2014 EPL cycle will also include training for Managers/Supervisors and Police Chief Command personnel.

Mr. Nardi said through the MEL and the JIF there is training every other year and there are updating requirements for your personnel manual and procedures. To the extent of any changes, they need to be adopted by resolution and incorporated into your policies and procedures. Your labor attorney will have to submit a certification that will certify all of your requirements have all been complied with. Attorney Nardi said the Camden County Municipal JIF is one of the better JIFs throughout the State in terms of compliance which is great because we have all been working at it for a number of years. There are some updates to the communications policy and a new domestic violence leave of absence policy mandated by law this year. There will be a number of case scenarios in the Elected Officials Training which will an interesting exercise and a very good program and a little different than what we are accustom to. Attorney Nardi said if anyone ever has any questions regarding the program please contact him or Brad Stokes anytime for assistance.

In response to Commissioner Mevoli, Mr. Nardi said it is required that Managers and Supervisors attend training sessions and it must be made available to all other employees. In response to Commissioner Shannon, Executive Director said the Model Policies and Procedures will be updated on the MEL website in the next two weeks. Notices will be sent to everyone when the updates are posted on the website.

MEL, RCF & EJIF REPRESENTATIVE – Executive Director said the fund should elect its representative to the MEL, RCF & EJIF for the 2014 Fund Year.

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2014 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Roll Call Vote: 7 Ayes - 0 Nays

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2014 REPRESENTATIVE TO THE RESIDUAL CLAIMS FUND JOINT INSURANCE FUND

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Roll Call Vote: 7 Ayes - 0 Nays

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2014 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Roll Call Vote: 7 Ayes - 0 Nays

DECEMBER MEETING – Executive Director said for the past seven years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 12-23** authorizing this action is part of the agenda.

The Fund's Reorganizational meeting is scheduled for January 27, 2014.

MOTION TO APPROVE RESOLUTION 13-23 CANCELLING THE DECEMBER MEETING AND PROCESS CLAIMS PAYMENTS AND PROFESSIONAL FEES FOR THE MONTH OF DECEMBER

Motion: Commissioner DiAngelo
Second: Commissioner Michielli
Vote: Unanimous

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 robust statutory surplus of \$5.2 million as of September 30, 2013. Executive Director said with respect to the Loss Ratio Analysis the actuaries target was 44.79% and our actual losses are at 24.24% which is excellent. Last year at this time we were at 40.21% so this continuing to drive

very good. The Lost Time Accident Frequency shows we are below the state average at 1.7. We currently have 14 members with a zero LTAF. Executive Director said as Mr. Nardi pointed out the JIFs EPL compliance stands at 100% which is great and in the coming months we will work hard to continue that next year.

Executive Director's Report Made Part of Minutes.

TREASURER:

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

Approving Payment of Resolution 13-24 November 2013 Vouchers

TOTAL CLOSED	\$770,737.00
TOTAL 2013	\$78,281.10
TOTAL	\$849,016.30

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

2009	5,333.93
2010	100,174.99
2011	85,398.38
2012	59,200.11
2013	163,701.38
TOTAL	413,808.78

MOTION TO APPROVE RESOLUTION 13-24 VOUCHER PAYMENTS FOR NOVEMBER 2013:

Motion: Commissioner Lipsett
 Second: Commissioner Michielli
 Roll Call Vote: 7 Ayes - 0 Nays

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

Motion: Commissioner Wolk
 Second: Commissioner Michielli
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY:

SAFETY DIRECTOR:

Safety Director John Saville said included in his report is a list members using the MEL video library last month. Upcoming MSI training classes and CE credits are listed in the agenda along with instructions for accessing the online training for the MEL Safety institute.

Safety Director reminded everyone their training coordinators should be in place and they should be pre-registering their employees for the classes in case we need to notify them due to inclement weather cancellations. Safety Director said Public Works and Water Utilities seem to be the targets for PEOSHA lately and they are targeting written policies LOTO especially. Please give your Safety Coordinators this information because this is something they should be taking a look at. December 31st will be the deadline for submitting your special recognition award submissions. The next Executive Safety Committee Meeting will be on December 5th at Conner Strong & Buckelew offices in Marlton at 5:30pm.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager reviewed the holding report for the period 9/21/13 to 10/18/13.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Managed Care Provider reviewed the enclosed report and said that as of October 2013, there was a savings of 56% for the month and a total of 56% for the year. Mr. McNamara said Concentra one of our urgent care centers just recently started to have Saturday and Sunday hours in the Bellmawr location. Mr. McNamara said this can possibly help contain costs. In response to Commissioner Wolk, Mr. McNamara said this year we are down \$1.4 million in billed charges

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 Wolk
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Michielli
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Shannon
Second: Commissioner Michielli
Roll Call Vote: 7 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: 5:47 PM

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