

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 24, 2014
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	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	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	Richard Schwab
Managed Care	Consolidated Services Group Stephen McNamara
Underwriting Manager	Conner Strong & Buckelew Joseph Hrubash

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
John Foley, Cherry Hill Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone	Conner Strong & Buckelew
Rick Bean	Henry D. Bean & Sons Insurance
Roger Leonard	Leonard O'Neill Insurance Group
Duane Myers	M & C Insurance
Walt Eife	Waypoint Insurance
John McCrudden	Hardenbergh Insurance Group
Joe Harvey	Joe Harvey and Associates
Sandra Futrell	Joe Harvey and Associates

WELCOME: Mayor Branella welcomed everyone to the Borough of Brooklawn.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 27, 2014.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF OCTOBER 27, 2014:

Motion:	Commissioner Wolk
Second:	Commissioner Michielli
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR:

2015 Budget – Executive Director said at the October Fund Meeting the Board of Fund Commissioners introduced the Budget for 2015 in the amount of \$12,139,078 representing a budget based on an increase of 1.92%. A revised budget was circulated to members reflecting an increase of \$6,438.00 for a revised total of \$12,145,516. In accordance with the regulations, the revised proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality.

MOTION TO TOPEN THE PUBLIC HEARING FOR THE 2015 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Vote:	Unanimous

DISCUSSION: Executive Director said the total loss fund on line 14 of the budget is at a negative 1.58% which is a great indication of the loss funds and a great way to start the budget. Total Fund Expenditures and Contingency is at 13.40% the lion’s share of that is on the claims adjustment side which we had anticipated. Executive Director said the overall net

effect is a 1.97% increase over last year. We were hit with the big EPL premium increase of almost 23% as discussed last month.

MOTION TO CLOSE THE PUBLIC HEARING

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO ADOPTS THE 2015 BUDGET AND CERTIFY THE ASSESSMENTS

Motion: Commissioner DiAngelo
Second: Commissioner Shannon
Vote: 9 Ayes, 0 Nays

Membership Renewals – Executive Director said the Fund has five members up for renewal at the end of the year. Renewal documents have been sent out. We have received resolutions from Chesilhurst, Runnemedede and Woodlynne. Executive Director we have received word that Somerdale will be adopting a resolution within the next week and we are happy to report all five members are returning.

Elected Officials Training – This year’s elected officials training program will focus on Employment Practices. Sessions will be scheduled through Mr. Nardi’s office after the new year. There will be a few sessions scheduled each month and a schedule will be sent to all members. If you would like to host a session please let us know.

MEL, RCF & EJIF Representative – Executive Director said the Fund should elect its representative to the MEL, RCF & EJIF for the 2015 Fund Year. Executive Director said Mayor Wolk is the current representative for the Camden County Municipal JIF. Chairman Mevoli asked Mayor Wolk if he would like to serve again for another year. Mayor Wolk said it would be his pleasure to serve. Mayor Maley nominated Mayor Wolk as the MEL, RCF and EJIF Representative.

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND’S 2015 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Motion: Commissioner Maley
Second: Commissioner Shannon
Vote: Unanimous

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND’S 2015 REPRESENTATIVE TO THE RESIDUAL CLAIMS FUND JOINT INSURANCE FUND

Motion: Commissioner Maley
Second: Commissioner Shannon

Vote: Unanimous

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2015 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND

Motion: Commissioner Maley
Second: Commissioner Shannon
Vote: Unanimous

CAREER SURVIVAL FOR POLICE OFFICERS SEMINAR – Executive Director said the brochure and registration information for the Police career Survival course is included. This is for police officers with one to five years of service. We had the first session in Collingswood and had a very good turn out. A session will be held in Laurel Springs and in January one will be held in Camden County. We are working with Cherry Hill to host an evening session. Once the date has been determined we will send the information to all members.

DECEMBER MEETING – Executive Director said for the past several 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 14-26 authorizing this action is part of the agenda. Executive Director said the Funds Reorganization meeting is scheduled for January 26, 2015.

MOTION TO APPROVE RESOLUTION 14-26 CANCELLING THE DECEMBER MEETING AND AUTHORIZING THE CONTINUANCE OF CONTRACTUAL PAYMENTS TO FUND PROFESSIONALS

Motion: Commissioner Maley
Second: Commissioner Lipsett
Vote: Unanimous

DUE DILIGENCE REPORTS – Included in the agenda were due the 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 the Financial Fast Track shows a Surplus of \$4 million. Executive Director said there were good reserve changes in the last month. We are working with AmeriHealth to keep an eye on and to monitor those claims coming out of the winter in late 2013 and early 2014 due to the slip and falls. The Claims Management Report it shows the actuarial target of 45% and we are at 27%, which is a little higher than this time last year when we were at 24%. The Lost Time Frequency has increased a little over last month at 1.67 which is still well below the statewide average. Executive Director said we currently have 17 towns with zero lost time accidents. Executive Director said on the EPL/POL Compliance we have 100% compliance for the second straight year.

Executive Director said the assessments were distributed via email and had the figures if anyone needed their information.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 14-27 November 2014 Bills List

2013	\$1,031.19
2014	\$83,836.76
TOTAL	\$84,867.95

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

2010	\$0.00
2011	\$69,104.38
2012	\$82,690.58
2013	\$70,067.22
2014	\$128,558.31
TOTAL	\$350,420.49

MOTION TO APPROVE RESOLUTION 14-27 VOUCHER PAYMENTS FOR OCTOBER 2014:

Motion: Commissioner Maley
Second: Commissioner Wolk
Roll Call Vote: 9 Ayes, 0 Nays

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

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Roll Call Vote: 9 Ayes, 0 Nays

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said as we approach the new year this would be a good time for members should start to contact their local attorneys and risk managers to ensure everyone is aware of any EPL/POL cases that may be pending or that in which any municipality may be facing a co-

pay. At the end of the year it would be a good practice to do an inventory. Attorney Nardi said he is available, as well as Perma and Summit Risk to answer any questions members may have.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said information on the Fast Track training is included in the agenda. Safety Director said Melissa Wade from JA Montgomery will be contracting the Right to Know Coordinators to assist with the Right to Know Surveys and entering the data to the state. By now everyone should have registered on the state website and if your town has not registered please do so as soon as possible. There are still nine members that have not contacted Melissa Wade with the information necessary to complete the surveys. The Executive Safety Committee meeting will be held on December 4th at the Conner Strong & Buckelew offices in Marlton, NJ. A reminder notice will be sent to members of the Committee.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager said the holding report for the period 9/19/14 to 10/20/14 is included in the agenda with 18 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Mr. McNamara Managed Care Provider reviewed the enclosed report and said that as of October 2014, there was a savings of 50% for the month and a total of 50% 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 Lipsett
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Maley
Second:	Commissioner Lipsett
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Michielli
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Second:
Roll Call Vote:

Commissioner Shannon
9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:
Second:
Vote:

Commissioner Michielli
Commissioner Shannon
Unanimous

MEETING ADJOURNED: 5:43PM

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