

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 27, 2014
COLLINGSWOOD BOROUGH 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
Ethel Kemp, Camden Parking Authority
Dave Taraschi, Audubon Borough
John Foley, Cherry Hill Fire District
Ari Messinger, Cherry Hill Township

RISK MANAGEMENT CONSULTANTS PRESENT:

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

WELCOME: Mayor Maley welcomed everyone to the Borough of Collingswood.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 22, 2014.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF SEPTEMBER 22, 2014:

Motion:	Commissioner Gallagher
Second:	Commissioner Lipsett
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR:

2015 Budget – Executive Director said the proposed 2015 Budget is enclosed in the agenda for your review. The Executive Committee held a budget workshop meeting on Tuesday, October 14th in Collingswood to review the proposed budget, assessment strategy and available dividend. The Committee is recommending that the budget be introduced, totaling \$12,139,078 which represents a 1.92% increase over last year. Executive Director reviewed the 2015 Budget.

The Committee also reviewed the available dividend calculation and is recommending the release of \$250,000 from Closed Years. The EJIF is releasing a dividend to the Camden fund in the amount of \$43,176. Enclosed is Resolution 14-23 authorizing the release of a dividend representing a total of \$293,176.

Motion to introduce the 2015 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 24, 2014 at the Brooklawn Community Center at 5:15 PM.

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

Motion to adopt Resolution 14-23 authorizing the release of a dividend in the Amount of \$294,389 from the E-JIF & Closed Years Accounts, subject to State Approval

Motion: Commissioner Maley
Second: Commissioner Lipsett
Vote: 9 Ayes, 0 Nays

2015 Renewal Applications – Online Underwriting Database - Executive Director said the new online underwriting database was launched the first week of August. They system – “Exigis Risk Works” issued logins to Fund Commissioners and Risk Management Consultants. In addition to training session conducted, there were 3 webinars held after the logins were issued. Risk Management Consultants will be emailed Comparison Reports to confirm the data within PERMA’s records for accuracy toward completion of the 2015 Renewal Application process

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 requested the remaining towns send in their resolutions as well as the renewal agreements.

Elected Officials Training – This year’s elected officials training program will focus on Employment Practices. A session is scheduled at the League of Municipalities Conference for 3:45 pm in Atlantic City on Wednesday, November 19, 2014. Your town will receive the \$250 credit when attending the Elected Officials Training. Mr. Nardi will be holding a few Elected Officials sessions the beginning of 2015, as well as the webinar online training. Information will be sent regarding these sessions.

RFQ for Property Appraisals – Executive Director said the Fund has budgeted monies to begin the process of conducting property appraisals of municipal property. This was last completed several years ago. In response to Commissioner Shannon, Executive Director said all buildings valued over \$150,000 will be appraised during this process JIF wide and would most likely be over a two or three year period.

MOTION TO AUTHORIZE TO ADVERTISE FOR PROPERTY APPRAISALS

Motion: Commissioner Maley
Second: Commissioner Gallagher
Vote: 9 Ayes, 0 Nays

Residual Claims Fund (RCF) - The Residual Claims Fund met on October 15, 2014 at 10:30 AM in the Forsgate Country Club and held its public hearing to adopt the amended 2014 Budget and the 2015 Budget. Enclosed is a copy of Commissioner Wolk’s report on the meeting.

Commissioner Wolk said the RCF amended the 2014 budget to accept the acceptance of the 2010 fund year into the RCF and also reviewed and adopted the 2015 budget.

EJIF – The EJIF met on October 15, 2014 at the Forsgate Country Club in Jamesburg, NJ. enclosed is a copy of Commissioner Wolk’s report on the meeting. A public hearing and adoption of the 2015 Budget was held.

Commissioner Wolk said the EJIF reviewed and approved the proposed 2015 Budget for an increase of 1.8% and also recommended and approved the dividend release in the amount of \$475,000, which is an increase of \$25,000 from last year. The next meeting is November 19th at 12:00 pm at the Atlantic City Sheraton.

MEL – The MEL met on October 15, 2014 at the Forsgate Country Club in Jamesburg, NJ. Enclosed in the agenda packet was a copy of Commissioner Wolk’s report on the meeting. The MEL’s 2015 budget introduction was held. A public hearing and adoption will be held on November 19, 2014 at the Atlantic City Convention Center.

Commissioner Wolk said the MEL awarded professional contracts for workers compensation and managed care and for excess liability. A second RFQ has been issued for excess property. The MEL reviewed and introduced the 2015 Budget for an increase of 1.6%. The public hearing and adoption of the 2015 Budget will be held on November 19th at the Atlantic City Convention Center. They also reissued the RFQ for Emergency Contractors.

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 \$4.7 million which is an increase of a little over \$220,000 from last month. On the Claims Management Report it shows the actuarial target of 37.00% and we are at 24.50%, as we continue to trend favorably. The Lost Time Frequency had dropped to 1.48 and are number one out of all of the statewide MEL JIFs. Chairman Mevoli said we have not been at that spot in a few years but the Camden JIF has been at number one a lot in prior years. Executive Director said we currently have 16 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's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 14-24 October 2014 Bills List

Closed Year	\$1,170,554.00
2014	\$92,122.64
TOTAL	\$1,262,676.64

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

2010	\$326,621.36
2011	\$18,244.91
2012	\$42,610.15
2013	\$15,202.75
2014	\$164,259.44
TOTAL	\$566,938.61

MOTION TO APPROVE RESOLUTION 14-24 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 SEPTEMBER 2014 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Lipsett
Second: Commissioner Gallagher
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed County Road Use Agreements. Mr. Nardi said this agreement would be used when a municipality would like to have a County road closed or utilized during any type of civic event such as a parade. At first the County asked for an indemnification hold harmless which we said was too extensive, but they did agree to the terminology of an inspection in the proposed agreement. Under the agreement the County will issue the permit but the municipality has to conduct the inspection and notify the County. In the event the County does not take care of the area that is need of repair in time for the event it is the municipality's responsibility to make sure it is blocked off with warning signs to obstruct any pedestrian traffic or any other type of traffic. We feel this is a reasonable compromise form so we could get the permits.

Attorney Nardi said there is a new case that has been filed and four municipalities have been named and the City of Camden has been named. Defense counsel has been assigned from the very beginning for one of the towns and they will handle the bulk of the case. We are trying to be a little more efficient on the attorney's fees if we can and based upon the review that we have done and the investigation at this point, it appears that one firm can handle all three of our municipalities. Attorney Nardi said he can assign someone to represent the three towns and his firm is representing the City of Camden in the case. Attorney Nardi said he would need authority from the Executive

Committee in order to do this and in addition to the cost savings, we do have experience with the particular attorneys in these cases. Attorney Nardi said he will talk about the particulars of this case in closed session.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the Safety Expo will be held in Middlesex County at the Middlesex Fire Academy on November 7th. Safety Director said Melissa Wade for 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. Please be sure your Right to Know Coordinators have the time to spend with her to go over this process. We have about six towns that have not registered yet. In response to Commissioner Shannon, Safety Director said the State does understand that it is taking longer to enter this data and submit to the State. If you do get a citation please send us a copy and let us know and we will help out in anyway.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager said the holding report for the period 8/20/14 to 9/18/14 is included in the agenda with 12 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 September 2014, there was a savings of 60% for the month and a total of 50% for the year. Mr. McNamara said Med Express would be happy to work with the municipalities and do a walk thru of the facility and talk about pre-employment physicals.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES:
PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION:**

Motion:	Commissioner DiAngelo
Second:	Commissioner Lipsett
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 9 Ayes – 0 Nays

MOTION TO APPROVE BROWN AND CONNERY TO ACT AS COUNSEL FOR THE SEVERAL DEFENDANTS IN THE NORMAN VS. HADDON ETAL.

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Vote: Unanimous

MEETING ADJOURNED: 6:00PM

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