

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 27, 2012
BARRINGTON 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	Present
Richard Michielli	Borough of Magnolia	Present
Louis DiAngelo	Borough of Bellmawr	Present
Anthony Beatrice	Borough of Runnemede	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present

EXECUTIVE COMMITTEE ALTERNATES:

Neal Rochford	Borough of Haddonfield	Present
Jack Lipsett	Gloucester City	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 Lisa Graiff
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:

Dave Taraschi, Audubon
Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Borough
Ron Aron, Oaklyn
Joseph Gallagher, Winslow Township

RISK MANAGEMENT CONSULTANTS PRESENT:

Skip Bean	Henry D. Bean & Son
Ray Corry	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Mike Avalone	Conner Strong & Buckelew
Peter DiGiambattista	Associated Insurance Partners
Mark Von der Tann	Edgewood Associates
Walt Eife	Waypoint Insurance Services
Bonnie Rick	Hardenbergh Insurance Group

ALSO PRESENT:

Joseph Harvey, Joe Harvey & Associates

WELCOME: Mayor Robert Klaus welcomed everyone to the Barrington Borough.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JULY 23, 2012.

MOTION TO APPROVE THE OPEN MINUTES OF JULY 23, 2012:

Motion:	Commissioner Beatrice
Second:	Commissioner Michielli
Vote:	Unanimous

CORRESPONDENCE:

Borough of Lawnside Payment Plan Request: Executive Director discussed in his report.

MEL Safety Director – Supervisory Training Program: Safety Director discussed in his report.

EXECUTIVE DIRECTOR:

2013 Renewal Process: Executive Director reported the Renewal Applications have been electronically mailed to Risk Management Consultants and we have received 33 out of the 34 applications. The applications were due back in the Fund office by July 16, 2012. Executive Director said once we receive the remaining renewal application we will be sending comparison reports to the risk managers..

Member Renewals: - Executive Director reported attached is a list of four members scheduled to renew fund membership in 2012. The members up for renewal are Clementon, Hi-Nella, Laurel Springs and Pine Hill. Renewal documents were mailed to those members on August 3, 2012 with a due date of October 15, 2012. We will be in contact with the risk managers in hopes that the four members will remain with us and certainly update everyone as we move along.

2013 Budget – Executive Director reported the Contracts Committee normally schedules a meeting prior to the Fund’s regular October meeting to review the Proposed 2013 Budget. In the past, we have held this meeting a week before the October meeting date at the Collingswood Senior Community Center. Executive Director requested the Contracts Committee to check their schedules for meeting availability during the week of October 15th. Once the date is confirmed we will send an email to the Committee to confirm a date for the meeting and we will have a full report at the October meeting for 2013 Budget Process.

2013 RFQ Criteria – Fair & Open Process - Executive Director reported that in compliance with the Fund’s RFQ Fair & Open process, Resolution 21-12 adopting the Fund’s RFQ criteria for 2013 would be in order. Executive Director asked the Executive Committee to review this information and consider approval. If approved, the fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2013 through December 31, 2013. The RFQ response deadline will be set for Friday, October 5 at 2PM in order to report the results at the October fund meeting.

For your information, the following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorney’s
- Fund Auditor
- Fund Internal Auditor
- Fund Treasurer
- Fund CDL Drug & Alcohol Monitor

MOTION TO ADOPT RESOLUTION 21-12 ADOPTING THE FUND’S RFQ CRITERIA FOR FUND YEAR 2013

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

MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE REQUESTS FOR QUALIFICATIONS FOR FUND PROFESSIONALS FOR THE PERIOD OF JANUARY 1, 2013 THROUGH DECEMBER 31, 2013.

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	Unanimous

Safety Expo – Executive Director reported for the seventh year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s water & sewer employees. There will be a Safety Expo held in Camden County on September 28th at the Camden County Emergency Services Training Center. There is also another being held on November 1st at the Middlesex County Fire Academy.

CompServices Transition - Executive Director reported we still have some minor posting adjustments going on but we are happy to report that the Treasurer’s reports are included in the agenda this month. Executive Director said we have issued payment to CompServices and we are very confident that the major issues have been resolved and we are ready to move on. There was a six month review meeting with CompServices last week and Mr. Nardi will touch on it briefly in his report. Chairman Mevoli was present at the meeting and said it was a very good meeting.

Borough of Lawnside - Executive Director reported that the Borough of Lawnside has submitted a revised letter requesting a payment plan. We held off on this request until their assessment was paid. Since Lawnside is up to date with their assessment we can entertain the request. Executive Director said several claims are on the request totaling over \$200,000 with some open claim. If the board is in agreement, the Executive Director recommended we refer this to the Coverage Committee for review and then the committee will come back with a recommendation at the next meeting. Chairman Mevoli said he was in agreement since Lawnside’s request has expanded from the original letter of request.

DUE DILIGENCE REPORTS – The Executive Director reviewed 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.

DISCUSSION: Executive Director reported on the Financial Fast Track the surplus stands at \$3.6 million. The Claims Management report now shows an expanded column called Limited Incurred Current and this shows we have expended \$1.5 million in claims thus far as of July 31, 2012. This is a new column that will now be shown in the report each month which shows the dollar figure in addition to the percentage. In response to Chairman Mevoli the Executive Director said the Month Targeted percentage represents the actuary’s targeted amount.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 22-12 AUGUST 2012 Vouchers

TOTAL 2010	\$247.20
TOTAL 2011	\$0.00
TOTAL 2012	\$79,719.50
TOTAL	\$79,966.70

MOTION TO APPROVE RESOLUTION 22-12 VOUCHER PAYMENTS FOR AUGUST, 2012:

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

DISCUSSION: Treasurer Schwab distributed and discussed his report to the committee. The variance on the Claims Monthly Transaction Summary has to do with the date of the payment checks that are a July item but posted as an August item. Lisa Graiff will get this resolved on the CompServices side.

MOTION TO APPROVE THE BALANCE REPORT FOR THE MONTH OF JULY, 2012 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner Beatrice
Roll Call Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY:

REPORT: Fund Attorney reported on the CompServices six month review meeting. In addition to finalizing all the financial issues, the focus was primarily on liability and how we handle things and how they handle things and blending the two systems together. The good news is, even though it is a learning process for them, Mr. Nardi said they have been very aggressive in their monitoring of the cases and their follow up. The real positive is they have been very receptive to any of our changes and they were willing to accept all of these changes. Fund Attorney also said the cases are moving smoothly and on time and overall everything has worked out very well.

Fund Attorney reported on the Supreme Court's case regarding emergency rescue squads that was discussed last month and we talked about the MEL Legislative Committee getting involved and perhaps other legislation. Mr. Nardi said there in fact, has been other legislation introduced since that time, and we will continue to monitor it through the system. Mr. Nardi said that it is his prediction that this legislation will at some point be passed. So the same protection afforded to the individuals, as discussed last month, will be same protections that the rescue squads themselves and entities will receive. We will keep the Executive Committee updated.

SAFETY DIRECTOR:

REPORT: Safety Director reviewed his report and said there is an announcement for the 2013 MSI instructor led training. This is important if you want to host classes please send your requests in by September 28, 2012. In response to Commissioner Wilkinson, the deadline to request to host a class has been extended and a notice was emailed to members. There are two significant changes to the plan for 2013. In addition to the MSI instructor

training, we are also going to be offering a Fast Track Safety Program with full day training in a number of different subjects for a one stop shop of all the mandatory training. The MEL will also be offering online training beginning in January 2013.

The annual Safety Expo will be held at the Camden County Regional Emergency Training Center in Blackwood on September 28th and all Camden JIF members are invited to attend. In response to Chairman Mevoli, Mr. Saville said the Safety Expo is a full day of training on various topics pertaining to water and sewer utilities. Some of the topics include crane safety and rigging, heavy equipment, supervisor safety training and electrical safety.

Mr. Saville reported on the MEL Supervisor Training Program has been put together. There are six reserved openings for the Camden JIF to participate and there will be two three hour off site training sessions. This will be excellent training and is highly recommended for individuals employed in any municipal job function including safety coordinators, department supervisors or anyone identified as a future leader.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager's report shows 1 certificate issued for the period 6/20/12 to 7/24/12.

List of Certificates Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider reviewed the enclosed report as of July, 2012 and said there was a savings of 54% for the month and a rolling total of 55% for the year. This information can be found on the Managed Care report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Administrator reported in respect to the financials and treasurer's reports. The minor issue with the payment register is the date the checks are actually going out the door and the IT department is pulling that information which will be reflected in next month's report. Ms. Graiff reported on the CompServices review meeting held last week which went very well. The adjusters received a lot of information now have a better understanding. They are very impressive as far as reviewing claims and reviewing with council which is very positive. The remaining of Claims Administrator's report was for closed session.

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

Motion:	Commissioner Beatrice
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Beatrice
Second: Commissioner DiAngelo
Vote: Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION
WITH THE ONE CLAIM BE APPROVED FOR PAYMENT AFTER PROPER
DOCUMENTATION:**

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

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner Beatrice
Vote: Unanimous

MEETING ADJOURNED: 5:53 PM

**NEXT MEETING: WILL BE HELD ON MONDAY, SEPTEMBER 24, 2012 AT
BELLMAWR BOROUGH**

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