

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 27, 2012
MAGNOLIA 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
Joseph Gilson	Cherry Hill Fire District #13	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Nancy A. Ghani Karen Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Lisa Graiff
Safety Director	J.A. Montgomery Risk Control John Saville John Lapatchka
Treasurer	Richard Schwab
Managed Care	Consolidated Services Group Stephen McNamara

FUND COMMISSIONERS PRESENT:

Tyrone Wakefield, Lawnside
Dave Taraschi, Audubon
Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro

RISK MANAGEMENT CONSULTANTS PRESENT:

Micheal Avalone	Conner Strong & Buckelew
Mark von der Tann	Edgewood Associates
Rick Bean	Henry D. Bean & Son
Peter DiGiambattista, Jr.	Associated Partners Insurance
Roger Leonard	Leonard O'Neill Insurance Group
Duane Myers	M&C Insurance Agency, Inc.
Bonnie Rick	Hardenbergh Ins. Group
Walt Eife	McLaughlin Asset Mgmt

ALSO PRESENT:

Joseph Harvey, J. Harvey & Associates

WELCOME: Commissioner Michielli welcomed everyone to the Borough of Magnolia.

APPROVAL OF MINUTES: CLOSED SESSION OF NOVEMBER 28, 2011, OPEN & CLOSED SESSION OF JANUARY 23, 2012.

MOTION TO APPROVE THE OPEN MINUTES OF CLOSED SESSION OF NOVEMBER 28, 2011 AND THE OPEN & CLOSED SESSION OF JANUARY 23, 2012:

Motion:	Commissioner Beatrice
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE:

NONE

EXECUTIVE DIRECTOR REPORT

2012 BUDGET AMENDMENT – As discussed last month, enclosed is the budget reflecting the amendments made with respect to the Claims Administration fee, various professional fees and Cherry Hill’s 2012 assessment. The Public Hearing for the budget will be held at this meeting and was properly advertised as such.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2012 BUDGET AMENDMENT:

Motion:	Chairman Mevoli
Second:	Commissioner Maley
Vote:	Unanimous

DISCUSSION

Executive Director reported the adjustments of the professional fees and the liability loss funds for Cherry Hill are reflected in the budget. Also reflected in the budget was the claims adjustment of \$50,000 with regards to the switch to CompServices. This reduction will be reflected in the second half assessments to all the members.

MOTION TO CLOSE THE PUBLIC HEARING:

Motion:	Commissioner Beatrice
Second:	Commissioner DiAngelo
Vote:	Unanimous

MOTION TO APPROVE THE 2012 BUDGET AMENDMENT:

Motion: Commissioner DiAngelo
Second: Commissioner Wolk
Roll Call Vote: 10 Ayes – 0 Nays

EMPLOYMENT PRACTICES PROGRAM: Every two years, the MEL updates its Employment Practices Compliance program, including the Model Personnel Manual and training programs. A notice regarding the 2012-2013 program was mailed out to members in November and was included in last month's agenda. Executive Director reported all members will need to update their Personnel Manual by May 1, 2012. Members that have any questions can contact the Fund Office and the Fund Attorney will be able assist you. Mr. Stokes urged everyone to complete their updates to qualify.

MANAGERS & SUPERVISORS TRAINING: The Fund Attorney's office will be scheduling and conducting these training sessions. Once scheduled, a notice will be distributed the membership. Mr. Nardi will be conducting a lot of these classes and we encourage you to call the office and schedule your town before the deadline.

POLICE CHIEF TRAINING: The Fund office has worked to schedule two sessions in conjunction with the PMM JIF. Enclosed please find a notice that was mailed to all members. Executive Director reported we have added an additional session in Camden County on April 11, 2012 in Pine Hill. This session is in addition to the original sessions scheduled for March 13, 2012 at the Collingswood Senior Center and April 19, 2012 at the Maple Shade Municipal Building. Commissioner Shannon noted that the Pine Hill session is from 9:00 am – 1:00 pm as the other sessions. A revised schedule will be distributed to all members.

2012 MEL & MRHIF EDUCATIONAL SEMINAR: Included in the agenda was a registration form for the 2nd Annual MEL & MRHIF (Municipal Reinsurance HIF) Educational Seminar scheduled for Monday, April 16 from 9:00 to 4:00 at the National Conference Center, Holiday Inn, East Windsor, NJ Turnpike Exit 8. The program is for commissioners, municipal personnel, risk managers and vendor personnel and is eligible for the following continuing educational credits: CFO/CMFO, Public Works and Clerks: Five Credits plus One Ethics Credit, Purchasing Agents & Insurance Producers: Five Credits. There is no registration fee and the seminar's costs will be paid by the MEL and MRHIF. Advance registration is required and seating is limited to 300. Executive Director stated this is a great opportunity for CEU's so please urge your employees to participate. Please fax or e-mail your registration forms ASAP.

MEL COVERAGE BULLETINS – Included in the agenda was a copy of MEL Bulletin 12-01 that will be distributed to all members. As indicated in the bulletin, all coverage bulletins and supporting attachments will be available on the MEL website, www.njmel.org. (*Click on Coverage and then Coverage Notices*)

MEL WEBSITE: **NJMEL.ORG** is being rebuilt with numerous new features. Some highlights include:

MEL Safety Institute: includes a webinar explaining the new learning management system that makes it easier to sign up for classes and track the learning records of employees.

Local Officials: This new section includes a model course on basic risk management for local officials and a training course for new JIF Commissioners as well as a model course on local governmental ethics.

Public Documents: complies over a year in advance with the requirements of the new state law. Over the coming months, additional features will be added including a new series of webinars to ease training requirements. Executive Director reported there are still a few towns that have not sign up administrators for their town. Mr. Saville will contact these towns to advise them to register an administrator.

LOCAL JIF WEBSITES: Executive Director reported that due to recent legislation each JIF will be required to have a web site by 2013 which will include an extensive list of public documents. Currently, the MEL and several JIFs have their own web sites and are in compliance. Mr. Stokes reported the fund office is currently exploring options and will provide info at a later date

SPORTS CONCUSSIONS: Last year the legislature adopted NJSA18A:-41.4 and .5 requiring organizations using Board of Education (BOE) facilities to comply with the BOE's sports concussion program. This includes municipal recreational programs. The MEL Web site (NJMEL.org) has a link to a model on line program designed by the CDC to assist members comply with this requirement. The system will print a certificate when a coach, referee or other sports official successfully completes the on line course. Towns should require that these certificates be submitted and filed to establish that the course has been completed.

The link is: <http://www.cdc.gov/concussion/HeadsUp/Training/HeadsUpConcussion.html>

Chairman Mevoli wanted to clarify that this requirement is only required when using the Board of Education facilities. Executive Director advised that is correct. Commissioner Shannon wanted to confirm that this information is being sent to the school JIF's. Mr. Stokes advised that is correct. Commissioner DeAngelo has already advised his recreation department to have their coaches go on the website to sign up for this course now.

2012 PRIMA CONFERENCE – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Nashville, Tennessee from June 3 – 6, 2012, at the Gaylord Opryland. It would be appropriate to review and discuss how many board members will attend if approved.

Please see below information regarding reservations.

The Gaylord Opryland Resort & Convention Center
2802 Opryland Drive
Nashville, TN 37214

Phone: 615.889.1000

Fax: 615.885.3054

Web site: www.gaylordhotels.com/gaylord-opryland/

To reserve your room, visit the Gaylord Opryland's reservations page or call the Gaylord Opryland's reservations department at 888.777.6779 and inform them that you will be attending the PRIMA conference to receive the group rate. To guarantee these rates, reservations must be made by Friday, May 11, 2012. Attendees will receive a special rate of \$199 single/double. All rooms are subject to state and local occupancy taxes, which are currently 9.25% sales tax, 6% occupancy tax, a \$2 city tax and a \$15 resort fee per room per night occupied. Reservations must be accompanied by a deposit equal to one night's stay, including occupancy tax, via credit card, personal check or money order. Please see the PRIMA Housing Policies for cancellation and refund information.

For questions regarding hotel reservations, contact Jen Welan Morris, PRIMA manager of meetings and conferences, at 703.253.1263 or jmorris@primacentral.org.

MOTION TO ADOPT RESOLUTION 9-12 AUTHORIZING TRAVEL AND RELATED EXPENSES FOR ATTENDANCE OF FIVE (5) MEMBERS AT THE ANNUAL RISK MANAGEMENT CONFERENCE.

Motion: Commissioner Wolk
Second: Commissioner Gilson
Roll Call Vote: 10 Ayes – 0 Nays

Commissioner Mevoli inquired if they should register for the conference and airfare through the PRIMA office. Miss Ghani responded that a notice will be sent shortly regarding registration for the conference and airfare. At this time members can reserve their rooms directly with The Gaylord Opryland Resort & Convention Center. Please let us know who is planning to attending this conference.

2012 PROFESSIONAL CONTRACTS - We are in the process of distributing the Professional Services Agreement to the various Fund Professionals for 2012. Upon completion of the Professional Service Agreements, the Chair will be asked to execute the Agreements.

RISK MANAGEMENT CONSULTANT AGREEMENTS - Enclosed is a listing by member town of the risk management consultant agreements received in our office to date. When all agreements have been received, we will prepare a filing with the Departments of Insurance and Community Affairs.

FINANCIAL DISCLOSURE STATEMENTS: PERMA has mailed Financial Disclosure forms for each Fund Commissioner. We would encourage all Fund Commissioners to complete these forms and provide two copies with original signatures to the Fund office on or before April 1, 2012. In accordance with State regulations, the Fund must file these disclosures with the Department of Community Affairs

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.

DISCUSSION

Executive Director reported that with the transition to CompServices the claims side of the process has gone well. On the financial and loss reporting side CompServices the progress has been a little slower than expected and they are working to mesh with our reporting systems. Unfortunately we do not have all of our reports available but we are working with CompServices daily to get the process up and running as well as full report to the members as soon as possible. Mr. Stokes reported our Loss Time Frequency has improved from 3.01 in 2010 to 2.54 in 2011.

ACCOUNT TEAM CHANGE: Executive Director introduced Karen A. Read as a new member of the PERMA Risk Management Services team. Karen A. Read will be working on the southern Joint Insurance Funds including Camden County and will eventually replace Nancy A. Ghani who will be working on Joint Insurance Funds in the Northern area.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 10-12 February 2012 Vouchers

TOTAL 2010	\$745.17
TOTAL 2011	\$17,601.67
TOTAL 2012	\$701,075.11
TOTAL	\$719,421.95

MOTION TO APPROVE RESOLUTION 10-12 VOUCHER PAYMENTS FOR FEBRUARY 2012:

Motion:	Commissioner Wolk
Second:	Commissioner Michielli
Roll Call Vote:	10 Ayes - 0 Nays

Fund Treasurer distributed Financial Reports to reflect the fund’s current cash balance as of January 2012. Mr. Schwab said that the usual reports were not included in the agenda because of technical issues CompServices was experiencing. Mr. Schwab said CompServices did set up the proper claims accounts to dispense claims checks; however, there were a number of checks that were issued out of their corporate account before the claims accounts were set up. Mr. Schwab said those payments will be accurately reflected and accounted for. Mr. Schwab said the next agenda will include the standard February financial reports.

Treasurer's Report Made Part of Minutes.

ATTORNEY:

REPORT: Fund Attorney reported on the transition to CompServices that advised everyone of the change and if they have any problems with their files to contact him. Mr. Nardi reported that CompServices have been very diligent in handling our cases so far.

There has been a few financial issues that have come up but Lisa Graiff of CompServices has been shepherding everyone through these issues. In regard to EPL cases in the last two months we have only had one case which is very good. Typically after year end we receive a large number of our EPL cases come through since people usually hold off reporting these claims during the holiday season. Mr. Nardi also reported we have serious workers compensation case involving an 81 year old crossing guard, which raises the issue that we need to be communicating with our police departments in regard to annual training, and that physicals should be required if they are not already being done. There is the exact same case in north Jersey involving an elderly crossing guard. These cases serve as a reminder that on the MEL website there is a good training program for crossing guards which we should be encouraging our towns to use. Commissioner Shannon added that watching our crossing guards is a really good opportunity for our police departments to do job site observations.

SAFETY DIRECTOR:

REPORT: Safety Director Saville reported that the new MEL Video Library is out on the MEL website and everyone has access at this time. A listing of upcoming training classes is included in the agenda. We need to make sure everyone has appointed a training administrator so they can go in a preregister people for the classes. The Annual JIF Safety Breakfast will be held on March 27, 2012 at the Collingswood Scottish Rite building, which will be followed by a Safety Coordinators Roundtable. This will count as a regional training and we will be doing training on job site observations and accident investigations. Mr. Saville also reminded everyone that in the safety contracts and meeting dates are due by March 31, 2012, and we ask that everyone get those in.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: NONE

List of Certificates Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider distributed and reviewed the 2011 Managed Care Summary Report and MRI Analysis 2011 Report. Mr. McNamara said that in 2011 the amount of provider bills paid was reduced by 53.60%. He also reported that in 2011 there were zero provider bills greater than \$50,000.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: Claims Administrator said they have a report for Closed Session.

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

Motion:	Commissioner Beatrice
Second:	Commissioner Gilson
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Beatrice
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Michielli
Second: Commissioner Beatrice
Roll Call Vote: 10 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

PLAQUE PRESENTATION – Chairman Mevoli presented Commissioner Joseph Gilson with a plaque for his service on the Executive Committee. Mr. Gilson will be dearly missed. Mr. Gilson thanked the Board and said enjoyed his time working with the Board and how well everyone worked together. Mr. Gilson appreciated the time spent on the Board and the confidence Mr. Mevoli had in him.

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 6:10PM

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