

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 25, 2013
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
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, Terry Sheerin
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:

Lawrence Spellman, Voorhees
Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
David Taraschi, Audubon
Ethel Kemp, Camden City Parking Authority
Eleanore Kelly, Runnemede Borough
Jay Todd, Borough of Lawnside
Mary Ann Wardlow, Borough of Lawnside
Morris Smith, Borough of Lawnside
John Foley, Cherry Hill Fire Dept.

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann Edgewood Associates
John McCrudden Hardenbergh Ins. Group
Michael Avalone Conner Strong & Buckelew
Roger Leonard Leonard O'Neill Insurance Group
Duane Myers M&C Insurance Agency, Inc.
Rick Bean Henry D. Bean & Sons Insurance
Walt Eife Waypoint Insurance

WELCOME: Councilwoman Mary Martz welcomed everyone to the Borough of Magnolia.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 28, 2013.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JANUARY 28, 2013:

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

CORRESPONDENCE:

Comp Services Letter: Executive Director reported at last month's meeting when we approved the CompServices contract one of the conditions was a service team list of the folks that will be working on the Camden County Municipal JIF. This information was provided on page 16 of the agenda.

MOTION TO ACCEPT THE COMP SERVICES MANAGEMENT TEAM FOR CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Motion: Commissioner DiAngelo
Second: Commissioner Wolk
Vote: Unanimous

PLAQUE PRESENTATION – Chairman Mevoli presented Commissioner Tony Beatrice with a plaque for his service on the Executive Committee of the Camden County Municipal Joint Insurance Fund and the Southern New Jersey Health Insurance Fund. Chairman Mevoli said Tony Beatrice’s experience on the JIF was outstanding and on behalf of the Executive Committee we truly appreciated the time, effort and service on the Joint Insurance Fund and the Health Insurance Fund.

Tony Beatrice thanked the Camden County Municipal Joint Insurance Fund and the Southern New Jersey Health Insurance Fund and his pleasure to serve on the Committee.

EXECUTIVE DIRECTOR:

POL/EPL – XL INSURANCE: Executive Director said XL is offering a two-year guaranteed program for 2013 and 2014 at the “statewide” premium. Enclosed in the agenda was a memorandum from the Underwriting Manager outlining the offer. Also, attached is a memorandum on buy Down Options. Underwriting Manager said we recently approached XL Insurance Company for a second year option at the 2013 statewide premium. XL has agreed to do this and we are asking today for the JIF’s approval on the two year deal at the statewide premium subject to reallocation base on lost history. Chairman Mevoli said so far everything has been going well with XL with the transition. Mr. Hrubash said everything has gone well based on what we are seeing in the market place.

MOTION TO APPROVE 2014 OPTION FOR XL INSURANCE

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

Underwriting Manager reported XL Insurance has confirmed that a member can still request Buy Down options after 2/1/2013. These requests will be subject to review and approval by XL and will not be retroactive to 1/1/13, but will be effective the date of approval going forward.

Commissioner DiAngelo asked if Mr. Hrubash was going to report on the Liquor Liability Coverage. Mr. Hrubash said we are going to get clarification on the intent of the exclusionary wording in our policy in respect to “for profit catering”. The Executive Director is going to give us some scenarios of how this is being done amongst the towns that have the exposure so we can talk to the reinsurer about what our intent is.

BOROUGH OF LAWNSIDE: Executive Director reported the Borough of Lawnside has requested an amendment to their payment to include additional claims. The Coverage Committee met last week; a report was made in closed session.

BOROUGH OF RUNNEMDE: Executive Director reported the Borough of Runnemede has requested a payment plan for an XL Claim a report was made in closed session.

ELECTED OFFICIALS TRAINING: This year's elected officials training program will focus on Risk Management for Local Officials. As in the past, the MEL will reduce each member's 2013 liability claims premium by \$250 for each municipal elected official and member's CEO (i.e. municipal manager/administrator). The maximum credit is 25% of the member's liability claims fund. We will be scheduling several more sessions in the coming months.

There are a few more sessions scheduled on February 26, 2013 at 6:00PM at the Gloucester City Community Center and another on February 27, 2013 at 6:00PM at the Haddonfield Borough Hall Auditorium.

The MEL is making available on an on-line training program for elected officials to earn the training credit for this year only.

2013 RISK MANAGEMENT PLAN – Executive Director reported enclosed in the agenda is an excerpt from the Risk Management Plan clarifying the flood zone designations. The zone on Page 9 of the plan should be listed as VE, not VB. The change was reflected on Page 18. Underwriting Manager said the flood zone designation typo was corrected to VE instead of VB, which could be critical in the event of claim. Executive Director said we have revised the plan accordingly.

FUND WEBSITE – Executive Director said recent legislation now requires each Joint Insurance Fund to maintain their own website. The Fund office has solicited quotes; a synopsis appears on Page 19 of the agenda. The lowest quote received was from Spark Creative Group. Their quote was based on a group bid for another JIF and two Insurance Commissions. Executive Director said we are familiar with these folks and they started the Camden Commission site and the CEL site and the PMM JIF has signed up with them today also. Mr. Hrubash said they did a good job on the Camden County Insurance Commission website and the members can view the website if they like to take a look at their work.

MOTION TO APPROVE SPARK CREATIVE GROUP TO MAINTAIN THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND WEBSITE

Motion:	Commissioner Wolk
Second:	Commissioner Gallagher
Vote:	Unanimous

NON-REGULATED UNDERGROUND STORAGE TANKS – Executive Director reported a copy of the E-JIF bulletin being distributed to members concerning the discontinuation of coverage for non-regulated Underground Storage Tanks that are 20 years old or more – effective January 1, 2014. Chairman Mevoli did recall this was discussed previously and that all tanks need to be removed by the deadline.

TESTING OF ABOVE GROUND STORAGE TANKS – Executive Director said the EJIF has adopted testing requirements for above ground storage tanks with underground piping. A bulletin was included on page 21 of the agenda packet. The EJIF is offering a one time rebate to have that complete by July 31st. In your packet are four companies that can do this and you will receive a rebate up to \$400.00 per test. It is costing an average of about \$250.00. We will send a reminder to the remaining member entities that have not had it done yet. This will need to be completed every two years.

LEGISLATIVE ALERT – Executive Director said a Legislative Alert was emailed to Fund Commissioners on January 25th concerning Assembly 1196: First Responders’ Workers Compensation Presumption. Following a hearing held on January 28th, Assembly 1196 was amended and pended for a later voting session, probably in February. According to feedback, the efforts of the League and the MEL’s Legislative alert were effective and several key legislators are interested in discussing the issue. Executive Director said thanks to the League and the MEL it looks like the language in this bill is going to be loosened up. We will be sending members a resolution in which we urge the towns and members to support this. Executive Director said perhaps we can pass this resolution to pass along to the legislature.

MOTION TO PASS RESOLUTION OPPOSING ASSEMBLY BILL 1196

Motion:	Commissioner Maley
Second	Commissioner Wolk
Vote:	Unanimous

2013 MEL & MR HIF EDUCATION SEMINAR – Executive Director said the 3rd annual seminar is scheduled for Friday, April 12th, beginning at 9:00 am at the National Conference Center, Holiday Inn, NJ Turnpike Exit 8, East Windsor, NJ. The seminar qualified for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL Member JIFs and MR HIF member HIFs. Attached in Appendix II was the enrollment form.

MANAGEMENT WEBINARS – Executive Director said the MEL Website (njmel.org) has a new section with management oriented webinars that are recorded and are available for viewing at any time. The initial six webinars are: (1) An orientation for JIF Commissioners which discusses the structure of a JIF and basic JIF governance; (2) Title 59 discusses how this statute impacts liability suits against local governmental entities; (3) Public Officials and Employment Practices Liability reviews what local officials should know to prevent these suits; (4) Local Officials ethics Act examines the requirements of this statute; (5) Environmental Liability which is the course developed by the E JIF to comply with NJDEP storm water training requirements for local officials, and (6) Pedestrian Safety discusses a community based program to prevent these accidents. Additional titles are under development.

MEL COVERAGE BULLETINS – Executive Director said the MEL 2013 Coverage Bulletins are now available on MEL’s website www.njmel.org.

FINANCIAL DISCLOSURE FORM – Executive Director said enclosed in the agenda is a copy of a notice received from the Division of Local Government Services concerning the implementations of an on-line process for Local Government Officers (LGOs) to file their financial disclosure statement forms commencing in 2013. The deadline is still April 30, 2013 although this may be extended.

PRIMA CONFERENCE - Executive Director said a resolution was distributed for the PRIMA Conference this year. Resolution 13-9 Authorizing Advance Travel Expenses for Authorized Official Travel for those commissioners interested in attending the conference this year.

MOTION TO APPROVE RESOLUTION 13-9 AUTHORIZING ADVANCE TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

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

MAY MEETING – Executive Director reported there is a conflict with the May meeting and we are in the process of rescheduling to Tuesday, May 28th in Gloucester City. Once the date has been confirmed we will send a notice to members.

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's Report Made Part of Minutes.

TREASURER:

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

Approving Payment of Resolution 13-8 February 2013 Vouchers

TOTAL 2012	\$25,945.50
TOTAL 2013	\$733,675.13
TOTAL	\$759,620.03

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

2009	64,987.42
2010	72,132.17
2011	66,580.66
2012	82,040.39
2013	0.00
TOTAL	285,740.64

MOTION TO APPROVE RESOLUTION 13-8 VOUCHER PAYMENTS FOR JANUARY 2013:

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

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

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Mr. Nardi reported in regard to the EPL Coverage and extension for the additional year it would make sense to approve since we have a very low inventory of EPL/POL cases. The balance of Mr. Nardi's report was for closed session.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said the annual JIF Safety Breakfast will be on Tuesday, March 26, 2013 at the Collingswood Scottish Rite, which would be followed by a Safety Roundtable immediately after the breakfast. The seminar will be on the Road Sign and Walkway Program. Safety Management Plan for 2013 has already been distributed so please review and if there are any questions they can be discussed at the Safety Roundtable.

Mr. Saville said all members should have appointed a training Administrator so they can register people for the classes. Fast track training schedule is posted on the website with the training dates.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager reviewed the holding report for the period 12/20/12 to 1/17/13.

List of Certificates Made Part of Minutes.

MANAGED CARE:

Managed Care Provider reviewed the enclosed report and said that as of January 2013, there was a savings of 64.44% for the month and a total of 64 % 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 Gallagher
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner DiAngelo
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

**MOTION TO ACCEPT THE PAYMENT PLAN PROPOSAL AS SUBMITTED BY
LAWNSIDE AND AUTHORIZE THE PAYMENT NECESSARY TO
ACCOMPLISH THE SETTLEMENT**

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

**MOTION TO APPROVE THE RUNNEMEDE PAYMENT PLAN OVER A TWO
YEAR PERIOD BASIS**

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

OLD BUSINESS:

NEW BUSINESS:

PUBLIC COMMENT:

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 6:17PM

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