

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JULY 23, 2012
BOROUGH OF PINE HILL 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
Patricia Hendricks, Pine Hill Borough
Dawn T. Amadio, Laurel Spring Borough
John Foley, Cherry Hill Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Rick Bean Henry D. Bean & Son
Roger Leonard, Sr. Leonard O'Neill Insurance Group
Terry Mason M&C Insurance Agency, Inc.
Ilene Laursen Conner Strong & Buckelew

ALSO PRESENT:

Joseph Harvey, CompServices

WELCOME: Patricia Hendricks, Deputy Clerk welcomed everyone to the Borough of Pine Hill.

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:

NONE

EXECUTIVE DIRECTOR:

Employment Practices Program: Executive Director reported there are a number of areas members must address to maintain Program Compliance. All Camden County Members have met the deadline and are 100% in compliance. Executive Director thanked the member entities and the risk managers that assisted the members; it was a group effort by everyone. Enclosed is a listing of member deductibles and co-insurance amounts.

2013 Renewal Process: Executive Director reported the Renewal Applications have been electronically mailed to Risk Management Consultants and we have received 13 completed applications. The applications were due back in the Fund office by July 16, 2012. Executive Director requested that members reach out to your Risk Managers and return the renewal applications to the Fund office as soon as possible.

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 will be mailed to those members at the appropriate time.

Regulatory Affairs – Executive Director reported PERMA filed the 2011 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund’s official newspaper.

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. Notices will be mailed to all members with additional information. This is a good opportunity for your public works, sewer and water employees to obtain continuing education credits they require for their state licenses.

Comp Services Transition - Executive Director reported Lisa Graiff will be making a more in depth reports as we continuing to rectify the remaining issues. Richard Schwab will discuss further in the Treasurer’s report. As you can see we are literally on a few dollars off on certain accounts and line items. We are confident this will be taken care of and Lisa Graiff will follow up on that to be sure we have a clean report next month.

Borough of Lawnside - Executive Director reported that the Borough of Lawnside has paid their second half assessment in full. As you recall they have requested a payment plan for several XL claims. Now that they are up to date with their assessment we can entertain that request. Executive Director said that he will reach out the risk manager and their administrator to get the final documentation and make the presentation at next month’s meeting. If the board is in agreement Executive Director suggested we table this matter until we have the full application and resolution completed by the Borough of Lawnside.

MEL Claims Part of Payment Plan Options – Executive Director reported that when the Payment Plan Option was passed last year by resolution 18-11 it referenced excess claims but did not talk about MEL claims which are two years and older. The request we received from Gloucester City that was approved last month was actually a MEL claim. If the board is in agreement, a motion would be in order to amend that resolution to simply include that MEL claims would be part of that payment plan option also.

MOTION TO AMEND RESOLUTION 18-11 TO ADD MEL CLAIMS OF TWO YEARS AND OVER

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

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 \$3.8 million. The Loss Time Accident Frequency we have gained some ground at 2.25 the overall average is 1.67 which is a significant improvement statewide. Chairman Mevoli asked if this have been checked and double checked. Executive Director said yes last month was higher at 2.35. Commissioner Shannon asked for clarification on what the calculation represents. Executive Director said Lost Time Accident is an accident with an occurrence of five or more days. So we are ranked at 2.25 days of lost time per accident.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 20-12 JULY 2012 Vouchers

TOTAL 2010	\$0.00
TOTAL 2011	\$7,000.00
TOTAL 2012	\$235,226.44
TOTAL	\$242,226.44

MOTION TO APPROVE RESOLUTION 20-12 VOUCHER PAYMENTS FOR JULY, 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. There are still a few minor differences that are shown on the report in regard to the posting of claims. Lisa Graiff at Comp Services will be working to get this information shown correctly and will review with me before next month's report. In regards to the cash balances there are no cash differences and everything balances. Chairman Mevoli thanked Richard Schwab and Lisa Graiff for their hard work on resolving the issues with the transition.

MOTION TO APPROVE THE BALANCE REPORT FOR THE MONTH OF JUNE, 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 in reference to compliance with EPL/POL we should take note that we only have two members out of 33 that get the higher deductibles. In the

past we have seen other towns that have had the higher deductibles and were able to bring their deductibles back down with good loss prevention and risk management.

Fund Attorney reported Cherry Hill Township has contacted Brown and Connery to represent them in the red light class action case, since they have represented them in the past. We want to make sure we coordinate efforts with the North Jersey, Central Jersey and South Jersey as we did in the past to make sure consistency is maintained and with all of our cost sharing of expenses and legal fees. Fund attorney requested approval of executive committee. Commissioner Shannon asked if the charges against each town are the same. Fund Attorney said the basic concept is the same but since they were just served with the complaint two weeks ago we have not reviewed all the inspections and reports details. We will be meeting with Cherry Hill Township next week and other defense attorneys to review all the details.

MOTION TO APPROVE BROWN & CONNERY REPRESENTING CHERRY HILL TOWNSHIP

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

Fund Attorney said in case any of the members here from members of their emergency squads there was a Supreme Court case that was decided last week that said members of emergency teams are protected when they are providing intermediate and end of life services, to protect emergency individuals on their call to a scene. The rescue squad itself under the statute was not named so the Supreme Court said the individuals are protected but the rescue squad as an entity is not protected. If you have any questions from your fire departments or from your rescue squads this will not provide exposure to the individuals, which is a good thing, for the volunteers under the Good Samaritan Act. There could potentially be an exposure to our members and the JIF. My understanding is they are going to address with the legislative committee at the MEL to try and correct it. It just seems to be an oversight when the legislation was passed and something that should be easily corrected. If you insure the individuals there is not reason not to insure the entity but because that specific language was not in the statute the Supreme Court said they are not going to write into it. If there is a misunderstanding that people think they are going to be sued because the response was not quick enough please be aware that individuals are protected. Commissioner Shannon asked in that particular case where the rescue squad did not get there quick enough the rescue squad itself can be sued. Attorney Nardi said yes the squad can be sued but the emergency individuals would be protected. Commissioner Shannon asked we are going to work on getting that changed. Attorney Nardi said yes I am sure it will be at the Legislative Committee under the MEL.

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 August 31, 2012. In regards to the MSI instructor training we are also going to be offering 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 Executive Safety Committee meeting will be offered on August 9th at Tavistock.

Chairman Mevoli asked if all the fireworks went well with all our member towns. Executive Director said yes all went well with no issues.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager reviewed the holding report showing 10 certificates issued for the period 5/22/12 to 6/19/12.

List of Certificates Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider reviewed the enclosed report as of June, 2012 and said there was a savings of 56% 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 discussed previously by Mr. Schwab. Ms. Graiff said there is just some final tweaking with the liability reports as far as the recoveries and reimbursements being pulled into the right spot in the reports and anticipate having that finalized by the end of the week. Ms. Graiff said she will be working with Mr. Schwab at the end of the month to show him exactly where everything is in the reports since they are formatted differently.

**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 Wolk
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner DiAngelo
Second: Commissioner Michielli
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: 6:04 PM

**NEXT MEETING: WILL BE HELD ON MONDAY, AUGUST 27, 2012 AT
BARRINGTON BOROUGH**

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