

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 25, 2012
BOROUGH OF HADDONFIELD 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	Absent
Richard Michielli	Borough of Magnolia	Present
Louis DiAngelo	Borough of Bellmawr	Present
Anthony Beatrice	Borough of Runnemede	Present
Terry Shannon	Borough of Barrington	Absent
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 Joanne Hall
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 Boro
Joseph Gallagher, Winslow Township

RISK MANAGEMENT CONSULTANTS PRESENT:

Rick Bean Henry D. Bean & Son
Roger Leonard Leonard O'Neill Insurance Group
Terry Mason M&C Insurance Agency, Inc.
Michael Avalone Conner Strong & Buckelew
Peter DiGiambattista Associated Insurance
Mark von der Tann Edgewood Associates

ALSO PRESENT:

Joseph Harvey, CompServices

WELCOME: Mayor Colombi welcomed everyone to the Borough of Haddonfield.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 29, 2012.

MOTION TO APPROVE THE OPEN MINUTES OF MAY 29, 2012:

Motion: Commissioner Beatrice
Second: Commissioner DiAngelo
Vote: Unanimous

CORRESPONDENCE:

NONE

EXECUTIVE DIRECTOR:

Audit Report as of December 1, 2011 - The Executive Director reported the Auditor's Report as of December 31, 2011 has been sent to the Executive Committee under separate cover. Mr. Jim Miles from Bowman & Company was at the JIF meeting and reviewed the Audit Report. Also included in the agenda packet was the Actuary's Valuation Report Following the presentation and approval of the report, both Resolution 17-12 and Group Affidavit must be executed.

MOTION TO APPROVE YEAR-END FINANCIALS AS OF DECEMBER 31, 2011 AS PRESENTED, ADOPT RESOLUTION 17-12 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THAT MEMEBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT

Motion: Commissioner DiAngelo
Second: Commissioner Michielli
Roll Call Vote: 7 Ayes – 0 Nays

Employment Practices Program: Executive Director reported there are a number of areas members must address to maintain Program Compliance. Members that submit checklists by June 30, 2012 will be considered to have met the deadline. As of June 14, 2012, 31 out of 34 members have updated their programs. It looks as though we will have full compliance by the end of the week. XL Insurance wrote to the members that were not yet compliant on May 1st and indicated deductible and co-insurance amounts may increase as of July 1, 2012.

2013 Renewal Process: Executive Director reported the Renewal Applications have been electronically mailed to Risk Management Consultants and will be due back in the Fund office by July 16, 2012. If you have not heard from your Risk Managers please reach out to them so they we can receive your application back in a timely manner.

Residual Claims Fund: - Executive Director reported the RCF met on June 7, 2012 at 10:30 am at the Forsgate Country Club in Jamesburg, NJ. A copy of the minutes and Commissioners Wolk's report were attached to the agenda. The RCF board adopted a Resolution accepting the transfer of member JIF's Fund Year 2008. Enclosed is Resolution 18-12 authorizing the transfer of the Camden County Municipal JIF's 2008 claim liabilities to the RCF. A motion to pass this resolution is in order.

MOTION TO ADOPT RESOLUTION #18 -12 TRANSFERING THE CAMDEN COUNTY MUNICIPAL JIF 2008 LIABILITIES TO THE RESIDUAL CLAIMS FUND

Motion:	Commissioner Wolk
Second:	Commissioner DeAngelo
Roll Call Vote:	7 Ayes – 0 Nays

EJIF – Executive Director reported the EJIF met on June 7, 2012 at the Forsgate in Jamesburg, NJ. A copy of the minutes and Commissioner Wolk's report were attached to the agenda.

MEL JIF – Executive Director reported the MEL met on June 7, 2012 at the Forsgate in Jamesburg, NJ. A copy of the minutes and Commissioner Wolk's report were attached to the agenda.

Comp Services Transition - Executive Director reported we are continuing the process of transition. We have reports that have been generated every other day to try and reconcile the reports. Richard Schwab will discuss further in the Treasurer's report.

Borough of Lawnside - Executive Director reported that the Borough of Lawnside has requested a payment plan for several XL claims. As we discussed in the last few meetings they are not up to day on their premium payments. They have made a partial payment on their 2nd installment and have assured me that after their fiscal year starts on July 1, they will make the final payment. In light of these facts Executive Director suggested we table this matter until the 2nd installment is paid in full. Chairman Mevoli agreed that this matter should be tabled since it is a requirement that the member will need to be up to date on their financials to request the payment plan.

MOTION TO TABLE THE REQUEST FROM BOROUGH OF LAWNSIDE FOR A PAYMENT PLAN.

Motion: Commissioner Lipsett
Second: Commissioner Wolk
Roll Call Vote: Unanimous

Testing of Above-Ground Storage Tanks – Executive Director reported EJIF has adopted new testing requirements for the above ground storage tanks with underground piping. Testing of the underground lines will need to be completed every two years under this new requirement. The EJIF will reimburse the cost to the members for the first round of testing. A bulletin was sent by the EJIF to members. There is a list of four vendors that have been approved by state of New Jersey. We will also be sending another copy of the bulletin to all the members shortly. This requirement is not due until July, 2013 so everyone has plenty of time to comply.

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 \$3.7 million. This time last year the surplus was a little over \$2.2 million.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 19-12 JUNE 2012 Vouchers

TOTAL 2010	\$0.00
TOTAL 2011	\$18,400.00
TOTAL 2012	\$1,002,542.82
TOTAL	\$1,020,942.82

MOTION TO APPROVE RESOLUTION 19-12 VOUCHER PAYMENTS FOR JUNE 2012:

Motion: Commissioner Lipsett
Second: Commissioner Wolk
Roll Call Vote: 7 Ayes - 0 Nays

DISCUSSION: Treasurer Schwab distributed and discussed his report to the committee. There are still a few differences that are shown on the report and Lisa Graiff at Comp Services has been working to get this information shown correctly. There is a \$57,000 difference that seems to stem from a difference in terminology, what is a recovery compared to what is a void and how these are being recorded. There is no money lost or money in the wrong places it is just what it is labeled as. Lisa Graiff can provide a little more detail in her report. We will keep working at it and reporting back until this has been resolved.

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

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

Treasurer's Report Made Part of Minutes.

ATTORNEY:

REPORT: Fund Attorney reported that he had completed a review of the resolution for hardship waivers as requested by Commissioner Wolk and Commissioner Shannon at last month’s meeting. Mr. Nardi said this waiver would be for those municipalities dealing with budget problems relating to EPL/POL cases and to be able to request consideration for an advance to pay these premiums. After reviewing the minutes and the resolution adopted Mr. Nardi said, as the policy presently exists, it does give the flexibility to grant waivers. After the first waiver or advance the municipality could request another waiver as long as they can present the hardship and circumstances surrounding the request to the committee. The committee at that time would vote on a case by case basis to grant an additional waiver in the case of hardship. Chairman Mevoli asked for confirmation that after the first waiver has been granted a municipality can request a second waiver and the committee could take a vote to approve based on circumstances on a case by case basis. Attorney Nardi confirmed that is correct.

SAFETY DIRECTOR:

REPORT: Safety Director reviewed his report and said there is a bulletin on the 101 Days of Summer – Safety Tips and said this is good information pass this information to member employees at this time. Also included in the agenda was a save the date notice for Bloodborne Pathogen Train-the-Trainer course being held in Mount Laurel, NJ on August 16, 2012.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager reviewed the holding report showing 18 certificates issued for the period 4/21/12 to 5/21/12.

List of Certificates Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider reviewed the enclosed report as of April, 2012 and said there was a savings of 61% for the month and a rolling total of 54% 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. Stokes and Mr. Schwab. Ms. Graiff said there were uncashed checks that were issued by Scibal that needed to be voided. They were technically voided by the bank and the accounts closed. These checks need to be recorded in the system so the claims can be reconciled. Comp Services can not enter the checks as voids because they did not issue the checks. The voided checks are being issued as reimbursements. It seems that is where the confusion is coming in, as far as the terminology or labeling of these checks. There are just a few more minor adjustments to be made so that everything is fine tuned. Ms. Graiff said she has been working with the Philadelphia location to go over these issues and they are almost there and she thanked the committee for their patience. Chairman Mevoli thanked the professionals for all of there time and effort in working on getting these issued resolved.

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

Motion: Commissioner Beatrice
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner DiAngelo
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Wolk
Second: Commissioner Lipsett
Roll Call Vote: 7 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

Mr. Millard Wilkinson raised the question did Comp Services do their due diligence prior to the transition from Scibal to Comp Services. Chairman Mevoli said that in all fairness this transition was completed in one month. The important things were completed very quickly including checks to municipalities and there was not lost time.

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 6:06 PM

**NEXT MEETING: WILL BE HELD ON MONDAY, JULY 23, 2012 AT PINE HILL
BOROUGH**

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