

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – MAY 29, 2012  
RUNNEMEDE SENIOR CENTER 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	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 <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Lisa Graiff</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville Joanne Hall</b>
Treasurer	<b>Richard Schwab</b>
Managed Care	Consolidated Services Group <b>Stephen McNamara</b>
Underwriting Manager	Conner Strong & Buckelew <b>Joseph Hrubash</b>

**FUND COMMISSIONERS PRESENT:**

Dave Taraschi, Audubon  
Ari Messinger, Cherry Hill Alternate  
Millard Wilkinson, Berlin Boro  
John Foley, Cherry Hill Fire District

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Rick Bean	Henry D. Bean & Son
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Ilene Laursen	Conner Strong & Buckelew
Peter DiGiambattista	Associated Insurance
John McCrudden	Hardenbergh Ins. Group
Walt Eife	Waypoint Insurance
Mark von der Tann	Edgewood Associates

**ALSO PRESENT:**

Joseph Harvey, CompServices

**WELCOME:** Mayor Kalvaitis welcomed everyone to the Runnemede Senior Center.

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

**MOTION TO APPROVE THE OPEN MINUTES OF APRIL 23, 2012:**

Motion:	Commissioner Beatrice
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE:**

Executive Director reported he received a letter from Gloucester City to be discussed in Executive Director's Report.

**EXECUTIVE DIRECTOR:**

**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.

Executive Director reported the deadline for filing EPL Checklist has been extended to May 31<sup>st</sup> which is the deadline for member attorneys to submit the form confirming that their local unit has undated the personnel policies and procedures manual and completed the training.. Mr. Stokes urged everyone that has not completed their updates to qualify and to work with your municipal attorney. XL has sent a letter of non-compliance to those that has not submitted their EPL Checklist. In response to that letter we have been in contact with those Members and we are well on our way of getting to 100 % compliance. If you have any questions can contact the Fund Office and speak to Karen Read or myself so we can assist

you. Chairman Mevoli questioned the status of Woodlynne's compliance with the EPL program. Risk Manager Peter DiGiambattista stated he is currently working with Woodlynne to bring them back into compliance.

**Managers & Supervisors Training:** The Fund Attorney's office has scheduled five training sessions in the Camden County area. Executive Director reported there are a few individuals that still need the training. We will be scheduling one more session. As soon as we confirm a date and location we will send out notices to sign up.

**Police Chief Training:** The Fund office has worked to schedule three sessions in conjunction with the Professional Management Municipal JIF. Enclosed please find an updated notice that was mailed to all members. Executive Director reported the last session was held in Maple Shade on April 19, 2012. As long as everyone signed up showed up for the training everyone will be compliant.

**Financial Disclosure Statements:** Executive Director reported the Financial Disclosure Statements were due on May 1, 2012. PERMA has mailed the Financial Disclosure forms for each Fund Commissioner. Executive Director encourages all Fund Commissioners to complete these forms and provide two copies with original signatures to the Fund office by next week. In accordance with State regulations, the Fund must file these disclosures with the Department of Community Affairs.

**PERMA Relocation:** - PERMA has moved its Saddle Brook office. New office address is:

**PERMA Risk Management Services  
9 Campus Drive - Suite 16  
Parsippany, NJ 07054-4412**

**Resolution to Amend the Fund Record Program.** Enclosed is Resolution 14-12 amending the address of the Fund office.

**MOTION TO ADOPT RESOLUTIO #14 -12 AMEDING THE FUND RECORD PROGRAM**

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

**RCF Membership Renewal** – The Camden County Municipal JIF is scheduled to renew their membership in the RCF effective January 1, 2013. Enclosed you will find Resolution #15-12 which renews the membership

**EJIF Membership Renewal** – The Camden County Municipal JIF is scheduled to renew their membership in the EJIF effective January 1, 2013. Enclosed you will find Resolution #16-12 which renews the membership.

**MOTION TO ADOPT #15 -12 RENEWING THE CAMDEN COUNTY MUNICIPAL JIFs MEMBERSHIP IN THE MUNICIPAL EEXCESS LIABILITY RESIDUAL CLAIMS FUND EFFECTIVE JANUARY 1, 2013. MOTION TO**

**ADOPT RESOLUTION #16 -12 RENEWING THE CAMDEN COUNTY MUNICIPAL JIFs MEMBERSHIP IN THE NJ MUNICIPAL ENVIORMENTAL RISK MANAGEMENT FUND EFFECTIVE JANUARY 1, 2013.**

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

**Risk Management Consultant Agreements** – Executive Director requested that anyone that has not sent in their Risk Management Consultants Agreements please do so. Included in the agenda was 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.

**Comp Services Transition** - Executive Director reported we had a meeting with everyone involved and a conference call as well as many emails. We are moving along and we will continue to meet with them until the transition is completed. Richard Schwab will be reporting more on the transition with his report. Chairman Mevoli spoke with Mr. Joseph Santore of Comp Services and he has assured that the Financial Reports will be settled before Mr. Santore leaves Comp Services. Chairman Mevoli stated overall everything is going well it is just moving a little slower than we anticipated. Mr. Mevoli is confident that this will finalized shortly.

**Borough of Lawnside Request for Payment Plan** - Executive Director reported we are still waiting for the necessary information from Lawnside which we have not received. We also have not received payment of their 1<sup>st</sup> Assessment bill. In light of those facts Executive Director suggested we table this matter until we receive the necessary information and payment of assessment bills. Chiarman 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.

**City of Gloucester City Request for Payment Plan** – Executive Director reported that we received a request from the City of Gloucester for help with payment on case for \$30,000.00. By Resolution 18-11 last year we authorized a payment plan as long as a town put the request in writing on a per claim basis as this is and they would have to adopt a resolution acknowledging the debt incurred and if the member leaves the fund it would be due at the time they leave. Executive Director recommended a resolution be approve this and that Gloucester City does the necessary resolution. Chairman Mevoli agreed that a resolution is needed to approve the payment plan with the stipulation that Gloucester City completes their own resolution with the necessary requirements. Chairman Mevoli also stated that under the current polity this is a one time opportunity for a payment plan. Commissioners Shannon and Wolk asked that in the future if any other cases were to arise could another request be reviewed on a case by case basis. Attorney Joseph Nardi stated he would review the policy and review with the Committee at the next meeting to if this could be amended for future requests on a case by case basis.

**MOTION TO APPROVE THE PAYMENT PLAN FOR THE CITY GLOUCESTER**

Motion: Commissioner Wolk  
Second: Commissioner DiAngelo

Roll Call Vote:

7 Ayes - 0 Nays (1 Abstain -Commissioner Lipsett)

**Renewal Applications** – Executive Director reported the 2013 Renewal applications will be mailed in the next few weeks to the Members and the Risk Managers. Executive Director requested to please try and act on these as soon as possible.

**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 \$3.3 million. This time last year the surplus was a little over \$2 million which is a nice improvement from last year.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**Approving Payment of Resolution 13-12 May 2012 Vouchers**

<b>TOTAL 2010</b>	\$0.00
<b>TOTAL 2011</b>	\$18,200.00
<b>TOTAL 2012</b>	\$172,472.50
<b>TOTAL</b>	<b>\$190,672.50</b>

**MOTION TO APPROVE RESOLUTION 13-12 VOUCHER PAYMENTS FOR MAY 2012:**

Motion: Commissioner DiAngelo  
Second: Commissioner Lipsett  
Roll Call Vote: 8 Ayes - 0 Nays

**DISCUSSION:** Mr. Schwab handed out his reports at the meeting. There still is a variance between the information that we receive on a weekly basis. This process is still not going as smoothly as we would like there is a communication gap somewhere. The recoveries are still being reported properly. Mr. Schwab said there is some confusion with pre 2008 payments that were charged to our fund but should have gone to the Residual Claims Fund. The grand totals are all correct but there is still some fine tuning that is needed. Mr. Schwab asked the Committee to accept the report as received. Mr. Schwab also stated he spoke to

Mr. Todd from Lawnside and they mailed their check on Wednesday. It takes at three days from the time the funds are received at TD Bank before he will get notification, so it is possible he may receive notification that the funds were received today. Commissioner Shannon asked which installment Lawnside was paying. Mr. Schwab stated it is their 1<sup>st</sup> Assessment bill. Commissioner Shannon stated that they still will need to send in their 2<sup>nd</sup> Assessment bill as well before any payment plan could be approved. Commissioner Shannon also asked how CSI is communicating with Scibal. There is an outstanding check for \$8,000.00 for a claim in 2011. They never received the check and they were trying to go through CSI and they are not getting anything from Scibal. There are about \$38,000.00 in outstanding checks that need to be reissued. Lisa Graiff is looking into these checks that need to be reissued and will hopefully have a report.

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

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

Treasurer's Report Made Part of Minutes.

**ATTORNEY:**

**REPORT:** Fund Attorney reported that Scibal has been cooperative with Comp Services. There has been a few instances where settlement checks were suppose to be sent and they did not make their way through due to year end. Comp Services has been following up with Scibal and they have been cooperative. There have been some other procedures that are new to Comp Services particularly when we talk about excess cases. This is all new to Comp Services and they are getting acclimated with this and they are cooperating.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director introduced Joanne Hall that will be taking over for John Lapatchka. Joanne Hall thanked the Committee and said she is looking forward to working with the Camden County Municipal Joint Insurance Fund and will try to make the transition a seamless one. Chairman Mevoli welcomed Joanne Hall. Mr. Saville reviewed his report a reminded everyone we increased the number of videos available. Now is a good time to look at the videos on heat stress. Safety Director reported on important changes to the 2011 Right to Know Survey submission requirements. Please review this information to see how it will effect you. Safety contracts were due on March 31<sup>st</sup>. We still have a few members that have not sent back their contracts. If you have not done so please return your contracts.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

**REPORT:** Underwriting Manager reviewed the holding report showing 8 certificates issued for the period 3/21/12 to 4/20/12.

List of Certificates Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Managed Care Provider reviewed the enclosed report as of April, 2012 and said there is a savings of 49% 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 she has reviewed the recoveries for April to see if they have all posted correctly. There were a few that did not get posted and these are in the process of getting posted. Claims Administrator reported that she has reviewed the outstanding checks from Scibal. They are in the process of being reissued if need be or voided. They are going to do a mass voided and they the claims adjusters will have the check reissued if need be. It is just the process of verifying if the check needs to be reissued. Executive Director asked if the analysis will be done by tomorrow. Claims Administrator said it would just a few more claims to review. The balance of the Claims Administrator report is in closed session.

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

Motion: Commissioner DiAngelo  
Second: Commissioner Lipsett  
Vote: Unanimous

Mr. Wilkinson serves as the Safety Coordinator for Berlin Boro asked some if the information reported on the unusual claims could be used for the safety committee. Mr. Wilkinson said he understands this is confidential information but if the information could somehow be redacted from the reports it could be quite helpful with safety committees. Attorney Nardi will look into this request.

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Beatrice  
Second: Commissioner Rochford  
Vote: Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:**

Motion: Commissioner Wolk  
Second: Commissioner DiAngelo  
Roll Call Vote: 8 Ayes – 0 Nays

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

**MEETING ADJOURNED: 6:00PM**

**NEXT MEETING: WILL BE HELD ON TUESDAY, JUNE 25, 2012 AT HADDONFIELD BOROUGH.**

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