

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 22, 2012
COLLINGSWOOD SENIOR COMMUNITY 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	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 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
Millard Wilkinson, Berlin Borough
Ari Messinger, Cherry Hill Township
Joseph Gallagher, Winslow Township

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard Leonard O'Neill Insurance Group
Terry Mason M&C Insurance Agency, Inc.
Mike Avalone Conner Strong & Buckelew
Peter DiGiambattista Associated Insurance Partners
Walt Eife Waypoint Insurance Services
Bonnie Rick Hardenbergh Insurance Group

ALSO PRESENT:

Joseph Harvey, Joe Harvey & Associates

WELCOME: Mayor Maley welcomed everyone to the Collingswood Senior Community Center.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 24, 2012.

MOTION TO APPROVE THE OPEN MINUTES OF SEPTEMBER 24, 2012:

Motion:	Commissioner Beatrice
Second:	Commissioner Lipsett
Vote:	Unanimous

CORRESPONDENCE:

EXECUTIVE DIRECTOR:

2013 Budget: Executive Director reported the proposed 2013 Budget is enclosed in the agenda for your review. The Contracts Committee held a budget workshop meeting on Tuesday, October 16th at the Collingswood Senior Community Center to review the proposed budget, assessment strategy and available dividend.

Executive Director said the committee is recommending that the budget be introduced, totaling \$11,512,921, which represents a 2.59% increase over last year. The committee also reviewed the available dividend calculation and is recommending that release of \$250,000 form Closed Years. The EJIF is releasing a dividend to the Camden Fund in the amount of \$61,555. A motion to adopt Resolution 24-12 authorizing the release of a dividend representing a total of \$311,555 would be in order.

MOTION TO INTRODUCE THE 2013 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AND SCHEDULE A PUBLIC HEARING FOR NOVEMBER 26, 2012 IN THE BROOKLAWN COMMUNITY CENTER

Moved: Commissioner DiAngelo
Second: Commissioner Michielli
Vote: 9 Ayes, 0 Nays

MOTION TO ADOPT RESOLUTION 24-12 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$311,555 FROM THE EJIF & CLOSED YEARS ACCOUNT, SUBJECT TO STATE APPROVAL

Moved: Commissioner Maley
Second: Commissioner Lipsett
Vote: 9 Ayes, 0 Nays

2013 Renewal Process – Executive Director reported all 34 Renewal Application have been received to date. The Risk Management Consultants have been emailed Comparison Reports to confirm the data within PERMA’s records for accuracy toward completion of the 2013 Renewal Application process.

2013 RFQ for Professional Services – Fair & Open Process - Executive Director reported some of the Fund’s Professional Service Agreements will expire at the end of this year. RFQ’s were advertised and it would be appropriate for the Contracts Committee to meet to discuss and provide their recommendations to the board at the November meeting.

XL Insurance POL/EPL Options – Executive Director reported attached on Page 17 is a memorandum from the Underwriting Manager outlining the parameters for the coverage enhancement offerings by XL Insurance on deductible and co-insurance buy downs and wage reimbursement. Executive Director said Mr. Hrubash will be sending an invitation to all risk managers to have a meeting to discuss these options for member towns to buy-down to lower deductibles and co-pays. A notice will be mailed to each individual town outlining their options and cost to make the changes. These options are on a per town basis. In response to Commissioner Shannon Executive Director said that XL will need to know the members’ selections by February 1, in order to be retroactive to January 1, 2013. Risk Managers will be in contact with member towns to discuss their individual options.

Cyber Liability Proposal – Executive Director reported at the request of the MEL Coverage Committee, XL Insurance has offered Cyber Liability coverage for 2013 to members to protect them against cyber threats and disruption. A bulletin from the underwriter was included in the agenda. This coverage is to protect member entities from threats through you website or “hacked” into your system. The charge for this coverage is \$500 per member town and it has already been built into the budget. Chairman Mevoli said the member towns should have a better understanding of this coverage. Executive Director said an explanation and fact sheet will be distributed to all members.

Elected Officials Training – Executive Director reported this year’s elected officials training program will focus on Risk Management for Local Officials. The session is scheduled at the League of Municipalities Conference at 3:45 pm on Wednesday, November 14, 2012. Mr. Nardi will also be scheduling additional session throughout the year as we have done in the past. When elected officials and administrators attend this training the town will receive a \$250 credit.

Safety: Emergency Responder Vehicle Education – Executive Director reported the MEL has introduced a new service to our members; to educate law enforcement, firefighters & EMS utilizing an online driver simulation in an effort to reduce collision rates. Safety Director encouraged everyone to take advantage of this new service provided by Safety National. This program is directed toward intersection analysis. There are two modules one for police and for fire/EMS. This training can be done in a group session and there are certificates available for this training. In response to Commissioner Shannon, Executive Director said we will resend the information on this training to everyone.

MEL Helpline Alert – Executive Director reported a new law recently signed by the Governor will require many employers to post and distribute to employees a notice of employee’s right to be free from gender-based pay discrimination in the workplace.

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. This is about \$1.0 million increase from this time last year. In regard to the Lost Time Accident Frequency, Executive Director said he is currently working with Lisa Graiff and CompServices to review all claims to make sure this percentage is accurate. The Lost Time Accident Frequency is little higher than this time last year and we want to make sure the information is accurate.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 24-12 OCTOBER 2012 Vouchers

FUND YEAR CLOSED	\$1,168,785.00
TOTAL 2010	\$454.56
TOTAL 2011	\$260.19
TOTAL 2012	\$82,801.31
TOTAL	\$1,252,301.06

MOTION TO APPROVE RESOLUTION 24-12 VOUCHER PAYMENTS FOR OCTOBER, 2012:

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

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

Motion:	Commissioner Maley
Second:	Commissioner Rochford
Roll Call Vote:	Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY:

REPORT: Fund Attorney's report was for closed session.

SAFETY DIRECTOR:

REPORT: Safety Director reviewed her report and said there is a bulletin on leaf collection and a new bulletin will be issued tomorrow on patient lifting and handling directed toward police and EMS. Next year we are also going to be offering a Fast Track Safety Program with a full day of short one hour regulatory classes that will be held in 30 different locations around the state. Registration for this program is now available on the Learning Management System.

The next Safety Committee meeting will be held on November 29th at 5:15 pm at the Conner Strong & Buckelew office in Marlton, NJ.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: Underwriting Manager's report shows 13 certificates issued for the period 8/25/12 to 9/19/12.

List of Certificates Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider reviewed the enclosed report as of September, 2012 and said there was a savings of 43% for the month and a rolling total of 54% for the year. This information can be found on the Managed Care report. Manage Care Provider also included an updated listing of the Participating Ambulatory Surgery Centers throughout Camden

County and the state. There have been quite a few new facilities recruited. Chairman Mevoli said the fund can see quite a savings by using these facilities.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR:

REPORT: The Claims Administrator said that in regard to the Lost Time Accident Frequency report discussed in the Executive Director's report she had run some numbers on her end as far as indemnity versus medical. CompServices numbers are exactly the same as PERMA's so Ms. Graiff said she will be doing a comparison with CSG on days out of work. There were a couple of claims that were new with long term out of work and a few reopened claims that we denied payment of TTD because since no longer works for us but a judge ruled against us. So we are paying someone lost wages because of a court order for some these claimants who don't even work for the insured anymore. This may be affecting the Lost Time Accident Frequency. Executive Director said that PERMA, CompService and CSG will work on this and report back to the committee.

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

Motion:	Commissioner Beatrice
Second:	Commissioner Maley
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Michielli
Second:	Commissioner Beatrice
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 Wolk
Vote:	Unanimous

MEETING ADJOURNED: 6:08 PM

**NEXT MEETING: WILL BE HELD ON MONDAY, NOVEMBER 26, 2012 AT THE
BROOKLAWN SENIOR COMMUNITY CENTER**

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