

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – FEBRUARY 27, 2017  
COLLINGSWOOD SENIOR COMMUNITY CENTER 5:15 PM**

Meeting of Executive Committee called to order by Chairman Mevoli. 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 <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	AmeriHealth Casualty Insurance <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein, Steve Armenti</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Millard Wilkinson, Berlin Borough  
David Taraschi, Audubon Borough  
Edward Hill, Lawnside Borough  
Jack Flynn, Gibbsboro Borough  
Ken Cheeseman, Laurel Springs Borough  
John Foley, Cherry Hill Fire District  
Jerald Fuentes, Woodlynne

**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  
Rick Bean                                Henry D. Bean & Sons Insurance  
Walt Eife                                 Waypoint Insurance  
Terry Mason                              M&C Insurance  
Peter DiGiambattista                    Associated Insurance Partners

**WELCOME:** Walt Eife welcomed everyone to the Collingswood Senior Community Center and he apologized for the meeting location change from Haddon Township there was a meeting scheduling issue. Mr. Eife and Chairman Mevoli thanked Mayor Maley of Collingswood and Executive Director Brad Stokes for stepping up and moving the meeting to the Collingswood Senior Community Center on very short notice.

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 23, 2017**

**MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 23, 2017**

Motion:                                      Commissioner DiAngelo  
Second:                                      Commissioner Lipsett  
Vote:    Unanimous

**MOTION TO APPROVE THE CLOSED MINUTES OF JANUARY 23, 2017**

Motion:                                      Commissioner DiAngelo  
Second:                                      Commissioner Michielli  
Vote:    Unanimous

**CORRESPONDENCE:**

NONE

Chairman Mevoli said Attorney Nardi will have presentation since we had a change in the meeting location with less than 48 hours notice.

Attorney Nardi said due to the circumstances that arose in Haddon Township early this morning, which was the first notice we received, and there was not sufficient time to advertise within the 48 hours notice, as required by statute there are a couple of items that need to be addressed.

Attorney Nardi said we will need a roll call of ¾ of the members present, based upon the finding this particular meeting is necessary to conduct important and urgent business of the Camden County Municipal JIF. Attorney Nardi said bills have to be paid, other formal action has to be taken, claims need to be processed and after the claims committee meeting on Friday important discussions were held with one of our attorneys in which it was suggested a certain course of action should be taken as quickly as possible. In accordance with those statements, this meeting qualifies for one of urgency and importance. Notices were posted at Haddon Township at 3:45 pm this afternoon in case anyone arrived and this meeting was moved to 5:30 just in case anyone arrived at Haddon Township to give time to travel to Collingswood. Attorney Nardi said Karen Read sent notification to the designated newspaper and emailed all members of the JIF, Fund Professionals and Risk Managers with the details of the meeting location change. Attorney Nardi said with all of the requirements of the statute being met he would request a motion be made approving the meeting location change.

**MOTION TO APPROVE THE FEBRUARY MEETING LOCATION CHANGE**

Motion: Commissioner Michielli  
 Second: Commissioner Wolk  
 Roll Call Vote: 17 Ayes, 0 Nays

<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>VOTE</b>
Audubon	David Taraschi	Yes
Barrington	Terry Shannon	Yes
Bellmawr	Louis. P. DiAngelo	Yes
Berlin Boro	Millard Wilkinson	Yes
Brooklawn	Michael Mevoli	Yes
Cherry Hill	Ari Messinger - Alternate	Yes
Cherry Hill Fire District	John Foley	Yes
Collingswood	M. James Maley	Yes
Gibbsboro	Jack Flynn	Yes
Gloucester	Jack Lipsett	Yes
Haddonfield	Neal Rochford	Yes
Laurel Springs	Ken Cheeseman	Yes
Magnolia	Richard Michielli	Yes
Mt. Ephraim	M. Joseph Wolk	Yes
Tavistock	Terry Shannon	Yes
Voorhees	Lawrence Spellman	Yes
Winslow	Joseph Gallagher	Yes

**2017 CYBER COVERAGE OPTION:** At last month's meeting, the Underwriting Manager presented higher options for the Fund's cyber coverage. Currently the fund members share a \$6,000,000 aggregate with the 34 members with XL Catlin – option #2 (Page 3). Many of the MEL affiliated JIF's are going with a \$12,000,000 JIF aggregate. The cost per member would be \$509.00 or \$17,306.00 for all members. Executive Director said we definitely have enough money in the Contingency line item to cover the cost of \$17,306.00. An email was sent out to the coverage committee and most members agreed this would be the most prudent thing to do. Most JIFs are jumping on the opportunity to purchase the additional coverage. In response to Commissioner Shannon, Executive Director said there would be an additional cost to the members next year of \$509 per member.

**MOTION TO PURCHASE ADDITIONAL EXCESS CYBER LIABILITY COVERAGE WITH BEAZLEY OPTION #2 AT THE COST OF \$509 PER MEMBER**

Motion: Commissioner Lipsett  
Second: Commissioner Gallagher  
Roll Call Vote: 9 Ayes – 0 Nays

**2017 PRIMA CONFERENCE:** In the past the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Phoenix from June 4-7. Resolution #17-9 authorizing travel expenses is included on **Page 4** of the agenda.

**MOTION TO ADOPT RESOLUTION 17-9 AUTHORIZING ADVANCED TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

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

**ELECTED OFFICIALS TRAINING:** This year's elected officials training program will focus on Risk Management for Public Officials. Several sessions have been conducted by Mr. Nardi. A session is scheduled for March 15<sup>th</sup> in Barrington. The on-line version is also available; enclosed on Page 5 are directions for the course. Executive Director said you have until May 1<sup>st</sup> to take the training and that could possibly be pushed back.

This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL's \$250 credit for each elected official and municipal administrator/manager.

**2017 MEL & MR HIF EDUCATIONAL SEMINAR:** The 7<sup>th</sup> annual seminar is scheduled for Friday, April 21, 2017, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Education credits including CFO/CFMO, Clerks, Public Works, Insurance Producers, Purchasing Agents, TCH Water Supply, Wastewater, RPPO and QPA. There is no fee for employees and insurance producers associated with the MEL and MR HIF Members as well as personnel who work for service companies that are engaged by MEL member JIFs and HIFs. Attached on page 6 of the agenda is the enrollment form which was also distributed by email to fund commissioners and risk managers.

**LEAGUE MAGAZINE:** Enclosed on Page 7 is the latest installment in the series of MEL advertisements to appear in the League magazine. Each of the MEL advertisements highlights activities of the MEL and JIFs as well as people who have rendered significant service. This advertisement highlights the MEL Safety Institute.

**INCLEMENT WEATHER PROCEDURE** - Executive Director said as a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairperson if the

meeting should be canceled. In the event of an early morning or evening meetings, Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number. Further communication will be through email and the Fund's website.

**VOORHEES TOWNSHIP FIRE DISTRICT #3** – Executive Director said the Voorhees Township Fire District #3 is being dissolved and will now be under the jurisdiction of the township. They are seeking coverage under all lines and this will now be a regular department within Voorhees Township. It consists of 21 paid firefighters and eight EMS, with three clerical folks and over \$11 million in property values, which includes their vehicles. The proposed assessment is a little over \$283,000 which will be pro rated from March 1<sup>st</sup>. The actuary has reviewed their loss information and found it to be favorable and we feel it would be a good fit for our JIF. Executive Director said the Fire District was in the First JIF and they are familiar with the JA Montgomery training and this should be a seamless fit.

**MOTION TO EXTEND COVERAGE TO VOORHEES TOWNSHIP FOR THE ADDITION OF THE FIRE DISTRICT #3**

Motion: Commissioner Lipsett  
Second: Commissioner DiAngelo  
Roll Call Vote: 9 Ayes – 0 Nays

**POLICE TRAINING** – Executive Director said a flyer from Keith Hummel was distributed for additional supervisor police training called Career Survival for First Line Supervisors. This is a new seminar that Chief Hummel has developed at our request for Police Supervisors. We are seeking approval to add two courses for this course. Camden County Insurance Commission recently approved this training and we will open up all session to our folks as well. This training will cost \$450 per course for a total expenditure of \$900 to the Camden JIF. Executive Director said we will send notification with all dates and locations of the training.

**MOTION TO APPROVE TWO SESSIONS OF POLICE SUPERVISOR TRAINING WITH A COST OF \$450 PER SESSION.**

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

**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 reviewed the Financial Fast Track and said as of December 31st the statutory surplus was at \$6.3 million. Executive Director said we do not have some of the loss ratio reports. Our friends over at Qual Lynx recently upgraded to a new operating system and they are still trying to work out some kinks to sync with our system at PERMA and we will

hopefully have those updated reports next month. Executive Director thanked Mayor Maley for the last minute accommodations at Collingswood.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Treasurer Pigliacelli reviewed the reports included in the agenda.

**Approving Payment of Resolution 17-10 February 2017 Vouchers**

<b>2016</b>	<b>\$27,726.88</b>
<b>2017</b>	<b>\$1,141,589.26</b>
<b>TOTAL</b>	<b>\$1,169,316.14</b>

**Confirmation of January 2017 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	<b>.00</b>
<b>2013</b>	<b>20,071.83</b>
<b>2014</b>	<b>34,027.78</b>
<b>2015</b>	<b>42,085.67</b>
<b>2016</b>	<b>179,111.78</b>
<b>2017</b>	<b>4,576.92</b>
<b>TOTAL</b>	<b>279,873.98</b>

**MOTION TO APPROVE RESOLUTION 17-10 FEBRUARY 2017 VOUCHERS**

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

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF JANUARY 2017 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner Michielli  
Second: Commissioner Lipsett  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said his report is for closed session.

**SAFETY DIRECTOR:** Safety Director reviewed the Safety Director's report. The next Safety Executive Committee meeting will be held on March 2<sup>nd</sup> at Conner Strong & Buckelew and the Annual Safety Breakfast will be held on March 28<sup>th</sup> at the Scottish Rite invitations will go out any day.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director reviewed the monthly Certificate Report on page 48 for the period 12/22/16 to 12/31/16 with one certificate issued. The 2017 MEL Renewal Certificate Report was enclosed in Appendix II of the agenda packet.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of January 2017 where there was a savings of 46.88% for the month and a total of 46.88 % for the year.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Claims Manager Denise Hall said she had a couple of hand outs that were distributed to the Committee. A notification that AmTrust Financial Services Inc. has purchased the insured business of AmeriHealth Casualty, this sale however will not impact the TPA business operations. Ms. Hall reviewed the Subrogation Recovery Report as of February, 2017 showing the total received in 2017 thus far is \$49,486.99.

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

Motion: Commissioner Michielli  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Lipsett  
Second: Commissioner Michielli  
Vote: Unanimous

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

Motion: Commissioner Gallagher  
Second: Commissioner Lipsett  
Roll Call Vote: 8 Ayes – 0 Nays

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

Commissioner Lipsett said he would like to remind everyone that this Sunday is the St. Patty's Day Parade in Gloucester City at 1:00 pm.

Chairman Mevoli said he would like to thank Mayor Maley, Walt Eife and Executive Director Brad Stokes for handling the change of venue quickly today. Chairman Mevoli said he would like to thank everyone for their efforts today.

Commissioner Shannon said at Barrington's next meeting on March 27<sup>th</sup> it will be Barrington's 100 Birthday and there will be a big celebration on March 25<sup>th</sup> and dedicating a clock and there will be a social and information can be found on the Barrington website.

**PUBLIC COMMENT:**

Mayor Fuentes from the Borough of Woodlynne addressed the Committee. Mayor Fuentes distributed pictures and said the work that has not been by a contractor and it is a concern. Mayor Fuentes said if a claim arises he does not want to be held liable for the repairs that have not been completed. Chairman Mevoli said his comment will be duly noted in the minutes of the meeting.

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner Gallagher
Vote:	Unanimous

**MEETING ADJOURNED: 6:05PM**

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