

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 28, 2016
BROOKLAWN 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	Absent
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 Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	AmeriHealth Casualty Insurance Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein, Maria Longworth
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

David Taraschi, Audubon Borough
Jack Flynn, Gibbsboro
Millard Wilkinson, Berlin Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mike Avalone Conner Strong & Buckelew
Roger Leonard Leonard O'Neill Insurance Group
Terry Mason M&C Insurance
Peter DiGiambattista Associated Insurance Partners
Mark Von der Tann Edgewood Associates
Rick Bean Henry Bean & Sons Insurance

WELCOME: Chairman Mevoli welcomed everyone to the Borough of Brooklawn and the moment of silence was held in memory of Frank Lario who passed away on October 27, 2016. Frank Lario was the first solicitor for the Camden County Municipal JIF when the Fund was formed, and he then moved on to become a Superior Court Judge.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 24, 2016

MOTION TO APPROVE THE OPEN MINUTES OF OCTOBER 24, 2016

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

MOTION TO APPROVE THE CLOSED MINUTES OF OCTOBER 24, 2016

Motion: Commissioner Wolk
Second: Commissioner Gallagher
Vote: Unanimous

CORRESPONDENCE: NONE

2017 BUDGET: At the October Fund Meeting the Board of Fund Commissioners introduced the Budget for 2017 in the amount of \$12,648,026. There was a slight increase of \$412.00 on the MEL Premium since introduction, so the revised amount is \$12,648,438. In accordance with state regulations, the proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality/entity.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2017 BUDGET

Motion: Commissioner Maley
Second: Commissioner Gallagher
Vote: Unanimous

DISCUSSION: *There was no discussion or public comments.*

MOTION TO CLOSE THE PUBLIC HEARING ON THE 2017 BUDGET

Motion: Commissioner Wolk
Second: Commissioner Gallagher
Vote: Unanimous

Executive Director said just to give a brief overview the Budget is at a 2.09% increase. On the appropriations side there was a slight increase on claims - a little over 2%, Expense Fees and Contingency is at 1.25% for an overall increase of 2.09%. Assessments were distributed to members and this reflected if the dividend was credited to the assessment.

With no questions being heard there was a motion to adopt the budget and certify the assessments.

MOTION TO ADOPT THE 2017 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AND CERTIFY THE ASSESSMENTS

Motion: Commissioner Maley
Second: Commissioner Michielli
Roll Call Vote: 8 Ayes, 0 Nays

EMPLOYMENT PRACTICES PROGRAM: Members had until October 1st to submit checklist to qualify and or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. Executive Director said he is happy to report the fund has reached 100% participation again this year.

MEMBERSHIP RENEWALS: The Fund has 25 members up for renewal at the end of the year. Renewal documents were sent out last month. Members are asked to return their resolutions and agreements back to the Fund office by October 1, 2016. We have received renewal documents from 20 of the 25 members.

POTENTIAL NEW MEMBERSHIP: The Fund Office has received two potential new member applications. The Executive Director provided an update.

RCF REPORT: The Residual Claims Fund met on October 19, 2016 at the Forsgate Country Club and held a public hearing and adopted the 2017 Budget. Enclosed is a copy of Commissioner Wolk’s report. Commissioner Wolk said the RCF approved the 2017 Budget and the next meeting will be held on January 4, 2017.

EJIF: The EJIF met on October 19, 2016 at the Forsgate Country Club and held a public hearing and adopted the 2017 Budget. Enclosed is a copy of Commissioner Wolk’s report. The EJIF also met on November 16th at the League. Commissioner Wolk said the EJIF approved the 2017 Budget. Adopted a resolution in support of Senate and Assembly bills that would allow JIFs to invest in bonds and government agencies. Commissioner Wolk also said the Underwriting managers are negotiating excess coverage with additional limits up to \$9 million; we are currently at \$8 million. The next meeting will be on January 4, 2017.

MEL: The MEL met on October 19, 2016 at the Forsgate Country Club to introduce the 2017 Budget. Enclosed is a copy of Commissioner Wolk’s report. The MEL also met on November

16th and adopted the 2017 Budget. Commissioner Wolk said the MEL introduced the 2017 Budget. Adopted a resolution I support of Senate and Assembly bills that would allow JIFs to invest in bonds of government agencies. The next meeting will be held on January 4, 2017.

MEL, RCF & EJIF REPRESENTATIVE: The Fund should elect its representative to the MEL, RCF & EJIF for the 2017 Fund Year. Commissioner Wolk said he would be happy to serve as the MEL, RCF and EJIF representative for 2017.

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2017 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 8 Ayes, 0 Nays

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2017 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 8 Ayes, 0 Nays

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2017 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 8 Ayes, 0 Nays

ELECTED OFFICIALS TRAINING: This year's elected officials training program will focus on Public Officials & Employment Practices, specifically personal liability of the elected officials. Sessions will be scheduled after the new year, thru the office of Mr. Nardi. The online version will also be available.

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.

LEAGUE MAGAZINE: Enclosed are articles on cyber security that appeared in the October edition of the NJ League magazine written by Joseph Hrubash of Perma and by Marc Pfeiffer of the Bloustein Local Government Research Center at Rutgers.

DECEMBER MEETING: For the pas several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, Resolution 16-25 authorizing this action is part of the agenda.

MOTION TO APPROVE RESOLUTION 16-25 CANCELLING THE DECEMBER MEETING

Motion: Commissioner Maley
Second: Commissioner Michielli
Roll Call Vote: 8 Ayes, 0 Nays

2017 PUBLIC OFFICIALS / EMPLOYMENT PRACTICES POLICY CHANGES –

Executive Director said there is an add on item to discuss with regard to changes the MEL recommended on the Public Officials/Employment Practices policy. MEL Bulletin 16-31 was distributed to members and also emailed to members. Attorney Nardi has reviewed the changes to put a sub-limit on land use and zoning claims and to clarify language on reporting obligations to members. Attorney Nardi reviewed the changes and said it was appropriate under the circumstances and would recommend the approval of the Resolution. Mr. Nardi said the coverage will be the same that you had before, as negotiated and will now be a little better than we had originally. Attorney Nardi said the insurer's biggest fear is that people who may serve in a volunteer capacity may not do the right thing, which would happen in very limited cases and the insurer does not want to be on the hook for it.

MOTION TO APPROVE RESOLUTION 16-27 PROVIDING UPDATE TO PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY POLICY EFFECTIVE IN THE 2017 POLICY YEAR

Motion: Commissioner Maley
Second: Commissioner Gallagher
Roll Call Vote: 8 Ayes, 0 Nays

APPLICATION FOR COVERAGE FROM BERLIN BOROUGH: Executive Director said we have received an application for coverage from Berlin Borough for the Downtown Berlin Revitalization Corporation to market and promote downtown Berlin and to promote new events and attract new business. The Borough has established by resolution the Downtown Berlin Revitalization Corporation to manage this effort. Our underwriting team has reviewed the application and has approved. Executive Director said we are seeking approval for this application. In response to Chairman Mevoli, Executive Director said they could have applied as a Quasi Entity but this would actually give them better coverage for all lines. This is like a BID/SID a District Management Corporation. In response to Commissioner Maley, this will fall under the Borough of Berlin.

MOTION TO APPROVE COVERAGE FOR DOWNTOWN BERLIN REVITALIZATION CORP AS PRESENTED

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 8 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 as of September 30, 2016 the statutory surplus stands at \$6.5 million which is almost a \$1 million increase from last month as we saw some positive reserve changes. Executive Director reviewed the Expected Loss Ratio Analysis and said for October 2016 the actuary projected the JIF at 45% and we currently stand at 36%. Executive Director said the Lost Time Accident Frequency as of October 31st shows we are tied for first to 1.27 and the lowest percentage for all MEL JIFs statewide. Executive Director said we three new lost time accidents as of October 31st, 2016. Executive Director wished everyone a wonderful holiday season.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 16-26 November 2016 Vouchers

2016	\$ 103,244.93
TOTAL	\$ 103,244.93

Confirmation of September 2016 Claims Payments/Certification of Claims Transfers:

Closed	.00
2012	18,000.00
2013	25,056.59
2014	69,551.78
2015	37,052.12
2016	222,979.91
TOTAL	372,640.40

MOTION TO APPROVE RESOLUTION 16-26 NOVEMBER 2016 VOUCHERS

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

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF OCTOBER 2016 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
 Second: Commissioner Lipsett
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said Safety Bulletins on Fire Prevention Month and Leaf Collection Time...Important Reminder are included in the agenda packet. Safety Director reminded everyone that November is the month to submit your applications for Special Recognition Awards so if you have a department or individual that has gone above and beyond please submit their names for Special Recognition. Mr. Saville said it looks as though everyone is going to do well on the SIP again this year. Mr. Saville wished everyone happy holidays.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the Certificate Report for the period 9/26/16 to 10/25/16 which was included in the agenda showing 25 certificates were issued during that time period.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of October 2016 where there was a savings of 35.58% for the month and a total of 44.34 % for the year. On behalf of CSG Ms. Goldstein wished everyone happy holidays.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager said her report is for closed session.

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

Motion:	Commissioner Maley
Second:	Commissioner Lipsett
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Maley
Second:	Commissioner Michielli
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION

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

OLD BUSINESS:

NONE

NEW BUSINESS: Chairman Mevoli said Karen Read will be reaching out to everyone to make sure we have quorum for the January 23, 2017 Reorganizational Meeting. Please try to come out to the Meeting at Berlin Borough Municipal Building so we can take care of all of the business for that meeting. Chairman Mevoli thanked everyone and wished everyone a very happy holiday season.

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion:	Commissioner Michielli
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:45PM

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