

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – APRIL 24, 2017
CHERRY HILL FIRE DISTRICT 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 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
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Bob Mathers, Pine Valley
Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Edward Hill, Lawnside Borough
Jack Flynn, Gibbsboro Borough
John Foley, Cherry Hill Fire District
Larry Spellman, Voorhees Township

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann Edgewood Associates
Michael Avalone Conner Strong & Buckelew
Roger Leonard Leonard O'Neill Insurance Group
Rick Bean Henry D. Bean & Sons Insurance
Walt Eife Waypoint Insurance
John McCrudden Hardenbergh Insurance

WELCOME: Commissioner John Foley welcomed everyone to Cherry Hill Fire District and said this year they have received an International Accreditation in Fire Safety and they are the only Fire Department in the state of New Jersey that holds such an accreditation. Commissioner Foley said they have also been awarded with a rating of ISO 01, which means if you live in Cherry Hill you may be able to get a discount on you homeowners insurance because we are an efficient Fire Department.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 27, 2017

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MARCH 27, 2017

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

CORRESPONDENCE: Executive Director reported the Fund received a letter from Laurel Springs which was distributed to Executive Committee last week and this will be covered under the Executive Directors Report.

LAUREL SPRINGS REQUEST ON POL/EPL CLAIM: Executive Director said last week a letter was distributed to the Executive Committee. Laurel Springs is seeking our assistance on a POL EPL claim that was settled recently and they have a co-insurance due in the amount of \$20,000 to the excess carrier. As you know Laurel Springs is a very small town and has already gone through the budget process and allocated \$10,000. They have requested the JIF's assistance by floating them a loan of \$10,000 this year and next year they will return that amount to the JIF as part of their added assessment. Executive Director said we do have a policy in place for this and we have granted this type of request for other towns in the past.

MOTION TO APPROVE LAUREL SPRINGS REQUEST AS IN ACCORDANCE WITH POLICY

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

AGGREGATE LOSS FUND CONTINGENCY: As you recall, beginning with the 2016 Fund year, the MEL implemented a Retrospective Rating Program billing member JIFs only 85% of its expected claims fund and will bill balance to the JIFs that exceed that amount. This Resolution documents prior authorizations for the creation of an aggregate loss fund contingency account and the transfer of the fund collected with the 2016 and 2017 assessments.

Each year at budget time the JIF will decide how much to fund and transfer to this account. Documenting this change was a recent recommendation in the MEL’s internal audit. Resolution 17-12 is on Page 3.

MOTION TO ADOPT RESOLUTION 17-12 DOCUMENTING THE CREATION OF THE AGGREGATE LOSS FUND CONTINGENCY ACCOUNT

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

2017 PRIMA CONFERENCE: As previously reported, 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. Please contact the fund office if you are interested.

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. The final session will be held on April 27 at 6PM in Gloucester City. Registration info for that session is on Page 4. The on-line version is also available; enclosed on Page 3 are directions for the course.

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.

CAREER SURVIVAL FOR FIRST LINE SUPERVISORS: Included in the agenda is a copy of the 2017 Police Training Registration Form. The target audience is First Line Police Supervisors. There are 4 sessions available. Course description and registration can be found on Pages 7 and 8 of the agenda packet.

MEL RISK MANAGEMENT CONSULTANT ACCREDITATION PROGRAM: The MEL is instituting a program to recognize the MEL’s numerous experienced RMC’s and

train new staff. Producers who complete this program may use the designation “MEL Accredited Risk Management Consultant”. To achieve accreditation, a RMC must complete the four all day sessions that will be conducted over a six month period. (See pages 9 & 10 for the registration form and agenda).

East session will be held twice – once in Jamesburg at the Forsgate Country Club and once at Conner Strong and Buckelew Headquarters in Marlton. The program is also eligible for producer continuing education credits. The fee is a nominal \$500 payable to the Municipal Excess Liability Joint Insurance Fund.

FINANCIAL DISCLOSURES: The Division of Local Government Services developed an online program for financial disclosure filings. The fund office has received notification that online filing will be implemented again this year and the deadline to file is April 30th. The fund office will distribute instructions to commissioners on how to file once a roster is finalized. Executive Director said emails should be sent to all members with PIN and login information.

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 said the Financial Fast Track is not available this month since the finance folks are gathering data for the auditor this month but we will have the information available next month. Executive Director said the January 31st Financial Fast Track shows our surplus at \$6.3 million and the February 28th Financial Fast Track shows a slight increase in the surplus at \$6.4 million. The loss ratio report as of February 28th reflects we are slightly below the target the actuary had us at 3.15% and of this date we are at 2.23% . Lost Time Accident Frequency as of February 28th we came are standing at 0.83 which is a good start for 2017.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 17-13 April 2017 Vouchers

2016	\$62,567.84
2017	\$1,269,083.76
TOTAL	\$1,331,651.60

Confirmation of March 2017 Claims Payments/Certification of Claims Transfers:

Closed	.00
2013	295,059.39
2014	117,104.09
2015	54,621.69
2016	65,201.49

2017	36,081.59
TOTAL	568,068.25

MOTION TO APPROVE RESOLUTION 17-13 APRIL 2017 VOUCHERS

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

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

Motion: Commissioner Maley
 Second: Commissioner DiAngelo
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Mr. Nardi said his report is for closed session.

SAFETY DIRECTOR: Safety Director John Saville reviewed the Safety Director's report. In response to Commissioner Shannon, Mr. Saville said he would check with the Police Chiefs at the Police Ad Hoc Committee on Friday to see if they have any forms for crossing guards to take with them to their Doctor with requirements for physicals and if not we will check back with Rutgers to see if they have a form available. Executive Director said we will look into it and try to put something together.

Commissioner Shannon said PEOSH is targeting EMS this year and they are writing citations for things that our squads are doing. Is there something we can do to work with PEOSH in advance to make sure we are all on the same page. Safety Director said one items are the trans filling stations and one town is contesting it right now. We are trying to find out right how to accomplish what they are looking for. Executive Director asked Mr. Saville to put this topic on the MEL Safety Committee Agenda. In response to Chairman Mevoli, Mr. Saville said he will be going to the next PEOSH Advisory Committee Meeting and will discuss to see if we can work with them and obtain information on new regulations and how to comply.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 41 for the period 2/22/17 to 3/21/17 with 20 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of March 2017 where there was a savings of 69.20% for the month and a total of 58.57 % for the year. Jennifer Goldstein reviewed the 1st Quarter 2017 Workers' Compensation Injury Review Report showing 71 First Report of Injuries with 54 with Medical Treatment and 17 were Report Only. Ms. Goldstein reviewed the Claim Statistics and Primary Causes of Injury.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Denise Hall reviewed the Subrogation Recovery Report. Ms. Hall said the balance of her report is for closed session.

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

Motion: Commissioner Maley
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Wolk
Second: Commissioner Lipsett
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: 6:00 PM

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