

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 27, 2017
GLOUCESTER CITY 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 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
Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Edward Hill, Lawnside Borough
Jack Flynn, Gibbsboro Borough
John Foley, Cherry Hill Fire District
Ethel Kemp, Camden Parking Authority

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
Terry Mason M&C Insurance
Peter DiGiambattista Associated Insurance Partners

WELCOME: Councilman Patrick Keating of Gloucester City welcomed everyone to Gloucester City Community Center.

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

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

Motion: Commissioner Wolk
Second: Commissioner Michielli
Vote: Unanimous

CORRESPONDENCE:

NONE

BOROUGH OF CHESILHURST ASSESSMENT CREDIT: Last year, Chesilhurst had listed a school as a new insured building that was being rehabilitated by the Borough and school district. When completed, the school district, through an agreement, will continue to insure the building so Chesilhurst should receive a credit on their 2017 assessment removing the school building. The 2017 budget will need to be amended to reflect the premium credit of \$6,548.32.

MOTION TO AMEND THE 2017 BUDGET TO REFLECT ASSESSMENT CREDIT TO BOROUGH OF CHESILHURST

Motion: Commissioner DiAngelo
Second: Commissioner Lipsett
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. 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. The on-line version is also available; enclosed on Page 3 are directions for the course. Executive Director said several sessions have already been completed and the Gloucester City session has been rescheduled to April 27th at City Hall, 313 Monmouth Street, Gloucester City, NJ.

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.

MEL MEETING: The MEL met on March 1, 2017 at the Forsgate Country Club. A copy of Commissioner Wolk's report of that meeting is included for your review. (**Appendix II**). Commissioner Wolk said the MEL approved a contract with Origami Risk for the MEL JIF Risk Management Information System starting in 2018. This will replace the online renewal Exigis system. The MEL Executive Director reported that the MEL's statutory surplus stands at over \$21 million. The Director reported that the board continues to meet with the MEL's new Marketing Consultant and Marketing Manger to continue the process of identifying goals which includes new membership, membership retention and rebranding. Princeton Strategic Communication and Acrisure have been appointed to those positions. The next meeting will be on June 1, 2017.

RESIDUAL CLAIMS FUND MEETING: The RCF met on March 1, 2017 at the Forsgate Country Club. A copy of Commissioner Wolk's report of that meeting is included for your review. (**Appendix II**). Commissioner Wolk said the Fund Attorney reported that one of the last remaining EPL/POL claims is being settled. This is down from 300 that were left to be settled since that line of coverage was transferred out of the MEL. The MEL Audit Committee met last week to review the results of the 2016 audit. Final results will be released in the next few months. The next meeting will be on June 1, 2017.

EJIF MEETING: The EJIF met on March 1, 2017 at the Forsgate Country Club. A copy of Commissioner Wolk's report of that meeting is included for your review. (**Appendix II**). Commissioner Wolk said the EJIF approved an addendum to the Environmental Engineers contract to add wording to assist in member inspections of foreclosed properties and acquisitions. The next meeting will be on June 1, 2017.

2017 MEL & MR HIF EDUCATIONAL SEMINAR: The 7th 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 4 of the agenda is the enrollment form which was also distributed by email to fund commissioners and risk managers.

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 s the loss ratio report as of December 31st the actuary had us at 65% and of this date we are at 45% which is pretty good year this time last year we were at about 51%. Lost Time Accident Frequency as of December 31st we came in tied for first place at 1.18 which is a great improvement over 2015. Executive Director said the breakdown by member shows we had 20 members without any lost time accidents for the entire year which shows great work. The January 31st Lost Time Accident Frequency Report shows us at 0.41 and only one lost time accident through January 31st.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 17-11 March 2017 Vouchers

2016	\$427.67
2017	\$137,996.96
TOTAL	\$138,924.63

Confirmation of February 2017 Claims Payments/Certification of Claims

Transfers:

Closed	.00
2013	71,811.59
2014	138,760.56
2015	41,492.15
2016	200,390.11
2017	19,291.83
TOTAL	471,746.24

MOTION TO APPROVE RESOLUTION 17-11 MARCH 2017 VOUCHERS

Motion: Commissioner Maley

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 FEBRUARY 2017 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner Michielli
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said he had a request for a coverage approval in the matter where a pro se plaintiff has filed an action against the two judges in Cherry Hill Municipal Court as well as the public defender. We have been advised by the solicitor that the judges are identified as employees by the township so they would be covered, but the public defender is typically an independent contractor and without the approval of the Executive Committee they would not be covered. Frankly, by reviewing this complaint, seeing that we are familiar with this pro se plaintiff it would be quite inefficient if we did not cover this public defender in this instance and the Committee has the authority to do so. All of the claims against this particular individual are the same as those that were asserted against the judges and there are immunities available to them, so there should not be much in the way of any additional defense costs. Attorney Nardi said he feels this action would be appropriate and asked for a motion to approve the coverage request.

MOTION TO APPROVE COVERAGE REQUEST AS PRESENTED

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

SAFETY DIRECTOR: Safety Director reviewed the Safety Director's report. The Annual Safety Breakfast will be held on March 28th at the Scottish Rite and the Safety Coordinator's Round Table will be held immediately following the breakfast.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 37 for the period 1/21/17 to 2/22/17 with 9 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of February 2017 where there was a savings of 59.06% for the month and a total of 52.89 % for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Report for closed session.

**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 Michielli
Second: Commissioner Maley
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Gallagher
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 Lipsett
Vote: Unanimous

MEETING ADJOURNED: 5:46 PM

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