

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – MAY 22, 2017  
VOORHEES TOWNSHIP 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</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Bob Mather, Pine Valley  
Millard Wilkinson, Berlin Borough  
David Taraschi, Audubon Borough  
Edward Hill, Lawnside Borough  
Jack Flynn, Gibbsboro Borough  
John Foley, Cherry Hill Fire District  
Lawrence 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  
Terry Mason                             M&C Insurance  
Peter DiGiambattista                 Associated Insurance Partners

**WELCOME:** Mayor Michael Mignogna welcomed everyone to Voorhees Township.

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF APRIL 24, 2017

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF APRIL 24, 2017**

Motion:                                    Commissioner Maley  
Second:                                    Commissioner Michielli  
Vote:                                        Unanimous

**CORRESPONDENCE:** NONE

**NATIONAL FLOOD INSURANCE PROGRAM:** Most municipalities in the MEL have properties in flood zones. Therefore, it is critical that Congress acts to continue the National Flood Insurance Program. The MEL recommends that each JIF adopt the attached resolution and pass it on to members for their action as well.

**MOTION TO ADOPT RESOLUTION 17-14**

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

**2017 COVERAGE DOCUMENTS:** The Fund Office will begin distributing the 2017 coverage documents to all Fund Commissioners and Risk Managers via email within the next few weeks.

**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).

Each 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. Executive Director said the first session was held and was very well received. Several members from the Camden JIF have signed up. There is still time to sign up if you wish to do so.

**FINANCIAL DISCLOSURES:** The Fund Office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the Camden JIF. The email included links to the instructions and the DGLS webpage to file your disclosure; the filing deadline May 30<sup>th</sup>.

**2017 2<sup>nd</sup> ASSESSMENT BILLS:** Statement of Accounts were mailed out to members with a due date of June 15<sup>th</sup>.

**2017 SAFETY EXPO:** The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund to conduct its Annual Safety Expo which included MEL member town's water & sewer employees. The Safety Expo will be held on June 23<sup>rd</sup> at the Middlesex Fire Academy and September 29<sup>th</sup> at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registrations will be mailed to members shortly.

**AUDITOR & ACTUARY YEAR-END REPORTS:** The financial audit for the period ending December 31, 2016 will be ready for review and approved at the June meeting and will be filed with the Department of Insurance and Community Affairs by the June 30<sup>th</sup> deadline.

**2018 RENEWAL ONLINE UNDERWRITING DATABASE:** Members and Risk Managers will receive an email when the database is set up to begin the 2018 underwriting renewal – which is expected to begin on or near June 1, 2017. The MEL awarded a contract to Origami for the on-line underwriting – but that system will not be functional until 2018. This year's renewal will still be conducted in the Exigis system. Executive Director said as a reminder next year we will be changing systems. The new system will be Origami but that would not start until 2019 renewal.

**MEL CYBER INSURANCE WEBINAR SERIES:** The MEL is hosting webinars related to Cyber Insurance. The first webinar was on Understanding Your Cyber Liability Policy and was well attended. The second is on "What to do in the Event of a Breach". This session is scheduled on May 23<sup>rd</sup>. The flyer was included in the agenda on Page 7.

**CAREER SURVIVAL FOR FIRST LINE SUPERVISORS:** Several session of this police training were held with good participation. There is one more session on the 23<sup>rd</sup>. Executive Director said the sessions were very well received and attended. Attorney Nardi

attended the session last week and said the program was very comprehensive with a good mix. The crowd was very attentive and the program flowed nicely and was very well done.

**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 actuary has made some IBNR adjustments usually in our favor. Executive Director said the March 31<sup>st</sup> Financial Fast Track shows our surplus at \$8.1 million which is the highest we have seen and reflects an increase of \$1.6 million mostly due to the IBNR adjustment. The loss ratio report as of March 31<sup>st</sup> reflects we are below the target the actuary had us at 5.70% and we are at 4.36%. Lost Time Accident Frequency as of March 31<sup>st</sup> we are standing at 0.55 which will most likely increase next month due to a rough April.

Executive Director said all of the professional contracts are up this year so we will be going out to advertise for those positions. Executive Director requested a motion to authorize to advertise.

**MOTION TO AUTHORIZE TO ADVERTISE FOR REQUESTS FOR QUALIFICATIONS FOR FUND PROFESSIONALS**

Motion: Commissioner Wolk  
 Second: Commissioner Maley  
 Vote: Unanimous

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 17-15 May 2017 Vouchers**

<b>CLOSED</b>	<b>\$10,000.00</b>
<b>2016</b>	<b>\$9,000.00</b>
<b>2017</b>	<b>\$190,510.87</b>
<b>TOTAL</b>	<b>\$209, 510.87</b>

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

<b>Closed</b>	<b>.00</b>
<b>2013</b>	<b>91,218.99</b>
<b>2014</b>	<b>31,218.25</b>
<b>2015</b>	<b>12,252.82</b>
<b>2016</b>	<b>47,018.73</b>
<b>2017</b>	<b>87,744.46</b>

<b>TOTAL</b>	<b>269,450.25</b>
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**MOTION TO APPROVE RESOLUTION 17-15 MAY 2017 VOUCHERS**

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

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

Motion: Commissioner Michielli  
 Second: Commissioner Gallagher  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Mr. Nardi reported on a brand new case Holmes vs. Jersey City Police Department was decided on April 27<sup>th</sup> it was a case brought under the NJ Law against discrimination. In this particular case the plaintiff pursued a hostile environment case. Attorney Nardi said since we all provide public accommodations this case stands for proposition that some comments made to an individual coming into any municipal or governmental building especially if they are in a protected class employees need to be careful of what they are saying. In this case a transgender individual was being arrested for shop lifting and while in custody at the police station they were subjected to a number of demeaning comments insulting, harassing and threatening comments. The Oval Court dismissed the case the Appellate Division reversed and said this is the type of case that should go to a jury and they should decide weather or not it is an actionable claim.

Attorney Nardi said we should all be aware that the comments and actions could expand to almost any of our departments that we are dealing with the public. Attorney Nardi said he could see with this case having been decided elevated to a point that anyone making any type of comments like that could be subject to some type of a claim. We ask you to pass this on to the municipal employees and any questions or information regarding this case can be provided by my office.

**SAFETY DIRECTOR:** Safety Director John Saville reviewed the Safety Director's report.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director reviewed the monthly Certificate Report on page 39 for the period 3/22/17 to 4/21/17 with 14 certificates issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of April 2017 where there was a savings of 46.40% for the month and a total of 56.59 % for the year. Ms. Goldstein said a few claims have come up in the past regarding post traumatic stress syndrome and we are now in the process of signing a contract with a health network that will provide us with a lot more treatment options to choose from for workers comp claims. In response to Chairman Mevoli, Ms. Goldstein said the providers are all in New Jersey.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Denise Hall said her report is for closed session.

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

Motion: Commissioner Michielli  
Second: Commissioner Maley  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Michielli  
Second: Commissioner Wolk  
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:** Commissioner Wilkinson said he is very active past and present of the New Jersey State League of Municipalities and said it was their 100<sup>th</sup> anniversary of the monthly magazine and there was an excellent article in there on the Joint Insurance Funds and the MEL along with some wonderful statistics in there. Commissioner Shannon said the magazine is accessible on the League of Municipalities website.

**MOTION TO ADJOURN:**

Motion: Commissioner Michielli  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MEETING ADJOURNED: 5:53 PM**

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