

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 28, 2017
BOROUGH OF BARRINGTON 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 |
| M. 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 Taylor Jacob |
| Underwriting Manager | Conner Strong & Buckelew |

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Eleanor Kelly, Runnemede
Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Edward Hill, Lawnside Borough
Jack Flynn, Gibbsboro Borough
Ethel Kemp, Camden Parking Authority
John Foley, Cherry Hill Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

| | |
|----------------------|---------------------------------|
| Michael Avalone | Conner Strong & Buckelew |
| Ray Corey | Leonard O'Neill Insurance Group |
| Walt Eife | Waypoint Insurance |
| Terry Mason | M&C Insurance |
| Peter DiGiambattista | Associated Insurance Partners |

WELCOME: Fund Commissioner Terry Shannon welcomed everyone to the Borough of Barrington.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JULY 24, 2017

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

| | |
|---------|--------------------|
| Motion: | Commissioner Maley |
| Second: | Commissioner Wolk |
| Vote: | Unanimous |

CORRESPONDENCE: NONE

2018 RFQ FAIR & OPEN PROCESS: The Fund Office has advertised Requests for Qualifications for all Fund Professional positions of the Fund. Responses were due back on August 1, 2017. Multiple responses were received for Claims Administration, Managed Care and Auditor. The Executive Director provided a report.

Executive Director said PERMA will go through the process as we did last year with a market basket to check the network of various Managed Care professionals that submitted. We will have that information available in the next few weeks and then we will gather the Contracts Committee to review and then report back to everyone at the next meeting. Executive Director said the JIF has a little time to complete the review since the contracts are not up until January 1, 2018.

MEMBERSHIP RENEWALS: The Fund has 5 members up for renewal at the end of the year. Renewal documents were sent out earlier this month. Executive Director said he does not foresee any issues and has heard back from three of the members thus far.

2018 RENEWAL ONLINE UNDERWRITING DATABASE: The deadline for completion is August 15, 2017. The Executive Director reviewed the status of the renewal.

Executive Director said everyone has done very well with the renewal process and thanked the member entities and the risk management consultants. The members have completed

almost 80% of their schedules. Of course this is an intricate piece of the budget process and having this information in order is very helpful.

POLICE ACCREDITATION: As a reminder to member's Police Departments, last year the fund approved a Police Accreditation Grant Program that awards a grant of 25% to the cost associated with the process. To date, Voorhees Township has started the accreditation process and has signed up for the program. Several other members have inquired about the program. The memorandum that was distributed appears on Page 3 of the agenda.

SAFETY INCENTIVE PROGRAM – OPTIONAL SAFETY AWARD: The notice for the 2017 Optional Safety Award was recently sent out to member entities. This is a \$500 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the Fund office by December 1st. The notice appears on Page 5 of the agenda.

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 September 29th at the Camden County Emergency Services Training Center. A reminder notice will be mailed to all members with additional information.

2018 BUDGET: The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting at the Collingswood Senior Community Center to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 9th. Chairman Mevoli suggested possibly holding the Budget meeting on Monday October 9th at 12:00 pm. Members do have off that day but the professionals are working and there is another event that day. Executive Director said we will float an email around to see what dates everyone would be available for the week of October 9th.

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 June 30th Financial Fast Track shows a very healthy surplus at \$8.8 million this is a really nice stretch we are going through here and in 2016 we had a nice reserve change over \$700,000. Executive Director said as of last year at June 30th our surplus was at \$5.5 million so certainly things have gone our way over the past year. The loss ratio report as of July 31st reflects the actuary had us targeted at 24% and we are at 23% and all prior years are in excellent shape. Lost Time Accident Frequency as of July 31st we are standing at 1.48 just a little higher than last month but still below the JIF state average.

Executive Director's Report Made Part of Minutes.

TREASURER: Executive Director reviewed the reports included in the agenda.

Approving Payment of Resolution 17-20 August 2017 Vouchers

| | |
|--------------|---------------------|
| 2017 | \$100,917.14 |
| TOTAL | \$100,917.14 |

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

| | |
|---------------|-------------------|
| Closed | .00 |
| 2013 | 772.00 |
| 2014 | 172,605.36 |
| 2015 | 9,817.58 |
| 2016 | 31,785.61 |
| 2017 | 227,243.78 |
| TOTAL | 442,224.33 |

MOTION TO APPROVE RESOLUTION 17-20 AUGUST 2017 VOUCHERS

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

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF JULY 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: Attorney Nardi discussed a new Supreme Court Decision on third party complaints. When a plaintiff is injured they must file a tort claim within 90 days of the incident and if they fail to do that they have up to a year to file proof of extraordinary circumstances to a court to be granted a leave to file the late tort claim notice. The New Jersey Supreme Court just ruled the tort claim notice provisions now apply to defendants. Now the same requirements that apply to a plaintiff will now apply to defendants with one caveat, they can still bring the municipality or governmental entity into the case and if they can prove that there was shared responsibility, but there would be no recovery in damages, there would be no indemnification and no cross claims can be brought. Attorney Nardi said this is a great defense so it is something we should all be aware of.

SAFETY DIRECTOR: Safety Director John Saville reviewed the Safety Director's report. A Safety Director's Bulletin is included in the agenda on Preventing Heat Related Illnesses – A Team Approach. Mr. Saville said the requests have gone out for anyone that would like to host training. Mr. Saville said if anyone would like to host a training please send your request in as the deadline has been extended a few weeks. Mr. Saville said completion of the Safe Patient Lifting Training is part of the Safety Incentive Program for Police, Fire and EMS and to date we have 13 members that had at least one person complete the training, so there are still a lot of members that still need to

complete the training before the end of the year. Mr. Saville urged members to please be sure to have someone attend the training. In response to Commissioner Shannon, Mr. Saville said they requested 50% of the department complete the Safe Patient Lifting training and he will let the towns know if their departments are deficient. Mr. Saville said the training can also be taken on-line in a group setting, and members will be able to print out a certificate at the end of the training.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 32 for the period 6/22/17 to 7/21/17 with 10 certificates issued. Executive Director said a majority of them were for the fireworks and we did not hear of any issues at all.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Taylor Jacob reviewed the enclosed report as of July 2017 where there was a savings of 40.76% for the month and a total of 49.02% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Denise Hall said her report is for closed session and reviewed the Subrogation Recovery Report as of August 2017 with the total recovery received year to date of \$224,650.91.

**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 Maley |
| Second: | Commissioner DiAngelo |
| 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 Maley |
| Vote: | Unanimous |

MEETING ADJOURNED: 5:52 PM

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