

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 26, 2018
HADDON TOWNSHIP MUNICIPAL BUILDING 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
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
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
Dave Taraschi	Borough of Audubon	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
Edward Hill, Lawnside Borough

Jack Flynn, Gibbsboro Borough
Ken Cheeseman, Laurel Springs Borough
John Foley, Cherry Hill Fire District
Bob Mather, Pine Valley
Steve Whalen, Magnolia Borough
Eleanor Kelly, Runnemede Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
John McCrudden	Hardenbergh Ins. Group
Michael Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Duane Myers	M&C Insurance
Peter DiGiambattista	Associated Insurance Partners

Richard Michielli
Cindy Michielli
Sue Michielli

WELCOME: Walt Eife welcomed everyone to the Haddon Township.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 22, 2018

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 22, 2018

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

MOTION TO APPROVE THE CLOSED MINUTES OF JANUARY 22, 2018

Motion:	Commissioner Gallagher
Second:	Commissioner Lipsett
Vote:	Unanimous

CORRESPONDENCE:

NONE

PRESENTATION: Chairman Mevoli presented Richard Michielli from Magnolia a clock in appreciation of his service to both the JIF and HIF from the beginning of the formation of the Fund. Chairman Mevoli said the Fund appreciates Richard Michielli's contributions to the Fund. Richard Michielli thanked the Fund and said it was a pleasure to serve on the JIF and HIF and he made many great friends while serving.

2018 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 Indianapolis from June 3-6. Resolution #18-10 authorizing travel expenses is included on **Page 3** of the agenda.

MOTION TO ADOPT RESOLUTION 18-10 AUTHORIZING ADVANCED TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL

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

MEL/RCF/EJIF & MARCH 7TH MEETING & COMMISSIONERS RETREAT: The MEL, RCF and EJIF will be holding their March 7th meetings in conjunction with the MEL Annual Retreat at the Hyatt Regency Princeton.

2018 MEL & MR HIF EDUCATIONAL SEMINAR: The 8th annual seminar is scheduled for Friday, April 20, 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. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. Enrollment form enclosed in the agenda on Page 4.

ELECTED OFFICIALS TRAINING: Every year the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials completing the course by May 1st. This year's elected officials training program focus is on "Land Use Liability and Technology Risk Management. The Fund office will be working with Mr. Nardi's office to schedule sessions in the next few months. This course will be available online in early March.

Members will also be asked to update the MEL's Employment Practices Program this year. Compliance includes updating Personnel Manuals, Training for Managers and Supervisors & Police Command Staff and offering training to non-supervisory personnel. Information will be sent out in the next few months.

RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS): The MEL awarded a contract to Origami Risk to provide the online underwriting database; anticipated launch date is early March. This past year marked the last renewal utilizing the Exigis program. The system will remain locked as the data is transitioned to the new platform and verified. Once verification is complete, then the new platform will be made available to members to amend the schedules. We are also working with Origami on training.

INCLEMENT WEATHER PROCEDURE - Executive Director said as a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meetings, Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number. Further communication will be through email and the Fund's website.

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 and said as of November 30th the statutory surplus was at \$9.3 million and we handed out the December 31st report which shows the statutory surplus at \$10.8 million. Executive Director the Expected Loss Ratio Analysis Report shows the actuary had us targeted at 65% and we are at 34% which is remarkable. Last year this time we were at 45% for the actual. Lost Time Accident Frequency Report shows we are at 1.43% and the MEL statewide average is 1.60%. This is the first time since inception the statewide average has been below 2.00%. Executive Director said this year the Camden JIF had 47 lost time accidents where last year we had 49.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda and said the 1st installments were due on January 31st and we received all but two of the assessments. Treasurer Pigliacelli said she has reached on to those members and hopefully we will receive them before the end of the month.

Approving Payment of Resolution 18-11 February 2018 Vouchers

2017	\$1,095.04
2018	\$1,022,360.77
TOTAL	\$1,023,455.81

Confirmation of January 2018 Claims Payments/Certification of Claims Transfers:

Closed	.00
2014	35,091.81
2015	16,849.52
2016	23,876.84
2017	53,420.56
2018	2,320.00
TOTAL	131,558.73

MOTION TO APPROVE RESOLUTION 18-11 FEBRUARY 2018 VOUCHERS

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

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF JANUARY 2018 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner Lipsett
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said there was no formal report.

SAFETY DIRECTOR: Safety Director reviewed the Safety Director's report. The Safety Coordinators and Claims Coordinators meeting will be on March 8th at Collingswood Senior Community Center and will be rolling out a new presentation called Zero Harm. The Annual Safety Breakfast will be held on April 9th at the Scottish Rite invitations will go out soon.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 35 for the period 12/23/17 to 1/22/18 with 18 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of January 2018 where there was a savings of 43.39% for the month and a total of 43.39 % for the year. Ms. Goldstein discussed the announcement on Page 39 that CSG is going through a rebranding process and the name will change from Consolidated Services Group to Medlogix and the website will also change to www.Medlogix.com.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Denise Hall said her report on the PARs will be in closed session. Ms. Hall said she had on other announcement that the Marlton office has closed and was moved to their Center City Location, phone numbers and contacts will remain the same. Information was included on page 41 of the agenda.

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

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Maley

Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS:

Chairman Mevoli said we have been discussing marketing our JIF for the past two years. The Executive Director's office has come across a firm that does marketing and they are currently working with the MEL to do their marketing. Some of the other JIFs are also interested in marketing their JIF. Chairman Mevoli said we have discussed an annual newsletter to all the town representatives every year to enlighten them on what we do that the savings that the towns are getting and also a presentation for new members. Executive Director said this would be very helpful in new member possibilities, member retentions and getting our word out the newer elected officials as well as new fund commissioners that may be coming in to the JIF.

Executive Director said Karen Read and I met with the Princeton Group last week and they are currently doing a great job with the MEL and the Central JIF is also looking into a marketing effort. A proposal was distributed to the Executive Committee and the price would be not to exceed \$5,000. Executive Director said he would like to see the JIF move along with this and we will have more detail as the process begins.

Commissioner Wilkinson said he thinks it is a very good idea to promote the JIF and one of the things we never got in the commercial market was the safety program, it was not until we formed the JIF that we started the safety program as well as the savings in cash.

MOTION TO APPROVE MARKETING PROGRAM FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND NOT TO EXCEED \$5,000.00

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

NEW BUSINESS:

Commissioner Lipsett said he would like to remind everyone that this Sunday is the 3rd Annual St. Paddy's Day Parade in Gloucester City at 1:00 pm.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli

Second:
Vote:

Commissioner Gallagher
Unanimous

MEETING ADJOURNED: 6:00 PM

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