

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 27, 2017
BROOKLAWN SENIOR 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
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 Jennifer Goldstein, Mark Hepperlen, Maria Longworth
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
David Taraschi, Audubon Borough
Edward Hill, Lawnside Borough
Ethel Kemp, Camden City Parking Authority
Ari Messinger, Cherry Hill Township
Jack Flynn, Gibbsboro Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone Conner Strong & Buckelew
Rodger Leonard Leonard O'Neill Insurance Group
Rick Bean Henry D. Bean & Sons
Terry Mason M & C Insurance
Mark von der Tann Insurance Agencies Inc.
Peter Di Giambattista Associated Insurance Partners
Walt Eife Waypoint Insurance Services

WELCOME: Mayor Theresa Branella welcomed everyone to the Borough of Brooklawn.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 23, 2017

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF OCTOBER 23, 2017

Motion: Commissioner DiAngelo
Second: Commissioner Lipsett
Vote: Unanimous

CORRESPONDENCE: NONE

2018 BUDGET: At the October Fund Meeting, the Board of Fund Commissioners introduced the budget for 2018 in the amount of \$12,756,581. There was a slight decrease of \$2,756.00 on the MEL premium and on professional fees for the auditor since introduction, so the revised amount is \$12,753,825. In accordance with state regulations, the proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality/entity. (Page 3)

MOTION TO OPEN PUBLIC HEARING

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

DISCUSSION:

Executive Director said on page three of the agenda you will find the 2018 Budget that has been discussed several times. Executive Director reviewed the budget and said the loss funds are down 1.77% and the MEL premiums had a huge savings. There is a savings of over \$173,000 on the loss fund aggregate, so overall the loss funds are down 2.32%. The expense and contingency line 47 was up a little over 3% and on the POL EPL we faired very well. Increases across all of the MEL JIFs were between 1% and 7% and the Camden JIF is at 1% which is an indication of all the good things folks are doing and we had no surcharges as far

as the local JIF is concerned. Executive Director said it was another excellent year as it is reflected here with an overall budget of \$12,753,825 which is a decrease of 1.33%. Executive Director said we are all happy with the budget and it is a credit to everyone in the room as we all work hard to keep the numbers low and it is reflected here.

Executive Director this is the Public Hearing so if there are any questions from the public we will entertain those. In response to Commissioner Shannon, Executive Director said the per claim cost for managed care was reduced.

MOTION TO CLOSE THE PUBLIC HEARING

Motion:	Commissioner Gallagher
Second:	Commissioner DiAngelo
Vote:	Unanimous

MOTION TO ADOPT THE 2018 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AND CERTIFY THE ASSESSMENTS

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

RCF REPORT: The RCF met on October 18, 2017 at the Forsgate Country Club and held a public hearing and adopted the 2018 Budget. Enclosed is a copy of Commissioner Wolk’s report. (Appendix II). Commissioner Wolk said the RCF approved the 2018 Budget and recognized fund Commissioner Madeline Cook from the Public Housing JIF for all her years of service. She is retiring at the end of the year. The next meeting will be held on January 3, 2018.

EJIF REPORT: The EJIF met on October 18, 2017 at the Forsgate Country Club and held a public hearing and adopted the 2018 Budget. Enclosed is a copy of Commissioner Wolk’s report. (Appendix II). The EJIF also met on November 15th at the League. Commissioner Wolk said the EJIF approved the 2018 Budget that reflected a 3.1% decrease. The EJIF submitted a request for approval to the State for the EJIF’s \$1,000,000 dividend. Commissioner Wolk said the EJIF approved a revised storage tank policy and a transit coverage endorsement. The next meeting will be held on January 3, 2018.

MEL REPORT: The MEL met on October 18, 2017 at the Forsgate Country Club to introduce the 2018 budget. Enclosed is a copy of Commissioner Wolk’s report. (Appendix II). The MEL also met on November 15th and adopted the 2018 Budget. Commissioner Wolk said the MEL’s budget was introduced at the October meeting and approved at the November 15th meeting at the League. The MEL will be offering excess land use coverage of \$1 million. This replaces the \$150,000 limit. The underwriting office will be sending a memorandum with details. Commissioner Wolk said the MEL accepted the recommendation of the contracts committee to appoint York Risk Services Group as the new property claims adjusters for 2018. Vanguard declined to submit a response to a RFQ. The next meeting will be held on January 3, 2018. Executive Director and Attorney Nardi discussed land use cases and the increase of land use coverage limits from \$150,000 to \$1,000,000.

MEL, RCF & EJIF REPRESENTATIVE: The Fund should elect its representative to the MEL, RCF & EJIF for the 2018 Fund Year.

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNT MUNICIPAL JOINT INSURANCE FUND'S 2018 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNT MUNICIPAL JOINT INSURANCE FUND'S 2018 REPRESENTATIVE TO THE RESIDUAL CLAIMS FUND JOINT INSURANCE FUND

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

MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNT MUNICIPAL JOINT INSURANCE FUND'S 2018 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND

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

POTENTIAL NEW MEMBERSHIP: The Fund office has received a potential new membership application. The Executive Director will provide an update. Executive Director said we have meeting with Gloucester Township and we will have their number to them in the next week or so. We had a nice meeting with them and with Mr. Nardi and myself. We should have good indication of their decision in the next few weeks. We recently heard from Haddon Heights as they have reached out to us rather aggressively to see if we can work with them. They are up for renewal this year with the Garden State JIF and we are meeting with them on Thursday. In response to Chairman Mevoli, Executive Director said we have met with them before but we were sort of encouraged with some of the folks now involved.

ELECTED OFFICIALS TRAINING: This year's elected officials training program will focus on "Land Use Liability and Technology Risk Management". Sessions will be scheduled after the New Year through the office of Mr. Nardi. The on-line version will also be available.

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.

LEAGUE MAGAZINE: Enclosed on Page 4 are articles on cyber security that appeared in the New Jersey League of Municipalities magazine written by Marc Pfeiffer of the Bloustein Local Government Research Center at Rutgers.

DECEMBER MEETING: For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 17-25** authorizing this action is part of the agenda. **(Page 7)**

MOTION TO CANCEL THE DECEMBER MEETING RESOLUTUION 17-25 OF THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Motion: Commissioner Maley
 Second: Commissioner Lipsett
 Vote: Unanimous

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 September 30th Financial Fast Track shows a very healthy surplus at \$9.6 million with all years in the positive position. The loss ratio report as of October 31st reflects the actuary had us targeted at just at 45% and we are at 26.88% also if you will look at columns three and four which indicates since 2013 every year has been far below what the actuary has targeted which is a continued success of what has been going on here. Lost Time Accident Frequency as of October 31st we are standing at 1.31 down from last month at 1.43. The MEL has launched a new mobile app and we distributed information tonight so if you have an opportunity please check it out. Chairman Mevoli said this is the first year that there was no added assessments for any of our members.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 17-26 NOVEMBER 2017 Vouchers

2017	\$103,124.55
TOTAL	\$103,124.55

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

Closed	\$0.00
2013	\$0.00
2014	\$ 44,509.66
2015	\$141,969.36
2016	\$45,627.85
2017	\$132,218.12

TOTAL	\$364,324.99
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MOTION TO APPROVE RESOLUTION 17-26 NOVEMBER 2017 VOUCHERS

Motion: Commissioner Maley
 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 OCTOBER 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: No report for open session.

SAFETY DIRECTOR: Safety Director John Saville reviewed the Safety Director's report. A Safety Director's Bulletin is included in the agenda on October is Fire Prevention Month, Leaf Collection Time. The Safe Patient Lifting training is a requirement for the 2017 Safety Incentive Program this year so please check with your Police, Fire and EMS to make sure they are going online and taking the training.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the monthly Certificate Report on page 36 for the period 9/22/17 to 10/21/17 with 15 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of October 2017 where there was a savings of 45.39% for the month and a total of 50.64% for the year. Ms. Goldstein introduced Mark Hepperlen the Director of Operations.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager 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 Wolk
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Lipsett
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: Chairman Mevoli said this is the last JIF dinner after 20 years at Brooklawn so we will need a new town to host the November meeting. Hopefully one of the new towns would like to step up and host the November meeting. Chairman Mevoli said it has been a pleasure and an honor to do this all these years. Commissioner Mayer said we also need to thank the other cook Mrs. Mevoli as well and on behalf of all of us thank you for cooking and it no problem that you are going to finish this year because none of the rest of us would ever do it – Thank you so much for cooking and hosting all these years!

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Vote: Unanimous

MEETING ADJOURNED: 5:56 PM

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