

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – SEPTEMBER 25, 2017  
BOROUGH OF BELLMAWR 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 <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	AmeriHealth Casualty Insurance <b>Cheryl Little, Paulette Kelly</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  
Eleanor Kelly, Runnemede  
Millard Wilkinson, Berlin Borough  
David Taraschi, Audubon Borough  
Edward Hill, Lawnside Borough  
Ken Cheeseman, Laurel Springs  
Robert Mather, Pine Valley  
John Foley, Cherry Hill Fire District

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Ilene Laursen	Conner Strong & Buckelew
Ray Corry	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons
Peter DiGiambattista	Associated Insurance Partners

**WELCOME:** Fund Commissioner Louis DiAngelo welcomed everyone to the Borough of Bellmawr.

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 28, 2017**

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF AUGUST 28, 2017**

Motion:	Commissioner Michielli
Second:	Commissioner Lipsett
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**2018 RFQ FAIR & OPEN PROCESS:** As previously discussed, the Fund Office advertised Requests for Qualifications for all Fund Professionals. Responses were received on August 1<sup>st</sup>, the results appear on Page 3. There were multiple responses received for Managed Care, Claims Administration and Auditor. The Fund Office will be scheduling a meeting of the Contracts Committee to review the responses.

Executive Director said PERMA will be reaching out to the various Managed Care professionals to complete a re-pricing on those responses and will bring the information before the Contracts Committee. Executive Director said it does not look like there will not be any substantial increases. We will have a full report within the next few weeks that will be sent to the Executive Committee.

**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. Executive Director asked the members to make sure their renewal information has been entered and is fully complete. This is an intricate piece of the budget process and having this information fully complete is important. The Exigis system will be locked down for the final budget numbers.

**MEMBERSHIP RENEWALS:** The Fund has 5 members up for renewal at the end of the year. Renewal documents were sent last month. Members are asked to return their

resolutions and agreements back to the Fund office by October 2, 2017. Executive Director said we received four of the five member's renewal documents.

**RESIDUAL CLAIMS FUND (RCF):** The Residual Claims Fund met on September 6, 2017 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's report on the meeting (Appendix II). The RCF amended 2017 Budget and the proposed 2018 was introduced. The public hearing on the RCF budget will be held on October 18, 2017 at 10:30 am at Forsgate.

Mayor Wok reported the RCF introduced an amendment to the 2017 Budget and introduced the 2018 Budget. A public hearing will be held on October 18, 2017. Multiple responses were received for Managed Care and Claims services. The responses are being reviewed and will report back at the next meeting. Mayor Wolk said the fund attorney reported that the POL/EPL run-off claims have been reduced to 9 claims.

**EJIF:** The EJIF met on September 6, 2017 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's report on the meeting (Appendix II). The 2018 budget was introduced and will be adopted at the October 18, 2017 meeting.

Mayor Wolk reported the Fund introduced its 2018 Budget that shows at 3.1% decrease. A resolution was passed authorizing a \$1,000,000 dividend to be released to members. Last year's dividend was \$550,000. The next meeting will be held on October 18, 2017.

**MEL:** The MEL met on September 6, 2017 at the Forsgate Country Club in Jamesburg, NJ; enclosed is a copy of Commissioner Wolk's report (Appendix II). The MEL's 2018 budget introduction is scheduled for October 18, 2017 at Forsgate.

Mayor Wolk reported The MEL's budget will be introduced at its October meeting. The MEL will be offering optional excess coverage limits for land use claims. The Underwriting office will be sending a memorandum with details. The MEL's surplus as of June 20, 2017 stands at \$21 million.

**2017 SAFETY EXPO:** For the tenth year, the MEL is working 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 29<sup>th</sup> at the Camden County Emergency Services Training Center. Registration information appears on Page 5.

**MEL CYBER TASK FORCE:** The MEL's Cyber Task Force made recommendations to the MEL at the September 6<sup>th</sup> meeting.

The Cyber Task Force developed minimum risk control standards. The JIF's policies with XL Caitlin carries a \$10,000 deductible. To encourage members to implement risk control, the MEL Board of Fund Commissioners voted to participate in the deductible based on a member's level of compliance with minimum standards (to be determined at time of claim).

Enclosed on Page 10 are the minimum standards approved by the MEL. The MEL Underwriting Manager will be preparing material to distribute to members shortly.

The MEL Board also agreed to enter into a contract with Palindrome Technologies to conduct a study evaluating one member per JIF's computer network for possible cyber threats and vulnerabilities at a cost of \$17,100. At the end of the study, Palindrome will provide a report to each participant as well as a summary report for the MEL that will provide insight to members' cyber security readiness.

Executive Director said there is a \$10,000 deductible for this coverage. Those towns that accomplish the minimum standards and complete the items on the checklist they will be entitled to a reimbursement of the deductible up to \$7,500. This is exciting news and a memo will be going out shortly with the checklist, Executive Director said the Fund Office will work with towns if they need any assistance.

**2018 BUDGET:** The Executive Committee has scheduled a meeting for October 11, 2017 as 5:00 pm at the Collingswood Senior Community Center to review the proposed 2018 Budget.

Executive Director said there is a conflict with the October 11<sup>th</sup> date so will have to reschedule. The Committee agreed to reschedule the Budget Meeting to October 10<sup>th</sup> at 5:00 in Collingswood.

**EJIF REGULATORY COMPLIANCE TRAINING:** The EJIF would like to extend an invitation to you and members of your municipality and utility authority to an upcoming workshop – **“Keeping Up with Changing Regulations”** to discuss staying in compliance with new, changing and problematic rules. (Page 13)

**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 July 31st Financial Fast Track shows a very healthy surplus at \$8.9 million every month we seem to hit a new plateau and we gained \$190,000 over last month as we continue to trend very well. The loss ratio report as of July 31<sup>st</sup> reflects the actuary had us targeted at just under 24% and we are at 22.53% which is right on target. Lost Time Accident Frequency as of July 31st we are standing at 1.48 below the JIF state average. We have the breakdown showing five lost time accidents for the month of July which may skew our numbers next month depending on the severity.

Executive Director said we have been approached by Pennsauken and Gloucester Township to entertain possible membership in our JIF. Right now they are in the private market and we will keep an eye on it and keep you posted going forward.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 17-21 September 2017 Vouchers**

<b>2017</b>	<b>\$103,004.96</b>
<b>TOTAL</b>	<b>\$103,004.96</b>

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

<b>Closed</b>	362.57
<b>2013</b>	0.00
<b>2014</b>	39,949.38
<b>2015</b>	38,395.82
<b>2016</b>	35,608.04
<b>2017</b>	213,932.20
<b>TOTAL</b>	<b>328,248.01</b>

**MOTION TO APPROVE RESOLUTION 17-21 SEPTEMBER 2017 VOUCHERS**

Motion: Commissioner Wolk  
 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 AUGUST 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 said there will be a new sub-limit for any new land use complaints that are filed against any municipality or member of the JIF. Right now the POL EPL coverage does apply but effective January 1 there is going to be a sub-limit of \$150,000 and then you can purchase an additional \$850,000. Attorney Nardi said most recently there were a couple of bad land use cases in North Jersey, arising out of land use cases, but this is not a significant problem in our area. Mr. Nardi said he and the Executive Director were able to review loss reports earlier in September and found we do not have these problems in any of the Camden JIF towns. This is something to evaluate within your town and to discuss with your solicitor to see if the extra cost for the additional coverage is cost effective. Mr. Nardi said the POL EPL training this year will be focused on land use and this is training that the Zoning Board should attend.

**SAFETY DIRECTOR:** Safety Director John Saville reviewed the Safety Director's report. A Safety Director's Bulletin is included in the agenda on Ticks & Tick-borne Diseases, Resources for School Crossing Guard Safety Programs and Firefighter Fitness for duty and Medical Evaluations. The deadline for requesting MSI training you would like to host for 2018 has been extended to

September 29<sup>th</sup>. The Safe Patient Lifting training is a requirement for the Incentive Program this year so please check with your Police, Fire and EMS to make sure they are going online and taking the training. To date 14 members have completed the training.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director reviewed the monthly Certificate Report on page 43 for the period 7/22/17 to 8/21/17 with 8 certificates issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of August 2017 where there was a savings of 59.17% for the month and a total of 50.98% for the year.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Cheryl Little 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 DiAngelo
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
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:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Michielli
Second:	Commissioner Lipsett

Vote:

Unanimous

**MEETING ADJOURNED: 5:55 PM**

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