

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – APRIL 23, 2018
CHERRY HILL FIRE DISTRICT HEADQUARTERS 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 Brad 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	Medlogix Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Bob Mather, Pine Valley
Lawrence Spellman, Voorhees
Lenore Rosner, Cherry Hill
Ari Messinger, Cherry Hill Alternate

Millard Wilkinson, Berlin Borough
Jack Flynn, Gibbsboro
Edward Hill, Lawnside Borough
John Foley, Cherry Hill Fire District
Ethel Kemp, Camden Parking Authority
Ken Cheeseman, Laurel Springs

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: Fund Commissioner John Foley welcomed everyone to Cherry Hill Fire District Headquarters.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 26, 2018

MOTION TO APPROVE THE OPEN MINUTES OF MARCH 26, 2018

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Roll Call Vote:	7 Ayes, 0 Nays

MOTION TO APPROVE THE CLOSED MINUTES OF MARCH 26, 2018

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE:

NONE

2018 PRIMA CONFERENCE: 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. Please notify the Fund office if you are interested in attending.

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: the next session is in Collingswood on April 24th at 5:30.

This course is also available on-line; enclosed on Page 3 are directions to take the class.

2018/2019 EMPLOYMENT PRACTICES PROGRAM: Correspondence will be distributed by the end of April announcing the 2018/2019 Compliance Program. Once released, members should visit the MEL's webpage www.njmel.org for changes to the MEL's Model Personnel

Manual and information on training program requirements. Members have until October 1st to submit the checklist to qualify and or maintain deductible and co-pay initiatives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors and Police command Staff and offering training to non-supervisory personnel. Executive Director said this will need to be completed by October 1, 2018. We will send members the information you can enter into your manuals or you can have your attorney do it for you as well.

2018 FINANCIAL DISCLOSURE FORMS – The Local Finance board issued the annual notice regarding filing of the Financial Disclosure forms. Local Government Officers may begin filing via the online system on April 5th and have until April 30th to complete the filing. The Fund office has advised Fund Commissioners and Professionals of the filing requirement. In response to Chairman Mevoli, Ms. Read said reminders will be sent to any Fund Commissioner that has not filed their disclosure form.

RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS): The online underwriting database through Origami was launched mid-March. Fund Commissioners and Risk Management Consultants were provided login information, as well as links to short training videos.

Origami will host training webinars once users have had an opportunity to login and utilize the online platform. Notification will be distributed once the webinars have been scheduled.

RESIDUAL CLAIMS FUND REPORT – The Residual Claims Fund met on April 6, 2018 at the Forsgate Country Club. Enclosed in Appendix II is a copy of Commissioner Wolk’s report on the meeting.

MEL REPORT – The MEL met on April 6, 2018 at Forsgate Country Club. Enclosed in Appendix II is a copy of Commissioner Wolk’s report on the meeting.

EJIF REPORT – The EJIF met on April 6, 2018 at Forsgate Country Club. Enclosed in Appendix II is Commissioner Wolk’s report on the meeting.

MAY MEETING DATE – A reminder that next month’s meeting is on the third Monday of the month, May 21st due to Memorial Day. The meeting will be in Voorhees.

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 as of January 31st showing over \$10.7 million surplus and continued great news as of February 28, 2018 surplus stands at \$11.2 million and the IBNR decreased by over \$350,000 which are phenomenal numbers. On page 8 you will find the Expected Loss Ratio Analysis Report as of February 28th the actuary has us pegged at 3.2% and we are at 1.4%, we are still hanging in there despite the early weather that we dealt with some slips and falls. On page 9 your three year average Lost Time Accident Frequency Report is the lowest at 1.43%. On page 10 you will see we had six lost time accidents in February obviously we had some snow during that time and that was typical with JIFs across the state for that period. On page 11 you will find your EPL Compliance and it looks like all your towns are in compliance for EPL and they will have to gear up for the 2 year updates. Executive Director reported that the POL EPL

deductible for the Borough of Lawnside has gone down to the standard \$20,000 level which is great news and a testament to the hard work they have been doing at the Borough.

Executive Director said the Safety Breakfast was last week we had a great crowd and it went very well and thanked John Saville and everyone involved.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 18-14 April 2018 Vouchers

2017	\$65,500.00
2018	\$747,250.37
TOTAL	\$812,750.37

MOTION TO APPROVE RESOLUTION 18-14 APRIL 2018 VOUCHERS

Motion: Commissioner Lipsett
Second: Commissioner Wolk
Roll Call Vote: 7 Ayes - 0 Nays

Confirmation of March 2018 Claims Payments/Certification of Claims

Transfers:

Closed	.00
2014	63,429.16
2015	218,488.89
2016	20,195.78
2017	120,367.24
2018	31,738.72
TOTAL	454,219.79

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

Motion: Commissioner Maley
Second: Commissioner Gallagher
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said has a report for closed session.

Attorney Nardi also reported that for those members that have not yet attended or gone online to look at the training this year for Elected Officials it is broken down into two parts Land use Liability

and Potential Exposures in Zoning and Planning Boards. Mr. Nardi said as he reported previously we do not see a lot of these cases but much of the case studies are informative and it does not take long to the extent you can extract it and present to your Zoning and Planning Boards. It is good material and well prepared and presented by the MEL. The other focus is on Cyber Technology. It really is not on technology rather more of an awareness with very good and informative materials. Attorney Nardi recommended everyone to take a look on the MEL website and review the materials on the Cyber Technology and review it with members of your town. It does not take long and would be beneficial for all to review.

Executive Director said the MEL will be issuing a memo on that specifically for Zoning and Planning Board members. They will be coming up with a script that your solicitors can present to the along with a DVD that they can show and for those that do partake in that the MEL will be offering added coverage for the Zoning and Planning Board members that will further protect them down the road.

SAFETY DIRECTOR: Safety Director reviewed the Safety Director's report. Chairman Mevoli said the Safety Breakfast was very nice and said Mr. Saville did a good job.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 34 for the period 2/22/18 to 3/22/18 with 10 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of March 2018 where there was a savings of 50.01% for the month and a total of 46.78 % for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Denise Hall said her report on the PARs will be in closed session.

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

Motion:	Commissioner Gallagher
Second:	Commissioner DiAngelo
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Gallagher
Second:	Commissioner Lipsett
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Gallagher
Second:	Commissioner Lipsett
Roll Call Vote:	7 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:50 PM

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