

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 25, 2018
HADDONFIELD BOROUGH 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	Absent
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, Rachel Chwastek
Attorney	Brown & Connery Joseph Nardi, Esquire
Auditor	Bowman & Company LLC James Miles, Dennis Skalkowski
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:

Millard Wilkinson, Berlin Borough
Bob Mather, Pine Valley
Lawrence Spellman, Voorhees
Ari Messinger, Cherry Hill Alternate
Edward Hill, Lawnside
Ethel Kemp, Camden Parking Authority
Steven Whalen, Magnolia Borough
Eleanor Kelly, Runnemede Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Terry Mason	M&C Insurance
Peter DiGiambattista	Associated Insurance Partners
John McCrudden	Hardenbergh Insurance

WELCOME: Mayor Neal Rochford welcomed everyone to the Borough of Haddonfield.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 21, 2018

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 21, 2018

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE:

NONE

AUDIT REPORT AS OF DECEMBER 31, 2017: The Auditor's Report as of December 31, 2017 will be sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with Mr. Jim Miles from Bowman & Company to further review the report. Mr. Miles will a brief report at the meeting and following that, the Board will formally approve Resolution 18-16 approving year end financials along with the Group Affidavit. (Pages 3-5)

Executive Director said Jim Miles and Dennis Skalkowski of Bowman & Company are with us today to review the audit. Mr. Miles said there was an in depth review of the Audit Report on Friday by the Finance Committee and after a full review there were no findings or recommendations. As of December 31, 2017 the Fund had a change in net position of \$5,356,394, with an ending net position of \$15,630,341. Executive Director said there was in depth review of all documents on Friday. Auditor Miles said we would be happy to elaborate further if the Committee would like. With no questions or further discussion Executive Director said a motion to approve the year end financials as of December 31, 2017 and adopt Resolution 18-16 would be in order.

MOTION TO APPROVE YEAR-END FINANCIALS AS OF DECEMBER 31, 2017 AS PRESENTED, ADOPT RESOLUTION 18-16 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo
Roll Call Vote: 8 Ayes - 0 Nays

2018/2019 EMPLOYMENT PRACTICES PROGRAM: Updated Model Personnel Manuals have been sent to Fund Commissioners and Risk Managers and posted to the MEL's webpage www.njmel.org. Members have until October 1st to submit their checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. Executive Director said the check list will be due back to the Fund office by October 1, 2018.

Police Command Staff Training –Chief Keith Hummel (Ret.) has presented two sessions so far for member Police Chiefs, Captains and Lieutenants.

Managers & Supervisors Training –We are working with Mr. Nardi's office to develop a schedule for these classes registration forms have been sent out. Notice and Registration form is on Pages 6-7.

Non-Supervisory Training – “*We must respect each other in local government*” video has been added to the MEL Safety Institute to meet the training requirement for “non-supervisory” employees.

RESIDUDAL CLAIMS FUND – The RCF met on June 7, 2018 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (**Appendix II**)

Commissioner Joseph Wolk said the RCF Board voted to accept a recommendation to transfer open liabilities from local JIFs at 60 months instead of 54 months, which will allow claims to develop longer and provide greater certainty on reserves.

Commissioner Joseph Wolk said the RCF will take formal action confirming this transfer at their next meeting; local JIFs will be asked to pass a resolution transferring their Fund Year 2014 liabilities at their September/October meetings. The RCF approved the 2017 Audit Report and the next meeting will be held on September 5, 2018.

MEL JIF– The MEL met on June 7, 2018 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (**Appendix II**)

Commissioner Wolk said the MEL approved the 2017 Audit Report. The MEL accepted the management committee's recommendation to distribute training materials and guidelines for Planning and Zoning Boards. Board members would be required to attend a training program to help prevent land use claims. The Executed Director distributed a legislative Alert urging municipalities to pass resolutions to show support to amend several pending bills, including the Firefighter Cancer Presumption Bill. The MEL also approved a \$25,000 contract with Rutgers to continue Cyber Security services with the MEL. The next meeting will be held on September 5, 2017.

EJIF– The EJIF met on June 7, 2018 at Forsgate in Jamesburg, NJ. Commissioner Wolk's report on the meeting is enclosed. (**Appendix II**)

Commissioner Wolk said the EJIF formed a sub-committee to review two responses received for Environmental Engineering services. The responding firms were from PS&S and First Environment. The EJIF approved a one year extension to Princeton Public Affairs Group as Fund Legislative Agent. The EJIF approved the 2017 Audit Report and the next meeting will be held on September 5, 2017 at the Forsgate Country Club.

JR. EMS SUB-COMMITTEE – The Chairman has appointed a committee to explore the possibility of providing coverage for Jr. EMS programs by member municipalities. Commissioners Shannon, DiAngelo and Rochford will head the committee. Chairman Mevoli said this could possibly be the first type of program for Jr. EMTs. We would like to help the volunteer EMS program in recruiting new volunteers through a Jr. EMS Program. As you know it is hard to find volunteers and we would like to help in any way possible

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 is hosting training webinars on how to utilize the online platform. Over 150 people have participated so far and the response has been positive. Full recordings of the webinars are available online.

Members and Risk Managers will receive an email with a link to renewal worksheets – to begin the 2019 underwriting renewal – which is expected to begin in early June.

2018 SAFETY EXPO – The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund to conduct its Annual Safety Expo which includes MEL member town’s water & sewer employees. The Safety Expos will be held on June 29th at the Middlesex Fire Academy and September 28th at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registrations information is on. **Pages 8-12.**

LEAGUE MAGAZINE – Enclosed on **Page 13** is the latest in the series of “Power of Collaboration” ads to appear in the League of Municipalities magazine.

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 April 30th showing a surplus over \$11.1 million which is a little dip from the prior month but still very positive. On page 16 you will find the Expected Loss Ratio Analysis Report as of April 30th the actuary has us targeted at 13.5% and we are at 32%, which is something we should keep an eye on. We did not have a good April. One page 17 the Lost Time Accident Frequency Report shows us at 2.06% a little over the MEL statewide average. On page 18 you will find the JIF suffered seven new lost time accidents in April and we took a look at May and this did seem to level off. On page 19 you will find your EPL Compliance and hopefully we will continue with the 100% compliance for EPL as we gear up for the new updates.

Executive Director said there is one add on item this month. An email was sent out this morning that the MEL and specifically David Grubb is asking local JIFs to pass a resolution, as Mayor Wolk

mentioned in his report, the MEL has been working on actively with Senate and Assembly leaders on an amendment for the Firefighter Cancer Presumption Bill, a Statute of Limitations in Civil Actions for Sexual Abuse and Wrongful Death Liability Bill. A Legislative Alert regarding the bills was distributed to members. Executive Director said if members had time to review and are in agreement a motion would be in order to pass Resolution #18-18.

MOTION TO APPROVE RESOLUTION 18-18 URGING THE LEGISLATURE TO AMEND S-716, S-477 AND S-1766

Motion: Commissioner Wolk
 Second: Commissioner DiAngelo
 Roll Call Vote: 8 Ayes - 0 Nays

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 18-17 June 2018 Vouchers

2018	\$781,938.98
TOTAL	\$781,938.98

MOTION TO APPROVE RESOLUTION 18-17 JUNE 2018 VOUCHERS

Motion: Commissioner DiAngelo
 Second: Commissioner Lipsett
 Roll Call Vote: 8 Ayes - 0 Nays

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

Closed	.00
2014	31,932.66
2015	136,215.73
2016	21,568.07
2017	85,914.26
2018	182,895.44
TOTAL	458,526.16

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

Motion: Commissioner Wolk
 Second: Commissioner Gallagher
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR: Safety Director John Saville reviewed the Safety Director's report. Mr. Saville said everyone should have received their drop box information links for Right to Know. Enclosed are Safety Bulletins on Training Summer/Seasonal Employees and Tick and Tick-Bourne Diseases.

In response to Chairman Mevoli, Safety Director Saville discussed the Bellmawr Fire Letter. The Bellmawr Fire Department received ISO Certification that is difficult to accomplish and we wanted to recognize them for completing the certification. Chairman Mevoli said this was discussed at the Executive Safety Committee meeting and we will put a copy of the letter in with the Safety Director's Report and we do congratulate Bellmawr Fire Department for their achievement. Executive Director said we will also submit them for the Special Recognition Award.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director reviewed the monthly Certificate Report on page 42 for the period 4/22/18 to 5/22/18 with 15 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of May 2018 where there was a savings of 42.41% for the month and a total of 44.66 % 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 Wolk
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner Gallagher
Second:	Commissioner DiAngelo
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Roll Call Vote:	8 Ayes – 0 Nays

OLD BUSINESS: Chairman Mevoli said the Marketing Committee that is being head by Mayor Neal Rochford is almost ready to send out the Elected Officials letter to all our member town elected officials which will promote the JIF and keep members apprised of JIF accomplishments and highlights. The Committee is also working on a marketing letter that could be used for new or renewing memberships.

In response to Commissioner Shannon, Executive Director said Jennifer Goldstein of Medlogix has sent a draft letter on Rabies Vaccinations and we are working on fine tuning that and then it will be distributed.

NEW BUSINESS: Chairman Mevoli discussed GXP Och View and the Police Chief's Association has spearheaded this emergency management critical overview of an area and this time they are focusing on all our schools. As you are aware over the past several years there has been many instances at schools. This is a military based science they have extracted from the military and put it in the school where you can actually see everyone that is in that area. Right now the prosecutor's office is going to use their server and the County is going to pay on year's maintenance for all the towns that sign up to do this. The cost basis is a yearly maintenance and the more towns that get involved with it the price will come down but right now it will probably cost between \$1,000 and \$1,500 each year. The most important thing is they have map overlay of the school and it is very simple in a command situation you will be able to locate any spot in that school if you want to direct people to a certain area, it will be on everyone's cell phone and on paper with a map, which would cost approximately \$800 per floor, one-time fee to map it out. Chairman Mevoli said it would be good to be involved with this and could possibly be implemented in the municipalities. Chairman Mevoli asked Executive Director Stokes if he can look into this with the Police Chief's Association.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 6:03 PM

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