

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – MAY 21, 2018  
VOORHEES TOWNSHIP 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<br><b>Brad Stokes,</b><br><b>Karen A. Read</b> |
| Attorney                         | Brown & Connery<br><b>Joseph Nardi, Esquire</b>                                |
| Claims Service                   | AmeriHealth Casualty Insurance<br><b>Denise Hall, Cheryl Little</b>            |
| Safety Director                  | J.A. Montgomery Risk Control<br><b>John Saville</b>                            |
| Treasurer                        | <b>Elizabeth Pigliacelli</b>   |
| Managed Care                     | Medlogix<br><b>Jennifer Goldstein</b>  |
| Underwriting Manager             | Conner Strong & Buckelew   |

**FUND COMMISSIONERS PRESENT:**

Bob Mather, Pine Valley  
Lawrence Spellman, Voorhees  
Ari Messinger, Cherry Hill Alternate  
Jack Flynn, Gibbsboro

Edward Hill, Lawnside Borough  
John Foley, Cherry Hill Fire District  
Robert Fischer, Audubon Park  
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  |
| Terry Mason          | M&C Insurance                   |
| Peter DiGiambattista | Associated Insurance Partners   |
| John McCrudden       | Hardenbergh Insurance           |

**WELCOME:** Fund Commissioner Lawrence Spellman welcomed everyone to Voorhees Township.

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 23, 2018**

**MOTION TO APPROVE THE OPEN MINUTES OF APRIL 23, 2018**

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

**MOTION TO APPROVE THE CLOSED MINUTES OF APRIL 23, 2018**

|         |                       |
|---------|-----------------------|
| Motion: | Commissioner Wolk     |
| Second: | Commissioner DiAngelo |
| Vote:   | Unanimous             |

**CORRESPONDENCE:**

NONE

**BOROUGH OF BELLMAWR:** The Borough has requested that coverage be extended to the Bellmawr Redevelopment Authority, an entity created by ordinance to promote redevelopment in the Borough. There are seven board members appointed by resolution to govern the authority; the 2018 proposed budget is \$196,628; currently there is no property owned by the agency.

**MOTION TO EXTEND COVERAGE TO THE BELLMAWR REDEVELOPMENT AUTHORITY**

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

**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 official completing the course by May 31<sup>st</sup>.

Mr. Nardi held three sessions through-out the JIF. This course is also available on-line; enclosed on Page 4 are directions to take the class. If there are any towns that still need the training in person please contact the Fund office.

**2018/2019 EMPLOYMENT PRACTICES PROGRAM:** Attached is Appendix II is a copy of the correspondence mailed to Fund Commissioners and Risk Management Consultants concerning updates to member Employment Practices Programs. Updated Model Personnel Manuals have been posted to the MEL's webpage [www.njmel.org](http://www.njmel.org). Members have until October 1<sup>st</sup> 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 – Risk Management Training for Police Command Staff has been scheduled for May 24<sup>th</sup> & June 15<sup>th</sup> (Pages 5 & 6). Chief Keith Hummel (Ret.) will present this revised training for all member Police Chiefs, Captains and Lieutenants.

Managers & Supervisors Training – The Program also includes mandatory training of management. We are working with Mr. Nardi's office to develop a schedule for these classes and will coordinate with member towns for available date.

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.

**2018 COVERAGE DOCUMENTS** – The Fund office will begin distributing the 2018 coverage documents to all Fund Commissioners and Risk Managers via email in late May.

**MEL CYBER RISK MANAGEMENT PROGRAM** – The MEL adopted a Cyber Risk Management Program that developed minimum risk control standards for member entities. 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 a deductible based reimbursement plan based on the member's level of compliance with minimum standards.

Members who meet certain Technical Competencies (Tier 1 or Tier 2), will be eligible for lower deductible in the event of a covered claim. Attached in Appendix III is program information and certifications that need to be completed and returned to the Underwriting office.

**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.

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.

**INVESTMENT LEGISLATION** – The bill that would expand the JIF and MEL's investment opportunities is not on the Governor's desk. The law would authorize certain joint insurance funds to invest in certain bonds, notes, and other obligations of State and Federal agencies and to from joint cash management and investment programs as a means to broaden the types of securities joint insurance fund may invest in and to reduce the amount of assets that must be held in short term investments to cover the cash flow needs of the funds.

**AUDITOR & ACTUARY YEAR END REPORTS** – The financial audit for the period ending December 31, 2017 will be ready for review and approval at the June meeting and will be field with the Departments of Insurance and Community Affairs by the June 30<sup>th</sup> deadline.

**EJIF STORMWATER BULLETIN** – Attached are copies of two Environmental Alerts from the EJIF – one concerning NJDEP revisions to Tier A and B Stormwater Permits; and one concerning changes to New Jersey Underground Storage Tank Regulations. **(Pages 7-10)**

**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 29<sup>th</sup> at the Middlesex Fire Academy and September 29<sup>th</sup> at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registrations will be mailed to members shortly. **(Page 11)**

**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 March 31<sup>st</sup> showing a surplus over \$10.7 million and continued great news as of February 28, 2018 surplus stands at \$11.4 million with all years strongly in the positive. The JIF gained almost \$150,000 over the prior month. On page 14 you will find the Expected Loss Ratio Analysis Report as of March 31<sup>st</sup> the actuary has us targeted at 5.8% and we are a little over 10%, it is still early on but we did not have a good March. On page 15 the Lost Time Accident Frequency Report shows us at 1.91% a little over the MEL statewide average. On page 16 you will find the JIF suffered nine new lost time accidents in March hopefully that is a trend that will stop with the break in the weather. On page 17 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 that Commissioner Shannon has asked that we bring before the Committee a letter from the Barrington Ambulance Corp. about possibly instituting a program for younger folks like the Jr. firefighters, except this would be for EMS Personnel.

Commissioner Shannon said Barbara Willson Chief of the Barrington Ambulance brought this up a few years back with their Risk Manager and concerns were expressed that if junior EMTs are riding in an ambulance they could be exposed to some things that could be upsetting or disturbing for example arriving on an accident scene with a fatality which really does come with the territory and would be a good way to find out if they are cut to be an EMT. There is a problem in recruiting EMTs because of the extensive training involved so the Chief was thinking if we could institute a Jr. EMT Program and get them interested when they are younger maybe they would be more likely to persevere as a career later on. Chief Willson wanted to inquire as to what would be required to run a Jr. EMT Program for EMS and what kind of coverage they would have and what the rules would be. Commissioner Shannon said the bulletin that was handed out was geared to firefighters so how can we expand this to allow it to cover Jr. EMTs.

Executive Director said he asked the Safety Director to look into this and the bulletin is from 2011 and is for firefighters but it does hit a little on EMS. It was very successful on the firefighter side. The training is incredible and Mr. Nardi and Mike Avalone and myself talked about this and thought maybe we could put a committee together to take a look at this and work with JA Montgomery to

come up with some other points we really need to look into, such as fatalities and take all of that into consideration.

Attorney Nardi said the committee could incorporate a few of the heads of the EMS Departments to participate. One of the concerns would be the emotional stability and maybe limit the calls they can participate in, and we should consider parental consent and a psychological examination. We can bring this up at the next Safety Committee meeting as an agenda item and to create a committee to come up with a program and identify where the risks are.

Chairman Mevoli said he is very in favor of a program and this is a good way to get qualified people to join EMS squads. Commissioner Shannon thanked Executive Committee for reviewing this request said if a subcommittee is formed please let her know so she can bring in Barbara Willson to the committee. Executive Director said we will have to keep the Underwriting Office and the MEL in the loop with this as well.

Chairman Mevoli asked John Saville to put this matter on the next Executive Safety Committee agenda and inform Commissioner Shannon and Barbara Willson after the meeting.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 18-15 April 2018 Vouchers**

|              |                     |
|--------------|---------------------|
| <b>2017</b>  | <b>\$25,696.41</b>  |
| <b>2018</b>  | <b>\$191,701.68</b> |
| <b>TOTAL</b> | <b>\$217,398.09</b> |

**MOTION TO APPROVE RESOLUTION 18-15 MAY 2018 VOUCHERS**

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

**Confirmation of April 2018 Claims Payments/Certification of Claims**

**Transfers:**

|               |                   |
|---------------|-------------------|
| <b>Closed</b> | <b>.00</b>        |
| <b>2014</b>   | <b>74,611.84</b>  |
| <b>2015</b>   | <b>58,984.06</b>  |
| <b>2016</b>   | <b>16,641.66</b>  |
| <b>2017</b>   | <b>147,222.91</b> |
| <b>2018</b>   | <b>89,325.07</b>  |
| <b>TOTAL</b>  | <b>386,785.54</b> |

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

Motion: Commissioner Wolk  
Second: Commissioner Lipsett  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

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

Attorney Nardi reported on a new case that just came out involving Atlantic County and Burlington County on OPRA Requests submitted by out of state residents and that they must be honored. There seemed to be some dispute among municipalities and other governmental entities. It had gone to a trial and went to an appeal on three individual cases. Attorney Nardi said he felt it was something everyone should be aware of.

Attorney Nardi said we have a case with a pro se plaintiff that brought a case against the Borough of Bellmawr and numerous other defendants arising out of a collection case out of 2010. It has a very tortured history and the case was difficult to follow. Cheryl Little and I have spoken about the case and Summit has denied coverage and we also believe we should be covering it for Bellmawr. In the mean time, because the case was so difficult to read, Bellmawr thought they were on their own and they hired the firm of Baxter, Craig and Annin. They have been on a defense panel in the past and they are familiar with our procedures. They are not currently on our list and we are not sure why they did not submit. Attorney Nardi said he would like to propose that Bellmawr be covered in this instance rather than identify one of our own members of our defense panel. At this time it would be beneficial to keep the current law firm dealing with the case as they prepare the motion to dismiss and if that does not succeed, a motion for summary judgement. Attorney Nardi said he would be surprised if the case is not dismissed, but it does not mean the case will go away immediately.

**MOTION TO GRANT BELLMAWR COVERGE FOR LEGAL PROCEEDING  
AND THEIR LEGAL BILLS COVERED WITHIN OR LIMITS AND ALLOW  
DEFENSE BY THE CURRENT LAW FIRM OF BAXTER, CRAIG AND ANNIN AT  
THE JIF HOURLY RATE**

Motion: Commissioner Wolk  
Second: Commissioner Gallagher  
Roll Call Vote: 7 Ayes - 0 Nays, 1 Abstain (Commissioner DiAngelo)

**SAFETY DIRECTOR:** Safety Director reviewed the Safety Director's report. Drop box information should have been sent to members for Right to Know. Enclosed is a Safety Bulletin on Best Practices for Safety Operating a Wood Chipper and a Memorandum to Police Chiefs and Public Safety Directors with a list of actions that can be taken by Law Enforcement when responding to a school threat incident.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director reviewed the monthly Certificate Report on page 40 for the period 3/22/18 to 4/22/18 with 27 certificates issued. Executive Director reminded everyone to submit their request for Fireworks that will be coming up in the summer months.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of April 2018 where there was a savings of 40.25% for the month and a total of 45.44 % for the year. Ms. Goldstein reviewed the 2018 1<sup>st</sup> Quarter Workers' Comp Injury Report.

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion: Commissioner Taraschi  
Second: Commissioner Lipsett  
Vote: Unanimous

**MEETING ADJOURNED: 6:02 PM**

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Karen A. Read, Assisting Secretary for

**M. JAMES MALEY, SECRETARY**