

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – AUGUST 27, 2018  
BARRINGTON 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	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 <b>Brad Stokes, Karen Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Auditor	Bowman & Company LLC
Claims Service	AmeriHealth Casualty Insurance <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Medlogix <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Borough  
Bob Mather, Pine Valley  
Ari Messinger, Cherry Hill Alternate  
John Foley, Cherry Hill Fire District  
Steven Whalen, Magnolia Borough  
Eleanor Kelly, Runnemede Borough

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Mark von der Tann                      Edgewood Associates  
Ray Correy                                Leonard O'Neill Insurance Group  
Terry Mason                                M&C Insurance  
Peter DiGiambattista                    Associated Insurance Partners  
Walt Eife                                    Waypoint Insurance  
Danielle Colaianni                      Hardenbergh Insurance

**WELCOME:** Fund Commissioner Terry Shannon welcomed everyone to the Borough of Barrington.

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

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JULY 23, 2018**

Motion:                                      Commissioner Wolk  
Second:                                      Commissioner Lipsett  
Vote:    Unanimous

**CORRESPONDENCE:**

NONE

**2019 RFQ – FAIR & OPEN PROCESS:** Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2019 through December 31, 2019.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorneys
- Fund Auditor
- Fund Internal Auditor
- Fund CDL Drug & Alcohol Monitor
- Fund Treasurer

**MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE REQUESTS FOR QUALIFICATIONS FOR FUND PROFESSIONALS FOR THE PERIOD OF JANUARY 1, 2019 THROUGH DECEMBER 31, 2019**

Motion:                                      Commissioner Shannon  
Second:                                      Commissioner Gallagher  
Roll Call Vote:                                9 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](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 asked members to return their checklists. There will be one more Managers & Supervisor training session offered in Haddon Township. Executive Director said the Police Command Staff training has been very positive and there is one more session being held on September 24<sup>th</sup>.

**2019 RENEWAL** – Members and Risk Managers have received an email with a link to renewal worksheets – to begin the 2019 underwriting renewal process. The deadline to submit schedules is September 15<sup>th</sup>. Executive Director said everyone should have received a link to log on and complete your renewal information we ask that everyone have your schedules complete by September 15<sup>th</sup>.

**SAFETY INCENTIVE PROGRAM – OPTIONAL SAFETY AWARD** – The notice for the 2018 Optional Safety Award was recently sent out to member entities.

This is a \$500 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the fund office by December 1<sup>st</sup>. The notice appears on Page 3. In response to Commissioner Shannon, Executive Director said we could discuss the possibility of increasing the optional safety award during the budget.

**SAFETY EXPO – (PAGE 5)** The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The Safety Expo will be held on September 28<sup>th</sup> at the Camden County Emergency Services Training Center in Blackwood. A registration packet will be sent to all members with additional information.

**MEMBERSHIP RENEWALS** – The Fund has four members up for renewal at the end of this year. Renewal documentation will be sent out to the members and risk managers in early August.

**2019 BUDGET** - The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting at the Collingswood Senior Community Center to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 8<sup>th</sup>. Committee agreed that Wednesday, October 10<sup>th</sup> would work best for the budget meeting. Executive Director said information will be sent as we get closer to the meeting date.

**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 June 30<sup>th</sup> showing a surplus over \$11.4 million with a gain over \$174,000 from prior month - all years very much in the positive. On page 11 you will find the Loss Ratio Report where the Camden JIF stands at 31.32% and the actuary has us targeted at 24.01% as of July 31<sup>st</sup>. Lost Time Accident Frequency Report for June shows us at 2.27%. It was a rough month in June with nine lost time accidents. The JIF did rebound a little in

July showing a 2.15% frequency with four lost time accidents in July, which is not too bad. On page 16 you will find your EPL Compliance and we will be updating that report next month as the check lists start coming in.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 18-20 August 2018 Vouchers**

<b>2018</b>	<b>\$264,880.83</b>
<b>TOTAL</b>	<b>\$264,880.83</b>

**MOTION TO APPROVE RESOLUTION 18-20 AUGUST 2018 VOUCHERS**

Motion: Commissioner Shannon  
 Second: Commissioner Maley  
 Roll Call Vote: 9 Ayes - 0 Nays

**Confirmation of July 2018 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	<b>.00</b>
<b>2014</b>	<b>44,147.50</b>
<b>2015</b>	<b>35,512.58</b>
<b>2016</b>	<b>47,763.33</b>
<b>2017</b>	<b>45,304.13</b>
<b>2018</b>	<b>186,021.69</b>
<b>TOTAL</b>	<b>358,749.23</b>

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF JULY 2018 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 he would like to follow up on the submission for the deadline of the EPL Checklists. A copy of the checklist and other materials were forwarded to everyone by the MEL and hopefully everyone has been able to work on it. There are suggested changes to the Policy & Procedures Manual based upon some changes in the law in recent cases and enactment of recent statutes. Attorney Nardi said the policies should be adopted at your September meeting since the deadline for completing the updates is October 1<sup>st</sup>. There is one last chance to take the Managers & Supervisor training on September 11<sup>th</sup> at Haddon Township at 4:00 pm. The Command Officer training should also be completed by October 1<sup>st</sup>. There are other mechanics that need to be addressed, distributing your policy and procedures to all employees, and offer the training to non-

managers and supervisors. There are five weeks remaining to complete everything but we want to make sure everyone is being attentive to it.

Attorney Nardi said a couple weeks ago Mr. Stokes and I attended the annual gathering of all the attorneys from the various JIFs and the MEL, employment practices carrier and the underwriter. We gather annually to review where the MEL and JIFs are when it comes to employment practices public officials - to share information, cases, exchange ideas and training that goes on in various JIFs and to discuss some more serious cases that occurred in the past years. Attorney Nardi said he is happy to report out of the 18 JIFs that are represented at this meeting the Camden JIF ranked near the top in terms of loss ratios and most favorable returns. Attorney Nardi said he thinks this is a credit to the training programs and the awareness of our local governing bodies. Executive Director said it is a testament to all the hard work that Attorney Nardi does as well for the Camden JIF.

**SAFETY DIRECTOR:** Safety Director John Saville reviewed the Safety Director's report. Mr. Saville said everyone should have updated their training administrators so they can register for upcoming classes. Enclosed is a Law Enforcement Safety Bulletin and a listing of the upcoming training events in September on Safe Handling of Household Hazardous Waste Regional Training on September 12th and Active Shooter in the Workplace Regional Training on September 19<sup>th</sup>. The last Executive Safety Committee meeting was held on August 21<sup>st</sup> at the Tavistock Country Club.

Safety Director said there was a meeting regarding the implementation of the Jr. EMS program before the meeting today and the committee met with Barbara Wilson from Barrington and she outlined a couple of her ideas of what she would like to see. The outcome was that she is going to go back and put a program together and then we will review it. This could be a pilot program. Commissioner DiAngelo said once Barbara puts the policy together we are going to have Joe Nardi and the Underwriter take a look at it to see if there any loopholes. Commissioner DiAngelo said he thinks Ms. Wilson will do a good job on the program.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** Underwriting Managers report on pages 35-37 listed 14 certificates for the period of June 22, 2018 through July 22, 2018.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of July 2018 where there was a savings of 51.72% for the month and a total of 46.74 % 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 Maley
Second:	Commissioner DiAngelo
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Wolk  
Second: Commissioner Gallagher  
Vote: Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION**

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

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion: Commissioner Taraschi  
Second: Commissioner Gallagher  
Vote: Unanimous

**MEETING ADJOURNED: 5:38 PM**

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