

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JULY 23, 2018
PINE HILL 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, Karen Read
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Attorney	Brown & Connery Joseph Nardi, Esquire
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Auditor	Bowman & Company LLC
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Claims Service	AmeriHealth Casualty Insurance Denise Hall, Cheryl Little
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Safety Director	J.A. Montgomery Risk Control John Saville
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Treasurer	Elizabeth Pigliacelli
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Managed Care	Medlogix Jennifer Goldstein
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Underwriting Manager	Conner Strong & Buckelew Alex DeLuccia
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FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough
Bob Mather, Pine Valley
Patricia Hendricks, Pine Hill
Ari Messinger, Cherry Hill Alternate
Jack Flynn, Gibbsboro
Ken Cheeseman, Laurel Springs
Edward Hill, Lawnside
Ethel Kemp, Camden Parking Authority
Steven Whalen, Magnolia Borough
Eleanor Kelly, Runnemede Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mike Avalone	Conner Strong & Buckelew
Mark von der Tann	Edgewood Associates
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Duane Myers	M&C Insurance
Peter DiGiambattista	Associated Insurance Partners
Walt Eife	Waypoint Insurance
John McCrudden	Hardenbergh Insurance

WELCOME: Fund Commissioner Patricia Hendricks welcomed everyone to the Borough of Pine Hill.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JUNE 25, 2018

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 25, 2018

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE:

NONE

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. In response to Commissioner Shannon, Executive Director said we can hold one final Managers & Supervisor training for anyone that still needs to attend.

LAND USE LIABILITY – On page 3 is a letter that was distributed to Fund Commissioners and Risk Managers detailing an optional policy for Land Use Liability Coverage. Included was the script for the Land Use training and Zoning and Planning Board members as well as a member-specific policy document.

As a reminder, the training script corresponds to a Power Point presentation (download from www.njmel.org) to be conducted by your land use or municipal attorney. Training attendance sheets should be returned to this office to track compliance in the event of a claim. Executive

Director said there is no real deadline on this but the sooner you can do the training the better. Please reach out to your Zoning and Planning Boards with this information.

MEL CYBER RISK MANAGEMENT PROGRAM – As a reminder, 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 at \$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 deductibles in the event of a covered claim. Included on pages 4 & 5 are the certifications that need to be completed and returned to the Underwriting office.

RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS): Members and Risk Management Consultants will receive an email with a link to renewal worksheets in the Origami System – to begin the 2019 underwriting renewal during the month of July.

AUDIT REPORT AND ACTUARY VALUATION REPORT AS OF DECEMBER 31, 2107
The 2017 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund's newspaper.

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.

2018 COVERAGE DOCUMENTS – The 2018 coverage documents have been distributed via email to all Fund Commissioners and Risk Managers.

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 30th showing a surplus over \$11.3 million with a gain over \$181,000 from prior month. On page 9 you will find the Lost Time Accident Frequency Report shows us at 2.08% a little over the MEL statewide average. On page 10 you will find six new lost time accidents for May 31st report. It looks like next month we will see a little more activity so it likes like we are hitting a little bit of a rut these past few months and hopefully we can get out of that moving forward. On page 11 you will find your EPL Compliance and we will be updating that soon 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 18-19 June 2018 Vouchers

2017	\$16,470.00
2018	\$359,710.00
TOTAL	\$376,180.00

MOTION TO APPROVE RESOLUTION 18-19 JULY 2018 VOUCHERS

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

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

Closed	.00
2014	72,582.05
2015	38,711.06
2016	33,374.48
2017	70,824.19
2018	192,216.83
TOTAL	407,708.61

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

Motion: Commissioner Lipsett
 Second: Commissioner DiAngelo
 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 Bulletin on Preparing for Hurricane Season and Pedestrian Fatalities Up to 46% over Eight Years. The next Executive Safety Committee meeting will be on August 21st at the Tavistock Country Club. There is a meeting regarding the Jr. EMS program being set up for next month in Barrington.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Underwriting Manager Alex DeLuccia reviewed the monthly Certificate Report on page 42 for the period 5/22/18 to 6/22/18 with 24 certificates issued. On page 36 in the agenda is a Memo regarding increase liability limits. Currently all members program wide are provided with an automatic liability limits of \$5 million with the option of purchasing up to \$20 million in liability coverage.

Some members have inquired about purchasing liability limits above the \$20 million. Underwriting Manager asked if the JIF would like to bring this before the coverage committee to discuss in further detail. Chairman Mevoli said the Camden JIF would like to bring this before the coverage committee. Executive Director said there are 20 members that currently purchase higher limits in varying degrees. We can get a calculation together to see what it would cost individual members and as a JIF wide cost in the different tiers.

Risk Manager Mike Avalone asked if at the same time would the Underwriting Manager look at the Public Officials Employment Practices Liability which is currently \$2 million and the play there as well. We seem to be encountering higher jury verdicts on that line of coverage as well. The JIF may want to weigh the options on EPL POL coverage as well. Underwriting Manager said we can have those discussion as well.

Alex DeLuccia said currently all owned drones in the program are not provided first party physical damage coverage. The MEL coverage committee has recommended all of the member JIFs provide a \$100,000 sublimit for this coverage. This would be provided at no cost to the JIF. Executive Director said he would recommend approving this coverage.

MOTION TO APPROVE 1ST PARTY PHYSICAL DAMAGE COVERAGE FOR MEMBER DRONES

Motion:	Commissioner Gallagher
Second:	Commissioner Lipsett
Vote:	Unanimous

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of June 2018 where there was a savings of 56.94% for the month and a total of 45.92 % for the year. Ms. Goldstein reviewed the 2nd Quarter 2018 Workers' Comp Injury Review. Ms. Goldstein reviewed memo distributed regarding rabies vaccinations.

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 Wolk
Second:	Commissioner Gallagher
Vote:	Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION
WITH CONFIRMATION ON GILLIAN REGARDING SUBROGATION
AVAILABILITY:**

Motion: Commissioner Gallagher
Second: Commissioner Shannon
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS: In response to Commissioner Shannon, Managed Care Provider Jennifer Goldstein said they check to see what will happen with Lady of Lourdes Hospital now that they will be part of Virtua and how that would affect costs in their contract.

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Gallagher
Vote: Unanimous

MEETING ADJOURNED: 5:59 PM

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