

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – SEPTEMBER 24, 2018  
BELLMAWR 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 (departed at 5:45 pm)
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 <b>Edward Cooney</b>

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Borough  
John Foley, Cherry Hill Fire District  
Robert Fisher, Audubon Park  
Edward Hill, Lawnside Borough  
Ken Cheeseman, Laurel Springs  
Jack Flynn, Gibbsboro

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Rick Bean	Henry D. Bean & Sons
Mike Avalone	Conner Strong & Buckelew
Mark von der Tann	Edgewood Associates
Roger Leonard	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 Louis DiAngelo welcomed everyone to the Borough of Bellmawr.

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 27, 2018**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF AUGUST 27, 2018**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE:**

NONE

**2019 RFQ – FAIR & OPEN PROCESS:** As discussed at last month’s meeting, some of the Fund’s Professional Service Agreements expire at the end of this year. The Fund Office advertised Requests for Qualifications for those positions with a due date of October 9<sup>th</sup>. A report will be made at our budget meeting on October 10<sup>th</sup> in Collingswood.

**2018/2019 EMPLOYMENT PRACTICES PROGRAM:** 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.

Since the Model Personnel Manuals was finalized, there has been a recent Supreme Court decision regarding the Open Public Meetings Act concerning personnel matters. The MEL Fund Attorney has issued a memorandum regarding this that appears on Page 4. Attorney Nardi said the Model Policy is not the current law. Everyone has a reasonable amount of time to amend their policies but members need to be sure they are consistent with the policy of the current law.

**RCF 2014 FUND YEAR ROLLOVER** – As previously reported, the RCF Executive Committee approved changing the transfer period to 60 months starting with Fund Year 2014. The transfer will not take place in December. In anticipation of this, the RCF board adopted a

resolution accepting the transfer of member JIF's Fund Year 2014. Enclosed on Page 5 is Resolution #18-21 authorizing the transfer of the Camden JIF's 2014 claim liabilities to the RCF.

**RCF JIF MEMBERSHIP RENEWAL** – The Camden JIF's three year membership in the Residual Claims Fund is scheduled to expire on December 31, 2018. Enclosed on Page 6 is Resolution #18-22 renewing the membership term effective January 1, 2019 through December 31, 2021.

**EJIF MEMBERSHIP RENEWAL** – The Camden JIF's membership in the EJIF expires at the end of the year. Enclosed on Page 8 is Resolution #18-23 renewing the membership term effective January 1, 2019 through December 31, 2021.

**MOTION TO APPROVE RESOLUTIONS 18-21, 18-22 AND 18-23**

Motion:	Commissioner Lipsett
Second:	Commissioner Gallagher
Roll Call Vote:	9 Ayes - 0 Nays

**MEL REPORT** – The MEL met on September 5, 2018 at the Forsgate Country Club; a copy of Commissioner Wolk's report is enclosed in Appendix II. The MEL's 2019 budget introduction is scheduled for October 17<sup>th</sup> at Forsgate. Commissioner Wolk said the 2019 Budget rate table was reviewed and discussed. It is anticipated that the budget will increase by approximately 2%. Budget introduction will be at the October 17<sup>th</sup> meeting. Commissioner Wolk said the Investment Legislation Bill was signed into law by the Governor. This will enable the MEL and its affiliated JIF's to invest in government bonds and hopefully improve the return of the Fund's deposits. The Board recognized Joe Hrubash's 30 years of service to the MEL's underwriting manager and now as Deputy Executive Director.

**RCF REPORT** – The RCF met on September 5, 2018 at the Forsgate Country Club; a copy of Commissioner Wolk's report is enclosed in Appendix II. The Residual Claims Fund proposed 2019 budget was introduced. The public hearing on the budget will be held on October 17, 2018 at 10:30 am at Forsgate. Commissioner Wolk said the RCF took formal action confirming the transfer of the 2014 Fund Year; local JIFs will be asked to pass a resolution transferring their 2014 liabilities at their September/October meetings. Commissioner Wolk said the RCF introduced the 2019 Budget; budget adoption will be at the October 17<sup>th</sup> meeting.

**EJIF REPORT** - The EJIF met on September 5, 2018 at the Forsgate Country Club; a copy of Commissioner Wolk's report is enclosed in Appendix II. The 2019 budget was introduced and will be adopted at the October 17, 2018 meeting. Commissioner Wolk said the EJIF introduced the 2019 budget that call for at 1% decrease; budget adoption will be at the next meeting. The EJIF approved a 1.25 million dividend that is the highest one ever declared. Commissioner Wolk said the EJIF reported that the surplus is above \$20 million.

**EJIF ENVIRONMENTAL ENGINEERING SERVICE TEAM ANNOUNCEMENT** - The EJIF's engineering firm PS&S has announced that Matthew Mee will be the new lead contact person for the firm. On Page 10 is the memorandum recently released by the EJIF making this announcement.

**EJIF WORKSHOP** - The EJIF along with PS&S will be hosting several seminars on new storm water and underground storage tank regulations. Attached on Page 11 is the program workshop schedule along with registration information.

**2019 UNDERWRITING RENEWAL PROCESS** – 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>. The Executive Director will provide an update. Executive Director asked everyone to please submit and complete their schedules as we currently have nine towns pending submission.

**MEMBERSHIP RENEWALS** – The Fund has four members up for renewal at the end of this year. Renewal documents were sent to the members and risk managers in early August. An update will be provided. Executive Director said we received Clementon and Hi-Nella’s renewal documents and just waiting on the two other entities.

**SAFETY EXPO – (PAGE 12)** 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.

**LEAGUE ALERT – MARIJUANA LEGALIZATION** – The NJ League of Municipalities has issued an alert on Cannabis/Marijuana Legalization and the Local Option Tax. There appears to be consensus among legislative sponsors to include an option for municipalities to institute a local tax of up to 2% that would be retained by the host town. Current bills also include an “opt-out” option that would prohibit sales in municipalities that take action to oppose it. Page 16

**2019 BUDGET** - The Executive Committee scheduled a meeting for October 10, 2018 at 5:00 PM at the Collingswood Senior Community Center to review the proposed 2019 Budget.

**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 July 31st showing a surplus over \$11.5 million with a gain over \$86,000 from prior month - all years very much in the positive. On page 21 you will find the Loss Ratio Report where the Camden JIF stands at 31% and the actuary has us targeted at 24 % as of July 31st. Lost Time Accident Frequency Report for July shows us at 2.15% a slight improvement from last month. On page 24 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 18-24 September 2018 Vouchers**

<b>2018</b>	<b>\$106,393.79</b>
<b>TOTAL</b>	<b>\$106,393.79</b>

**MOTION TO APPROVE RESOLUTION 18-24 SEPTEMBER 2018 VOUCHERS**

Motion: Commissioner DiAngelo  
 Second: Commissioner Wolk  
 Roll Call Vote: 9 Ayes - 0 Nays

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

<b>Closed</b>	.00
<b>2014</b>	20,366.30
<b>2015</b>	10,744.47
<b>2016</b>	44,134.14
<b>2017</b>	89,301.63
<b>2018</b>	147,954.27
<b>TOTAL</b>	<b>312,500.81</b>

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

Motion: Commissioner Maley  
 Second: Commissioner Lipsett  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi reviewed the process of the Defense Panel RFQ for 2019. If a firm does not to respond to the RFQ what will happen is they will continue to handle any cases they are currently assigned, but they will not able to do any new assignments.

**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. Safe Handling of Household Hazardous Waste Regional Training was held on September 12th and Active Shooter in the Workplace Regional Training on September 19<sup>th</sup>. Commissioner Shannon said when the Active Shooter training is being offered it should be stressed that it is for office workers as well. The next regional training will be held in Clementon on October 5<sup>th</sup> which will be an Ergonomics training.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** Underwriting Managers report on pages 46-47 listed 9 certificates for the period of July 22, 2018 through August 22, 2018. Underwriting Manager Ed Cooney said as part of the pre renewal analysis for the entire MEL program we talk about the expectations of the entire marketplace, expectations on how our program is performing itself, and what next year's renewal is going to look like. We basically set out not to exceed rates in August time frame so that the budget can start being built. Right now the higher areas coming out of last year are the property insurance market and the public officials EPL marketplace. Last year we had a bad storm season and that is across the world, which has leveled out nicely and it looks like we are going into a flat renewal for property, at least from the excess standpoint, and that is a great result.

Underwriting Manager said the Public Officials and EPL increases are starting to come down and we are definitely looking into a better position there, so overall the renewal is looking great.

Underwriting Manager said we recently talked about getting additional liability limits. Right now the JIF has an automatic \$5,000,000 liability limits each town has an option to purchase up to and additional \$15,000,000 for \$20,000,000 total. The Executive Director has given the cost for the additional limits and this should be reviewed by your risk manager and members to look at the higher limits. The driving conversation around this is the Paramus bus crash which is not a risk that the JIF currently has, but the question arose what if a freak accident similar to this happened would we have enough limits. In conjunction with that you can also look at additional EPL POL limits everyone gets the base \$2,000,000, with the option to go up to \$10,000,000. The cyber risk management program from the MEL that was put out earlier this year ,with really easy guidelines on how to protect yourself from all of the cyber risks you are going to be facing, and if you comply with Tier 1 or Tier 2 you will receive either a \$5,000 or \$7,500 reimbursement on your deductible. Please take a look at that and see if you can submit the compliance form.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of August 2018 where there was a savings of 47% for the month and a total of 46.76 % for the year. Ms. Goldstein said she checked with Virtua on the contract we had with Our Lady of Lourdes on the contract regarding the rates for rabies and the contract stands the same. So we want to continue to use the recommended facilities with lower rates. In response to Chairman Mevoli, Karen Read said she would send the information to all members again that was recently sent regarding treatment for and rabies vaccinations. Commissioner DiAngelo said the Risk Managers should be made aware and they should be talking to their towns regarding this procedure.

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 Wolk
Second:	Commissioner Tarashi
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion:	Commissioner Lipsett
Second:	Commissioner Gallagher
Vote:	Unanimous

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

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

**OLD BUSINESS:** Chairman Mevoli said Brad Stokes brought a copy of the letter that was sent out to all member elected officials. This has been an ongoing process that the elected officials know exactly what the JIF does and how we handle their money. We hired Princeton Strategic Communications that worked with us for about four or five months. Chairman Mevoli said Karen Read was instrumental in working with the firm along with Brad Stokes. A similar letter will go out every year and we will update as the information as it changes. Commissioner Shannon said it was a good presentation. Executive Director said it is a good story to tell and a lot of the individual JIFs will be looking into doing something similar as we have taken the lead and we had a lot positive feedback on the format we used.

**NEW BUSINESS:** Commissioner Shannon said she was asked to bring this topic up by one of the council people in Barrington that is the Head of Public Safety. Commissioner Shannon said we recently had a bedbug infestation at the ambulance building that comes from EMT exposure at a local a senior apartment complex that has a problem with bed bug infestation. So EMTs can frequently be exposed to bed bugs and there is no coverage for this. The Borough paid to have the building treated and then one of the employees wound up with them in their home. This seems unfair, because it is completely a work related exposure. Commissioner Shannon asked if there is this something the JIF could potentially take a look at. Underwriting Manager Ed Cooney said if there is no bodily injury workers comp would not respond. Any property insurance will exclude coverage for damage from insects, vermin and animals. Ed Cooney said there is coverage out there for bed bugs that can be purchased separately and we can look into it for the JIF members.

**PUBLIC COMMENT:** Fund Commissioner Wilkinson said he was contacted by the marketing firm and gave them information going back to the 1980's as well as the training programs. Executive Director said a PowerPoint presentation is being created with comments by some of our members including Commissioner Wilkinson and this will be used for future marketing presentations.

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

**MEETING ADJOURNED: 6:15 PM**

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