

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 25, 2019
HADDON TOWNSHIP MUNICIPAL HALL 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 2019 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	Absent
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Absent
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
Jason Asuncion, City of Camden
Sharon Eggleston, City of Camden
Glenn Werner, Gibbsboro
Ken Cheeseman, Laurel Springs
Edward Hill, Lawnside
Mark Godfrey, Magnolia
Lorraine Azzarano, Winslow Township Fire District
Sharon McCullough, Haddonfield Alternate

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Michael Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
John McCrudden	Hardenbergh Insurance

WELCOME: James Mulroy welcomed everyone to the Haddon Township Municipal Hall

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 28, 2019

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 28, 2019

Motion:	Commissioner Lipsett
Second:	Commissioner Gallagher
Vote:	Unanimous

CORRESPONDENCE: Memo from PERMA – Executive Director said a memo was sent out regarding a cyber attack on Conner Strong & Buckelew and PERMA which essentially had us down for a full week without a network or email.

AMENDMENT TO THE 2019 BUDGET: At last month's meeting, an amended 2019 Budget was introduced in the amount of \$14,623,733. With the addition of three new members, this amendment was required since the increase of the adopted budget was over 5%. This is the public hearing on the amended budget which appears on Page 4.

MOTION TO OPEN THE PUBLIC HEARING

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

DISCUSSION: Executive Director said this is to amend the budget to \$14,623,733 due to the addition of three new members. Executive Director asked if there were any question or comments. With not questions or comments a motion would be in order to close the public hearing and amend the budget.

MOTION TO CLOSE THE PUBLIC HEARING AND ADOPT THE AMENDED BUDGET

Motion: Commissioner Lipsett
Second: Commissioner Wolk
Vote: Unanimous

2019 PRIMA CONFERENCE: In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Orlando from June 9-12. Resolution 19-9 authorizing travel expense is on Page 5.

MOTION TO ADOPT RESOLUTION 19-9 AUTHORIZING CONFERENCE ATTENDANCE

Motion: Commissioner Maley
Second: Commissioner Wolk
Roll Call Vote: 7 Ayes - 0 Nays

2019 MEL/RCF/EJIF MARCH 29TH MEETING & RETREAT: The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. We are working on securing a location. The purpose of the retreat is to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.

2019 MEL & MR HIF EDUCATIONAL SEMINAR: The 9th annual seminar is scheduled for Friday, May 3, 2019, beginning at 9:00 am at the National Conference Center in East Windsor, NJ. The seminar qualified for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MR HIF) members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

Attached on Page 6 is the enrollment form. An electronic fillable form will also be distributed via email to fund commissioners and risk managers.

ELECTED OFFICIALS TRAINING: Every year the MEL holds training seminars for elected officials and reduces the member's assessment by \$250 for each municipal elected official who completes the course by May 1, 2019. This year's elected officials training program focus is on "Employment Practices Liability"

The Fund office will be working with Mr. Nardi's office to schedule sessions in the next few months. This course will be available shortly online; instructions are enclosed on Page 7.

CYBER TASK FORCE: The MEL's Cyber Task Force met on February 4th to review next steps to address the evolving cyber risks faced by members. The task force reviewed the slow response of MEL members in submitting their minimum loss control program. Last week, the Fund office sent another copy of the Cyber Risk Management Program to member entities. Implementing the program provides members the opportunity to recover part of the policy deductible in the event of a loss. Executive Director said members have been pretty slow in getting their check lists in to lower their deductible. Our office sent out an email reminder last week with the check list and it does lower your deductibles down from \$10,000 to \$5,000 if you meet certain criteria and have certain things in place so we would like to encourage everyone to take a look at that again and get the information in as soon as possible. Recently eight to ten

MEL towns have been hit with a cyber-attack in the past three or four months. There is certainly a lot of action out there and we need to protect ourselves better.

INCLEMENT WEATHER PROCEDURE - Executive Director said as a reminder, PERMA has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meetings, Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund’s main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

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 and said we do not have our Financial Fast Track this month but we will have it for next month. Executive Director also reviewed the Expected Loss Ratio Analysis and the actuary projected us at 65.00% we are currently at 49.00%. On the Lost Time Accident Frequency as of December 31st at 2.27 which is up from last year’s 1.91. Executive Director said for the year to date lost time accidents we had 76 and 3 new accidents for the month of December. At the last claims meeting we asked Denise Hall and Jen Goldstein to run some reports so claims committee can come back and report on what trends are out there. The Camden JIF is at 91.89% compliance for EPL Compliance with three new members we hope to have them wrapped up in the coming months and to reach the 100% compliance. Executive Director thanked the JIF for the re-appointment for the coming year.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports that were a supplemental hand out at the meeting this month.

Approving Payment of Resolution 19-10 February 2019 Vouchers

TOTAL 2018	\$34.35
TOTAL 2018	\$993,909.52
TOTAL	\$993,909.52

Confirmation of January 2019 Claims Payments/Certification of Claims Transfers:

Closed	315.00
2015	22,592.32
2016	37,797.26
2017	147,113.19
2018	191,080.59
2019	631.42
TOTAL	398,899.78

MOTION TO APPROVE RESOLUTION 19-10 APPROVING VOUCHER PAYMENTS FOR FEBRUARY 2019:

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Roll Call Vote: 7 Ayes - 0 Nays

MOTION TO APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF JANUARY 2019 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner Wolk
Roll Call Vote: 7 Ayes - 0 Nays

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed a new case that came down from the New Jersey Supreme Court with a significant change in the temporary disability payments that are available to volunteer fire personnel. Since 1952 the statute has always been interpreted that volunteer fire personnel that were not employed at the time of their injury, responding to a fire, would not be entitled to temporary disability payments. The Supreme Court last Tuesday changed that and the appellate division unanimously said from this point forward they would be entitled. It was decided on February 19, 2019 and the name of the case was Jennifer Kocanowski vs. the Township of Bridgewater if anyone would like to read the case.

SAFETY DIRECTOR: Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. A MEL Safety Bulletin is included in the agenda packet on ADA Accessible Websites for Public Entities, Best Practices for Snow Emergencies, Facial Hair and Fit-Testing for Firefighters and NJPEOSH Recordkeeping – Annual Reminder. The annual Safety Breakfast will be on March 26th at the Scottish Rite and the Safety Coordinator's Round Table will be held on a separate date.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Executive Director said the Certificate Report for the period 10/22/18 to 11/21/18 and 11/21/2018 to 12/22/2018 which was included in the agenda last month but needed further review since a few certificates that appeared on the report were for other JIFs. The report has been revised and is included in the agenda packet.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of December 2018 where there was a savings of 45.06% for the month and a total of 45.06 % for the year. Chairman Mevoli said as the Executive Director said we will be reviewing the open claims with Jennifer Goldstein and Denise Hall to see where we stand with claims and what areas may need more attention.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator said their report will be in closed session to discuss the PARs. Claims Administrator thanked the Committee for their reappointment for 2019.

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES:
PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION:**

Motion: Commissioner Gallagher
Second: Commissioner Lipsett
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Taraschi
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Taraschi
Second: Commissioner Gallagher
Roll Call Vote: 7 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: Commissioner Lipsett said on Sunday March 4th Gloucester City will be holding their 4th Annual Irish Parade which goes right down Monmouth Street and is getting bigger every year.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Maley
Vote: Unanimous

MEETING ADJOURNED: 5:48 PM

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