

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – NOVEMBER 26, 2018  
COLLINGSWOOD SENIOR COMMUNITY CENTER 5:15 PM**

Meeting of Executive Committee called to order by Secretary M. James Maley. 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	Absent
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>Glenn Prince</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  
Ari Messinger, Cherry Hill  
Jack Flynn, Gibbsboro  
Edward Hill, Lawnside Borough  
Ethel Kemp, Camden Parking Authority

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Rick Bean	Henry D. Bean & Sons
Mike Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Peter DiGiambattista	Associated Insurance Partners
Mark von der Tann	Edgewood Associates Inc.

**WELCOME:** Mayor Maley welcomed everyone to the Collingswood Senior Community Center.

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 22, 2018**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 22, 2018**

Motion:	Commissioner Lipsett
Second:	Commissioner Gallagher
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**2019 BUDGET:** At the October Fund Meeting. The Board of Fund Commissioners introduced the Budget for 2019 in the amount of \$12,779,505. There was a slight increase of \$1,416.00 on the MEL property premium so the revised amount is \$12,780,923. In accordance with state regulations, the proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality/entity. (Page 4)

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2019 BUDGET**

Motion:	Commissioner Taraschi
Second:	Commissioner Maley
Roll Call Vote:	7 Ayes, 0 Nays

**DISCUSSION:** Executive Director said we have reviewed the budget several times and a quick recap is our loss funds were very positive to us with a decrease of 3.03% and the workers comp side is down \$249,000. Whenever we start the budget with those decreases it makes things go a little smoother. Total Loss Funds on row 14 are -1.06%. Executive Director said most professional fees are at 2% and on row 42 the Optional Safety Award is being doubled at \$1,000 per member if you qualify and submit. POL EPL premium is at a 3% increase which is on the low side of all member entity JIFs though out the state. Land Use Liability is a new item that the MEL covered for us last year and you will see this year it is on line 55 at \$52,979 increase. Executive Director said overall 0.21% increase and the assessments were passed out. Commissioner Maley asked if there were any questions from the members or the public pertaining to the budget. In response to Commissioner Shannon, Executive Director said he will

verify the auditor's fee to make sure their fee is flat this year and if not we can certainly take the increase out of miscellaneous to cover it.

**MOTION TO CLOSE THE PUBLIC HEARING ON THE 2019 BUDGET**

Motion: Commissioner Lipsett  
Second: Commissioner Gallagher  
Roll Call Vote: 7 Ayes, 0 Nays

**MOTION TO ADOPT THE 2019 BUDGET AND CERTIFY THE ASSESSMENTS**

Motion: Commissioner Wolk  
Second: Commissioner Taraschi  
Roll Call Vote: 7 Ayes, 0 Nays

**AMENDMENT TO THE FISCAL MANAGEMENT PLAN:** At last month's meeting, we approved a revision to the Fund's Fiscal Management Plan to update a signer from AmeriHealth on our bank accounts. Since then, we discovered both signers needed to be updated so I received approval from the board via email to approve a second revision. We should formalize that approval with a vote. The revised plan appears on Page 5.

**MOTION APPROVE RESOLUTION 18-27 AMENDING THE FISCAL MANAGEMENT PLAN FOR FUND YEAR 2018**

Motion: Commissioner Gallagher  
Second: Commissioner Lipsett  
Vote: Unanimous

**2018 DIVIDEND CALCULATION:** Also at last month's meeting, there was a question regarding the amount on Resolution 18-25 on the dividend calculation. It did not take into account an EJIF dividend that former members of the fund are entitled to. Since we had to make a state filing for the dividend, Executive Director sought and received approval via email from the board to correct the resolution amount. We should formalize that approval with a vote.

**MOTION TO AMEND RESOLUTION 18-25 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$866,365.00 FROM THE EJIF AND CLOSED YEARS ACCOUNT**

Motion: Commissioner Gallagher  
Second: Commissioner Lipsett  
Vote: Unanimous

**2019 RFQ:** As discussed at last month's meeting, we did not receive a timely response for the Fund's CDL Drug & Alcohol testing company. The Fund office re-advertise for that position and received one response.

**MEL, RCF & EJIF REPRESENTATIVE:** The fund should elect its representative to the MEL, RCF & EJIF for the 2019 Fund Year.

**MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2019 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

Motion: Commissioner Gallagher  
Second: Commissioner Lipsett  
Vote: Unanimous

**MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2019 REPRESENTATIVE TO THE RESIDUAL CLAIMS FUND JOINT INSURANCE FUND**

Motion: Commissioner Gallagher  
Second: Commissioner Lipsett  
Vote: Unanimous

**MOTION TO ELECT JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2019 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND**

Motion: Commissioner Gallagher  
Second: Commissioner Lipsett  
Vote: Unanimous

**POTENTIAL NEW MEMBERSHIP:** The Fund Office has received several potential new member applications. The Executive Director will provided an update.

**ELECTED OFFICIALS TRAINING:** This year's elected officials training program will focus on "Employment Practices for Governmental Officials". Sessions will be scheduled after the New Year through the office of Mr. Nardi. The on-line version will also be available.

This program will satisfy requirements that elected officials take employment practices training and ethics training & qualifies for the MEL's \$250 credit for each elected official and municipal administrator/manager.

**2019/2020 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. On Page 8 is a report on the checklist received to date.

**2019 UNDERWRITING RENEWAL PROCESS** – The Executive Director will provide an update on the status of member input for the 2019 Renewal.

**DECEMBER MEETING** – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should Commissioners wish to follow past procedures, Resolution 18-28 authorizing this action is part of the agenda (Page 9).

**MOTION TO APPROVE RESOLUTION 18-28 CANCELLING THE DECEMBER MEETING**

Motion: Commissioner Wolk  
 Second: Commissioner Lipsett  
 Vote: Unanimous

**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 September 30th showing a decrease over the prior month with a surplus at \$11 million. On page 12 you will find the Loss Ratio Report where the Camden JIF stands at 41% and the actuary has us targeted at 37 % as of September 30th. Lost Time Accident Frequency Report for August shows us at 2.47%. On page 14 you will find 13 new lost time accidents and we will certainly keep an eye on that.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 18-29 November 2018 Vouchers**

<b>2017</b>	<b>\$120.54</b>
<b>2018</b>	<b>\$107,747.31</b>
<b>TOTAL</b>	<b>\$107,867.85</b>

**MOTION TO APPROVE RESOLUTION 18-29 NOVEMBER 2018 VOUCHERS**

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

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

<b>Closed</b>	<b>.00</b>
<b>2014</b>	<b>40,560.78</b>
<b>2015</b>	<b>49,328.04</b>
<b>2016</b>	<b>19,343.47</b>
<b>2017</b>	<b>63,771.46</b>
<b>2018</b>	<b>207,187.08</b>
<b>TOTAL</b>	<b>380,190.83</b>

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH**

**OF OCTOBER 2018 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner DiAngelo  
Second: Commissioner Lipsett  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:**

**SAFETY DIRECTOR:** Safety Director Glenn Prince reviewed the Safety Director's report.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** Underwriting Manager said the Certificate of Insurance Report is located on pages 37 – 39. Ed Cooney discussed General Liability limits in an effort to look at higher limits and said we currently have \$20 million limit available to everyone today. We also have available to all MEL members on a JIF by JIF basis you can purchase additional limits above that \$10 million, \$20 million or \$30 million above the \$20 million. Those limits above \$20 million will be shared amongst the members of the JIF. These limits are always available to all the JIFs. Executive Director said a coverage committee may be in order after the New Year.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Jennifer Goldstein reviewed the Managed Care Reports are located on Pages 40 and 41.

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 Gallagher  
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 Gallagher  
Second: Commissioner DiAngelo  
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: 5:48 PM**

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