

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – APRIL 22, 2019  
COLLINGSWOOD SENIOR COMMUNITY CENTER 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	Present
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 <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Gina Roswell, Esquire</b>
Claims Service	AmeriHealth Casualty <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Boro  
Robert Mather, Pine Valley  
Sharon Eggleston, City of Camden

Glenn Werner, Gibbsboro  
Edward Hill, Lawnside  
Ethel Kemp, Camden City Parking Authority  
John Foley, Cherry Hill Fire District

**RISK MANAGEMENT CONSULTANTS PRESENT:**

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
Peter DiGiambattista	Associated Insurance Partners, LLC

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

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 25, 2019**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MARCH 25, 2019**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE:** None

**2019 PRIMA CONFERENCE:** 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. Please notify the Fund office if you are interested in attending.

**2019 MEL & MR HIF EDUCATIONAL SEMINAR:** The 9<sup>th</sup> 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 qualifies 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 3 is the enrollment form. An electronic fillable form will also be distributed via email to fund commissioners and risk managers.

**2019 MEL/RCF/EJIF MARCH 29<sup>TH</sup> MEETING & RETREAT:** The RCF, EJIF and MEL held their March meetings in conjunction with the MEL Annual Retreat on Friday, March 29th. 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. Enclosed in Appendix II please find a copy of Commissioner Wolk's report on the meetings.

Commissioner Wolk reported on the RCF Meeting and said that all current members of the RCF have renewed their memberships for a three year period, PERMA's claims consultant

reported that the total claim count for the RCF is 317,475 and of those, 805 are open and 649 are re-opened claims. The next RCF meeting will be held on June 5<sup>th</sup> at Forsgate.

Commissioner Wolk reported on the EJIF meeting and said that the 2019 Budget was amended to adjusted professional fees to reflect 7 new member entities in MEL affiliated JIFs. The EJIF appointed The Canning Group to contract to serve as the Fund's Qualified Purchasing Agent. The next EJIF meeting will be held on June 5<sup>th</sup> at Forsgate.

Commissioner Wolk reported on the MEL meeting and said the MEL's Annual Retreat featured presentations from each of the MEL's 9 sub-committees. The MEL appointed The Canning Group to a contract to serve as the Fund's Qualified Purchasing Agent. The MEL's Joint Cash Management Program is expected to be operational by July. The next meeting will be held on June 5<sup>th</sup> at Forsgate.

**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 1st. 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 online; instructions are enclosed on Page 4.

**LEAGUE MAGAZINE:** Enclosed on Page 5 & 6 are copies of the latest in the series of "Power of Collaboration" to appear in the League magazine. The March ad highlights the savings of the New Jersey Sustainable Energy Joint Meeting (NJSEM) and the April ad focuses on the MEL Safety Institute classroom and online trainings.

**FINANCIAL DISCLOSURES:** The Division of Local Government Services distributed a notice that online filings could begin on April 2<sup>nd</sup> for JIF Commissioners, as well as any other municipal related positions that require filing. Emails were sent to Fund Commissioners and Professionals; please note the deadline to file is April 30<sup>th</sup> and the Local Finance Board has issued violations in the past for not filing. Chairman Mevoli said he was on the website last night and it was easy to maneuver through the form if you have filed in previous years.

**MAY MEETING DATE:** This is a reminder that next month's meeting is a week earlier due to the Memorial Day Holiday. The meeting is on the third Monday, May 20<sup>th</sup> in Voorhees. The Claims Committee Meeting will be on Friday, May 17<sup>th</sup>.

**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 January 31, 2019 with \$10.9 million in surplus which is a gain of \$72,000 over the prior month. Executive Director also reviewed the Expected Loss Ratio Analysis as of February 28, 2019 where the actuary projected us at 3.39% we are currently at 2.75%. The Lost Time Accident Frequency as of February 28, 2019 at 1.19 with 7 lost time accidents for the year. The Camden JIF is at 91.89% compliance for EPL Compliance with three new members we hope to have those new members in compliance by July 1st to reach the 100% compliance.

**Property Surveys:** Executive Director said as you may recall three years ago the Camden JIF instituted a Property Appraisal Program for all members for all property valued at \$150,000 or more was appraised by Asset Works. Executive Director requested permission to survey the three new members, Camden City, Gloucester Township and Winslow Township Fire District. It was a very worthwhile project when it was completed three years ago. The cost would be approximately \$10,000 and there is enough funds in the miscellaneous line item. Executive Director said he would like to seek the Commissioners approval to authorize the Fund office to solicit quotes. In response to Chairman Mevoli, Executive Director said this will be rolled out the next few months.

**MOTION TO AUTHORIZE PROPERTY SURVEYS FOR NEW MEMBERS  
CAMDEN CITY, GLOUCESTER TOWNSHIP AND WINSLOW FIRE DISTRICT  
WITH COST NOT TO EXCEED \$10,000.**

Motion: Commissioner Gallagher  
 Second: Commissioner Maley  
 Roll Call Vote: 8 Ayes - 0 Nays

Executive Director's Report Made Part of Minutes.

**TREASURER:** Treasurer Pigliacelli reviewed the reports.

**Approving Payment of Resolution 19-12 April 2019 Vouchers**

<b>CLOSED</b>	\$919,431.99
<b>TOTAL 2018</b>	\$100,427.00
<b>TOTAL 2019</b>	\$1,818,853.92
<b>TOTAL</b>	<b>\$2,838,712.91</b>

**Approving Payment of Resolution 19-13 Supplemental Vouchers**

<b>TOTAL 2019</b>	\$60,048.00
<b>TOTAL</b>	<b>\$60,048.00</b>

**Confirmation of March 2019 Claims Payments/Certification of Claims  
Transfers:**

<b>Closed</b>	0.00
<b>2015</b>	35,955.08
<b>2016</b>	170,789.26
<b>2017</b>	25,783.48
<b>2018</b>	111,575.34
<b>2019</b>	48,662.86
<b>TOTAL</b>	<b>392,766.02</b>

**MOTION TO APPROVE RESOLUTION 19-12 AND 19-13 APPROVING  
VOUCHER PAYMENTS FOR APRIL 2019:**

Motion: Commissioner Shannon  
 Second: Commissioner DiAngelo

Roll Call Vote:

8 Ayes - 0 Nays

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

Motion: Commissioner Maley

Second: Commissioner Wolk

Roll Call Vote: 8 Ayes - 0 Nays

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Gina Roswell said as reported by the Executive Director the Attorney's office is in the process of scheduling the Elected Officials training and a notice will be sent to members shortly.

**SAFETY DIRECTOR:** Glenn Prince reviewed the Safety Director's report. All MSI training is scheduled on pages 29 through 31. Mr. Prince said regional trainings are being scheduled for Preparing for Work Place Violence and a Health and Wellness Seminar as soon as the dates have been finalized members will be notified.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** Executive Director said the Certificate Report for the period 2/22/19 to 3/22/19 is included in the agenda packet with 19 Certificates being issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of March 2019 where there was a savings of 53.96% for the month and a total of 54.34% for the year. Ms. Goldstein reviewed the 1<sup>st</sup> Quarter 2019 Workers Comp Injury Review. Executive Director said at our last claims meeting Mike Avalone reported on a comparison to another JIF on transitional duty. Executive Director called on Mike Avalone to report on transitional duty comparison. Risk Manager Mike Avalone said he was able to benchmark the great use of transitional duty by Camden JIF Fund members and we are operation on a ratio of 4 days being used to one day not being used and benchmarking other funds they are operating at about 50/50 or two and a half days used and 2 and half days not being used. We are performing at a very high level in terms of the mechanism of modified duty which has many benefits financially as well as psychologically. In response to Chairman Mevoli, Mike Avalone said out of a five day work week the Camden JIF is using four days transitional duty where other JIFs are using 2 and half days, which is 80% for the Camden JIF versus 25% by other JIFs.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Claims Administrator said their report will be in closed session to discuss the PARs.

**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 Lipsett  
Second: Commissioner Gallagher  
Vote: Unanimous

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

Motion: Commissioner Wolk  
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 Shannon  
Vote: Unanimous

**MEETING ADJOURNED: 5:49 PM**

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