

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 25, 2019
ELIZABETH’S CATERING, GLOUCESTER CITY 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	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	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 Brandon Tracy
----------------------------------	--

Attorney	Brown & Connery Joseph Nardi, Esquire
----------	---

Claims Service	AmeriHealth Casualty Cheryl Little, Paulette Kelly
----------------	--

Safety Director	J.A. Montgomery Risk Control Glenn Prince
-----------------	---

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
Patrick Keating, Gloucester City
Ethel Kemp, Camden City Parking Authority

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
Sherry Conkin	Hardenbergh Insurance
Peter DiGiambattista	Associated Insurance Partners, LLC

WELCOME: Mayor Dan Spencer welcomed everyone to the Gloucester City

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 25, 2019

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

Motion:	Commissioner Lipsett
Second:	Commissioner Gallagher
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/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 3 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 online; instructions are enclosed on Page 4.

LEAGUE MAGAZINE: Enclosed on Page 5 is the latest in the series of "Power of Collaboration" to appear in the League magazine. Each of the MEL advertisements highlights activities of the MEL and JIFs as well as people who have rendered significant service.

The advertisement highlights the Bergen and South Bergein JIFs collaboration with the County of Bergen to finance a mobile driving simulator for training emergency services personnel.

NEW JERSEY SUSTAINABLE ENERGY MEETING (NJSEM): - NJSEM is a DCA approved Joint Meeting of NJ public entities with the desire to control energy costs and reduce greenhouse gases. Formed in 2009, the NJSEM was established by members of the MEL to produce electric and gas as a large buying group. NJSEM has saved the tax payers of its 200+ governmental entities approx. \$34.5 million in gas and electric costs.

FINANCIAL DISCLOSURES: Commissioners should anticipate the outline filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any multiple related positions that require filing. We have been asked by the Division of Local Government Services to update the 2019 Fund Commissioner roster and expect a notice to be issued shortly.

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 December 31, 2019 with \$10.8 million in surplus which is an \$87,858 increase over this time period last year. Executive Director also reviewed the Expected Loss Ratio Analysis as of January 31, 2019 where the actuary projected us at 1.27% we are currently at 1.24%. Executive Director reviewed last five years which show the actual ratio was lower than the actuary projected in every year. The Lost Time Accident Frequency as of January 31st at 1.02 with 3 new accidents for the month of January. 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.

Executive Director discussed the Cyber Risk Management Program Check List that was previously sent to all member and requested members to complete to lower your deductible in the event of a claim. We have not had a good response with only five responses received thus far. We will send it out again and some of these items are very easily achievable and this will lower the member deductible to \$5,000 for Tier 1.

Executive Director introduced Brandon Tracy our new PERMA team member and will be working with us in Marlton soon to be Camden.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports.

Approving Payment of Resolution 19-12 March 2019 Vouchers

CLOSED	-\$55,901.00
TOTAL 2019	\$199,411.84
TOTAL	\$143,510.80

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 19-12 APPROVING VOUCHER PAYMENTS FOR MARCH 2019:

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

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed excessive force cases that were decided in the last week or so. These two cases involved Winslow Township and Berlin Borough and our attorneys did a very good job on both of these cases and it is important for us to recognize their hard work on these cases.

Attorney Nardi discussed Elected Officials training and said Managers and Supervisors can attend but would like to get a consensus from the members as to the scheduling time for our Elected

Officials. It would probably be more appropriate to hold Elected Officials in the evening but we will still offer a few sessions in the afternoon so that Managers and Supervisors can attend if the town would like them to attend. A schedule will be sent to members once dates and times have been confirmed.

SAFETY DIRECTOR: Glenn Prince reviewed the Safety Director's report. 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 1/22/19 to 2/21/18 is included in the agenda packet with 22 Certificates being issued. Executive Director noted page 34 includes a page from the October certificate report - please disregard this page since this was previously reported.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of February 2019 where there was a savings of 54.43% for the month and a total of 50.68% for the year.

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 Lipsett
Second:	Commissioner Gallagher
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Roll Call Vote:	7 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

MEETING ADJOURNED: 6:00 PM

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