

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 20, 2019
VOORHEES TOWN 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	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	Present
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	AmeriHealth Casualty Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control Keith Hummel
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Boro
Ari Messinger, Cherry Hill

Robert Mather, Pine Valley
Sharon Eggleston, City of Camden
Glenn Werner, Gibbsboro
Edward Hill, Lawnside
Lawrence Spellman, Voorhees

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone	Conner Strong & Buckelew
Mark von der Tann	Edgewood Associates
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: Lawrence Spellman welcomed everyone to the Voorhees Town Center

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 22, 2019

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF APRIL 22, 2019

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: None

MEL MEMBERSHIP RENEWAL: The Fund is scheduled to renew their MEL membership effective July 1, 2019. Enclosed in the agenda on Page 3 is Resolution 19-14 renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2019 through June 30, 2022.

MOTION TO ADOPT RESOLUTION 19-14 AND EXECUTE THE AGREEMENT RENEWING THE FUND'S MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR THE PERIOD OF JULY 1, 2019 THROUGH JUNE 30, 2022.

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

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 June 15th.

Three sessions were held earlier this month. Mr. Nardi's office will be scheduling one or two more sessions in the next few weeks. This course will be available online; instructions are enclosed on Page 5.

MEL HELPLINE: The MEL Safety Institute has established the new MEL Employment Practices Helpline (EPL); a dedicated resource to guide members on employment related

issues. Enclosed on Page 6 is a copy of that announcement. We will be contacting members to identify 2 representatives per town that will have access to the Helpline.

LEGISLATION: The MEL, NJ League of Municipalities and NJAC have been monitoring Senate bill no. S-477 for some time. The bill extends the statute of limitations in civil actions for sexual abuse claims. Recently the bill was fast tracked and could be approved as early as May 2019. In late April, the draft bill was amended whereas eliminating public entity immunities under Title 59. The implications of this bill if not amended to add back Title 59 immunities for public entities, public officials, elected officials and all levels of government employees are significant.

The MEL is working on a comprehensive loss control program to address this.

Attorney Nardi said this bill was signed into law last week and will become in effect on December 1, 2018. This will extend the statute of limitations on new claims up to 55 years. Anything that may have occurred in the past and would have run into a statute of limitations problem now have a two year window to file their claims. The law applies equally across non-profit organization, associations and public entities so we do not have the same immunities that we had previously before this statute. The MEL and Underwriting Office is looking at how we can address these issues on claims that could go back up to 55 years. We will have some challenges on how to address these issues but there will be training to all our members that is being developed at this time and we will keep everyone updated as things development. It is way too early to tell what affect this will have on assessments.

Executive Director said the Residual Claims Fund is going to take the initial lead as far as funding any claims that do come forth but we are delving into the unknown here. Executive Director said right now the mayors, legislators and government officials can be named in any of these claims right now. The MEL will be working on the training it will mirror the employment practices with a model policy and procedures, orientation for elected officials, training managerial and supervisory staff and also volunteers. It will be rolled out the next few months and is definitely fast tracked.

AUDITOR AND ACTUARY YEAR-END REPORTS: The financial audit for the period ending December 31, 2019 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

2019 SAFETY EXPO: The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund to conduct its Annual Safety Expo which included MEL member town's water & sewer employees. The Safety Expo which includes MEL member town's water and sewer employees. The Safety Expo will be held on June 28th at the Middlesex Fire Academy and September 29th at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registrations will be mailed to members 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 March 31, 2019 with \$10.6 million in surplus which is a gain of \$200,000 over the prior month. Executive Director also reviewed the Expected Loss Ratio Analysis as of March 31, 2019 where the actuary projected us at 6.19% we are currently at 5.42%. The Lost Time Accident Frequency as of March 31, 2019 at 1.13 with 3 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.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports.

Approving Payment of Resolution 19-15 May 2019 Vouchers

TOTAL 2019	\$119,246.17
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Confirmation of April 2019 Claims Payments/Certification of Claims Transfers:

Closed	0.00
2015	74,131.10
2016	30,081.67
2017	35,490.18
2018	112,165.90
2019	213,077.89
TOTAL	464,946.74

MOTION TO APPROVE RESOLUTION 19-15 VOUCHER PAYMENTS FOR APRIL 2019:

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

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

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

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR: Keith Hummel reviewed the Safety Director's report. All MSI training is scheduled on pages 27 and 28. Mr. Hummel discussed loss control visits and upcoming events. The next Executive Safety Committee meeting will be on May 29th at Conner Strong & Buckelew office in Marlton, NJ. A Regional Roundtable is scheduled in Collingswood on June 18th Debby Schiffer will talk about wellness and Mr. Hummel will talk about Marijuana in the Workplace. JA Montgomery has two new videos – one is on Heat Stress and the other is on Workplace Violence if you are interested in viewing these please contact JA Montgomery.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Executive Director said the Certificate Report for the period 3/22/19 to 4/22/19 is included in the agenda packet with 42 Certificates being issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of April 2019 where there was a savings of 52.72% for the month and a total of 54.43% 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.

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

Motion: Commissioner Lipsett
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Gallagher
Second: Commissioner Taraschi
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi

Second:
Vote:

Commissioner Lipsett
Unanimous

MEETING ADJOURNED: 5:50 PM

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