

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 24, 2019
BOROUGH OF HADDONFIELD 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	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 John Saville
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

Mark Godfrey, Magnolia
Sharon Eggleston, City of Camden
Glenn Werner, Gibbsboro
Edward Hill, Lawnside
Ken Cheeseman, Laurel Springs
Ethel Kemp, Camden City Parking Authority

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
Danielle Colaianni	Hardenbergh Insurance
Peter DiGiambattista	Associated Insurance Partners, LLC

WELCOME: Mayor Neal Rochford welcomed everyone to the Borough of Haddonfield.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 20, 2019

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 20, 2019

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

CORRESPONDENCE: None

AUDIT REPORT AS OF DECEMBER 31, 2018: The Auditor's Report as of December 31, 2018 will be sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with representatives from Bowman & Company to further review the report. Mr. James Miles gave a brief report at the meeting and said of December 31, 2018 the Fund had a net position of \$15,436,725.00 a slight reduction from the prior year and there were not findings or recommendations which is not uncommon since the insurance fund is professionally managed. Following Mr. Miles' report the Board formally approved Resolution 19-16 approving year end financials along with Group Affidavit. (Pages 4-6). Executive Director thanked Jim Miles and Dennis Skalkowski for their professional manner in which they conduct the audit including the PERMA team, treasurer, claims and managed care folks.

MOTION TO APPROVE YEAR END FINANCIALS AS OF DECEMBER 31, 2019 AS PRESENTED, ADOPT RESOLUTION 19-16 AND EXECUTE THE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT.

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Roll Call Vote:	9 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 30th.

This course will be available online; instructions are enclosed on Page 7.

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. 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 joint effort of the MEL, LOM, and NJAC and with the help of other parties, the sponsor agreed to amend the Bill to bring back common law immunities and case law immunities for public entities. Although we could not get Title 59 immunities reinstated, this is a better result than having public entities in a "strict liability" situation. This Bill goes into effect 12/31/19. Over the past week, the Firefighter Presumption Bill we have previously discussed was fast tracked through the Assembly. The MEL, with assistance from other parties, were able to get the sponsor to amend the Bill as follows:

- 1) Change the WC presumption to "preponderance of evidence" in lieu of "clear and convincing proof".
- 2) Narrow the types of cancers eligible for WC to those that may result from smoke inhalation and
- 3) Limiting the Presumption to age 75 or 20 years from retirement.

RESIDUAL CLAIMS FUND: The RCF met on Wednesday, June 5, 2019 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report is attached in Appendix II. Commissioner Wolk said the fund Auditor presented the 2018 Audit, the board approved the audit as presented; amended the 2018 budget reflecting the transfer of Fund Year 2014 into the RCF; and amended the Risk Management Plan in response to the potential claim exposure created by the recent adoption of a law expanding the statute of limitations for sexual molestation of claims.

EJIF- The EJIF met on Wednesday, June 5, 2019 at the Forsgate Country Club in Jamesburg, NJ. Commissioners Wolk's report is attached in Appendix II. Commissioner Wolk said the 2018 audit was presented and adopted by the EJIF Board. The EJIF adopted a resolution authorizing the hiring of a lobbyist consulting service provider through the competitive contracting process. The next meeting will be held on September 4th at Forsgate.

MEL JIF – The MEL met on Wednesday, June 5, 2019 at the Forsgate Country Club in Jamesburg, NJ. Commissioner Wolk's report is attached in Appendix II. The fund auditor presented the 2018 Audit, the board approved the audit as presented, and there were no findings or recommendations. The MEL adopted a resolution authorizing the hiring of various consultants professional services and software firms through the competitive contracting process. The board also accepted the QPA's recommendation to award contracts for three years with an option to renew for a 4th and 5th year. The MEL announced that the MEL & RCF boards will be meeting several times over the summer to develop a Risk Control and Communication Plan in response to the sexual molestation legislation. The

board will also be hiring specialized attorney and claims administrators for these types of cases. The next meeting will be held on September 4th at Forsgate.

2019 COVERAGE DOCUMENTS – The fund office will begin distributing the 2019 coverage documents to all Fund Commissioners and Risk Managers via email in the next few weeks.

THE MEL APP – The Fund office recently sent out a reminder and invitation to sign up for the MEL App to get the latest news, bulletins and to get easy access to MEL resources. Please see **Page 8** for the notice.

MEL WEBSITE CYBER PAGE - A new Cyber Risk Control page has been developed for the MEL’s webpage that makes navigation much easier. The page includes model programs, videos and many resources that are available to members. **Pages 9-11**

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.

AUGUST MEETING LOCATION CHANGE – The August 26th meeting location will be changed from Barrington to Mt. Ephraim. The meeting will take place at the Charles Dougherty Senior Community Centre at 508 Lambert Avenue.

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.

LAUREL SPRINGS BUILDERS RISK COVERAGE - Executive Director said this add on item has come to the Fund as a request for Builder’s Risk Coverage for an addition to the Laurel Springs Municipal Building. The overall cost of the project is 1.2 million and the added assessment will be approximately \$1,400 and we are seeking formal board approval for this coverage.

MOTION TO APPROVE LAUREL SPRINGS BUILDERS RISK COVERAGE

Motion:	Commissioner Maley
Second:	Commissioner Gallagher
Roll Call Vote:	9 Ayes, 0 Nays

Executive Director reviewed the Financial Fast Track as of April 31, 2019 with \$10.7 million in surplus with all years in the positive position and \$149,000 gain over the prior month. Executive Director also reviewed the Expected Loss Ratio Analysis as of April 31, 2019 where the actuary projected us at 10% we are currently at a little over 11%. The Lost Time Accident Frequency as of April 31, 2019 at 1.00 second lowest of all MEL JIF members and with a sneak preview of May it should be down a little more and 2 lost time accidents for May. 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. New members are hard at work to become compliant in the next month or two.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports.

Approving Payment of Resolution 19-17 June 2019 Vouchers

2018	\$21,970.00
2019	\$272,891.50
TOTAL	\$294,861.50

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

Closed	0.00
2015	2,457.77
2016	12,953.70
2017	135,601.26
2018	61,111.87
2019	105,528.78
TOTAL	317,653.38

MOTION TO APPROVE RESOLUTION 19-17 VOUCHER PAYMENTS FOR JUNE 2019:

Motion: Commissioner Lipsett
Second: Commissioner Wolk
Roll Call Vote: 9 Ayes - 0 Nays

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

Motion: Commissioner Wolk
Second: Commissioner Gallagher
Roll Call Vote: 9 Ayes - 0 Nays

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed a case that was recently decided out of the District Court with Judge Rodriguez granting summary judgement to Voorhees Township, specifically to one of its officers, on an excessive force case. The judge relied heavily upon the body cam and relied on a two second span on the body cam video that indicated he did not believe the plaintiff's story on how the injuries occurred to her shoulder and found that the officer acted appropriately in accordance with the circumstances. Attorney Nardi said this is significant which shows that more times than less the body cam video has been more helpful than harmful in these types of cases and is being relied on heavily by the courts. Our attorney's Zeller and Wieliczko, specifically Dean Whitman did a very good job on this case.

SAFETY DIRECTOR: John Saville reviewed the Safety Director’s report. All MSI training is scheduled on pages 37 and 39. Mr. Saville said the Safety Coordinator’s Roundtable was in Collingswood on June 18th Debby Schiffer spoke about wellness and Mr. Hummel spoke about Marijuana in the Workplace and attendance was pretty good and the topics were well received. Mr. Saville reminded everyone that attendance at the Regional Trainings are part of the mandatory elements for the incentive programs and please make sure someone from your town is attending. The next Executive Safety Committee meeting will be on August 8th at the Tavistock Country Club and invitations will be sent out shortly.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Executive Director said the Certificate Report for the period 4/22/19 to 5/22/19 is included in the agenda packet with 20 Certificates being issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of May 2019 where there was a savings of 57.18% for the month and a total of 54.84% 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: 9 Ayes – 0 Nays

OLD BUSINESS: Chairman Mevoli discussed the letter/infographic that was sent to all elected officials which explains all the work the JIF does for the member towns. Chairman Mevoli said this is the second letter we have sent to elected officials and asked fund commissioners to talk to your elected officials to make sure they have received the letter and what they thought of it. Chairman Mevoli said he would like to hear any feedback. Chairman Mevoli thanked Brad Stokes and Karen Read for their work on this project and making his vision a reality to spread the word on how the JIF impacts and benefits members.

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:55 PM

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