

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – JULY 22, 2019  
BOROUGH OF PINE HILL 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
M. 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 <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	AmeriHealth Casualty <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein, Jessica Hill</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Boro  
Ari Messinger, Cherry Hill  
Bob Mather, Pine Valley

Sharon Eggleston, City of Camden  
Glenn Werner, Gibbsboro  
Edward Hill, Lawnside  
Pat Hendricks, Pine Hill

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Ilene Laursen	Conner Strong & Buckelew
Mark von der Tann	Edgewood Associates
Ray Corry	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
John McCrudden	Hardenbergh Insurance

**WELCOME:** Patricia Hendricks welcomed everyone to the Borough of Pine Hill.

**APPROVAL OF MINUTES:** OPEN & CLOSED SESSION OF JUNE 24, 2019

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 24, 2019**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE:** None

**RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS):** Members and Risk Managers will receive an email with a link to renewal worksheets – to begin the 2020 underwriting renewal during the month of July with a September 15<sup>th</sup> completion date.

**MEL CYBER TASK FORCE:** Attached on Page 3 & 4 is a copy of July MEL Cyber Task Force regarding Government Cyber Attacks. Executive Director said in the last three weeks there were three MEL members that were hit with a cyber-attack and it seems as though we are getting hit daily with the attacks a lot of which are ransomware. Please keep alert for these dangers and share the bulletins with your employees.

**MEL CYBER RISK MANAGEMENT PROGRAM** – As a reminder, the MEL adopted a Cyber Risk Management Program that developed minimum risk control standards for member entities. The JIFs' policies with XL Caitlin carries a \$10,000 deductible.

To encourage members to implement risk control, the MEL Board of Fund Commissioners voted to participate in a deductible based reimbursement plan based on the member's level of compliance with minimum standards.

Members who meet certain Minimum Technical Standards (Tier 1 or Tier 2), will be eligible for lower deductibles in the event of a covered claim. Included on Pages 5-7 are certifications that need to be completed and returned to the Underwriting Office.

Executive Director said the Camden JIF only has five members that have completed the standards and were certified. Please pass this information on to your IT folks and submit the information so that you are compliant. Most of the items on the check list are achievable especially in Tier 1.

**2019 COVERAGE DOCUMENTS** – The fund office has distributed the 2019 coverage documents to all Fund Commissioners and Risk Managers.

**MEMBER RENEWALS** – Twenty five members are up for renewal at the end of this year. The Fund office will be sending out renewal documents over the next several weeks.

**AUDIT REPORT AND ACTUARY VALUATION REPORT AS OF DECEMBER 31, 2018:** The 2018 Audit Report, Actuarial Certification and Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund newspaper.

**AUGUST MEETING LOCATION CHANGE** – As a reminder the August 26<sup>th</sup> meeting location has been 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.

Executive Director reviewed the Financial Fast Track as of May 31, 2019 with \$10.9 million in surplus with all years in the positive position and \$200,000 gain over the prior month. Executive Director also reviewed the Expected Loss Ratio Analysis as of May 31, 2019 where the actuary projected us at 14% we are currently at 16%. The Lost Time Accident Frequency as of May 31, 2019 at 0.94 third lowest of all MEL JIF members, only one lost time accident for May. The Camden JIF is at 91.89% compliance for EPL Compliance. Executive Director was pleased to announce that Gloucester Township has been certified and they have all of their documents in place. The other two new members are very close to becoming compliant as we are working closely with those folks and would like to thank everyone for their cooperation.

Executive Director said everyone should have received a letter written by Dave Grubb which was in response to the latest OPRA request for Mr. Pillets from up North. If you haven't read it yet it is a history of the JIFs and would certainly recommend everyone to take a look at it. All the information requested was sent to Mr. Pillets so we will see where it goes. Four years ago he had made the same request but there was never an article written or news about it.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 19-18 July 2019 Vouchers**

<b>2019</b>	\$1,366,930.59
<b>TOTAL</b>	<b>\$1,366,930.59</b>

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

<b>Closed</b>	0.00
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<b>2015</b>	17,953.75
<b>2016</b>	13,191.72
<b>2017</b>	15,734.75
<b>2018</b>	68,007.31
<b>2019</b>	256,533.92
<b>TOTAL</b>	<b>371,421.45</b>

**MOTION TO APPROVE RESOLUTION 19-18 VOUCHER PAYMENTS FOR JULY 2019:**

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

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

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

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said his report will be for closed session.

**SAFETY DIRECTOR:** John Saville reviewed the Safety Director's report. All MSI training is scheduled on pages 28 and 29. Mr. Saville reported there is an Executive Safety Committee meeting at Tavistock Country Club on August 8<sup>th</sup> and invitations have gone out.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** Executive Director said the Certificate Report for the period 5/22/19 to 6/22/19 is included in the agenda packet with 22 Certificates being issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of June 2019 where there was a savings of 59.98% for the month and a total of 55.65% 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 Wolk  
 Second: Commissioner DiAngelo

Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Wolk  
Second: Commissioner DiAngelo  
Vote: Unanimous

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

Motion: Commissioner Lipsett  
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: Commissioner DiAngelo  
Vote: Unanimous

**MEETING ADJOURNED: 5:49 PM**

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