

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – SEPTEMBER 23, 2019
BOROUGH OF BELLMAWR 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 Bradford Stokes, Karen A. Read
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Attorney	Brown & Connery Joseph Nardi, Esquire
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Claims Service	AmeriHealth Casualty Cheryl Little, Huguetta Atherton
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Safety Director	J.A. Montgomery Risk Control John Saville
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Treasurer	Elizabeth Pigliacelli
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Managed Care	Consolidated Services Group Jennifer Goldstein
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Underwriting Manager	Conner Strong & Buckelew
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FUND COMMISSIONERS PRESENT:

Jason Asuncion, City of Camden
Glenn Werner, Gibbsboro
Ken Cheeseman, Laurel Springs

Eleanor Kelly, Runnemedede
Millard Wilkinson, Berlin Borough
Ari Messinger, Cherry Hill
Lawrence Spellman, Voorhees
Mark Godfrey, Magnolia
John Foley, Cherry Hill Fire District
Edward Hill, Lawnside

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone	Conner Strong & Buckelew
Terry Mason	M&C Insurance
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Bonnie Ridolfino	Hardenbergh Insurance
John McCrudden	Hardenbergh Insurance
Peter DiGiambattista	Associated Business Partners

WELCOME: Mayor Chuck Sauter welcomed everyone to the Borough Bellmawr.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 26, 2019

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF AUGUST 26, 2019

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE: None

2020 RFQ – Fair & Open Process – As discussed at last month's meeting some of the Fund's Professional Service Agreements will expire at the end of this year. The fund office advertised Requests for Qualifications for the positions listed below. Executive Director said responses are due back to the Fund office on October 9th. A report will be made at our budget meeting in Collingswood.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorneys
- Fund Auditor
- Fund Internal Auditor
- Fund CDL Drug & Alcohol Monitor
- Fund Treasurer

RCF 2015 Fund Year Rollover – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF's Fund Year 2015. Enclosed on **Page 3** is Resolution 19-20 authorizing the transfer of the Camden JIF's 2015 claim liabilities to the RCF.

MOTION TO APPROVE RESOLUTION 19-20 AUTHORIZING THE TRANSFER OF FUND YEAR 2015 TO THE RCF

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

RCF Report: The RCF met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Wolk's report is enclosed in **Appendix II**. The Residual Claims Fund proposed 2020 Budget was introduced. The public hearing on the budget will be held on October 16, 2019 at 10:30 a.m. at Forsgate.

EJIF Report: The EJIF met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Wolk's report is enclosed in **Appendix II**. The 2020 budget was introduced and will be adopted at the October 16, 2019 meeting. Executive Director said the EJIF budget for 2020 will be decreased by 2% and they are also authorizing at \$2 million dividend.

MEL Report: The MEL met on September 4, 2019 at the Forsgate Country Club; a copy of Commissioner Wolk's report is enclosed in **Appendix II**. The MEL's 2020 budget introduction is scheduled for October 16th at Forsgate.

2020 Renewal - Members and Risk Managers have received an email with a link to renewal worksheets to begin the 2020 underwriting renewal during July with a September 15th completion date. The Risk Management Consultants and Perma are currently confirming data within the online database for accuracy toward completion of the 2020 renewal process and to begin the 2020 budget process.

MEL Pre-Renewal Memorandum (Page 4) – Enclosed is the Underwriting Manager's pre-renewal memorandum which includes key updates and summaries of renewal items.

Safety Incentive Program – Optional Safety Award – As a reminder, a notice for the 2019 Optional Safety Award was recently sent out to member entities. This is a \$1,000 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the fund office by December 1st.

Executive Director said in order to receive the reimbursement the necessary paperwork should be sent to the attention of Karen Read for processing.

Safety Expo – (Page 5) The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's public works, water & wastewater employees.

The Safety Expo will be held on September 27th at the Camden County Emergency Services Training Center in Blackwood. A registration packet will be sent to all members with additional information. Executive Director said this is a good opportunity for your employees to receive up to 6 TCHs in one day. There is still an opportunity to register please send the registration forms to Karen Read if you plan on attending or send any of your employees.

Membership Renewals – The fund has twenty five members that are up for renewal at the end of this year. Renewal documents were sent to members and risk managers in early August. Executive Director said we have received 17 renewals back out of the 25 as of this date. Please execute and return the documents to the fund office as soon as possible. We have requested documents be returned by October 1, 2019.

League Magazine Ad – The latest in the series of “Power of Collaboration” ad appears on **Page 10**. The brochure highlights the saving to taxpayers since its inception.

NJ League of Municipalities Seminar – The League has asked the JIF’s to help spread the word on its upcoming League Ethics Seminars scheduled for October. Many of the state issued certifications require CEU’s under the Ethics category, this seminar will help satisfy those requirements. **(Page 11)**

2020 Budget - The Executive Committee normally schedules a meeting prior to the Fund’s regular October meeting at the Collingswood Senior Community Center to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 7th. Executive Director said he emailed a potential date of October 9th and that seemed to work for everyone. We will confirm that with an email later this week.

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 that was handed out as of July 31, 2019 with \$10.4 million in surplus with all years in the positive position with a nice increase of \$75,000 over the prior month. Executive Director also reviewed the Expected Loss Ratio Analysis as of July 31, 2019 where the actuary projected us at 31% we are currently at 35% which is pretty much on target. The Lost Time Accident Frequency as of July 31, 2019 at 1.05 very good for the August report as we creep down lower and lower which is good news there. There was only one lost time accident for the month of July. The Camden JIF compliance for EPL Compliance Report is on page 17. Executive Director said we received the Camden City personnel manual today and just waiting for the check list from Camden City and Winslow Fire District. Executive Director said the JIF is well on its way to 100% compliance as in the past.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports.

Approving Payment of Resolution 19-21 September 2019 Vouchers

2019	\$121,378.84
TOTAL	\$121,378.84

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

Closed	0.00
2015	26,636.66
2016	12,609.72
2017	322,244.67
2018	69,706.37

2019	229,689.84
TOTAL	660,887.26

MOTION TO APPROVE RESOLUTION 19-21 VOUCHER PAYMENTS FOR SEPTEMBER 2019:

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

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

Motion: Commissioner Wolk
 Second: Commissioner DiAngelo
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said reported on the annual meeting of the JIF Fund Attorneys in Central Jersey with everyone throughout the state meeting to review and discuss EPL and POL claims and coverages and any changes that we may anticipate. Last year you may recall we discussed at length the land use limits and changes to the policy and additional training and changes in the limits. This year some of the highlights included the new legislation that goes into effect December 1st with the statute of limitations on the sexual abuse claims there is a panel that is coming up with guidelines so we should anticipate receiving those throughout the state. There will be a special panel of defense attorneys that are experienced in these types of cases. Overall the report of the Camden JIF is very favorable in terms of JIFs throughout the state and there is a positive report given by the adjusters every year it seems to get a little better. Camden certainly holds its own and has done a good job attributed to the role of elected officials and supervisors and there awareness training that has been ongoing and a lot of communication.

SAFETY DIRECTOR: John Saville reviewed the Safety Director’s report. All MSI training is scheduled on pages 31 and 33. Mr. Saville reviewed the safety bulletins and training included in the agenda.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Executive Director said the Certificate Report for the period 7/22/19 to 8/22/19 is included in the agenda packet with 13 Certificates being issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of August 2019 where there was a savings of 55.16% for the month and a total of 56.52% 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 DiAngelo
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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

OLD BUSINESS: NONE

NEW BUSINESS: In response to Commissioner Shannon, Executive Director said the vacant property and reporting coverage does pertain to municipally owned property.

In response to Commissioner Shannon, Attorney Nardi said it would depend if it is an independent athletic organization or if it is run by the municipality there should be an agreement in place with the athletic organizations regarding the new sexual molestation legislation if there is an exposure. This should be addressed and there should be a policy currently in place for background checks. Commissioner DiAngelo said the new law is so vague that something could have happened ten years ago and we can still get sued for it. Executive Director said we will be proposing in our 2020 budget a loss fund contingency to act as a sort of buffer for this exposure. It is hard for the actuary to pin numbers on this type of exposure. Attorney Nardi said there will be guidelines that will be coming out soon.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 5:58 PM

Karen A. Read, Assisting Secretary for

M. JAMES MALEY, SECRETARY