

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – NOVEMBER 25, 2019  
COLLINGSWOOD SENIOR COMMUNITY 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	Present
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	Absent
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</b>
Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>

**FUND COMMISSIONERS PRESENT:**

Robert Mather, Pine Valley Borough  
Glenn Werner, Gibbsboro  
Ken Cheeseman, Laurel Springs

Millard Wilkinson, Berlin Borough  
Mark Godfrey, Magnolia  
Edward Hill, Lawnside  
Sharon Eggleston, Camden City

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Ilene Laursen	Conner Strong & Buckelew
Terry Mason	M&C Insurance
Duane Myers	M&C Insurance
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
John McCrudden	Hardenbergh Insurance
Peter DiGiambattista	Associated Business Partners
Mark von der Tann	Edgewood Associates
Walt Eife	Waypoint Insurance Services

**WELCOME:** Mayor Maley welcomed everyone to the Collingswood Community Senior Center.

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 28, 2019**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 28, 2019**

Motion:	Commissioner Lipsett
Second:	Commissioner Wolk
Vote:	Unanimous

**CORRESPONDENCE:** None

**2020 BUDGET** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2020 in the amount of \$14,719,411 that represents a 0.67% increase over last year's budget. In accordance with state regulations, the proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality/entity. **(Page 3)**

Executive Director reviewed the 2020 Budget and said the loss funds for the workers' comp claims determined by the actuary are down over 8% which equates to just over \$310,000 as previously discussed we created a new line item called the Loss Fund Contingency with the new legislation Senate Bill 477 which is the Sexual Molestation Bill and also the Fire Fighters Cancer Presumption Bill. This is a buffer that the actuary suggested we put in place for the claims that will be coming down the road. The actuary gave us a formula for setting this fund and that equated to \$261,000, to set aside for these types of claims if and when they are filed. Executive Director said there have already been three fire fighter claims in a couple of the southern JIFs. Executive Director said on the claims side we are down \$20,000 on the premium side the effects of the recent hurricanes over the past several years statewide has affected on the property premiums just over 10% however, the Total Loss Fund is at 0.67% an increase of \$68,744. Most of the contractual increases are at 2% in Section II Expenses, Fees and Contingency. The MEL Safety Institute has increase of 10.01% and that is simply due to increased usage and an increase in the employee account. The Optional Safety Award has an increase of \$3,000 for our three new members. Executive Director said

moving to the POL EPL side the Camden JIF had one of the lowest increases, actually a decrease. The Statewide average was a range between -1% and 10%. As you can see the Camden JIF is at -1%. This shows our loss ratio is excellent in that line of coverage and it is a reflection on all of the attorney's efforts – Mr. Nardi keeping that all under control. The overall 2020 budget is at 0.67% increase in the amount of \$14,719,411. The 2020 assessments were distributed at the meeting.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2020 BUDGET**

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Vote:	Unanimous

**DISCUSSION: NONE**

**MOTION TO CLOSE THE PUBLIC HEARING ON THE 2020 BUDGET**

Motion:	Commissioner Maley
Second:	Commissioner Lipsett
Vote:	Unanimous

**MOTION TO ADOPT THE 2020 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AND CERTIFY THE ASSESSMENTS.**

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Roll Call Vote:	8 Ayes, 0 Nays

**2019 DIVIDEND** – At last month's meeting, the Board authorized a \$1,047,342 dividend, pending state approval. The Fund Office sent out a memorandum to all members entitled to a dividend, an option to receive a credit or a check. We have heard back from a majority of the members. Attached on **Pages 4 & 5** is the letter along with the dividend breakdown. In response to Commissioner Maley, Executive Director said the dividend is released from closed years' accounts, so that is why Camden City and Gloucester Township do not appear on the list. Winslow Township Fire District did appear because they were a member previously and there was money in their closed years' account.

**RISK MANAGEMENT PLAN AMENDMENT** - Attached on **Page 6** is a memorandum regarding a proposed change to the Fund's Risk Management Plan. The changes are concerning the long term nature of the exposure from S-477 relating to sexual molestation. Specifically, this amendment minimizes the risk that the JIF may have to assess a former member years or decades after the member has left the JIF by holding in escrow the former member's share of dividends until the statute of limitations has tolled.

**MOTION TO APPROVE RESOLUTION 19-24 AMDENDING THE 2019 PLAN OF RISK MANAGEMENT AS PRESENTED**

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Roll Call Vote: 8 Ayes, 0 Nays

**MEL, RCF 7 EJIF REPRESENTATIVE:** The fund should elect its representative to the MEL, RCF & EJIF for the 2020 Fund Year.

**MOTION TO ELECTED JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSUREANCE FUND'S 2020 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND.**

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MOTION TO ELECTED JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSUREANCE FUND'S 2020 REPRESENTATIVE TO THE RESIDUAL CLAIMS FUND JOINT INSURANCE FUND.**

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MOTION TO ELECTED JOSEPH WOLK AS THE CAMDEN COUNTY MUNICIPAL JOINT INSUREANCE FUND'S 2020 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND.**

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Vote: Unanimous

**ELECTED OFFICIALS TRAINING:** This year's elected officials training program will focus on "Employment Practices for Governmental Officials". For 2020, the MEL will reduce each member's assessment by \$250 for each municipal elected official and/or authority commissioner who completes the Elected Official course by May 1, 2020. The maximum credit is 5% of the member's assessment. The credit is also extended to the member's CEO (i.e. municipal manager/administrator or authority executive director).

We will be scheduling several sessions after the holidays through the offices of Mr. Nardi. The on-line version will also be available in March 2020.

**MEMBERSHIP RENEWALS** – The fund has twenty five members that are up for renewal at the end of this year. The Executive Director will give an update. Executive Director said we are happy to report all twenty five members are renewing and we are just waiting for a few more of the signed agreements.

**DECEMBER MEETING:** For the past several years, the JIF has voted to cancel the December

meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 19-25** authorizing this action is part of the agenda. **(Page 8)**

**MOTION TO APPROVE RESOLUTION 19-25 CANCELING THE DECEMBER MEETING**

Motion: Commissioner Maley  
 Second: Commissioner Lipsett  
 Vote: Unanimous

**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 September 30, 2019 with \$9.8 million in surplus down \$474,000 over the prior month due to reserve changes for June 20<sup>th</sup> property losses sustained. Executive Director also reviewed the Expected Loss Ratio Analysis as of October 31, 2019 where the actuary projected us at 46% we are currently at 55% what is driving that again is the property loss. Losses for the budget are at 131% already for property so we are over budget on that because of that storm. Executive Director said on page 12 is our Lost Time Accident Frequency we are at 1.97 we did not have any lost time accidents this past month so we will keep an eye on that number. Camden JIF compliance for EPL Compliance Report is on page 14. Executive Director said we just waiting for Camden City as they have everything complete it is just a matter of them getting the completed list over to us which will bring the JIF back to 100% compliance. Executive Director wished the members a Happy Thanksgiving and Happy Holiday Season.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 19-26 November 2019 Vouchers**

<b>2019</b>	\$139,022.02
<b>TOTAL</b>	<b>\$139,022.02</b>

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

<b>Closed</b>	0.00
<b>2015</b>	4,492.54
<b>2016</b>	14,338.52
<b>2017</b>	47,263.26
<b>2018</b>	57,122.66
<b>2019</b>	271,039.99
<b>TOTAL</b>	<b>394,256.97</b>

**MOTION TO APPROVE RESOLUTION 19-26 VOUCHER PAYMENTS FOR NOVEMBER 2019:**

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

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

Motion: Commissioner Maley  
Second: Commissioner DiAngelo  
Vote: Unanimous

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 thru 29. Mr. Saville reviewed the safety bulletins and training included in the agenda. The next Executive Safety Committee meeting will be on December 5<sup>th</sup> at the Conner Strong & Buckelew office in Camden, NJ.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** Chairman Mevoli said the Certificate Report for the period 9/22/19 to 10/22/19 is included in the agenda packet with 18 Certificates being issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of October 2019 where there was a savings of 54.92% for the month and a total of 55.93% 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 Lipsett  
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 Maley  
Roll Call Vote: 8 Ayes – 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT:** Kate Delany of Collingswood said she at the meeting to be the eyes of the public on the JIF. Ms. Delany brought a poster as a visual on why there is a need to have a set of eyes on the JIF. Ms. Delany said these are the problems that she sees and they were listed as follows: a lack of bidding, no performance evaluations, no arms lengths dealings, no conflict of interest audits, expensive add ons and too much George. Ms. Delany's said these are her concerns with the JIF.

**MOTION TO ADJOURN:**

Motion: Commissioner Taraschi  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MEETING ADJOURNED: 5:55 PM**

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