

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – APRIL 27, 2020  
MEETING HELD ELECTRONICALLY**

Meeting of Executive Committee called to order by Chairman Mevoli. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF 2020 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<br><b>Bradford Stokes,</b><br><b>Karen A. Read</b> |
| Attorney                         | Brown & Connery<br><b>Joseph Nardi, Esquire</b>                                    |
| Claims Service                   | CompServices<br><b>Denise Hall, Cheryl Little</b>                                  |
| Safety Director                  | J.A. Montgomery Risk Control<br><b>John Saville</b>                                |
| Treasurer                        | <b>Elizabeth Pigliacelli</b>   |
| Managed Care                     | Consolidated Services Group<br><b>Jennifer Goldstein</b>                           |
| Underwriting Manager             | Conner Strong & Buckelew   |

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Sharon Eggleston, City of Camden  
Glenn Werner, Gibbsboro  
Lawrence Spellman, Voorhees

Chris Walters, Oaklyn  
Gary Passanante, Somerdale

**FUND PROFESSIONALS AND RISK MANAGEMENT CONSULTANTS PRESENT:**

|                    |                                 |
|--------------------|---------------------------------|
| Emily Koval,       | PERMA                           |
| Karen Kamprath     | PERMA                           |
| Robyn Walcoff      | PERMA                           |
| Roger Leonard      | Leonard O'Neill Insurance Group |
| Rick Bean          | Henry D. Bean & Sons Insurance  |
| Walt Eife          | Waypoint Insurance              |
| Danielle Colaianni | Hardenbergh Insurance           |
| John McCrudden     | Hardenbergh Insurance           |
| Terry Mason        | M&C Insurance                   |

**PUBLIC:**

Kate Delaney, Collingswood  
Dennis Gromley, Voorhees

**WELCOME:** Chairman Mevoli welcomed everyone to the meeting.

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 24, 2020**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 24, 2020**

|         |                      |
|---------|----------------------|
| Motion: | Commissioner Shannon |
| Second: | Commissioner Wolk    |
| Vote:   | Unanimous            |

**CORRESPONDENCE:** NONE

**EXECUTIVE DIRECTOR:**

**COVID 19:** Enclosed on **Pages 3 & 4** are copies of two MEL notices distributed to members advising on a MEL special committee formed to resolve matters related to coronavirus, workers' compensation claims related to coronavirus and member municipal bond issuance.

The MEL's Safety Director has been posting informative materials and links concerning COVID 19 to the MEL webpage [www.njmel.org](http://www.njmel.org)

**MEL's Joint Cash Management Investment Program:** After several years of legislative initiatives, the MEL established a Joint Cash Management and Investment (JCMI) pool. This program permits the JCMI to participate in the purchase of debt securities issued by highly rated municipalities.

The Residual Claims Fund and the Environmental Joint Insurance Fund executed agreements to participate at their March 27th meetings. At this time, the JCMI is also extending invitations to local affiliated Joint Insurance Funds. On **Page 5**, the JCMI Operations Committee has provided a list of questions and answers that Fund Commissioners may review.

On **Page 7** is Resolution 20-16 authorizing the Camden JIF's participation in the program.

**Motion to adopt Resolution 20-16 to authorize Camden County Municipal JIF's participation in the Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI).**

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

Also, enclosed on **Page 8** is the application that must be completed and submitted to the JCMI for membership.

**MEL, RCF, EJIF March 27, 2020 Meetings:** Due to the current public health emergency, the MEL decided to forego the annual reporting of MEL sub-committees; however, each fund held their respective meetings via teleconference. Enclosed in **Appendix II** please find copies of Commissioner Wolk's reports of the meetings.

**2020 MEL, MR HIF & NJCE Educational Seminar:** The 10th annual seminar scheduled for Friday, May 1, 2020 has been postponed and will be rescheduled at a later date.

**Elected Officials Training Course:** This year's elected officials training program focuses on *Preventing Child Abuse and Protecting Public Entities* from the liabilities imposed by new legislation concerning sexual molestation. Instructor-led sessions have been placed on hold. Instructions for the on-line course appears on **Page 10**.

**Employment Practices Training:** Attached on **Page 11 & 12** is a memorandum outlining this year's Employment Practices Liability Program, including manual/handbook updates and training requirements. The MEL contracted with a law firm to conduct a comprehensive review of the model personnel manual and handbook. As a result, the compliance deadline for all elements of the compliance program have been pushed back to June of 2021.

**League Magazine Ad:** The latest in the series of "Power of Collaboration" ads in the LOM publication highlights the benefits of online training. (**Page 13**)

**Financial Disclosures:** Commissioners should complete the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. The 2020 roster has been updated and we emailed fund commissioners with instructions to file by the due date of April 30, 2020. Executive Director said the Fund Office received notification today that the deadline for filing has been extended to June 1, 2020.

**2<sup>nd</sup> Assessment Installment** – The second installment due date is June 15<sup>th</sup>, any members needing an extension should reach out to the Treasurer or the Executive Director. Executive Director said any member that may need an extension to please reach out to the Executive Director or the Treasurer.

**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 and said as of January 31, 2020 the statutory surplus was \$9.4 million surplus with a nice gain over the prior month of \$169,000 over the prior month. Executive Director also reviewed the Expected Loss Ratio Analysis as of February 29, 2020 and the actuary projected us at 3.4 % we are currently a little less than 1.12% which is early on but very good so far. On the Lost Time Accident Frequency as of February 29th at 0.83 which is off to a good start with 3 lost time accidents. The Camden JIF is at 100% compliance for EPL Compliance. Executive said the next meeting will be on May 18<sup>th</sup> which is a week earlier due to the Memorial Day holiday.

Chairman Mevoli said the extension for the Financial Disclosures is helpful but please make sure everyone files in a timely manner.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Treasurer Pigliacelli reviewed the reports included in the agenda.

**Approving Payment of Resolution 20-15 March 2020 Vouchers**

|                   |                     |
|-------------------|---------------------|
| <b>TOTAL 2020</b> | \$206,150.07        |
| <b>TOTAL</b>      | <b>\$206,150.07</b> |

**Approving Payment of Resolution 20-17 April 2020 Vouchers**

|                   |                       |
|-------------------|-----------------------|
| <b>TOTAL 2019</b> | \$10,000.00           |
| <b>TOTAL 2020</b> | \$1,809,118.74        |
| <b>TOTAL</b>      | <b>\$1,819,118.74</b> |

**Confirmation of February 2020 Claims Payments/Certification of Claims Transfers:**

|               |                   |
|---------------|-------------------|
| <b>Closed</b> | 0.00              |
| <b>2016</b>   | 279,042.79        |
| <b>2017</b>   | 14,528.69         |
| <b>2018</b>   | 86,515.57         |
| <b>2019</b>   | 229,641.76        |
| <b>2020</b>   | 21,910.67         |
| <b>TOTAL</b>  | <b>631,639.48</b> |

**Confirmation of March 2020 Claims Payments/Certification of Claims Transfers:**

|               |            |
|---------------|------------|
| <b>Closed</b> | 144.00     |
| <b>2016</b>   | 220,291.56 |
| <b>2017</b>   | 35,972.70  |
| <b>2018</b>   | 47,398.87  |
| <b>2019</b>   | 182,338.81 |
| <b>2020</b>   | 48,414.92  |

|              |                   |
|--------------|-------------------|
| <b>TOTAL</b> | <b>534,416.86</b> |
|--------------|-------------------|

**MOTION TO APPROVE MARCH 2020 VOUCHERS RESOLUTION 20-15**

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

**MOTION TO APPROVE APRIL 2020 VOUCHERS RESOLUTION 20-17**

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

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF FEBRUARY AND MARCH OF 2020 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner Maley  
 Second: Commissioner Lipsett  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi reported all litigation and cases are moving forward as schedule and of course, there was a little disruption in the outset, as the courts were trying to coordinate the technology for filings for responses. Everything is pretty much moving forward with workers comp and third party adjusters and everyone has adjusted well. In response to Chairman Mevoli, Attorney Nardi said they are not doing any trials but arbitrations and mediations are being conducted and we are participating in many of those.

**SAFETY DIRECTOR:**

Safety Director Mr. Saville reviewed the monthly reports. There are about 20 MEL Safety Bulletin is included in the agenda packet. MSI trainings have been cancelled until further notice in conjunction with the social distancing requirements. The Safety Director's office remains open and available to help with any safety related issues. Safety Director requested that everyone to send in their quarterly department reports.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Certificate Report for the period 1/22/20 to 2/22/20 was included in the agenda in Appendix III.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of March 2020 where there was a savings of 57.41% for the month and a total of 50.79% for the year.

Ms. Goldstein reviewed the 1st Quarter 2020 Workers' Compensation Injury Review and the memorandum regarding Medlogix Workers' Compensation Service Delivery Covid-19.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Chairman Mevoli said the Claims Committee had a meeting on Friday where all three claims were discussed. A motion to accept the committee's recommendation on the claims as discussed would be in order. Commissioner Maley said all members of the Committee received the PARs and minutes that we would normally review in Executive Session.

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

|                 |                      |
|-----------------|----------------------|
| Motion:         | Commissioner Lipsett |
| Second:         | Commissioner Shannon |
| Roll Call Vote: | 9 Ayes – 0 Nays      |

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Chairman Mevoli said with a heavy heart one of our Fund Commissioners Richard Michielle has passed away last week. This moment of silence is for the passing of one of our original Executive Board Members Richard Michielle 89 years of age, has made the motion to adjourn for the last 30 years this motion of adjournment for this meeting in his honor and the moment of silence will be in his honor.

Chairman Mevoli thanked the Camden JIF members and fund professionals and wished everyone to be safe and healthy.

**MEETING ADJOURNED: 5:52 PM**

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