

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 24, 2020
HADDON TOWNSHIP 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 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 Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices 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 Ed Cooney

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
Ethel Kemp, Camden Parking Authority
Sharon Eggleston, City of Camden
Glenn Werner, Gibbsboro
John Foley, Cherry Hill Fire District
Edward Hill, Lawnside
Mark Godfrey, Magnolia

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Michael Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Danielle Colaianni	Hardenbergh Insurance

WELCOME: Commissioner Mulroy welcomed everyone to the Haddon Township

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 27, 2020

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 27, 2020

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

EMPLOYMENT PRACTICES TRAINING: This year, all Managers and Supervisors are required to complete the training in Employment Practices and protecting children from molestation. We will work with the Fund Attorney to schedule this training for managers. J. A. Montgomery will conduct this training for Police and Command Officers. The training for non-supervisory employees and volunteers will be ready later in the year. We are expecting to push the deadline to complete all elements of the EPL Compliance program to June 30, 2021. The revised model personnel policy and employee handbook have been drafted and are now being sent to MEL sub-committees for review.

ELECTED OFFICIALS TRAINING COURSE – Every year, the MEL holds training seminars for elected officials and reduces a member's assessment by \$250 for each municipal elected officials completing the course by June 1st. This year's elected officials training program will focus on Preventing Child Abuse and Protecting Public Entities from the liabilities imposed by new legislation concerning sexual molestation.

The Fund office will be working with Mr. Nardi's office to schedule sessions in the next few months. We will distribute a notice once the program is posted to the MEL's Learning

Management System for the on-line version. Executive Director said the Employee Handbook is currently being revised and that information will be forthcoming. The deadline will be extended to June 2021. In response to Commissioner Shannon, Executive Director said the draft policies will be sent out within the next few months.

EMPLOYEES AND VOLUNTEER PROTECTING CHILDREN TRAINING: The MEL developed a new training program on protecting children which is already on the Learning Management System. Attached on Page 3 are the directions to take the course. We are drafting a notice to inform members of the materials on the MEL's webpage for Protecting Our Children which includes this training, model documents and resource guide.

2020 MEL/RCF/EJIF MARCH 27TH MEETING & RETREAT: The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 27th at the Princeton Marriott. The purpose of the retreat is to provide the sub-committees of the MEL and expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. The local JIF Commissioners are also welcome to attend. Please notify our office if you are interested.

2020 MEL, MR HIF & NJCE EDUCATIONAL SEMINAR: The 10TH annual seminar is scheduled for Friday, May 1, 2020 beginning at 9:00 AM at the National Conference Center, 399 Monmouth Street, in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO /CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with the MEL, Municipal Reinsurance Health Insurance Fund (MR HIF) and Counties Excess Liability Fund.

Attached on Page 4 is the enrollment form. An electronic fillable form will also be distributed via email to fund commissioners and risk managers.

2020 PRIMA CONFERENCE: In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Nashville from June 14-17. Resolution 20-13 authorizing travel expense on Page 5.

MOTION TO ADOPT RESOLUTION 20-13 AUTHORIZING CONFERENCE ATTENDANCE

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

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 December 31, 2020 the statutory surplus was \$9.4 million surplus with a nice gain over the prior month of \$332,000. This report does reflect \$1 million dividend that was distributed. Executive Director also reviewed the Expected Loss Ratio Analysis and the actuary projected us at 1.28 % we are currently a little less than 0.83%. On the Lost Time Accident Frequency as of January

31st at 0.00 which is off to a good start with zero lost time accidents. The Camden JIF is at 100% compliance for EPL Compliance. We will be updating that throughout the year with the new policy and procedure updates. The Regulatory Filing checklist will be updated within the month as we submit our state filings in the next few weeks.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 20-14 February 2020 Vouchers

TOTAL 2019	\$762.57
TOTAL 2016	\$1,246,652.51
TOTAL	\$1,247,415.29

Confirmation of January 2020 Claims Payments/Certification of Claims Transfers:

Closed	144.00
2015	138,941.68
2016	123,672.60
2017	49,035.32
2018	188,773.61
2019	7,936.70
TOTAL	508,503.91

MOTION TO APPROVE FEBRUARY 2020 VOUCHERS RESOLUTION 20-14

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

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

Motion: Commissioner Wolk
 Second: Commissioner Gallagher
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi's report was in closed session.

SAFETY DIRECTOR:

Safety Director Mr. Saville reviewed the monthly reports. A MEL Safety Bulletin is included in the agenda packet on Checking Driving Histories of CDL-Holders and Annual Program Review, NIPEOSH Recordkeeping – Annual Reminder.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Certificate Report for the period 12/22/19 to 1/22/20 was included in the agenda. Ed Cooney, Underwriting Manager said on the MEL front they are focusing on the Cyber Risk Management the checklist is available on the MEL website. The Cyber deductible is currently at \$25,000 per claims if you submit both Tier I and II checklist and are compliant it will bring your deductible down to \$2,500 per claims with is a substantial savings. We recommend that everyone checks that out and if there are any questions the Underwriting Office is available to assist. Underwriting Manager said the excess renewal in the MEL program has seen renewals that are outperforming the market tenfold. Executive Director said the fund office will be sending out information to those towns that have not submitted their checklist to the underwriting office within the next week.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of January 2020 where there was a savings of 48.17% for the month and a total of 48.17% for the year. Ms. Goldstein reviewed the 4th Quarter 2019 Workers' Compensation Injury Review and the memorandum regarding Workers' Compensation ID Cards.

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 Lipsett
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Shannon
Second:	Commissioner Maley
Roll Call Vote:	8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: Commissioner Lipsett said the 5th Annual St. Paddy's Day Parade will be held in Gloucester City on Monmouth Street.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

MEETING ADJOURNED: 5:58 PM

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