

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – MAY 18, 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 <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Denise Hall, Cheryle Little</b>
Safety Director	J.A. Montgomery Consulting <b>John Saville, Keith Hummel</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Borough  
Ari Messinger, Cherry Hill Alternate  
Sharon Eggleston, City of Camden  
Glenn Werner, Gibbsboro

Dawn Amadio, Laurel Springs  
John Foley, Cherry Hill Fire District

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

Emily Koval,	PERMA
Karen Kamprath	PERMA
Robyn Walcoff	PERMA
Mike Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
John McCrudden	Hardenbergh Insurance
Terry Mason	M&C Insurance
Peter DiGiambatista	Associated Insurance
Mark von der Tann	Edgewood Associates

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

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 27, 2020**

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

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE:** NONE

**EXECUTIVE DIRECTOR:**

**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.

**MEL Meeting:** The MEL Board of Fund Commissioners conducted a special meeting on May 1st to introduce the 2021 budget. The public hearing has been scheduled for June 3, 2020. The purpose of this meeting is to introduce the 2021 Rate Table on first reading and to schedule the public hearing for the June 3, 2020 meeting. Taking action in June will facilitate the local JIFs in planning for their budgets this Fall. Included on **Page 3** is Commissioner Wolk's report on the meeting.

**MEL Resolution Supporting Legislation on Relief Bonds** – The MEL is urging passage of a bill that would permit Municipalities and Counties to issue Coronavirus Relief Bonds to fund significant loss of revenues and unanticipated spending, due to the ongoing COVID-19 State of Emergency and Public Health Emergency. The resolution appears on **Page 5**.

**Elected Officials On-Line Training Course:** The deadline for completion of this year's elected officials training program has been extended until June 1<sup>st</sup>. The course focuses on *Preventing Child Abuse and Protecting Public Entities* from the liabilities imposed by new legislation concerning sexual molestation. Instructions appear on **Page 6**.

**Employment Practices Training:** Attached on **Page 7 & 8** 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.

**Employees and Volunteers protecting Children Training:** The MEL developed a new training program on protecting children which is already on the Learning Management System. Please visit the MEL’s webpage – [www.njmel.org](http://www.njmel.org) to read more on this topic, which includes this training, model documents and resource guide.

**EJIF Inspection Program:** In an effort to continue inspection services to EJIF members during the current health crisis, the EJIF authorized its Environmental Engineer to provide remote support services. The outline of the services from First Environmental appears on **Pages 9 & 10**.

**Power of Collaboration:** Attached on **Page 11** is the latest in the series of “Power of Collaboration” ad that will appear in the League of Municipalities magazine. The ad highlights the resources, financial strength and collaborative power of the MEL to assist its members during a public health crisis.

**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. The due date has been extended until July 31<sup>st</sup>.

**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 distributed and said as of March 31, 2020 the statutory surplus was \$9.1 million, which is a decrease of \$390,000 and is mainly driven by 2020 and is typical this time of the year. This is expected to level out and will continue to monitor and keep everyone posted. Executive Director also reviewed the Expected Loss Ratio Analysis as of March 31, 2020 where the actuary projected the JIF at 6.2 % and we currently stand at 12.8%. On the Lost Time Accident Frequency as of March the Camden JIF stands at 1.12 with no lost time accidents for the month. Executive Director noted this report does not include Covid-19 claims. Executive Director reported the Camden JIF EPL Compliance is at 100%.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 20-18 May 2020 Vouchers**

<b>TOTAL 2019</b>	\$31,636.00
<b>TOTAL 2020</b>	\$118,021.31
<b>TOTAL</b>	<b>\$149,657.31</b>

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

<b>Closed</b>	144.00
<b>2016</b>	398,527.23
<b>2017</b>	15,999.10
<b>2018</b>	35,875.81
<b>2019</b>	70,342.38
<b>2020</b>	70,342.16
<b>TOTAL</b>	<b>591,131.68</b>

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

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

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF APRIL 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 on the Supreme Court decision regarding the case of the New Jersey Transit Corporation vs. Sandra Sanchez, which now provides employers the opportunity to recover economic losses paid out on workers' compensation cases, even though the driver of the vehicle selected a verbal threshold.

**SAFETY DIRECTOR:**

Safety Director Mr. Saville reviewed the monthly reports. MSI trainings have been cancelled until further notice in conjunction with the social distancing requirements. JA Montgomery is working on the production of several training programs that will be delivered via the webinar format and will include the available TCHs and CEUs. Safety Director requested that everyone to send in their quarterly department reports by May 31<sup>st</sup> and to please return the JOS Picture Challenges that were sent out. The Safety Director's office remains open and available to help with any safety related issues.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Certificate Report was included on page 33 for the period 4/01/20 to 5/01/20 was included in the agenda with four certificated issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of April 2020 where there was a savings of 57% for the month and a total of 52.71% for the year. Ms. Goldstein reviewed the Covid-19 Claims thus far for a total of 68 Covid claims, 10 testing positive and one employee still remains out of work.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Chairman Mevoli said the Claims Committee had a meeting on Friday where all seven claims were discussed. All members of the Committee received the PARs that were discussed and would normally be reviewed in Executive Session. A motion was requested to accept the committee's recommendation on the claims as discussed and reviewed.

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

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

Chairman Mevoli thanked the Camden JIF members and Fund Professionals and extended wishes to everyone to remain safe and healthy.

**MEETING ADJOURNED: 5:44 PM**

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