

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 22, 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 Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Auditor	Bowman and Company James Miles, Dennis Skalkowski
Claims Service	CompServices Denise Hall, Cheryle Little
Safety Director	J.A. Montgomery Consulting John Saville, Keith Hummel
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Edward Cooney

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Larry Spellman, Voorhees
Glenn Werner, Gibbsboro
Mark Godfrey, Magnolia

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
Danielle Colianni	Hardenbergh 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 MAY 18, 2020

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 18, 2020

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Audit Report as of December 31, 2019 – The Auditor’s Report as of December 31, 2019 will be sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with representatives from Bowman & Company to further review the report. Mr. Jim Miles will give a brief report at the meeting and following that, the Board will formally approve Resolution 20-19 approving year end financials along with the Group Affidavit. **(Pages 3-5)**. Mr. James Miles of Bowman & Company reviewed the Audit Report and said an in depth review of the Audit was presented last Friday to the Audit Committee. It was reported at that time there were no findings or recommendations which is not uncommon with the Joint Insurance Funds. Mr. Miles said they were able to issue their opinion and the financial statements are fairly stated in all pure respects and the year resulted in a \$651,000 decrease in net position there was a \$1,047,000 return in surplus. The Fund concluded 2019 fund year with a \$13,738,604 in net position.

Motion to Approve Year-End Financials as of December 31, 2019 as Presented, Adopt Resolution 20-19 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report

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

Executive Director thanks the James Miles and Dennis Skalkowski of Bowman & Company as well as the financial folks in PERMA and appreciate everyone's efforts.

Residual Claims Fund – The RCF met on Wednesday, June 3, 2020 via conference call. Commissioner Wolk's report is attached in Appendix II.

EJIF- The EJIF met on Wednesday, June 3, 2020 via conference call. Commissioner Wolk's report is attached in Appendix II.

MEL JIF – The MEL met on Wednesday, June 3, 2020 via conference call. Commissioner Wolk's report is attached in Appendix II. Executive Director said the MEL approved the 2021 Budget which was flat and it very helpful to the local JIF as we start to prepare out budget in the next few months.

EPL Compliance Program: The MEL approved the revised Personnel Manuals and Employee Handbooks at their June 3rd meeting. Following some minor adjustments, the documents will be uploaded to the MEL webpage. We will issue notices to members when that has been completed. Executive Director said notices will be issued to members once this is complete and posted on the MEL website. The deadline has been extended until June 2021.

2020 Coverage Documents – The fund office will begin distributing the 2020 coverage documents to all Fund Commissioners and Risk Managers in the next few weeks. Executive Director said the documents may be loaded directly into the Origami system rather than emailing with all the attachments.

Upcoming Seminar “Facing and Embracing Crisis for your Municipality”: The MEL's Marketing Manager, Princeton Strategic Communications, will hold a webinar for MEL membership on June 30th at 10:30 AM on crisis management. The 2-hour program features a specialized panel of experts whom will cover topics such as how to develop a crisis communications plan for your municipality and how to face the public and the media in a crisis situation. The invite to register for the webinar will be distributed by JAM. Information on the webinar appears on **Page 6**.

Joint Cash Management & Investment Program (JCMI) - The JCMI continues to purchase Bond Anticipation Notes issued by from MEL member municipalities. The program to date has been very successful and has saved some of our MEL member municipalities thousands of dollars while increasing the investment yield of JCMI members significantly higher than traditional investments.

The Camden JIF along with several other MEL-affiliated JIF's recently joined the group and will be phased in, in the coming months. On **Page 7** is the investment portfolio to date.

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 31st. Executive Director said there are still 13 fund commissioners that have not filed yet and requested everyone please complete their filings as soon as possible.

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 April 31, 2020 the statutory surplus was \$9.1 million, which is a slight increase of \$96,000. Executive Director also reviewed the Expected Loss Ratio Analysis as of April 31, 2020 where the actuary projected the JIF at 10 % and the Camden JIF currently stands at 16.5% that is driven by one claim on the auto liability line. On the Lost Time Accident Frequency as of April 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 said on the Compliance Check List it will be updated next month for the Audit Filing.

Executive Director said there is one additional item to add to the agenda. Everyone should have received an email regarding the safety incentive awards that would have been distributed at the Safety Breakfast, which was canceled in March. The awards are reflected in the Bills List and will be mailed to members. The Safety Breakfast may still be scheduled later in the year.

A discussion ensued regarding the next JIF meeting and if it should be held in person or via Zoom. Chairman Mevoli asked Karen Read to reach out to Pine Hill regarding the Borough Hall opening. Executive Director said it may be beneficial to hold July meeting via Zoom as well as Mount Ephraim in August. Attorney Nardi said this should be determined by how things develop with Covid-19 and CDC guidelines and can the meeting be held with required distancing or is the town’s public meeting rooms large enough to follow the distancing guidelines. Chairman Mevoli said it is very fluid and changing at this time. In response to Commissioner Shannon, Executive Director said there were about 10 positive Covid cases in the Camden JIF. They were all in law enforcement and none of them required hospitalization. Executive Director said he would look into protocols for someone that may be continuously exposed to Covid and provide some policy on Employment Practices.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 20-20 June 2020 Vouchers

Closed	\$534,476.97
TOTAL 2019	\$74,657.00
TOTAL 2020	\$435,352.20
TOTAL	\$1,044,486.17

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

Closed	\$0.00
2016	\$18,435.27
2017	\$18,307.96
2018	\$16,173.65
2019	\$76,423.82
2020	\$71,889.07
TOTAL	\$201,229.77

MOTION TO APPROVE JUNE 2020 VOUCHERS RESOLUTION 20-20

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

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MAY 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 reported on the requirement and use of the facemask. Mr. Nardi said this is a new term of employment and a requirement as well as the town’s responsibility to ensure that it is applied and enforced across the board. Attorney Nardi said the question was posed if employees signed a waiver not to wear a mask would that be acceptable and it is not. All of the precautions established by the CDC, State of New Jersey and as seen on the MEL website will need to be enforced across the board. Employees should know failure to comply could result in disciplinary action. It is important for the towns to designate a person or persons to make sure the requirements are being followed.

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. Members can take advantage of several training programs that will be delivered via the webinar format and will include the available TCHs and CEUs. MSI Now is available with 130 training videos. Safety Director requested that everyone to send in their quarterly department reports by the end of June. The results of the JOS Picture Challenges are being compiled and the results of that will be 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 40-41 for the period 4/22/20 to 5/22/20 was included in the agenda with seven certificated issued. Underwriting Manager Ed Cooney said he has spent a lot of time with JA Montgomery from the MEL perspective. The MEL is working on the hottest topics that they are receiving questions about and those are included on every Executive Summary report issued. A one-page bulletin was sent out last week to sum up all the answers to the major questions or safety related items and the MEL will keep up with the bulletins as new guidelines come out.

The Underwriter’s office is working with all of the Executive Directors in the entire MEL with regards to the upcoming renewal process for 2021. At this time members are in the midst of budget restraints with Covid 19 and the MEL is being very cognoscente of that. Mr. Cooney said at this time the marketplace is very tough and has taken some drastic turns in the last few months. The MEL is working on how to best prepare for the changes and deploying a lot of strategies. Mr. Cooney said there will most likely be some changes in the structure of our insurance programs but nothing will be taken away in coverages, only making it stronger in the future. Mr. Cooney said this is the kind of marketplace that the JIFs were founded on.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of May 2020 where there was a savings of 54.43% for the month and a total of 52.85% for the year. Ms. Goldstein reviewed the Covid-19 Claims thus far for a total of 75 Covid claims with 10 testing positive. Ms. Goldstein said there have been no new cases reported since June 8th.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Chairman Mevoli said the Claims Committee had a meeting on Friday where all claims were reviewed and 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 DiAngelo
Second:	Commissioner Shannon
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Lipsett
Vote:	Unanimous

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

MEETING ADJOURNED: 5:59 PM

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