

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JULY 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
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	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
Claims Service	CompServices Denise Hall, Cheryle Little
Safety Director	J.A. Montgomery Consulting Keith Hummel
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Patricia Hendricks, Pine Hill
Ari Messinger, Cherry Hill Alternate
Larry Spellman, Voorhees
Glenn Werner, Gibbsboro
Mark Godfrey, Magnolia
Jason Ascunsion, Camden City
Sharon Eggleston, Camden City
John Foley, Cherry Hill Fire District

FUND PROFESSIONALS AND RISK MANAGEMENT CONSULTANTS PRESENT:

Mike Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Danielle Colianni	Hardenbergh Insurance
Terry Mason	M&C Insurance
Mark von der Tann	Edgewood Associates

WELCOME: Chairman Mevoli welcomed everyone to the meeting.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JUNE 22, 2020

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 22, 2020

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Professional Service Agreements – All of the Fund's professional service agreements are up for renewal in 2021. The Fund office would like to advertise for those positions in August.

Motion to Authorize the Fund Office to Advertise for Professional Services for Fund Years 2021 thru 2023.

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

Public Health Acknowledgment Form: Attached is a copy of the notice emailed to members from Fred Semrau, the MEL's Fund Attorney concerning a sample Acknowledgement Waiver Form that members can utilize for their Recreation Programs. **(Page 3)**

2020 Coverage Documents – The fund office is in the process of uploading member policies to the Fund's Risk Management Information System (Origami). We will email Fund Commissioners and Risk Management Consultants when the process is complete. The MEL RMIS system with Origami will only store policies for 3 years so it is imperative that members download the policies and save them on their local system to comply with record retention requirements.

EPL Compliance Program: The MEL approved the revised Personnel Manuals and Employee Handbooks at their June 3rd meeting. All members have received an email with memorandums from David Grubb outlining the updated program. The revised documents are up on the MEL's webpage - njmel.org.

The memorandums and the compliance checklist appear on **Pages 5-8**. The deadline for members to update their EPL Compliance Program is June 1, 2021.

Membership Renewals: The Camden JIF has five members scheduled to renew fund membership; renewal documents will be sent out in the next few weeks.

Risk Management Information/Operating System (RMIS) - Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2021 underwriting renewal during the month of July with a September 1st completion date.

2019 Audit Report and Actuary Valuation Report – The 2019 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund's newspaper.

Environmental-JIF Alert – Last week, the EJIF issued an Environmental Alert on the latest revisions to the Municipal Stormwater Management regulations. This latest revision includes new concepts in water management commonly called "Green Infrastructure". (**Page 9**)

Encore Seminar "Facing and Embracing Crisis for your Municipality": Due to the popularity of the initial webinar, the MEL's Marketing Manager, Princeton Strategic Communications, will hold a live encore webinar on crisis management for MEL membership on August 4th at 10:30. The 2-hour program features a specialized panel of experts who 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 10**.

NJUA Safety Expo 2020: The New Jersey Utility Authorities JIF (NJUA) and the Municipal Excess Liability Joint Insurance Fund (MEL) cancelled the NJUA Safety Expo scheduled for June at the Middlesex Fire Academy and now has cancelled the September Expo that was scheduled at the Camden County Emergency Training Center in September.

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 May 31, 2020 the statutory surplus was \$9.1 million, which is a slight decrease of \$96,000. Executive Director also reviewed the Expected Loss Ratio Analysis as of May 31, 2020 where the actuary projected the JIF at 13 % and the Camden JIF currently stands at 24% that is driven by one claim on the auto liability line. On the Lost Time Accident Frequency as of June the Camden JIF stands at 0.86 with no lost time accidents for the month. Executive Director noted this figure is in the negative due to taking out the Covid-19 claims. Executive Director reported the Camden JIF EPL Compliance is at 100%. Executive Director said on the Compliance Check List reflects the Audit Filing.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 20-21 July 2020 Vouchers

Closed	\$2,469.42
TOTAL 2020	\$1,191,426.95
TOTAL	\$1,193,896.37

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

Closed	\$0.00
2016	\$17,972.27
2017	\$125,507.63
2018	\$19,034.45
2019	\$90,537.44
2020	\$87,537.58
TOTAL	\$340,589.37

MOTION TO APPROVE JULY 2020 VOUCHERS RESOLUTION 20-21

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 JUNE 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 said other than the cancellation of trials it has been business as usual with arbitrations, mediations, depositions are being held and settlement conferences. The state Supreme Court just issued a release that three counties will resume jury trials in September on a trial basis, which includes Atlantic, Cape May and Trico area and Bergen County. We may be joining them but that remains to be seen but at this time but our defense panel remains busy.

Attorney Nardi said all of the EPL POL Procedures due by June of next year. The Model Policy Procedures and Employee Handbook for both civil service and non civil service are on the MEL website. Attorney Nardi said he reviewed the documents and reminded everyone to review and complete the updates.

SAFETY DIRECTOR:

Safety Director Mr. Hummel reviewed the monthly reports. MSI trainings have been suspended until further notice in conjunction with the social distancing requirements. MSI Now is available with 130 training videos which is a good resource. The results of the JOS Picture Challenges were compiled and the results were distributed early this month and would like to thank everyone that participated. 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 pages 33-34 for the period 5/22/20 to 6/22/20 was included in the agenda with 12 certificated issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of June 2020 where there was a savings of 52.65% for the month and a total of 52.80% for the year. Ms. Goldstein reported that since the last meeting there have not been any Covid-19 claims reported.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Chairman Mevoli said the Claims Committee held a meeting on Friday where all claims were reviewed and discussed. All members of the Committee received the PARs and Minutes that 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: In response to Commissioner Shannon and DiAngelo, Chairman Mevoli said it looks like the August and September meetings will be via Zoom. It could possibly change for October if things improve and are safe.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Vote:	Unanimous

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

MEETING ADJOURNED: 5:47 PM

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