

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – SEPTEMBER 28, 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 John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

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Millard Wilkinson, Berlin Borough
Larry Spellman, Voorhees
Mark Godfrey, Magnolia
Sharon Eggleston, Camden City
Dawn Amadio; Laurel Springs
Ken Cheeseman, Laurel Springs
Glenn Werner, Gibbsboro
Lorraine Azzarano, Winslow Twp Fire District
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
Mark von der Tann	Insurance Agencies
Walt Eife	McLaughlin
John McCrudden	Hardenbergh Insurance
Emily Koval	Perma
Harry Earl	JA Montgomery

WELCOME: Chairman Mevoli welcomed everyone to the meeting.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 24, 2020

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

Motion:	Commissioner Wolk
Second:	Commissioner Gallagher
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2021 RFQ Process – The Fund Office has advertised Request for Qualifications for all Fund Professional positions. Responses are due back on September 23rd. A report will be made at the September meeting.

2021 Renewal - Members and Risk Managers have received an email with a link to renewal worksheets to begin the 2021 underwriting renewal process. The deadline to submit schedules is September 15th.

Membership Renewals: The JIF has five members scheduled to renew fund membership; renewal documents have been sent out to those members. We are pleased to report that all members will be renewing.

Residual Claims Fund – The RCF met on September 2, 2020 via conference call. Commission Wolk's report is attached in Appendix II.

EJIF- The EJIF met on September 2, 2020 via conference call. Commissioner Wolk's report is attached in Appendix II.

MEL JIF – The MEL met on September 2, 2020 via conference call. Commissioner Wolk's report is attached in Appendix II.

Potential New Members – The Fund Office is working with the Risk Managers of two potential new members. We will keep the board posted of our progress. We have received a full application from the Borough of Haddon Heights and should be receiving on from Stratford.

Employees and Volunteers protecting Children Training: As a reminder, 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. Please visit the MEL's webpage – www.njmel.org to read more on this topic, which includes this training, model documents and a resource guide. Executive Director encouraged everyone to attend the training and this training will count towards the Managers and Supervisor training for the EPL Compliance.

MEL Safety Institute (MSI) offering Webinars in lieu of in-person Training - The MSI began providing live, instructor-led webinars in June. Due to the success of our new training platform, and to provide a sense of certainty and continuity to our members as they plan their 2021 training schedule, the MSI will continue, and expand, live instructor-led webinars through 2021. Attached on Page 4 is memorandum from the MSI.

2021 Budget - The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 12th or 19th. Executive Director said it would be best to conduct this meeting the week of October 19th if this works with the members schedules. An email will be sent to determine the exact date.

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 as of June 30, 2020 the statutory surplus was \$9.1 million a small gain of \$27,000 over the prior month. Fund Year 2019 continues to run a deficit and 2020 is showing a slight surplus but that is typical for this time of the year. The Financial Fast Track Report as of July 31, 2020 shows at \$20,000 gain over the prior month at \$9.2 million. Executive Director reviewed the Expected Loss Ratio Analysis as of July, 2020 where the actuary projected the JIF at 25 % and the Camden JIF currently stands at 35% that is driven by one claim on the auto liability line. On the Lost Time Accident Frequency as of July 31st the Camden JIF stands at 0.98 with five lost time accidents for the month. 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 20-23 September 2020 Vouchers

TOTAL 2019	\$ 11,778.00
TOTAL 2020	\$127,445.35
TOTAL	\$ 139,223.35

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

Closed	\$0.00
2016	\$ 44,033.60
2017	\$27,076.00
2018	\$64,111.54
2019	\$83,582.88
2020	\$141,699.30
TOTAL	\$320,903.32

MOTION TO APPROVE SEPTEMBER 2020 VOUCHERS RESOLUTION 20-23

Motion: Commissioner Maley
Second: Commissioner Lipsett
Roll Call Vote: 8 Ayes - 0 Nays

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

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: No Report

SAFETY DIRECTOR:

Safety Director Saville 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 Safety Director's office remains open and available to help with any safety related issues. Safety Director said if there is a need for a train the trainer program JA Montgomery may be able to group a number of towns together and try to accommodate that as well.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Certificate Report was included on pages 30-31 for the period 7/22/20 to 8/22/20 was included in the agenda with 8 certificated issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of August 2020 where there was a savings of 36.43% for the month and a total of 45.22% for the year.

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

OLD BUSINESS: NONE

NEW BUSINESS: In response to Commissioner DiAngelo, Chairman Mevoli said a notice will be sent out to select a date for the Budget meeting but it will be the week of October 19th.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

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

MEETING ADJOURNED: 5:41 PM

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