

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 23, 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 Ed Cooney

FUND COMMISSIONERS PRESENT:

Larry Spellman, Voorhees
Sharon Eggleston, Camden City
Jason Asuncion, Camden City
Edward Hill, Lawnside
Monica Holmes, Chesilhurst
Ken Cheeseman, Laurel Springs
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
Mark von der Tann	Insurance Agencies
Danielle Collianni	Hardenburgh Insurance Group
John McCrudden	Hardenburgh Insurance Group
Walt Eife	McLaughlin
Terry Mason	M&C Insurance
Gladys Driggins	Amerihealth
Jennifer Conicella	Perma
Emily Koval	Perma
Karen Kamprath	Perma
Harry Earl	JA Montgomery

WELCOME: Chairman Mevoli welcomed everyone to the meeting.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 26, 2020

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 26, 2020

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2021 Budget – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2021 in the amount of \$14,793,606 that represents a 0.49% increase over last year's budget. In accordance with state regulations, the proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality/entity. **(Page 3)**

Executive Director said the primary focus is the 2021 Budget. There is a five dollars decrease in the budget from when it was introduced last month for a new amount of \$14,793,606.

Motion to open the Public Hearing on the 2021 Budget

Motion:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

Discussion of Budget & Assessments: Executive Director gave a brief review of the 2021 budget since this is the third review and said the loss funds provided by the actuary were good and the numbers have gone down. The contingency line item for the legislation is at 75% giving a savings overall and claims are down 1%. Executive Director said on premiums the Environmental JIF went down which is good news. The MEL did go up on one side at 3.81% but the MEL property went down surprisingly, since the property market is volatile, but the Camden JIF fared well because due to our losses being fairly good. Overall, loss funds are at 0.36%. All the fund professionals receive a 2% increase in the budget. Moving down to the POL EPL on line 52 the Camden JIF fared very well at 0.5% increase. The MEL JIF statewide average is 2.25% and because of our very good loss funds totals the Camden JIF had a very small increase which is great news. There is a 100% increase in cyber liability which is a very volatile market right now. Overall, the JIF fared very well with 0.49% increase. Chairman Mevoli said it was a great budget. Executive Director said it is a testament to all of the members and the actuary that gave us decent numbers to work with and it is a great way to start the budget. Executive Director asked if there were any questions on the budget, hearing none, a motion called to close the Public Hearing.

Motion to close the Public Hearing

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Vote:	Unanimous

Motion to adopt the 2021 Budget & Certify Assessments

Motion:	Commissioner Wolk
Second:	Commissioner Shannon
Roll Call Vote:	8 Ayes - 0 Nays

Contracts Committee – The Fund’s Contracts Committee met on November 5th to review the multiple responses that were received for Claims Administration and Managed Care. The Executive Director will give a report. Executive Director said the recommendation of the Contracts Committee is to reappoint MedLogix as Managed Care Provider and AmeriHealth as the Claim Administrator for fund year 2021. These appointments will take place at the Reorganization meeting in January. Executive Director thanked Chairman Mevoli, Commissioner Shannon and Commissioner DiAngelo for partaking in the committee and in-depth review. Executive Director also thanks Robyn Walcoff and Jen Conicella from Perma Claims with their assistance in breaking down the numbers. Another good effort by everyone and it is very much appreciated.

2020 Dividend – At last month’s meeting, the Board authorized a \$1,081,607.00 dividend, pending state approval. The Fund Office sent out a memorandum to all members entitled to a dividend, an option to receive a credit or a check. We have heard back from a majority of the members. Attached on **Pages 4 & 5** is the letter along with the dividend breakdown.

MEL, RCF & EJIF Representative - The fund should elect its representative to the MEL, RCF & EJIF for the 2021 Fund Year. Executive Director said Commissioner Wolk has been the representative on the MEL, RCF and EJIF and has always done a great job for many, many

years. Executive Director asked if anyone else is interested in serving. In response to Chairman Mevoli, Commissioner Wolk said it would be his pleasure to serve again.

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2021 representative to the Municipal Excess Liability Joint Insurance Fund.

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2021 representative to the Residual Claims Fund Joint Insurance Fund.

Motion:	Commissioner Shannon
Second:	Commissioner Wolk
Vote:	Unanimous

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2021 representative to the Environmental Joint Insurance Fund.

Motion:	Commissioner Shannon
Second:	Commissioner Wolk
Vote:	Unanimous

Residual Claims Fund, EJIF & MEL Meetings – The RCF, EJIF & MEL all met on October 21, 2020 via conference call. Commissioner Wolk’s meeting minutes appear in Appendix II. The MEL & EJIF also met on last week.

Potential New Members – The Fund Office is working with the Risk Managers of two potential new members. We have submitted a proposal to the Borough of Haddon Heights and are working on a submission to the Borough of Stratford. Executive Director said still waiting for information from the Risk Manager of Stratford. The Camden JIF may need to schedule a special meeting to act on new membership.

Safety Incentive Program – Optional Safety Award – As a reminder, the 2020 Optional Safety Award notice was sent to member entities in August. This is the \$1,000 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the fund office by the end of the year. The notice appears on **Pages 6 & 7**.

Cyber Security Challenges and COVID 19: Attached on **Pages 8 thru 10** is a copy of an article published in the League of Municipalities Magazine, written by Ed Cooney, MEL’s Underwriting Manager and Michael Geraghty, Chief Information Officer for the State of New Jersey. The article covers network safety in the office and working from home. Underwriting Manager Ed Cooney said cyber is extremely bad right now for public entities across the country and everyone certainly knows what is happening within the Camden membership and in the MEL. There are many good points with an extra focus on people working from home. If there are any questions, members can contact Mr. Cooney.

SEM Website - The New Jersey Sustainable Energy Joint Meeting (SEM) recently launched their updated website. A copy of the announcement is included on **Page 11**. Some members of the Camden JIF participate in this program that group purchases natural gas and electric for its members providing significant savings.

December Meeting – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 20-27** authorizing this action is part of the agenda. **(Page 12)**

A special meeting may be scheduled if the JIF needs to act on new membership.

Motion to Approve Resolution 20-27 Cancelling the December Meeting

Motion: Commissioner DiAngelo
 Second: Commissioner Wolk
 Roll Call Vote: 8 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 as of September 30, 2020 the statutory surplus was \$9.4 million with a gain of \$200,000 over the prior month. Executive Director reviewed the Expected Loss Ratio Analysis as of September 30, 2020 where the actuary projected the JIF at 37% and the Camden JIF currently stands at 38.10%. This time last year the Camden JIF was at 49.6%. On the Lost Time Accident Frequency as of September 30th the Camden JIF stands at 0.84 well below the MEL JIF average with no lost time accidents for the month. Executive Director said he will keep everyone posted on the Employment Practices compliance as we move forward. The deadline is June 30, 2021 and Fund Attorney Joe Nardi will touch on that in his report. Executive Director said Perma staff would like to wish everyone a Happy Thanksgiving and a great start to the holiday season.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda. Treasurer said the total on the bills list does not reflect the bills from Fund Year 2019 so the total should be \$129,163.72.

Approving Payment of Resolution 20-28 November 2020 Vouchers

TOTAL 2019	\$39,053.42
TOTAL 2020	\$90,110.30
TOTAL	\$ 129,163.72

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

Closed	\$0.00
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2016	\$ 8,659.39
2017	\$30,588.21
2018	\$59,982.83
2019	\$35,188.36
2020	\$146,800.42
TOTAL	\$281,219.21

MOTION TO APPROVE NOVEMBER 2020 VOUCHERS RESOLUTION 20-28 AS AMENDED

Motion: Commissioner Shannon
 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 OCTOBER 2020 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Gallagher
 Second: Commissioner DiAngelo
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said the June 2021 compliance date for the manuals and EPL POL coverage will be approaching quickly. Those that have not spoken to their solicitor or personnel managers please refer to the MEL website that has everything needed. It has the entire rewrite of the model policy for civil service and non-civil service communities. There are the resolutions, model checklist, videos and everyone should to review it thoroughly. It's an extensive document and in the past, you may recall that some communities were using both a Personnel Manual and some were also creating Employee Handbooks and that practice is still acceptable but for those that want to just have one publication for their employees it is appropriate to distribute the entire personnel manual to all of your employees. It is not necessary to create a separate handbook which has created some confusion in the past. Attorney Nardi said risk managers, personnel managers or the labor attorneys or municipal attorneys may contact his office with any questions. This process should not be as difficult as it was in the past.

Mr. Nardi discussed a case pending before the New Jersey Supreme Court, which could have extensive ramifications for all municipality throughout New Jersey. The issue before the Court is whether or not the exclusive remedy under the workers comp statute for injuries sustained by an individual who alleges, they have a disability whether or not they are subject to that exclusive remedy. The appellate division has ruled that they are able to create bring action for bodily injury under they all against discrimination. The MEL has submitted a brief recommending that the Court adhere to the exclusive remedy provision of the workers compensation statute. So it is a significant case that is being considered by the court at this time.

SAFETY DIRECTOR:

Safety Director Saville reviewed the monthly reports. MSI in person 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 reminded everyone to return their departmental summary reports that are contacted in the safety incentive program.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Certificate Report was included on pages 38-39 for the period 9/22/20 to 10/22/20 was included in the agenda with 9 certificated issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of October 2020 where there was a savings of 34.32% for the month and a total of 47.81% for the year. Ms. Goldstein provided an update on the Covid-19 claims.

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 Maley
Roll Call Vote:	8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

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

MEETING ADJOURNED: 5:49 PM

Karen A. Read, Assisting Secretary for

M. JAMES MALEY, SECRETARY