

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – FEBRUARY 22, 2021  
MEETING HELD ELECTRONICALLY AT 5:15 PM**

Meeting of Executive Committee called to order by Chairman Mevoli. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF 2021 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
Joseph Gallagher	Winslow Township	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

David Taraschi	Borough of Audubon	Present
Sharon Eggleston	City of Camden	Present
Gary Passanante	Borough of Somerdale	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes, Joseph Hrubash Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>Keith Hummel, John Saville</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Lawrence Spellman, Voorhees  
Glenn Werner, Gibbsboro  
Jason Asuncion, Camden City  
Ken Cheeseman, Laurel Springs  
John Foley, Cherry Hill Fire District  
Edward Hill, Lawnside  
Bonnie Taft, Oaklyn Borough  
Jamila Oden-Garnett, Chesilhurst Borough  
Mark Godfrey, Magnolia  
Patrick Keating, Gloucester City

**FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:**

Mark von der Tann	Edgewood Associates
Michael Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Danielle Colaianni	Hardenbergh Insurance
Terry Mason	M&C Insurance
Karen Kamprath	PERMA

**APPROVAL OF MINUTES: OPEN SESSION OF JANUARY 25, 2021**

**MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 25, 2021**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE:** NONE

**Employment Practices Compliance Program.** Please visit the MEL webpage to review all the elements of the MEL’s EPL Compliance Program; the deadline for updates and training has been extended to November 1, 2021.

There will be a 2<sup>nd</sup> EPL Handbook webinar scheduled for March 12<sup>th</sup> at 10:00am. A segment on mandatory vaccines and volunteer handbook will be added and a FAQ is in process. Link to outline of the program and model documents: <https://njmel.org/insurance/public-officials/risk-management-program/>

Executive Director said the due date was originally set for June 1<sup>st</sup> but this has been pushed back to November 1<sup>st</sup> in light of current events. A second EPH Handbook seminar will be scheduled on March 12<sup>th</sup> and an email will be sent to all members with the link to register.

**2020/2021 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Enclosed on **Page 3** is another copy of the directions

to take the course. The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2021. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director. The maximum credit is 5% of the member's assessment. Executive Director encouraged elected officials to complete the seminar to receive a credit on member's assessment.

**2021 MEL/RCF/EJIF March 26th Virtual Meeting & Retreat:** The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 26th and will be conducted virtually. The purpose of the retreat is to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.

**2021 MEL & MR HIF Educational Seminar:** For 10 years, the MEL Joint Insurance Fund (MEL) and Municipal Reinsurance Health Insurance Fund (MR HIF) have been holding an Educational Seminar on property/casualty and health insurance matters that also provided members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits. We are in the process of discussing how best to deliver this seminar in 2021.

**Mandatory Vaccination of Employees:** In response to the dissemination of the Covid-19 vaccines, the MEL Fund Attorney issued a bulletin, and consulted with the MEL Safety Director, Executive Directors of our Member Funds, and Labor expert, Matthew Giacobbe, Esq., to develop a memorandum anticipating several policy decisions on the issuance of the vaccine. Attached on **Page 4** is the bulletin and memorandum

**Cyber Task Force:** The MEL's Cyber Task Force has been working on modifications to the MEL's Cyber Risk Management Program and is expecting to complete soon. A new tier with minimum technology standards will be rolled out in the coming months. Members meeting all of the standards become eligible for a deductible reimbursement of up to \$22,500 of their \$25,000 deductible.

Mr. Cooney said there are a lot of great professionals working on the new version of the MEL's Cyber Risk Management Plan. There will be a guide on how to comply with the changes to the program and a new checklist will have to be submitted. Mr. Cooney said there will be a nine month grace period to comply with the changes and to submit the checklist.

**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 reported the Financial Fast Track and Expected Loss Ratio Analysis were not available this month but will be provided at the next meeting. On the Lost Time Accident Frequency the December 2020 report shows the Camden JIF at 1.23 which is very good year and is the lowest frequency in the past three years better than Fund Years 2019 and 2018. Page 12 breaks down the lost time accidents by individual members showing overall 43 lost time accidents in 2020 which is an improvement over the prior year of 48 lost time accidents. Executive Director mentioned the report does not include Covid-19 claims. The Regulatory Filing checklist will be updated as state filings are submitted next month.

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

**Approving Payment of Resolution 21-12 February 2021 Vouchers**

<b>TOTAL 2020</b>	\$7,035.85
<b>TOTAL 2021</b>	\$1,312,465.58
<b>TOTAL</b>	<b>\$1,319,502.43</b>

**Approving Payment of Resolution 21-13 February 2021 Supplemental Vouchers** – The purpose of this Supplemental Bills List was to void and reissue a lost check.

<b>TOTAL 2021</b>	\$0.00
<b>TOTAL</b>	<b>\$0.00</b>

**Confirmation of January 2021 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	0.00
<b>2017</b>	16,322.14
<b>2018</b>	31,671.21
<b>2019</b>	90,030.47
<b>2020</b>	295,851.09
<b>2021</b>	8,246.42
<b>TOTAL</b>	<b>442,121.33</b>

**MOTION TO APPROVE THE DECEMBER 2020 VOUCHERS RESOLUTIONS 21-12 AND 21-13 APPROVING VOUCHER PAYMENTS FOR FEBRUARY 2021:**

Motion: Commissioner Gallagher  
Second: Commissioner Shannon  
Roll Call Vote: 10 Ayes - 0 Nays

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF NOVEMBER 2020 AND DECEMBER 2020 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner DiAngelo  
Second: Commissioner Shannon  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Fund Attorney highlighted the bulletin concerning Mandatory Vaccinations by the labor expert of the MEL. Mr. Nardi reminded everyone to take the opportunity to send the bulletin

to their administrators, clerks, personnel officer and solicitors. It is very important that, to distribute and encourage our municipalities to make sure it gets into the right hands.

Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:**

Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. Mr. Saville reminded members to please send in their Safety contracts and the list of their safety meetings.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 11/22/20 to 12/22/20 was included in the agenda on page 30 and a separate attachment to the agenda for the 2021 Annual Certificates.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider thanked the board for the reappointment for 2021. Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for January 2021 where there was a savings of 40% for January. Ms. Goldstein reported on the 4<sup>th</sup> quarter WC Injury Review. Ms. Goldstein reported 184 Covid claims during the 4<sup>th</sup> quarter of 2020 which represents 81% of the total injuries and other than Covid the JIF has had a good outcome in 2020.

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:	10 Ayes – 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** In response to Commissioner Shannon, Attorney Nardi said it is okay to require proof of Covid vaccines from employees. Attorney Nardi said everyone should be careful that is just proof of the vaccination the town is requiring and it is limited. Be sure the town is not moving into a protected area governed by the ADA.

Mayor Passanante said he has seen mixed policies from municipalities as to whether or not a doctor's note is required to return to work. Many doctors will not issue a note for return to work when it concerns Covid. Attorney Nardi said that is the first to hear this and he has been working on policies and does not recall hearing about a doctor's note because it's only as good as the test that may have been administered. Attorney Nardis said to his knowledge The Cares Act ended

December 31<sup>st</sup>. This is one of the points raised about the Vaccine memo discussed earlier. The Camden JIF has had the good fortune or the opportunity and it's being provided to all members. It is important to maintain consistency and this gives members a good starting point.

**PUBLIC COMMENT:** Mayor Rochford said as Chairman Mevoli mentioned earlier in the meeting regarding the 500,000 souls that have been lost a Covid, the Camden JIF and Haddonfield has lost one it's own with Skip Bean being was taken last week. It is with sadness Mayor Rochford report that Skip Bean passed away. Everyone in Haddonfield has been very, very upset of his passing and Mayor Rochford wanted to mention to the Camden JIF group. Chairman Mevoli said Skip Bean was a great person and the JIF is very sorry to hear of his passing. Condolences were extended to Rick Bean and family.

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

**MEETING ADJOURNED: 5:45 PM**

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