

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – APRIL 26, 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 Bradford Stokes Rachel Chwastek
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville, Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Ed Cooney

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Lorraine Azzarano, Winslow Fire District
Dawn Amadio, Pine Valley
Jason Asuncion, Camden City
Ken Cheeseman, Laurel Springs
John Foley, Cherry Hill Fire District
Edward Hill, Lawnside
Bonnie Taft, Oaklyn Borough
Christopher Walters, Magnolia
Patrick Keating, Gloucester City
Larry Spellman, Voorhees

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
John McCrudden	Hardenbergh Insurance
Terry Mason	M&C Insurance
Emily Koval	PERMA
Karen Kamprath	PERMA

APPROVAL OF MINUTES: OPEN SESSION OF MARCH 22, 2021

MOTION TO APPROVE THE OPEN MINUTES OF MARCH 22, 2021

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

2021 MEL/RCF/EJIF March 26th Meeting & Retreat: The MEL, RCF and EJIF held their March meetings in conjunction with the MEL Annual Retreat on March 26, 2021. The purpose of the retreat was to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF; approximately 130 attended the virtual Retreat. Commissioner Wolk’s reports for the MEL, RCF and EJIF meetings are attached in **Appendix II**.

In addition, MEL Attorney Fred Semrau, Esq. and MEL Consultant Matt Giacobbe, Esq. have worked together to draft bulletins concerning mandating of Covid-19 Vaccinations and Cannabis legislation and it’s impact on employment and zoning matters, as well as environmental concerns. It is important to note concerning Cannabis that municipalities **face deadlines** in addressing zoning matters. Attached in **Appendix III** are as follows:

- Bulletins on Cannabis Legislation & Modified Model Ordinance (Modification made to the LOM Model)
- E-JIF Alert on Environmental Impact of Cannabis Legislation & Checklist
- Memorandum on Vaccinations

This documentation was distributed via email on March 29th.

Risk Management Plan - Amendment – Based on the recommendation of the Fund Underwriting Manager and the MEL’s Fund Attorney, the cyber coverage limits should be removed from the Plan of Risk Management. The Plan of Risk Management is posted to the Camden JIF website and could serve as an incentive for cyber hacker attacks by identifying coverage limits. Resolution # 21-15 amending the 2021 Risk Management Plan is enclosed on **Page 4** for approval. Executive Director Stokes asked the Underwriting Manager Edward Cooney to review the amendment. Mr. Cooney said as with the entire MEL system any public open documents, which includes the Plan of Risk Management, are required to be posted on the Fund’s website. This amendment is to redact the cyber coverage information since these documents are one of the number one information gathering targets for attackers. The MEL attorney did review this amendment and agreed the change is a good idea and is in line with regulations. With no questions or comments heard, the Executive Director recommended a motion to approved Resolution 21-15 would be in order.

Motion to Approve Resolution 21-15 Amending the Fund’s Plan of Risk Management

Motion:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

MEL, Municipal Reinsurance HIF & NJCE Educational Seminar. The 10th annual seminar will be conducted virtually on 2 half day sessions: Friday, May 14th and Friday, May 21st from 9 am to 12 noon. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MR HIF) members as well as personnel who work for service companies engaged by MEL member JIFs and MR HIF member HIFs. Executive Director said please plan on joining us on these dates and encourage everyone to take a look at the topics. We anticipate 2.5 TCH credits will be available for each session for a total of 5 credits if both sessions are attended.

Attached on **Page 5** is the agenda. A Zoom invite with registration instructions have been emailed to members and is listed below.

https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA

Power of Collaboration: Enclosed on **Page 6** is the latest ad in the “Power of Collaboration” series that appears in the NJ League of Municipalities magazine. The ad highlights the MEL model policy *Addressing the Protection and Safe Treatment of Minors*.

Employment Practices Compliance Program: Please visit the MEL webpage to review all the elements of the MEL’s EPL Compliance Program. Deadlines for updates and training have been

extended to November 1, 2021 (from June 1, 2021). Please use the following link to view an outline of the MEL program and its model documents:

<https://njmel.org/insurance/public-officials/risk-management-program/>

This year, the Managers & Supervisors Training can be met by attending the Instructor-led webinar: “*Protecting Children From Abuse – Managers/Supervisors*”. This course for Managers includes an Employment Practices component. Attached on **Page 7** you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

Executive Director said the Police Chief and Staff seminar will be in person in June in Collingswood. The Police Chief’s Association felt an in person session would be okay and information will be sent shortly for the Command Staff Training.

2020/2021 Elected Officials Seminar: The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Enclosed on **Page 8** 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.

2021 Financial Disclosures - Please note the Local Finance Board has now indicated that the filing deadline has been extended until June 30th. Although we contacted members to begin their filing, we are now being advised that Commissioners should wait until the Local Finance Board releases its instruction bulletin before completing your file. If you have already filed, once the bulletin is released, you should review your filing again to make sure there weren’t any changes in the process that might require you to edit your filing.

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 as January 31, 2021 stands at \$8.5 million which is an \$89,000 gain over the prior month. The Financial Fast Track as of February 28th shows a small increase of \$6,500 with an \$8.5 million surplus. The Expected Loss Ratio Analysis for February reflects early on the actuary targeted 3.4% and the JIF is at 2%, which is a good start for this year trending as of February 28th. The Lost Time Accident Frequency for March 2021 report shows the Camden JIF at 0.93 a little above the MEL average early on and the Fund did pick up five new lost time accidents in March. It is very rare the JIF has a spike like that, but we continue to monitor moving forward. Executive Director mentioned the compliance checklist will be updated as the year progresses but as of right now the Camden JIF is 100% compliant and as noted there is one new member on the report. Executive Director thanked the Risk Managers for sending in the RMC Agreements and said if any Risk Manager still needs to send in their agreements please do so. The remainder of the reports were for informational purposes.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 21-16 April 2021 Vouchers

TOTAL 2020	\$37,769.00
TOTAL 2021	\$1,830,976.23
TOTAL	\$1,863,745.23

Confirmation of March 2021 Claims Payments/Certification of Claims Transfers:

Closed	678.80
2017	36,856.44
2018	36,658.45
2019	82,384.92
2020	162,524.40
2021	58,023.00
TOTAL	377,126.11

MOTION TO APPROVE THE APRIL 2021 VOUCHERS RESOLUTION 21-16

Motion: Commissioner Gallagher
Second: Commissioner Wolk
Roll Call Vote: 9 Ayes - 0 Nays

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MARCH 2021 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney discussed a recent case from the NJ Supreme Court on the matter of Vincent Hagar vs M&K Construction decided on April 13, 2021. It is the first case in New Jersey where the workers compensation carrier for the employer was responsible for an injured employee's medical marijuana. Attorney Nardi said he consulted with Jennifer Goldstein of Medlogix and based upon a review of her records very few of the Camden JIF cases had requested reimbursement. The choices for this particular petitioner was either opioids or medical marijuana and the court quickly found in favor of the use of medical marijuana as an alternative. Attorney Nardi said this will continue to be monitored and the JIF may see some instances in future claims. Jennifer Goldstein of Medlogix said she will continue to monitor all these cases as well.

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. Mr. Saville said the MSI website is now a lot more user friendly and easier to navigate and encouraged members to take a look if they have not been on the website lately.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 02/22/21 to 03/22/21 was included in the agenda on pages 30 – 32 with nine certificates issued. Executive Director said you might notice one certificate from Cherry Hill Fire District, to the Borough Collingswood and this was a great cooperative effort. Collingswood needed to repair a truck that would have cost \$6,000 to rent and Collingswood reached out the Cherry Hill Fire District and they had a spare truck that they could lend to the Borough so that literally saved thousands of dollars through that cooperative effort.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for March 2021 where there was a savings of 42.12% for the month. Ms. Goldstein reported on the 2021 First Quarter Injury Review Report with 147 injuries reported with 107 requiring treatment and 44 were report only. The JIF had a total of 68 Covid related claims reported during the first quarter, which was 46% of all injuries reported. Ms. Goldstein said if any members are using virtual urgent care or AccuMed, please call ahead before sending an employee for treatment so they are aware the town is authorizing treatment and that it is a work related injury.

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: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:46 PM

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