

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – JUNE 28, 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
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Sharon Eggleston	City of Camden	Present
Gary Passanante	Borough of Somerdale	Absent

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes</b> <b>Karen Read</b>
Auditor	Bowman & Company <b>Jim Miles, Dennis Skalkowski</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>John Saville, Harry Earle</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:**

Millard Wilkinson, Berlin Borough  
Jason Asuncion, Camden City  
Ari Messinger, Cherry Hill Alternate  
Eleanor Kelly, Runnemede  
Dawn Amadio, Pine Valley  
Ken Cheeseman, Laurel Springs  
John Foley, Cherry Hill Fire District  
Edward Hill, Lawnside  
Bonnie Taft, Oaklyn Borough  
Christopher Walters, Magnolia  
Patrick Keating, Gloucester City  
Lawrence Spellman, Voorhees  
Glenn Werner, Gibbsboro

**FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:**

Mark von der Tann	Edgewood Associates
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
Robyn Walcoff	PERMA

**APPROVAL OF MINUTES: OPEN SESSION OF MAY 24, 2021**

**MOTION TO APPROVE THE OPEN MINUTES OF MAY 24, 2021**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**EXECUTIVE DIRECTOR:**

**Audit Report as of December 31, 2020** – The Auditor’s Report as of December 31, 2020 will be sent under separate cover to the Executive Committee. The Audit Committee also held a conference call with representatives from Bowman & Company to further review the report. Jim Miles and Dennis Skalkowski from Bowman will give a brief report at the meeting and following that, the Board will formally approve Resolution 21-18 approving year-end financials along with the Group Affidavit. **(Pages 3-5)** Executive Director thanked the Audit Committee for participating in the review of the audit. Mr. Jim Miles and Dennis Skalkowski gave a brief overview of the audit. Mr. Miles said they had the opportunity to review the audit report in detail with the audit committee and thanked the commissioners for their participation in the meeting. Mr. Miles said the audit report resulted in an unmodified opinion in all material respects with financial statements, as well as compliance controls and there were no findings or recommendations, which is consistent with most joint insurance funds and their professional management. Mr. Miles mentioned a few highlights of the report and said there was a decrease in net assets of \$622,000 that was driven by a \$489,000 reduction in the investment of joint

ventures. There was a \$1.7 million increase in the actuary's IBNR. After the return of surplus in the amount of \$1,081,607, the Fund was left with an ending net position of \$12,034,888 and the Fund has assets of \$22.8 million in cash. Commissioner DiAngelo said he and Mayor Passanante were on the audit call and listened to the detail review of the audit. Chairman Mevoli thanked the auditors for their report and a very nice job with the presentation.

**Motion to Approve Year-End Financials as of December 31, 2020 as Presented, Adopt Resolution 21-18 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**

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

**Residual Claims Fund** – The RCF met on Wednesday, June 2, 2021 via conference call. Commissioner Wolk's report is attached in Appendix II.

**EJIF**- The EJIF met on Wednesday, June 2, 2021 via conference call. Commissioner Wolk's report is attached in Appendix II.

**MEL JIF** – The MEL met on Wednesday, June 2, 2021 via conference call. Commissioner Wolk's report is attached in Appendix II.

**Employment Practices Compliance Program:** Please visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program. **Please note the deadline to complete the program requirements has been extended to November 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 6** you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

**NJ SEM:** The NJ SEM is offering a webinar on Tuesday, July 20, 2021 at 10:00AM to help educate local government officials on the basics of Electric vehicles ("EVs"), the fast-developing EV market, the State's strategies to reduce carbon emissions from vehicles, and the role that local government can play. NJ SEM has applied to the DCA for approval of this webinar as a Continuing Education Credit course, for up to 2 CEU credits for MFO/CFO, CPWM, RMC and QPA. Attached on **Page 7** is the save-the-date notice.

**2021 Financial Disclosures:** The Local Finance Board, at its meeting of April 14, 2021, voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021. To date 33 commissioners and professionals have filed. Executive Director asked any commissioner that has not filed yet to please do so since it is the understanding that the DCA will be assessing \$100 penalty to anyone that has not filed.

Executive Director reported the Financial Fast Track as April 30, 2021 stands at \$8.4 million which is a \$131,000 gain over the prior month. A couple of years are in the negative that we will monitor moving forward. The Expected Loss Ratio Analysis for May reflects early on the actuary targeted 13.89% and the JIF is at 11.73%, so we are ahead of the actuary's projections. The Lost Time Accident Frequency for May 2021 report shows the Camden JIF at 0.98 in the middle of the pack of the MEL average and the Fund did pick up three new lost time accidents in May. Executive Director mentioned the compliance checklist will be updated as the year progresses. 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 21-19 June 2021 Vouchers**

<b>CLOSED</b>	\$849,517.62
<b>TOTAL 2020</b>	\$23,740.00
<b>TOTAL 2021</b>	\$572,584.08
<b>TOTAL</b>	<b>\$1,445,841.70</b>

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

<b>Closed</b>	0.00
<b>2017</b>	52,014.86
<b>2018</b>	52,999.82
<b>2019</b>	122,317.70
<b>2020</b>	101,828.60
<b>2021</b>	95,006.48
<b>TOTAL</b>	<b>424,167.46</b>

**MOTION TO APPROVE THE JUNE 2021 VOUCHERS RESOLUTION 21-19**

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

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

Motion: Commissioner Wolk  
 Second: Commissioner Shannon  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi reviewed a few cases from the New Jersey Supreme Court that impact the municipal operations on several levels. As many of you may have followed the George Floyd killing the Attorney General of New Jersey issued two directives allowing for the release of discipline records from various officers and they considered major disciplinary action to be either termination, demotion or a suspension of more than five days. Appeals were taken for the enforcement and it was finally decided on June 7<sup>th</sup> the Supreme Court rejected those challenges and said it was in the authority of the Attorney General to enforce those actions it's a lengthy opinion, very detailed. The one thing that did stand out was the Court noted in many instances, police officers in disciplinary actions were promised confidentiality. The Court came up with this remedy to address that concern which is significant that people relied upon the promise the records would not be revealed. The court has established a process that will be on a case by case basis. The court did say anyone that received such a disciplinary action following the issue of those directives those records could be released and for the most part everyone is on notice at this point. It is important that our police departments are familiar and address this signification change in policy.

Attorney Nardi reviewed the Richter vs. Board of Education case decided on June 10, 2021. This implicates both the law against discrimination and the workers compensation statute, and it is significant because it could increase. Under the law against discrimination, the employer has to make sure that there is a discussion a conversation, to make sure we can accommodate the person. It is important to know that if you don't have that discussion, and do not accommodate barring any significant burden on government operations the town is facing significant liability. The Court has come up with a mechanism or a formula that will now be followed in the future. The formula would have to be applied in cases going forward so it is important that everyone is aware of these cases.

Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:** Safety Director John Saville reviewed the Safety Director's report. Be sure to keep the Safety Director's office informed if there are any changes to training administrators, so that they have an updated list. Safety Director reminded everyone to email your quarterly department summary reports for the second quarter of 2021 to the Safety office.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** The Certificate Report for the period 03/22/21 to 05/22/21 was included in the agenda on pages 29 – 33 showing 24 certificates issued. Underwriting Manager reminded everyone on the cyber side, there is a grandfather members list, as well as the new programs list. As for the new cyber risk management program it is a great risk management tool and it offers excellent deductible reimbursement options for compliance with it, but that documents checklist is going to be critical for our insurance renewal in January 2022. Mr. Cooney encouraged everyone to start managing their budgets to ensure we can get cyber security measures added if needed. Executive Director asked Mr. Cooney to send out a reminder to everyone since the JIF is pretty shy on the completed cyber checklists coming in.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for May 2021 where there was a savings of 51.36% for the month.

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 Taraschi
Roll Call Vote:	8 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: 5:58 PM**

---

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