

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 24, 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 Karen Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control Keith Hummel, Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Borough

Ari Messinger, Cherry Hill Alternate
Lorraine Azzarano, Winslow Fire District
Dawn Amadio, Pine Valley
Cass Duffy, Collingswood
John Foley, Cherry Hill Fire District
Edward Hill, Lawnside
Bonnie Taft, Oaklyn Borough
Christopher Walters, 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
John McCrudden	Hardenbergh Insurance
Terry Mason	M&C Insurance
Karen Kamprath	PERMA

APPROVAL OF MINUTES: OPEN SESSION OF APRIL 26, 2021

MOTION TO APPROVE THE OPEN MINUTES OF APRIL 26, 2021

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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.**

Matt Giacobbe and Fred Semrau held a 2nd webinar on March 12, 2021 to provide members with an overview of the revised Model Personnel Manual and Employee Handbook. Both webinars have been posted to the MEL webpage for information and reference.

The program includes several training components members need to complete, which may be met through the following:

- **Managers & Supervisors** – 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 3** you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

- In addition, the Fund Attorney’s office will schedule virtual sessions via Zoom (or similar online platform) as an additional resource.
- **Police Chief & Command Staff** – J.A. Montgomery has secured a **date of June 15, 2021** in Collingswood for this training. A notice was emailed to members on Monday, April 30th with instructions to register. **(Page 4)**
- **Non-Supervisory Personnel** – Online course titled *Building a Safety Workplace: Anti-Harassment and Discrimination* has been developed and is available on the MEL website.

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/>

Marijuana Effects on the Workplace: MEL Fund Attorney has prepared an additional bulletin concerning Marijuana Legalization – which focuses on the effects of marijuana in the workplace. **(Page 5)**

Power of Collaboration: Attached on **Pages 13 & 14** are the two latest ads in the “Power of Collaboration” series. The first focuses on the actions taken by the MEL to help members in addressing the public health crisis and the second highlights the NJ Environmental Fund and its efforts in the Passaic River II litigation.

Cyber Task Force - The MEL’s Cyber Task Force has been working on modifications to the MEL’s Cyber Risk Management Program; final program was released on March 8th – enclosed on **Pages 15 & 16** is a copy of the notice issued to members. Members that met the prior requirements will be grandfathered as compliant for 2021. Below is a link to the Cyber Risk Control section of the MEL webpage.

<https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

Executive Director said those towns that are certified for Tier 1 and Tier 2 of version 1 of the Cyber Risk Management Program are grandfathered until next 1/1/2022 however, at that point in time Tier 3 of the version 2 of the Cyber Risk Management Plan will need to be completed. Executive Director said for this year the 2021 deductible is \$25,000 and any town that is in compliance for Tier 1 and Tier 2 would bring the \$25,000 deductible to \$2,500.

2020 Audit Report – Representatives from Bowman & Company will be presenting the 2020 Audit at next month’s meeting. The Fund Office will be scheduling a meeting of the Audit Committee in mid-June to do a thorough review of the audit.

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 from the statutory deadline of April 30, 2021. The JIF roster was updated and emails with filing information were sent to Fund Commissioners and Professionals. Local Finance Notice 2021-08, containing filing information for local government officers, has been distributed. To date, twenty-five (25) Fund Commissioners have completed their filing.

Gloucester City Coverage for Schooner - Executive Director said this is an add on item to the agenda. The City of Gloucester owns a 57 foot schooner that is in the Delaware. A non-profit maintains the boat and also carries the insurance but recent developments have put that arrangement in jeopardy, potentially leaving the City without coverage for the schooner. The Coverage Committee met last Thursday to consider covering the boat valued at \$257,000 in need of liability insurance. Operations of the boat have ceased and the coverage would be in case the non-profit that is running the boat drops their insurance coverage. Gloucester City Fund Commissioner Patrick Keating said as of last Thursday, the nonprofit notified the City of Gloucester, that they are no longer involved and have turned everything back over to the city. Mr. Keating said there is no intentions of operating the boat. Risk Manager Michael Avalone said this is a short-term gap filler for the City of Gloucester, that is necessary since the City owns the boat and liability attaches even if it is a slip trip and fall in the vicinity. Commissioner Shannon asked if it would be possible to have something in writing that the boat will not be taken out on the water. Mr. Keating said the city would certainly be respectful of that request however if a suitor for purchasing the schooner comes along there would be a need for a qualified licensed captain to take it out for demo. Risk Manager Mike Avalone said the policy does not have those limitations and everyone should keep an open mind regarding demonstration to a possible purchaser. In response to Commissioner Shannon, Mr. Keating said there is no intention of taking the schooner out for celebrations and the city will try to sell it, but it may have to go out to get coast guard certifications and to be able to show potential purchasers the quality and conditions of the boat.

MOTION TO APPROVE LIABILITY COVERAGE ON GLOUCESTER CITY SCHOONER

Motion: Commissioner Maley
 Second: Commissioner Gallagher
 Vote: 9 Ayes, 0 Nays

Executive Director reported the Financial Fast Track as March 31, 2021 stands at \$8.2 million which is an \$132,000 gain over the prior month. There are some reserve changes from fluctuation for last month and we are continuing to monitor. Fund Years 2020 and 2019 are running deficits and this will be monitored. The Expected Loss Ratio Analysis for April reflects early on the actuary targeted 10.4% and the JIF is at 7.47%, so we are ahead of the actuary's projections. The Lost Time Accident Frequency for April 2021 report shows the Camden JIF at 0.96 in the middle of the pack of the MEL average and the Fund did pick up three new lost time accidents in April. 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 21-17 May 2021 Vouchers

TOTAL 2021	\$123,069.16
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Confirmation of April 2021 Claims Payments/Certification of Claims Transfers:

Closed	0.00
2017	122,553.80
2018	150,683.51
2019	72,641.08
2020	238,312.76
2021	105,231.44
TOTAL	689,422.59

MOTION TO APPROVE THE MAY 2021 VOUCHERS RESOLUTION 21-17

Motion: Commissioner DiAngelo
 Second: Commissioner Shannon
 Roll Call Vote: 10 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 Maley
 Second: Commissioner Wolk
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi reviewed the marijuana legislation and said the information provided in the agenda would be very good to distribute to department heads and perhaps the police chief of the police departments so they are on notice of the regulations coming out the third week of August. This also reminds of another deadline of August 22nd to have your zoning ordinances passed by then. Attorney Nardi also discussed the mandate of vaccinations within the workplace.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR: Safety Director Keith Hummel reviewed the Safety Director’s report. On May 17th there was a regional training for Covid-19 and Dr. Norman did an excellent job if anyone would like the link to the presentation please contact the Safety Director’s office.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: The Certificate Report for the period 04/22/21 to 05/22/21 was included in the agenda on pages 38.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for April 2021 where there was a savings of 43.22% 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 Gallagher
Roll Call Vote: 10 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

Executive Director recognized Mayor Rochford for his service to the Camden JIF since this could possibly be the last meeting he will attend. Mayor Rochford said he is serving at the pleasure of the Commissioners and they have not made a decision yet as they are still reorganizing and he hopes to continue to serve.

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Gallagher
Vote: Unanimous

MEETING ADJOURNED: 5:51 PM

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