

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – AUGUST 23, 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	Absent
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	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes</b> <b>Karen Read</b>
Auditor	Bowman & Company
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:**

Ari Messinger, Cherry Hill Alternate  
Kevin Roche, Haddonfield  
Cassandra Duffy, Collingswood  
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:**

Michael Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Peter DiGambattista	Associated Insurance Partners
Danielle Colaianni	Hardenbergh Insurance
Terry Mason	M&C Insurance
Walter Eife	Waypoint Insurance
Robyn Walcoff	PERMA
Karen Kamprath	PERMA

**APPROVAL OF MINUTES: OPEN SESSION OF JULY 26, 2021**

**MOTION TO APPROVE THE OPEN MINUTES OF JULY 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.** 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 3** you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

Police Command Staff training was conducted last month, another session will be scheduled in September. Executive Director said there will be another session scheduled for October 25<sup>th</sup> at the Collingswood Senior Community Center. A notice will be sent out next week to all members.

**Membership Renewals:** The Camden JIF has seven members scheduled to renew fund membership; renewal documents were sent out a few weeks ago. Executive Director asked the renewing members to complete the documents and send back to the Fund Office.

**2022 Renewal** - Members and Risk Managers have received an email with a link to renewal worksheets - to begin the 2022 underwriting renewal during the month of July with a September 1<sup>st</sup> completion date. Executive Director said if any member needs assistance completing the worksheets to contact their risk managers or Karen Read of the Fund Office.

**EJIF Membership Renewal** - Camden JIF's membership in the EJIF expires at the end of the year. Enclosed on **Pages 4-7** is **Resolution #21-21** renewing the membership term effective January 1, 2022 through December 31, 2024 and the Indemnity and Trust Agreement.

**MOTION TO APPROVE RESOLUTION 21-21 RENEWING MEMBERSHIP IN THE EJIF**

Motion:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

**Safety Incentive Program – Optional Safety Award** – The notice for the 2021 Optional Safety Award was recently sent to member entities. This is a \$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 8 & 9**.

**MEL Cyber Risk Management Program** - The MEL Cyber Task Force released version 2 of the MEL Cyber Risk Management Program. The updated program offers more details and clarifies many previously existing items, while also slightly rearranging the tiers and adding a few new security measures. Most significantly, a tier 3 has been added containing additional security controls. Enclosed on **Pages 10 & 11** there is a copy of the notice issued to members. 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 asked Underwriting Manager Edward Cooney to review Version 2 of the Cyber Risk Management Program. Mr. Cooney said Version 2 is part of the 2022 renewal application, but also if members want to comply and receive the lower deductible reimbursement up to \$25,000, they need to work on completing Version 2 of the program. Even if members have complied with Tier 1 and 2 in the past, they will still have to revisit the program and fill out all three questionnaires. Under Version 2 the deductible reimbursements will be \$10,000 for Tier 1, \$20,000 for Tier 2 and \$25,000 for Tier 3. Mr. Cooney reviewed the Grandfathered Compliance list, which is for members that were in compliance for Tier 1 or Tier 2 and will remain in effect until January 1, 2022. All members should start working on the Version 2 questionnaires. Executive Director said if any members have questions they can contact the Fund Office for assistance.

Executive Director reported the Financial Fast Track as June 30, 2021 stands at \$8.5 million, which is a \$18,000 gain over the prior month. The Expected Loss Ratio Analysis for July reflects the actuary targeted 25% and the JIF is at 28.5%, which is pretty much right on target with the actuary's projections. This time last year the Camden JIF was at 35% so we are trending favorably. The Lost Time Accident Frequency for July 2021 report shows the Camden JIF at 1.05. The Fund did pick up five new lost time accidents in July. 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:** Executive Director reviewed the Treasurer reports included in the agenda.

**Approving Payment of Resolution 21-22 August 2021 Vouchers**

<b>TOTAL 2021</b>	\$301,973.51
<b>TOTAL</b>	<b>\$301,973.51</b>

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

<b>Closed</b>	0.00
<b>2017</b>	11,790.30
<b>2018</b>	50,982.54
<b>2019</b>	93,027.87
<b>2020</b>	55,986.30
<b>2021</b>	154,575.54
<b>TOTAL</b>	<b>366,362.55</b>

**MOTION TO APPROVE THE AUGUST 2021 VOUCHERS RESOLUTION 21-22**

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

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

Motion: Commissioner DiAngelo  
 Second: Commissioner Gallagher  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi suggested members start to make sure that employees are logging into the available training sessions and that weekly reminders are sent to employees so that the necessary training is completed now while sessions are readily available rather than waiting to the last minute. Attorney Nardi discussed protocol changes in respect to Covid 19 since the Pfizer Vaccine was just fully approved by the FDA. There are many issues that come up for the

municipalities, recreation centers, civic associations and other activities so the governing body, department heads and municipal attorneys should be reviewing any changes and be ready to implement what is appropriate for the town.

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, by contacting Andrea Felip with updated information. Safety Director said if anyone has ideas on how to improve the safety incentive program please send suggestions to the Safety Director's office. The next Executive Safety Committee meeting is scheduled for November 9<sup>th</sup> and a save the date notice will be sent to members. Safety Director said if members have topics that require hands on training such as forklift, excavation or confined space entry, the Safety Director's office can make arrangements to do those classes in person if necessary.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** The Certificate Report for the period 06/22/21 to 07/22/21 was included in the agenda showing 13 certificates issued. Underwriting Manager Edward Cooney asked members to review the renewal email that was sent by the Underwriting team. Underwriting Manager Edward Cooney said the market is at an all-time peak, which is what they call a hard market and is the worst since the 1980's which caused the formation of the JIFs. Fortunately, the MEL has been doing all the right things all along and are better prepared where some other JIFs outside of the MEL are having a significant trouble around time. The property trends seen in the news everyday about global incidents and natural disasters, eventually effects the global market and has been a long trend with property, but it is finally starting to level off. Liability has been most problematic portion of the marketplace, but we feel we are going to have a very strong renewal this year. Mr. Cooney said workers comp is a difficult area to predict because of Covid 19 and there is a staggering bill for this, as everyone knows. Mr. Cooney said workers comp has done very well over the years and hopefully our partners will continue to perform well. Finally, the only other noteworthy section is cyber. The claims are piling up and the severity with dollars for these claims getting worse. The attackers have big business and they are becoming very good at it and are finding new ways to get paid, so this is something the MEL is taking very serious look at due to the increasing cost for this risk area.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for July 2021 where there was a savings of 42.23% 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 Gallagher  
Second: Commissioner Wolk

Roll Call Vote:

8 Ayes – 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

Chairman Mevoli said the next JIF meeting will be held on September 27th at 5:15 pm via Zoom.

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

**MEETING ADJOURNED: 5:37 PM**

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