

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JULY 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
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 Bradford Stokes Karen Read
Auditor	Bowman & Company
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

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Ken Cheeseman, Laurel Springs
John Foley, Cherry Hill Fire District
Kevin Roche, Haddonfield
Cassandra Duffy, Collingswood
Patricia Hendricks, Pine Hill
Edward Hill, Lawnside
Bonnie Taft, Oaklyn Borough
Christopher Walters, Magnolia
Patrick Keating, Gloucester City
Lawrence Spellman, Voorhees

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

APPROVAL OF MINUTES: OPEN SESSION OF JUNE 28, 2021

MOTION TO APPROVE THE OPEN MINUTES OF JUNE 28, 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. Executive Director said since there is an abundance of employees that still need to take the training Attorney Nardi may be able to do a webinar for the Camden JIF members in September.

Police Command Staff training was conducted last month, another session will be scheduled in September. Executive Director said one more Command Staff Training session will be scheduled sometime in September or October.

Membership Renewals: The Camden JIF has seven members scheduled to renew fund membership; renewal documents will be sent out in the next several weeks. Executive Director said the Camden JIF has seven members up for renewal. The renewal documents will be sent by the Fund office in the next several weeks.

Risk Management Information/Operating System (RMIS) - Members and Risk Managers will receive an email with a link to renewal worksheets - to begin the 2021 underwriting renewal during the month of July with a September 1st completion date.

2022 Underwriting Renewal Memo (Pages 4-6) - The MEL Underwriting Manager released a reminder to all MEL members and Risk Management Consultants in preparation of the 2022 renewal. This memo gives a brief overview of the critical exposure collection items that are included in Origami as well as information contained in the MEL Coverage Bulletins. Executive Director said one important piece of the renewal is the COPE information especially building construction. The Camden JIF is in good shape, and would appreciate the Risk Managers and Fund Commissioners to review at the memo and review the schedules in Origami.

MEL Cyber Task Force (Pages 7-9) – Included in the agenda is a news alert from the MEL Cyber Task Force highlighting recent cyber-attacks. Executive Director said major crimes and cyber-attacks have occurred including the colonial pipeline which is as one of the most recent. This memo has pertinent information for members to review.

2020 Audit Report and Actuary Valuation Report – The 2020 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the State. The Synopsis of the Audit has been advertised in the Fund's newspaper.

2021 Coverage Documents – The fund office is in the process of uploading member policies to the Fund's Risk Management Information System (Origami). We will email Fund Commissioners and Risk Management Consultants when the process is complete. The MEL RMIS system with Origami will only store policies for 3 years so it is imperative that members download the policies and save them on their local system to comply with record retention requirements.

D2 Cyber Security – Executive Director reported on an add on item to the agenda. Executive Director Stokes said last week there was a Zoom call with D2 Cyber Security, who provides cyber awareness programs to six other Joint Insurance Funds, which includes over 25,000 employees. D2 Cyber Security provides training and phishing emails to assist member bringing them into compliance with the MEL Cyber Risk Control Program. The cost is approximately \$12 per employee. The cost for the Camden JIF would be in the \$30,000 to \$40,000 price range for a JIF this size. Executive Director said the Fund Office will circulate the PowerPoint program to the Executive Committee and will discuss further as budget time approaches.

Executive Director reported the Financial Fast Track as May 31, 2021 stands at \$8.5 million, which is a \$136,000 gain over the prior month. The Expected Loss Ratio Analysis for May reflects the actuary targeted 19.23% and the JIF is at 19.26%, which is right on target with the actuary's projections. The Lost Time Accident Frequency for June 2021 report shows the Camden JIF at 0.93

and five JIFs below 1% which are very good numbers. The Fund did pick up two 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 21-20 July 2021 Vouchers

CLOSED	\$186,704.07
TOTAL 2021	\$991,139.94
TOTAL	\$1,177,844.01

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

Closed	0.00
2017	20,237.85
2018	43,812.17
2019	61,905.59
2020	113,444.57
2021	115,125.65
TOTAL	354,525.83

MOTION TO APPROVE THE JULY 2021 VOUCHERS RESOLUTION 21-20

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

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JUNE 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: NONE

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 reminded everyone to email your quarterly department summary reports for the second quarter of 2021 to the Safety Director's

office. 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 05/22/21 to 06/22/21 was included in the agenda on pages 30 – 33 showing 20 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for June 2021 where there was a savings of 53% for the month. Ms. Goldstein reported on the second quarter workers compensation summary there were a total of 61 first reports of injury for workers comp. There was a significant decrease in injuries during the second quarter and thankfully many fewer cases of Covid.

Commissioner Shannon said thanked Jennifer Goldstein for all her assistance with a recent police officer claim.

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 DiAngelo
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

Chairman Mevoli said after much discussion with the Executive Director and Executive Committee it would be best to keep the meeting in the Zoom format for right now due to the influx of cases with the delta variant of Covid. It is starting to flare up again in all 50 states. It would behoove the JIF to keep an open dialogue until things calm down. Chairman Mevoli said in the future the JIF should think about scheduling meeting locations with bigger spaces rather than confined spaces. The next JIF meeting will be held on August 23rd at 5:15 pm via Zoom.

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:37 PM

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