

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 22, 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:

Millard Wilkinson, Berlin Borough
Ari Messinger, Cherry Hill Alternate
Ken Cheeseman, Laurel Springs
Edward Hill, Lawnside
Cass Duffy, Collingswood
Chris Walters, Oaklyn

FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:

Katie Walters	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
Mark von der Tann	Insurance Agencies Inc.
Walt Eife	Waypoint Insurance

APPROVAL OF MINUTES: OPEN SESSION OF OCTOBER 25, 2021

MOTION TO APPROVE THE OPEN MINUTES OF OCTOBER 25, 2021

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2022 Budget – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2022 in the amount of \$15,614,243 that represents a 3.69% increase over last year’s budget. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 4)**

Motion to open the Public Hearing on the 2022 Budget

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

Discussion of Budget & Assessments: Executive Director briefly reviewed the 2022 Budget since it was discussed in detail at the October JIF meeting. Executive Director said starting off with claims the workers comp pension change by the Department of Labor was discussed previously and an 11% increase on workers comp is anticipated on workers comp claims so we have \$340,000 as a contingency. The legislative contingency and the aggregate excess loss fund contingency has been dropped to zero since we have not seen any claims come out of the sexual molestation and firefighter cancer presumption act so the MEL has eliminated the aggregate excess fund, so that will offset a bit to our favor. The overall loss funds are up 0.36. Moving on to premiums. The EJIF came in a little below 1% and we did get pretty hard by the MEL and on the property so overall total loss funds are up over 4%. Contractual increased are 2% for

professionals and there is a new line item for cyber security at \$50,000. Overall the total fund expenses are at 4.36% POL premiums are a slight increase of 0.31% well below the JIF wide average, which is great news. Overall the 2022 Budget is at 3.69% which is higher than what is normally expected as we try to keep it at 2% or lower, but with the hurricane and obviously Covid the increase is a little higher. With no questions or comments Executive Director said a motion to close the public hearing would be in order.

Motion to close the Public Hearing

Motion: Commissioner Shannon
Second: Commissioner DiAngelo
Vote: Unanimous

Motion to adopt the 2022 Budget & Certify Assessments

Motion: Commissioner Wolk
Second: Commissioner Shannon
Roll Call Vote: 9 Ayes, 0 Nays

2021 Dividend – At last month’s meeting, the Board authorized a \$1,130,396.00 dividend, pending state approval. The Fund Office sent out a memorandum to all members entitled to a dividend, an option to receive a credit or a check. We have heard back from a majority of the members. Attached on **Pages 5 & 6** is the letter along with the dividend breakdown. Executive Director said the deadline to return the dividend form was today but that will be extended to next Wednesday so everyone can complete and return their option form to the Fund Office.

Residual Claims Fund (RCF): The public hearing on the RCF 2022 budget was held on October 20, 2021 at the Forsgate Country Club and the 2022 budget was adopted. A copy of Commissioner Wolk’s report is enclosed in Appendix II.

Environmental JIF: The public hearing on the EJIF 2022 budget was held on October 20, 2021 at the Forsgate Country Club and the 2022 budget was adopted. Enclosed is a copy of Commissioner Wolk’s report in Appendix II.

MEL Report: The MEL met on October 20, 2021 at the Forsgate Country Club and scheduled its public hearing at its next meeting at 12:30 on November 17, 2021 in the Steel Pier Room at the Sheraton Hotel, Atlantic City. Enclosed is a copy of Commissioner Wolk’s report.

MEL, RCF & EJIF Representative - The fund should elect its representative to the MEL, RCF & EJIF for the 2022 Fund Year.

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2022 representative to the Municipal Excess Liability Joint Insurance Fund.

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

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2022 representative to the Residual Claims Fund Joint Insurance Fund.

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

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2022 representative to the Environmental Joint Insurance Fund.

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

RCF 2017 Fund Year Rollover – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2017. Enclosed on **Page 7** is **Resolution 21-27** authorizing the transfer of the Camden JIF’s 2017 claim liabilities to the RCF.

Motion to Approve Resolution 21-27 Authorizing the Transfer of Fund Year 2017 to the RCF

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

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 was 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 8** you will find a copy of a notice distributed to members on classes scheduled through December.

We are following up with members on Police Chief & Command Staff training. A number of towns have not yet met this requirement. We expect one more class to be scheduled.

Membership Renewals: The Camden JIF has seven members scheduled to renew fund membership; the Executive Director will provide an update. Executive Director said there are three members that have not returned their renewal documents. Gloucester Township advised their paperwork will be approved at their December meeting and the other two will also be coming in also.

Safety Incentive Program – Optional Safety Award – As a reminder the 2021 Optional Safety Award was 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 9 & 10**.

League Magazine Ad: Enclosed on **Page 11** is the latest in the series of “Power of November 22, 2021

Collaboration ads that will appear in the League of Municipalities magazine. The ad highlights the MEL Safety Institute Leadership Academy, which is a four-part course to review risk management and workplace challenges facing public sector managers. Enrollment in the MEL Safety Institute Leadership Academy will be available February 2022.

December Meeting – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 21-28** authorizing this action is part of the agenda. **(Page 12)**

A special meeting may be called if we have to act on new membership.

Motion to Approve Resolution 21-28 Cancelling the December Meeting

Motion:	Commissioner Shannon
Second:	Commissioner Gallagher
Vote:	Unanimous

Executive Director reported the Financial Fast Track as September 30, 2021 stands at \$8.6 million, which is a dip of \$16,000 from the prior month there are some reserve and IBNR changes but overall the JIF is up \$620,000 for the year. The Expected Loss Ratio Analysis for September reflects the actuary targeted 45% and the JIF is at 31%, so the Camden JIF is well ahead. This time last year we were at 38%. The Lost Time Accident Frequency for October 2021 report shows the Camden JIF in very good shape at 0.95 and we had just two lost time accidents for the month. Executive Director mentioned the EPL POL compliance checklist and said there are some police that still need to take the training that is coming up this month and several members are waiting for their December meeting to approve their resolution so we are looking forward to 100% compliance.

Executive Director said there is an additional agenda item as you may recall the JIF did fund for cyber training for the employee training alone with the phishing emails that will be sent to your employees. This was discussed today with Commissioner Shannon and Attorney Nardi so we are looking for approval to advertise an RFP for these services so that this process can begin in January 2022. Commissioner Shannon said there has been a plethora of bogus emails going around right now that look like they are from Mayors and an employee actually got caught in a scam and it would up costing her quite a bit of money which is why we would like to get the training about phishing emails out as quickly as possible.

Motion to advertise RFP for Cyber Training

Motion:	Commissioner Shannon
Second:	Commissioner Passanante
Vote:	Unanimous

Executive Director said Pine Valley will be consolidated with Pine Hill at the end of the year so the

JIF will be losing Pine Valley as a member. Pennsauken has submitted an application and hopefully we will be adding them as a member in 2022. The underwriting process is happening right now and it looks fairly favorable. Hopefully we will be reporting back to members in the next few weeks.

Executive Director's Report Made Part of Minutes.

TREASURER: Executive Director reviewed the Treasurer reports included in the agenda.

Approving Payment of Resolution 21-29 November 2021 Vouchers

CLOSED	\$1,203.00
TOTAL 2021	\$144,640.22
TOTAL	\$145,843.22

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

Closed	0.00
2017	13,565.86
2018	50,564.28
2019	46,917.81
2020	71,456.83
2021	226,225.75
TOTAL	408,730.53

MOTION TO APPROVE THE NOVEMBER 2021 VOUCHERS RESOLUTION 21-29

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

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF OCTOBER 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 as we near the end of the year many of the cases have had the good fortune with settlements. The caseload is starting to reduce and have received some very good summary judgements and low settlements. This a good sign and reflection of our defense panel and some of the work they have been doing and the number look good going into the end of the year.

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, or safety coordinators please send updated information to the Safety Director's office. Mr. Saville

said there is a full description on the website for the Leadership training, and it will cover topics like communication for results, conflict resolution, using influence effectively, managing organizational stress and this will be classroom training. It can be done over the course of a year and there are training credits and a certificate involved with it. Mr. Saville 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 will be held on December 12.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: The Certificate Report for the period 09/22/21 to 10/22/21 was included in the agenda showing 10 certificates issued. Executive Director said if members are in compliance with version one of the MEL cyber risk management program grandfather status will end January 1, 2022. Please continue your efforts towards getting into compliance with version two and let us know if you have any questions.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for October 2021 where there was a savings of 65% for the month and 48.51% savings year to date.

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 Shannon
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: Chairman Mevoli said after discussion with a lot of different Commissioners it looks as though it would be best for the JIF will continue with Zoom meetings starting in 2022. Camden County just reported 318 Covid cases over the weekend. This can always be changed when the situation improves. The next meeting will be on January 24, 2022 and is the annual Reorganization meeting. Chairman Mevoli wished members a safe and happy holiday.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Passanante
Vote:	Unanimous

MEETING ADJOURNED: 5:44 PM

Karen A. Read, Assisting Secretary for

M. JAMES MALEY, SECRETARY