

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 25, 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
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Jonathan Tavares

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Kevin Roche, Haddonfield
Lawrence Spellman, Voorhees
Lorraine Azzarano, Winslow Twp Fire Dist.
John Foley, Cherry Hill Fire District

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
John McCrudden	Hardenbergh Insurance
Duane Myers	M&C Insurance
Mark von der Tann	Insurance Agencies Inc.
Robyn Walcoff	PERMA

APPROVAL OF MINUTES: OPEN SESSION OF SEPTEMBER 27, 2021

MOTION TO APPROVE THE OPEN MINUTES OF SEPTEMBER 27, 2021

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2022 Budget – The proposed 2022 Budget appears on **Page 3**. The Executive Committee held a budget workshop Zoom meeting on October 20th to review the proposed budget, assessment strategy and available dividend. The Committee is recommending that the budget be introduced, totaling \$15,614,243 which represents a 3.69% increase over last year’s budget. Executive Director Stokes reviewed the budget briefly and said on the auto loss funds were up over 15% which had to do with bad claims the JIF had affecting those loss funds. There is a new workers comp pension contingency fund that has been added due to the recent Department of Labor decision that will increase workers comp payments on many accidental disability claims which used to be paid by the pension plan before the change. The actuary provided the number \$343,000 in the event these claims start to materialize. On line 6 the funding for legislative loss fund contingency has been cut which was the funding for the sexual molestation and firefighter presumption claims that have not materialized so the MEL felt confident to cut that funding to offset the workers comp pension contingency. Overall loss funds are up 4.09%. On the premium side the Environmental JIF only had a 0.98% increase which is very helpful. On the expense side there is a 2% increase for professional contract and on line 39 there is the Cyber Security training in the amount of \$50,000. Moving down to the POL EPL premium there is 0.31% increase, which continues to do well. The JIF wide average is 3% so we are doing very good on that coverage and that is a compliment to Mr. Nardi and the attorneys that works on that line. Overall the JIF is at 3.69% increase which is obviously a little bit more than we usually like but we were really hit hard from the MEL this time due to the big increase on the MEL side for a total budget on \$15,614,243.

The Committee also reviewed the available dividend calculation and is recommending the release of \$850,000 from Closed Years accounts. The EJIF is releasing a dividend to the Camden Fund in the amount of \$278,891. Enclosed is **Resolution 21-25** authorizing the release of a dividend representing a total of \$1,128,891. **(Page 4)**

MOTION TO INTRODUCE THE 2022 BUDGET FOR THE CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AND SCHEDULE A PUBLIC HEARING FOR NOVEMBER 22, 2021.

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

MOTION TO ADOPT RESOLUTION 21-25 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$1,128,891 FROM THE EJIF AND CLOSED YEARS ACCOUNT, SUBJECT TO STATE APPROVAL.

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
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 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.

Police Command Staff was conducted today at the Collingswood Sr. Community Center. Executive Director said there were over 60 in attendance at the training.

In response to Commissioner Shannon, Executive Director said the EPL checklist is separate from the MEL Cyber Risk Management Program certification that is in three different tiers and part one of that aspect is the training portion that will be taken care of by Camden JIF starting next year.

Voorhees Twp. Quasi Application - The Fund has received the enclosed application on **Page 9** for the Voorhees Arts Council as a Class III Quasi Entity for coverage. The application and resolution are in order and has been signed off by the Underwriting Manager. It would be appropriate to make a motion to approve the request for coverage.

MOTION TO APPROVE THE VOORHEES ARTS COUNCIL AS A CLASS III QUASI ENTITY

Motion:	Commissioner Gallagher
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Second: Commissioner Passanante
Vote: Unanimous

2022 RFQ Process – The fund office has advertised Request for Qualifications for certain Fund Professionals. Responses were due back on October 21st. A response report will be provided at the meeting. The Fund’s Contracts Committee will be meeting in the next few weeks to review the submissions and make a recommendation to the full board. Executive Director Stokes said the responses came back for Fund Attorney, Auditor, Payroll Auditor, Treasurer and CDL Drug and Alcohol Monitor. All the responses submitted were all incumbents there was no opposition for those positions. Defense Attorney submissions were reviewed by Mr. Nardi and everyone that was on the defense panel submitted this year so everything is in order for defense panel. Executive Director said there is no need for a contracts committee this year.

Membership Renewals: The Camden JIF has seven members scheduled to renew fund membership; renewal documents were sent out last month. Executive Director said the JIF has received renewal documents from Clementon, Hi-Nella, Laurel Springs and Pine Hill and waiting on the other three towns that are in the pipeline. Executive Director said the JIF may also be getting an application from Pennsauken Township to join the JIF. We will keep members posted as the information comes in over the next few weeks.

Residual Claims Fund (RCF) The public hearing on the RCF budget was held on October 20, 2021 , 10:30 a.m. Enclosed in Appendix II is a copy of the RCF’s 2022 Proposed Operating Budget. A review of that meeting will appear in next month’s agenda.

Environmental JIF- The budget was introduced in September and a public hearing was held on October 20, 2021. Enclosed in Appendix II is a copy of the EJIF’s 2022 Proposed Budget, as introduced. A review of that meeting will appear in next month’s agenda.

MEL - The MEL’s 2022 budget introduction was held on October 20, 2021. Enclosed in Appendix II is a copy of the proposed budget. A review of that meeting will appear in next month’s agenda.

League Magazine Ad: Attached on **Page 7** is the latest in the series of “Power of Collaboration” ad that will appear in the November edition of League of Municipalities magazine. The ad highlights the MEL’s quick transition to online training during the pandemic and the value provided to its members through high quality accessible training.

MEL Cyber Task Force - October is Cyber Security Awareness month, the task force distributed the attached memorandum included in the agenda on **Page 8**. This year’s overall theme is “**Do your Part. #BeCyberSmart.**”

Executive Director reported the Financial Fast Track as August 31, 2021 stands at \$8.8 million, which is a \$63,000 gain over the prior month and a couple of the years are in the negative but that is being offset by some solid years earlier. The Expected Loss Ratio Analysis for August reflects the actuary targeted 37% and the JIF is at 26%, so the Camden JIF is trending good. This time last year we were at 38%. The Lost Time Accident Frequency for September 2021 report shows the Camden JIF in very good shape at 0.97 and we had just two lost time accidents for the month. Executive Director mentioned the compliance checklist will be updated in the next month. 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 21-26 October 2021 Vouchers

TOTAL 2021	\$127,055.94
TOTAL	\$127,055.94

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

Closed	0.00
2017	25,272.38
2018	45,215.68
2019	102,065.90
2020	55,882.38
2021	229,180.78
TOTAL	457,617.12

MOTION TO APPROVE THE OCTOBER 2021 VOUCHERS RESOLUTION 21-26

Motion: Commissioner Wolk
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 SEPTEMBER 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 said he felt it was important to acknowledge the retirement of Georgeann Jessell who handled claims for the MEL and worked very closely with the third party claims administrators, defense attorneys and our JIF for over the past 23 years. Mr. Nardis said he wanted to acknowledge the success rate of some of our difficult cases were really attributed to the great working relationship that the TPA and defense counsel established with her. Executive Director thanked Attorney Nardi, and said Laura Sable will be taking over Georgeann Jessell's position and is very experienced, so it should be a smooth transition.

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 if anyone has ideas on how to improve the safety incentive program please send suggestions to the Safety Director's office. Safety Director we are getting more and more participation with certain

topics that require practical training, they can be arranged through the MEL website. Please contact the Safety Director's office can make arrangements for those classes that require in person training.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: The Certificate Report for the period 08/22/21 to 09/22/21 was included in the agenda showing 22 certificates issued. Underwriting Manager Jonathan Travares 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. October is cybersecurity awareness month, so there no better time than now to take a closer look at your processes and controls.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for September 2021 where there was a savings of 50.77% for the month and 46.42% savings year to date. Ms. Goldstein reviewed the Workers Compensation Summary for the 3rd quarter. Ms. Goldstein said as of December 1 they will be moving to a new suite within the same office complex, since everyone is working from home, there is not a need for the office space. that we have to we're actually moving to a new suite so we're moving from Suite 170 to 220. New ID cards will be printed and distributed.

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 DiAngelo
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

Chairman Mevoli said the next JIF meeting will be held on November 22nd at 5:15 pm via Zoom and a job well done on the budget this year with all the professionals.

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