

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – SEPTEMBER 27, 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, Rachel Chwastek
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
Kevin Roche, Haddonfield
Cassandra Duffy, Collingswood
Edward Hill, Lawnside
Bonnie Taft, Oaklyn Borough
Jason Asuncion, Camden City
Patrick Keating, Gloucester City
Lorraine Azzarano, Winslow Twp Fire Dist.
John Foley, Cherry Hill Fire District

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
John McCrudden	Hardenbergh Insurance
Mark von der Tann	Insurance Agencies Inc.
Robyn Walcoff	PERMA
Karen Kamprath	PERMA

APPROVAL OF MINUTES: OPEN SESSION OF AUGUST 23, 2021

MOTION TO APPROVE THE OPEN MINUTES OF AUGUST 23, 2021

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2022 RFQ – Fair & Open Process – Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2022 through December 31, 2022.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorneys
- Fund Auditor
- Fund Internal Auditor
- Fund CDL Drug & Alcohol Monitor
- Fund Treasurer

MOTION TO APPROVE ADVERTISEMENT OF REQUESTS FOR QUALIFICATIONS FOR FUND PROFESSIONALS

Motion: Commissioner Passanante
Second: Commissioner Gallagher
Vote: Unanimous

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 4** you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

Police Command Staff training is scheduled for October 25th at the Collingswood Sr. Community Center. The notice sent to police chiefs appears on **Page 5**.

Residual Claims Fund – The RCF met on Wednesday, September 1, 2021 via Zoom. Commissioner Wolk’s report is attached in Appendix II. The RCF’s 2020 budget amendment was adopted, reflecting the transfer of local JIF’s Fund Year 2016. The RCF’s 2022 Budget was introduced, the public hearing will be held on October 20, 2021 at 10:30

RCF Membership Renewal: The Fund’s three-year membership in the RCF is scheduled to expire on December 31, 2021. Enclosed in Appendix II is Resolution 21-23 renewing the Fund’s membership in the Residual Claims Fund for the period of January 1, 2022 through December 31, 2024.

Motion to adopt Resolution 21-23 renewing the Fund’s membership in the Residual Claims Fund for the period of January 1, 2022 through December 31, 2024.

Motion: Commissioner DiAngelo
Second: Commissioner Shannon
Vote: Unanimous

EJIF – The EJIF met on Wednesday, September 1, 2021 via Zoom. Commissioner Wolk’s report is attached in Appendix II. The EJIF’s 2022 was introduced, the public hearing will be held on October 20, 2021 at 10:50. The budget increase is only at 1.1% and the board approved a record \$3,100,000 dividend.

MEL JIF – The MEL met on Wednesday, June 2, 2021 via Zoom. Commissioner Wolk’s report is attached in Appendix II. Included in the MEL report is a memorandum on the projected 2022 MEL budget. Executive Director discussed a memo prepared by David Grubb that was emailed that explains a projected 9.9% increase in the MEL everything from property, liability, cyber and workers comp is going through the roof and it is going to have an effect on the local JIF budget. Executive Director encouraged members to read the memo at their leisure and said the JIF is working hard to keep the local budget down. The underwriting team will help with placing the coverage. More information will be coming in October relating to the budget.

Membership Renewals: The Camden JIF has seven members scheduled to renew fund membership; renewal documents were sent out last month. Executive Director said the fund has received renewal documents back from Clementon and Laurel Springs and thanked the members for returning the documents. The JIF is waiting to receive documents from Pine Hill and Winslow Fire District.

2022 Renewal - Members and Risk Managers have received an email with a link to renewal worksheets - the 2022 underwriting renewal had a September 1st completion date. We are following-up with members & Risk Managers that haven't completed the process.

League Magazine Ad: Attached is the latest in the series of "Power of Collaboration" ad that will appear in the October edition of League of Municipalities magazine. The ad highlights \$3.4 Billion in savings to taxpayers and \$322 million in dividends paid to members since its inception, as well as, the purchase of debt securities. **Page 6.**

New Jersey Sustainable Energy Joint Meeting (NJSEM) League Magazine Ad: Attached is an advertisement from the NJSEM that will appear in the League's October issue. **Page 7.** Executive Director said nine members of the Camden JIF participate in the SEM. If any towns would like to participate and save money please contact the fund office.

2021 Coverage Documents – The fund office has uploaded member policies to the Fund's Risk Management Information System (Origami). Fund Commissioners and Risk Management Consultants received an email announcing that documents were posted.

Statutory Bonds: Underwriting Manager's office has contacted municipal clerks of renewing towns to secure updated bond applications for statutory positions.

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 8 & 9** 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/>

Cybersecurity Awareness Month is October: The MEL encourages members to get proactive with cybersecurity items for their own organizations and visit the website. The MEL will be sending releases each week about the week's theme and what everyone can do to participate. **Pages 10 & 11.**

2022 Budget - The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 11th or 18th. Executive Director said later in the month would work best to coincide with the MEL budget. Most likely a week before the regular Camden JIF meeting. An email will be sent shortly with available dates for the budget meeting.

Executive Director reported the Financial Fast Track as July 31, 2021 stands at \$8.7 million, which is a \$200,000 gain over the prior month with some reserve changes in the JIFs favor. The Expected Loss Ratio Analysis for August reflects the actuary targeted 31.27% and the JIF is at 31.13%, which is right on target with the actuary's projections. The Lost Time Accident Frequency for August 2021 report shows the Camden JIF at 1.01 with the MEL average at 1.26. 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 21-24 September 2021 Vouchers

TOTAL 2021	\$183,516.74
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Confirmation of July 2021 Claims Payments/Certification of Claims Transfers:

Closed	0.00
2017	74,678.86
2018	41,137.34
2019	59,504.25
2020	39,502.26
2021	126,759.35
TOTAL	341,582.06

MOTION TO APPROVE THE SEPTEMBER 2021 VOUCHERS RESOLUTION 21-24

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

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

Motion: Commissioner Maley
 Second: Commissioner Shannon
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said the POL EPL requirements discussed over the past year is now heading into the final stretch and the deadline of November 1st is quickly approaching. In addition to the policies and procedures that have to be adopted in advance of November 1st, the whistleblower notice has to be distributed to all personnel, adopt a civil rights resolution – the model

resolution can be found on the MEL website, train managerial staff and personnel that can be done online and be sure to keep records of attendance. Mr. Nardi said do not forget volunteer committees, the head of the recreation, planning and zoning boards, and other commissions such as libraries, chief of police, command staff and superior officers. One thing often overlooked is the required anti-harassment training that should be offered to all other personnel. The easiest way to provide the anti-harassment training is to include a notice in all employee paychecks when the training will be available and how they can request it. Members also have to confirm registration again with the NJ MEL Helpline. A resolution is required appointing an employment attorney, if the town does not already have one, which could also be your municipal attorney. Attorney Nardi said if for some reason a town misses the November 1 deadline and is not fully compliant, do not let it sit, because in the event a town is non-compliant and hit with a lawsuit, there is a possibility there will not be coverage provided. If the requirements are completed and adopted late please send the checklist to the Fund Office as soon as possible in order become compliant. The fund office will assist to accommodate just be sure all items are completed.

Attorney Nardi discussed a new Appellate Division case decided today. As you may be aware of the Executive Order issued by the mayor of Newark back on August 10th which was then challenged by the Newark Police Superior Officers Association and then followed by other unions was upheld by the appellate division today, which included mandatory vaccination at the local level. The injunction with a temporary restraining order that was imposed has been lifted or reversed by the Appellate Division. So the requirements under that Executive Order have been upheld, very similar to what the governor has done with the teachers. This Appellate Division decision now gives the authority to require vaccinations and testing.

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. The next Executive Safety Committee meeting is scheduled for November 9th and a save the date notice has been 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 07/22/21 to 08/22/21 was included in the agenda showing 22 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for August 2021 where there was a savings of 51.02% for the month and 46.13% 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 Shannon
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 October 25th at 5:15 pm via Zoom.

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner DiAngelo
Vote: Unanimous

MEETING ADJOURNED: 5:51 PM

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