

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – FEBRUARY 28, 2022  
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** for Mayor Barry White of Winslow Township who recently passed away.

**ROLL CALL OF 2022 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
M. Gary Passanante	Borough of Somerdale	Present
Edward Hill	Borough of Lawnside	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes, Karen A. Read Crystal Chuck</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Tracy Ware, Gladys Driggins</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, Adam Giaquinto</b>
Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Glenn Werner, Gibbsboro  
Ken Cheeseman, Laurel Springs  
Sara Lipsett, Cherry Hill Fire District  
Bonnie Taft, Oaklyn Borough  
Brian Morrell, Gloucester City  
Steve Whalen, Magnolia  
Kevin Roche, Haddonfield  
Eleanor Kelly, Runnemede

**FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:**

Mark von der Tann	Edgewood Associates
Meredith Storch	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Peter DiGambattista	Associated Insurance Partners
Danielle Colaiani	Hardenbergh Insurance
Terry Mason	M&C Insurance

**APPROVAL OF MINUTES: OPEN SESSION OF JANUARY 24, 2022**

**MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 24, 2022**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**Amendment to the 2022 Budget** – At last month’s meeting, an amended 2022 Budget was introduced in the amount of \$16,444,263. With the addition Pennsauken Township into the fund, this amendment was required since the increase of the adopted budget was over 5%. This is the public hearing on the amended budget which appears on **Page 3**.

**MOTION TO OPEN THE PUBLIC HEARING ON THE PROPOSED 2022 AMENDED BUDGET**

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

**DISCUSSION:** Executive Director said on page three of the agenda members will find the amended budget showing increases in the loss funds, expenses and professional fees. Accordingly, the new budget amount is \$16,444,263. Executive Director asked if there were any questions or comments on the amended budget, with none being heard a motion to close the public hearing and adopt the budget was in order.

**MOTION TO CLOSE THE PUBLIC HEARING AND ADOPT THE AMENDED BUDGET**

Motion: Commissioner Passanante  
Second: Commissioner DiAngelo  
Vote: 10 Ayes, 0 Nays

**2022 MEL/RCF/EJIF March 25th Meeting & Retreat:** The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 25<sup>th</sup> at the Princeton Marriott. The purpose of the retreat is to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.

**2022 MEL, MR HIF & NJCE JIF Educational Seminar:** The 11<sup>th</sup> annual seminar will be conducted virtually on two half-day sessions: Friday, April 29<sup>th</sup> and Friday, May 6<sup>th</sup> from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). We are in the process of preparing to distribute this notice to all members and risk managers.

Enclosed on **page 4** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine that highlights the educational seminar.

**Cyber Security Enrollment:** D2 Cyber Security continues to work with member entities in the enrollment process of the program. Attached on **page 5** is a report from D2 showing what members have completed the enrollment. Executive Director said there are 12 members enrolled at this time and we ask that everyone load the information onto the site. If members have not received some sort of communication from D2 Cyber Security please reach out to Karen Read or the Executive Director to assist in getting the enrollment going. Progress is going well so far but we would like to have everyone enrolled and have their information loaded on the site so training can begin.

**MEL Cyber JIF Initiative:** The MEL is in the early stages of exploring the feasibility of a creating a Cyber JIF which would be based off the E JIF model that would provide statewide JIF self-funding, excess insurance coverage as well as consistency in compliance with minimum standards, available risk control services, training, and education for membership. Underwriting Manager Edward Cooney said the MEL is trying to decide and figure out what the future of cyber insurance and cyber risk control is to the entire membership and one of the big parts of the solution is going to potentially be a cyber JIF and the MEL is evaluating that now. Just as the EJIF has done over the past many years they came together because of the need to purchase that type of insurance efficiently. The same principals will apply here to this potential cyber JIF. More details will come to follow and the group has been working extremely hard to figure this out and we hope to have a nice plan outlined for everyone by the beginning of the 2<sup>nd</sup> quarter. Chairman Mevoli said especially with everything going on in Europe right now and a lot of our towns have been hijacked so it is really important now more than ever.

**MEL Cyber Committee:** The Committee issued a story that focuses on Third Party Vulnerabilities, which is one of our top 3 causes of claims. Included are four stories our members have experienced. The story finishes by pointing to which MEL Cyber Program items directly address the four claims examples. **Page 6.** Underwriting Manager Edward Cooney said this is one of the many updates members will receive this year. This focuses on third party vulnerabilities where vendors can connect to your systems and manage data for the towns or

software that is purchased from other people. These four different third-party vulnerability examples are highlighted in the bulletin and there are MEL member claims that have happened maybe to some even on the call this evening. Mr. Cooney said it is very critical to read about these because it is one of the hottest areas of claims.

**2021/2022 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached on **page 7** are the directions to follow to complete the course.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2022. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director.

**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. The fund office sent a reminder to the 14 members who have not sent documentation in yet for reimbursement.

**PRIMA Conference** - Executive Director said there is an add on item Resolution 22-14 authorizing advanced travel expenses for authorized official travel. The PRIMA Conference will take place on June 5, 2022 in San Antonio, TX and for any executive committee member who is interested in attending there is an early bird registration in early April.

**MOTION TO ADOPT RESOLUTION 22-14 AUTHORIZING ADVANCED TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

Motion:	Commissioner Mevoli
Second:	Commissioner DiAngelo
Vote:	10 Ayes, 0 Nays

**DUE DILIGENCE REPORTS** – Included in the agenda were due diligence reports as follows: The Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reported the Financial Fast Track as of December 31, 2021 showing a little over \$7.7 million in surplus down \$82,000 in reserves. This report will be updated one more time so we will posted this again next month as the IBNR will effect a change and hopefully for the positive. The Expected Loss Ratio Analysis early on in January the actuary has us targeted at 1.3 and we are at .02 so this is a good January on the financials. The Lost Time Accident Frequency the shows zero lost time accident frequency so there is no per member report with is a good start. Executive Director was happy to report the Employment Practices Compliance Report shows 100% compliance and our newest member Pennsauken Township will have a year to get into compliance. The Regulatory Filing checklist will be updated as state filings are submitted next month. Chairman Mevoli said it was very good all our members are compliant which is an accomplishment.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Treasurer Pigliacelli reviewed the reports included in the agenda.

**Approving Payment of Resolution 22-12 February 2022 Vouchers**

<b>TOTAL 2021</b>	\$8,513.89
<b>TOTAL 2022</b>	\$1,268,807.82
<b>TOTAL</b>	<b>\$1,277,321.71</b>

**MOTION TO APPROVE RESOLUTION 22-12 FEBRUARY 2022 BILLS LIST**

Motion: Commissioner Shannon  
 Second: Commissioner Taraschi  
 Roll Call Vote: 10 Ayes - 0 Nays

**Approving Payment of Resolution 22-13 February 2022 Supplemental Vouchers – The purpose of this Supplemental Bills List was to void and reissue a lost check.**

<b>TOTAL 2021</b>	\$1,015,497.00
<b>TOTAL</b>	<b>\$1,015,497.00</b>

**MOTION TO APPROVE RESOLUTION 22-13 SUPPLEMENTAL BILLS LIST**

Motion: Commissioner Wolk  
 Second: Commissioner Taraschi  
 Roll Call Vote: 10 Ayes - 0 Nays

**Confirmation of January 2022 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	0.00
<b>2018</b>	48,687.00
<b>2018</b>	55,128.97
<b>2019</b>	53,385.21
<b>2020</b>	187,821.10
<b>2021</b>	19,533.10
<b>TOTAL</b>	<b>364,555.38</b>

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JANUARY 2022 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner Wolk  
 Second: Commissioner Taraschi  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Fund Attorney highlighted an amendment to Daniel's Law that was signed by Governor Murphy in January. Mr. Nardi said this is important since the question was raised at previous meetings, particularly after the passing of the law, regarding public officials home addresses that should not to be disclosed in an OPRA request. The challenge is how the clerks are supposed to know when a resident of the town fall into one of the covered categories of active or

retired law enforcement, judges federal or otherwise. As the amendment created an Office of Information Privacy. Mr. Nardi said is hard to find information on the office and it will take some time for them to implement procedures. Attorney Nardi wanted to make everyone aware because these questions are invariably going to come up as members receive OPRA requests. Members will be receive the information sometime in the future from DCI for the Office of Information Privacy or possibly from the League of Municipalities with information regarding the portal. Attorney Nardi said everyone will have to wait and see what procedures will be forthcoming from the Office of Information Privacy and how it will be implemented at the local level.

Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:**

Mr. Saville reviewed the monthly reports. Mr. Saville reminded members to please send in their Safety contracts and the list of their safety meetings. The usage for the MSI now streaming service, along with information on the MSI live training, which of course continues to be provided through the webinar format. There are certain topics that can involve practical training that can be done in person, they would have to be arranged through the MEL website. Please contact Andrea Felipe with any changes or updates to training administrators so that we can make sure everybody gets notifications when they need them.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 9/22/21 to 10/22/21 was included in the agenda on page 10. Mr. Cooney said unfortunately we can't say more about cyber but keep pushing forward with the requirements now because it's going to get tougher and tougher next year with the insurance market deductibles.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for January 2022 where there was a savings of 52% for January.

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 Taraschi
Second:	Commissioner DiAngelo
Roll Call Vote:	10 Ayes – 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

**MEETING ADJOURNED: 5:46 PM**

---

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