

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 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 the people of Ukraine and their suffering due to the war.

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	Absent
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 Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Tracy Ware, Gladys Driggins
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
Sara Lipsett, Cherry Hill Fire District
Bonnie Taft, Oaklyn Borough
Brian Morrell, Gloucester City
Kevin Roche, Haddonfield
Elizabeth Peddicord, Pennsauken Township
Lorraine Azzarano,

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 Colaianni	Hardenbergh Insurance
Terry Mason	M&C Insurance
Walt Eife	Waypoint Insurance

APPROVAL OF MINUTES: OPEN SESSION OF FEBRUARY 28, 2022

MOTION TO APPROVE THE OPEN MINUTES OF FEBRUARY 28, 2022

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

2022 MEL/RCF/EJIF Meeting & Retreat: The MEL, RCF and EJIF held their March meetings in conjunction with the MEL Annual Retreat. This year’s retreat was held on March 25th at the Princeton Marriott. The purpose of the retreat was to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. Executive Director said the meetings were well attended.

2022 MEL, MR HIF & NJCE JIF Educational Seminar: The 11th annual seminar will be conducted virtually on two half-day sessions: Friday, April 29th and Friday, May 6th 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 3** 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.

2022 PRIMA Conference – The JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in San Antonio from June 5-8. Please notify the Fund office if you are interested in attending.

Cyber Security Enrollment: D2 Cyber Security continues to work with member entities in the enrollment process of the program. Attached on **page 4** is a report from D2 showing what members have completed the enrollment. Executive Director said about half of the member municipalities have enrolled with a few whitelisted. Executive Director encouraged everyone to please jump on this as soon as possible since there is an aggressive schedule for the training and it is imperative that the remaining members provide their information and rosters to D2 Cyber Security. Members can contact Karen Read or the Executive Director with any questions.

MEL Cyber Liability JIF: A committee was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability. The committee is comprised of MEL Commissioners, Executive Directors and Professionals; to date the full committee has met twice to meet the target start-up date of January 1, 2023. Enclosed on **page 5** is a memorandum on the progress to date. Executive Director said the cyber market is very volatile and we are going to see retention increase next year. The retention right now is \$25,000 so it is very important that members send their rosters back for the training so we can begin phishing and training exercises.

2021/2022 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached on **page 6** are the directions to follow to complete the course. Executive Director said the JIF may possibly hold an in-person session with Mr. Nardi as we had done in the past pre-pandemic. Information will be sent sometime in late spring and may hold the training in a large facility like the Scottish Rite in Collingswood.

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.

Financial Disclosures: Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. We have been asked by the Division of Local Government Services to update the 2022 Fund Commissioner roster and expect a notice to be issued shortly.

Financial Fast Track: As in prior years, the financial fast track as of 12/31/21 is not available. The Actuary is in the process of completing year-end actuarials. This will be available for our next meeting.

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 is not available the actuaries are in the process of completing the year end financials this report will be available next month. The Expected Loss Ratio Analysis for February the actuary has us targeted at 3.46 and unfortunately we are at 10.54% due to an auto liability claims that is driving that up as shown we are already at 73% of our total on

auto liability for that one claim. The Lost Time Accident Frequency the shows .82 lost time accident frequency with five lost time accidents shown on the member report which were weather related. 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 shows the state filings that were submitted in March.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 22-15 March 2022 Vouchers

TOTAL 2021	\$49,290.00
TOTAL 2022	\$138,202.48
TOTAL	\$187,492.48

MOTION TO APPROVE RESOLUTION 22-15 MARCH 2022 BILLS LIST

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

Confirmation of February 2022 Claims Payments/Certification of Claims Transfers:

Closed	0.00
2018	205,334.49
2018	47,829.33
2019	24,564.77
2020	221,160.71
2021	28,140.01
TOTAL	527,029.31

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

Motion: Commissioner Wolk
 Second: Commissioner Gallagher
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney reminded there have been a few cases both in the fire and police departments with a couple of towns and issues that have been raised in the litigation centered around written policies and procedures and training. Mr. Nardi said they usually come to light in may instances where someone is looking to find some kind of leverage in their cases, such as lack of training records even if the training was conducted. It is tedious in many cases but we have to be

vigilant. Mr. Nardi reminded everyone to keep their training records up to date, SOPs with police and fire departments as well as policies and procedures and they are maintained and available if needed.

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. Mr. Saville said there were several questions recently regarding the CDL Licensing requirement and advised JA Montgomery is working with the local municipalities to try and determine if they can develop a program that will help satisfy the theory requirements portion of the training.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 12/01/21 to 12/31/22 was included in Appendix II of the agenda with 277 certificates. This is the annual report for the annual certificates. Executive Director reviewed the Cyber Compliance report as of February 28th. Collingswood recently completed their compliance and they will be reflected in the next report.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for February 2022 where there was a savings of 41.57% for February.

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 Gallagher
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: Executive Director said the Chairman and he discussed the April 25th meeting and though it would be best to hold one more meeting via Zoom in April and possible regroup in May possibly at the Scottish Rite.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

MEETING ADJOURNED: 5:48 PM

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