

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – APRIL 25, 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	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 Steve Andrick</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</b>
Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>

**FUND COMMISSIONERS PRESENT:**

Ken Cheeseman, Laurel Springs  
John Mulholland, Cherry Hill Fire District  
Bonnie Taft, Oaklyn Borough  
Brian Morrell, Gloucester City  
Kevin Roche, Haddonfield  
Elizabeth Peddicord, Pennsauken Township  
Lorraine Azzarano, Winslow Township Fire District  
Glenn Werner, Gibbsboro  
Steven Whalen, Magnolia Borough

**FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:**

Mark von der Tann	Edgewood Associates
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
Walt Eife	Waypoint Insurance

**APPROVAL OF MINUTES: OPEN SESSION OF MARCH 28, 2022**

**MOTION TO APPROVE THE OPEN MINUTES OF MARCH 28, 2022**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**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 progress is going well with 10 members with training in progress. A fair amount of members are enrolled and there are 13 members who still need to enroll. A reminder was sent late last week by D2 Cyber Security. Executive Director asked any members that have not enrolled yet to please do so.

**MEL Cyber Liability JIF** - As discussed last month, 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 met a few times to review progressive goals and discuss implementation measures to meet the target start-up date of January 1, 2023.

Regulations require that any new JIF initial application be accompanied by at least two resolutions from at least two local units noting the intent to join. Enclosed on **Page 5** is a resolution evidencing the Camden JIF's intent to join the New Jersey Cyber Risk Management Fund.

Executive Director Stokes asked Underwriting Manager Edward Cooney to provide an update on the New Jersey Cyber Risk Management Fund. Mr. Cooney said the MEL is looking to form a separate JIF solely for cyber and everything performed under the MEL today concerning cyber coverage and the MEL Cyber Risk Management Program would move on to this new Cyber JIF. The idea of this new JIF is to mirror what was done when the EJIF was formed in regards to the pollution program. In addition to coverage within the Cyber JIF it will also see what other services could be provided. Mr. Cooney said the Cyber JIF is in its initial stages but it is moving quickly and it is expected to have some details in the next couple of weeks.

**Motion to adopt Resolution 22-16 evidencing the Camden JIF’s intent to join the New Jersey Cyber Risk Management Fund on January 1, 2023 for Cyber Risk coverage.**

Motion:	Commissioner Wolk
Second:	Commissioner Gallagher
Roll Call Vote:	10 Ayes, 0 Nays

**MEL and RCF 2021 Financials** – Included on **Pages 6 & 7** is a memorandum sent out last week to the Executive Board outlining a surplus strengthening strategy for both JIFs. In February 2021, the Department of Labor changed the rules concerning coordinating workers’ compensation with the pension system on accidental disability pensions. This change cost the MEL approximately \$13 million. The 2021 COVID workers compensation claims will also cost the MEL an additional \$8 million in claims and associated IBNR. The MEL also experienced its second most expensive hurricane (Ida) that will cost an estimated \$8 million against its property claim budget of \$4 million.

Executive Director said as a result of the MEL and RCF will need to do surplus strengthening by adding \$23 million of income in 2021 fund year. To accomplish this, they will be calling in the premium deferral, charge 2021 Covid claims to its member JIFs and the RCF proposed an additional assessment of \$1 million. The 2020 Covid claims are staying with the MEL. The Camden JIF has budgeted the premium deferral of 15% in the lost fund contingency line from 2016 to 2021. As members may recall that decision was made by this Board funded at 100% instead of 85% which was a good decision otherwise, the Camden JIF would have had to come up with a \$1 million in surplus. So that key decision made in 2016 was a very good decision.

Executive Director said the Covid claims for 2021 totaled about \$509,000 and the RCF additional assessment is about \$25,000 that will come out of closed years fund. All totaled we are at about \$1.5 million in what this will cost us. The Camden JIF is still in very good shape, as far as our financial fast track at almost \$6 million there. Executive Director said more information will be provided and the MEL is going to enact this at their June meeting.

**Resolution to Amend Budget Cap Law:** Current regulations state that a municipality should limit any increase to its levy to 2% and limit any increase to appropriations to 2.5%, whatever is less over last year’s final budget. Municipalities will face difficulties in meeting the budget cap due to incurred workers’ compensation claims due to COVID-19, changes to the pension offset and a recent amendment to the sexual molestation statute of limitation.

These factors plus other costs to municipalities will not allow budgets to be capped at the current 2%. Enclosed on **Page 8** is a template resolution we are urging our members to adopt and submit to their legislative agent.

**MOTION TO APPROVE RESOLUTION 22-18 URGING LESISLATURE TO AMEND BUDGET CAP LAW**

Motion: Commissioner Shannon  
Second: Commissioner DiAngelo  
Vote: Unanimous

**2022 MEL/RCF/EJIF Meeting & Retreat:** The MEL, RCF and EJIF held their meetings in conjunction with the MEL Annual Retreat on March 25<sup>th</sup>. Commissioner Wolk's reports on those meetings appear in **Appendix II**.

**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 9** 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.

**2021/2022 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached on **page 10** 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.

Executive Director asked the Board if an in person session would of interest at the Scottish Rite to be conducted by Attorney Joseph Nardi. In response to the members opinion Executive Director said an in person seminar will be scheduled at the Scottish Rite in Collingswood and once the date is finalized the information will be distributed to members.

**Financial Disclosures:** JIF Commissioners can begin the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. The Division of Local Government Services has released Local Finance Notice 2022-06 containing filing instructions for local government officers. The JIF roster has been updated and emails with filing information have been sent to Fund Commissioners and Professionals. Please note the

filing deadline is April 30<sup>th</sup> and the Local Finance Board has issued violations in the past for not filing.

**May Meeting Date** – We are tentatively set to meet in person for our May meeting at the Scottish Rite in Collingswood.

**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 which indicates the changes that we discussed, as you can see the aggregate lost fund contingency changed \$990,000 the closed year reflecting the RCF additional assessment and 2021 Covid claims so all tolled \$1.9 in the negative with still \$5.9 million in surplus and over \$23 million in cash so the Camden JIF is certainly sitting financially sound. The Expected Loss Ratio Analysis for March 2022 the actuary has us targeted at 6.3 and we are at 10.5% a lot of what is driving that is the auto liability claims that we had earlier in the year. The Lost Time Accident Frequency for March 31, 2022 the shows .87 just at about the MEL average, The per member report is not available this month but will be provided next month..

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 22-17 April 2022 Vouchers**

<b>TOTAL 2021</b>	\$57,392.92
<b>TOTAL 2022</b>	\$2,220,727.05
<b>TOTAL</b>	<b>\$2,278,119.97</b>

**MOTION TO APPROVE RESOLUTION 22-17 APRIL 2022 BILLS LIST**

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

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

<b>Closed</b>	0.00
<b>2018</b>	28,683.94
<b>2018</b>	51,531.40
<b>2019</b>	270,684.14
<b>2020</b>	459,670.46
<b>2021</b>	155,592.84
<b>TOTAL</b>	<b>966,162.78</b>

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

Motion: Commissioner Wolk  
Second: Commissioner Shannon  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Fund Attorney discussed the widely publicized regulated cannabis which is now available to everyone, but for our purposes members should be discussing this with their Chiefs and municipal or labor attorneys rather quickly. There has not been a whole lot of guidance that has come out of the attorney general's office. There was a directive back on April 13th which was just a summary, but a reminder that law enforcement agencies can not take employment action against an officer or law enforcement officer if they have used marijuana but not tested positive. The only way anyone could begin to take action would be if someone is obviously impaired. State Chief's Association has weighed in with a memo which was issued just two days after the Attorney General's directive and it points out the conflicts and the difficulties, but essentially, it is now at the local level for enforcement or how it is to be handled. It is anticipated that the MEL will be distributing a summary of what has been seen up to this point because there is no real answer as to how it can be approached. It is different from alcohol intoxication, of course, because we don't have a verifiable method of testing for impairment if someone has used marijuana. Attorney Nardi said at this point, to avoid employment actions, it is important to consult with our Chiefs and labor council to come up with a plan. Attorney Nardi said members should not ignore fire officials or any fire personnel including those operating heavy equipment. Attorney Nardi said the conversation should be had across the board.

Attorney Nardi also discussed the erosion of protections on OPRA and everyone should be very careful every time responding to a request.

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 everyone should review their hierarchy reports to make sure that are up to date because PEOSHA has resumed safety enforcement inspections.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 2/22/21 to 3/22/22 are listed on pages 32 and 33 with 12 certificates. This is the annual report for the annual certificates. Executive Director reviewed the Cyber Compliance report as of March 31st. There were a total of 91 Covid-19 claims reported

during the first quarter representing 515 of total injuries, which is an increase from 43% reported in the 4<sup>th</sup> quarter of 2021.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for March 2022 where there was a savings of 66% for March. Ms. Goldstein reviewed the 2022 1<sup>st</sup> Quarter Workers Compensation Injury Review

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 Hill
Vote:	Unanimous

**MEETING ADJOURNED: 5:48 PM**

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