

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 23, 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:

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| 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:

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| Sharon Eggleston | City of Camden | Present |
| M. Gary Passanante | Borough of Somerdale | Present |
| Edward Hill | Borough of Lawnside | Present |

APPOINTED OFFICIALS PRESENT:

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| Executive Director/Administrator | PERMA, Risk Management Services Bradford Stokes, Karen A. Read, Crystal Chuck |
| Attorney | Brown & Connery Joseph Nardi, Esquire |
| Claims Service | CompServices Tracy Ware, Gladys Driggins Steve Andrick |
| Safety Director | J.A. Montgomery Risk Control Harry Earle |
| Treasurer | Elizabeth Pigliacelli |
| Managed Care | Consolidated Services Group Jennifer Goldstein |
| Underwriting Manager | Conner Strong & Buckelew |

FUND COMMISSIONERS PRESENT:

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

FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:

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| 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 APRIL 25, 2022

MOTION TO APPROVE THE OPEN MINUTES OF APRIL 25, 2022

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| 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 3** is a report from D2 showing what members have completed the enrollment. Executive Director said the enrollment listing shows members enrolled and anything in red is a change from last month. Progress is going well with over 21 members in actual training. Executive Director thanked everyone for getting up to speed but there are still nine members that have not enrolled. The Executive Committee made the determination that this was extremely important to get this program up and running, so if your town has not enrolled please send your information to D2 Cybersecurity.

MEL Membership Renewal - The Fund is scheduled to renew their MEL membership effective July 1, 2022. Enclosed in the agenda on **Page 4** is Resolution 22-19 renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2022 through June 30, 2025.

MOTION TO ADOPT RESOLUTION 22-19 AND EXECUTE THE AGREEMENT RENEWING THE FUND'S MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR THE

PERIOD OF JULY 1, 2022 THROUGH JUNE 30, 2025.

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| Motion: | Commissioner Gallagher |
| Second: | Commissioner Wolk |
| Vote: | Unanimous |

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 6** 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 31, 2022. The credit will continue to be extended to the member’s municipal manager/administrator or authority executive director.

Power of Collaboration: Enclosed on **Page 7** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights a variety of factors that will affect municipal insurance budgets and asks municipalities to adopt a resolution to urge the New Jersey legislature to amend the budget cap law.

MEL – Cyber News: Included on **Pages 8 & 9** in the agenda is a copy of May’s MEL Cyber News. This focuses on two members claims with special attention to the claims process. Princeton pushed this out on njmel.org and the MEL app last week.

Auto IDs/WC Posters/Certificates: The underwriting team is in the process of uploading these 2022 documents into Origami for members to download on an as-needed basis.

To access please follow these steps after logging in:

1. Click on Members (ignore menu that appears)
2. Click on MEL ID (orange color)
3. On Right-hand panel look for Files and click on All Files

Auditor & Actuary Year-End Reports: The financial audit for the period ending December 31, 2021, will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

June Meeting Date – A decision will be made in the next several weeks to determine if we will be meeting in person in Collingswood for our June meeting. The Executive Committee decided to continue to meeting via Zoom through the summer months since the Covid number seem to be going up. Attendance is also increased using Zoom. The Committee will revisit and possibly resume in person meetings in September. Right now the JIF is advertised for Zoom meetings.

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 revised Financial Fast Track as of December 31, 2021 which is a little better news if members recall we were at \$5.9 million surplus. The IBNR made some adjustments after our last meeting so the December revised surplus is at \$6.2 million. The January 31, 2022 report shows a \$6.1 million surplus with a lot of minor reserve changes as can be seen in all the years. The February 2022 report shows a small loss of \$38,000 mostly case reserves standing at \$6.1 million. The JIF is standing at \$25.4 million in cash which is very strong.

The Expected Loss Ratio Analysis for April 2022 the actuary has us targeted at 10% and we are at 17% auto liability workers comp driving that down. The Lost Time Accident Frequency for April 2022 at 1.14 just above the MEL average. The per member report is fairly high but hopefully it will level off in May. The remaining reports are for informational purposes.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 22-20 May 2022 Vouchers

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|-------------------|---------------------|
| TOTAL 2022 | \$177,578.58 |
| TOTAL | \$177,578.58 |

MOTION TO APPROVE RESOLUTION 22-20 MAY 2022 BILLS LIST

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

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

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|---------------|-------------------|
| Closed | 0.00 |
| 2018 | 18,180.42 |
| 2019 | 26,809.07 |
| 2020 | 62,091.59 |
| 2021 | 97,463.90 |
| 2022 | 102,870.16 |
| TOTAL | 307,415.14 |

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

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| Motion: | Commissioner Shannon |
| Second: | Commissioner DiAngelo |
| Vote: | Unanimous |

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney said has followed up with several of the defense attorneys on some new cases that were discussed regarding upcoming conferences.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Directors report was enclosed on pages 27-29.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 3/22/21 to 4/22/22 are listed on pages 30-34 with 26 certificates. This is the annual report for the annual certificates. Executive Director reviewed the Cyber Compliance report as of April 30th.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for April 2022 where there was a savings of 47.06% for April and Year to Date savings of 52.85%..

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:

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| Motion: | Commissioner Taraschi |
| Second: | Commissioner Passanante |
| Roll Call Vote: | 10 Ayes – 0 Nays |

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

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| Motion: | Commissioner Taraschi |
| Second: | Commissioner Shannon |
| Vote: | Unanimous |

MEETING ADJOURNED: 5:35 PM

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