

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JULY 25, 2022
MEETING HELD ELECTRONICALLY AT 5:15 PM**

Meeting of Executive Committee called to order by Secretary M. James Maley. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2022 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present (telephonically)
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 Bradford Stokes, Karen A. Read,
Attorney	Brown & Connery Joseph Nardi, Esquire
Auditor	Bowman & Company
Claims Service	CompServices 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:

Sarah Lipsett, Cherry Hill Fire District
John Mulholland, Cherry Hill Fire District
Brian Morrell, Gloucester City
Bonnie Taft, Oaklyn
Kevin Roche, Haddonfield
Lorraine Azzarano, Winslow Township Fire District
Mario DiNatale, Voorhees Township
Glenn Werner, Gibbsboro
Patricia Hendricks, Pine Hill

FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Meredith Storch	Conner Strong & Buckelew
Ray Corry	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Peter DiGambattista	Associated Insurance Partners
Jen Olsen	Hardenbergh Insurance
Terry Mason	M&C Insurance
Walt Eife	Waypoint Insurance

APPROVAL OF MINUTES: OPEN SESSION OF JUNE 27, 2022

MOTION TO APPROVE THE OPEN MINUTES OF JUNE 27, 2022

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

Cyber Security Enrollment: D2 CyberSecurity continues to work with member entities in the enrollment & training process of the program. Attached on **Page 3** is a report from D2 showing the status of each member.

Executive Director said there is pretty good progress on the training. The users are listed in column four showing the fishing results that is not a positive thing it means your employees clicked on a bad email so the D2 CyberSecurity folks view it as successful and the percentage is listed in that column. The point of contacts are notified when this happens. The towns listed in yellow have not enrolled in the training to date. Haddonfield and Voorhees have submitted their user lists. Executive Director encouraged all towns to enroll and complete the training as we are seven months into the training. The MEL Cyber JIF is progressing and will definitely be talking about this type of training and making it a requirement if not the deductible will be higher than the the \$25,000 currently. Executive Director thanked everyone that has participated thus far. Over half of the members are over the 50% mark with training progress.

Membership Renewals: The Camden JIF has twenty-four members scheduled to renew fund membership; renewal documents will be sent out in the next several weeks.

2023 Renewal - Members and Risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2023 underwriting renewal with an August 31st completion date. We will issue an email with additional directions once the underwriting system link is sent. Executive Director said the renewal email should be sent tomorrow so please keep an eye out for that as we are trying to complete the renewal by August 31st.

2023 Underwriting Renewal Memo (Pages 4-6) - The MEL Underwriting Manager released a reminder to all MEL members and Risk Management Consultants in preparation of the 2023 renewal. This memo gives a brief overview of the critical exposure collection items that are included in Origami as well as information contained in the MEL Coverage Bulletins.

Cyber JIF Filing – As previously reported, the MEL had researched the idea of forming a Cyber JIF which will provide coverage and jointly purchase basic risk control services to help protect members from this exposure. PERMA has formally filed with the New Jersey Departments of Banking and Insurance and Community Affairs to form the JIF. We will keep the members informed once a response is received.

2022 Coverage Documents: The fund office has uploaded member policies to the Fund’s Risk Management Information System (Origami). We will email Fund Commissioners and Risk Management Consultants when the process is complete. The MEL RMIS system with Origami will only store policies for 3 years so it is imperative that members download the policies and save them on their local system to comply with record retention requirements.

2021 Audit Report and Actuary Valuation Report – The 2021 Audit Report, Actuarial Certification & Statement of Actuarial Opinion has been filed with the NJ Department of Insurance and Community Affairs. The Synopsis of the Audit has been advertised in the Fund’s newspaper.

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 April 30, 2022 shows a \$389,000 decrease from the prior month due to reserve changes, but the Fund still has \$4.9 million in surplus. The May 31st report shows a gain of \$83,000 from the prior month and is over the \$5 million mark in surplus again with over \$24.5 million in cash. The Expected Loss Ratio Analysis for June 2022 the actuary has us targeted at 19%, and we are at 27%, the driving forces in that is liability and workers comp but not too bad of numbers at the halfway point of the year. Lost Time Accident Frequency for June 2022 is at 0.93 in the middle of the pack and below above the MEL average with only two lost time accident in June. The Compliance report showing everybody in compliance with Pennsauken well underway for compliance and the JIF will get back to our usual hundred percent compliance.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 22-23 July 2022 Vouchers

Fund Year 2021	\$375.00
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TOTAL 2022	\$1,497,235.21
TOTAL	\$1,497,610.21

MOTION TO APPROVE RESOLUTION 22-23 JULY 2022 BILLS LIST

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

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

Closed	0.00
2018	27,247.08
2019	45,158.04
2020	26,680.07
2021	184,707.95
2022	122,405.32
TOTAL	406,198.46

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

Motion: Commissioner Wolk
 Second: Commissioner Shannon
 Vote: 9 Ayes, 0 Nays

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney discussed the Comptroller's Report issued on July 7th which sited some violation on a sampling of municipalities throughout the State that were not in compliance with vacation and sick leave time from 2007 and 2010 laws. Attorney Nardi said the Camden JIF does have compliance 100% as the Executive Director mention with newest member Pennsauken Township working towards that goal; with all municipalities that completed their checklist policies may be in existence. Mr. Nardi encouraged all members to have their legal counsel and auditor review to make sure that what is written in their policies is compliant with those two laws that were sited.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Directors report was enclosed on pages 24-26. Mr. Harry Earle reported the Safety Expo is being conducted once again. Those topics that require any kind of practical training like confined space or forklift safety can be done in person and arranged through the MEL website. Please contact Andrea Felipe with any changes or updates to training administrators. Please be sure that you periodically review your hierarchy reports to make sure training is up to date. PEOSH Safety Enforcement Inspections have returned on site however they will not be notifying folks of their

intention to visit beforehand. There will be a regional training on PEOSH visits and what to expect in October with dates yet to be determined.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 5/22/21 to 6/22/22 are listed on pages 27-29 with 16 certificates. This is the annual report for the annual certificates. Executive Director reviewed the Cyber Compliance report as of June 31st.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for June 2022 where there was a savings of 59.74% for May and Year to Date savings of 53.89%. Ms. Goldstein also provided a review of the Work Comp Summary enclosed on page 33 of the agenda.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Secretary James Maley 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 Gallagher
Second:	Commissioner Shannon
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:35 PM

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