

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 22, 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**

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 Joseph Hrubash, Karen A. Read
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Attorney	Brown & Connery Joseph Nardi, Esquire
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Auditor	Bowman & Company
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Claims Service	CompServices Gladys Driggins Tracy Ware, Stephen Andrick
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Safety Director	J.A. Montgomery Risk Control John Saville
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Treasurer	Elizabeth Pigliacelli
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Managed Care	Consolidated Services Group Jennifer Goldstein
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Underwriting Manager	Conner Strong & Buckelew
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FUND COMMISSIONERS PRESENT:

Ken Cheeseman, Laurel Springs
Ari Messinger, Cherry Hill
Sara Lipsett, Cherry Hill Fire District
Brian Morrell, Gloucester City
Bonnie Taft, Oaklyn
Kevin Roche, Haddonfield
Lorraine Azzarano, Winslow Township Fire District
Stephen Whalen, Magnolia Borough

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 JULY 25, 2022

MOTION TO APPROVE THE OPEN MINUTES OF JULY 25, 2022

Motion:	Commissioner Wolk
Second:	Commissioner Taraschi
Vote:	Unanimous

CORRESPONDENCE: NONE

2023 RFQ – Fair & Open Process – Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2023 through December 31, 2023.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorneys
- Fund Auditor
- Fund Internal Auditor
- Fund CDL Drug & Alcohol Monitor
- Fund Treasurer

Motion to Authorize the Fund Office to Advertise for Request for Qualifications

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

Cyber Security Enrollment: D2 Cyber Security 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 as we have seen bulletins from the Underwriting Manager cyber is a serious issue right now. It is a touch marketplace, and a tough time and public entities are top three targets for the bad guys. The employee awareness aspect of it continues to be the top cause for cyber liability claims.

Membership Renewals: The Camden JIF has twenty-four members scheduled to renew fund membership; renewal documents were sent out on August 10th & 11th. One renewal has been received so far from Magnolia

2023 Renewal - Members and Risk Managers have received an email with a link to renewal worksheets - to begin the 2022 underwriting renewal with an August 31st completion date. Executive Director emphasized the need for members to get the information back in in a timely manner. It allows the underwriting manager to get out to the marketplace and provide firm numbers much earlier for the budgeting process.

Safety Incentive Program – Optional Safety Award – The notice for the 2022 Optional Safety Award was recently sent to member entities. This is a \$1,000 reimbursable grant to members to purchase safety related items or training.

All paperwork and vouchers must be returned to the fund office by the end of the year. The notice appears on **Pages 4 & 5**.

Safety Expo – (Page 6) The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's public works, water & wastewater employees.

The Safety Expo will be held on September 7th at the Camden County Emergency Services Training Center in Blackwood. To register for any of the training session, please go to the MSI LIVE Schedule and click on the selected course name/date.

2022 Coverage Documents: The fund office has uploaded member policies to the Fund's Risk Management Information System (Origami). An email was sent to Fund Commissioners and Risk Management Consultants when the process was 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.

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 June 30, 2022 was not included in the agenda but was sent to everyone before the meeting. The Fund has \$4.9 million in surplus. It should be noted that since this time last year though we are down \$1.3 million in surplus and that is directly related to the investments in the JCFMI the rates are going up right now in the marketplace and we have bonds that have not matured yet but once they do we will be able to recoup some of those funds. Lost Time Accident Frequency for July 2022 is at 0.79 which is great and the three year average is at 1.24 which equates to the amount of surplus the JIF has been able to generate. It also shows the risk control program is working really well as the claims management program. The EPL

POL Compliance report showing everybody in compliance with new member Pennsauken well underway for compliance. Executive Director said just as discussed with the cyber program the EPL POL is equally as important because if members are not in compliance deductibles and co-pays will go up.

In response to Commissioner Shannon, Executive Director said the MEL has been working on a model policy for cannabis for non-CDL employees and we will forward the information on to members shortly.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda. The Treasurer reported in her report that the interest investment in her report was for the month of July not June.

Approving Payment of Resolution 22-24 August 2022 Vouchers

Fund Year 2021	\$500.00
TOTAL 2022	\$150,192.49
TOTAL	\$150,692.49

MOTION TO APPROVE RESOLUTION 22-24 AUGUST 2022 BILLS LIST

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

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

Closed	0.00
2018	3,470.68
2019	13,919.94
2020	30,643.57
2021	184,707.95
2022	122,405.32
TOTAL	446,938.89

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

Motion: Commissioner Shannon
 Second: Commissioner Taraschi
 Vote: 10 Ayes, 0 Nays

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Directors report was enclosed on pages 23-25. Mr. John Saville reviewed the report for July, 2022 and reminded members to review their hierarchy reports in the learning management system so that everyone is up to date on their training. A regional training will be held on October 4th and the topic will be PEOSH visits and what to do when they get there. Invitations will go out shortly.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 6/22/21 to 7/22/22 are listed on pages 26-29 with 21 certificates. Executive Director reviewed the Cyber Compliance report as of July 31st.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for July 2022 where there was a savings of 46.19% and Year to Date savings of 53.45%.

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 Passanante
Roll Call Vote:	10 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: Commissioner Shannon thanked the JIF for the Special Recognition Award of \$500 for their Public Works Department that went over thirteen hundred days would a lost time accident. Chairman Mevoli said excellent job and please let the public works department know that.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:49 PM

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