

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – SEPTEMBER 26, 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	Absent
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>
Auditor	Bowman & Company
Claims Service	CompServices <b>Gladys Driggins Tracy Ware, Stephen 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  
Ari Messinger, Cherry Hill  
John Mulholland, Cherry Hill Fire District  
Brian Morrell, Gloucester City  
Bonnie Taft, Oaklyn  
Kevin Roche, Haddonfield  
Lorraine Azzarano, Winslow Township Fire District  
Stephen Whalen, Magnolia Borough  
Glenn Werner, Gibbsboro

**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 AUGUST 22, 2022**

**MOTION TO APPROVE THE OPEN MINUTES OF AUGUST 22, 2022**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**2023 RFQ – Fair & Open Process** – As reported last month, some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office has advertised for Requests for Qualifications for Fund Professionals with responses due back October 18, 2022. A report will be provided at our October meeting.

**Cyber Security Status Report:** 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 there are 7 towns that have not enrolled or completed the next steps. Executive Director asked the Fund Commissioners from those towns to provide any assistance to try and get the cyber training started. This is required training for the MEL Cyber Risk Management Program. We have reached out to these towns but have not had any success just yet.

**Cyber JIF Filing:** The MEL has now completed its second submission of necessary documents for approval of the formation of the Cyber Joint Insurance Fund; target date to be operational is 1/1/23. The MEL Underwriting Manager has been working with the Chertoff Group, who were awarded a contract in June to review the current program. A meeting of the Cyber Sub-Committee will be scheduled to review revised minimum standards and coverage recommendations for the new JIF. Executive Director asked Underwriting Manager Edward

Cooney to provide recap of the new Cyber JIF. Mr. Cooney said there is a need for a better solution for cyber security and insurance risk management into the future. The claims are exploding for cyber and the costs are increasing tremendously. The Cyber JIF will be similar to the way the MEL dealt with things in the past, whether it be the creation of the MEL in the 1980's all the way through pollution issues two decades ago with the EJIF solution. The Cyber JIF is a similar concept for Cyber security. This will provide the assurance that members are used to but will also include key cyber risk control services. Employee training will be included in the program, so that costs will be covered as well as vulnerability management scanning and key security services that are required in the program now. Mr. Cooney said updates will be released shortly.

**Cybersecurity Awareness Month (October):** The MEL encourages members to get proactive with cybersecurity items for their own organizations and visit the website. The MEL will be sending releases each week about the week's theme and what everyone can do to participate.

**Borough of Barrington** – The Borough has requested a payment plan for a recently settled employment claim. The JIF has done this for numerous member entities in the past. **Page 4.** Executive Director said the Borough of Barrington requested a payment plan for employment claim in the amount of \$24,589.00. The Camden JIF has done this in the past for our members, where they can stretch their repayments to us over the next three years. Executive Director said with no questions being heard a motion to approve would be in order.

#### **Motion to Approve a payment plan for the Borough of Barrington**

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Roll Call Vote:	9 Ayes, 0 Nays

**Residual Claims Fund, EJIF & MEL** – The RCF, EJIF & MEL all met on Wednesday, September 7, 2022, at Forsgate Country Club. Commissioner Wolk's report is attached in Appendix II. The next meetings will be hold on October 19, 2022 in person.

**Membership Renewals:** The Camden JIF has twenty-four members scheduled to renew fund membership; renewal documents were sent out in mid-August. To date, we have received back 12. Executive Director asked any member that has not submitted their renewals to please send to the Fund Office as soon as possible.

**EJIF PFOA/PFAS (Forever Chemicals) 2023 Coverage** – The EJIF Board adopted an endorsement establishing a sub-limit on coverage of Perfluorooctanoic acid (PFOA and Perfluorooctane Sulfonate (PFOS). The attached claims sweep letter was recently sent to members along with a copy of the endorsement that will be effective on January 1, 2023.

Executive Director asked Michael Avalone EJIF Underwriter to give an update on the EJIF 2023 coverage. Mr. Avalone said in the industry it is not unusual when coverage shrinks or is completely taken away. It is necessary because within the current context of a claims made policy the current year, when the coverage is broader, it is important to have knowledge of a claim and should be in written form. The information is needed to pin the claim to a more robust program of coverage in 2022 than what it will look like in 2023. The industry is shrinking away from providing PFOS and has been for a handful of years it is now catching up to us, as far as the EJIF is concerned. The coverage committee for the EJIF rather than totally shy away from the matter has decided to continue with what the EJIF currently has in terms of de minimis coverage for landfills, with a \$50,000 defense limit. The EJIF will provide modicum of coverage \$25,000 limit for defense with a \$1

million aggregate for the year for all PFAS claims. Mr. Avalone said this does broaden the marketplace for excess insurance. The EJIF will be back in the market for excess insurance and the EJIF already has a commitment from the incumbent carrier for no increase or perhaps a small decrease, especially with the action the EJIF has taken with respect to PFAS.

Mr. Avalone said PFAS are forever chemicals used in firefighting foam and Teflon pans in the past, as well as a whole host of other exposures, where this chemical was used as a hardener. Mr. Avalone said members can contact him at any time for more detail with respect to this coverage.

**League of Municipalities Magazine:** Included on **Pages 9 & 10** of the agenda is an article for the League magazine that discusses the inflationary pressures on 2023 insurance budgets. Executive Director encouraged everyone to take a look at the article with the renewal approaching the MEL is looking at a tough renewal with an approximate 10% increase

**Power of Collaboration:** Enclosed on **Page 11** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges.

**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 12 & 13**.

**2023 Budget** - The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 17<sup>th</sup>.

**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 July 31, 2022 showing \$5.2 million in surplus a nice gain of about \$243,000 over the prior month. The Loss Ratio Report reflects the actuary target at 31% and the JIF is just below the target at 30%. Lost Time Accident Frequency for August 2022 is at 0.86 which is excellent numbers for this time of year, despite the fact that the JIF had 4 lost time accidents in August. Overall, the JIF is doing very well as we are moving into September. The remaining reports were 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 22-24 August 2022 Vouchers**

<b>Fund Year 2021</b>	\$500.00
<b>TOTAL 2022</b>	\$149,539.02
<b>TOTAL</b>	\$150,039.02

**MOTION TO APPROVE RESOLUTION 22-24 AUGUST 2022 BILLS LIST**

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

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

<b>Closed</b>	0.00
<b>2018</b>	90,925.72
<b>2019</b>	81,749.13
<b>2020</b>	206,690.67
<b>2021</b>	71,819.14
<b>2022</b>	126,316.42
<b>TOTAL</b>	<b>577,501.08</b>

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

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

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said the RFQs have been sent to all defense panel and he will be reviewing those as they are received. Attorney Nardi also referenced the memo contained on page 11 of the agenda at the end on the conclusion it references the 234-page risk management handbook the Power of Risk Management that was issued back in November 2020. Mr. Nardi recommended this to any member of any governing body and professionals and department heads. It is important for everyone to be aware of it and it answers many questions regarding how the JIFs are administered and most importantly there are a lot of references to the cases that have been established along with statutes we face every day in litigation. Attorney Nardi discussed basic tort claim notices and litigations what our defense panel faces everyday in these cases. There are various immunities that are available to us in the litigations that may allow the cases to be dismissed. Inspection reports, inspection programs and serious maintenance of records can really help our defense attorneys in these cases.

Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:**

Safety Directors report was enclosed on pages 31-33. Mr. John Saville reviewed the report for August, 2022 and reminded members to review their hierarchy reports in the learning management system so that everyone is up to date on their training. Two regional training will be held on

October 4th and October 6<sup>th</sup> the topic will be PEOSH visits and what to do when they get there. Invitations have been sent out and it is a requirement for the safety incentive program.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 7/22/22 to 8/22/22 are listed on pages 34-35 with 8 certificates. Underwriting Manager Ed Cooney reviewed the Cyber Compliance report as of August 31<sup>st</sup> and said if there were any questions please contact the Underwriting office.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for August 2022 where there was a savings of 45.38% and Year to Date savings of 52.82%.

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:	9 Ayes – 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

**MEETING ADJOURNED: 5:53 PM**

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