

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 27, 2023
MEETING HELD AT COLLINGSWOOD COMMUNITY CENTER
AT 5:00 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 2023 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:

Gary Passanante	Borough of Somerdale	Present
Edward Hill	Borough of Lawnside	Present
Kenneth Cheeseman	Borough of Laurel Springs	Present

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Bonnie Taft, Oaklyn
Ken Cheeseman, Laurel Springs
Kevin Roche, Haddonfield
Elizabeth Peddicord, Pennsauken Twp
John Foley, Cherry Hill Fire District
Damon Burke, Camden City

RISK MANAGEMENT CONSULTANTS PRESENT:

Danielle Colaianni	Hardenbergh Insurance
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Frank Covelli	PIA
Michael Avalone	Conner Strong & Buckelew
Jaelyn Lindsey	Conner Strong & Buckelew

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 23, 2023

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 23, 2023

Motion:	Commissioner Wolk
Second:	Commissioner Passanante
Vote:	Unanimous

CORRESPONDENCE: NONE

Executive Board Vacancy – As discussed at last month's meeting, there is a vacancy for an alternate on the Executive Board. The Nominating Committee discussed this and are recommending Laurel Springs Administrator Ken Cheeseman to fill the vacancy.

Motion to Nominate Ken Cheeseman as an Alternate Member of the Executive Committee

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Vote:	8 Ayes, 0 Nays

Cyber Security Status Report - Attached on Page 3 is the monthly status report from D2, recapping members' participation and training to date. Currently the 2023 Q1 Campaign is in process running; these phishing values will be updated when the March report comes around.

Executive Director made note that Voorhees did complete their whitelisting and onboarding and will begin their cyber training very soon. Hi-Nella did reach out and are in the process of getting information to D2 and the others towns highlighted in yellow will hopefully begin the process shortly.

NJ Cyber JIF: The Cyber JIF held a meeting on February 10, 2023, via Zoom. Included on Page 4 & 5 is Commissioner Wolk's report of the meeting. All documents related to the Cyber

JIF program are being posted on the MEL website until the Cyber JIF's website is created and can be found at <https://njmel.org/mel-safetyinstitute/resource-center/public-officials/public-officials-cyber-risk-control/cyber-jif/>

Effective January 1, 2023, only compliance with the Cyber JIF levels will qualify for deductible recoveries if a member suffers a cyber claim – if member was not compliant with prior Tier 1 and 2 levels. Those members that were compliant will have a \$0 deductible during 2023.

Executive Director called on Underwriting Manager Edward Cooney to give an update on the new Cyber JIF. Mr. Cooney said the Cyber JIF is here there are redefined requirements so all members should be sure to check into that with their IT teams. A lot of members are grandfathered in for the deductibles for 2023 but in 2024 everyone will need to work on the new program. The Cyber JIF is wonderful and the first of its kind across the country at this time no one else is doing the all the risk control and services that the Cyber JIF is bringing to the membership. In response to Commissioner Shannon, Underwriting Manager said more information will be coming out shortly where members can be reimbursed for the cost of training with any approved panel of cyber vendors. More information will be forthcoming.

Safety Incentive Program – Optional Safety Award – This is a final reminder for members to submit documentation for the 2022 Optional Safety Award. 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 March 20th. The notice appears on **Pages 6 & 7**.

2023 MEL, MR HIF & NJCE JIF Educational Seminar: The 12th annual seminar will be conducted virtually on two half-day sessions: Friday, April 21st and Friday, April 28th from 9AM to 12PM. The seminar is expected to qualify 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 8 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.

2023 MEL/RCF/EJIF March 24th Meeting & Retreat: The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 24th at the Princeton Marriott. The purpose of the retreat is to provide the sub-committees of the MEL with an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.

MEL JIF 2023 Renewal: The MEL Underwriting Manager hosted an informational session on Monday February 13, 2023, at 10:00AM via Zoom to provide an overview of the MEL's 2023 Insurance Renewal, including a look back at the marketplace challenges, renewal changes and 2024 outlook. The webinar will be available on the MEL website.

Elected Officials Training: The MEL’s Annual Elected Officials Seminar is not yet available through the MEL Safety Institute. Once uploaded, directions on how to access the course will be distributed. 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, 2023. The credit will continue to be extended to the member’s municipal manager/administrator or authority executive director.

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 reviewed the Financial Fast Track as of December 31, 2022 the statutory surplus at \$4.4 million in surplus with a small hit of \$498,000 which is from the year end actuary report for the IBNR. Executive Director also reviewed the Expected Loss Ratio Analysis for January where the actuary projected 1.29% we are currently a close to 1.01% so trending well. On the Lost Time Accident Frequency, the January 31 2023 report at 0.68. The Regulatory Filing checklist will be updated as we submit our state filings. The EPL POL Compliance shows all members at 100% compliance. It is that time again for another two-year cycle where updates to personnel manuals and managers and supervisors training will be due. Information will be sent to members in the near future. Regulatory Filing Checklist shows updates for the regulatory filings recently completed.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 23-10 February 2023 Vouchers

TOTAL 2022	\$4,038.75
TOTAL 2023	\$1,112,828.28
TOTAL	\$1,116,867.03

MOTION TO APPROVE THE FEBRUARY 2023 VOUCHERS RESOLUTION 23-10

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

Confirmation of January 2023 Claims Payments/Certification of Claims Transfers:

Closed	.00
2019	88,987.67
2020	65,836.24
2021	23,626.53
2022	354,263.24
2023	284.95
TOTAL	523,998.43

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JANUARY 2023 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner DiAngelo
Second: Commissioner Taraschi
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed a case recently decided on February 16th by the NJ Supreme Court that impacts JIFs throughout the state. Attorney Nardi said it is hard to say if it has any application to any cases in the Camden JIF at this particular time, but the facts of the case are unique. This was a case in Long Branch where the private carrier provided coverage to Long Branch in excess of their SIR and the issue was what would be considered excess. Attorney Nardi said there is a significant difference between a JIF and an insurance company. JIF's share the risk collectively within the membership and approach losses in a different way. One of the Camden JIF defense attorney's Fran Donnelly took this case to the Supreme Court not in concerning another JIF and won. Attorney Nardi said the case was handled very well with a successful outcome.

SAFETY DIRECTOR:

Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. Mr. Saville recommend that members review their hierarchy reports in the learning management system. Be sure that your training is up to date and reminded members to notify any changes in training administrators to Andrea Felipe of JA Montgomery. The Safety contracts have gone out and are due by March 31st with a list of Safety Committee meeting dates. Mr. Saville said there will be a Safety Breakfast this year possible in May and the date will be forthcoming.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 12/22/22 to 1/22/23 was included in the agenda on pages 29 – 30. Underwriting Manager Edward Cooney reported his team did a presentation on the MEL JIF renewal which can be found on the MEL website in case anyone would like to view. Jonathon Tavares did most of the work on the presentation. Details on the new Cyber program will be coming out in the next month or so. If anyone needs any assistance, please reach out to the Underwriting Office.

Executive Director said the Camden JIF will have to look into funding new property appraisals next year. The last time the Camden JIF completed property appraisals was in 2016. Underwriting Manager said the insurance market saw many more property claims. Due to the fact that property claims where property valuations were not up to date, and cost due to inflation the insurance industry has made the call for a huge push for true valuations so they can price properly. Mr. Cooney said this is one of the big items the MEL is working on this year.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider thanked the board for the reappointment for 2023. Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for January 2022 where there was a savings of 45.96%. Ms. Goldstein said if anyone needs workers comp ID cards to reach out to her office for a supply.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: The Claims Committee held a Zoom Phone meeting on Friday, where all claims were reviewed and discussed and minutes that would normally be reviewed in the Executive Session. At this time a motion to accept the committee's recommendations on the claims as discussed, and review would be in order.

MOTION TO GO INTO CLOSED SESSION

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

MOTION TO GO INTO CLOSED SESSION

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
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: 5:41 PM

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