

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 27, 2023
MEETING HELD VIA ZOOM
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 Gladys Driggins, Stephen Andrick
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Bonnie Taft, Oaklyn
Kevin Roche, Haddonfield
Elizabeth Peddicord, Pennsauken Twp
John Foley, Cherry Hill Fire District
Damon Burke, Camden City
Cass Duffey, Collingswood
Millard Wilkinson, Berlin Borough
Glenn Werner, Gibbsboro
Brian Morrell, Gloucester City
Lorraine Azzarano, Winslow Township Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Danielle Colaianni	Hardenbergh Insurance
Chris Roselli	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
Donald Sciolaro	PIA
Jaclyn Lindsey	Conner Strong & Buckelew
Jennifer Davis	PERMA

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 27, 2023

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 27, 2023

Motion:	Commissioner Wolk
Second:	Commissioner Passanante
Vote:	Unanimous

CORRESPONDENCE: NONE

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 1st quarter Campaign is in process running; these phishing values will be updated when the March report comes around. The Fund Office distributed an email on March 13th, advising members that D2 agreed that we should extend the 2022 Cybersecurity Awareness Training, which was initially due in December 2022 to **May 1st**. Executive Director was happy to report that 23 members have completed over 50% of the training and three members have completed the training at 100%. Executive Director congratulated Brooklawn, Mt. Ephraim and Oaklyn for completing 100% of the training. Executive Director said the JIF will continue the 2022 campaign to coincide with the 2023 program in hopes to wrap up the 2022 training which will give members another month or so to work on that. An update will be provided at the next meeting. Executive Director said four towns still need to communicate with D2 and since this report Haddonfield has been in touch with D2 we are still waiting for Chesilhurst, Hi-Nell and Medford Lakes to get everyone on board.

NJ Cyber JIF: The Cyber JIF met on March 16 via Zoom, Commissioner Wolk's report will appear in next month's agenda. Executive Director said there were several topics discussed at that meeting and the Risk Control Committee discussed the cyber training, phishing, and external

scanning to be added to the Cyber JIF. The Camden JIF has already started that so the Executive Director said there may be a reimbursement for those costs which is in the process of being ironed out and will keep everyone posted.

Property Appraisals: As a follow-up to discussions at last month's meeting, the MEL is mandating that JIF's perform property appraisals of locations valued at \$500,000 or more if they have not preformed appraisals since 2016. Fortunately, the Camden JIF conducted them in 2016 and also again in 2019 when three new members joined the fund. However, there is need to conduct appraisals for Haddon Heights and Pennsauken who have joined since.

In addition, those JIF's that had appraisals recently will be expected to engage in a firm to trend values for properties will value over \$500,000. The cost for that will be \$1,200.

Motion to Authorize the Fund Office to Procure an Appraisal Firm

Motion:	Commissioner Taraschi
Second:	Commissioner Cheeseman
Roll Call Vote:	9 Ayes, 0 Nays

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). A notice was distributed to all members and risk managers on March 7th.

Enclosed on Page 4 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.

Executive Director said the April 21 seminar coincides with our Claims Committee meeting. The last few years we have moved that meeting to the afternoon for those who would like to attend the seminar. The Commissioners were in agreement and Executive Director said a confirmation of that will be sent out to Committee members.

2023 MEL/RCF/EJIF Meetings & Retreat: The MEL, RCF and EJIF held their meetings on March 24th in conjunction with the MEL Annual Retreat. The purpose of the retreat was to provide the sub-committees of the MEL with an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. Commissioner Wolk's reports on those meetings will appear in next month's agenda.

Elected Officials Training: The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached on Page 5 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 1, 2023. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director.

2023 PRIMA Conference – In the past, 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 Long Beach CA from June 4-7. Resolution 23-11 authorizing travel expense is on **Page 6**.

Motion to Adopt Resolution 23-11 Authorizing Conference Attendance

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

2023 Financial Disclosures – JIF Commissioners should anticipate the online filing of the Disclosure forms inclusive of any other municipal related positions that require filing. Based on past precedent, it is expected the Division of Local Governmental Services will distribute a notice in March with filing instructions with a deadline to file by April 30th.

2023 Financial Fast Track – As in prior years, the financial fast track for January is not available so that Perma’s accounting team can focus on year end closing and auditor requirements. The report will be available for our April meeting.

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 is not available this month a report will be provided at the April meeting. Executive Director also reviewed the Expected Loss Ratio Analysis for February where the actuary projected 3.42% we are currently a close to 2.60% showing improvement. On the Lost Time Accident Frequency, the February 28, 2023 report at 0.27. 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 23-12 March 2023 Vouchers

TOTAL 2022	\$53,840.30
TOTAL 2023	\$1,442,900.93
TOTAL	\$1,496,741.23

MOTION TO APPROVE THE MARCH 2023 VOUCHERS RESOLUTION 23-12

Motion: Commissioner Shannon
 Second: Commissioner Passanante

Roll Call Vote:

9 Ayes - 0 Nays

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

Closed	.00
2019	45,218.43
2020	50,357.44
2021	7,958.03
2022	175,101.58
2023	19,332.47
TOTAL	297,967.95

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

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR:

Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. Mr. Saville recommended 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 on May 9th and formal invitations will be sent shortly.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: 1:08

The Certificate Report for the period 1/22/23 to 2/22/23 was included in the agenda on pages 27 – 31. Executive Director reported a cyber report was not included this month but a report will be provided at the next meeting.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for February 2023 where there was a savings of 48%.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Chairman Mevoli said 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 APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Taraschi
Second: Commissioner Cheeseman
Roll Call Vote: 9 Ayes, 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 5:20 PM

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