

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 28, 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 Bradford Stokes, Karen A. Read Crystal Chuck
Attorney	Brown & Connery Joseph Nardi, Esquire
Auditor	Bowman & Company
Claims Service	CompServices Gladys Driggins, Stephen Andrick
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

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill
Bonnie Taft, Oaklyn
Kevin Roche, Haddonfield
Donza Worlds, Lawnside
Elizabeth Peddicord, Pennsauken Twp
Glenn Werner, Gibbsboro
Mayor Chuwewke, Woodlynne
John Mulholland, Jr., Cherry Hill Fire District

FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Mike Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Peter DiGiambattista	Associated Insurance Partners
Dwayne Myers	M&C Insurance
Walt Eife	Waypoint Insurance
Danielle Colaianni	Hardenbergh Insurance

APPROVAL OF MINUTES: OPEN SESSION OF OCTOBER 24, 2022

MOTION TO APPROVE THE OPEN MINUTES OF OCTOBER 24, 2022

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

2023 Budget – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2023 in the amount of \$17,824,440 that represents an 8.08% increase over last year’s budget. The budget decreased \$369 since introduction as the Fund’s Cyber JIF assessment was finalized. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 4)**

Motion to open the Public Hearing on the 2023 Budget

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

Discussion of Budget & Assessments - Executive Director said since this is the third look at the budget, he discussed the MEL Property which increased by 25% the reason for this was the annualized 2022 budget was overstated skewed that number off and has now balanced out to 12.9%. The overall dollars are the same so no change there. Overall, the 2023 budget is at \$17,824,440 an 8.08% increase. Contractual increases are at 2% throughout the budget. Executive Director asked if there were any questions or comments concerning the 2023 budget. With no questions or comments heard a motion to close the public hearing was requested.

Motion to close the Public Hearing

Motion:	Commissioner Shannon
Second:	Commissioner Passanante

Vote: Unanimous

Motion to adopt the 2023 Budget & Certify Assessments

Motion: Commissioner Gallagher
Second: Commissioner Wolk
Roll Call Vote: 10 Ayes, 0 Nays

2022 Dividend – At last month’s meeting, the Board authorized a \$1,136,956.00 dividend, pending state approval. The Fund Office sent out a memorandum to all members entitled to a dividend, an option to receive a credit or a check. We have heard back from a majority of the members. Attached on **Pages 5 & 6** is the letter along with the dividend breakdown.

Residual Claims Fund (RCF): The public hearing on the RCF 2023 budget was held on October 19, 2022 at the Forsgate Country Club and the 2023 budget was adopted. A copy of Commissioner Wolk’s report is enclosed in Appendix II.

Environmental JIF: The public hearing on the EJIF 2022 budget was held on October 19, 2022 at the Forsgate Country Club and the 2023 budget was adopted. Enclosed is a copy of Commissioner Wolk’s report in Appendix II.

MEL Report: The MEL met on October 19, 2022 at the Forsgate Country Club; enclosed is a copy of Chairman Wolk’s report in Appendix II. The MEL also met last week and held a public hearing on the 2023 budget at the Sheraton Hotel in Atlantic City.

MEL, RCF & EJIF Representative - The fund should elect its representative to the MEL, RCF & EJIF for the 2023 Fund Year.

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2023 representative to the Municipal Excess Liability Joint Insurance Fund.

Motion: Commissioner Shannon
Second: Commissioner DiAngelo
Vote: Unanimous

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2023 representative to the Residual Claims Fund Joint Insurance Fund.

Motion: Commissioner Shannon
Second: Commissioner DiAngelo
Vote: Unanimous

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2023 representative to the Environmental Joint Insurance Fund.

Motion: Commissioner Shannon
Second: Commissioner DiAngelo
Vote: Unanimous

RCF 2018 Fund Year Rollover – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2018. Enclosed on **Page 7** is **Resolution 22-29** authorizing the transfer of the Camden JIF’s 2018 claim liabilities to the RCF.

Motion to Approve Resolution 22-29 Authorizing the Transfer of Fund Year 2018 to the RCF

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

Cyber Liability Update: Cyber JIF: The Cyber JIF met on November 1, 2022, to organize, adopt a 2023 Budget during the public hearing and form an interim Board to take action on specific items until formal reorganization takes place on January 6, 2023. Enclosed on **Pages 8 & 9** is a copy of Commissioner Wolk’s report.

In October, the Camden JIF adopted a resolution to join the Cyber JIF, subject to assessment. Enclosed on **Page 10** is the Resolution to accept the Camden JIF’s assessment of \$433,063.

Motion to adopt Resolution 22-30 to accept the NJ Cyber Risk Management JIF Assessment.

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

Cyber Security Status Report: D2 Cyber Security continues to work with member entities in the enrollment & training process of the program. Attached on **Page 11** is a report from D2 showing the status of each member. Executive Director thanked the Borough of Woodlynne and Gloucester Township who have completed their enrollment process. There are still five members that have not completed the onboarding process, a couple have entered their user list. Executive Director asked any representatives from those towns to contact the administrator or clerk to hopefully get everyone on board with the program.

Membership Renewals: The Camden JIF has twenty-four members scheduled to renew fund membership; the Executive Director will provide an update. Executive Director said 17 members have returned their paperwork and requested the remaining members to send in their renewal agreements.

Safety Incentive Program – Optional Safety Award – As a reminder the 2022 Optional Safety Award was 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**.

Elected Officials Training: This year’s elected officials training program focuses on Local Government Risk Management. Two sessions were held as part of the League of Municipalities Conference last week; enclosed on **Page 14** is the notice that was distributed to members. An online version will be available after the holidays. Executive Director said that the JIF Fund Attorney may be able to schedule a couple of in person training session early next year so that

information will be sent to members once scheduled. Chairman Mevoli said he attended the in person Elected Officials training at Caesars on Tuesday, November 15th and thought the program was very well received and liked the option to attend either the Tuesday or Wednesday sessions.

For 2023, the MEL will reduce each member's assessment by \$250 for each municipal elected official and/or authority commissioner who completes the Elected Official course by May 2023. The maximum credit is capped based on member's assessment. The credit is also extended to the member's CEO (i.e., municipal manager/administrator or authority executive director).

December Meeting – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 22-31** authorizing this action is part of the agenda. **(Page 15)**

Motion to Approve Resolution 22-31 Cancelling the December Meeting

Motion:	Commissioner DiAngelo
Second:	Commissioner Taraschi
Vote:	Unanimous

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 September 30, 2022, showing \$5.5 million in surplus with a nice gain of \$670,000. The actuary's third quarter report shows the IBNR is very favorable with a very good month for September. The Loss Ratio Report reflects the actuary target at 46% and the JIF is just below the target at 37.5% trending favorably. Lost Time Accident Frequency for October 2022 is at 1.11 below the MEL average of 1.27, even though the JIF had 8 lost time accidents in October. Hopefully, that will flatten out by the end of the year. The Executive Director said Pennsauken is almost completed the EPL POL Compliance information they are just waiting for to pass their resolution at the upcoming township meeting and the JIF will be back to 100% compliance. The remaining reports were for informational purposes.

Public Officials and Employment Practices Liability Coverage - Executive Director said an email was sent to members today regarding the public officials and employment practices liability coverage and for volunteer directors and officers coverage. QBE has decided to discontinue this coverage. The Underwriting Office scrambled, and Ed Cooney was able to secure coverage with AIG effective January 1, 2023. Open claims and invoices will remain with QBE. A claims sweep letter will be sent to members and any potential claims should be reported before the end of the year.

Haddon Township Police Department - Executive Director congratulated the Haddon Township Police Department for achieving police accreditation and they took advantage of the 25% reimbursement the JIF offers. There are several other towns working toward their accreditation, those being Gloucester Township, Collingswood and Pine Hill. Executive Director said if any other towns are interested, this provides a nice reimbursement to the town along with a discount on their general liability coverage.

2023 Meeting Schedule - Chairman Mevoli suggested moving the meeting start time to early afternoon and start to meet in person along with a hybrid type of schedule where the JIF will meet

via Zoom for some meetings and in person for other meetings. Executive Director said the Fund Office will send out a proposed schedule to the Executive Committee for their review and propose the new schedule at the January meeting.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 22-32 November 2022 Vouchers

TOTAL 2022	\$171,225.55
TOTAL	\$171,225.55

MOTION TO APPROVE RESOLUTION 22-32 NOVEMBER 2022 BILLS LIST

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

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

Closed	0.00
2018	91,003.78
2019	213,694.58
2020	40,679.93
2021	18,800.41
2022	214,898.66
TOTAL	579,077.36

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

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney said he had nothing further to report other than the Claims Committee met on Friday and the minutes prepared by Karen Read reflected the claims as discussed. Mr. Nardi wished members a very healthy and happy holiday season.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Directors report was enclosed on pages 33-32. Mr. John Saville reviewed the report for November, 2022 and reminded members to review their hierarchy reports in the learning management system so that everyone is up to date on their training. Mr. Saville said PEOSH were sending out invitations to come out and do a violation free or a citation free inspection for towns so if members received this opportunity, they will make the town immune from any OSHA violations from this inspection. Mr. Saville wished members a very healthy and happy holiday season.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 9/22/22 to 10/22/22 are listed on pages 36-38 with 18 certificates. The cyber compliance report on page 40 shows where the Camden JIF stands as well as MEL JIFs, and also the individual reports for each member of the Camden JIF. "The Mel will be rolling out a new cyber program very shortly. Members that have approved tiers will be grandfathered. Executive Director encouraged anyone that is close to being compliant should complete the checklist by the end of the year, if possible, so you can be grandfathered in the new program that kicks off in the new year.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for October 2022 where there was a savings of 44.00% and Year to Date savings of 51.62%

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 Shannon
Roll Call Vote:	10 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Passanante

Vote:

Unanimous

MEETING ADJOURNED: 5:50 PM

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