

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
JUNE 26, 2023
MEETING HELD AT COLLINGWOOD SENIOR 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	Absent

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
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:

Bonnie Taft, Oaklyn
Elizabeth Peddicord, Pennsauken Twp.

Brian Morrell, Gloucester City
Glenn Werner, Gibbsboro
John Foley, Cherry Hill Fire District
Kevin Roche, Haddonfield

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Michael Avalone	Conner Strong & Buckelew
Mark von der Tann	Edgewood Associates
Peter DiGiambattista	Acrisure
Terry Mason	M&C Insurance

Michael Merchel PERMA

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 22, 2023

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 22, 2023

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

Audit Report as of December 31, 2022 – The Auditor’s Report as of December 31, 2022 will be sent under separate cover to the Executive Committee. The Audit Committee held a conference call last week with representatives from Bowman & Company to review the report. Dennis Skalkowski from Bowman will give a brief report at the meeting and following that, the Board will formally approve **Resolution 23-16** approving year end financials along with the Group Affidavit. **(Pages 3-5)**

Executive Director asked Mr. James Miles of Bowman & Company to provide a brief review of the 2022 Audit Report. James Miles reported that the financial statements are fairly stated in all material respects, with no findings or recommendations that would be required to be reported under governmental law. As of December 31, 2022, the Camden JIF had \$22,565,273 in assets and \$17,054,900 in total liabilities and reserves, and net position of \$5,510,373. In 2022 the Fund had \$16,732,358 in total operating revenue, \$17,420,282 in total operating expenses, and an operating loss of \$687,924, total non-operating expenses of \$2,115,798 and change in net position of -\$2,803,722, a return of surplus of \$1,136,956 which resulted in an ending net position of \$5,510,373. Mr. Miles said the 2022 audit report was reviewed in depth with the Audit Committee on Friday June 23rd and asked if there were any questions pertaining to the audit. With no questions presented Mr. Miles thanked all the professionals involved with the Camden JIF and said it was a pleasure to serve the Fund.

Chairman Mevoli thanked Mr. Miles for all the years he served the Fund and supported the Camden JIF and professionals over the years. Executive Director Stokes thanked Mr. Miles as well for all his efforts over the years along with the Bowman & Company staff.

Motion to Approve Year-End Financials as of December 31, 2022 as Presented, Adopt Resolution 23-16 and execute the Group Affidavit indicating that

members of the Executive Committee have read the General Comments Section of the Audit Report

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

Cyber Security Status Report: Attached on **Page 6** is the monthly status report from D2, recapping members' participation and training to date. Note that the 2023 Q2 Campaign has concluded, and the phishing results are shown in column L. This quarter's phishing campaign included spear phishing attacks, which is a targeted form of phishing attack. Executive Director said that Haddonfield is very close to being a part of the program. Chief Cutler has been in contact with D2 and we are working with the other towns to try and get them on board.

NJ Cyber JIF: The Cyber JIF met on June 22, 2023 at 2:00PM via Zoom, Chairman Wolk's report will be available in next month's agenda.

Cyber JIF Questionnaire: The Cyber JIF's Cybersecurity Consultant, The Chertoff Group, designed a technology stack questionnaire for all members to complete. The goal of the questionnaire is obtaining more detailed insight of the technology stacks of our members in order to better tailor the cybersecurity framework and provide broadscale advice to the members. That survey has been added to the Origami Underwriting Database.

You or your designated Origami user will receive an email generated by Origami from email address: notifications@origamirisk.com. This email will include directions for you or your Origami user to reassign the worksheet to your IT personnel to help you complete the survey. Please make every effort to complete the questionnaire by **June 30th**. Items that may not apply can be left blank.

Residual Claims Fund – The RCF met on Wednesday, June 2, 2023 at Forsgate Country Club. Commissioner Wolk's report is attached in Appendix II.

EJIF- The EJIF met on Wednesday, June 2, 2023 at Forsgate Country Club. Commissioner Wolk's report is attached in Appendix II.

MEL JIF – The MEL met on Wednesday, June 2, 2023 at Forsgate Country Club. Commissioner Wolk's report is attached in Appendix II.

2023 Coverage Documents: The Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the month of June.

2022/2023 Employment Practices Liability (EPL) Program: The EPL Program, which occurs every two years, has officially begun. The MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. For information, a memorandum is included on **pages 7-11** that outlines the changes made to the current model documents. Executive Director said instructions will go out for the managers and supervisor training once they are available on-line.

Members submitting the required form by **November 1, 2023**, will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

July & August Meetings – As a reminder, July & August meetings will be held virtually via Zoom.

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 said the Financial Fast is not available this month since this report will now be provided quarterly and should be in the agenda next month. Executive Director also reviewed the Expected Loss Ratio Analysis for May where the actuary projected 13.88% and with the JIF almost right on target at 13.98%. On the Lost Time Accident Frequency, the May 31, 2023 report at 0.82 which is the third lowest in the MEL system. The Regulatory Filing checklist will be updated next month when the 2022 Audit is filed with the State. The EPL POL Compliance shows all members at 100% compliance and that will be updated as the checklist start coming in in August. It is that time again for another two-year cycle where updates to personnel manuals and managers and supervisors training will be due. Executive Director introduced Michael Merchel the intern that is working this summer with PERMA and JA Montgomery.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 23-17 May 2023 Vouchers

TOTAL 2022	\$12,287.00
TOTAL 2023	\$274,175.29
TOTAL	\$286,462.29

MOTION TO APPROVE THE JUNE 2023 VOUCHERS RESOLUTIONS 23-17

Motion: Commissioner Wolk
 Second: Commissioner Gallagher
 Roll Call Vote: 8 Ayes - 0 Nays

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

Closed	.00
2019	51,709.84
2020	33,919.33
2021	96,181.59
2022	103,497.57
2023	140,168.43
TOTAL	424,486.76

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

Motion: Commissioner Cheeseman
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed a recent case Gannett Newspaper vs City of Neptune regarding public record requests OPRA and Common Law Right of Access which is a balancing test with six specific factors under NJ case law. The statute under OPRA provides for the prevailing party attorney's fees have to be paid. In this case under Common Law Right the trial courts felt that the partial attorney's fees should be paid in the amount of \$85,000, but the Supreme Court last week decided specifically there is not right to attorney's fees under the Common Law Right of Access. There is a burden on a requestor to show why they want it and that it is significant because that has been lost over the years. Attorney Nardi recommended commissioners to talk to their clerks and record custodians and advise them to take a look at this case which provides guidance on what a custodian should do under the Common Law Right of Access request.

Attorney Nardi congratulated James Miles on his retirement and said it was a pleasure to work with him over the years.

SAFETY DIRECTOR:

Assistant Public Sector Director John Saville reviewed the Safety Directors report on page 29 of the agenda.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 4/22/23 to 5/22/23 was included in the agenda on pages 32 – 36. Executive Director reviewed the Cyber Compliance report. Anyone who needs assistance can reach out to the Underwriting Manager's office.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for May 2023 where there was a savings of 54% for May and YTD Savings of 55%.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Tracy Ware discussed the subrogation report enclosed on page 40 of the agenda. The balance of the Claims Administrator's report was for closed session.

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner DiAngelo
Second: Commissioner Cheeseman
Vote: Unanimous

MOTION TO GO INTO OPEN SESSION

Motion: Commissioner Shannon
Second: Commissioner Passanante
Vote: Unanimous

Chairman Mevoli said all claims were reviewed and discussed and minutes reviewed in Executive Session. Claims Manager made the PARs available to fund professionals and fund Commissioners in Closed session. At this time a motion to accept the committee's recommendations on the claims as discussed, and reviewed would be in order.

MOTION TO APPROVE CLAIMS:

Motion: Commissioner Shannon
Second: Commissioner DiAngelo
Roll Call Vote: 8 Ayes, 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Shannon
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 5:50 PM

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