

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
AUGUST 28, 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	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:

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
Safety Director	J.A. Montgomery Risk Control John Saville, Keith Hummel, Harry Earl
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Bonnie Taft, Oaklyn Borough
Elizabeth Peddicord, Pennsauken Twp.

Brian Morrell, Gloucester City
Glenn Werner, Gibbsboro
Ari Messinger, Cherry Hill Township
Damon Burke, Camden City
Winslow Township Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Raymond Corry	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Jaclyn Lindsey	Conner Strong & Buckelew
Don Sciolaro	PIA
Frank Covelli	PIA
Mark von der Tann	Edgewood Associates
Peter DiGiambattista	Acrisure
Terry Mason	M&C Insurance
Christopher Powell	Hardenbergh Insurance
Danielle Colaianni	Hardenbergh Insurance
Chris Roselli	Hardenbergh Insurance

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JULY 24, 2023

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JULY 24, 2023

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

Professional Service Agreements – As reported last month, all 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 September 20th. A report will be provided at our September meeting.

D2 Cyber Security Status: D2's contract with the Camden JIF has expired with the end of the 2nd quarter results. Future cyber training, phishing and External Scanning will be under the direction of the NJ Cyber JIF. It is anticipated that a contract will be awarded at the JIF's August 25th meeting to D2 CyberSecurity with the resumption of training later in the year. Executive Director said the Cyber JIF did meet last Friday and has appointed D2 CyberSecurity as the JIF's new cyber technician for all members and hopefully it will be a smooth transition this fall.

NJ Cyber JIF: The Cyber JIF met on August 25th; a written report will be provided in next month's agenda.

2024/2025 Employment Practices Liability (EPL) Program: Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. Information was issued in May announcing that the updated documents can be found on the MEL's webpage <https://njmel.org/insurance/public-officials/risk-management-program/>

In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training.

1. Attached on **page 3** you will find a flyer on the **Managers & Supervisors Training** – which will be available as “instructor-led webinars” accessible through the Mel Safety Institute (MSI Live).
2. Also attached on **page 4** is the flyer on the training course for “**non-supervisory employees**”. This training is on-line and is also available through the Mel Safety Institute (MSI Now).
3. J.A. Montgomery’s Law Enforcement Unit has scheduled an additional **Police Command Staff** “in person instructor-led class” in Moorestown on November 1st. A session scheduled at the Collingswood Community Center on September 25th is full. Executive Director said another session is in the process of being scheduled for November 1st in Moorestown and that information will be forthcoming.

2024 Renewal: Members and Risk Managers received an Origami email with a link to renewal worksheets - to begin the 2024 underwriting renewal on July 25th with an August 31st completion date. Executive Director said 80% of our members have shown decent progress in completing their schedules in Origami. Risk Managers are working with members in completing this task. The deadline is September 1st and the Executive Director asked members to continue working to complete the schedules as soon as possible.

2024 Membership Renewals – Five members are scheduled to renew as of January 1, 2024. Membership documents were mailed to those members on August 2, 2023. Membership documents are due back by to the fund office by October 2, 2023. Executive Director asked the towns to return their renewal documents as soon as possible.

Safety Incentive Program – Optional Safety Award – The notice for the 2023 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 5 & 6**.

Safety Expo – (Page 7) The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s public works, water & wastewater employees.

The Safety Expo will be held on September 27th at the Camden County Emergency Services Training Center in Blackwood. To register for any of the training session, please go to the MSI LIVE Schedule and click on the selected course name/date.

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 showing a pretty good quarter ending June 30, 2023 with an increase over \$513,000, some reserve cases went down, IBNR increased slightly, showing a \$3.6 million surplus with over \$26 million in cash. Executive Director also reviewed the Expected Loss Ratio Analysis for July where the actuary projected 25% with the JIF below at 20% this time last year the JIF was at 30% so this year is trending fairly well. On the Lost Time Accident Frequency, the July 31, 2023 report at 0.69 which is a fantastic number. The by member reports shows one less lost time accidents during this claim period and a total of 13 for the

year. The EPL POL Compliance shows all members at 100% compliance and that will be updated as the checklist start coming in. 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's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 23-20 August 2023 Vouchers

TOTAL 2023	\$136,747.38
TOTAL	\$136,747.38

MOTION TO APPROVE THE AUGUAT 2023 VOUCHERS RESOLUTIONS 23-20

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

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

Closed	.00
2019	28,024.66
2020	153,670.11
2021	23,584.26
2022	71,552.66
2023	185,890.69
TOTAL	462,722.38

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

Motion: Commissioner Maley
 Second: Commissioner DiAngelo
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

SAFETY DIRECTOR:

Assistant Public Sector Director John Saville reviewed the Safety Directors report on page 25 of the agenda. Mr. Saville reported the new Learning Management system is up and running hopefully everyone has found it easier to navigate. The entry level driver train the trainer programs were launched in April. The training requirements changed in July of this year and updates were made to the program. Anyone that attended the program thus far should have received a link for the new information and changes in the presentation so they will have the most up to date information.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 6/22/23 to 7/22/23 was included in the agenda on pages 28 – 23. Executive Director reviewed the Cyber Compliance report on page 34 of the agenda and said the Camden JIF is the highest in compliance and the individual breakdown appears on page 35. There was discussion at the Cyber JIF meeting on Friday, to possibly extend the deadline for compliance to July 1, 2024. We will keep members informed if that decision is made.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for July 2023 where there was a savings of 54.7% for July and YTD Savings of 55.76%.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Gladys Driggins discussed the subrogation report enclosed on page 37 of the agenda. The balance of the Claims Administrator’s report was for closed session.

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 reviewed would be in order.

MOTION TO APPROVE CLAIMS:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Roll Call Vote:	10 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: 5:18 PM

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