

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
JULY 24, 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 <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Gladys Driggins</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Bonnie Taft, Oaklyn Borough  
Elizabeth Peddicord, Pennsauken Twp.

Brian Morrell, Gloucester City  
Glenn Werner, Gibbsboro  
John Foley, Cherry Hill Fire District  
Kevin Roche, Haddonfield  
Ari Messinger, Cherry Hill Township  
Mario DiNatale, Voorhees Twp  
Patricia Hendricks, Pine Hill Borough  
Damon Burke, Camden City  
Woodlynne Borough  
Winslow Township Fire District

**RISK MANAGEMENT CONSULTANTS PRESENT:**

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

**Professional Service Agreements** – All of the Fund's professional service agreements are up for renewal in 2024. The Fund office would like to advertise for those positions in August.

**Motion to Authorize the Fund Office to Advertise for Professional Services for Fund Years 2024 thru 2026.**

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

**Cyber Security Status Report:** Attached on **page 3** is the monthly status report from D2, recapping members' participation and training to date. Note that the 2023 Q2 Campaign has concluded and that this is the same report as last month except for updates on members still not on board; the next report will reflect the progress of 3<sup>rd</sup> quarter results. Executive Director said Haddonfield is very close to getting into the program. There are three remaining towns, Chesilhurst, Hi-Nella and Medford Lakes that have not responded and the Executive Director asked the respective risk managers to reach out to the towns again to assist with getting them into the program.

**NJ Cyber JIF:** Attached on **page 4** is a copy of Commissioner Wolk’s report on the New Jersey Cyber Risk Management Fund June 22nd meeting. The next meeting of the Fund will be on August 3<sup>rd</sup>.

**2022/2023 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.

Attached on **page 5** 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) .

Also attached on **page 6** 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).

J.A. Montgomery’s Law Enforcement Unit will be scheduling the **Police Command Staff** “in person instructor-led classes” throughout the state. A session has been scheduled at the Collingswood Community Center on September 25th.

**Banking Best Practices:** Considering the increase in “social engineering and cyber related claims” in the handling of monies, we enclosed on **page 7** a white paper distributed by Perma’s Chief Accounting Officer on Banking Best Practices that we are suggesting JIF Treasurers to adhere too. This was distributed to all Treasurers last week. Executive Director said this is a helpful guide for our treasurers to follow in light of a recent cyber attack with a town in Ocean County.

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

**2024 Renewal:** Members and Risk Managers will receive an Origami email with a link to renewal worksheets - to begin the 2024 underwriting renewal on or about July 25<sup>th</sup> with an August 31<sup>st</sup> completion date. We will issue an email with those additional directions once the underwriting system link is sent. Executive Director said an email will be distributed in the next day or so to members notifying them that the 2024 renewal has begun.

**2024 Membership Renewals** – Five members are scheduled to renew as of January 1, 2024. Membership documents will be mailed to those members early next month.

**2022 Audit Filing:** PERMA filed the 2022 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund’s official newspapers.

**August Meetings** – As a reminder, the August meeting 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 June where the actuary projected 19% and with the JIF almost right on target at 12% this time last year the JIF was at 27% so this year is trending fairly well. On the Lost Time Accident Frequency, the June 30, 2023 report at 0.86 and three lost time accidents during this claim period. 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's Report Made Part of Minutes.

**TREASURER:**

**Approving Payment of Resolution 23-18 July 2023 Vouchers**

<b>TOTAL 2021</b>	\$13,730.00
<b>TOTAL 2023</b>	\$1,598,917.50
<b>TOTAL</b>	<b>\$1,612,647.50</b>

**Approving Payment of Resolution 23-19 July 2023 Supplemental Vouchers**

<b>TOTAL 2023</b>	\$393,781.00
<b>TOTAL</b>	<b>\$393,781.00</b>

**MOTION TO APPROVE THE JULY 2023 VOUCHERS RESOLUTIONS 23-18 AND 23-19**

Motion: Commissioner Maley  
 Second: Commissioner Taraschi  
 Roll Call Vote: 10 Ayes - 0 Nays

**Confirmation of June 2023 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	.00
<b>2019</b>	119,381.86
<b>2020</b>	52,732.61
<b>2021</b>	39,923.39
<b>2022</b>	88,312.17
<b>2023</b>	92,818.07
<b>TOTAL</b>	<b>393,168.10</b>

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JUNE 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 23 of the agenda.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 5/22/23 to 6/22/23 was included in the agenda on pages 26 – 29. Executive Director reviewed the Cyber Compliance report and said Haddon Heights has submitted their paperwork. 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 June 2023 where there was a savings of 57% for June and YTD Savings of 55.81%. Ms. Goldstein reviewed the 2<sup>nd</sup> Quarter Workers Compensation Injury Review report.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Claims Manager Tracy Ware discussed the subrogation report enclosed on page 34 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:** In response to Commissioner Shannon, Treasurer Elizabeth Pigliacelli said the Banking Best Practices information was sent by Pauline Kontomanolis Chief Account Officer of PERMA.

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

**MEETING ADJOURNED: 5:19 PM**

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