

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
OCTOBER 23, 2023  
ELECTRONICALLY  
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 Crystal Chuck</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Gladys Driggins, Tracy Ware</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville, Robert Garish Tina Zaverzence</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Jamila Bremmer, Chesilhurst  
Bonnie Taft, Oaklyn Borough  
Brian Morrell, Gloucester City  
Kevin Roche, Haddonfield  
Elenore Kelly, Runnemede  
Lorraine Sacco, Winslow Township Fire District  
Elizabeth Peddicord, Pennsauken Twp  
Damon Burke, City of Camden  
Ari Messinger, Cherry Hill Twp

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Jaclyn Lindsey                      Conner Strong & Buckelew  
Katie Walters                        Conner Strong & Buckelew  
Frank Covelli                        PIA  
Don Sciolaro                         PIA  
Roger Leonard                      Leonard-O’Neill Insurance  
Terry Mason                         M&C Insurance  
Danielle Colaianni                Hardenbergh Insurance  
Chris Roselli                         Hardenbergh Insurance  
Walt Eife                              Waypoint Insurance  
Peter DiGiambattista              Acrisure

**PUBLIC:**

Bonnie Ridolfino

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 25, 2023**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF SEPTEMBER 25, 2023**

Motion:                                Commissioner Wolk  
Second:                                Commissioner DiAngelo  
Vote:                                      Unanimous

**CORRESPONDENCE:        NONE**

**2024 Budget** – The proposed 2024 Budget appears on **Page 3**. The Executive Committee held a budget workshop Zoom meeting on October 18th to review the proposed budget. The Committee is recommending that the budget be introduced, totaling \$19,316,736 which represents an 8.42% increase over last year’s budget.

Executive Director reported a revised budget was sent earlier today which is \$1,199 lower than the budget discussed on October 18<sup>th</sup>. Origami was recharged and it adjusted a few of the numbers. Executive Director reviewed the budget and said at the meeting last week the loss funds were discussed in depth. Please note the workers comp pension which was appropriated at \$195,000 has been taken out as it was realized the pension offset affected the MEL and the RCF but not on the local JIF level so there is confidence that number can be removed. Overall, the loss funds are at 4.83%. The MEL property is up 48% they trended all our property values this year that is a pretty severe increase of 48%. There is money appropriated for property appraisals next year and hopefully some of those will be adjusted down. Overall, the premiums are at 9.46% increase, professional fees are at 2% of note we did add \$40,000 for property appraisals

and took out cyber security training of \$52,000 which is now covered by the Cyber JIF. On the POL EPL Premiums there is a JIF wide increase of 9% and the Camden JIF is at 9.36% but some JIFs are up in the 15-16% range because of their losses. The Camden JIF is very good on that line of coverage at 9.36%. Executive Director said the overall budget is at 8.42% in the amount of \$19,315,537.

The Committee also reviewed the available dividend calculation and is recommending the release of \$500,000 from Closed Years accounts. The EJIF is releasing a dividend to the Camden Fund in the amount of \$216,983. Enclosed is **Resolution 23-22** authorizing the release of a dividend representing a total of \$716,983. **(Page 4)** Executive Director said as it was discussed JIFs south of here did apply to the Department of Banking and Insurance and they recommended they did not approve their dividend. However, the JIF did go ahead and issued the dividend. DOBI did not say they could not do it, they only recommended they do not issue the dividend. Executive Director said the Camden JIF will request approval from the State and see how they respond. If the dividends are applied as a credit the increase will go down to 4.39%.

Executive Director said the Camden JIF has a surcharge program in place if the loss ratio is over a certain percentage for three of the last five years a surcharge is imposed. There are four members in the Camden JIF that will be getting a surcharge for about \$23,000. That money is transferred back to the other members as a credit so the four members will be notified. Executive Director said when he first started there were 10 or 12 members that were getting surcharges so now that it is down to four it is great. With no questions being heard a motion to introduce the budget and schedule the public hearing for November 27, 2023, was in order.

**Motion to introduce the 2024 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 27, 2023.**

Motion:	Commissioner Shannon
Second:	Commissioner Gallagher
Vote:	10 Ayes, 0 Nays

**Motion to adopt Resolution 23-22 authorizing the release of a dividend in the amount of \$716,983 from the EJIF and Closed Years Account, subject to state approval.**

Motion:	Commissioner Shannon
Second:	Commissioner Gallagher
Vote:	10 Ayes, 0 Nays

Chairman Mevoli said it was a nice job by the professionals. It was a tough but good budget that was out of our hands.

**2024 RFQ – Fair & Open Process** – The Fund office has received responses from an advertised RFQ for all fund positions. A summary report was sent to the Executive Committee under sperate cover. The Contracts Committee will be meeting to make a recommendation to the executive committee in the next few weeks.

**D2 Cyber Security Status Report** – D2’s monthly report has been sent as a separate attachment. The 3<sup>rd</sup> quarter campaign is currently running and D2 has reported high phishing rates were found for several members, D2 will be reaching out to members to confirm if these were false positive results. D2 also has rolled out Penetration Testing as new service that is provided by the Cyber JIF.

Executive Directors said the cyber report for the third quarter was sent out and noted that there were some irregular clarities in it that 4 or 5 towns are up in the 60% range. D2 is going to be reaching out to those members to see if there is a problem with the reporting and will keep everyone posted on that. Executive Director was happy to report that Haddonfield is on board now and they have completed the first round of the cyber phishing training went out and we are happy to take them off the list. Still waiting to hear back from Chesilhurst, Hi-Nella and Medford Lakes.

**NJ Cyber JIF:** The Cyber JIF met on October 19<sup>th</sup>, a report on that meeting will be included in next month's agenda. Executive Director said the Cyber JIF introduced the 2024 budget with only a 2% increase which is great news. The Cyber JIF also approved reimbursing the JIFs that have current contracts as we do with D2 so that return of premium should be coming back to us shortly.

**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 at <https://njmel.org/employment-practices-risk-control-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 6** you will find a flyer on the **Manager & Supervisors Training** – which will be available as “instructor-led webinars” accessible through the Mel Safety Institute (MSI Live). *Please note: Additional courses have been added, including two evening sessions.*
2. Also attached on **Page 7** 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 will be scheduling the **Police Command Staff** “in person instructor-led classes” throughout the state. The session in Collingswood on September 28<sup>th</sup> is full; however, another session has been added for December 1<sup>st</sup> at the Moorestown Town Center.

**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 were due back by to the fund office by October 2, 2023. Executive Director provided an update and said we received four member renewals back and the Borough of Woodlynne is the only one outstanding and we are looking forward to that paperwork coming in shortly.

**Residual Claims Fund, EJIF & MEL** – The RCF, EJIF & MEL all met on Wednesday, October 18<sup>th</sup> at the Forsgate Country Club. Commissioner Wolk's reports will appear in next month's agenda.

**Power of Collaboration:** Enclosed on **Page 8** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights how the MEL Safety Institute (MSI) provides training that meets the needs and work schedules of MEL/JIF members. Training for 2023 are on target to exceed last year's record of 70,000.

**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 9 & 10**.

**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 Expected Loss Ratio Analysis for September where the actuary projected 38% with the JIF below at 28% so this year is trending very well. On the Lost Time Accident Frequency, we are going to check into that if you look at the per member report it shows down 9 lost time accidents in a month which we do not believe is correct so we will check on that and report back next month. The EPL POL Compliance will be updated next month. The checklists have been trickling in but with the training still in progress some members are waiting to send in their checklists.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**Approving Payment of Resolution 23-23 October 2023 Vouchers**

<b>TOTAL 2022</b>	\$1,000.00
<b>TOTAL 2023</b>	\$182,102.26
<b>TOTAL</b>	<b>\$183,102.26</b>

**MOTION TO APPROVE THE OCTOBER 2023 VOUCHERS RESOLUTIONS 23-23**

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

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

<b>Closed</b>	.00
<b>2019</b>	12,068.44
<b>2020</b>	97,778.92
<b>2021</b>	26,369.22
<b>2022</b>	108,420.33
<b>2023</b>	206,378.41
<b>TOTAL</b>	<b>451,015.32</b>

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF**

**SEPTEMBER 2023 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner Shannon  
Second: Commissioner Wolk  
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 27 of the agenda. Mr. Saville reported hopefully members are taking advantage of the new learning management system and finding it easy to navigate. However, if members are having any difficulties, there is training on the new system as well as a bulletin of frequently asked questions.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate of Insurance reports start on page 30 of the agenda and the Cyber Compliance Report is on page 36 and Grandfathered status report on the prior program is show no page 37.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for September 2023 where there was a savings of 58.47% for September and YTD Savings of 57.56%. Ms. Goldstein reviewed the 2<sup>nd</sup> Quarter 2023 Workers Comp Injury Review Report.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Claims Manager Gladys Driggins discussed the subrogation report enclosed on page 41 of the agenda.

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

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Cheeseman
Vote:	Unanimous

**MEETING ADJOURNED: 5:28 PM**

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