

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
SEPTEMBER 25, 2023  
MEETING HELD AT BROOKLAWN COMMUNITY 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	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  
Brian Morrell, Gloucester City

Kevin Roche, Haddonfield

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Jaelyn Lindsey	Conner Strong & Buckelew
Don Sciolaro	PIA
Roger Leonard	Leonard-O'Neill Insurance
Terry Mason	M&C Insurance
Danielle Colaianni	Hardenbergh Insurance

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 28, 2023**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF AUGUST 28, 2023**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**2024 RFQ – Fair & Open Process** – The Fund office has advertised for Requests for Qualifications for Fund Professionals for all positions; responses were received last week. A summary of responses was sent to the Executive Committee under sperate cover. The Executive Director will provide a report. Executive Director said the Fund received multiple responses for Managed Care for our incumbent Medlogix along with AmeriHealth, First MCO and Qual Lynx. There were two responses for Claims Administration from AmeriHealth and Qual Lynx. Responses received from all other positions were received from the incumbents unopposed. Attorney Nardi said there were a number of responses on the defense panel many of whom the Camden JIF has been using in the past and some up to twenty years.

Executive Director said because of the number of responses the Perma claims team will be doing an analysis of those and then we will schedule a Contracts Committee meeting in the next couple of weeks or so to review.

**D2 Cyber Security Status:** Last month we reported that D2's contract with the Camden JIF had expired with the end of the 2<sup>nd</sup> quarter results. Upon further review of D2's proposal, the JIF is still entitled to further training from D2. The Executive Director will provide further details. Executive Director said last month we stated the contract ran out with D2 but that was not the case the contract is in effect until February. D2 sent out an erroneous email stating that the contract was over but it is in effect until February 2024. Third training will resume shortly so everyone will be received an email shortly.

Executive Director said the Cyber JIF appointed D2 Cybersecurity to take over the training so it will be a seamless transition and the Camden JIF will not have to go through submitting the employee list and whiteboarding. The Camden JIF will be reimbursed for a portion of the contract amount of \$16,000 from the Cyber JIF. The reimbursement may be half of the contract amount but that has not been determined yet, but we will push for the limits. The only additional training is the external scanning which will go into effect almost immediately.

**NJ Cyber JIF:** The Cyber JIF met on August 25<sup>th</sup>; Commissioner Wolk's report appears on page 3. The Cyber Board addressed several items:

- Contracts for Training/Phishing and External Scanning have been awarded to D2 Cybersecurity. Webinars were held last week; a third session was just added for Wednesday, September 27 at 10 am. Registration link:
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- “Grandfathering” for those members that met prior risk control standards has been extended until July 1, 2024.

**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 4** 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 5** 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 November 1<sup>st</sup> at the Moorestown Town Center.

**2024 Renewal:** Members and Risk Managers received 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 are following up with members who have not completed the process.

The Underwriting Management team held a seminar last week to preview the upcoming renewal. The presentation reviewed the current marketplace and the difficult renewal we are facing in all lines of coverage. A copy of the presentation was sent out with the agenda and will be available on the MEL website.

**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. The Executive Director will provide an update.

**Residual Claims Fund, EJIF & MEL** – The RCF, EJIF & MEL all met on Wednesday, September 15, 2023, at the Forsgate Country Club. Commissioner Wolk’s reports will appear in next month’s agenda. Executive Director said the MEL is looking at a 17% increase and that will have a trickle down on our local JIF budget. The MEL is taking into consideration financial situation all the municipalities are in and is doing their best. More information will be forthcoming. In response to Chairman Mevoli, Executive Director said there was a serious cyber attack on a municipality in

Monmouth County and it is a growing problem which is all the more reason to have the cyber training.

**Power of Collaboration:** Enclosed on **Page 6** is the latest in a series of Power of Collaboration, highlighting the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges and the purchase of over \$135 million in debt securities by the MEL that stabilized the bond market disrupted by COVID-19.

**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 7 & 8**.

**2024 Budget** - The Executive Committee normally schedules a meeting prior to the Fund's regular October meeting to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 16<sup>th</sup>.

**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 August where the actuary projected 31% with the JIF below at 23% this time last year the JIF was at 30% so this year is trending fairly well. On the Lost Time Accident Frequency, the August 31, 2023 report at 0.65 which is a fantastic number. The per member reports shows one lost time accidents during this claim period and a total of 14 for the year. The EPL POL Compliance we do not have any checklist completed thus far due to the Police Command staff training once that is completed checklists will start coming in.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

Treasurer stated there was a correction to her report in the closing balance which should read \$24,039,518.00.

**Approving Payment of Resolution 23-21 September 2023 Vouchers**

<b>CLOSED</b>	\$810.80
<b>TOTAL 2023</b>	\$144,513.38
<b>TOTAL</b>	<b>\$145,323.89</b>

**MOTION TO APPROVE THE SEPTEMBER 2023 VOUCHERS RESOLUTIONS 23-21**

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

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

<b>Closed</b>	.00
<b>2019</b>	82,553.35
<b>2020</b>	33,120.62
<b>2021</b>	16,973.65
<b>2022</b>	37,913.97
<b>2023</b>	91,367.37
<b>TOTAL</b>	<b>261,928.96</b>

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF AUGUST 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:** Attorney Nardi said he had a follow up to the Executive Director’s report on EPL the deadline is November 1<sup>st</sup> and in the past we know we have had that extended and there is a second training for the Police Office Command Staff the end of October there is a possibility it may be extended but it may not be as long as it was in the past. Please go through the procedures to get the check list in and have the resolutions approved in October.

**SAFETY DIRECTOR:**

Assistant Public Sector Director John Saville reviewed the Safety Directors report on page 26 of the agenda. Mr. Saville reported the there is another Safety Expo in Camden County on September 27<sup>th</sup> at the Emergency Training Center in Blackwood. CDL Training was changed as of July 10<sup>th</sup> this year and links were sent to the employees that already took the training to provide the updated program.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Cyber Compliance report on page 29 of the agenda and said the Camden JIF is the highest in compliance and the individual breakdown appears on page 30 and Grandfathered status report on the prior program page 31.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for August 2023 where there was a savings of 67.5% for July and YTD Savings of 57.47%.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Claims Manager Gladys Driggins discussed the subrogation report enclosed on page 33 of the agenda. The balance of the Claims Administrator's report was for closed session.

**MOTION TO GO INTO EXECUTIVE SESSION:**

Motion: Commissioner Taraschi  
Second: Commissioner DiAngelo  
Vote: Unanimous

**MOTION TO GO INTO OPEN SESSION:**

Motion: Commissioner Shannon  
Second: Commissioner Cheeseman  
Vote: Unanimous

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

Chairman Mevoli apologized for the incident on the Zoom call last month and said since this is a public meeting we ask that everyone identifies themselves when calling into the meeting by giving your name, company and phone number. The zoom number is going to change as well.

**MOTION TO ADJOURN:**

Motion: Commissioner Taraschi  
Second: Commissioner Shannon  
Vote: Unanimous

**MEETING ADJOURNED: 5:38 PM**

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