

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
NOVEMBER 27, 2023  
COLLINGSWOOD 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	Absent

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes, Karen A. Read</b>
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Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
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Claims Service	CompServices <b>Tracy Ware</b>
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Safety Director	J.A. Montgomery Risk Control <b>Harry Earle</b>
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Treasurer	<b>Elizabeth Pigliacelli</b>
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Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
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Underwriting Manager	Conner Strong & Buckelew
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**FUND COMMISSIONERS PRESENT:**

Bonnie Taft, Oaklyn Borough

Kevin Roche, Haddonfield  
Damon Burke, City of Camden  
Ari Messinger, Cherry Hill Twp  
Glenn Werner, Gibbsboro

**RISK MANAGEMENT CONSULTANTS PRESENT:**

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

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 23, 2023**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 23, 2023**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**2024 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2024 in the amount of \$19,316,736 that represents an 8.42% increase over last year’s budget. The budget increased \$523 since introduction as the Fund’s underwriting data was refreshed in Origami resulting in a revised budget amount of \$19,317,259. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 4)**

**Motion to open the Public Hearing on the 2024 Budget**

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	Unanimous

**Discussion of Budget & Assessments:** Executive Director said this is the third review of the budget and briefly reviewed the 2024 budget. Claims are up 4.83%, premiums increased by 9.47%, fund expenses and contingency increased by 1.24% and overall a total increase for 2024 budget is 8.42%. The second tough year in a row as the increase last year was 8.50%. The market does seem to be getting better according to the underwriting office and hopefully we will get back to lower increase next year. Executive Director asked if there were any questions or comments on the 2024 Budget. With none being heard a motion to close the public hearing was in order.

**Motion to close the Public Hearing**

Motion:	Commissioner Gallagher
Second:	Commissioner Wolk
Roll Call Vote:	9 Ayes, 0 Nays

## Motion to adopt the 2024 Budget & Certify Assessments

Motion: Commissioner Taraschi  
Second: Commissioner Wolk  
Roll Call Vote: 9 Ayes, 0 Nays

Two versions of proposed assessments are included on pages 5 & 6; one with an JIF & EJIF dividend and one with an EJIF dividend only. Executive Director as discussed last month the Department of Insurance are taking a hard line on approving a dividend release. The fund office just heard from the DOBI on our dividend filing and we have a conference call schedule with them tomorrow at 11:00 am so we will have more news after that meeting. A decision can be made after that meeting on how to proceed with the dividend.

**2023 Dividend** – At last month’s meeting, the Board authorized a \$500,000 JIF dividend along with the EJIF’s dividend of \$218,264 pending state approval. As discussed, the Department of Banking & Insurance (DOBI) has expressed concerns with JIF’s seeking permission on dividends as most JIF’s have seen their surplus decrease over the past several years. As of the mailing of this agenda we have not heard back from DOBI. The EJIF has not received a communication back yet either on their request for their dividend. An update will be provided at the meeting.

Once we have a final decision on the dividends, the Fund Office will send out a memorandum to all members entitled to a dividend, an option to receive a credit or a check.

**2024 RFQ – Fair & Open Process** – As reported at last month’s meeting, we received multiple responses for Claims Administrator and Managed Care services. The Contracts Committee is making the recommendation to stay with our incumbent firms for a 3-year period. Re-Appointments of all professional positions will take place at our January meeting.

**D2 Cyber Security Status Report** – D2’s monthly report has been sent as a separate attachment. The 4<sup>th</sup> quarter campaign is about to conclude and D2 has reported high phishing rates were found for several members. D2 will be reaching out to those members to confirm if these were false positives.

D2 has rolled out Penetration Testing as new service that is provided by the Cyber JIF; we will be reaching out to members to confirm their points of contacts for this new service. Commission Shannon said the towns really need to get their IT people involved to roll out the additional information for the compliance but they did not budget for that in 2023 and the towns are over budget in 2023 for IT so this can not be authorized until January under their new budget.

**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/> . A little over one-half of the members have completed the program and have sent in their checklists.

**MEL, RCF, EJIF & Cyber JIF Representative** - The fund should elect its representative to the MEL, RCF, EJIF & Cyber JIFs for the 2024 Fund Year.

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2024 representative to the Municipal Excess Liability Joint Insurance Fund.**

Motion: Commissioner Taraschi  
Second: Commissioner Gallagher  
Vote: Unanimous

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2024 representative to the Residual Claims Fund Joint Insurance Fund.**

Motion: Commissioner Taraschi  
Second: Commissioner Gallagher  
Vote: Unanimous

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2024 representative to the Environmental Joint Insurance Fund.**

Motion: Commissioner Taraschi  
Second: Commissioner Gallagher  
Vote: Unanimous

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2024 representative to the Cyber Risk Management Joint Insurance Fund**

Motion: Commissioner Taraschi  
Second: Commissioner Gallagher  
Vote: Unanimous

**RCF 2019 Fund Year Rollover** – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2019. Enclosed on **Page 7** is **Resolution 23-24** authorizing the transfer of the Camden JIF’s 2019 claim liabilities to the RCF.

**Motion to Approve Resolution 23-24 Authorizing the Transfer of Fund Year 2019 to the RCF**

Motion: Commissioner Taraschi  
Second: Commissioner Shannon  
Vote: Unanimous

**NJ Cyber JIF** - The Cyber JIF met on November 20<sup>th</sup>, a report on that meeting will be sent out via email.

**MEL Meeting** – The MEL met at the League of Municipalities Convention. Commissioner Wolk’s report will be sent out via email.

**Police Accreditation Grants** – Last month, the JIF awarded a Police Accreditation Grant to the Borough of Lindenwold. They join Gloucester Twp, Collingswood, Gloucester City, Haddon Twp, Voorhees and Mt. Ephraim as recipients of the Camden JIF’s grant. The JIF reimburses members 25% of the cost of Accreditation.

**Microsoft Teams** – The Fund Office is expected to eliminate the use of the Zoom application for meetings and webinars. Microsoft Teams will become the default option for audio & video conferencing beginning in January. Executive Director said the JIF will work with the HIF to use the same platform in January and possible keep Zoom since the meeting was advertised that way last year.

**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 the importance and priority the MEL has placed on risk control and safety training.

**Safety Incentive Program – Optional Safety Award** – The notice for the 2023 Optional Safety Award was 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 Financial Fast Track as of September 30, 2023 and said there was a dip of \$58,000 in the reserves overall \$3.6 million in surplus which is up approximately \$500,000 from this time last year. Expected Loss Ratio Analysis for September where the actuary projected 46% with the JIF below at 36% so this year is trending very well. On the Lost Time Accident Frequency, we are the second lowest at 1% compared to other MEL member JIFs. The EPL POL Checklist report shows about half of the checklists have been submitted and Audubon Park was received today and a few other members are in the pipeline. Hopefully we will be back to 100% as in prior years.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**Approving Payment of Resolution 23-25 November 2023 Vouchers**

<b>TOTAL 2023</b>	<b>\$136,736.33</b>
<b>TOTAL</b>	<b>\$136,736.33</b>

**Approving Payment of Supplemental Bills List Resolution 23-26**

<b>TOTAL 2023</b>	<b>\$4,050.00</b>
<b>TOTAL</b>	<b>\$4,050.00</b>

**MOTION TO APPROVE THE NOVEMBER 2023 VOUCHERS RESOLUTIONS 23-25 AND 23-26**

Motion: Commissioner Maley  
 Second: Commissioner DiAngelo  
 Roll Call Vote: 9 Ayes - 0 Nays

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

<b>Closed</b>	.00
<b>2019</b>	151,025.65
<b>2020</b>	36,088.63
<b>2021</b>	26,000.36
<b>2022</b>	18,138.98
<b>2023</b>	55,748.84
<b>TOTAL</b>	<b>287,002.46</b>

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

Motion: Commissioner Maley  
 Second: Commissioner Wolk  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi discussed a claim involving a one car accident in Winslow Township which was finally resolved by a Motion for Summary Judgement both attorneys did a very good job. A second case out of Chesilhurst with regard to a police officer that was terminated and under charges arising out of his activities in Camden County and this excessive force case was settled with the work of our attorneys negotiating a very reasonable settlement.

**SAFETY DIRECTOR:**

Law Enforcement Risk Control Consultant Harry Earle reviewed the Safety Directors report on pages 28-30 of the agenda. Mr. Earle introduced new JA Montgomery Law Enforcement Risk Control consultant Jay Prettyman and announced John Saville will be retiring at the of 2023.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate of Insurance reports start on page 31 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 October 2023 where there was a savings of 58.10% for October and YTD Savings of 57.61%.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Claims Manager Tracy Ware discussed the subrogation report enclosed on page 39 of the agenda.

**MOTION TO GO INTO EXECUTIVE SESSION**

Motion: Commissioner Taraschi  
Second: Commissioner Passanante  
Vote: Unanimous

**MOTION TO GO INTO OPEN SESSION**

Motion: Commissioner DiAngelo  
Second: Commissioner Taraschi  
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 Gallagher  
Roll Call Vote: 9 Ayes, 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion: Commissioner Taraschi  
Second: Commissioner Passanante  
Vote: Unanimous

**MEETING ADJOURNED: 5:37 PM**

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