

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
 OPEN MINUTES
 MEETING – April 22, 2024
 MEETING HELD AT BELLMAWR MUNICIPAL BUILDING
 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 2024 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Absent
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 Tracy Ware
Safety Director	J.A. Montgomery Risk Control Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Elizabeth Peddicord, Pennsauken Twp
Glenn Werner, Gibbsboro

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard Leonard O'Neill Insurance Group
Terry Mason M&C Insurance Agency, Inc.
Walt Eife Waypoint Insurance
Peter DiGambattista Associated Insurance Partners
Don Sciolaro PIA
Thomas Merchel Conner Strong & Buckelew
Danielle Colaianni Hardenbergh Insurance

OTHER PRESENT:

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 25, 2024

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MARCH 25, 2024

Motion: Commissioner Wolk
Second: Commissioner Taraschi
Vote: Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Cyber JIF: The Cyber JIF met on March 22, 2024; included in the agenda on Page 3 is Commissioner Wolk’s report of the meeting. Commissioner Wolk said the deadline to complete the D2 CyberSecurity training is June 30th. The next meeting will be May 16, 2024 at 3:30 via Zoom.

RCF Report: The RCF met on March 22, 2024 at the Forsgate Country Club; included in the agenda on Page 5 is Commissioner Wolk’s report of the meeting. Commissioner Wolk said the RCF voted to renew Selective Insurance policy for commercial crime coverage. The next meeting will be held on June 10th at 10:30 am at Forsgate Country Club.

EJIF Report: The EJIF met on March 22, 2024 at the Forsgate Country Club; included in the agenda on Page 6 is Commissioner Wolk’s report of the meeting. Commissioner Wolk said the revised EJIF 2024 budget was adopted to reflect the new member Willingboro MUA. At the next meeting the board will determine if they follow the MEL’s lead to switch accounts to TD Bank. The next meeting is on June 10th at Forsgate Country Club.

MEL Report: The MEL met on March 22, 2024 at the Forsgate Country Club; included in the agenda on page 7 is Commissioner Wolk’s report of the meeting. Commissioner Wolk said the Operating Committee issued an RFP for banking services they received three responses and

recommended to change banking services from Citizen's Bank to TD Bank. The Board passed a resolution making that effective July 1st. The preliminary year end financials indicated the MEL will close out Fund Years with approximately \$14.3 million in surplus and is not expecting to be issuing and additional assessments. The next meeting will be on June 10th at Forsgate Country Club.

Banking Services Request for Proposals (RFP): The MEL's Joint Cash & Management Investment Program (JCMI) oversaw the release of an RFP for banking services and met with the MEL's Investment Committee on March 19th to review results and its recommendation.

The RFP included information on the RCF, EJIF, MEL, MRHIF, NJSEM and Cyber as well as all local MEL affiliated JIFs. The MEL selected TD Bank which will be effective July 1, 2024. On **Page 10** is a memorandum from the MEL asking local JIF's to consider moving to TD Bank also. Executive Director said the Camden JIF is potentially looking to make that move as well. The Camden JIF Treasurer has attended meetings on the MEL level and this will be on the agenda for next months meeting. In response to Commissioner Shannon, Executive Director said on page 10 there is a memo from the MEL outlining the benefits to moving and the JIF will definitely receive a better interest rate.

D2 Cyber Security Report – The D2 Cyber Security Status Report will be distributed and discussed in closed session.

2024 PRIMA Conference – As a reminder, the Annual Public Risk Management Association's (PRIMA) annual conference will be held in Nashville, Tennessee from June 6, 2024, through June 9, 2024. Please check your calendars and determine if you are interested in attending this year's conference and review this link for information on the conference <https://conference.primacentral.org/2024/welcome.cfm>.

2024 MEL, MR HIF & NJCE JIF Educational Seminar: Day two of the 14th annual seminar will be conducted virtually on Friday, April 26th from 9AM to 12PM. The seminar does qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Enclosed on **Page 12** is the Power of Collaboration advertisement published in the League of Municipalities magazine that highlights the educational seminar.

2024 Financial Disclosures – JIF Commissioners should anticipate the online filing of the disclosure forms inclusive of any other municipal related positions that require filing. Based on past precedent, it is expected the Division of Local Governmental Services will distribute a notice in March with filing instructions with a deadline to file by April 30th.

Elected Officials Training: The MEL's Annual Elected Officials Seminar has been uploaded on the MEL Safety Institute. The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1st. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director. Directions on how to access the course appear on **Page 13**.

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 Expected Loss Ratio Analysis for February 29th where the actuary projected 3.6 we are currently at 2.91 which is good early on. The Lost Time Accident Frequency showed a rough January at 1.84 the report now reflects the Camden JIF at 1.66 for February which is an improvement. The per member report shows three more lost time accidents for February. The EPL POL Compliance shows the Camden JIF is 100% compliant. The Regulatory checklist which reflects regulatory filings submitted to the State. Executive Director said there is some very, very good news coming from the MEL as there will not be an additional assessment coming out of the MEL this year. The RCF will have a small additional assessment and the Camden JIF's portion will be \$53,000. Hopefully, this is a sign on better things to come with the renewal.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda.

Approving Payment of Resolution 24-15 April 2024 Vouchers

TOTAL 2019	(\$ 38,371.59)
TOTAL 2024	\$2,580,164.14
TOTAL	\$2,593,392.55

MOTION TO APPROVE RESOLUTION 24-15 APRIL 2024 VOUCHERS

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

Confirmation of March 2024 Claims Payments/Certification of Claims Transfers:

Closed FY	.00
2020	\$76,163.02
2021	\$22,428.46
2022	\$72,082.71
2023	\$262,026.03
2024	\$53,945.08
TOTAL	\$486,645.30

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MARCH 2024 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Gallagher
 Second: Commissioner Cheeseman
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed the MEL Webinar and said it was a very good program including topics of Municipal Tort Claims Act and Title 59. The verdict on the Haddonfield flood case did come up and a lot of these cases are very fact sensitive. Attorney Nardi said the Tort Claims Act is a very strong defense that we have been using since 1972. Sometimes it does not go the way we want as in this case obviously. Post trial motions are proceeding and preparing for an appeal, if necessary after the Judge decides what should occur with this verdict. The MEL is working on it and trying to overturn this verdict. Attorney Nardi recommended that those involved in writing a resolution when awarding a contract with stormwater or any engineering firm should include the following special wording “This contract is being awarded in accordance with the specifications and at the recommendation of the engineers hired by the town”. It is very important because the JIF has been very successful with cases in the past where we were able to produce a resolution. Attorney Nardi said another aspect is discretionary activities such as planning boards or zoning board activities and to make sure the designs have been approved. Also, whenever a town finds an undisclosed pipe on a property it very important to document it and make sure that any easement that is necessary is complete and the legal description recorded and put on the maps.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Rt. Chief Harry Earl reviewed the monthly reports. If anyone is experiencing any difficulties or needs assistance with the MSI Learning management system, please do not hesitate to contact the MSI Helpline. Tomorrow is the 4th session of the four-day Supervisor course will be held in Cape May and we do have officers from Camden County attending that training. Please keep up on park inspections with warm weather approaching.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 2/22/24 to 03/22/24 was included in the agenda. Cyber Compliance was included on page 41-42 of the agenda packet.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for March 2024 where there was a savings of 49.11% for March and a total of 46.34% for the year. Ms. Goldstein also discussed the 1st Quarter 2024 Workers’ Comp Injury Review.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: The Subrogation reports were included on pages 45 and 46 for the month of March 2024 for both workers compensation and liability.

MOTION TO GO INTO EXECUTIVE SESSION

Motion:	Commissioner Taraschi
Second:	Commissioner Cheeseman
Vote:	Unanimous

MOTION TO GO INTO OPEN SESSION

Motion: Commissioner Taraschi
Second: Commissioner Passanante
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. A motion to accept the committee's recommendations on the claims as discussed, and review would be in order.

MOTION TO APPROVE CLAIMS AS DISCUSSED AND REVIEWED:

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

OLD BUSINESS: NONE

NEW BUSINESS: Risk Manager Thomas Merchel said there is a model resolution for plan immunity that exists right now that is being updated. If anyone has a project that is underway right now and does not want to wait for the update they can reach out to Mr. Merchel, and he can send the update. Mr. Merchel also said the MEL Attorney Fred Semerau is looking into adding this for the Planning Board professionals as well.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Wolk
Vote: Unanimous

MEETING ADJOURNED: 5:41 PM

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