

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 24, 2024
HADDON TOWNSHIP 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	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Absent
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
Auditor	Bowman and Company LLC Dennis Skalkowski Kaleigh Sawers
Claims Service	CompServices Gladys Driggins, Tracy Ware
Safety Director	J.A. Montgomery Risk Control Thomas Rielly, Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Damon Burke, City of Camden
Ari Messinger, Cherry Hill Alternate
Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Elizabeth Peddicord, Pennsauken Twp
Glenn Werner, Gibbsboro
Lorraine Sacco, Winslow Township Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Terry Mason M&C Insurance Agency, Inc.
Walt Eife Waypoint Insurance
Peter DiGambattista Associated Insurance Partners
Don Sciolaro PIA
Roger Leonard Leonard O’Neill Insurance Group
Mark von der Tann Edgewood Associates
Jaclyn Lindsey Conner Strong & Buckelew

OTHER PRESENT:

WELCOME: Fund Commissioner Jim Mulroy from Haddon Township welcomed members of the Camden County Municipal JIF and said the JIF is a wonderful product for the Township of Haddon and as they review at the numbers, they would not want to be anywhere else. Mr. Mulroy said they are proud to be a JIF member and hope that the JIF will return for meetings in the future.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 20, 2024

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 20, 2024

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Audit Report as of December 31, 2023 – The Auditor’s Report as of December 31, 2023 will be sent under separate cover to the Executive Committee. The Audit Committee held a conference call last week with representatives from Bowman & Company to review the report. Dennis Skalkowski from Bowman will give a brief report at the meeting and following that, the Board will formally approve **Resolution 24-18** approving year end financials along with the Group Affidavit. **(Pages 3-5)** Executive Director said the audit committee met last week and reviewed the audit in depth. Mr. Dennis Skalkowski from Bowman and Company was present at the meeting and he reviewed the 2023 audit. Mr. Skalkowski reviewed the independent audit report with no findings or recommendations noted. On page 11 of the Audit report were the comparative statements of revenues, expenses and changes in net position. The total operating revenue was \$17,981,159, total operating expenses were \$16,060,811, with an operating loss of \$1,920,348 and a total non-operating revenue of \$1,572,894. There was a return of surplus back

to the members of \$468,262 with an ending net position of \$8,535,353 which is increase of roughly \$3,000,000 from the previous year. Mr. Skalkowski thanked the JIF for the opportunity to serve as the auditor. Chairman Mevoli said it was an excellent audit report and thanked Mr. Skalkowski and all the fund professionals for all their work.

Motion to Approve Year-End Financials as of December 31, 2023 as Presented, Adopt Resolution 24-18 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report

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

City of Camden – Camden requested an assessment quote to reduce their Workers Compensation and General & Auto Liability self-insured retention to \$500,000. The Fund Actuary provided loss information and Perma presented the City with an assessment increase of \$108,911, effective July 1st. The City’s has a very favorable claims history for the past 5 years as no losses have reached the new retention levels.

Motion to approve the City of Camden’s request to reduce their Workers Compensation and General & Auto Liability self-insured retentions to \$500,000.

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

Amending Plan of Risk Management – As a result of the City of Camden reducing their self-insured retentions, there is a need to amend the Plan of Risk Management. On page 6 are the changes to the RMP.

Motion to Amend the Fund’s Plan of Risk Management

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

Property Appraisals: AssetWorks has begun to reach out to fund members to conduct in person property appraisals. An update will be provided at the meeting. Executive Director said AssetWorks has completed the field work and they are currently working on the valuation part of the process. We hope to have those reports in the next three weeks.

NJ Cyber JIF – As reported last month, the Cyber JIF met via Teams on May 16th. Commissioner Wolk’s report is included in Appendix II. The JIF also conducted a special meeting on June 20th to certify the 2023 audit. Commissioner Wolk reported that the Cyber JIF adopted a resolution that followed the MEL’s lead to award banking services to TD effective July 1st. The contract for D2 Cybersecurity was extended to a second year for training/phishing and scanning services. The Cyber JIF also created an Operations and a Clams Review Committee. The next meeting will be held on July 18th via Zoom.

MEL JIF – The MEL met on Wednesday, June 10, 2024 at Forsgate Country Club. Commissioner Wolk’s report is included in Appendix II. Commissioner Wolk reported the MEL acknowledged Fund Treasurer Mike Zambito and Commissioner Chuck Cuccia for their service to the MEL who both retired on June 30th. The 2023 Audit was approved. The MEL approved increasing the \$1,000,000 statutory bond coverage limit when requested by member entities. Many members requested higher limits following a local finance bulletin. The next meeting will be held on September 9th at Forsgate.

Residual Claims Fund – The RCF met on Wednesday, June 10, 2024 at Forsgate Country Club. Commissioner Wolk’s report is included in Appendix II. Commissioner Wolk reported that the RCF approved the 2023 audit and approved a resolution to award banking services to TD Bank. The RCF approved an amendment to the fund year 2023 budget to accept the transfer of liabilities. The next meeting will be held on September 9th at Forsgate.

EJIF- The EJIF met on Wednesday, June 10, 2024 at Forsgate Country Club. Commissioner Wolk’s report is included in Appendix II. Commissioner Wolk reported that the EJIF approved the 2023 audit and approved a resolution to award banking services to TD Bank. The next meeting will be held on September 9th at Forsgate.

2024 Coverage Documents: The Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the month of July.

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

July & August Fund Meetings: As a reminder, the July & August meetings will take place 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 Expected Loss Ratio Analysis on page 7 for April where the actuary projected 10.5 we are currently at 10.2 which right as projected. The Lost Time Accident Frequency for April is at 1.1 the same as last month. The per member report shows three new lost time accidents for April. The EPL POL Compliance shows the Camden JIF is 100% compliant. Executive Director said the check list will be updated this week with the audit filings to the State.

Executive Director said one other item is that we will go into Executive Session to discuss a contract and we will be asking everyone to leave the room except for fund commissioners at that time.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 24-19 June 2024 Vouchers

TOTAL 2023	\$ 1,000.00
TOTAL 2024	\$ 1,190,013.89

TOTAL	\$1,191,013.89
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MOTION TO APPROVE RESOLUTION 24-19 JUNE 2024 VOUCHERS

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

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

Closed FY	.00
2020	\$190,047.98
2021	\$90,910.86
2022	\$128,991.89
2023	\$48,984.21
2024	\$239,442.28
TOTAL	\$698,377.22

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MAY 2024 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 the statute amending OPRA Requests that has finally passed and he reviewed some of the changes under the new law. Mandatory fee shifting has now been eliminated and is now discretionary with the Government Records Council. There are more restrictions on personal identifying information, and they have increased the protections for that. OPRA Requests now have to be very specific, the law did always state that but now there is case law on it as well. Requests for information can be rejected if they are not specific or reasonable. It also provides for protective orders which was never in the law before. There will be requirements for posting online so it would be best practice to post as much as you can online with information the public has the right to know. There are certain guidelines for information requested for commercial purposes and there are certain guidelines on how to reject those requests. This will all go into effect on September 3rd so there is time to prepare. Regarding to existing OPRA forms Attorney Nardi said town council should review those forms as there will be a standard form that will be used statewide in the near future.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly 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. Remember to utilize special events, resources found on the MEL website

for upcoming events, including parades. A new law enforcement bulletin entitled Juvenile Gatherings Flashmobs and Critical Planning has been released due to recent events. Please also be reminded employees working outside during warm weather should prepare for these conditions by hydrating before and during work. Heat Related Best Practices Bulletin can be found on the MEL website regarding a PEOSH policy on that as well.

In response to Commissioner Passanante on the topic of Juvenile Flashmobs seen recently in a few towns, Attorney Nardi said if there was sufficient notice and police did not put certain safe guards in place or procedures not followed there could be an issue. Executive Director asked Ret. Police Chief Harry Earle to discuss, and he said that the new bulletin was prepared with this in mind, and the idea was to have a conversation and identify some intelligence to put out strategies to the Police Chiefs. Chairman Mevoli said in Brooklawn for the fireworks display they had everyone that attended screened with a metal detection wand and this was the first time that has ever been done. It was a confined space with only two entrances. Commissioner Gallagher said the key is to make an emergency management plan early and make sure everyone is included in fire, EMS and police as well as volunteers. This has been discussed at the recent Police Chiefs Association meeting. Commissioner Maley said the key is planning as best as possible but not to cancel events.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the Certificate Report for the period 4/22/24 to 05/22/24 was included in the agenda. Cyber Compliance report discussed in closed session.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for May 2024 where there was a savings of 50.93% a total of 50.13% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: The Subrogation reports were included on pages 33-35 for the month of May 2024 for both workers compensation and liability.

MOTION TO GO INTO EXECUTIVE SESSION

Motion:	Commissioner Maley
Second:	Commissioner Gallagher
Vote:	Unanimous

MOTION TO GO INTO OPEN SESSION

Motion:	Commissioner Maley
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. 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: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Vote:	Unanimous

MEETING ADJOURNED: 5:48 PM

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