

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 26, 2024
VIRTUALLY
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	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
Auditor	Bowman and Company LLC
Claims Service	CompServices Gladys Driggins
Safety Director	J.A. Montgomery Risk Control Thomas Rielly, Harry Earle, Robert Garish, Keith Hummel
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
John Foley, Cherry Hill Fire District
Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Elizabeth Peddicord, Pennsauken Twp
Sharon McCollough, Haddonfield
Brian Morrell, Gloucester City
Lorraine Sacco, Winslow Twp Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Terry Mason	M&C Insurance Agency, Inc.
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Ray Corry	Leonard O’Neill Insurance Group
Mark von der Tann	Edgewood Associates
Thomas Merchel	Conner Strong & Buckelew
Jaclyn Lindsey	Conner Strong & Buckelew
Danielle Colaianni	Hardenbergh Insurance
Gregory Grantham	Hardenbergh Insurance
Don Sciolaro	PIA

Brandon Lodics Conner Strong & Buckelew

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JULY 22, 2024

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JULY 22, 2024

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Claims Resolution Corporation – At a special meeting earlier this month, the Executive Committee approved the assignment of AmeriHealth’s claims administration contract to Claims Resolution Corporation (CRC). CRC is set to take over on September 1st. Numerous meetings have taken place between Perma claims & finance personnel with representatives from CRC. An update will be provided at the meeting. On **pages 3 & 4** is the service team that will be working on our account and an announcement of the sale. Executive Director said an email was sent today to all members advising new phone numbers and contact list for CRC representatives. If anyone calls the old numbers the call will be automatically forwarded to CRC. Jennifer Goldstien of Medlogix said the First Report of Injury should still go to Medlogix that has not changed. The contact list from CRC had their contact information but these reports still go to Medlogix. Executive Director said a revised list will be sent to members to keep everyone informed.

Fiscal Management Plan Update – With CRC taking over as claims administrator for the Fund, there is a need to amend the Fund’s Fiscal Management Plan and Cash Management & Investment Policy to change the check signers for claim payments. Resolution 24-24 appears on pages 5 & 6

Motion to Amend the 2024 Fiscal Management Plan and the Cash Management & Investment policy to add authorized check signers

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

Borough of Haddonfield Additional Insured – The Borough of Haddonfield is requesting that the Haddonfield Housing Agency be added as an additional named insured on the Borough’s policies with the JIF. The point of the Agency’s creation is to assist with financing the borough’s housing operations, which it had operated within the borough. The borough’s four housing properties (which the JIF insures) were formally transferred to the Agency.

The non-profit Agency was created by ordinance and its trustees were appointed by the Borough Commissioners. The Underwriting Manager had recommended this action.

Motion to approve adding the Haddonfield Housing Agency as an Additional Named Insured under Haddonfield’s policies with the JIF.

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: 10 Ayes, 0 Nays

Borough of Medford Lakes Additional Insured – The Borough of Medford Lakes is requesting that the Medford Lakes Colony be added as an additional named insured on the Borough’s General Liability policy with the JIF & MEL. The Colony is the owner and manager of all the Borough’s recreational facilities including 5 lakeside beaches, athletic fields and is also responsible for public areas and functions normally handled by the municipality.

The Colony, which is a non-profit, approached the Borough as they were recently advised of a substantial increase in insurance premium costs, and efforts to find coverage at a reasonably comparable or competitive rate were not successful. The private market rates are an increase of approximately five times what the prior costs were. The Underwriting Manager and MEL attorney are recommending this coverage. JA Montgomery has completed a loss control visit and reported no violation or safety concerns were noted at the time of the visit. The cost to the Borough to add this coverage is \$68,195, pro-rated to September 15th.

Attorney Nardi said he reviewed the information and provided documents which includes the resolutions from both the governing body and the nonprofit. The agreement is very detailed and it sets forth a historical or in the recitals, the history of the relationship between the two. This is another means of continuing the relationship, financial and administrative responsibilities and all the other functions that the Colony has provided over the years. The coverage is unaffordable for the Colony to maintain and there does not appear to be any risk to the JIF or Medford Lakes. Attorney Nardi said it also recognizes that they are operating analogous to a shared service agreement but they recognize within the body of the agreement, as well as the resolutions, that it clearly is not, since it's not a governmental agency. They just want to emphasize this continuing

relationship between the two where government functions are being assisted by the long standing nonprofit organization. Attorney Nardi said everything was in order upon his review.

Motion to approve adding the Medford Lakes Colony as an Additional Named Insured under Medford Lakes’s General Liability policy with the JIF & MEL.

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: 10 Ayes, 0 Nays

2025 RFQ – Fair & Open Process – Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2025 through December 31, 2025.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorneys
- Fund Auditor
- Fund Payroll Auditor
- Fund CDL Drug & Alcohol Monitor
- Fund Treasurer

Motion to Authorize the Fund Office to Advertise for Request for Qualifications

Motion: Commissioner Taraschi
Second: Commissioner Wolk
Vote: Unanimous

2025 Renewal: Members and Risk Managers received an Origami email with a link to renewal worksheets - to begin the 2025 underwriting renewal on July 25th with an August 31st completion date. Executive Director said the property appraisal results are expected shortly. Once they are received they will be shared with members and Risk Managers. The information will be uploaded into Origami so everyone will not have to enter their property values as they will be taken from the appraisals.

2025 Membership Renewals – Eight members are scheduled to renew as of January 1, 2025. Membership documents were mailed to those members on August 16th. Membership documents are due back by to the fund office by October 1, 2024.

Safety Incentive Program – Optional Safety Award – The notice for the 2024 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**.

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 on Page 9 the Financial Fast Track for the second quarter is really good news with an increase of \$639,000 and good reserve changes in IBNR. In total we are up \$1.3 million with a surplus of \$7 million. The Camden JIF is trending in the right direction. Expected Loss Ratio Analysis for June where the actuary projected 20% we are currently at 22% which is trending pretty good. The Lost Time Accident Frequency shows an improvement over last month where we were at 1.55 and now we are at 1.29 so this was a good month. The per member breakdown had three more claims but three were adjusted for Cherry Hill so the net effect is zero. Executive Director said the balance of the reports are for informational purposes.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 24-25 August 2024 Vouchers

TOTAL 2023	\$ 3,500.00
TOTAL 2024	\$ 142,595.92
TOTAL	\$ 146,095.92

Approving Payment of Resolution 24-26 Supplemental Bill Voucher

TOTAL 2024	\$ 682.40
TOTAL	\$ 682.40

MOTION TO APPROVE RESOLUTION 24-25 AND RESOLUTION 24-26 AUGUST 2024 VOUCHERS

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

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

Closed FY	.00
2020	\$74,609.35
2021	\$80,969.35
2022	\$106,287.31
2023	\$58,517.08
2024	\$115,170.46
TOTAL	\$435,553.55

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

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: None

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports and reminded members should utilize the special events resources information available on the MEL website as many municipalities will be holding outdoor events in the fall and during the holidays. JA Montgomery consultants can help to provide information on planning and managing these events. There are two local MSI Expos which provide in person training on September 9th in Burlington County, and the other is September 25th in Gloucester County. To register for the Expos or any MSI Live courses members can go to the MSI Live schedule and click on the selected course name.

Fund Commission Terry Shannon thanked Jackie Lindsey from Conner Strong & Buckelew for all the time she took to developed a crossing guard bullet point checklist from the MEL Safety Bulletin. She developed a checklist that crossing guards can actually take to their physician so that the physician can complete the checklist and sign it. This has made the process as seamless as possible for the town of Barrington. Ms. Shannon said it is a great tool for other towns to use as well.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Executive Director said the Certificate Report on page 29 for the period 6/22/24 to 07/22/24 was included in the agenda which shows 18 certificates issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for July 2024 where there was a savings of 54.67% a total of 52.75% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: The Subrogation reports were included on pages 37-39 for the month of July 2024 for both workers compensation and liability.

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: 10 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: 5:29 PM

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