

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – SEPTEMBER 23, 2024
BROOKLAWN SENIOR CENTER
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	Absent
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	CRC David Harris, Tracy Ware
Safety Director	J.A. Montgomery Risk Control Jackie Cardenosa
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Jonothan Tavares

FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Elizabeth Peddicord, Pennsauken Twp
Ethel Kemp, Camden City Parking Authority

RISK MANAGEMENT CONSULTANTS PRESENT:

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

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 26, 2024

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF AUGUST 26, 2024

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

CORRESPONDENCE: Letter received from the City of Camden reserving their rights to not renew in the Camden JIF. Executive Director said more information will be forthcoming by the end of the year.

EXECUTIVE DIRECTOR:

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. An update will be provided at the October meeting. Executive Director said the RFQ will be released on Tuesday September 24th with a due date of October 24th. A report of responses will be provided at the next meeting.

EJIF Membership Renewal: The Fund’s three-year membership in the EJIF is scheduled to expire on December 31, 2024. Enclosed on **Pages 4 & 5** is Resolution 24-27 renewing the Fund's membership in the Residual Claims Fund for the period of January 1, 2025 through December 31, 2027.

Motion to adopt Resolution 24-27 renewing the Fund’s membership in the NJ Environmental Risk Fund for the period of January 1, 2025 through December 31, 2027.

Motion: Commissioner Taraschi
Second: Commissioner Maley
Vote: Unanimous

RCF Membership Renewal: The Fund’s three-year membership in the RCF is scheduled to expire on December 31, 2024. Enclosed on **Pages 6 & 7** is Resolution 24-28 renewing the Fund's membership in the Residual Claims Fund for the period of January 1, 2025 through December 31, 2027.

Motion to adopt Resolution 24-28 renewing the Fund’s membership in the Residual Claims Fund for the period of January 1, 2025 through December 31, 2027.

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Vote:	Unanimous

RCF/MEL/EJIF Meetings: The RCF, MEL & E-JIF all met at the Forsgate Country Club on September 9, 2024. Commissioner Wolk’s reports can be found in Appendix II.

Commissioner Wolk reviewed the meetings and highlighted the RCF introduced the 2025 Budget with a 2% increase and the public hearing was scheduled for October 16th. The board approved the appointment of Joe Criscuolo from the Central JIF to serve as Secretary of the Fund and the board adopted a resolution amending the Fiscal Management Plan to add CRC as the claims administrator for the Camden JIF; added TD Bank as an authorized bank and added the new secretary as a signer on the account. The next RCF meeting will be held on October 16th at Forsgate.

Commissioner discussed the EJIF meeting and the 2025 budget was introduced which represents a 1.2% increase and the public hearing was scheduled for October 16, 2024. The board authorized a 2024 dividend in the amount of \$2.1 million subject to State approval. The next EJIF meeting will be held on October 16, 2024 at Forsgate.

Commissioner Wolk discussed the MEL meeting and said the MEL submitted a preliminary 2025 budget which reflected a 5.7% increase before increases in exposures are applied. The Board accepted the Fund Attorney’s recommendation to accept the terms of TD Bank’s agreement. There were limitations in TD’s agreement however it appears the limitations are standard in the financial market. The Board adopted a resolution making amendments to the Fiscal Management Plan to reflect changes to authorized signers for the MEL accounts and banking services provider. The next MEL meeting will be held on October 16, 2024 at Forsgate.

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. We are in the process of following up with members and risk managers. Executive Director said the only thing pending are the results from property appraisals. Asset Works has promised they would have them to us by now and hopefully they will be come in next week. Appraisals will go out to members and risk managers as soon as they are received. Origami is locked out right now and members will be notified when it is opened back up.

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. Executive Director said we have received membership agreements back from Clementon, Laurel Springs, Pine Hill and Pennsauken.

Statutory Bonds: Underwriting Manager’s office has contacted municipal clerks of members that are renewing their JIF membership to secure updated bond applications for statutory positions.

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 \$4 billion savings provided to NJ Taxpayers and the \$391 million in dividends provide to MEL members since inception.

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 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 said. Expected Loss Ratio Analysis for July appears on page 11 where the actuary projected 25% we are currently at 23% which is trending fairly well this year. The Lost Time Accident Frequency shows as of July 31st reflects the Camden JIF at 1.26 a slight improvement from last month which was 1.29. The per member breakdown had three more claims last month. Executive Director said the balance of the reports are for informational purposes.

Executive Director said there is one add on item. As everyone is aware the Camden JIF switched to CRC as our Claims Administrator. The month end financials will be transferring over and Executive Director said more information will be provided after that has been completed. Executive Director introduced David Harris President and CEO of CRC. Mr. Harris said it was a pleasure to be present at the meeting and said this was a great match up for CRC and he has been happily in the industry over the last 30 years and the team at AmeriHealth are fantastic folks and has been a great fit. All the pieces are fitting together, September 1st started the migration of all data which was completed last week. Reports will be forwarded tomorrow to the Executive Director office. Mr. Harris said the team remains the same the phone numbers are the same, but the email address will change to CRC. Mr. Harris is available at any time if anyone has any questions or concerns. Chairman Mevoli welcomed Mr. Harris to the JIF and is happy that CRC has retained the AmeriHealth folks that have been working with the Camden JIF for a while.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 24-26 September 2024 Vouchers

TOTAL 2023	\$ 1,500.00
TOTAL 2024	\$ 150,213.09
TOTAL	\$ 151,713.09

MOTION TO APPROVE RESOLUTION 24-29 SEPTEMBER 2024 VOUCHERS

Motion: Commissioner Wolk
Second: Commissioner Gallagher
Roll Call Vote: 8 Ayes - 0 Nays

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

Closed FY	.00
2020	\$10,780.50
2021	\$30,179.65
2022	\$75,647.41
2023	\$80,437.59
2024	\$259,432.39
TOTAL	\$456,477.54

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

Motion: Commissioner Maley
Second: Commissioner Cheeseaman
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney's report was for closed session.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Jackie Cardenosa reviewed the monthly reports on pages 27-29 in the agenda. JA Montgomery has added to in person Leadership Skills for Supervisor classes. The first one being held on October 8th at the Camden County and the second in Atlantic County. Law Enforcement Risk Control Consultant Ret. Chief Harry Earle said an Election package when out today as a training announcement. In response to Chairman Mevoli, Mr. Earle said the information can be sent to the police chief, clerks and municipal employees. A bulletin will be coming out soon regarding high school football games.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Underwriting Manager Jonothan Tavares reviewed the Certificate of Insurance report as well as the 2025 Underwriting Renewal Memorandum.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for August 2024 where there was a savings of 68% a total of 55.29% for the year.

Monthly Activity Report Part of Minutes.

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

MOTION TO GO INTO EXECUTIVE SESSION:

Motion: Commissioner Taraschi
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO GO INTO OPEN SESSION:

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED AND REVIEWED:

Motion: Commissioner Taraschi
Second: Commissioner Maley
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner Taraschi
Second: Commissioner Cheeseman
Vote: Unanimous

MEETING ADJOURNED: 5:40 PM

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