

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 27, 2022
MEETING HELD ELECTRONICALLY AT 5:15 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 2022 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:

Sharon Eggleston	City of Camden	Present
M. Gary Passanante	Borough of Somerdale	Present
Edward Hill	Borough of Lawnside	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read, Crystal Chuck
Attorney	Brown & Connery Joseph Nardi, Esquire
Auditor	Bowman & Company James Miles, Dennis Skalkowski
Claims Service	CompServices Tracy Ware, Gladys Driggins Steve Andrick
Safety Director	J.A. Montgomery Risk Control John Saville, Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

John Mulholland, Cherry Hill Fire District
Bonnie Taft, Oaklyn Borough
Greg Bradley, Oaklyn Borough
Brian Morrell, Gloucester City
Kevin Roche, Haddonfield
Ari Messinger, Cherry Hill Twp
Steven Whalen, Magnolia Borough

FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Meredith Storch	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Peter DiGambattista	Associated Insurance Partners
Danielle Colaianni	Hardenbergh Insurance
Terry Mason	M&C Insurance

APPROVAL OF MINUTES: OPEN SESSION OF MAY 23, 2022

MOTION TO APPROVE THE OPEN MINUTES OF MAY 23, 2022

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

Audit Report as of December 31, 2021 – The Auditor’s Report as of December 31, 2021 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 22-21 approving year end financials along with the Group Affidavit. **(Pages 3-5)**

Executive Director said the Audit Committee met last week and thanked Commissioners Taraschi and Gallagher and Dennis Skalkowski from Bowman & Company for the very in depth review of the Audit. Mr. Jim Miles and Mr. Skalkowski was present at the JIF meeting and gave a brief report on the 2021 Audit. Auditor Skalkowski said the 2021 Audit report was issued with a clean unmodified opinion with no recommendations or findings noted. It is very unusual to have any type of findings as the entities are professionally managed. At the end of the year the Fund had total non-operating income of \$14,423,881 and total operating expenses of \$15,877,322. A total return of surplus to the members of \$1,130,396 and an ending net position of \$9,451,051. Mr. Skalkowski said based on the results of the audit the Fund continues to be in a very strong financial position and expressed their appreciation for the opportunity to serve the Fund.

Executive Director said with no questions being heard on the audit a motion would be in order to adopt Resolution 22-21 approving the year end financials and execute the Group Affidavit.

Motion to Approve Year-End Financials as of December 31, 2021 as Presented, Adopt Resolution 22-21 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report

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

Chairman Mevoli said it is nice to receive the audit with no recommendations and thanked the Fund Professionals and everyone involved with the audit which is outstanding.

Cyber Security Enrollment: D2 Cyber Security continues to work with member entities in the enrollment & training process of the program. Attached on **Page 6** is a report from D2 showing the status of each member. Executive Director reviewed the report and said the check marks in red shows completion from last month, however, there is still some action needed by several members. These members have been emailed and hopefully they will be signed up soon so that the training can be completed. Commissioner Passanante said some of their Council members ran into a problem when using an iPad. Executive Director said he will follow up with D2Security to find out a solution to the issue and report back to members.

Residual Claims Fund – The RCF met on Wednesday, June 2, 2022 at Forsgate Country Club. Commissioner Wolk’s report is attached in Appendix II.

EJIF- The EJIF met on Wednesday, June 2, 2022 at Forsgate Country Club. Commissioner Wolk’s report is attached in Appendix II.

MEL JIF – The MEL met on Wednesday, June 2, 2022 at Forsgate Country Club. Commissioner Wolk’s report is attached in Appendix II.

2022 Coverage Documents: Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the month of June.

July & August Meetings – As a reminder, July & August meetings will be held 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 reported the revised Financial Fast Track as of March 31, 2022 was a tough month with a \$782,000 decrease, mostly adverse reserve changes and will continue to monitor but the Fund still has \$5.3 million surplus and over \$24 million available cash on hand. The Expected Loss Ratio Analysis for May 2022 the actuary has us targeted at 14% and we are at 24% what is driving this is the auto liability and workers comp and hopefully that will level off. Good news with the Lost Time Accident Frequency for May 2022 at 0.98 below above the MEL average with only one lost time accident in May. The Compliance report showing everybody in compliance with Pennsauken well underway for compliance and the JIF will get back to our usual hundred percent compliance. The checklist, of course, with passing the audit tonight we will updated next month as the 2021 audit will be filed by June 30th.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 22-22 June 2022 Vouchers

Fund Year Aggregate	\$1,011,328.47
Fund Year Closed	\$1,024,058.25
Fund Year 2021	\$24,147.84
TOTAL 2022	\$447,634.26
TOTAL	\$2,507,168.82

MOTION TO APPROVE RESOLUTION 22-22 JUNE 2022 BILLS LIST

Motion: Commissioner Taraschi
Second: Commissioner Gallagher
Roll Call Vote: 10 Ayes - 0 Nays

Confirmation of MAY 2022 Claims Payments/Certification of Claims Transfers:

Closed	0.00
2018	34,943.64
2019	43,892.15
2020	49,088.55
2021	102,858.89
2022	3,962.86
TOTAL	383,349.59

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MAY 2022 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney said there is no report to discuss in open session and if anyone on the Committee has questions from the Claim Committee Meeting minutes regarding any of the litigation, he would be available anytime for them.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Directors report was enclosed on pages 27-28. Mr. John Saville reported the Safety Expo is being conducted once again. Those topics that require any kind of practical training like confined

space or forklift safety can be done in person and arranged through the MEL website. Please contact Andrea Felipe with any changes or updates to training administrators. Please be sure that you periodically review your hierarchy reports to make sure training is up to date.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 4/22/21 to 5/22/22 are listed on pages 19-33 with 25 certificates. This is the annual report for the annual certificates. Executive Director reviewed the Cyber Compliance report as of May 31st.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for May 2022 where there was a savings of 54.83% for April and Year to Date savings of 53.05%..

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Chairman Mevoli said the Claims Committee held a meeting on Friday where all claims were reviewed and discussed. All members of the Committee received the PARs and Minutes that would normally be reviewed in Executive Session. A motion was requested to accept the committee's recommendation on the claims as discussed and reviewed.

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

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 Gallagher
Vote:	Unanimous

MEETING ADJOURNED: 5:35 PM

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