

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
DECEMBER 28, 2023  
ELECTRONICALLY  
AT 11:00 AM**

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 2023 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 <b>Bradford Stokes, Brandon Tracy Crystal Chuck, Jennifer Conicella</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices
Safety Director	J.A. Montgomery Risk Control <b>John Saville, Robert Garish</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Jamila Bremmer, Chesilhurst  
Bonnie Taft, Oaklyn Borough  
Lorraine Sacco, Winslow Township Fire District

Elizabeth Peddicord, Pennsauken Twp  
Damon Burke, City of Camden  
Ari Messinger, Cherry Hill Twp  
Millard Wilkenson, Berlin Borough  
Michelle Miller, Borough of Somerdale

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Jaclyn Lindsey	Conner Strong & Buckelew
Frank Covelli	PIA
Don Sciolaro	PIA
Roger Leonard	Leonard-O'Neill Insurance
Terry Mason	M&C Insurance
Danielle Colaianni	Hardenbergh Insurance
Chris Roselli	Hardenbergh Insurance
Walt Eife	Waypoint Insurance
Peter DiGiambattista	Acrisure

PUBLIC:

**CORRESPONDENCE:** NONE

**2023 Dividend** – As expected, correspondence was received from the NJ Department of Banking and Insurance (DOBI) regarding the request to release a \$500,000 closed year dividend. (Page 1) DOBI noted a recent decline in the Fund's surplus plus increased claims activity. Recognizing these concerns but also looking at an 8.42% budget increase, the Executive Committee has decided to reduce the dividend in half to \$250,000. (Resolution 23-27 - Page 3)

Executive Director said as expected the Department of Banking and Insurance noted some concerns with our surplus and increased claims activity. The dividend request was for \$500,000 and the DOBI did not decline the request but said this is the decision of the Executive Committee. After review we thought that perhaps cutting the request in half to \$250,000. Recognizing the concerns that DOBI has, and also recognizing the concerns of an 8.50% increase in the budget. So the prudent thing to do would be to meet somewhere in the middle which will give some relief to the members. Executive Director asked if there were any questions and in response to Commissioner Passanante, Executive Director said we definitely think our investment income is going to come up once we had settled with investments made we were locked in at lower rates. Now we are realizing when we sell the bonds and bands, we are getting a much higher yield so that is certainly going to improve. Looking back at the loses with Covid costing us \$2.5 million the MEL had added assessment with the RCF to the total of \$3 million so right there is \$5 million. Executive Director said they feel confident that things are coming back, and the renewal went a little better and we are seeing some progress with property still very volatile. There is some light at the end of the tunnel and certainly hope that we will withstand this a little bit more and not have to dip into the dividend as much.

**.Motion to Amend Resolution 23-22 to revise the dividend amount to \$250,000**

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

Revised Assessments with the \$250K Closed Year & EJIF Dividend appear on page 5.

**Gloucester Township MUA** – The Gloucester Township MUA (GTMUA) is being dissolved and is being merged into the Township. MUA employees are already covered by the Township for workers comp; the Township would like to insure the property locations and vehicles under the JIF. Total property value is \$24,441,071 & vehicles are valued at \$4,784,535. Executive Director said the primary duties are maintaining the sewer collection system in Gloucester Township, they have no treatment it all goes to the CCMUA and they also collect recycling. This will be effective January 1, 2024. They are currently paying around \$151,000 for this insurance and our estimate would be \$138,000 for a savings of \$12,000 for the Township and we do not feel it will be much of a burden with their loss history being very good. Executive Director asked if there were any questions or concerns. With none being heard a motion to approve coverage was in order.

**Motion to Extend property & liability coverage to Gloucester Township for former GTMUA’s properties & vehicles**

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

**1st Assessment Billing Due Date** – Due to not hearing back from the State until recently on the dividend, the 1st assessment bills will not be available until the first week in January. In order to give our members time to process the payments, we are suggesting that we extend the due date to February 29th.

**Motion to extend the 1st assessment due date to February 29, 2024**

Motion: Commissioner Wolk  
Second: Commissioner Shannon  
Vote: Unanimous

**EPL POL Checklists** - Executive Director said there are still about eight members who have not turned in their EPL Checklists that are due by December 31, 2024. If they do not submit their checklist their deductible will increase to \$100,000 until it is received. Please contact the Fund Office as soon as possible with the status of your checklist or if you need any further assistance.

**TREASURER:**

**Approving Payment of Resolution 23-28 December 2023 Vouchers**

<b>TOTAL 2023</b>	\$1,299,558.33
<b>TOTAL</b>	<b>\$1,299,558.33</b>

**MOTION TO APPROVE THE DECEMBER 2023 VOUCHERS RESOLUTION 23-28**

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

Treasurer's Report Made Part of Minutes.

**ATTORNEY: None**

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:**

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. At this time a motion to accept the committee's recommendations on the claims as discussed, and reviewed would be in order.

**MOTION TO APPROVE CLAIMS:**

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Roll Call Vote:	10 Ayes, 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS:** Safety Director John Saville said this was his last meeting and would like to say it has been a pleasure working with everyone over the past sixteen years. Chairman Mevoli said it was a pleasure to work with John Saville and have a safe wonderful retirement.

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Cheeseman
Vote:	Unanimous

**MEETING ADJOURNED: 11:28 AM**

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