

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – FEBRUARY 26, 2024  
MEETING HELD ELECTRONICALLY AT 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 <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Tracy Ware</b>
Safety Director	J.A. Montgomery Risk Control <b>Harry Earle</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew <b>Jonothan Tavares</b>

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Eleanor Kelly, Runnemede Borough  
Bonnie Taft, Oaklyn  
John Foley, Cherry Hill Fire District  
Lorraine Sacco, Winslow Township Fire District  
Millard Wilkinson, Berlin Borough  
Elizabeth Peddicord, Pennsauken Twp

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Mark von der Tann	Edgewood Associates
Roger Leonard	Leonard O'Neill Insurance Group
Duane Myers	M&C Insurance Agency, Inc.
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Frank Covelli	PIA
Thomas Merchel	Conner Strong & Buckelew
Jaclyn Lindsey	Conner Strong & Buckelew
Danielle Colaianni	Hardenbergh Insurance

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 22, 2024**

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

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**EXECUTIVE DIRECTOR:**

**NJ Cyber JIF Training Kickoff:** D2 CyberSecurity kicked off the new phishing and training campaign under the direction of the NJ Cyber JIF. Employees have been invited to the training and are expected to complete it by June 30<sup>th</sup>. D2 will be providing quarterly reports on training and phishing progress. The 2023 fourth quarter final D2 report will be discussed in closed session.

**NJ Cyber JIF Reimbursement** - The Cyber JIF decided in 2023 to reimburse the costs for any member JIF that had a Training & Phishing contract in force that would expire after the NJ Cyber JIF commenced their training program. The NJ Cyber JIF training program went into effect September 1, 2023. Therefore, the Camden JIF is being reimbursed for their training costs for the period of September through December 31, 2023. Camden will be reimbursed \$8,230.65.

**May’s Meeting Date** – May’s meeting date was inadvertently listed for Memorial Day; when the holiday falls on a meeting day, we typically move the meeting up one week.

**Motion to schedule the May meeting to May 20<sup>th</sup>**

Motion: Commissioner Taraschi  
Second: Commissioner Cheeseman  
Vote: Unanimous

**Property Appraisals** – As discussed last year, the MEL has mandated that all JIFs look at procuring a vendor to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure characteristics (COPE) information for owned properties valued at \$500,000 and above. The property insurance companies were arbitrarily increasing certain location of values that they felt were less than 80% of value, by 3%, resulting in a 4-5% increase overall. The last time the JIF performed property appraisal was in 2016 (except for recent new members). In response to Commissioner Shannon, Executive Director said the appraisals will be conducted for all members this summer.

**Motion To Authorize Release of a Property Appraiser RFP for the Fund as mandated by the MEL for Properties Valued at \$500,000 and above.**

Motion: Commissioner Shannon  
Second: Commissioner DiAngelo  
Vote: Unanimous

**2024 PRIMA Conference** – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Nashville from June 5-9. Resolution 24-12 authorizing travel expense is on **Page 3**. Please see this link for information on the conference <https://conference.primacentral.org/2024/welcome.cfm>

**Motion to Adopt Resolution 24-12 Authorizing Conference Attendance**

Motion: Commissioner Gallagher  
Second: Commissioner Cheeseman  
Vote: 10 Ayes, 0 Nays

**Safety Incentive Program – Optional Safety Award** – This is a final reminder for members to submit documentation for the 2023 Optional Safety Award. 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 March 15<sup>th</sup>. The notice appears on **Pages 4 & 5**.

**2024 MEL, MR HIF & NJCE JIF Educational Seminar:** The 14<sup>th</sup> annual seminar will be conducted virtually on two half-day sessions: Friday, April 19<sup>th</sup> and Friday, April 26<sup>th</sup> from 9AM to

12PM. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Enclosed on **page 6** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine that highlights the educational seminar.

**1<sup>st</sup> Installment Assessment Bills** – As a reminder the first installment assessment bill due date was extended to February 29<sup>th</sup>.

**Elected Officials Training:** The MEL’s Annual Elected Officials Seminar has been uploaded on the MEL Safety Institute. The MEL will provide a credit of \$250 against each member’s assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2023. The credit will continue to be extended to the member’s municipal manager/administrator or authority executive director. Directions on how to access the course appear on **Page 7**

**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 reviewed the Financial Fast Track as of December 31, 2023, showing a statutory surplus of \$4.7 million. This time last year we stood at \$3.1 million which is a very good trend and lot of JIFs cannot say they had a good 4<sup>th</sup> quarter. Cutting back on the dividend did help as well. Executive Director said the RCF will most likely have an added assessment as the did the last few years which will take a little bite out of the surplus, but we should have that information as soon the MEL receives their 4<sup>th</sup> quarter actuary report and we will keep everyone posted. Expected Loss Ratio Analysis for November where the actuary projected 1.41 we are currently at 1.76 which is not too bad. Page 10 shows the EPL POL Compliance shows one member that has not submitted their checklist but should be received by Wednesday of this week. Commissioner Shannon said that check list was submitted later this afternoon. Executive Director said that the Camden JIF is now in 100% compliance which is wonderful news. Page 12 shows our regulatory checklist which reflects regulatory filings submitted to the State.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 24-13 February 2024 Vouchers**

<b>TOTAL 2023</b>	<b>\$ 3,244.20</b>
<b>TOTAL 2024</b>	<b>\$1,174,871.36</b>
<b>TOTAL</b>	<b>\$1,178,115.56</b>

**MOTION TO APPROVE RESOLUTION 24-13 FEBRUARY 2024 VOUCHERS**

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

**Confirmation of January 2024 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	<b>.00</b>
<b>2020</b>	<b>36,027.26</b>
<b>2020</b>	<b>139,155.87</b>
<b>2021</b>	<b>63,055.20</b>
<b>2022</b>	<b>153,136.13</b>
<b>2023</b>	<b>4,306.85</b>
<b>TOTAL</b>	<b>395,681.31</b>

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JANUARY 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:** Attorney has a report for closed session.

Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:**

Risk Control Consultant Retired Chief Harry Earle reviewed the monthly reports. Chief Earle said there is a new Police Chief with the Borough of Hi-Nella and that he met with him and all of the information was very well received. This week Gloucester Township Police is hosting JA Montgomery for a four-day supervisor course starting today and officers from all over Camden

County are taking that course. Chairman Mevoli asked the Safety Director to make sure all the towns are keeping up with their safety violations which are very important.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 12/22/23 to 01/22/24 was included in the agenda on pages 26 – 31. Underwriting Manager Jonothan Tavares said the Cyber JIF has released the update framework version 1.91. this update moved a few critical items into new lower group which should make compliance easier to obtain. Please review the new program. In response to Chairman Mevoli, Mr. Tavaras said in the last week along we have seen a few cyber-attacks so there is an uptick. Chairman Mevoli asked if the Underwriting Manager could keep a list of towns and the size of the towns that are getting hit. Executive Director said this can be discussed at the next Claims Committee meeting with the Underwriting Manager. Commissioner Shannon asked if volunteer fire departments are included in the testing, in response Executive Director Stokes said only if the department was part of the towns email system.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for January 2024 where there was a savings of 49.32% for January and a total of 49.32% for the year.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** The Subrogation reports were included on pages 35 and 37 for the month of January 2024 for both workers compensation and liability.

**MOTION TO GO INTO EXECUTIVE SESSION**

Motion:	Commissioner Taraschi
Second:	Commissioner Cheeseman
Vote:	Unanimous

**MOTION TO GO INTO OPEN SESSION**

Motion:	Commissioner Maley
Second:	Commissioner Shannon
Vote:	Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:**

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon

Roll Call Vote: 10 Ayes – 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion:	Commissioner Shannon
Second:	Commissioner Taraschi
Vote:	Unanimous

**MEETING ADJOURNED: 5:50 PM**

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