

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – JULY 22, 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	Absent
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 Brandon Tracy</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Auditor	Bowman and Company LLC
Claims Service	CompServices
Safety Director	J.A. Montgomery Risk Control <b>Thomas Rielly, Harry Earle, Robert Garish</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein, Lizzy Lewis</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Damon Burke, City of Camden  
Ari Messinger, Cherry Hill Alternate  
Eleanor Kelly, Runnemede Borough  
Bonnie Taft, Oaklyn  
Elizabeth Peddicord, Pennsauken Twp  
Sharon McCollough, Haddonfield  
Dawn Amadio, Laurel Springs  
Michael Mansdoerfer, Haddon Heights  
Brian Morrell, Gloucester City  
Michelle Miller, Somerdale

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Terry Mason	M&C Insurance Agency, Inc.
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Frank Covelli	PIA
Roger Leonard	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

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JUNE 24, 2024**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 24, 2024**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE:** NONE

**EXECUTIVE DIRECTOR:**

**Banking Services** – As reported several months ago, the MEL’s Joint Cash & Management Investment Program (JCMI) oversaw the release of an RFP for banking services. As a result of that, the MEL, EJIF, RCF & Cyber JIF have all awarded banking services to TD Bank. The MEL issued a bulletin outlining the change and detailing the benefits, **pages 3 & 4**. The Central & Morris JIF’s along with several others, are moving to TD also.

After discussions with our Treasurer and Perma’s Chief Accounting Officer, we are recommending that the Camden JIF start the process of switching our accounts to TD Bank. Resolution 24-20 appears on **page 5**.

Executive Director Stokes asked the Fund Treasurer Elizabeth Pigliacelli to give an update on the process with TD Bank. Ms. Pigliacelli said TD Bank has a better rate than what we're currently getting with Citizens Bank and even those Citizens did reached out to say they would match the rate TD Bank offered to the MEL and therefore offered to our JIF as well. Treasurer

said she was not super happy with how Citizens treated the fraudulent check last year, and feels that moving to TD Bank would be in the best interest for the Camden JIF. Chairman Mevoli asked how TD Bank would handle fraudulent checks. Commissioner Kelly of Runnemedede said they had run into a similar scenario with washed checks. Commissioner Shannon asked if TD Bank has Positive Pay. Treasurer Pigliacelli said TD Bank does have Positive Pay and it will help with the fraudulent checks. Risk Manager Thomas Merchel said along with Positive Pay members should make sure they also have Positive Payee which also confirms who the person is and they are supposed to be the payee. It seems a lot of instances only the payee on the check was changed the dollar amount was the same fo Positive Payee would catch this.

**Motion to adopt Resolution 24-20 awarding Banking Services to TD Bank**

Motion: Commissioner Shannon  
Second: Commissioner Gallagher  
Roll Call Vote: 9 Ayes – 0 Nays

**Fiscal Management Plan Update:** Upon approval of awarding banking services to TD Bank, the Fund’s Fiscal Management Plan and Cash Management & Investment Policy will require amendment to add TD Bank for Wire Transfers and as an Authorized Depository. The changes appear on **page 6**.

**Motion to Amend the 2024 Fiscal Management Plan and the Cash Management & Investment policy to add TD Bank as an official depository.**

Motion: Commissioner DiAngelo  
Second: Commissioner Shannon  
Roll Call Vote: 9 Ayes – 0 Nays

**Property Appraisals:** AssetWorks has completed the fieldwork several weeks ago and are finishing up the valuation portion. Final reports should be available within the next few weeks and will be shared with members and RMC’s before they are uploaded into Origami.

**2024 Coverage Documents:** The Fund office is in the final stages of preparing coverage documents, which will be posted to Origami by the end of July.

The MEL Risk Management Information System with Origami will only store policies for 3 years, so it is imperative that members download the policies and save them on their local system to comply with record retention requirements.

**2025 Renewal:** Members and Risk Managers have received an email from Origami with a link to renewal worksheets to begin the 2025 underwriting renewal. We will issue an email with additional directions once the underwriting system link is sent to Fund Commissioners Users and Risk Management Consultants users by Origami. The deadline for completion of the updates is August 30<sup>th</sup>.

**2025 Membership Renewals** – Eight members are scheduled to renew as of January 1, 2025. Membership documents will be mailed to those members early next month.

**Quasi Municipal Entities:** Attached on **page 7** is a draft memorandum that will be released to members that extend coverage to Class III and IV Quasi-municipal entities. Memorandum will emphasize that coverage for Class III and Class IV Quasi entities is limited.

**MEL Bulletin on Billboards:** The MEL Fund Attorney has updated his communication concerning Recent Trends in Billboard Court Decisions. The bulletin will be distributed under separate cover.

**NJ Cyber JIF Report:** The Cyber JIF met on June 20, 2024, via Zoom to approve the Year End 2023 Audit. Commissioner Wolk's report on that meeting is enclosed in Appendix II. The Operations Committee met on June 24, 2024 via Zoom to discuss new membership.

**2023 Audit Filing:** PERMA filed the 2023 Year End Audit, the Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit was published in the Fund's official newspapers.

**August Fund Meetings:** As a reminder, the August meeting will take place 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 said the Expected Loss Ratio Analysis for May where the actuary projected 14.5 we are currently at 15.6 which is close to the projected target. The Lost Time Accident Frequency in the agenda was askew so the June report was ran and shown on the screen which shows us at 1.29 and the per member listing will be in next month's agenda. The EPL POL Compliance shows the Camden JIF is 100% compliant. Executive Director said the check list reflects the audit filings to the State.

Executive Director said one other item is that we will go into Executive Session to discuss a contract and we will be asking everyone to leave the room except for fund commissioners at that time.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 24-21 July 2024 Vouchers**

<b>TOTAL 2023</b>	<b>\$ 28,653.00</b>
<b>TOTAL 2024</b>	<b>\$ 1,563,392.99</b>
<b>TOTAL</b>	<b>\$ 1,592,045.99</b>

**MOTION TO APPROVE RESOLUTION 24-21 JULY 2024 VOUCHERS**

Motion:	Commissioner Shannon
Second:	Commissioner Passanante
Roll Call Vote:	9 Ayes - 0 Nays

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

<b>Closed FY</b>	<b>.00</b>
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2020	\$11,018.61
2021	\$18,980.01
2022	\$28,379.60
2023	\$55,216.50
2024	\$117,683.15
<b>TOTAL</b>	<b>\$231,277.87</b>

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

Motion: Commissioner DiAngelo  
 Second: Commissioner Wolk  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi reported on a case that the Appellate Division released this past Friday, which involved Gloucester City and Brooklawn that had to do with PFAS claims arising out of the water system. James Maley represented both towns and Mr. Nardi was pleased to say that the Appellate Division accepted the arguments and agreed with defense counsel’s position. Brooklawn and Gloucester City were dismissed from the case. Attorney Nardi said the League of Municipalities will be sending notices on this as well as other places so keep an eye out for this information.

Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:**

Risk Control Consultant Tom Reilly reviewed the monthly reports. If anyone is experiencing any difficulties or needs assistance with the MSI Learning management system, please do not hesitate to contact the MSI Helpline. Mr. Reilly said to please remind all employees working in hot weather to prepare for these conditions by hydrating before and during work. All agencies should conduct a hazard assessment to ensure heat related hazards are promptly identified and addressed. The heat related illness, best practices. Bulletin is available on the MSI and a heat stress prevention program was recently added to the website as well. All member towns should have submitted their 2023 Right to Know Survey to the State on July 15<sup>th</sup>. If any member has not done this, please make sure it is completed and submitted. Lastly, member municipalities involved with the National Night Out should utilize the Special Events resources tabs and the various Safety Director resources that are available on the MEL website.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Executive Director said the Certificate Report for the period 5/22/24 to 06/22/24 was included in the agenda.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for June 2024 where there was a savings of 65.59% a total of 52.41% for the year. Ms. Goldstein also reviewed the 2<sup>nd</sup> Quarter 2024 Workers Compensation Injury Review.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** The Subrogation reports were included on pages 36-38 for the month of June 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 Shannon
Roll Call Vote:	9 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: 5:32 PM**

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