

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – OCTOBER 28, 2024  
VIA ZOOM  
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>
Auditor	Bowman and Company LLC
Claims Service	CRC <b>Gladys Driggins</b>
Safety Director	J.A. Montgomery Risk Control <b>Tom Reilly, 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:**

Eleanor Kelly, Runnemede Borough  
Bonnie Taft, Oaklyn  
Elizabeth Peddicord, Pennsauken Twp  
Damon Burke, City of Camden  
Ari Messenger, Cherry Hill Twp  
John Foley, Cherry Hill Fire District

**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 Colaianni Hardenbergh Insurance  
Don Sciolaro PIA

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 23, 2024**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF SEPTEMBER 23, 2024**

Motion: Commissioner Wolk  
Second: Commissioner DiAngelo  
Vote: Unanimous

**CORRESPONDENCE: NONE**

**EXECUTIVE DIRECTOR:**

**2025 Budget** – The proposed 2025 Budget appears on **Page 3**. The Executive Committee held a budget workshop Zoom meeting on October 24<sup>th</sup> to review the proposed budget. The Committee is recommending that the budget be introduced, totaling \$20,502,426 which represents an 3.87% increase over last year’s budget.

Executive Director said the actuary provides the loss funds with a range of low, mid and high. The Camden JIF normally uses the mid-level and which is what was used for the 2025 budget. The crime coverage is going to be increased from \$1 million to \$2 million and there has been some severe losses in that range. The EJIF increase is at 0.72%, the Cyber JIF is at 4.10% the MEL is at 2.09%. and the Mel property is at 9.84%. Last year there was a 48% increase on the MEL property so that's a whopping change to our benefit. Contractual increases for the professionals were at 2%. Property appraisals decreased by \$10,000 or 25%. There will still be another round to go with some of our newer members. Police accreditation increased slightly up to \$25,000. There are 2 member entities who may be going through the accreditation process, which has just been a very successful program. There are 6 or 7 entities who have taken advantage of the 25% reimbursement, so this has been a great program. Moving down to POL/EPL premiums at 3.5% for those lines of coverage. The JIF average is about 6% and we are a little bit below that, which is good news. Overall, the budget is at a 3.87% increase. Last year this JIF was in the 8% to 9% range, so we are headed in the right direction.

Executive Director reviewed the proposed assessment and said the proposed assessments have gone down slightly due to the EJIF dividend being recalculated.

2024 Dividends are not being recommended this year as the Department of Banking & Insurance made a point in their correspondence regarding last year's dividend distribution that the Fund should refrain from future returns in surplus until the net position of the Fund in future years reflect an increase in surplus.

**Motion to introduce the 2025 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 25, 2024 at 5PM.**

Motion:	Commissioner Passanante
Second:	Commissioner Wolk
Vote:	10 Ayes, 0 Nays

**2025 RFQ – Fair & Open Process** – Some of the Fund's Professional Service Agreements will expire at the end of this year. The fund office advertised Requests for Qualifications for Fund Professionals for fund year 2025. The only responses received were from the incumbent Fund Attorney, Auditor, Payroll Auditor, Treasurer & CDL Drug & Alcohol Monitor. Responses were also received for the Fund's defense panel.

**Banking Services:** At the July meeting, the Camden JIF followed the MEL's lead and appointed TD Bank to provide banking services. Subsequent to the appointment, TD Bank identified contractual clauses, obligations, liability and exposures they wished to limit within the contract. It appears that these limitations may now be standard in the financial market.

The MEL's Fund Attorney continued his negotiations with TD Bank on its limit on liability and has made progress. TD Bank has agreed to raise their limit on ancillary claims from \$10,000 to \$1 million per claim. The MEL Board of Fund Commissioners accepted the proposed language of the cash management agreement as presented. The MEL, RCF & EJIF along with several other JIF's are proceeding with the change to TD.

Executive Director said TD Bank agreed to raise the limit on ancillary claims from \$10,000 to \$1 million. The MEL RCF, EJIF and Cyber JIF are moving ahead, and they are in that process as well. Executive Director asked the Treasurer Elizabeth Pigliacelli to give an update, and she said she would like to switch before the end of the year so that the JIF is set up before the new bills go out. There are a few towns that like to pay by ACH so it will be helpful to have the new account set up before then. The Treasurer also said CRC has been extremely patient with the changeover and Citizens Bank has not been very cooperative in getting them set up, but finally after two months they are set up using positive pay for the claim accounts. CRC has been having to manually approve the claim checks as they come through. The Treasurer was very appreciative of that.

**RCF/MEL/EJIF Meetings:** The RCF, MEL & E-JIF all met at the Forsgate Country Club on October 16<sup>th</sup>. Commissioner Wolk's reports can be found in Appendix II.

Commissioner Wolk reported at the RCF meeting a Public Hearing & Adoption of the 2025 Budget was approved at the meeting that represents a 2% increase over last year's budget. A motion was passed asking all members of the RCF Fund to adopt a resolution at their November meeting to transfer their 2020 claim liabilities to the RCF. The Board of Fund Commissioners passed a motion to accept the language of the cash management master agreement with TD Bank. The next meeting is January 6, 2025 at Forsgate.

Commissioner Wolk reported at the EJIF meeting a Public Hearing & Adoption of the 2025 Budget was approved at the meeting that represents a 1.2% increase. The Department of Banking & Insurance signed off on a \$2.1 million dividend after questioning the amount released from certain fund years. An updated resolution was adopted and refiled with the State. The Board had previously appointed TD Bank for their banking services and passed a motion to accept the language of the cash management master agreement that was recently negotiated by the MEL's attorney. The Board had previously appointed TD Bank for their banking services and passed a motion to accept the language of the cash management master agreement that was recently negotiated by the MEL's attorney. The next Meeting is on November 13<sup>th</sup> via Zoom.

Commissioner Wolk reported at the MEL meeting the 2025 budget was introduced which reflected a 7.7% increase; the public hearing on the budget is set for November 20<sup>th</sup> at 12:30 at the Sheraton in Atlantic City. Fund Attorney continued his negotiations with TD Bank on its limit on liability and has made progress. TD Bank has now agreed to include its limit on liability for ancillary claims to \$1,000,000. The Underwriting Manager provided an overview of the 2025 renewal saying he is expecting an overall positive renewal, but he cautioned that we are not yet through hurricane season.

**NJ Cyber JIF** – The NJ Cyber JIF met via Zoom on October 17<sup>th</sup>. The board introduced the fund's 2025 budget that indicated a 4.09% increase. Commissioner Wolk's report of the meeting appears in Appendix II. Commissioner Wolk reported the Board introduced the 2025 Budget representing a 4.09% increase over last year. The Operations Committee is reviewing seven RFP responses received for Cybersecurity Consulting and will have a recommendation to the Board at the November meeting of the Fund. The next meeting of the Fund will take place on November 26<sup>th</sup> at 3:30 via Teams.

**D2 CyberSecurity Training** - The 2024/25 Cybersecurity Awareness Training kicked off last week with an email going out from D2. This year's training is 60 minutes compared to the 90-minute course. The Cyber JIF expects 90% training completion by March 31, 2025.

**2025 MEL Pre-Renewal Presentation:** The MEL Underwriting Manager conducted a webinar on October 8, 2024, on the 2025 pre-renewal and covered the current state of the market and anticipated program changes. The webinar was recorded and will be posted to the MEL website [www.njmel.org](http://www.njmel.org) if you were not able to attend.

**2025 Membership Renewals** – Eight members are scheduled to renew as of January 1, 2025. Membership documents were mailed to those members on August 16<sup>th</sup>. An update will be provided at the meeting.

**MEL Seminar** – The MEL will be conducting a seminar in case law on Employee Discipline and recent OPRA changes on Wednesday, October 30<sup>th</sup> at 12:00 noon. The attached registration notice was sent to fund commissioners and RMC's. **Page 4.**

**Flood Legislation – MEL Letter to Governor Murphy:** Enclosed on **pages 5-8** for review is a letter from MEL Executive Directors to Governor Murphy regarding the concerns in the recent jury decision of Amons v Haddonfield. In addition, MEL Fund Attorney has provided enclosed talking points regarding legislation amendments for flooding issues. The MEL will be issuing the attached Bulletin on Stormwater reporting procedures for Claims Administrators. **Page 9.**

Executive Director Stokes asked Fund Attorney Nardi to give an update on the Haddonfield case. Attorney Nardi discussed the case and said there was a post-trial motion granted by the judge  
October 28, 2024 4 Camden JIF OPEN Minutes

from the trial earlier this year. That trial will not be considered until the first week of 2025. Any appeal of the final verdict will have to wait that outcome. This is on economic damages because the motion dealt with the fact that there was a multiplier effect given to the economic damages. On other cases, as noted in one of the memos there have been a few other cases that are being heavily litigated, well defended with the cooperation of the municipalities with some extensive discover requests.

**Power of Collaboration** - Enclosed on **page 10** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights how MEL Training strengthens safety efforts & reduces cost.

**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 11 & 12**.

**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 August where the actuary projected 32% we are currently at 26% which is trending fairly well this year. The Lost Time Accident Frequency shows as of August 31<sup>st</sup> reflects the Camden JIF at 1.24 in the middle of the list. In August we did gain three more lost time accidents, but the severity is down this year. Executive Director said the balance of the reports are for informational purposes.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 24-30 October 2024 Vouchers**

<b>CLOSED</b>	<b>\$ 82,776.00</b>
<b>TOTAL 2020</b>	<b>\$ 514,242.00</b>
<b>TOTAL 2024</b>	<b>\$ 153,118.67</b>
<b>TOTAL</b>	<b>\$ 750,136.67</b>

**MOTION TO APPROVE RESOLUTION 24-30 OCTOBER 2024 VOUCHERS**

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

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

<b>Closed FY</b>	.00
<b>2020</b>	\$397.30
<b>2021</b>	\$1,597.93
<b>2022</b>	\$3,085.86
<b>2023</b>	\$37,058.53
<b>2024</b>	\$40,699.33
<b>TOTAL</b>	\$82,838.95

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF SEPTEMBER 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 Nardi said regarding the materials on the proposed flood legislation and guidelines to be followed in the case of an event, the Tort Claims Act does allow for discretionary immunities allocation of resources. Most towns in the JIF should be able to identify at least some areas that they may be susceptible to some flooding as part of the review with your public works departments. As found in the past, if a review and cost analysis has been completed it would suggest that the town has done some type of review. The cost analysis does not need to be to the penny but best estimates from engineers would suffice as well as having this discussion during the budget process and memorializing it is recommended. Also, be sure it is coordinated with your engineer or contractor particularly on stormwater projects.

Attorney Nardi reported a lawsuit has been filed against the Borough of Barrington. Since the Sexual Abuse to Minors Act was changed a few years ago, this may be the first case the JIF has encountered. It was a very hot topic when the legislation was passed, and there was a lot of preparation, training and notices as to how to prepare as well as steps in loss mitigation or risk management. Attorney Nardi said at this time the JIF does not have anyone on the defense panel with this level of expertise, so he reached out to the MEL and they recommended Eric Harrison, Partner in the Law Firm of Methfessel and Werbel. Attorney Nardi requested a motion to approve Eric Harrison of the Law Firm of Methfessel and Werbel to handle the case in Barrington

**MOTION TO APPROVE ERIC HARRISON OF METHFESSELAND WERBEL FOR THE BARRINGTON CLAIM.**

Motion: Commissioner Taraschi  
 Second: Commissioner Wolk  
 Vote: 8 Ayes, 0 Nays

.Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:**

Risk Control Consultant Thomas Reilly reviewed the monthly reports. Several reminders not found within the agenda packet is an election day as a reminder. The Mel website has a law enforcement, risk analysis, bulletin titled Election Season Critical Planning Safety Considerations and a corresponding video and a safety planning worksheet. Leaf season is upon us so please remind employees to wear proper PPE including reflective vests, hearing protection and work boots. Lastly, as cold weather starts to set in be careful when using space heaters. The NFPA advises that space heaters are the leading cause of home fires during winter months.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** Underwriting Manager Jonothan Tavares reviewed the Certificate of Insurance report. As discussed, and reflected in the budget, Mr. Tavares expects positive results for the 2025 renewals and hard at work completing the excess marketing efforts. More information to come in the in the next few months.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for September 2024 where there was a savings of 68% a total of 56.57% for the year. Ms. Goldstein reported on 3<sup>rd</sup> Quarter Workers Compensation Injury Review.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Claims Manager Gladys Driggins reported on the Subrogation report included on page 37 for the month of September 2024 for both workers compensation and liability.

Chairman Mevoli said the Claims Committee held a phone Zoom Meeting on Friday, where all claims were reviewed and discussed. All members of the committee 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 Gallagher
Roll Call Vote:	9 Ayes – 0 Nays

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
---------	-----------------------

Second:  
Vote:

Commissioner Wolk  
Unanimous

**MEETING ADJOURNED: 5:42 PM**

---

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