

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – NOVEMBER 25, 2024  
COLLINGSWOOD SENIOR CENTER  
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</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Auditor	Bowman and Company LLC
Claims Service	CRC <b>David Harris, Tracy Ware, 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, Lizzie Lewis</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Eleanor Kelly, Runnemede Borough  
Bonnie Taft, Oaklyn  
Elizabeth Peddicord, Pennsauken Twp  
Glenn Werner, Gibbsboro  
Ari Messinger, Cherry Hill Twp.

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Walt Eife                                      Waypoint Insurance  
Roger Leonard                                Leonard O’Neill Insurance Group  
Thomas Merchel                                Conner Strong & Buckelew  
Jaclyn Lindsey                                 Conner Strong & Buckelew  
Frank Covelli                                  PIA  
Mark Von der Tann                             Insurance Associates

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 28, 2024**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 28, 2024**

Motion:    Commissioner Wolk  
Second:    Commissioner DiAngelo  
Vote:    Unanimous

**CORRESPONDENCE: NONE**

**EXECUTIVE DIRECTOR:**

**2025 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2025 in the amount of \$20,502,426 that represents an 3.87% increase over last year’s budget. The budget increased \$128 since introduction as the Fund’s underwriting data was refreshed in Origami resulting in a revised budget amount of \$20,502,559. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 3)** Proposed Assessments will be distributed at the meeting.

**Motion to open the Public Hearing on the 2025 Budget**

Motion:    Commissioner Taraschi  
Second:    Commissioner Shannon  
Vote:    Unanimous

**Discussion of Budget & Assessments:** Executive Director said this is the third review of the budget. The budget increase for 2025 is 3.87%. Assessment were been distributed to members at the meeting. Executive Director said with the EJIF dividend applied to the assessments it will reduce the average increase to 2.99%. The 2025 Budget was a good result compared to last year where this JIF was in the 8% to 9% range. Chairman Mevoli said it was a very good Budget and is a credit to all of the professionals and the towns.

**Motion to close the Public Hearing**

Motion:    Commissioner Taraschi

Second: Commissioner Cheeseman  
Vote: Unanimous

**Motion to adopt the 2025 Budget & Certify Assessments**

Motion: Commissioner Shannon  
Second: Commissioner DiAngelo  
Vote: 9 Ayes, 0 Nays

**2024/2025 Elected Officials Seminar:** This year's elected officials training program will focus on Property and Casualty Losses. Two sessions have been scheduled as part the League of Municipalities Conference: Monday, November 18, 2024 at 3:45 pm at Caesars (Empire Room A) and Wednesday, November 20, 2024 at 2:00 pm at the Convention Center (Room 303).

For 2025, the MEL will continue to reduce each member's assessment by \$250 for each municipal elected official and/or authority commissioner who completes the Elected Official course by May 2025. The maximum credit is capped based on member's assessment. The credit is also extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The notice on **Page 4** was emailed to commissioners and risk management consultants.

**MEL:** The MEL held their meeting and the public hearing on the 2025 budget on November 22, 2024 at the Sheraton Hotel in Atlantic City. Commissioner Wolk's report of the meeting will be distributed when complete.

**EJIF:** The EJIF held their last meeting on November 13<sup>th</sup> via Zoom. Commissioner Wolk's report of the meeting will be distributed when complete.

**MEL, RCF, EJIF & Cyber JIF Representative -** The fund should elect its representative to the MEL, RCF, EJIF & Cyber JIFs for the 2025 Fund Year.

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Municipal Excess Liability Joint Insurance Fund.**

Motion: Commissioner Cheeseman  
Second: Commissioner Gallagher  
Vote: Unanimous

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Residual Claims Fund Joint Insurance Fund.**

Motion: Commissioner Cheeseman  
Second: Commissioner Gallagher  
Vote: Unanimous

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Environmental Joint Insurance Fund.**

Motion: Commissioner Cheeseman  
Second: Commissioner Gallagher  
Vote: Unanimous

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Cyber Risk Management Joint Insurance Fund**

Motion: Commissioner Cheeseman  
Second: Commissioner Gallagher  
Vote: Unanimous

**RCF 2020 Fund Year Rollover** – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2020. Enclosed on **Page 5** is **Resolution 24-31** authorizing the transfer of the Camden JIF’s 2020 claim liabilities to the RCF.

**Motion to Approve Resolution 24-31 Authorizing the Transfer of Fund Year 2020 to the RCF**

Motion: Commissioner Taraschi  
Second: Commissioner Wolk  
Vote: 9 Ayes, 0 Nays

**D2 CyberSecurity Training** - The monthly status report from D2, recapping members’ participation and training to date, will be distributed at the meeting. Executive Director reviewed the report in Closed Session.

**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. Executive Director said the JIF has not received the documents from Gloucester Township, Winslow Fire District, Hi-Nella and Camden. The Fund Office will reach out to those members to request the documentation.

**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 6 & 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 said the Financial Fast Track reflects a very good quarter increased our surplus by \$1.2 million year to date surplus increase is \$2.5 million and the surplus as of September 30, 2024 is \$8.2 million. Expected Loss Ratio Analysis for August where the actuary projected 38% we are currently at 31% which is trending fairly well this year. The Lost Time Accident Frequency shows as of September 30th reflects the Camden JIF at 1.10 in the middle of the list. In September the JIF did gain three more lost time accidents, but the numbers are sitting well. Executive Director said the balance of the reports are for informational purposes. Executive Director thanked the Risk Managers for submitting their risk management agreements.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Treasurer Pigliacelli reviewed the reports included in the agenda. Ms. Pigliacelli said Hi-Nella has not paid their second installment premium. Commissioner Taraschi said he will reach out to the town.

**Approving Payment of Resolution 24-32 November 2024 Vouchers**

<b>TOTAL 2024</b>	<b>\$ 187,742.20</b>
<b>TOTAL</b>	<b>\$ 187,742.20</b>

**MOTION TO APPROVE RESOLUTION 24-32 NOVEMBER 2024 VOUCHERS**

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Roll Call Vote:	9 Ayes - 0 Nays

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

<b>Closed FY</b>	<b>.00</b>
<b>2020</b>	<b>\$6,247.17</b>
<b>2021</b>	<b>\$17,188.96</b>
<b>2022</b>	<b>\$67,152.61</b>
<b>2023</b>	<b>\$71,391.84</b>
<b>2024</b>	<b>\$186,701.34</b>
<b>TOTAL</b>	<b>\$348,681.92</b>

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

Motion:	Commissioner Shannon
Second:	Commissioner Gallagher
Vote:	Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY: NONE**

.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 that going into the cold weather try to reduce the likelihood of slips and falls by looking at any hazards. Snowplow classes will be starting next week. Mr. Reilly provided an update regarding the Zoom incident at the September JIF meeting and Mr. Prince has spoken to the Camden County Prosecutors office who recommend he speak with the Camden County Metro Police Department and the incidents have been reported Camden Metro Police Department. Ret. Chief Harry Earle reported on Risk Analysis concerning the use of force change referred to as Addendum C. A bulletin will be issued in a few weeks regarding using mouth guards and training mats for law enforcement training.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** Certificate Report was included on pages 27-30.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for October 2024 where there was a savings of 55% a total of 56.47% for the year.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Claims Manager Tracy Ware reported on the Subrogation report included distributed to the members during the meeting. Mr. David Harris reported one of the initiatives in September was a review of all open claims for the Fund. A review has begun for the purpose of subrogation and subrogation recovery. All open claims are being audited. There are currently 497 open claims for all lines of business. The audit should be completed before year end and findings will be reported to the Fund.

**MOTION TO GO INTO EXECUTIVE SESSION FOR CLAIMS**

Motion:	Commissioner DiAngelo
Second:	Commissioner Volk
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED AND REVIEWED:**

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

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

**MEETING ADJOURNED: 5:32 PM**

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