

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JANUARY 27, 2025
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 Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Gladys Driggins
Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Keith Hummel, Harry Earle, Jackie Cardenosa
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill
Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Glenn Werner, Gibbsboro
John Foley, Cherry Hill Fire District
Cassandra Duffy, Collingswood
Lorraine Sacco, Winslow Township Fire District
Brian Morrell, Gloucester City
David Siedell, Haddonfield
Steve Whalen, Magnolia
James Mulroy, Haddon Township
Millard Wilkinson, Berlin Borough
Elizabeth Peddicord, Pennsauken Twp
Steven Whalen, Magnolia Borough

PUBLIC:

Michelle Miller, Somerdale
Brandon Tracy, PERMA

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Frank Covelli	PIA
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew
Greg Grantham	Hardenbergh Insurance
Danielle Colaianni	Hardenbergh Insurance

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF NOVEMBER 25, 2024

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF NOVEMBER 25, 2024

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

MOTION TO ADJOURN SINE DIE MEETING:

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Vote:	Unanimous

SINE DIE MEETING ADJOURNED – COMMISSIONER DIANGELO EXECUTIVE DIRECTOR TO RUN ELECTIONS OF OFFICERS, 5-MEMBER EXECUTIVE COMMITTEE, 3 ALTERNATES TO EXECUTIVE COMMITTEE

ROLL CALL OF ALL 2024 FUND COMMISSIONERS (OR ALTERNATES):

MEMBER	FUND COMMISSIONER	PRESENT
Audubon	David Taraschi	Yes
Audubon Park	M. Larry Pennock	No
Barrington	Terry Shannon	Yes
Bellmawr	Louis. P. DiAngelo	Yes
Berlin Boro	Millard Wilkinson	Yes
Berlin Twp	Catherine Underwood	Yes
Brooklawn	Michael Mevoli	Yes
Camden City	Damon Burke	No
Camden City Parking Authority	Ethel Kemp	Yes
Cherry Hill	Ari Messinger	Yes
Cherry Hill Fire District	John Foley	Yes
Chesilhurst	M. Jamila Oden-Garnett	No
Clementon	Jenai Johnson	No
Collingswood	James Maley	Yes
Gibbsboro	Glenn Werner	Yes
Gloucester City	Brian Morrell	Yes
Gloucester Township	Tom Cardis	No
Haddon Twp	James Mulroy	Yes
Haddon Heights	Kelly Santosusso	No
Haddonfield	David Siedell	Yes
Hi-Nella	Phyllis Twisler	No
Laurel Springs	Ken Cheeseman	Yes
Lawnside	Edward Hill	Yes
Lindenwold	Craig Wells	No
Magnolia	Steve Whalen	Yes
Medford Lakes	Dr. Robert Burton	No
Merchantville	Edward Brennan	No
Mt. Ephraim	Joseph Wolk	Yes
Oaklyn	Bonnie Taft	Yes
Pennsauken Twp	Elizabeth Peddicord	Yes
Pine Hill	Patricia Hendricks	No
Runnemede	Eleanor Kelly	Yes
Somerdale	Gary Passanante	Yes
Tavistock	Terry Shannon	Yes
Voorhees	Stephen Steglick	No
Winslow	Joseph Gallagher	Yes
Winslow Twp. Fire Dist. #1	Lorraine Sacco	Yes
Woodlynne	Joseph Chukwueke	No

With 25 Commissioners present a quorum of 16 was achieved.

ELECTION OF 2025 CHAIRMAN, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE, 3 EXECUTIVE COMMITTEE ALTERNATES:

NOMINATIONS COMMITTEE – Executive Director read the slate of the 2025 committee, which was submitted by Commissioner Wolk, Chair of Nominating Committee. Executive Director asked Karen Read to read the Nomination Report into record.

OFFICERS:

Michael Mevoli – Borough of Brooklawn, Chairman
M. James Maley – Borough of Collingswood, Secretary

FIVE MEMBER EXECUTIVE COMMITTEE:

Louis DiAngelo - Borough of Bellmawr
Terry Shannon – Barrington Borough
M. Joseph Wolk – Borough of Mt. Ephraim
Joseph Gallagher – Winslow Township
David Taraschi - Audubon Borough

EXECUTIVE COMMITTEE ALTERNATES

#1 Gary Passanante – Borough of Somerdale
#2 Edward Hill – Borough of Lawnside
#3 Kenneth Cheeseman, Borough of Laurel Springs

MOTION TO NOMINATE MICHAEL MEVOLI, BOROUGH OF BROOKLAWN AS CHAIR; M. JAMES MALEY, BOROUGH OF COLLINGSWOOD AS SECRETARY; LOUIS DIANGELO, BOROUGH OF BELLMAWR; TERRY SHANNON, BOROUGH OF BARRINGTON; JOSEPH WOLK, BOROUGH OF MT. EPHRAIM; JOSEPH GALLAGHER, TOWNSHIP OF WINSLOW AND DAVID TARASCHI - AUDUBON BOROUGH FOR EXECUTIVE COMMITTEE AND AS ALTERNATE #1, GARY PASSANANTE, BOROUGH OF SOMERDALE AND ALTERNATE #2 EDWARD HILL, BOROUGH OF LAWNSIDE AND ALTERNATE #3 KENNETH CHEESEMAN, BOROUGH OF LAUREL SPRINGS.

ADDITIONAL NOMINATIONS FOR EXECUTIVE COMMITTEE ENTERTAINED

Hearing no additional nominations,

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS:

Motion: Commissioner Shannon
Second: Commissioner DiAngelo
Vote: Unanimous

ATTORNEY ADMINISTERED OATH OF OFFICE TO OFFICERS AND TO THE EXECUTIVE COMMITTEE.

Chairman Mevoli called meeting to order and thanked the members of the Camden JIF for their confidence in the Executive Board. Chairman Mevoli expressed his appreciation for the service of the Executive Committee members and all the professionals on the Camden JIF and emphasized the importance of their work in managing insurance and health insurance costs for the towns and keeping insurance costs down.

ROLL CALL OF 2025 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

2025 REORGANIZATION:

Fund Professional Service Agreements: In September 2021, the board authorized the advertisement of RFQ’s for certain Professional positions in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et Seq. Enclosed on **Page 4** is Resolution **25-1** reflecting the appointments and re-appointments & establishing compensation for Fund Year 2025.

RESOLUTION 25-1 APPOINTMENTS

- I. PERMA Risk Management Services is hereby appointed as Administrator, Bradford Stokes is appointed as Executive Director, Joseph Hrubash as Deputy Executive Director and Karen Read as Account Manager and all as agent for process of services. 2025 fee - \$567,033.00. Fund Year 2025 is the second of a three-year term.
- II. Mr. Joseph Nardi, Esq. of Brown & Connery, LLP is hereby appointed as Fund Attorney and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide Litigation Management Services. 2025 Fee - \$76,949.00. Contract term to be one year.
- III. Elizabeth Pigliacelli is hereby appointed as Fund Treasurer. 2025 Fee - \$27,460.00. Contract term to be one year.
- IV. Bowman & Company is hereby appointed as Fund Auditor. 2025 Fee - \$27,730.00. Contract term to be one year.
- V. Bowman & Company is hereby appointed as Fund Payroll Auditor. 2025 Fee - \$23,454. Contract term to be one year.
- VI. Claims Resolution Corporation is hereby appointed as the Claims Administrator for the FUND to adjust all claims for current and prior Fund Years. 2025 Fee \$551,022.00. Fund Year 2025 is the second of a three-year term.
- VII. The Actuarial Advantage is hereby appointed as Actuary for the FUND. 2025 Fee - \$61,947.00. Fund Year 2025 is the second of a three-year term.

- VIII. J.A. Montgomery Risk Control is hereby appointed Loss Control Consultant and for Right to Know Training Services to the FUND. 2025 Fee \$276,378. Fund Year 2025 is the second of a three-year term.
- IX. Conner Strong & Buckelew is hereby appointed Underwriting Manager for the FUND. 2025 Fee - \$15, 728.00. Fund Year 2025 is the second of a three-year term.
- X. Eagle Asset Management is hereby appointed Asset Manager for the Fund at 12.5 basis points of the market value of the Fund’s invested assets
- XI. Interstate Mobile Care is hereby appointed as the Fund CDL Drug & Alcohol Monitor for the FUND. 2025 Fee – \$38,793.00. Contract term to be one year.
- XII. Medlogix is hereby appointed as the Fund Managed Care Provider for the FUND. 2025 Fee - \$144,690.81. Fund Year 2025 is the second of a three-year term.

All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 2 Cooper Street, Camden, NJ 08102.

MOTION TO ADOPT RESOLUTION 25-1 CONFIRMING APPOINTMENT OF FUND PROFESSIONALS AS AMENDED:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	10 Ayes – 0 Nays

ORGANIZATION RESOLUTIONS

RESOLUTION 25-2 DESIGNATION BANKING MANAGER The Camden County Municipal Joint Insurance Fund finds it necessary for the proper conduct and order of business that official depositories for the Fund be designated and named TD Bank for banking services - at an earnings rate based on a combined average balance of \$75,000,000 of participating joint insurance funds which will earn base of Federal Funds minus 25 basis points (.25%) with a floor of 50 basis points (.50), is hereby proposed by the Board of Fund Commissioners as the official designated depository in accord with N.J.S.A. 40A:11-5-15.1(f)

RESOLUTION 25-3 DESIGNATION FISCAL MANAGEMENT PLAN The Fiscal Management Plan includes financial institutions declared as the Fund’s Official Depositories, and interest rates for delinquent assessments. Executive Director said no changes to the plan other than the date.

WHEREAS, The FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

WHEREAS, The FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

NOW, THEREFORE BE IT RESOLVED, The FUND’s Governing Body hereby appoints the following professionals for the 2024 Fund Year:

I The following financial institutions are hereby declared as The FUND’s Official Depositories:

TD Bank

II. All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository by check, wire or ACH which shall bear the signatures and/or electronic approvals of at least two (2) of the following persons, duly authorized pursuant to this Resolution

Michael Mevoli	CHAIR
M. James Maley, Jr.	SECRETARY
Elizabeth Pigliacelli	TREASURER
Terry Shannon	COMMISSIONER

III. All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

David Harris
Rachel Ruiz

IV. The Cash and Investment Policy attached herewith, shall be adopted.

V. The rate of interest assessed by the Fund, for delinquent assessments shall

- a. For the first 30 days - 0%
- b. For the 31 to 60 days - the rate paid by the N.J. Cash Management Fund rate plus (2) percent.
- c. For 61+ days – 10% percent per annum.

VI. The assessment due dates are February 29, 2025 for the first installment and June 15, 2023 for the second installment.

VII. Cherry Hill Township and the City of Camden operate on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill & Camden’s assessment due dates are March 10, 2025 for the first installment and July 31, 2025 for the second installment.

VIII. Certifying and Approval Officer for all FUND expenses shall be the FUND’s Executive Director and/or the Account Manager so designated by the Executive Director.

IX. Adjustments to Risk Management Fees in the amount of \$150 or less that are as a result of seminar credits will be waived.

- X. FOR WIRE TRANSFERS – that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

RESOLUTION 25-4 ESTABLISHING PUBLIC MEETING PROCEDURES Executive Director said the meetings will be published alternating in person and virtual meetings. In light of the HIF meeting running a little longer Executive Director proposed changing the meeting time back to 5:15 pm. The Committee agreed to going back to the 5:15 pm meeting start time.

RESOLUTION 25-5 DESIGNATION OF SECRETARY AS CUSTODIAN OF RECORDS TO BE KEPT AND MAINTAINED AT THE FUND OFFICE AS REQUIRED BY THE FUND'S BYLAWS

RESOLUTION 25-6 AUTHORIZATION OF COMPENSATION TO EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS.

RESOLUTION 25-7 ESTABLISHING THE 2024 PLAN OF RISK MANAGEMENT.

RESOLUTION 25-8 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH LEXINGTON INSURANCE COMPANY FOR PRIMARY PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY

The Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with Lexington Insurance Company for the 2025 budget year for primary public officials/employment practices liability coverage.

MOTION TO ADOPT ORGANIZATIONAL RESOLUTIONS 25-2 THROUGH 25-8:

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

Organizational Resolutions & Risk Management Plan Made Part of Minutes.

EXECUTIVE DIRECTOR:

Committee Appointments: The Fund has eight standing committees. Enclosed is the Chairs list of the committee appointments for 2025, as well as a brief description of their charges. You are encouraged to volunteer to serve in the upcoming year. **(Page 25)**

Residual Claims Fund 2025 Reorganization Meeting: The Residual Claims Fund’s 2025 Reorganization meeting was held on January 6, 2025, via Zoom. Enclosed is a copy of Commissioner Wolk’s report on the meeting. **(Appendix II)** Commissioner Wolk reported the RCF conducted the 2024 re-organization meeting electing Megan Champney from the Suburban Municipal JIF as chairperson and Joseph Criscuolo from the Central JIF as Secretary. The next meeting is scheduled for March 21, 2025 at Forsgate.

E-JIF 2025 Reorganization Meeting: The E-JIF 2025 Reorganization meeting was held on January 6, 2025, via Zoom. Enclosed is Commissioner Wolk's report on the meeting. **(Appendix II)** Commissioner Wolk reported the EJIF conducted the 2025 re-organization meeting electing Brian McNelly from the Morris JIF as chairperson and Veronica Laureigh from the Ocean JIF as secretary. The Fund officially released dividends to member JIFs as the 30 day waiting period ended with no further communication from the Department of Banking and Insurance. The next meeting is scheduled for March 21, 2025, at Forsgate.

MEL 2025 Reorganization Meeting: The MEL 2025 Reorganization meeting was held on January 6, 2025, via Zoom. Enclosed is a copy of Commissioner Wolk's report on the meeting. **(Appendix II)** Commissioner Wolk reported the MEL conducted the 2025 re-organization meeting electing Paul Tomasko from the Bergen JIF as chairperson and John Clarke from the Public Housing JIF as secretary. Seven public entities have joined the MEL affiliated joint insurance funds for 2025. A stormwater Professional Assistance Program was created to offer access to members for advice on strengthening their procedures on matters concerning stormwater. The Program is no cost to the MEL or its members. The Borad members adopted a resolution to create a procedure to support MEL members with stormwater management. Further information will be provided. The next meeting is scheduled for March 21, 2025, at Forsgate.

NJ Cyber JIF: The New Jersey Cyber Risk Management Fund conducted its Reorganization meeting on January 16th via Zoom. A copy of Commissioner Wolk's report on the meeting will be distributed when available.

2024/2025 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The course has been uploaded into the MEL's Learning Management System. Enclosed on **Page 29** are directions to access the program.

2025 Assessment Bills: The 2025 Assessments will be issued to all member entities the week of the 27th. First installment payments are due by **March 10, 2025**.

Safety Incentive Program – Optional Safety Award – As a reminder, the 2024 Optional Safety Award was sent to member entities for reimbursement of safety related items or training. The deadline to return all paperwork and vouchers was the end of the year but we will accept them for the next few months. The notice appears on **Pages 30 & 31**.

Power of Collaboration: Included on **page 32** is the latest in a series of advertisements to appear in the League Magazine. The ad highlights that the Bergen JIF was the 1st municipal JIF organized in New Jersey and has provided savings of \$322 million since inception and a 60% reduction in Lost Time Accident rate since 1991.

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 Expected Loss Ratio Analysis for November where the actuary projected 55% we are currently a close to 44% so good trending for the November report. On the Lost Time Accident Frequency the November 2024 report at 0.90 and December is a lower at 0.83 with last two months a zero lost time accidents. The EPL POL Compliance checklists will go out

shortly where we will be asking members to update the personnel manuals and conduct the training for managers and supervisor and non-supervisor. Executive Director thanked the Commissioners for Perma's reappointment.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 24-33 Dividend Vouchers

CLOSED	\$67,186.00
TOTAL	\$67,186.00

Approving Payment of Resolution 24-34 DECEMBER 2024 Vouchers

CLOSED	\$ 0.00
TOTAL 2024	\$1,728,369.80
TOTAL	\$1,728,369.80

Approving Payment of Resolution 25-9 JANUARY 2025 Vouchers

TOTAL 2024	\$ 13,786.43
TOTAL 2025	\$2,714,423.50
TOTAL	\$2,728,423.50

MOTION TO APPROVE THE DIVIDEND VOUCHERS, RESOLUTION 24-35, AND JANUARY 2025 VOUCHERS RESOLUTION 25-9

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

Confirmation of November 2024 Claims Payments/Certification of Claims Transfers:

Closed	.00
2020	23,276.87
2021	30,341.09
2022	171,480.11
2023	52,175.68
2024	392,133.31
TOTAL	669,407.06

Confirmation of December 2024 Claims Payments/Certification of Claims Transfers:

Closed	.00
2020	696.00
2020	12,298.94

2021	48,353.76
2022	27,259.46
2023	299,747.20
TOTAL	388,355.36

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

Motion: Commissioner Shannon
 Second: Commissioner Gallagher
 Vote: Unanimous

Treasurer Pigliacelli said the JIF will accept ACH payments. If members would like to pay the assessment she can provide the information for ACH payments. The Treasurer confirmed the new bank is TD Bank.

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi thanked the Committee for reappointment for 2025 and appreciates the opportunity to serve. On page 62 of the agenda is Resolution 25-10 appointing approved counsel. On pages 63 thru 67 of the agenda was Mr. Nardi’s letter recommending defense counsel for 2025. Mr. Nardi recommended the same hourly rate for third party liability cases at \$210.00 per hour and for workers’ compensation cases at \$155.00 and hourly paralegal charges at \$90.00 per hour.

MOTION TO APPROVE RESOLUTION 25-10 FOR THE 2025 DEFENSE PANEL:

Motion: Commissioner Passanante
 Second: Commissioner Gallagher
 Roll Call Vote: 9 Ayes– 0 Nays, 1 Abstain –
 Commissioner Wolk

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly reviewed the Safety Director’s report. The 2025 Safety Management Program was be sent out to all members earlier this week please contact the Safety Director’s office will any questions. OSHA 300 A Logs the summary of all work-related injuries and illnesses will need to be posted starting February 1st thru April 30th for all locations where employees are present. PEOSH will be implementing a strong local emphasis, initiative on crossing guard safety. This is the result of 3 recent fatalities involving crossing guards in New Jersey. The chief PEOSH Enforcement officer stated that their goal is to hit every police department responsible for crossing guards in the State. The New Jersey mail website has resources available. And we are currently working on a safety video that will also be available to assist. Mr. Reilly said on behalf of Jay Montgomery the team thank you for the reappointment in 2025 and continuing a strong relationship with members.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 10/22/24 to 12/22/24 was included in the agenda on pages 72 – 79. Underwriting Manager Tavares had a very strong year this year, with the renewals well within budget which puts us in a great place. Going forward, we have started to see the market shift in our favor, and work to get the best carriers on the program across the board. For property Lexington continues as our lead AIG on a large layered and quota share program and a significant rate relief with the key players across the market, both domestically and abroad. On the optional excess liability program. So limits above \$5 million have been marketed extensively and brought in two new reinsurance partners, Safety National who is our longtime workers compensation carrier and Great American who is one of the key players in the public entity space. On the cyber side, we increased the cyber-crime and utility fraud sub-limits from \$100,000 to \$250,000 at the local level. Lastly, on the renewals we added an excess crime program this year which brings our total limits up to \$2 million dollars and includes statutory bond coverage and cyber-crime coverage as well. The 2025 coverage bulletins are currently being updated and will be posted to the Mel website very soon.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider thanked the board for the reappointment for 2025. Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for November and December 2024 where there was a savings of 52.95% and a total of 56.25% for the year. Ms. Goldstein reported 2024 4th Quarter Workers Compensation Injury Review.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator thanked the Committee for their reappointment for 2025. The Subrogation reports were included on page 82 for the month of December 2024 and for the year end of 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 IN EXECUTIVE SESSION:

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

Claims Administrator thanked the Committee for their reappointment for 2025.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:54 PM

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