

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – APRIL 28, 2025  
BELLMAWR COMMUNITY CENTER  
AT 5:15 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 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 (telephonically)
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,</b> <b>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>Thomas Reilly, Harry Earle</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill  
Eleanor Kelly, Runnemede Borough  
Bonnie Taft, Oaklyn  
Glenn Werner, Gibbsboro  
Kelly Santosusso, Haddon Heights

**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
Don Sciarolo	PIA
Jaclyn Lindsey	Conner Strong & Buckelew
Danielle Colaiani	Hardenbergh Insurance

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 24, 2025****MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MARCH 24, 2025**

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	Unanimous

**CORRESPONDENCE: NONE****EXECUTIVE DIRECTOR:**

**MEL Bylaw Amendment:** Enclosed is correspondence from the MEL providing notice to the affiliated Joint Insurance Funds that a public hearing has been scheduled for June 9, 2025 at the Forsgate Country Club. Also attached is a copy of the resolution adopted by the MEL Board of Fund Commissioners outlining the proposed amendment. **(Pages 4-6)** The Executive Director said the updated By Law change was needed to make the By Laws consistent with State regulations and actual practices. The Public Hearing and adoption is scheduled for June 9<sup>th</sup> and local JIFs will be asked to approve the change at their June or July meetings. More information will follow.

**Employment Practices Compliance Program:** During 2025, members will be asked to update their EPL Compliance. An email notification was sent to members entities on April 15<sup>th</sup> regarding the program with updates to the personnel manual along with information concerning training for Managers & Supervisors, Non-Managerial staff and Police Chief & Command staff training. A copy of the memorandum appears on **(Pages 7-9)**; a synopsis of changes to the personnel manual appears on **(Page 10)**. The Executive Director said there are only three policy updates to be made. Managers and Supervisors training has been scheduled and will be held via Zoom. A notice will be sent to all members. Police Chief training will be conducted in Collingswood on May 19<sup>th</sup>. The information has been sent to the Police Chiefs.

The Best Practices Checklist that must be signed by your entities General Counsel or Labor Attorney appears on **Page 11 & 12**.

**Cyber JIF:** The Cyber JIF met on March 20, 2025 via Zoom; included in the agenda is Commissioner Wolk's report of the meeting. **Page 13**.

**RCF Report:** The RCF met on March 21, 2025 at the Double Tree by Hilton; included in the agenda is Commissioner Wolk's report of the meeting. **Page 15**.

**EJIF Report:** The EJIF met on March 21, 2025 at the Double Tree by Hilton; included in the agenda is Commissioner Wolk's report of the meeting. **Page 16**.

**MEL Report:** The MEL met on March 21, 2025 at the Double Tree by Hilton; included in the agenda is Commissioner Wolk's report of the meeting. **Page 17**.

**D2 Security Report** – The D2 Cyber Security Status Report will be distributed and discussed in closed session.

**2025 PRIMA Conference** – As a reminder, the Annual Public Risk Management Association's (PRIMA) annual conference will be held in Seattle, Washington from June 1, 2025, through June 4, 2025. Please check your calendars and determine if you are interested in attending this year's conference and review this link for information on the conference <https://conference.primacentral.org/2025/index.cfm> The Executive Director said any Executive Board member interested in attending please contact the Fund Office.

**2025 MEL, MR HIF & NJCE JIF Educational Seminar** – Day 2 of the 15th annual seminar will be conducted virtually on Friday, May 2nd from 9AM to 12PM. 1<sup>st</sup> Amendment Audits & claims against local government and emerging claim issues are the topics of day 2.

On **page 21** is program & registration information. The registration form to be completed and submitted can be found at:

[https://permainc.zoom.us/webinar/register/WN\\_S3XQdLJoRtG\\_eKG9PCrTOQ](https://permainc.zoom.us/webinar/register/WN_S3XQdLJoRtG_eKG9PCrTOQ)

**Boiler & Machinery Coverage** - Chubb provides the Equipment Breakdown coverage for the Municipal Excess Liability Joint Insurance Funds. Below are some summary items from their 2024 Stewardship Report:

- From January 1st through December 31st, 2024, Chubb risk engineers dedicated 3,173 hours visiting 1,093 MEL JIF locations and inspecting 2,516 boilers and pressure vessels.
- While performing jurisdictional inspections in 2024, Chubb risk engineers discovered a total of 614 hazardous code violations. 61% of said violations have been closed.
- In 2024, Chubb risk engineers made 37 recommendations of which 24% have been complied with and closed.

In addition, attached is a flyer outlining Free Boiler Safety Training they are making available to members. **(Page 22)** The link to register is: [CREC Course Registration Form | Chubb](#)

**2025 Financial Disclosures** JIF Commissioners can begin the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. The Division of Local Government Services released notice LFN-2025-07 containing filing instructions with a deadline to file by April 30th. The JIFs roster has been updated for 2025.

**Elected Officials Training:** The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Directions on how to access the course appear on **Page 23**. 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, 2025. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director.

**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.

The Executive Director reviewed the Expected Loss Ratio Analysis for February and said the Camden JIF is doing very well and is performing ahead of where the actuary projected 3.8% and the Camden JIF currently stands at 2.5%. That is reflected on the Lost Time Accident Frequency reports on pages 25 and 26. Executive Director said this is the time where we pride ourselves on 100% compliance on the EPL POL Compliance Program which is very important to be following because it makes a big difference on member deductibles and co-pays. Executive Director said the Fund Office will work with members to achieve that goal.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 25-15 MARCH SUPPLEMENTAL 2025 Vouchers**

<b>TOTAL 2025</b>	<b>\$950.00</b>
<b>TOTAL</b>	<b>\$950.00</b>

**Approving Payment of Resolution 25-16 APRIL 2025 Vouchers**

<b>CLOSED</b>	<b>\$ 764,952.04</b>
<b>TOTAL 2022</b>	<b>\$ 4,882.87</b>
<b>TOTAL 2024</b>	<b>\$ 59,200.00</b>
<b>TOTAL 2025</b>	<b>\$ 148,059.54</b>
<b>TOTAL</b>	<b>\$ 977,094.45</b>

**Approving Payment of Resolution 25-17 APRIL SUPPLEMENTAL 2025 Vouchers**

<b>TOTAL 2025</b>	<b>\$3,874.00</b>
<b>TOTAL</b>	<b>\$3,874.00</b>

**MOTION TO APPROVE MARCH AND APRIL 2025 VOUCHERS RESOLUTION  
25-15, 25-16 AND RESOLUTION 25-17**

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

**Confirmation of March 2025 Claims Payments/Certification of Claims  
Transfers:**

<b>Closed</b>	.00
<b>2021</b>	19,618.54
<b>2022</b>	92,139.94
<b>2023</b>	17,87082.76
<b>2024</b>	319,578.21
<b>2025</b>	22,088.21
<b>TOTAL</b>	<b>470,396.12</b>

**MOTION TO RATIFY & APPROVE CERTIFICATION OF  
CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF  
MARCH 2025 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner Taraschi  
Second: Commissioner DiAngelo  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi discussed Stormwater Management Program that the MEL is undertaking and can be found on page 19 of the agenda. Attorneys have presented information to all of the Executive Directors. Attorney Nardi said all administrators and clerks for all member towns should be aware of this, especially considering recent lawsuits that have been filed, one of which is in appeal. Design immunity and the scarce resources defense can be helpful in these cases by passing resolutions when projects are approved by the governing body and to coordinate with town engineers. In regard to the scarce resource defense, at the time of the project and budgeting, make sure to compile lists and keep minutes of meetings.

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 and said now is a great time to walk through playgrounds daily and early in the day, to review the safety aspects of the equipment and grounds for dangerous debris. It is also the time to review landscape equipment and best safety practices. There are numerous safety bulletins available on this topic as well as having a heat stress program in place.

Ret. Chief Harry Earle discussed a Bulletin recently issued on block parties and vehicle ramming that has been seen in the news recently. The Risk Management for Command Staff is scheduled for May 19<sup>th</sup> in Collingswood so far 100 have signed up and JA Montgomery has made some additional seating available up to 135. Accreditation Plus will be launched at that training where 400 required CALEA standards will be discussed specifically around litigation and claims which will launch by the end of the month. The Camden JIF will host a National Law Enforcement Roadway Safety Program in September with three dates in Collingswood. Fire training and policies issues are being discussed and in it's infancy stage right now. Commissioner Ken Cheeseman is participating in the group. A survey will be going out to fire departments to look at their training and policies to determine what the next steps may be. Chief Earle said he will keep everyone updated for the next steps. Chairman Mevoli thanked Commissioner Cheeseman for getting involved in the fire training and policies survey group.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 2/22/25 to 3/22/25 was included in the agenda. Executive Director said the Cyber Reports will be discussed in Closed Session.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for March 2025 where there was a savings of 46.47% and a total of 54.41% for the year. Ms. Goldstein reviewed the Worker's Comp Summary Report for the first quarter of 2025.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Tracy Ware reported on the Subrogation reports were included on page 50 for the month of March 2025 for both workers compensation and liability.

**MOTION TO GO INTO CLOSED SESSION:**

Motion:	Commissioner Taraschi
Second:	Commissioner Maley
Vote:	Unanimous

**MOTION TO GO INTO OPEN SESSION:**

Motion:	Commissioner Taraschi
Second:	Commissioner Maley
Vote:	Unanimous

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:**

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo

Roll Call Vote:

10 Ayes – 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion:

Commissioner Taraschi

Second:

Commissioner Hill

Vote:

Unanimous

**MEETING ADJOURNED: 5:40 PM**

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