

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – FEBRUARY 24, 2025  
MEETING HELD AT PENNSAUKEN COUNTRY CLUB  
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
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>Gladys Driggins</b>
Safety Director	J.A. Montgomery Risk Control <b>Thomas Reilly, Harry Earle,</b> <b>Jackie Cardenosa</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein. Lizzie Lewis</b>
Underwriting Manager	Conner Strong & Buckelew <b>Jonathon Tavares</b>

**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill  
Eleanor Kelly, Runnemede Borough  
Bonnie Taft, Oaklyn  
Glenn Werner, Gibbsboro  
John Foley, Cherry Hill Fire District  
Damon Burke, Camden City  
Sharon McCullough, Haddonfield  
Elizabeth Peddicord, Pennsauken Twp  
Syliesha Scott, Magnolia Borough

**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 Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew
Jaclyn Lindsey	Conner Strong & Buckelew
Greg Grantham	Hardenbergh Insurance
Danielle Colaianne	Hardenbergh Insurance

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 27, 2025**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 27, 2025**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**WELCOME:** Elizabeth Peddicord welcomed members to the Pennsauken Country Club for the Camden County Municipal JIF meeting.

**CORRESPONDENCE:** NONE

**EXECUTIVE DIRECTOR:**

**2025 PRIMA Conference** – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Seattle from June 1-4. Resolution 25-11 authorizing travel expense is on **Page 3**. Please see this link for information on the conference <https://conference.primacentral.org/2025/index.cfm>

**Motion to Adopt Resolution 25-11 Authorizing Conference Attendance**

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

**Safety Incentive Program – Optional Safety Award** – This is a final reminder for members to submit documentation for the 2024 Optional Safety Award. 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 March 15<sup>th</sup>. The notice appears on **Pages 4 & 5**. Executive Director said half of our members have submitted their paperwork. Karen Read will send a final reminder notice to those members that have not responded.

**2025 MEL, MR HIF & NJCE JIF Educational Seminar:** The 15<sup>th</sup> annual seminar will be conducted virtually on two half-day sessions: Friday, April 25<sup>th</sup> and Friday, May 2<sup>th</sup> from 9AM to 12PM. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Enclosed on **page 6** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine that highlights the educational seminar.

**1<sup>st</sup> Installment Assessment Bills** – As a reminder the first installment assessment bill due date was extended to March 10<sup>th</sup>.

**Employment Practices Compliance Program** - During 2025, members will be asked to update their Personnel Manuals and complete training. We expect to distribute information in the next few months. Executive Director said the Managers and Supervisors training as well as and non-supervisory training and Police Chief training schedules and information will be distributed shortly. In response to Commissioner Shannon, Executive Director said members should be receiving the personnel manual updates the end of March.

**D2 CyberSecurity Training** - The monthly status report from D2, recapping members' participation and training to date, will be discussed in closed session.

**Elected Officials Training:** The MEL's Annual Elected Officials Seminar has been uploaded on the MEL Safety Institute. 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. Directions on how to access the course appear on **Page 7**. Chairman Mevoli asked the Executive Directors office to be sure the new elected officials are aware of the training.

**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 fourth quarter Financial Fast Track which included the actuary's final reports which is good news showing at \$600,000 increase I surplus bringing the total surplus to \$8.8 million. Executive Director said it was a remarkable turnaround for 2024 with a \$3.1 million increase on our surplus. Expected Loss Ratio Analysis for December where the actuary projected 66% we are at 45% last year was about the same at 44% which is continuing a good trend. 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 said the Regulatory Compliance report shows the state filings made so far in 2025. Karen Read will be sending another filing to the state next week.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 25-12 FEBRUARY 2025 Vouchers**

<b>TOTAL 2024</b>	<b>\$ 47.60</b>
<b>TOTAL 2025</b>	<b>\$1,162,702.25</b>
<b>TOTAL</b>	<b>\$1,162,749.85</b>

**MOTION TO APPROVE FEBRUARY 2025 VOUCHERS RESOLUTION 25-12**

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

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

<b>Closed</b>	<b>.00</b>
<b>2020</b>	<b>696.00</b>
<b>2020</b>	<b>12,298.94</b>
<b>2021</b>	<b>48,353.76</b>
<b>2022</b>	<b>27,259.46</b>
<b>2023</b>	<b>299,747.20</b>
<b>TOTAL</b>	<b>388,355.36</b>

Executive Director thanked the Treasurer for all her work on the bank change over.

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

Motion: Commissioner Taraschi  
Second: Commissioner Shannon  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said there have been a four more stormwater claims or complaints that have been received effecting four municipalities within the JIF. A few months back everyone received a memo on claims handling. Mr. Nardi reminded members on any tort claim notices that

come in please do not wait until the complaint is filed. The JIF would like to be aware of these claims as quickly as possible so investigations can begin as soon as possible.

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 and all SIPs should be returned by February 29, 2025. OSHA Logs should be posted between February 1<sup>st</sup> thru April 30<sup>th</sup> after the April 30<sup>th</sup> date please take them down. The Chief PEOSH Enforcement officer stated they will be visiting every police department responsible for crossing guards in the State please make sure to have all crossing guard policies in place as well as training. Last year there were four fatalities, so the goal is to get on top of this and prevent anymore fatalities. A safety bulletin went out today on crossing guards as well as a new training video to talk about training that addresses crossing guards.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 12/22/24 to 1/22/25 was included in the agenda on pages 26 – 29. Underwriting Manager Tavares said the 2025 Coverage Bulletins have been posted to the MEL website. Communication will be going out on the recap webinar on the second week of March will be coming out shortly. Mr. Tavares said he will be touching on Cyber Compliance in Closed Session. Mr. Tavares said they have been seeing an uptick in a cyber hack around the state regarding an email asking you to change routing numbers. Please make sure to call your bank directly to confirm any email requests to change your routing numbers.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for January 2025 where there was a savings of 49.72% and a total of 49.72% for the year. Ms. Goldstein reported on a change for the prescription program on workers compensation claims. An email will be sent in the next few days with information on the change from My Matrix to S1 Medical. There will be a greater savings on prescription costs for workers compensation with this change. Ms. Goldstien said this change should be effective March 1<sup>st</sup>. First fill letters will be sent to all members for any new workers compensation claims.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Gladys Driggins reported on the Subrogation reports were included on page 30 for the month of January 2025 for both workers compensation and liability.

**MOTION TO GO INTO EXECUTIVE SESSION:**

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
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 GO INTO OPEN SESSION:**

Motion:	Commissioner Wolk
Second:	Commissioner Cheeseman
Vote:	Unanimous

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:**

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Roll Call Vote:	10 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: 5:44 PM**

---

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