

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – MAY 19, 2025  
VIRTUAL  
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> <b>Crystal Chuck</b>
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Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
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Claims Service	CompServices <b>Gladys Driggins</b>
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Safety Director	J.A. Montgomery Risk Control <b>Thomas Reilly, Harry Earle</b>
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Treasurer	<b>Elizabeth Pigliacelli</b>
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Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
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Underwriting Manager	Conner Strong & Buckelew <b>Jonathon Tavares</b>
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**FUND COMMISSIONERS PRESENT:**

Eleanor Kelly, Runnemede Borough  
Bonnie Taft, Oaklyn  
Lorraine Sacco, Winslow Twp Fire District  
David Siedell, Voorhees Township  
Damon Burke, Camden City  
Michelle Miller, Somerdale  
Rob Jakubowski, Audubon

**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
Jennifer Olsen	Hardenbergh Insurance
Danielle Colaiani	Hardenbergh Insurance

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 28, 2025**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF APRIL 28, 2025**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**EXECUTIVE DIRECTOR:**

**Stormwater Management:** In January, the MEL supported the development of a program to assist its members in obtaining access to legal and engineering resources related to stormwater management. This initiative was a result of a significant jury award in 2024 involving flooding from microbursts.

The MEL worked with its' excess carriers, underwriter and professional staff to develop a program where members can access up to three hours of legal services and three hours of engineering services at no cost to members. Enclosed on **pages 3-6** is a copy of the correspondence that was emailed to all MEL members on the Flood Risk Control Program.

Executive Director Stokes said as Mr. Nardi discussed last month, the MEL was offering three hours of training and consultation for legal and engineering services. Executive Director asked Mr. Nardi to just touch base on this topic. Attorney Nardi said the cases are proceeding and we

have been in contact with the MEL and Excess claims adjuster Christopher Botta as well as various municipal solicitors. A list has been compiled to forward all of the information to them. Attorney Nardis also urged members to start working on the EPL POL updates for the year and that information was included as well for the solicitors so that in November everyone will meet the deadline. Executive Director said this is valuable information that will be available and if anyone has any questions to contact the Fund Office or Mr. Nardi.

**MEL Membership Renewal:** The Fund is scheduled to renew their MEL membership effective July 1, 2025. Enclosed in the agenda on **page 7** is Resolution 25-18, as well as the Indemnity and Trust Agreement, renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2025 through July 1, 2028.

**Motion to adopt resolution 25-18 and execute the agreement renewing the fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2025 through July 1, 2028.**

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

**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 11-13**); a synopsis of changes to the personnel manual appears on **page 14**; managers & supervisors training schedule appears on **page 15**; non-supervisory training appears on **page 16**.

Executive Director said there are nine elements of the program that must be completed every two years and we are in that cycle right now. On page 14 there are the three sections of the Employee Manual that needs to be updated. There are only three updates. As members may recall last cycle there was a whole rewrite, so there are only sections that need updates. Page 15 lists the managers and supervisors training to date. More dates will be available and will be announced as they become available. Page 16 is the No Tolerance seminar that has to be offered to your employees. They do not have to take it but it is certainly encouraged that they take the training, but it has to be offered to all employees.

The Best Practices Checklist that must be signed by your entities General Counsel or Labor Attorney appears on **Page 17 & 18**. Checklists must be returned by November 1<sup>st</sup> from the town attorney. Executive Director asked Ret. Chief Harry Earle to touch base on the Police Command Staff training that was held in Collingswood. Chief Earle said the Risk Management for Command Staff for Camden JIF was held today, and it was packed with 135 attendees. Many Chiefs brought their entire command staff and it really worked out well, it was well received and had great attendance.

**NJ Cyber JIF** – The NJ Cyber JIF met virtually on May 15<sup>th</sup>; Commissioner Wolk's report of that meeting will be distributed via email when complete.

**2025 Policies** - We have completed generating member manuals and will begin uploading member manuals and commercial policies to Origami.

**Second Installment Assessment Bills** – The second installment assessment bills have been sent out; as a reminder the due date is June 15<sup>th</sup>.

**2025 Financial Disclosures:** As of the April 30<sup>th</sup> deadline all fund commissioners and fund professionals have filed their disclosure statements.

**Auditor & Actuary Year-End Reports:** The financial audit for the period ending December 31, 2024 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

**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 Financial Fast Track that was distributed at the meeting for the first quarter of 2025. The Camden JIF surplus increased by \$500,000 up to \$8.9 million and over \$28 million in cash. So far this year is in the positive and is looking very good. Hopefully that trend continues. Expected Loss Ratio Analysis for March for the Camden JIF is a little higher than the actuary's target of 7% and we stand at 9% of our loss funds. The Lost Time Accident Frequency reports are not available this month. Executive Director said remaining reports are for informational purposes but there is one more add-on item, an email went out this afternoon on a review for this Tier A Municipal Stormwater Permit Review that will be held on June 17th in Morristown. Executive Director Stokes thanked Tom Merchel and Glenn Prince for putting this together. Richard Erickson from the EJIF will be coming out and the program is encouraged for all public works supervisors. Please forward this notice on to your Public Works Supervisors or anyone else that may be interested.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Treasurer Pigliacelli reviewed the reports included in the agenda and reminded members that the Camden JIF did switch banks so there is a new lockbox address to mail in assessment payments. Please make sure payments are mailed to the new lockbox address.

**Approving Payment of Resolution 25-19 MAY SUPPLEMENTAL 2025 Vouchers**

<b>TOTAL 2024</b>	<b>\$ 2,500.00</b>
<b>TOTAL 2025</b>	<b>\$1,902,432.68</b>
<b>TOTAL</b>	<b>\$1,904,932.68</b>

**Approving Payment of Resolution 25-20 MAY SUPPLEMENTAL 2025 Vouchers**

<b>TOTAL 2025</b>	<b>\$806.56</b>
<b>TOTAL</b>	<b>\$806.56</b>

**MOTION TO APPROVE MAY 2025 VOUCHERS RESOLUTION 25-19 AND RESOLUTION 25-20**

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

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

<b>Closed</b>	.00
<b>2021</b>	124,477.12
<b>2022</b>	81,783.09
<b>2023</b>	89,175.36
<b>2024</b>	172,910.09
<b>2025</b>	155,736.70
<b>TOTAL</b>	<b>624,082.36</b>

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF APRIL 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 the two sessions presented by our law enforcement professionals at the Executive Safety Committee meeting on Friday. The materials that were presented by Harry Earle, Rob Garish, Keith Hummel and the assistance, of Tom Riley and Glenn Prince were distributed to the committee members. The topics included the Law Enforcement Bulletin that was issued and has been in the news concerning flash mobs, juvenile gatherings, and how to prevent and guard against them. The bulletin is very instructive, and Mr. Nardi requested members to take note of that especially if towns are planning gatherings through the spring and summer months. There are various other bulletins on the MEL website regarding parade planning worksheets and special events best practices. Mr. Nardi also commented on the presentation that was given today by Harry Earle and Kieth Hummel for the Command Staff training in Collingswood. Attorney Nardi said it was an excellent presentation and should be shared with the rank and file with some very good lessons particularly for those that have to prepare reports and testify.

Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:**

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly encouraged both the defensive driving program which fits well into defensive driving month and the workplace violence and conduct training webinar that is offered live every month. It is very important to address active shooter and just violence and harassment in general as well as the fire and EMS bulletins. There is a

bulletin available on block parties which is very relevant this time of year. Mr. Reilly asked all members to keep up on the contacts and provide any updated so they can be contacted and register for training accordingly.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

Jonathon Tavares reported on the Certificate Report for the period 3/22/25 to 4/22/25 was included on page 37 of the agenda with 16 certificated issued.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for April 2025 where there was a savings of 53.88% and a total of 54.33% for the year. Chairman Mevoli thanked Ms. Goldstein for the excellent breakdown of claims and the injuries for each individual town at the Executive Safety Committee last Friday.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Gladys Driggins reported on the Subrogation reports were included on page 41 for the month of April 2025 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:**

Motion:	Commissioner Gallagher
Second:	Commissioner Maley
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: 5:37 PM**

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