

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 23, 2025
HADDON TOWNSHIP
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 Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present
Gary Passanante	Borough of Somerdale	Present

EXECUTIVE COMMITTEE ALTERNATES:

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
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Attorney	Brown & Connery Joseph Nardi, Esquire
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Claims Service	CompServices Tracy Ware
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Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Harry Earle
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Treasurer	Elizabeth Pigliacelli
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Managed Care	Consolidated Services Group Jennifer Goldstein
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Underwriting Manager	Conner Strong & Buckelew Jonothan Tavares
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FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
David Siedell, Voorhees Township
Damon Burke, Camden City
Elizabeth Peddicord, Pennsauken
Glenn Werner, Gibbsboro
Ari Messinger, Cherry Hill Twp
John Foley, Cherry Hill Fire

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
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew
Jaclyn Lindsey	Conner Strong & Buckelew

Words of Remembrance: Chairman Mevoli said a few words of remembrance for Mayor Wilkinson and Mayor Wolk who both served on the Executive Board and were instrumental in the long term success the Camden County Municipal Joint Insurance Fund. Resolution 25-25 was read into record and adopted.

MOTION TO APPROVE RESOLUTION 25-25 HONORING MAYOR JOSEPH E. WOLK

Motion:	Commissioner Wolk
Second:	Commissioner Cheeseman
Vote:	Unanimous

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 19, 2025

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 19, 2025

Motion:	Commissioner Cheeseman
Second:	Commissioner Taraschi
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Audit Report as of December 31, 2024 – The Auditor's Report as of December 31, 2024 will be sent under separate cover to the Executive Committee. The Audit Committee held a call with representatives from Bowman & Company to review the report. Dennis Skalkowski from Bowman will give a brief report at the meeting and following that, the Board will formally approve **Resolution 25-21** approving year end financials along with the Group Affidavit. **(Pages 3-5)** Executive Director asked Dennis Skalkowski to provide a brief overview of the 2024 Audit Report. Mr. Skalkowski said his firm is issuing an unmodified report with no findings or

recommendations. As of December 31, 2024 total assets were \$27.9 million, total liabilities and reserves were \$16.4 million and a total net position of \$11.4 million which was an increase of \$2.9 million over last year. Chairman Mevoli thanked the auditor and the fund professionals and staff at PERMA for a great job. With no questions being heard a motion to approve the year end financials for December 31, 2024 was in order. Executive Director thanked the auditors for their report.

Motion to Approve Year-End Financials as of December 31, 2024 as Presented, Adopt Resolution 25-21 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEL Bylaw Amendment: The MEL conducted a public hearing June 9, 2025 on a proposed bylaw amendment, which was introduced at their March 21, 2025 meeting. Notices on the public hearing were distributed to all MEL affiliated local joint insurance funds in April. According to the bylaw amendment procedure, the amendment is adopted by the Fund when the governing bodies of three-fourths of the local JIF members approve the amendment within six (6) months of the hearing on the amendment. Enclosed is the MEL notice on the bylaws including a resolution to approve the amendment. **(Pages 6 & 7)**

Motion to adopt Resolution 25-22 approving the revised bylaws of the Municipal Excess Liability Joint Insurance Fund.

Motion:	Commissioner Maley
Second:	Commissioner Shannon
Vote:	Unanimous

MEL Report: The MEL met on June 9, 2025 at the Forsgate Country Club; included in Appendix II of the agenda is a report of the meeting. Executive Director reported the MEL approved a by-law amendment to change an article to mirror state regulations. Adoption and public hearing will be held on June 9th. The 2024 Audit was approved. The next meeting will be held on September 8th. Executive Director encouraged members to take advantage of the Stormwater Risk Control Program.

RCF Report: The RCF met on June 9, 2025 at the Forsgate Country Club; included in Appendix II of the agenda is a report of the meeting. Executive Director reported the 2024 Audit was approved. The 2024 Budget Amendment was adopted to accept transfer of liabilities from fund year 2020. The resolution was approved authorizing a supplemental assessment totaling \$10.3 million to be applied to various fund years. The next meeting will be held on September 8th.

EJIF Report: The EJIF met on June 9, 2025 at the Forsgate Country Club; included in Appendix II of the agenda is a report of the meeting. Executive Director reported the 2024 Audit was approved. The EJIF is entering its 30th year of operation and the board approved a new logo for the fund. The next meeting will be held on September 8th.

Cyber JIF: The Cyber JIF met on May 15, 2025 and June 12, 2025 via Zoom; included in Appendix II of the agenda is the reports from the May 15th and June 12th meetings. Executive

Director reported the 2024 Audit was approved. The Board adopted an appeal process for when a member has a difference of opinion in meeting requirements found in the cyber compliance checklist. The Underwriting Manager suggested a training seminar for Risk Management Consultants to increase their base cyber security knowledge. The next meeting will be held on July 17th.

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

Employment Practices Compliance Program: Members have been asked to update their EPL Compliance. An email notification was sent to members entities on April 15th 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 8-10**.

Stormwater Management: Included on **pages 11 & 12** is a memorandum from Joseph Hrubash (MEL Executive Director) and Frederick Semrau, Esq. (Fund Attorney) announcing a program supported by the MEL's excess carriers assisting members with a Flood Risk Control Program. 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.

2026 Membership Renewals – Twenty-four members are scheduled to renew as of January 1, 2026. Membership documents will be mailed to those members early next month. Ms. Read reported the membership renewal documents should be returned to the Fund Office by October 1st.

2025 Policies: Members' 2025 policy documents have been uploaded to Origami. Instructions for accessing the files were emailed to members on June 6th. Ms. Read said if members need assistance in downloading the member manuals please reach out to the fund office or your risk management consultant.

July & August Fund Meetings: As a reminder, the July & August meetings will take place virtually via Zoom.

EJIF Stormwater Seminar: Executive Director reported the Camden JIF and PMM JIF held a Stormwater Seminar on June 17th. Risk Management Consultant Tom Merchel spearheaded the seminar. Mr. Merchel reported that Rich Erickson of the EJIF gave a presentation that was very well received and attendees stayed after for a question and answer session. The information was very eye-opening. Mr. Merchel also provided stormwater best practices seen around the state.

The Executive Director reviewed Expected Loss Ratio Analysis for April for the Camden JIF is a little higher than the actuary's target of 11% and we stand at 14.5% of our loss funds and it looks as though workers comp is driving that. The Lost Time Accident Frequency reports are not available this month. Executive Director said the remaining reports are for informational purposes. The Regulatory Checklist will be updated next month for the filing of the 2024 Audit with the State.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 25-23 JUNE 2025 Vouchers

CLOSED	\$ 42,935.87
TOTAL 2024	\$ 27,186.00
TOTAL 2025	\$ 157,856.25
TOTAL	\$ 227,978.12

Approving Payment of Resolution 25-24 JUNE SUPPLEMENTAL 2025 Vouchers

TOTAL 2025	\$918.88
TOTAL	\$918.88

MOTION TO APPROVE JUNE 2025 VOUCHERS RESOLUTION 25-23 AND 25-24

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Roll Call Vote: 9 Ayes - 0 Nays

Confirmation of MAY 2025 Claims Payments/Certification of Claims Transfers:

Closed	.00
2021	123,351.50
2022	90,041.64
2023	69,935.81
2024	128,826.59
2025	148,478.72
TOTAL	560,634.26

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

Motion: Commissioner Maley
Second: Commissioner Taraschi
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi has a report for closed session.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly reported PEOSHA released Alert #40 regarding injuries resulting with the use of ladders. Please inspect your ladders to be in compliance with the safety regulations. Mr. Reilly reviewed summer safety procedures and protocols. Law Enforcement Safety Director Harry Earle reported that 50 law enforcement policies launched for Chiefs of Police in the password protected portal and more are added each week. In response to Chairman Mevoli, Ret. Police Chief Harry Earle reported members are as prepared as they can be for the upcoming 4th of July festivities and security has been a big topic of discussion around the state.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Jonathon Tavares reported on the Certificate Report for the period 4/22/25 to 5/22/25 was included on page 28 of the agenda with 7 certificated issued. Mr. Tavares discussed the Cyber seminar that was held that was very well received.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for May 2025 where there was a savings of 56.60% and a total of 54.84% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Tracy Ware reported on the Subrogation reports were included on page 41 for the month of May 2025 for both workers compensation and liability.

MOTION TO GO INTO CLOSED SESSION:

Motion: Commissioner DiAngleo
Second: Commissioner Taraschi

MOTION TO GO INTO OPEN SESSION:

Motion: Commissioner Maley
Second: Commissioner Cheeseman

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 Shannon
Roll Call Vote: 9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: Mayor Passanante shared a memory of Mayor Wolk when serving with him on the Camden County Mayors Association. Mayor Passanante said everyone has fond memories of Mayor Wolk and he will be greatly missed.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Maley
Vote:	Unanimous

MEETING ADJOURNED: 5:53 PM

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