

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – SEPTEMBER 22, 2025
BROOKLAWN SENIOR CENTER
AT 4:30 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	Absent
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
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CRC Lauren Joseph
Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Harry Earle, Jackie Cardenosa
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
David Siedell, Haddonfield
Elizabeth Peddicord, Pennsauken
Damon Burke, City of Camden
Glenn Werner, Gibbsboro

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew
Jaclyn Lindsey	Conner Strong & Buckelew
Peter DiGiambattista	Acrisure
Terry Mason	M&C Insurance

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 25, 2025

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF AUGUST 25, 2025

Motion:	Commissioner DiAngelo
Second:	Commissioner Taraschi
Vote:	Unanimous

WELCOME: Chairman Mevoli welcomed members to the Brooklawn Community Center and proud host the meeting along with other towns.

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2026 MEL Renewal: Underwriting Manager submitted the memorandum included on **pages 3-5** providing a brief overview of the 2026 renewal.

The MEL Underwriting Manager will be hosting a 2026 pre-renewal webinar on Monday September 29, 2025 at 10:00 am to cover the current state of the market and anticipated program changes. Enclosed on **Page 6** is a copy of the email with a registration link that was distributed to members and risk management consultants.

Underwriting Manager Jonothan Tavares reviewed the memorandum on the 2026 MEL Renewal and said the property has been very modest and as long as the weather behaves we are expecting a very positive property renewal. Liability remains one of the most challenging markets last year we brought on some new strong reinsurance partners to the MEL Excess program and we are expecting that to bring us some stability in 2026. Workers Compensation has remained stable and we have an excellent partner in that line through the MEL. Cyber has been softening over the past year and we are expecting an very positive renewal for the MEL and some enhanced coverage supplements as well. EPL POL and Land Use remain the drivers in our losses but non the less we have a very stable partner on this line as well and are expecting some moderate increases. On Monday,

September 29th there will be an in depth webinar on everything in the market and our strategies for the renewal.

2026 Membership Renewals – Twenty-four members are scheduled to renew as of January 1, 2026. Membership documents have been mailed to those member entities. Members are asked to please return the executed agreement and resolution by October 3rd. Enclosed on **page 7** is a list of membership renewals received. An update will be provided at the meeting. Executive Director said as of this date the Fund Office has received 10 executed renewal documents back.

Employment Practices Compliance Program: As a reminder, every two years, the MEL asks its members to update their Employment Practices Compliance Program consisting of personnel manual, employment manual and training programs. The deadline for completion and submission of the Best Practices Checklist is November 1st. The checklist appears on **page 8**.

J.A. Montgomery has added a training session for Police Command Staff on September 23rd in Collingswood. Included on **page 9 & 10** is the announcement.

MEL, RCF and EJIF Funds: The Statewide JIFs met on September 8th, at the Double Tree by Hilton in Monroe, NJ. Chairman Mevoli's reports on the meetings are enclosed (**Appendix II**).

Cyber JIF: The NJ Cyber JIF met on September 18th via Zoom; the report for that meeting will be distributed when ready.

Xcitium (D2) Cyber Security Report – The Xcitium Cyber Security Status Report will be discussed in closed session. Xcitium will be posting the next course for training/phishing in October. This year, there will be 2 half-hour courses; the second will be posted six months later.

MEL Risk Manager Accreditation: The MEL is holding its second Risk Manager Accreditation Program scheduled for October 3rd and October 10th at the National Conference Center in East Windsor. Included on **page 11** is a copy of the announcement distributed in August. We will be resending another copy to RMCs.

Stormwater Management Program: Enclosed on **pages 12 & 13** is a revised notice distributed to MEL members last week announcing an extension for the Stormwater/Flood Risk Control Program where MEL members are eligible for specialized legal and engineering consultation. We are encouraging members to take advantage of this program and reach out the Methfessel & Werbel, P.C. to engage in the process by. The deadline to participate was initially 7/31/25 but it has been extended to 12/31/25. Executive Director said only a few members took advantage of the program and Attorney Nardi has reached out to town attorneys to encourage participation. Attorney Nardi said he was surprised that the response has been so light and encouraged members to revisit this program with your town's governing body, administrators and department of public works. Attorney Nardi said it is important and this program is in response to what has occurred in the litigation of past flood cases. In response to Commissioner Passanante, Executive Director said he would check to see if Somerdale has been added to the schedule for the program.

Statutory Bonds: Underwriting Manager's office has contacted municipal clerks of renewing towns to secure updated bond applications for statutory positions. This email was distributed on August 5th and the deadline to submit applications was September 11th. Underwriting Manager Tavares said 16 of the 24 renewing members have completed their applications and the Underwriting office will follow up with the members that have not completed their applications.

Power of Collaboration: Enclosed on **page 14** is the latest in a series of Power of Collaboration advertisements to be published in the League of Municipalities magazine. The ad highlights the taxpayer savings generated by the MEL and affiliated local Joint Insurance Funds. Chairman Mevoli said this is a great resource to show anyone that asks why the town belongs to the JIF. The savings over the years has been tremendous and a large part of why we belong to the JIF.

Safety Incentive Program – Optional Safety Award – Enclosed on **pages 15 & 16** is the notice for the 2025 Optional Safety Award was sent out on August 26, 2025. 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 the end of the year.

The Executive Director reviewed the Expected Loss Ratio Analysis for July for the Camden JIF is a little higher than the actuary's target of 32% the Camden JIF stands at 35%. The Executive Director said the EPL Compliance report will be updated as the checklists are received into the fall. The fund office has received two checklists so far. The remaining reports are for information purposes.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 25-29 SEPTEMBER 2025 Vouchers

TOTAL 2024	\$ 1,000.00
TOTAL 2025	\$ 157,626.00
TOTAL	\$ 158,626.00

MOTION TO APPROVE SEPTEMBER 2025 VOUCHER RESOLUTION 25-29

Motion:	Commissioner Gallagher
Second:	Commissioner Shannon
Roll Call Vote:	8 Ayes - 0 Nays

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

Closed	.00
2021	1,781.57
2022	97,684.34
2023	43,917.56
2024	50,861.18
2025	253,758.77
TOTAL	448,003.42

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF AUGUST 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 a pending case in the MEL called JH vs. Warren Hill Education this case effects the child sexual abuse act a ruling in that case would extend the statute of limitations for child abuse claims significantly.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly said MSI offers training and work zone safety which includes setting up according to the TCD Standards, safety briefings and bulletins on work zone intrusions and proper safety gear. Leaf season is upon us and a reminder to public works to follow the safety recommendations when leaf collection begins. Ret. Chief Harry Earle discussed the Homeless Bulletin to adopt an ordinance on banning homelessness. Resources are also available on football game shooting that have been seen in the past. Fire Department survey should be wrapped up in the next couple of weeks and a another briefing will be provided at the next meeting.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Jonathon Tavares reported on the Certificate Report for the period 7/22/25 to 8/22/25 was included on page 34 of the agenda with 13 certificated issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for August 2025 where there was savings of 65.87% and a total of 57.36% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Lauren Joseph reported on the Subrogation reports were included on page 38 for the month of August 2025 for both workers compensation and liability.

MOTION TO GO INTO EXECUTIVE SESSION

Motion:	Commissioner Shannon
Second:	Commissioner Taraschi
Vote:	Unanimous

MOTION TO GO INTO OPEN SESSION

Motion:	Commissioner DiAngelo
Second:	Commissioner Taraschi
Vote:	Unanimous

MOTION TO APPROVE CLAIMS:

Motion:	Commissioner Shannon
Second:	Commissioner Taraschi
Roll Call Vote:	8 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: 5:04 PM

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