

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 24, 2025
COLLINGSWOOD 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	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Gallagher	Winslow Township	Present
Gary Passanante	Borough of Somerdale	Present
Edward Hill	Borough of Lawnside	Present

EXECUTIVE COMMITTEE ALTERNATES:

Kenneth Cheeseman	Borough of Laurel Springs	Present
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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	CRC David Harris, Lauren Joseph
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Safety Director	J.A. Montgomery Risk Control Thomas Rielly, Harry Earle
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Treasurer	Elizabeth Pigliacelli
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Managed Care	Consolidated Services Group Lizzie Lewis
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Underwriting Manager	Conner Strong & Buckelew Jonothan Tavares
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FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
Candace Gorman, Audubon Borough
Elizabeth Peddicord, Pennsauken Township
David Siedell, Haddonfield
Glenn Werner, Gibbsboro
Cassandra Duffy, Collingswood Borough

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
Mark Vonder Tann	Insurance Agencies Inc.

PROFESSIONALS

Nancy Ghani,	PERMA
Joseph DiBella	Conner Strong & Buckelew

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 27, 2025**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 27, 2025**

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE**EXECUTIVE DIRECTOR:**

2026 Budget – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2026 in the amount of \$21,440,512 that represents an 4.99% increase over last year's budget. The budget decreased by \$41,178 since introduction as the EPL/POL premium increased, however the MEL is covering that increase. The proposed budget is now \$21,399,334. In accordance with state regulations, the proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality/entity. (Page 4) Proposed Assessments were distributed at the meeting.

Motion to open the Public Hearing on the 2026 Budget

Motion:	Commissioner Maley
Second:	Commissioner Cheeseman
Vote:	Unanimous

Discussion of Budget & Assessments: Executive Director reviewed the 2026 Budget and said the MEL assessment dropped from 12.2% to 10.89% due to the fact that the POL EPL Premium

for all the local JIFs came in higher than was anticipated and the MEL is going to pick up that difference so the Camden JIF will see a decrease in the 2026 Budget to 4.79%. Proposed Assessments were distributed and they went down as well because of the decrease. Executive Director asked if there were any questions from the Commissioners and the Public, with no questions heard and a motion to close the public hearing was in order.

Motion to close the Public Hearing

Motion:	Commissioner Maley
Second:	Commissioner DiAngleo
Vote:	Unanimous

Motion to adopt the 2026 Budget & Certify Assessments

Motion:	Commissioner Maley
Second:	Commissioner Shannon
Roll Call Vote:	8 Ayes, 0 Nays

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 were asked to please return the executed agreement and resolution by October 3rd. Enclosed on **page 5** is a list of membership renewals received. An update will be provided at the meeting. Executive Director said a majority of the documents have been received. Anyone that has not returned their documents please send to the Fund Office.

2026 RFQ – Fair & Open Process – Some of the Fund’s Professional Service Agreements will expire at the end of this year. The fund office has advertised Requests for Qualifications for Fund Professionals for fund year 2026. The deadline for submissions was November 13th. A report will be provided at the meeting. Executive Director said the fund received responses from all of the incumbent professionals and they will be reappointed at the reorganization meeting in January.

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 December 1st.

Managers and Supervisors Training - J.A. Montgomery has added a training course for Managers and Supervisors. Course is offered in an on-demand format and is available through MSI Now. Enclosed on **page 6** is the announcement.

MEL: The MEL held their meeting and the public hearing on the 2026 budget on November 19, 2025 at the Sheraton Hotel in Atlantic City. Commissioner Mevoli’s report of the meeting will be distributed when complete. Executive Director said the MEL adopted their budget at the November meeting. Chairman Mevoli said it was a very good meeting and the Camden JIF received \$171,000 from the MEL to lower the Camden JIF budget.

EJIF: The EJIF held their last meeting on November 13th via Zoom. Commissioner Mevoli’s report of the meeting will be distributed when complete.

MEL, RCF, EJIF & Cyber JIF Representative - The fund should elect its representative to the MEL, RCF, EJIF & Cyber JIFs for the 2026 Fund Year. Commissioner Maley nominated Michael Mevoli to serve as the representative and Chairman Mevoli said he would be happy to serve.

Motion to elect Michael Mevoli as the Camden County Municipal Joint Insurance Fund's 2026 representative to the Municipal Excess Liability Joint Insurance Fund.

Motion: Commissioner Maley
Second: Commissioner DiAngleo
Vote: Unanimous

Motion to elect Michael Mevoli as the Camden County Municipal Joint Insurance Fund's 2026 representative to the Residual Claims Fund Joint Insurance Fund.

Motion: Commissioner Maley
Second: Commissioner DiAngleo
Vote: Unanimous

Motion to elect Michael Mevoli as the Camden County Municipal Joint Insurance Fund's 2026 representative to the Environmental Joint Insurance Fund.

Motion: Commissioner Maley
Second: Commissioner DiAngleo
Vote: Unanimous

Motion to elect Michael Mevoli as the Camden County Municipal Joint Insurance Fund's 2026 representative to the Cyber Risk Management Joint Insurance Fund

Motion: Commissioner Maley
Second: Commissioner DiAngleo
Vote: Unanimous

Xcitium (D2) Cyber Security Report – The Cyber Security Status Report will be discussed in closed session. Executive Director said the report was distributed to members and as everyone can see there has been some very good progress thus far.

NJ SEM – The NJSEM is a joint meeting that purchasing electric & gas for over 200 member entities across New Jersey. On **pages 7 & 8** is the latest on the savings it has brought its members over the last 10 years. Executive Director said the Camden JIF has 10 members that are a part of Region 6 and realize the savings.

Police Accreditation: Executive Director was happy to report that Berlin Township Police Department has achieved accreditation. They are about the 10th department to achieve accreditation and they will receive 25% reimbursement for the cost of the accreditation.

Safety Incentive Program – Optional Safety Award – The notice for the 2025 Optional Safety Award was recently sent to member entities. 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 notice appears on **Pages 9 & 10**.

The Executive Director reviewed September 30, 2025 Financial Fast Track that appeared on page 11 of the agenda with a gain in surplus of \$280,000 for the third quarter and year to date gain over \$1 million for a total surplus in the amount of \$9,553,355. Expected Loss Ratio Analysis as of September 30th for the Camden JIF is a little higher than the actuary's target of 47% the Camden JIF stands at 59%. The Loss Accident Frequency stands at 1.64 a little above the MEL average. The Executive Director reviewed the EPL Compliance report and said the Camden JIF has received 25 checklists back out of the 38 member municipalities. Executive Director asked the remaining members to return their checklist to the Fund office before the end of the year. 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 25-32 NOVEMBER 2025 Vouchers

TOTAL 2025	\$ 164,117.54
TOTAL	\$ 164,117.54

MOTION TO APPROVE NOVEMBER 2025 VOUCHER RESOLUTION 25-32

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Roll Call Vote: 8 Ayes - 0 Nays

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

Closed	.00
2021	3,240.67
2022	137,323.77
2023	110,174.87
2024	53,691.58
2025	319,780.74
TOTAL	624,211.53

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

Motion: Commissioner Maley
Second: Commissioner Cheeseman
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said reviewed the EPL Compliance status on page 14 of the agenda and said it is important for all the municipalities to review your financials, deductible and co-pays and at a minimum to speak to your risk manager to see the cost to reduce those amounts.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Rielly presented the Safety Director's Report, highlighting key activities and reminders, including the special events handbook prior to any special events in your town as well as bulletins on parades and space heaters. Chief Earle reported on the Front-Line Leadership Course in February which is filled to capacity. A new course will be launched in January on Active Shooter which is not specifically for police departments. More information will be provided in January 2026.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Jonathon Tavares reported on the Certificate Report for the period 9/22/25 to 10/22/25 was included on page 33-32 of the agenda with 13 certificated issued. Jonathon discussed the Underwriting Manager's report, noting that the packets with WC posters and auto IDs cards are in the process of being mailed out and the renewal certificates will go out the first week of December. A webinar is coming next Tuesday on Cyber Incident Response.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Lizzie Lewis provided the Managed Care report, detailing October workers' compensation statistics where there was savings of 56.62% and a total of 58.66% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: David Harris reported on the Subrogation reports were included on page 34 for the month of October 2025 for both workers compensation and liability. Mr. Harris presented the subrogation report, highlighting recoveries of \$18,681.00 in October, bringing the year-to-date total to \$229,349.00 for liability and \$57,637.98 for workers' comp.

MOTION TO GO INTO EXECUTIVE SESSION:

Motion:	Commissioner Maley
Second:	Commissioner Cheeseman
Vote:	Unanimous

MOTION TO GO INTO OPEN SESSION:

Motion:	Commissioner Maley
Second:	Commissioner Shannon

Vote: Unanimous

MOTION TO APPROVE CLAIMS:

Motion: Commissioner Maley
Second: Commissioner Shannon
Roll Call Vote: 8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner DiAngelo
Second: Commissioner Shannon
Vote: Unanimous

MEETING ADJOURNED: 4:59 PM

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