

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 27, 2025
VIA ZOOM
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
David Taraschi	Borough of Audubon	Present
Gary Passanante	Borough of Somerdale	Present

EXECUTIVE COMMITTEE ALTERNATES:

Edward Hill	Borough of Lawnsid	Present
Kenneth Cheeseman	Borough of Laurel Springs	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read, Crystal Chuck
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CRC Lauren Joseph
Safety Director	J.A. Montgomery Risk Control Jackie Cardenosa, Harry Earle Robert Garish, Tina Zaverzence
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Jonothan Tavares

FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
David Siedell, Haddonfield
Ari Messinger, Cherry Hill
Glenn Werner, Gibbsboro
Bonnie Taft, Oaklyn Borough
Michelle Miller, Somerdale
Lorraine Sacco, Winslow Fire District
Brian Morrell, Gloucester City
Amy Troxel, Gibbsboro
John Foley, Cherry Hill Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew
Katie Walters	Conner Strong & Buckelew
Peter DiGiambattista	Acrisure
Terry Mason	M&C Insurance
Mark Vonder Tann	Insurance Agencies Inc.
Jennifer Olsen	Hardenbergh Insurance Group
Samantha Wilson	Hardenbergh Insurance Group

PUBLIC

Bonnie Ridolfino, JBER Risk Advisors, LLC

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 22, 2025**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF SEPTEMBER 22, 2025**

Motion:	Commissioner Shannon
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 Budget – The proposed 2026 Budget appears on **Page 4**. The Executive Committee held a budget workshop Zoom meeting last week to review the proposed budget. The Committee is recommending that the budget be introduced, totaling \$21,440,512 which represents a 4.99% increase over last year's budget.

Executive Director reviewed the 2026 budget and said the Actuary provides three levels of loss funding, as usual we stay within the recommended mid-level. The Actuary recommended 2.32%

for claims and overall lost funds of 6.22%. The property is at 7.37%, but overall, good shape. Workers Compensation is only up 1.3%, which is the lion's share of the loss funds. Executive Director reviewed premiums with the EJIF and Cyber JIF coming in around 1%, EJIF at 1.9% which is a very good budget along with a nice dividend. The MEL is at a 12% increase and professional fees show a contractual 2% increase, overall the total 2026 Budget is at a 4.99% increase totaling \$21,440,512.

2025 Dividends were not recommended this year as the Department of Banking & Insurance made a point in their correspondence regarding last year's dividend distribution that the Fund should refrain from future returns in surplus until the net position of the Fund in future years reflects an steady increase in surplus. Executive Director said the JIF surplus is trending upward, which is a great sign. Executive Director said this year the JIF surplus increased over \$500,000, and as long as that trend continues, next year, the Committee should be able to review the possibility of a dividend. Executive Director reviewed the proposed assessments.

Motion to introduce the 2026 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 24, 2025 at 4:30 PM in Collingswood.

Motion:	Commissioner Shannon
Second:	Commissioner Taraschi
Roll Call Vote:	9 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 was provided at the meeting.

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 is November 13th. A report will be provided at the November meeting.

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 6**.

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 7** is the announcement.

2026 MEL Pre-Renewal Presentation: The MEL Underwriting Manager conducted a webinar on September 29, 2025, on the 2026 pre-renewal and covered the current state of the market and anticipated program changes. The webinar was recorded and will be posted to the MEL website www.njmel.org if you were not able to attend.

MEL 2026 Renewal: Underwriting Manager submitted a memorandum included on **pages 8 & 9** providing a brief overview of the coverage changes to anticipate for the 2026 renewal.

Underwriting Manager Jonathan Taveras presented key coverage changes for 2026, including updates to intentional injury exclusions and banking best practices requirements. The MEL plans to update the intentional injury exclusion, in the employer's liability section of its workers' compensation policy in line with what's currently approved by NJDOBI. As discussed in the past regarding crime coverage, there has been a rise in banking-related claims over the last few years. In 2026, the MEL plans to incentivize adopting the JCMI Banking Best Practices a bit further than it already does. Mr. Tavares said these best practices are already included in the basic security tier of the Cyber Program, but the plan is to make it mandatory to receive the standard deductible for crime as well, so it will also be mandatory in the crime program to receive the standard deductible. Lastly, for public officials, land use claims remain a challenge for the MEL and for our insurer, from both a frequency and severity standpoint so the MEL is contemplating lowering the land use sublimit, from \$1million, but there will be an option for the full \$1 million going forward as well which is still being discussed at the MEL level. There has been a rise in vacant property fee cases, so our insurer is thinking about putting a sublimit on these claims of either \$100,000 or \$150,000. Underwriting Manager will be sure to keep members informed as these materialize over the next couple of weeks.

MEL: The MEL introduced its 2026 budget on October 15, 2025 and scheduled the public hearing for November 19, 2025 at 12:30 in the Sheraton, Atlantic City. A copy of Chairman Mevoli's report on the meeting along with a copy of the adopted budget is enclosed in **Appendix II**.

EJIF: The public hearing on the EJIF 2026 budget was held on October 15, 2025, at 11:05 AM in the DoubleTree by Hilton. A copy of Chairman Mevoli's report on the meeting along with a copy of the adopted budget is enclosed in **Appendix II**.

RCF: The public hearing on the RCF 2026 budget was held on October 15, 2025, at 11:30 AM in the DoubleTree by Hilton. A copy of Chairman Mevoli's report along with a copy of the adopted budget is enclosed in **Appendix II**.

RCF Board voted to accept the transfer of Fund Year 2021 outstanding liabilities of local member JIFs, valued as of December 31, 2025. Enclosed on **Page 10** is **Resolution 25-30** authorizing the transfer of the Camden JIF's 2021 claim liabilities to the RCF.

Motion to Approve Resolution 25-30 Authorizing the Transfer of Fund Year 2021 to the RCF

Motion:	Commissioner Taraschi
Second:	Commissioner Maley
Roll Call Vote:	9 Ayes, 0 Nays

NJ Cyber JIF: The Cyber JIF also met October 16th to introduce the 2026 budget; included in **Appendix II** is Chairman Mevoli's report on the meeting. Executive Director said the Cyber JIF introduced their budget at 1.9%.

Xcitium (D2) Cyber Training – The NJ Cyber JIF is working with Xcitium to arrange for the launch of the next series of trainings and will notify members when available. The monthly status report from Xcitium - D2, recapping members' participation and training to date will be provided next month following the rollout or the new training.

The Fund Office also distributed the enclosed notification on **page 11** concerning the Xcitium and D2 transition.

Elected Officials Seminar: This year's elected officials training program will focus on Property and Casualty Losses. Enclosed on **page 12** is a copy of the memorandum distributed by the MEL on the MEL/JIF events being held in Atlantic City – including the Elected Officials Seminar.

Risk Management Information System (RMIS): Following the annual underwriting, Origami is locked to finalize data used for the 2026 budget. The database is expected to reopen shortly.

Stormwater Management Program: Enclosed on **pages 13 & 14** 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 as discussed last month, the Stormwater Management Program has been extended through the end of the year. There are several more members that have taken advantage of the program. Please reach out to Methfessel & Werbel, P.C. and if you do not receipt a response, please contact JIF Executive Director Stokes or Mr. Nardi, and they will make sure to connect members on this worthwhile project.

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.

Power of Collaboration: Enclosed on **page 17** is the latest in a series of advertisements to appear in the League Magazine. The ad highlights the MEL Safety Institute providing training to MEL members at no additional cost with over 80,700 participants attending MSI training programs last year. MSI offers members a variety of live and easy to access in-person instructor-led courses or streaming training videos on demand.

The Executive Director reviewed the Expected Loss Ratio Analysis as of August 31st for the Camden JIF is a little higher than the actuary's target of 39% the Camden JIF stands at 42%. The Loss Accident Frequency stands at 1.36 a little above the MEL average but still good heading into September. There were no lost time accidents in September making the total of 33 to date. 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 25-31 OCTOBER 2025 Vouchers

TOTAL 2025	\$ 170,967.07
TOTAL	\$ 170,967.07

MOTION TO APPROVE OCTOBER 2025 VOUCHER RESOLUTION 25-31

Motion: Commissioner Taraschi
Second: Commissioner Gallagher
Roll Call Vote: 9 Ayes - 0 Nays

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

Closed	.00
2021	25,268.14
2022	281,207.03
2023	55,651.86
2024	204,282.56
2025	414,080.17
TOTAL	980,489.76

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

Motion: Commissioner Shannon
Second: Commissioner Cheeseman
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi provided an update on the defense panel RFQs and discussed ongoing legal cases involving vacant fee cases.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Jackie Cardenosa presented the Safety Director's Report, highlighting key activities and reminders, including the ongoing local emphasis program on crossing guards and the importance of fire extinguisher inspections. The final MSI Expo for 2025 was announced for November 7th at Rowan College of South Jersey, offering various safety training sessions

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Jonathon Tavares reported on the Certificate Report for the period 8/22/25 to 9/22/25 was included on page 37 of the agenda with 22 certificated issued. Jonathon discussed the Underwriting Manager's report, noting that 2026 renewals are in progress with upcoming training on Banking Best Practices and incident response.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein provided the Managed Care report, detailing September workers' compensation statistics where there was savings of 65.40% and a total of 58.84% for the year. Ms. Goldstein reviewed the 3rd Quarter Workers Compensation Summary and explained the significant increase in provider billed amounts for August and September, attributing it to two large hospital bills with substantial discounts applied.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Lauren Joseph reported on the Subrogation reports were included on page 44 for the month of September 2025 for both workers compensation and liability. Lauren presented the subrogation report, highlighting recoveries of \$18,876.42 in September, bringing the year-to-date total to \$210,667.65 for liability and \$57,637.98 for workers' comp.

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 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