

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 23, 2026
MEETING HELD ELECTRONICALLY 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
Elizabeth Peddicord	Pennsauken Township	Present
Ari Messinger	Cherry Hill Township	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 Tracy Ware
Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Harry Earle,
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn

Robert Jakubowski, Audubon
Glenn Werner, Gibbsboro
John Foley, Cherry Hill Fire District
Lorraine Sacco, Winslow Township Fire District
Damond Burke, City of Camden
Steve Whalen, Magnolia

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Frank Covelli	PIA
Thomas Merchel	Conner Strong & Buckelew
Jaelyn Lindsey	Conner Strong & Buckelew
Samantha Wilson	Hardenbergh Insurance
Terry Mason	M&C Insurance

APPROVAL OF MINUTES: OPEN SESSION OF JANUARY 26, 2026

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 26, 2026

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2026 PRIMA Conference – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Ft. Lauderdale, Florida from June 7-10. Resolution 26-11 authorizing travel expenses is on **Page 3**. Please see this link for information on the conference <https://conference.primacentral.org/2026/>

Motion to Adopt Resolution 26-11 Authorizing Conference Attendance

Motion:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

Risk Management Plan Amendment:

The Underwriting Manager drafted an amendment to the 2026 Risk Management Plan to further clarify the added co-pay for claims arising from wire transfers and checks. The change was announced last year but was not reflected in the Risk Management Plan. Included on **Page 4** is Resolution 26-12 amending Resolution 26-7.

Motion to Adopt Resolution 26-12 Amending the 2026 Plan of Risk Management

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

Safety Incentive Program – Optional Safety Award – This is a final reminder for members to submit documentation for the 2025 Optional Safety Award. 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 March 15th. The notice appears on **Pages 5 & 6**.

2026 MEL, MR HIF & NJCE JIF Educational Seminar: Included on **Page 7** please find a flyer announcing the 16th annual seminar to be conducted virtually on 2 half-day sessions: Friday April 24th and Friday May 1st from 9AM to 12PM.

The seminar is pending approval for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents.

There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). The Fund office will distribute a notice to all members and risk managers, which will include a registration link for the educational seminar.

EJIF Website: In continuation of their Marketing initiative; EJIF has revised its website. Please see the announcement below:

Accessing the latest news, information, and resources about environmental issues and coverage just got easier. The New Jersey Municipal Environmental Risk Management Fund (EJIF) has launched a new website to help you quickly locate information about: compliance, environmental alerts and bulletins, regulatory guidance, audit forms, claims procedures, emergency response procedures and more -visit: <https://njefif.org/>. **Page 8**



MEL Renewal Webinar: MEL Underwriting Manager conducted a webinar on January 26th to review the 2026 renewal. Although it was very well-attended, it did follow a snowstorm – so the Underwriting Manager scheduled a second webinar for February 26th at 2:30PM. Included on **Page 9** is the invitation.

Xcitium CyberSecurity Training - The monthly status report from Xcitium, recapping members' participation and training to date, will be discussed in closed session. Executive Director said an email was sent to members and if anyone has any questions please contact the fund office.

2025/2026 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The course is in the process of being uploaded into the MEL's Learning Management System; directions to access will be distributed when completed.

League Magazine Article: Enclosed is a copy of article published in the latest edition of the League Magazine. The article *Civility in Service Maintaining Decorum in Public Meetings* discusses the importance of establishing meeting protocols for local government meetings.

The Article is written by Mayor Paul Tomasko & Dave Grubb.

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. Executive Director reviewed the 4th Quarter Financial Fast Track report showing surplus is down approximately \$240,000. There were a handful of claims in which the reserves were increased, however the surplus is up \$832,000 year to date with \$9.3 million in total surplus. The Expected Loss Ratio Analysis for December, where the actuary projected 67%, we are currently at 78% with workers comp driving that number. Executive Director said as a note to members the RCF most likely will have an additional assessment and more information will be coming in the next few months. It is probably going to be a little tougher, because of the claims just discussed. Executive Director said at the next claims committee meeting these claims can be discussed a little more in depth. The Lost Time Accident Frequency as of December 2025 is at 1.43, a little higher than the MEL average. The Camden JIF did have a rough end of the year with 11 lost time accidents. The EPL POL Compliance shows 97% compliance. We are just waiting for one town to complete their information and send over their documents. Executive Director thanked the Commissioners for the reappointment of PERMA.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 26-13 FEBRUARY 2025 Vouchers

TOTAL 2025	\$ 21,470.94
TOTAL 2026	\$1,779,669.39
TOTAL	\$1,801,140.33

MOTION TO APPROVE FEBRUARY VOUCHERS RESOLUTION 26-13,

Motion: Commissioner Shannon
Second: Commissioner Passanante
Roll Call Vote: 9 Ayes - 0 Nays

Confirmation of January 2026 Claims Payments/Certification of Claims Transfers:

Closed	.00
2022	64,143.83
2023	222,171.97
2024	77,502.46
2025	340,936.67
2026	125.00
TOTAL	704,879.93

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF

JANUARY 2026 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Shannon
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi raised concerns about the recent ICE activity in Lindenwold and encouraged municipalities to proactively coordinate with Police Chiefs regarding potential ICE presence acting on public or state property. Everyone should take a proactive approach and be well prepared. In response to Commissioner Shannon, Attorney Nardi said there is a summary of the Governor's Executive Order and legislative summaries available that he will pass on to members.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly reviewed the Safety Director's report. The 2026 Safety Management Program was sent out to all members please contact the Safety Director's office please sign and return indicating your safety committee meetings. If members have any questions, please do not hesitate to reach out to the Safety Director's office. In January, former Governor Murphy signed an amendment to Title 39 permitting government vehicles actively preparing for snowy roads or plowing snow to display. One or more green lights in addition to the required amber lights. Studies have shown that green lights are more visible in poor weather conditions. There is an MSI bulletin available on the MEL website that provides more details about this, amendment to Title 39. The 2026 MSI Expo in-person training dates have been sent out, so please ask your employees to review the flyer so they can reserve a seat.

Ret. Police Chief Harry Earle discussed the fire survey spoken about several times which was scheduled to go out, but unfortunately, with the tragic death of the firefighter in Camden was delayed. It is now scheduled to go out on Thursday on behalf of Mr. Stokes. Chief Earle gave a shout out to Fund Commissioner and Chief Cheeseman for his help in facilitating the partnership with the Fire Chiefs Association in Camden County. We are looking forward to getting that information. A bulletin went out today entitled Employee Practices Litigation. It listed a whole host of new policies and updates. Six of those were specific to employee practices and new policies that were put into the portal about licensing, whistleblowers and background investigations. Chief Earle said they are looking to have an in-person session before the beginning of summer for the new Active Shooter course for the Camden JIF in Collingswood. A bulletin went out last month on Law Enforcement and a Safety Director's bulletin about e-bikes. This has been a hot topic in the past and will be again, very soon. It is addressed in a way to speak on how it's potentially a vehicle now, and the impacts, particularly to law enforcement that utilizes bikes, and some changes to consider. Gloucester Township will be hosting the 4-day Supervisor course tomorrow. Many of the towns in the Camden JIF will be in the class. Chief Earle commented on a sample policy in the learning portal for immigration. It has been updated to reflect the most recent guidance concerning the ICE Operations Center and the portal for video that's included in there. There was a good discussion at the Camden County Chiefs meeting last week about the policy and the actions taking place in the county and the steps they need to take.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 12/22/25 to 01/22/26 sent out as a separate attachment which was 105 pages of the annual renewal certificates.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider thanked the board for the reappointment for 2026. Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for January 2026 where there was a savings of 57.36%

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator reviewed the Subrogation reports for January 2026 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 AS DISCUSSED:

Motion:	Commissioner DiAngelo
Second:	Commissioner Shannon
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Shannon
Second:	Commissioner Cheeseman
Vote:	Unanimous

MEETING ADJOURNED: 5:00 PM

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