

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 22, 2026
MEETING HELD AT HADDON TOWNSHIP
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

WELCOME: Commissioner James Mulroy welcomed Camden JIF members to Haddon Township and how much the town appreciates the work the JIF does for Haddon Township.

ROLL CALL OF 2026 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	Absent
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	Absent
Ari Messinger	Cherry Hill Township	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 Tracy Ware
Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Jackie Cardenosa
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
Candice Gorman, Audubon

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew

APPROVAL OF MINUTES: OPEN SESSION OF MAY 18, 2026

MOTION TO APPROVE THE OPEN MINUTES OF MAY 18, 2026

Motion:	Commissioner Gallagher
Second:	Commissioner Passanante
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

Audit Report as of December 31, 2025 – The Auditor's Report as of December 31, 2025 will be sent under separate cover to the Executive Committee. The Audit Committee held a call with representatives from PKF O'Connor Davies to review the report. Dennis Skalkowski will give a brief report at the meeting and following that, the Board will formally adopt **Resolution 26-20** approving year end financials along with the Group Affidavit. **(Pages 3-5)** Mr. Skalkowski reviewed the 2025 Audit briefly and was happy to report they issued a clean and unmodified opinion with respect to the financial statements as a whole. As of December 31, 2025 the Fund had a total ending net position of \$12 million which is an increase of \$600,000 over last year. Chairman Mevoli thanked the auditors and with no questions being heard a motion to adopt Resolution 26-20 and execute the group affidavit.

Motion to Approve Year-End Financials as of December 31, 2025 as Presented, Adopt Resolution 26-20 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report

Motion:	Commissioner Passanante
Second:	Commissioner Cheeseman
Vote:	Unanimous

MEL, RCF & EJIF Meetings – The MEL, RCF & EJIF all met on June 15th at Forsgate in Monroe Twp. Chairman Mevoli's reports of those meetings will be distributed when available. Executive Director said the MEL and EJIF approved their audit and the next meeting is on September 14th. The RCF approved their audit and will be conducting a special meeting on June 29th to approve a supplemental assessment to offset post deficits. The Camden JIF's share of that is \$304,000. The RCF has been running deficits over the last few years mainly because of worker compensation reopeners. The Department of Banking and Insurance requires them to show how they are going to offset the deficits and the answer to that is the additional assessments. In response to Commissioner DiAngelo, Executive Director said the Camden JIF

has a very health surplus so there are funds to cover the supplemental assessments but the Camden JIF could add a line item in the budget in the future that would be used for possible future supplemental assessments.

NJ Cyber JIF – The NJ Cyber JIF met on May 21st via Zoom. Chairman Mevoli’s report of that meeting appears in Appendix II. The JIF also met on June 18th, Chairman Mevoli’s report of that meeting will be distributed when available. Executive Director said the deductibles have been amended for Basic Tier the deductible was reduced to \$25,000, Intermediate Tier deductible reduced to \$0 and in the Advanced Tier 10% premium credit will be available. On June 18th the audit was approved and scope of services were approved for an upcoming RFP on phishing and cyber training as Xcitium’s contract expires later this year.

Additionally, attached on **page 6** of the agenda you will find a memorandum issued by the Underwriting Manager announcing the 1st and 2nd in the cyber educational series sponsored by the NJ Cyber Risk Management Fund as distributed June 15th via email by the Fund Office. The topic for the June 23rd seminar will be “Artificial Intelligence”. The following is the Link to register for the seminar:

https://permainc.zoom.us/webinar/register/WN_ndcbZpObTJSg2cECISZUtg

Xcitium CyberSecurity Training - The monthly status report from Xcitium, recapping members’ participation and training to date, will be distributed at the meeting. Executive Director reviewed the Cyber training reports.

2027 Membership Renewals – Six members are scheduled to renew as of January 1, 2027. Membership documents will be mailed to those members early next month. Haddon Heights has already provided renewal documents last month.

2026 Policies: Fund Office generated the 2026 coverage documents. They are in the process of being uploaded to Origami. An email will be sent when policies are available for viewing and downloading to member’s computer files.

Annual Underwriting Renewal: In response to member requests, we are working with Origami to launch the annual underwriting process on July 1st. The due date would remain the same as prior years – August 31st.

League Magazine Article: Included on **page 7** is a copy of an article written by Don Ruprecht and Ken Schulz of JA Montgomery Consulting. The article addresses safety practices for emergency vehicle crashes to keep the public and public employees safe.

2026 MEL, MRHIF & NJCE JIF Educational Seminar: The 16th annual seminar was conducted virtually over 2 half-day sessions on Friday April 24th and Friday May 1st. At this time, all the certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified Public Works Managers, Tax Collectors, Qualified Purchasing Agents and Registered Public Purchasing Official have been issued.

DEP did not approve any Total Contact Hour Credits (TCH) – noting the subject matter was not relevant to water/wastewater operations

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

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 reported Loss Ratio Analysis where the actuary projected 11%, and the Camden JIF is currently at 9%, workers comp is driving factor. The Lost Time Accident Frequency as of April is at 1.44. The Camden JIF had 4 lost time accidents in April for a total of 11. The EPL POL Compliance shows 100% compliance. The Regulatory Checklist will be updated next month for the Audit filing 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 26-21 June 2026 BILL LIST

CLOSED	\$ 1,057,447.00
TOTAL 2025	\$ 11,500.00
TOTAL 2026	\$ 194,100.59
TOTAL	\$1,263,047.59

MOTION TO APPROVE JUNE VOUCHERS RESOLUTION 26-21

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Roll Call Vote:	7 Ayes - 0 Nays

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

Closed	.00
2022	46,669.75
2023	80,093.65
2024	66,141.34
2025	188,848.67
2026	180,694.64
TOTAL	561,448.05

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MAY 2026 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion:	Commissioner Passanante
Second:	Commissioner Cheeseman
Vote:	Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi report was for closed session.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the Safety Directors report. Mr. Reilly reminded members that utility vehicles should be operated with safe operations and review the owners manuals and using the proper vehicles for the proper task they are used for. Summer heat safety policy and procedures should be followed including wearing long pants to prevent poison ivy, ticks or contact with any chemicals they may be working with and reflective vests are still required when working in the heat.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 04/22/26 to 05/22/26 was enclosed in the agenda showing 13 certificates issued for the period.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for May where there was a savings of 52.42% and a total savings of 53.16% for 2026.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator reviewed the Subrogation reports for May 2026 for workers compensation recoveries of \$48,368.45 and liability recoveries of \$189,595.36 year-to-date.

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 Cheeseman
Roll Call Vote:	7 Ayes – 0 Nays

MOTION TO GO INTO CLOSED SESSION:

Motion:	Commissioner Gallagher
Second:	Commissioner Cheeseman
Vote:	Unanimous

MOTION TO GO INTO OPEN SESSION:

Motion:	Commissioner Gallagher
Second:	Commissioner DiAngelo
Vote:	Unanimous

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Cheeseman
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 4:57 PM

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