

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JULY 27, 2026
VIA ZOOM
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**

ROLL CALL OF 2026 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
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CRC Candice Jordan
Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Jackie Cardenosa, Robert Garish, Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Jonathon Tavares

FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Robert Jakubowski, Audubon
John Foley, Cherry Hill Fire District
Donza Worlds, Lawnside
Dameon Burke, Camden City
Millard Wilkenson, Berlin Borough

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
Jaclyn Lindsey	Conner Strong & Buckelew
Samantha Wilson	Hardenbergh Insurance Group
Randy von der Tann	Insurance Agencies Inc.
Terry Mason	M&C Insurance

APPROVAL OF MINUTES: OPEN SESSION OF JUNE 22, 2026

MOTION TO APPROVE THE OPEN MINUTES OF JUNE 22, 2026

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2027 Renewal: Members and Risk Managers have received an email **page 3** from Origami with a link to renewal worksheets to begin the 2027 underwriting renewal. We will issue an email with additional directions once the underwriting system link is sent to Fund Commissioners Users and Risk Management Consultants users by Origami. The deadline for completion of the updates is August 30th.

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.

NJ Cyber JIF: The Cyber JIF met on June 18th via Zoom. Enclosed is a copy of Chairman Mevoli's report. **(Page 4)**

Cyber Educational Session: The next session in the educational series sponsored by the NJ Cyber Risk Management Fund will be held on August 5th at 10:00 am. Topic will be Cybersecurity Insights in 2026: Emerging Risks, JCMI Banking Controls, and Framework Fundamentals". Included on **page 6** is the notice sent to members along with the registration link. Executive Director asked Underwriting Manager Tavares for an update and Mr. Tavares reported this is the second seminar coming out of the Cyber JIF this year. The first was on Artificial Intelligence and upcoming session is an all-encompassing seminar that will discuss banking controls and the framework which will be held on August 5th. The Cyber JIF is working

on a Risk Manager Accreditation program on Cyber. This will be a two day deep dive and we encourage IT professionals, Risk Managers and member entities to sign up and participate which should be eye opening and educational.

Cyber Risk Management Consultant Accreditation Program: The Cyber JIF is conducting a Cybersecurity Risk Management Program for IT Professionals and Risk Management Consultants serving member entities. The program is a two-day event and has been scheduled for October 2nd and October 9th at the National Conference Center in East Windsor.

MEL, RCF and EJIF Funds: The MEL, RCF and EJIF funds met on Monday June 15th at the Forsgate Country Club. Included in **Appendix II** are copies of Chairman Mevoli's reports. The Funds are scheduled to meet again on September 14th at the Forsgate Country Club in Monroe, NJ beginning at 10:30 a.m.

The Residual Claims Fund held a special meeting on June 29th to hold a public hearing and adopt a Resolution authorizing Supplemental Assessments.

Included on **pages 7-8** is a copy of the resolution and the breakdown by member JIF; the assessments have already been encumbered in the member JIFs' 2025 year-end financials. Executive Director said on pages 7-8 is the breakdown which shows the Camden JIF share is about \$304,000. These assessments have already been encumbered into the financials for last year, so they've already had an impact, but does not show anything going forward.

Property Appraisals: The Fund Office is working with Centurisk (Asset Works) to trend the property's listed in Origami by applying trend factors to update insurance replacement cost for insurance reporting. The service fee is \$1,500. Trending will also be completed in 2027. The Fund Office will be issuing an RFP in 2028 to begin a three-year appraisal program for all members.

Fund Professionals 2027: All the fund professional contracts expire at the end of the year. The fund office will advertise for RFPs for the positions in the next few months. Executive Director requested a motion to authorize the fund office to advertise for requests for proposals.

**MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE
FOR REQUESTS FOR QUALIFICATIONS**

Motion:	Commissioner Passanante
Second:	Commissioner Cheeseman
Roll Call Vote:	10 Ayes, 0 Nays

2025 Audit Filing: PERMA filed the 2025 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit will be published in the Fund's official newspapers and posted to the fund's website.

August Fund Meetings: As a reminder, the August meeting 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 15%, and the Camden JIF is currently at 22%, workers comp is driving factor mainly from earlier in

the year. The Lost Time Accident Frequency as of May is at 1.33 which is a slight improvement from last month. The Camden JIF had 2 lost time accidents in May. The EPL POL Compliance shows 100% compliance. The Regulatory Checklist has been updated to reflect 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 26-22 July 2026 BILL LIST

TOTAL 2025	\$ 13,865.00
TOTAL 2026	\$2,441,258.69
TOTAL	\$2,455,123.69

MOTION TO APPROVE JULY VOUCHERS RESOLUTION 26-22

Motion: Commissioner Gallagher
Second: Commissioner Shannon
Roll Call Vote: 10 Ayes - 0 Nays

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

Closed	.00
2022	422,421.72
2023	33,290.71
2024	25,589.55
2025	205,111.39
2026	130,029.46
TOTAL	816,442.83

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

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi provided an update on the vacant and abandoned property registration fee cases, reporting that all outstanding municipalities have executed settlement agreements. He also announced that CRC will now provide quarterly subrogation reports to improve monitoring and communication of recovery efforts, following discussions with the Executive Director and Candace Jordan from CRC. Commissioner Shannon requested that future

subrogation reports include information on which claims they apply to, which Attorney Nardi agreed to follow up on.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly provided updates on safety requirements, including reminders about the 2025 right-to-know survey and guidance for National Night Out events. Robert Garish announced that Chief Earle's comprehensive guidance document on crossing guards will be released next week through the MEL app and website. In response to Commissioner Shannon, Mr. Garish said the report will be sent police departments as well.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 05/22/26 to 06/22/26 was enclosed in the agenda showing 7 certificates issued for the period. Jonathon Tavares reported on insurance updates, including changes to Cyber JIF deductibles - basic security compliance will receive a \$25,000 deductible now instead of \$35,000, Intermediate compliance will have \$0 deductible instead of \$20,000 and Advanced compliance will have a \$0 deductible plus a 10% assessment credit. After hearing feedback across the state that it is quite costly to get in compliance with advanced security this an incentive for members to keep pushing for the advanced category. In September there will be a pre-renewal update on the market with expectations going into 2027. In response to Chairman Mevoli, Mr. Tavares said the Underwriting Office received one of the highest submissions for fireworks and amusements and have not heard of any issues so far.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for June where there was a savings of 50.88% and a total savings of 53.88% for 2026. Jennifer Goldstein presented June workers' compensation claims results, noting 278 medical bills totaling \$279,465.41 in charges, with 89 injuries reported in the second quarter and presented the 2nd Quarter Workers Compensation Summary.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator reviewed the Subrogation reports for June 2026 for workers compensation recoveries of \$48,368.45 and liability recoveries of \$260,092.03 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 Maley
Roll Call Vote:	10 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Shannon
Second:	Commissioner Gallagher
Vote:	Unanimous

MEETING ADJOURNED: 4:56 PM

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