**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**
**OPEN MINUTES**
**MEETING – AUGUST 24, 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:**

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| 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 | Absent |
| Joseph Gallagher | Winslow Township | Present |
| Gary Passanante | Borough of Somerdale | Present |
| Edward Hill | Borough of Lawnside | Present |

**EXECUTIVE COMMITTEE ALTERNATES:**

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| Kenneth Cheeseman | Borough of Laurel Springs | Present |
| Elizabeth Peddicord | Pennsauken Township | Present |
| Ari Messinger | Cherry Hill Township | Present |

**APPOINTED OFFICIALS PRESENT:**

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| Executive Director/Administrator | PERMA, Risk Management Services<br>**Bradford Stokes, Crystal Chuck**<br>**Brandon Tracy** |
| Attorney | Brown & Connery<br>**Joseph Nardi, Esquire** |
| Claims Service | CRC<br>**Tracy Ware, Candice Jorden,**<br>**Daniel Malloy** |
| Safety Director | J.A. Montgomery Risk Control<br>**Thomas Reilly, Jackie Cardenosa, Keith Hummel, Harry Earle** |
| Treasurer | **Elizabeth Pigliacelli** |
| Managed Care | Consolidated Services Group<br>**Jennifer Goldstein** |
| Underwriting Manager | Conner Strong & Buckelew<br>**Jonathon Tavares** |

**FUND COMMISSIONERS PRESENT:**
Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn Borough
Candice Gorman, Audubon Borough
Brian Morrell, Gloucester City
Steve Whalen, Magnolia Borough

**RISK MANAGEMENT CONSULTANTS PRESENT:**

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| 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 JULY 27, 2026

**MOTION TO APPROVE THE OPEN MINUTES OF JULY 22, 2027**

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| Motion: | Commissioner DiAngelo |
| Second: | Commissioner Gallagher |
| Vote: | Unanimous |

**CORRESPONDENCE:** NONE

**EXECUTIVE DIRECTOR:**

**2027 MEL Renewal**: The MEL Underwriting Manager submitted the memorandum included on **pages 3-5** providing a brief overview of the 2027 renewal.

They will be hosting a 2027 pre-renewal webinar on Tuesday, September 22, 2026, to cover the current state of the market and anticipated program changes. An email with a registration link will be distributed to members and risk management consultants.

**2027 Origami Renewal:** Members and Risk Managers received an email from Origami on July 20th with a link to renewal worksheets to begin the 2027 underwriting renewal. 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 were emailed to those members on July 29th. Haddon Heights has provided renewal documents.

**Cyber Risk Management Consultant Accreditation Program**: A reminder that 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.

**Power of Collaboration:** Enclosed on **page 6** is the latest in a series of Power of Collaboration advertisements to be published in the League of Municipalities magazine. The ad highlights the

taxpayer savings generated by the MEL and affiliated local Joint Insurance Funds.

**Safety Incentive Program – Optional Safety Award –** The notice for the 2026 Optional Safety Award will be sent out in the next week. 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.

**Request for Qualifications/Proposals –** All professional positions expire at the end of the year. The fund office has released RFQ's with a due date of September 22nd at 2 PM. A report will be made at our September meeting.

**September Fund Meetings:** The September meeting will now take place virtually via Zoom on the 28th.

**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 on the second quarter Financial Fast Track and said the cash reserves are up and IBNR is down which resulted in $240,000 less in surplus, however the Fund is still up $287,000 for the year bringing us to $9.2 million in surplus and a strong cash amount over $33.5 million. The Loss Ratio Analysis where the actuary projected 20%, and the Camden JIF is currently at 29%. Looks like auto liability and workers comp is driving this, but last year at this point, we were at 24%, so the JIF is mirroring last year so far. The Lost Time Accident Frequency as of June is at 1.40. The MEL average is a 1.32 so we are a little higher than the average. The Camden JIF had 4 lost time accidents in June. The EPL POL Compliance shows 100% compliance. The balance of the reports are for informational purposes.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 26-23 August 2026 BILL LIST**

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| **TOTAL 2026** | **$645,796.21** |
| **TOTAL** | **$645,796.21** |

**MOTION TO APPROVE AUGUST VOUCHERS RESOLUTION 26-23**

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

**Confirmation of JULY 2026 Claims Payments/Certification of Claims Transfers:**

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| **Closed** | .00 |
| **2022** | 13,029.30 |
| **2023** | 25,410.31 |
| **2024** | 81,570.62 |

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|---|---|
| **2025** | 101,629.41 |
| **2026** | 100,409.27 |
| **TOTAL** | **322,048.91** |

**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:**

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| Motion: | Commissioner Passanante |
| Second: | Commissioner Cheeseman |
| Vote: | Unanimous |

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi said members may recall earlier in the year, there was a discussion on a case that was before the New Jersey Supreme Court that would expand the potential causes of action under the Child Sexual Abuse Act, which has been in effect since 1992 and underwent significant amendments in 2019. For the purposes of this case, it expanded, or at least eliminated a requirement for passive abusers, which specifically noted that they were identified as those within the household which was always a factual question, but it limited to those that really stood in a guardian-type relationship, loco parentis.

In 2021, a case was filed in a Board of Education in Warren Hills. The trial court and the Appellate Division both found that the passive abusers amendment applied retroactively, meaning you could broaden the claims for any act that occurred, before 2019, before the amendments. That case was granted certification before the New Jersey Supreme Court, and you may recall that the MEL filed a Friend of the Court brief, and argued the case before the Supreme Court. Bill Cook of Brown & Connery argued the case, and he and others on his team prepared the brief. On August 4th the Supreme Court reversed both the Appellate Division and the Trial Court, and said the amendments to the Act, did not apply retroactively, which is a significant case, because it limits the number of potential claims of someone who was outside the home not within the home, for all those cases pre-2019. That expanded the amendments back then, and the statute of limitations that applied for these cases, which could go on for a much longer period of time than we are ordinarily accustomed to. Not only do we have the statute expanded, which we've always known about, but the class of potential defendants, and that would include a lot of municipal entities where there are adults supervising children that we see, unfortunately, too often in the press today, and is ongoing. Attorney Nardi said this is a very significant decision, and important that everyone recognizes it. The decision made sense, based upon the legislative history, but two courts said that it should have been retroactive. The Supreme Court reversed it, which is good news. We are fortunate that we don't have a bad experience when it comes to either those types of cases or investigations or claims that have been submitted, but still, it's important for the years going forward.

Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:**
Risk Control Consultant Tom Reilly provided updates on safety requirements, including reminders with school starting soon, to post on marquees or municipal websites to remind motorists about driving safely and looking out for crossing guards and children crossing the streets. The MSI Live

Leaf Collection Safety Class is offered several times throughout the fall, with the first class starting on September 21st. Several active shooter and hostile events, critical response considerations for organizational leaders, training courses have been added for September, October, November, and December on the MSI live training platform. Please visit the MSI to find out the times and the dates of these classes.

Chief Earle reported last week we put out an emergency PEOSH Notice, in response to an emergency on wires. There were a couple police officers in New Jersey that were injured. A bulletin was issued and created and a sample policy that went out today to everyone. Next week, there will be a bulletin going out about staffing and budgeting and some tools to help police officers and chiefs of police, to identify some staffing needs. This seems to be a consistent issue, especially with some of the retirements, staffing challenges and recruitment, as well as retention. At the claims meeting last week, there was a vehicle that was destroyed by a flare. Unusual, but we actually found some resources on that and it's happened before. In the next week or two a bulletin and a new policy will be sent on that and it was a really good conversation out of the claims meeting last week.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 06/22/26 to 07/22/26 was enclosed in the agenda showing 34 certificates issued for the period. Jonathon Tavares reported just to echo some of the items covered in the Executive Director's report on the renewal memo, the market generally remains stable, but losses continue from both a frequency and severity standpoint pretty much across the board in our program. We look forward to receiving everyone’s renewal information in the next week or so, so that we can get out to market to negotiate with the insurers and reinsurers. We look forward to doing a deep dive with everybody on our strategy and the market in general on September 22nd. The balance of the memo is informational, and Mr. Tavares encourage members to reach out with any questions on it and then the Cyber Risk Management Consultant Accreditation Program. The slate was finished last week, and it's going be a great two-day, deep dive on all things cyber. Mr. Tavares encouraged commissioners, risk managers and IT professionals to attend.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for July where there was a savings of 68% and a total savings of 55.09% for 2026.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Claims Administrator reviewed the Subrogation reports for July 2026 for workers compensation recoveries of $48,368.45 and liability recoveries of $299,801.30 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:**

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

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| Motion: | Commissioner Gallagher |
| Second: | Commissioner Cheeseman |
| Vote: | Unanimous |

**MEETING ADJOURNED: 4:49 PM**

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