CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 26, 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 Read** **Crystal Chuck**
Attorney	Brown & Connery Joseph Nardy
Claims Service	CRC **Tracy Ware, Daniel Malloy**
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 **Jonathon Tavares**

FUND COMMISSIONERS PRESENT:
Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn Borough
Candice Gorman, Audubon Borough
John Foley, Cherry Hill Fire District
Steve Whalen, Magnolia Borough
Donza Worlds, Lawnside Borough
Denise Moules, Tavistock

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Frank Covelli	PIA
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 SEPTEMBER 28, 2026

MOTION TO APPROVE THE OPEN MINUTES OF SEPTEMBER 28, 2027

Motion:	Commissioner DiAngelo
Second:	Commissioner Cheeseman
Vote:	Unanimous

CORRESPONDENCE:

EXECUTIVE DIRECTOR:

2027 Budget – The proposed 2027 Budget appears on **Page 3**. 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 $22,409,950 which represents an 4.80% increase over last year's budget.

Executive Director presented the 2027 budget, highlighting key figures including loss funds, premiums, and expenses. The 2027 budget showed a 4.88% increase. The increase in the assessments will average 3.69% when EJIF dividends are applied as a credit.

Motion to introduce the 2027 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 23, 2026 at 4:30 PM in Collingswood.

Motion:	Commissioner DiAngelo
Second:	Commissioner Passanante
Vote:	Unanimous

Department of Banking and Insurance – As discussed last month, the Department of Banking and Insurance (DOBI), notified the Fund that it is requiring all JIF's that have a fund year in a deficit position to develop a plan to rectify that by either a supplemental assessment or a transfer.

A copy of that email appears on **page 4** highlights a deficit of $716,567 in fund year 2025. Attached on **page 5-6** is Resolution No. 26-25 addressing these concerns.

Executive Director discussed a proposed resolution to address the 2025 fund year deficit, which will be transferred to the RCF in 2029, and noted that several JIFs have already submitted similar resolutions to the state.

Motion to adopt Resolution #26-25 as the Fund's Detailed Plan

Motion:	Commissioner Passanante
Second:	Commissioner Maley
Vote:	Unanimous

2027 Membership Renewals – Six members are scheduled to renew as of January 1, 2027. Membership documents were emailed to those members on July 29th. Enclosed on **page 7** is the status of the renewals.

Cyber JIF Training: In August, the Cyber JIF awarded a contract for Training/Phishing to Wizer and External Vulnerability Scanning to Xcitium. Weekley meeting have been held with Wizer to identify next steps on training. We expect to schedule training in late October or early November to introduce the new vendor.

In addition, Wizer is able to provide various options that can be JIF specific. (**Pages 8-11**)

NJ Cyber JIF: The Cyber JIF met via Zoom on October 15th via Zoom. If available, copies of the meeting report will be distributed.

Cyber Risk Management Consultant Accreditation Program: The Cyber JIF conducted its two-day Cybersecurity Risk Management Program for IT Professionals and Risk Management Consultants (RMC) serving member entities. Over 120 people attended with the majority being town or IT personnel.

RCF/MEL/EJIF Meetings: The state-wide JIFs all conducted the meetings on October 19, 2026 at the Forsgate Country Club in Monroe. Chairman Mevoli's reports will be circulated when complete. In Appendix II are reports from the September 14th fund meetings.

Safety Incentive Program – Optional Safety Award – The notice for the 2026 Optional Safety Award was sent on September 17, 2026. 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. **Pages 12-13**

New Jersey League of Municipalities (NJLOM) 2026 Conference Notice (Pages 14 & 15) - Enclosed is a notice identifying the MEL JIF-related training sessions being held in conjunction with annual NJLOM conference scheduled for November 17th to November 19th. Also enclosed is the annual reception invite hosted by fund professionals.

Power of Collaboration (Page 16) - Enclosed is the latest in a series of advertisements to appear in the League Magazine. The ad highlights how MEL training strengthens safety efforts and reduces cost.

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 the Loss Ratio Analysis is not available this month. The Lost Time Accident Frequency as of July is at 1.58. The MEL average is a 1.42 so we are a little higher than the average. The Camden JIF had 6 lost time accidents in July. Congratulations to Berlin Borough Police Department for achieving police accreditation. The JIF offers 25% of the costs of accreditation to the members, and as shown on the bills list, Berlin Borough will receive a $16,000 grant. Chief Harry Earle said the program is well received and is glad to see that folks are taking advantage of the program.

Executive Director said the JIF will schedule the budget meeting in the second or third week of October. Meeting dates will be circulated sometime next week to check everyone's availability so the meeting can be scheduled.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 26-26 October 2026 BILL LIST

TOTAL 2026	**$170,877.02**
TOTAL	**$170,877.02**

MOTION TO APPROVE OCTOBER VOUCHERS RESOLUTION 26-24

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

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

Closed	.00
2022	24,305.31
2023	130,614.38
2024	62,327.87
2025	72,771.82
2026	210,323.95
TOTAL	**500,343.33**

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

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:
Risk Control Consultant Tom Reilly delivered the Safety Director's Report, and announceded leaf collection training sessions and reminded attendees about increased sun glare hazards following daylight saving time changes.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 09/01/26 to 10/1/26 was enclosed in the agenda showing 7 certificates issued for the period. Jonathon Tavares provided an update on insurance renewals, indicating that negotiations for 2026-2027 were underway with updates expected at the November meeting.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for September where there was a savings of 61% for the month. She also announced a new urgent care location, Live Urgent Care, available in South Jersey. Jennifer reported 96 injuries this year, with 57 requiring treatment and noted improvements in employee accommodations and returns to full duty.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator reported liability team recoveries totaling $391,327.97 year-to-date, with combined liability and workers' comp recoveries reaching $439,696.42.

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 Maley
Second:	Commissioner Hill
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Gallagher
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 4:58 PM

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