



CAMDEN
COUNTY MUNICIPAL
JOINT INSURANCE FUND

MEETING AGENDA
JANUARY 27, 2025 – 5:00 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/91212846502>

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 912 1284 6502

*** * * SPECIAL NOTE * * ***

THIS MEETING SHALL SERVE AS THE 2025 REORGANIZATION MEETING OF THE FUND. ALL FUND COMMISSIONERS ARE ENCOURAGED TO ATTEND.

OPEN PUBLIC MEETINGS ACT

Pursuant to the New Jersey Open Public Meetings Act and regulations thereunder, Notice of this meeting was given by:

1. Sending advance written notice to the Courier Post for publication on January 20, 2022.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on January 11, 2022.
3. Posting Electronic Notice of this meeting on the Fund's website including the time, date of the meeting and instructions for access to the Remote Public Meeting, the agenda and for public comment.
4. Posting a copy of the meeting notice on the public bulletin board of all member municipalities.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: JANUARY 27, 2025
5:00 P.M.

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2024 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES:** November 25, 2024 Open Minutes.....Appendix I

- CORRESPONDENCE - None**

ADJOURN MEETING

Chair vacated - Chairman Mevoli asks Executive Director to run meeting

- ROLL CALL OF ALL CAMDEN JIF FUND COMMISSIONERS TO CONFIRM QUORUM**
- ELECTION OF OFFICERS, FIVE-MEMBER EXECUTIVE COMMITTEE & THREE ALTERNATES**

.Nominating Committee Report.....Page 1
.Oath of OfficePage 2

.Executive Director - asks for nominations and conducts election

ATTORNEY SWEARS IN OFFICERS AND EXECUTIVE COMMITTEE

- MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER**
- ROLL CALL OF 2025 EXECUTIVE COMMITTEE**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
 .Executive Director's ReportPage 3
- TREASURER – Elizabeth Pigliacelli**
 .December Vouchers - Resolution 24-33 and 24-34Page 42
 .January Vouchers - Resolution 25-9..... Page 46
 .Monthly Reports – November & December.....Page 48
- ATTORNEY – Joseph Nardi, Esquire**
 .2025 Defense Panel, Resolution 25-10.....Page 62
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 .Monthly Report and Agenda.....Page 68

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
 - .Monthly Certificate Holding report 10/22/24 to 11/22/24Page 72
 - .Monthly Certificate Holding report 11/22/24 to 12/22/24Page 78

- MANAGED CARE – Consolidated Services Group**
 - .Monthly ReportPage 80

- CLAIMS SERVICE – Claims Resolution Corporation**
 - .Monthly Subrogation ReportsPage 82

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING – February 24, 2025 – Pennsauken Country Club**
 - MEETING ADJOURNED**

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

NOMINATING COMMITTEE REPORT

YEAR 2025

| | | |
|--------------------------|--|----------------------------------|
| Michael Mevoli | Chairman | Borough of Brooklawn |
| Mayor James Maley | Secretary | Borough of Collingswood |
| Joseph Wolk | Executive Committee | Borough of Mt. Ephraim |
| Louis DiAngelo | Executive Committee | Borough of Bellmawr |
| Terry Shannon | Executive Committee | Borough of Barrington |
| Joseph Gallagher | Executive Committee | Winslow Township |
| David Taraschi | Executive Committee | Borough of Audubon |
| | Alternates | |
| Gary Passanante | Executive Committee 1st Alternate | Borough of Somerdale |
| Edward Hill | Executive Committee 2nd Alternate | Borough of Lawnside |
| Kenneth Cheeseman | Executive Committee 3rd Alternate | Borough of Laurel Springs |

OATH OF OFFICE

State of New Jersey:

I, _____ do solemnly swear (or affirm) that I will support the Constitution of the United States and the Constitution of the State of New Jersey, that I will bear true faith and allegiance to the same and to the Governments established in the United States and in this State, under the authority of the people; and I will faithfully, impartially and justly perform all of the duties of the office of Commissioner within the Camden County Municipal Joint Insurance Fund, according to the best of my ability [*So Help Me God*]*

Signature

Name
[Print or Type]

Sworn and subscribed before me this day,

Joseph M. Nardi, Attorney at Law

Date: _____

** The person taking the oath has the option of including "So help me God" if he/she desires.*

Camden County Municipal Joint Insurance Fund
2 Cooper Street
Camden, NJ 08102

Date: January 27, 2025

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ 2025 Reorganization Resolutions

Fund Professional Service Agreements: In August 2024, the board authorized the advertisement of RFQ's for certain Professional positions in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et Seq. Enclosed on **Page 5** is Resolution **25-1** reflecting the appointments and re-appointments & establishing compensation for Fund Year 2025.

☐ Motion to Approve Resolution 25-1 Appointing Fund Professionals

Reorganization Resolution 25-2 through 25-8 by Consent Motion:

| | |
|---|---------|
| .Resolution 25-2 Designation of Banking Manager | Page 7 |
| .Resolution 25-3 Establishment of a Fiscal Management Plan | Page 8 |
| .Resolution 25-4 Establishment Public Meeting Procedures | Page 13 |
| .Resolution 25-5 Establishment a Fund Records Program | Page 14 |
| .Resolution 25-6 Authorization of Executive Committee Compensation | Page 15 |
| .Resolution 25-7 2025 Risk Management Plan | Page 16 |
| .Resolution 25-8 Placement of POL/EPL Coverage | Page 26 |

☐ Motion to Adopt Resolutions 25-2 through 25-8

- ☐ Committee Appointments:** The Fund has eight standing committees. Enclosed is the Chairs list of the committee appointments for 2025, as well as a brief description of their charges. You are encouraged to volunteer to serve in the upcoming year. **(Page 27)**
- ☐ Residual Claims Fund 2025 Reorganization Meeting:** The Residual Claims Fund's 2025 Reorganization meeting was held on January 6, 2025, via Zoom. Enclosed is a copy of Commissioner Wolk's report on the meeting. **(Appendix II)**
- ☐ E-JIF 2025 Reorganization Meeting:** The E-JIF 2025 Reorganization meeting was held on January 6, 2025, via Zoom. Enclosed is Commissioner Wolk's report on the meeting. **(Appendix II)**
- ☐ MEL 2025 Reorganization Meeting:** The MEL 2025 Reorganization meeting was held on January 6, 2025, via Zoom. Enclosed is a copy of Commissioner Wolk's report on the meeting. **(Appendix II)**

- ❑ **NJ Cyber JIF:** The New Jersey Cyber Risk Management Fund conducted its Reorganization meeting on January 16th via Zoom. A copy of Commissioner Wolk’s report on the meeting will be distributed when available.
- ❑ **2024/2025 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The course has been uploaded into the MEL’s Learning Management System. Enclosed on **Page 29** are directions to access the program.
- ❑ **2025 Assessment Bills:** The 2025 Assessments will be issued to all member entities the week of the 27th . First installment payments are due by **March 10, 2025**.
- ❑ **Safety Incentive Program – Optional Safety Award** – As a reminder, the 2024 Optional Safety Award was sent to member entities for reimbursement of safety related items or training. The deadline to return all paperwork and vouchers was the end of the year but we will accept them for the next few months. The notice appears on **Pages 30 & 31**.
- ❑ **Power of Collaboration:** Included on **page 32** is the latest in a series of advertisements to appear in the League Magazine. The ad highlights that the Bergen JIF was the 1st municipal JIF organized in New Jersey and has provided savings of \$322 million since inception and a 60% reduction in Lost Time Accident rate since 1991.

❑ **Due Diligence Reports:**

| | |
|---|------------------------------|
| ❖ Financial Fast Track Report | <i>Distributed Quarterly</i> |
| ❖ Expected Loss Ratio Analysis | Page 33 |
| ❖ Lost Time Accident Frequency Reports | Page 34-37 |
| ❖ EPL Compliance Report | Page 38 |
| ❖ Fund Commissioners | Page 39 |
| ❖ 2024 Fund Year Regulatory Checklist | Page 40 |
| ❖ RMC Agreements | Page 41 |

RESOLUTION NO. 25-1

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

(Hereinafter referred to as the “FUND”)

APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

WHEREAS, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et. seq.); and

WHEREAS, The FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11 et. seq.).

WHEREAS, the Fund resolved to award certain professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.; and

WHEREAS, the Fund is desirous to appoint and/or re-appoint the Fund Professionals – noted below – to three year terms (*unless otherwise specified*) commencing on January 1, 2025; and

NOW, THEREFORE BE IT RESOLVED by the Fund’s Governing Body that the contracts for the following professionals be appointed for 2025:

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Bradford Stokes is appointed as Executive Director, Joseph Hrubash as Deputy Executive Director and Karen Read as Account Manager and all as agent for process of services. 2025 fee - \$567,033.00. **Fund Year 2025 is the second of a three-year term.**
- II. **Mr. Joseph Nardi, Esq. of Brown & Connery, LLP** is hereby appointed as **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide **Litigation Management Services**. 2025 Fee - \$76,949.00. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer**. 2025 Fee - \$27,460.00. **Contract term to be one year.**
- IV. **Bowman & Company** is hereby appointed as **Fund Auditor**. 2025 Fee - \$27,730.00. **Contract term to be one year.**
- V. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor**. 2025 Fee - \$23,454. **Contract term to be one year.**
- VI. **Claims Resolution Corporation** is hereby appointed as the **Claims Administrator** for the FUND to adjust all claims for current and prior Fund Years. 2025 Fee \$551,022.00. **Fund Year 2025 is the second of a three-year term.**
- VII. **The Actuarial Advantage** is hereby appointed as **Actuary** for the FUND. 2025 Fee - \$61,947.00. **Fund Year 2025 is the second of a three-year term.**

- VIII. **J.A. Montgomery Risk Control** is hereby appointed **Loss Control Consultant** and for **Right to Know Training Services** to the FUND. 2025 Fee \$276,378. **Fund Year 2025 is the second of a three-year term.**
- IX. **Conner Strong & Buckelew** is hereby appointed **Underwriting Manager** for the FUND. 2025 Fee - \$15, 728.00. **Fund Year 2025 is the second of a three-year term.**
- X. **Eagle Asset Management** is hereby appointed **Asset Manager** for the Fund at 12.5 basis points of the market value of the Fund’s invested assets
- XI. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. 2025 Fee – \$38,793.00. **Contract term to be one year.**
- XII. **Medlogix** is hereby appointed as the **Fund Managed Care Provider** for the FUND. 2025 Fee - \$144,690.81. **Fund Year 2025 is the second of a three-year term.**

All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 2 Cooper Street, Camden, NJ 08102.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 25-2

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
DESIGNATION OF A BANKING MANAGER**

WHEREAS, the Camden County Municipal Joint Insurance Fund (hereinafter the Fund), finds it necessary for the proper conduct and order of business that official depositories for the Fund be designated and named; and

WHEREAS, TD Bank; at an earnings rate based on a combined average balance of \$75,000,000 of participating joint insurance funds which will earn base of Federal Funds minus 25 basis points (.25%) with a floor of 50 basis points (.50), is hereby proposed by the Board of Fund Commissioners as the official designated depository in accord with N.J.S.A. 40A:11-5-15.1(f)

NOW, THEREFORE, BE IT RESOLVED, by the Camden County Municipal Joint Insurance Fund, that TD Bank for Banking services - at an earnings rate based on a combined average balance of \$75,000,000 of participating joint insurance funds which will earn base of Federal Funds minus 25 basis points (.25%) with a floor of 50 basis points (.50) - is hereby approved by the Board of Fund Commissioners as the official designated depository in accord with N.J.S.A. 40A:11-5-15.1(f) and that sums so deposited may be withdrawn upon a check, draft or order of the Board of Fund Commissioners; and

BE IT FURTHER RESOLVED that a copy of this Resolution, duly executed, be delivered to the proper officers of TD Bank.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 25-3

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(hereafter referred to as “THE FUND”)

ESTABLISHING A FISCAL MANAGEMENT PLAN

FOR THE 2025 FUND YEAR

WHEREAS, The FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

WHEREAS, The FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

NOW, THEREFORE BE IT RESOLVED, The FUND’s Governing Body hereby appoints the following professionals for the 2025 Fund Year:

I The following financial institutions are hereby declared as The FUND’s official depositories:

TD Bank

II. All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository by check, wire or ACH which shall bear the signatures and/or electronic approvals of at least two (2) of the following persons, duly authorized pursuant to this Resolution

| | |
|-----------------------|--------------|
| Michael Mevoli | CHAIRMAN |
| M. James Maley, Jr. | SECRETARY |
| Elizabeth Pigliacelli | TREASURER |
| Terry Shannon | COMMISSIONER |

III. All funds for Claims payments shall be withdrawn from the Official Depository by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

David Harris
Rachel Ruiz

IV. The Cash and Investment Policy attached herewith, shall be adopted.

V. The rate of interest assessed by the Fund, for delinquent assessments shall

- a. For the first 30 days - 0%
- b. For the 31 to 60 days - the rate paid by the N.J. Cash Management Fund rate plus (2) percent.
- c. For 61+ days – 10% percent per annum.

- VI. The assessment due dates are March 10, 2025 for the first installment and June 15, 2025 for the second installment.
- VII. Cherry Hill Township and the City of Camden operate on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill & Camden’s assessment due dates are March 10, 2025 for the first installment and July 31, 2025 for the second installment.
- VIII. Certifying and Approval Officer for all FUND expenses shall be the FUND’s Executive Director and/or the Account Manager so designated by the Executive Director.
- IX. Adjustments to Risk Management Fees in the amount of \$150 or less that are as a result of seminar credits will be waived.
- X. FOR WIRE TRANSFERS – that the FUND does hereby require that TD Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2025 CASH MANAGEMENT AND INVESTMENT POLICY

1.) **Cash Management and Investment Objectives**

The Camden County Municipal Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a) Preservation of capital.
- b) Adequate safekeeping of assets.
- c) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e) Maximization of total return, consistent with risk levels specified herein.
- f) Investment of assets in accordance with State and Federal Laws and Regulations.
- g) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to investments authorized under N.J.S.A. 40A:5-15.1 Joint Insurance Funds and Chapter 38, Joint Insurance Funds, Subchapter 1. Investments 5:38-1.1, 5:38-1.2 and 5:38-1.3 of the New Jersey Administrative Code.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories include but are not limited to:

TD Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall identify the investment that is the most advantageous to the fund, unless otherwise directed by the FUND. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-16.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims impress accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

RESOLUTION NO. 25-4

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(hereafter the "FUND")
ESTABLISHING PUBLIC MEETING PROCEDURES**

WHEREAS, the FUND must establish meeting procedures for Fund Year 2025, and

- I. **THEREFORE BE IT RESOLVED**, by the Commissioners of the Camden County Municipal Joint Insurance Fund that the Fund shall hold public meetings during the year 2025 at on the fourth Monday of each month (unless otherwise noted) at 5:00 p.m.

| | | |
|--------------------|-----------------------------------|---------|
| February 24, 2025 | Pennsauken Country Club | 5:00 PM |
| March 24, 2025 | Zoom | 5:00 PM |
| April 28, 2025 | Bellmawr Community Center | 5:00 PM |
| May 19, 2025* | Zoom | 5:00 PM |
| June 23, 2025 | Haddon Township Municipal Bldg. | 5:00 PM |
| July 28, 2025 | Zoom | 5:00 PM |
| August 25, 2025 | Zoom | 5:00 PM |
| September 22, 2025 | Brooklawn Senior Center | 5:00 PM |
| October 27, 2025 | Zoom | 5:00 PM |
| November 24, 2025 | Collingswood Sr. Community Center | 5:00 PM |
| January 26, 2026 | Zoom | 5:00 PM |

*Denotes meeting is the third Monday of the month.

- II. In addition, the Camden County Municipal Joint Insurance Fund Claims Committee will meet to discuss pending litigation and claims on the Friday before the fourth Monday of every month at 10AM via Zoom.
- III. During the Public Comments portion of the meeting, any one person may address the Chairperson for a maximum of five (5) minutes; once a particular topic has been addressed by a member of the public, subsequent comments on that same topic by other people is limited to a maximum of two (2) minutes; and speakers are required to state their names and addresses.
- IV. The following is hereby designated the official newspaper (s) of the Fund: Courier Post, Cherry Hill, NJ. In addition, the Camden JIF's webpage is designated for official notices at www.camdenmunicipaljif.org
- V. The FUND Secretary or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(Hereinafter the “FUND”)

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS: The FUND must establish a formal record retention program for the 2025 fund year.

NOW, THEREFORE BE IT RESOLVED, by the FUND’s Governing Body that:

- I. James Maley, Fund Secretary,** is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 2 Cooper Street, Camden, NJ 08102
- II.** The Account Manager designated by the Executive Director is hereby designated as **Assistant Fund Secretary.**
- III.** The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.
- IV.** Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, located at Access, 24 Beckwith Avenue, Paterson, New Jersey. The FUND’s Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING COMPENSATION BE MADE TO
EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT
EXECUTIVE COMMITTEE MEETINGS**

WHEREAS, the Camden County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant N.J.S.A. 40:A:10 et seq; and

WHEREAS, an Amendment to the Bylaws of the Camden County Municipal Joint Insurance Fund was approved by the Executive Committee following a public hearing on November 25, 1991 and May 25, 1992; and

WHEREAS, pursuant to NJSA 40A:10-43, the Amendment was approved by the Governing Body of 75% of the participating municipalities;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Camden County Municipal Joint Insurance Fund that each regular and alternate member of the Executive Committee of the Camden County Municipal Joint Insurance Fund shall receive \$150 per Executive Committee meeting attended by said member not to exceed twelve meetings per year.

BE IT FURTHER RESOLVED that the Treasurer is hereby authorized to distribute payment as per monthly attendance sheet signed and dated by the Fund Secretary.

BE IT FURTHER RESOLVED that payment shall be made quarterly.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

Camden County Municipal Joint Insurance Fund

(hereinafter the "Fund" or the "CAM JIF")

ESTABLISHING THE 2025 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's Commissioners that the 2025 Plan of Risk Management shall be:

Definitions:

“Commissioners” mean: The Board of Fund Commissioners or the Executive Committee thereof as appropriate

“Member” means: A local unit of government that has joined the Fund

“Sexual Abuse” means: An action brought pursuant to Section 1 of P.L. 1992, c.109 (C.2A:61B-1), paragraph (1) of subsection c. of section 1 of P.L.1959 (C.2A:53A-7) or section 1 of P.L.2005, c.264 (C.2A:53A-7.4)

Section I – Coverage

Insurance Coverages

The following coverages are provided to the Fund's members, effective January 1, 2025:

- Workers' Compensation
- Liability (including optional excess)
- Public Officials Liability / Employment Practices Liability (including optional excess){
- Optional Volunteer Directors & Officers Liability}
- Crime
- Non-Owned Aircraft Liability
- Environmental Impairment Liability
- Cyber
- Property & Equipment Breakdown (effective December 31, 2024)
- Terrorism

Limits of Coverage

Unless otherwise stated, all limits shown apply less any local member unit’s SIRs/deductibles . All references to the “MEL” stand for the “Municipal Excess Liability Joint Insurance Fund”. **Please note, the following is a general discussion of the coverages and limits provided via the Fund; however, the actual terms and conditions are defined in the policy documents and all issues shall be decided on such. Additional coverages, limits and conditions may apply. Please also note, deductibles may differ for individual members; please refer to your policy(ies) for full details.**

1. Workers' Compensation

- Workers' Compensation: \$300,000
- Employer's Liability: \$300,000
- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease: Per Person
- MEL Excess Limit: Statutory
- Employer's Liability Excess Limit: \$6,700,000

2. Liability (*includes General, Automobile, Employee Benefits and Law Enforcement Liability*)

- Fund Limit: \$300,000
- MEL Excess Limit: \$4,700,000
 - The \$3,000,000 layer excess of \$2,000,000 is subject to a 3,000,000 per local member unit annual aggregate (Automobile Liability is not aggregated)
- Sublimits: The following sublimits are part of, and not in addition to, the limits above:
 - Good Samaritan Liability: Included
 - Fungus or Spores: \$1,000,000
 - Disinfectants Release Hazard Coverage: \$1,000,000
 - Dam and Reservoir: \$5,000,000
 - a. \$5,000,000 per occurrence for any member entity owned dams defined as Class III or IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8;
 - b. Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
 - c. \$2,000,000 per occurrence for any member entity owned dam defined as Class I or II in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
 - d. \$2,000,000 per occurrence for any Class III or IV member entity owned dam involved with a Class I or II member entity owned dam.
 - Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
 - Subsidence: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities

- Quasi Entities Coverage: \$5,000,000
- Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)
- Riot, Civil Commotion or Mob Action: \$5,000,000 Per Occurrence
- Failure to Supply Utility: \$5,000,000 Per Occurrence
- Garagekeepers Liability: \$2,000,000 Per Occurrence
- New Jersey Personal Injury Protection (NJ PIP): Statutory Minimum
- New Jersey Uninsured/Underinsured Motorist (NJ UM/UIM): Statutory Minimum

3. **Optional Excess Liability Limit**

The MEL offers Optional Excess Liability Limits excess of the MEL Excess Limit.

- The following limits are the Optional Excess Limits:
 - \$2,000,000 (equals \$7,000,000 total);
 - \$5,000,000 (equals \$10,000,000 total);
 - \$10,000,000 (equals \$15,000,000 total); and
 - \$15,000,000 (equals \$20,000,000 total);

The MEL also offers Optional JIF Shared Aggregate Excess Liability coverage, with limits of \$10,000,000 from the MEL. This coverage is only available to members of the Fund who purchase all \$20,000,000 available to them from the Optional Excess Liability Limits.

- \$10,000,000 aggregate (equals \$30,000,000 total)

4. **Public Officials Liability / Employment Practices Liability**

Each local member unit is 100% commercially insured with Lexington Insurance Company for \$2,000,000 in the aggregate per member on a claims made and reported basis for each Fund year.

- Retentions and Coinsurance:
 - \$20,000 is the standard retention per claim and 20% of the first \$250,000 of the loss is the standard coinsurance, although other retentions and coinsurances may apply.
 - Local member units may qualify based on certain criteria to have options to purchase a lower retention and/or coinsurance contribution.
 - Members with adverse loss experience may be subject to higher retention and/or coinsurance.
 - Non-compliance with the MEL's EPL Risk Management Plan will result in a deductible of \$100,000 and copay of 20% of \$2,000,000

5. **Optional Excess Public Officials Liability / Employment Practices Liability**

The MEL offers Optional Excess Public Officials Liability / Employment Practices Liability limits excess of the local member units' primary \$2,000,000 Public Officials Liability / Employment Practices Liability policies with Lexington Insurance Company as follows:

- \$1,000,000 (equals \$3,000,000 total);
- \$2,000,000 (equals \$4,000,000 total);
- \$3,000,000 (equals \$5,000,000 total);
- \$4,000,000 (equals \$6,000,000 total); and
- \$8,000,000 (equals \$10,000,000 total).

6. **Optional Volunteer Directors & Officers Liability**

Volunteer Emergency Service Units have the option of adding Volunteer Directors & Officers Liability coverage to the Public Officials coverage. The coverage applies to the non-emergency activities of such entity. If elected, coverage will be included in the Public Officials Liability limits and subject to a \$1,000 deductible.

7. **Crime**

- The Fund provides Crime coverage with a limit of \$50,000 for: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$2,500
- MEL Crime
 - MEL Crime Excess: \$1,950,000 excess of the Fund Crime limit
 - MEL Crime Statutory Position:
 - a. The MEL provides primary employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$2,000,000 per occurrence per position.
 - b. The deductible is \$1,000
 - MEL Crime Excess Public Officials:
 - a. The MEL provides excess employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have not applied or have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$2,000,000

- b. The deductible is the greater of the underlying bond/policy in place or the statutory limit required

8. **Non-Owned Aircraft Liability**

- \$5,000,000; and
- Medical Expense for each passenger: \$5,000
- The coverage is 100% commercially insured with Endurance American

9. **Environmental Impairment Liability**

- Environmental Impairment Liability is provided to the Fund's local member units by the New Jersey Environmental Risk Management Fund (EJIF). Please refer to the EJIF's Plan of Risk Management.

10. **Cyber**

The Fund purchases Cyber insurance from the New Jersey Cyber Risk Management Fund

- Limits and Retention: Please contact your Risk Manager or the Cyber JIF

11. **Property & Equipment Breakdown**

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$2,400,000 limit excess of the Fund's limit
- The MEL purchases additional excess property limits, as follows: \$125,000,000, including certain sublimits, including, but not limited, to:
 - Aggregate, Earth Movement: \$75,000,000
 - Aggregate, Flood (includes Storm Surge): \$75,000,000
 - a. Per Location, High Hazard Flood Zone: \$50,000,000
 - a. Aggregate : \$50,000,000
 - Named Storm: Included
 - Vehicles: \$10,000,000
- Unmanned Aircraft Systems: \$100,000
- Member deductibles:
 - All Other: \$2,500
 - Automobile Physical Damage: \$2,500
 - Equipment Breakdown: \$5,000

- SFHA Flood Maximum available NFIP limit, per location, regardless if member purchases it or not, but no less than \$500,000 building / \$500,000 contents (\$250,000 / \$100,000 for housing authorities and related non-profit buildings), but no more than the value of the building and contents.
- Named Storm : \$2,500

12. Terrorism

Aggregate: \$125,000,000

Individual Self-Insured Retentions

Optional Individual Self-Insured Retentions:

1. Cherry Hill Township has a \$50,000 Deductible per occurrence for workers compensation. For workers' compensation, the Fund insures the \$250,000 excess of the \$50,000 town Deductible.
2. Gloucester Township has a \$500,000 retention per occurrence for workers compensation. The Fund insures \$100,000 excess of the \$500,000 retention. The Township also has a \$100,000 retention per occurrence for police professional liability. The Fund insures the \$200,000 excess of the town's retention.
3. Camden City has a \$500,000 retention per occurrence for workers compensation. The Fund insures \$100,000 excess of the \$500,000 retention. The city also has a \$500,000 retention for General and Auto Liability. The Fund insures \$250,000 excess of the GL & AL \$500,000 retention. The city also has a \$100,000 retention for Property. The Fund insures \$100,000 excess of the \$100,000 property retention.
4. Pennsauken Township has a \$600,000 retention per occurrence for workers compensation. The Fund insures \$100,000 excess of the \$600,000 retention. The Township also has a \$50,000 retention per occurrence for police professional liability. The Fund insures the \$250,000 excess of the town's retention.

Amount of Risk to be Retained by the Fund

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles.

1. **Workers' Compensation:** \$300,000
2. **Liability:** \$300,000
 - NJ Uninsured/Underinsured Motorist: Statutory minimum
 - NJ Personal Injury Protection: \$250,000
3. **Optional Excess Liability Limit:** \$0

4. **Public Officials Liability / Employment Practices Liability:** \$0
5. **Optional Excess Public Officials Liability / Employment Practices Liability:** \$0
6. **Optional Volunteer Directors & Officers Liability:** \$0
7. **Crime:** \$50,000
 - MEL Crime Excess: None
 - MEL Crime Statutory Position: None
 - MEL Crime Excess Public Officials: None
8. **Non-Owned Aircraft Liability:** \$0
9. **Environmental Impairment Liability :** \$0
10. **Cyber:** \$0
11. **Property:** \$100,000
 - Equipment Breakdown: \$0
 - SFHA Flood: \$0
 - Named Storm: \$100,000
12. **Unmanned Aircraft Systems (UAS):**\$100,000
13. **Terrorism:** \$0

Commercial Insurance / Reinsurance Purchased

The insurance/reinsurance listed below may contain sublimits, retentions and deductibles in addition to such already stated.

1. **Non-Owned Aircraft Liability:** The Fund purchases this coverage through the MEL
2. **Excess Property & Equipment Breakdown:** The Fund purchases this coverage from the MEL
3. **Excess Liability:** The Fund purchases this coverage from the MEL
4. **Excess Workers' Compensation:** The Fund purchases this coverage from the MEL
5. **Excess Crime:** The Fund purchases this coverage from the MEL
6. **Public Officials Liability / Employment Practices Liability:** The Fund purchases this coverage from Lexington Insurance Company
7. **Optional Volunteer Directors & Officers Liability:** The Fund purchases this coverage from Lexington Insurance Company
8. **Cyber:** The Fund purchases this coverage from the New Jersey Cyber Risk Management Fund
9. **Environmental Impairment Liability:** EJIF
10. **Terrorism:** The Fund purchases this coverage from the MEL

Section II – Conditions

The Amount of Unpaid Claims to be Established

1. The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
2. Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

The Method of Assessing Contributions to be Paid by Each Member of the Fund

1. By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating member is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
2. The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Commissioners also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the Commissioners. The total amount of each member's annual assessment is certified by majority vote of the Commissioners at least one (1) month prior to the beginning of the next fiscal year.
3. The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
4. If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
5. The Commissioners may by majority vote levy upon the participating members additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating members by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
6. Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Commissioners.
7. Sexual Abuse Liability Account: The Commissioners may establish a sexual abuse liability account. Reserves, IBNR, expenses, assets, assessments and other assets for this account shall be accounted for separately. After the end of the year before the Fund has finalized its year end accounting, the Commissioners may levy a supplementary assessment if the sexual abuse claims account is negative on a statutory basis.
8. At the discretion of the Commissioners, any supplemental assessments may be payable in equal installments for up to ten years. Deferred assessments shall become due and immediately payable if a member leaves the Fund.

Procedures Governing Loss Adjustment and Legal Expenses

1. The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O, which are handled by Summit Risk Services representing Lexington Insurance Company. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers (i.e. Munich Re for liability, and Safety National for workers' compensation). Every three years, the MEL's internal auditors also conduct an audit.
2. Each member is provided with a claims reporting procedure and appropriate forms.
3. In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
4. To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in governmental claims. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

Procedures for the Closure of Fund Years, including the Maintenance of All Relevant Accounting Records

1. The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
2. Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
3. Each year, the Commissioners will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Banking and Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
4. In the event a member leaves the Fund, the Commissioners may assess the member's closed Fund Year account an amount not exceeding three (3) years stranded costs that the Fund incurs as a result of the member's withdraw. Stranded costs are those expenses incurred by the Fund that would otherwise have been paid from the withdrawing member's assessments had the member remained in the Fund. The dividend of any member that is no longer a member of the Fund and that member's share of the closed fund year account shall be held in escrow until the later of the tolling of the statute of limitations for all potential claims incurred during the membership period or the closure of all incurred claims by the Fund during the period of membership. A former member may apply to the Commissioners for a return of that member's remaining share of the closed Fund year account no sooner than when five (5) years have passed since the last Fund year in which the member participated has been closed. The Commissioners will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
5. All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
6. The Fund will retain all records in accordance with the Fund's record retention program.

Assumptions and Methodology Used for the Calculation of Appropriate Reserve Requirements to be Established and Administered in Accordance with Sound Actuarial Principles

1. The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
2. The following is an overview of the two actuarial methods used to project the ultimate losses.

- a. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
- b. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

The Maximum Amount a Certifying and Approving Officer May Approve Pursuant to N.J.A.C. 11:15-2.22

- 1. \$10,000 for General and automobile liability
- 2. \$7,500 for workers compensation
- 3. With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.
- 4. \$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting.

ADOPTED: *this 27th day of January 2025 by the Commissioners:*

Camden County Municipal Joint Insurance Fund

Chairperson

Secretary

RESOLUTION NO. 25-8

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE

RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH LEXINGTON INSURANCE COMPANY FOR PRIMARY PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY

WHEREAS, there is a need for public officials/employment practices coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

WHEREAS, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Underwriting Manager is recommending award to Lexington Insurance Company for primary public officials/employment practices liability coverage (inclusive of optional director’s and officer’s liability) in the amount not to exceed \$2,094,764.00 inclusive of commission; and

WHEREAS, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

WHEREAS, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

WHEREAS, Lexington Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that Lexington Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit Lexington Insurance Company from making any reportable contributions through the term of the contract, and

WHEREAS, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

WHEREAS, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2025 budget in the amount not to exceed \$2,094,764.00, inclusive of commission from:

Line Item: POL/EPL Premium and Land Use Liability

NOW, THEREFORE, BE IT RESOLVED, that the Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with Lexington Insurance Company for the 2025 budget year for primary public officials/employment practices liability coverage in the amount of not to exceed \$2,094,764.00 inclusive of commission.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

JIF 2025 COMMITTEES LIST

Audit: Charged with meeting to review the scope of the audit and the audit finding and results.

Joseph Wolk, Chair, Mt. Ephraim Borough
Terry Shannon, Barrington Borough
David Taraschi, Audubon Borough
Elizabeth Pigliacelli, Treasurer
Dennis Skalkowski, Auditor
Michael Mevoli, Brooklawn Borough*
Bradford Stokes *

Executive Safety: Review Fund's loss prevention/control programs and provides recommendations to the Executive Committee.

Michael Mevoli, Executive Committee Chairperson, Brooklawn Borough
Gary Passanante, Somerdale Borough
Louis DiAngelo, Bellmawr Borough
Ken Cheeseman, Borough of Laurel Springs
Cassandra Duffey, Collingswood Borough
Brian Morrell, Gloucester City
Thomas Merchel, Conner Strong & Buckelew
Joseph Henry, Hardenbergh Insurance Group
Jennifer Goldstein, Medlogix
Tracy Ware, CRC
Jackie Cardenosa & Tom Reilly, JA Montgomery Consulting
Joseph Nardi, JIF Attorney
Bradford Stokes*

Coverage: Charged evaluating potential exposures and questions of coverage and determines whether policy decision should be made by Executive Committee.

Mayor M. James Maley, Chair, Collingswood Borough
Joseph Wolk, Mt. Ephraim Borough
Terry Shannon, Barrington Borough
Peter DiGiambattista Jr., RMC
Thomas Merchel, Conner Strong & Buckelew
Edward Cooney, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Nominating Committee: Charged with review of candidates and selection of nominees for presentation in the event of an election of officer(s) or Executive Committee member(s)

Joseph Wolk, Chair – Mt. Ephraim Borough
Louis DiAngelo, Bellmawr Borough
Mayor M. James Maley, Collingswood Borough

Strategic Planning: This Committee is charged with long range strategies which should be pursued in order to insure the integrity, growth and viability of the Camden Fund.

Mayor M. James Maley, Chair, Collingswood Borough

Joseph Gallagher, Winslow Township
Thomas Merchel, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Contracts Review: This Committee is charged with reviewing professional service contracts and adequacy of scope of service. This Committee also meets every October to review and discuss the budget process for the following year.

Louis DiAngelo, Chair, Bellmawr Borough
Terry Shannon, Barrington Borough
James Maley, Collingswood Borough
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Claims Review Committee: This Committee reviews claims presented for consideration of payment by the Executive Committee. It also develops and recommends claim cost containment programs.

Louis DiAngelo, Bellmawr
Terry Shannon, Barrington Borough
Joseph Gallagher, Winslow Twp.
David Taraschi, Borough of Audubon
John Foley, Cherry Hill Fire District
Ari Messinger, Cherry Hill Township
Joseph Nardi, Esq., Fund Attorney
Tracy Ware, CRC
Doug Bushong, CRC
Thomas Merchel, Conner Strong & Buckelew
Jackie Cardenosa & Tom Reilly, J.A. Montgomery Risk Control
Jennifer Goldstein, Medlogix
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Marketing and Communications Committee: This Committee is charged with developing a mechanism of communication between the membership and community.

Mayor M. James Maley, Collingswood
David Taraschi, Audubon
Ken Cheeseman, Laurel Springs
Thomas Merchel, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

***Chairperson and Executive Director sit ex officio on all committees except nominating**

2024-2025 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



MEL



This seminar will discuss how municipal leaders can protect their communities and themselves from lawsuits. Municipal elected officials, authority commissioners, and a member's chief operating officer (i.e., municipal manager/administrator or executive director) who completes this course by May 2025 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2025 assessment.

Login to LMS

1. Click to access the [MSI Learning Management System](#).
2. If you have previously taken MSI classes, enter your username and password.
3. If you are new or do not know your username/password, check with your Training Administrator, or call the MSI Help Line at (866) 661-5120.
4. Click the **Request Training button** on the top right of your **Home Screen**.
5. Select the check box to the right of the course **2024-2025 Elected Officials Risk Management Seminar**.
6. Scroll to the bottom of the page to submit your selection.
7. The course now shows in the **Assigned** section of your **Home Screen**.
8. Click the program name to launch the course.
9. Upon completion of the course, a screen with your **Certificate of Completion** will appear and can be printed.
10. The course and certificate will now appear in the **Completed** section of your Home Screen. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

If you have any questions or need assistance, contact the **MSI Help Line** at **(866) 661-5120**.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TRIAD1828 CENTRE
2 Cooper Street
Camden, NJ 08102

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

Date: August 16, 2024

Memo to: Camden County Municipal JIF Fund Commissioners

Subject: 2024 Safety Incentive Program – Optional Safety Award

Dear Fund Commissioner:

The Camden County Municipal Joint Insurance Fund is pleased to announce the continuance of the Optional Safety Award in connection with the Camden JIF Safety Incentive Program. Safety continues to be a priority for all our members. Due to the hard work and determination in reducing claims over the past several years by members of the JIF, the Fund is able to continue this popular award. We are pleased to announce that the award remains at \$1,000 per member to be used for safety-related purchases in 2024.

Attached please find information regarding the Optional Safety Award. Please feel free to contact Bradford Stokes at 856-552-6816 or bstokes@permainc.com or Karen Read at 856-552-4712 or kread@permainc.com if you have any questions.

Yours truly,

Michael Mevoli

Michael Mevoli, Chairman
Camden County Municipal Joint Insurance Fund

cc: Governing Body, Safety Coordinators and Risk Managers

Optional Safety Award

This program is designed to help members by offering a reimbursement for safety related expenses and to assist them in meeting their own safety objectives. Financial reimbursement will be provided for safety related items or safety training programs purchased by the member municipality up to \$1,000 per member. Some suggestions for eligible items are as follows:

| SAFETY ITEM SUGGESTIONS | SAFETY TRAINING SUGGESTIONS |
|---|--|
| <i>Safety Signs, posters</i> | <i>Subscription for tool box topics</i> |
| <i>AED's, eyewash stations</i> | <i>Safety Publications, Monthly Newsletters</i> |
| <i>Safety Equipment</i> | <i>Safety Manuals</i> |
| <i>Ergonomic assessments and accessories</i> | <i>Supplemental Training - not covered by MSI or EPL</i> |
| <i>Safety Attire (i.e. reflective vests, protective gloves)</i> | <i>Purchase of Safety Videos & DVD's</i> |

Inadmissible Reimbursements

Please note that purchases made routinely within a municipality are not eligible for reimbursement. These items include such things as batteries, office supplies, office equipment, or janitorial supplies.

Reimbursement Instructions

Reimbursements will be made for **one time purchases of up to \$1,000**. The optional safety budget can not be split into multiple reimbursement amounts totaling up to \$1,000. Please hold your receipts until you have \$1,000 worth. The Fund can pay a vendor directly if desired.

Funds must be claimed by **December 31, 2024** and a signed voucher (see attached) must be submitted along with the appropriate receipts.

Please complete the shaded areas and marked **Pay To, Address, Tax ID#** (if paying vendor directly) and sign by **Vendor's Signature**.

Completed vouchers and receipts must be sent to the Executive Director's Office:

Camden County Municipal Joint Insurance Fund
TRIAD1828 CENTRE
PO Box 99106
Camden, NJ 08101
Attn: Karen Read

Congratulations!

The Bergen Joint Insurance Fund Celebrates Its 40th Anniversary

The Bergen JIF is the first municipal JIF and served as the prototype for JIFs that have since developed throughout New Jersey.



A REDUCTION OF 60% IN LOST TIME ACCIDENT RATES

The lost time accident rate per 100 employees has declined from **3.71** in 1991 to **1.46** in 2023

- MEMBERSHIP INCLUDES 38 MUNICIPALITIES**
- Allendale
 - Alpine
 - Bergenfield
 - Closter
 - Cresskill
 - Demarest
 - Dumont
 - Emerson
 - Fair Lawn
 - Franklin Lakes
 - Glen Rock
 - Harrington Park
 - Haworth
 - Hillsdale
 - Ho-Ho-Kus
 - Leonia
 - Mahwah
 - Midland Park
 - Montvale
 - New Milford
 - Northvale
 - Norwood
 - Oakland
 - Old Tappan
 - Oradell
 - Park Ridge
 - Ramsey
 - Ridgewood
 - River Edge
 - River Vale
 - Saddle River
 - Tenafly
 - Upper Saddle River
 - Waldwick
 - Washington Twp
 - Westwood
 - Woodcliff Lake
 - Wyckoff



MEL

To apply for membership in a local joint insurance fund that participates in MEL, write or call:

Municipal Excess Liability Joint Insurance Fund
9 Campus Drive - Suite 216 | Parsippany, NJ 07054-4412
P 201-881-7632 F 201-881-7633 E mel@permainc.com

**Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS**

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 59 | MONTH | 58 | MONTH | 47 | MONTH |
|-----------------|-------------|-----------|-----------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 30-Nov-24 | | 31-Oct-24 | | 30-Nov-23 | |
| PROPERTY | 710,000 | 634,484 | 89.36% | 100.00% | 89.36% | 100.00% | 103.28% | 100.00% |
| GEN LIABILITY | 1,692,081 | 908,483 | 53.69% | 97.06% | 53.99% | 97.02% | 52.28% | 95.40% |
| AUTO LIABILITY | 397,295 | 642,431 | 161.70% | 95.94% | 161.70% | 95.69% | 200.19% | 92.21% |
| WORKER'S COMP | 3,527,720 | 2,489,382 | 70.57% | 99.86% | 75.48% | 99.83% | 71.82% | 99.34% |
| TOTAL ALL LINES | 6,327,096 | 4,674,780 | 73.89% | 98.88% | 76.70% | 98.84% | 78.19% | 97.92% |
| NET PAYOUT % | \$4,428,032 | | 69.99% | | | | | |

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 47 | MONTH | 46 | MONTH | 35 | MONTH |
|-----------------|-------------|-----------|-----------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 30-Nov-24 | | 31-Oct-24 | | 30-Nov-23 | |
| PROPERTY | 718,669 | 820,414 | 114.16% | 100.00% | 114.16% | 100.00% | 119.86% | 100.00% |
| GEN LIABILITY | 1,681,349 | 882,020 | 52.46% | 95.40% | 52.46% | 95.07% | 38.89% | 89.48% |
| AUTO LIABILITY | 446,457 | 190,435 | 42.65% | 92.21% | 38.44% | 91.84% | 38.24% | 86.58% |
| WORKER'S COMP | 3,528,173 | 2,663,501 | 75.49% | 99.34% | 77.29% | 99.28% | 78.53% | 97.90% |
| TOTAL ALL LINES | 6,374,648 | 4,556,370 | 71.48% | 97.88% | 72.18% | 97.73% | 69.92% | 95.13% |
| NET PAYOUT % | \$3,637,142 | | 57.06% | | | | | |

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 35 | MONTH | 34 | MONTH | 23 | MONTH |
|-----------------|-------------|-----------|-----------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 30-Nov-24 | | 31-Oct-24 | | 30-Nov-23 | |
| PROPERTY | 812,040 | 866,629 | 106.72% | 100.00% | 105.17% | 100.00% | 131.09% | 99.33% |
| GEN LIABILITY | 1,666,133 | 305,810 | 18.35% | 89.48% | 17.14% | 88.77% | 6.73% | 78.18% |
| AUTO LIABILITY | 604,621 | 466,368 | 77.13% | 86.58% | 73.66% | 85.94% | 67.02% | 75.06% |
| WORKER'S COMP | 3,820,056 | 3,271,641 | 85.64% | 97.90% | 82.59% | 97.68% | 84.05% | 92.71% |
| TOTAL ALL LINES | 6,902,850 | 4,910,449 | 71.14% | 95.13% | 68.67% | 94.78% | 69.43% | 88.44% |
| NET PAYOUT % | \$3,546,716 | | 51.38% | | | | | |

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 23 | MONTH | 22 | MONTH | 11 | MONTH |
|-----------------|-------------|-----------|-----------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 30-Nov-24 | | 31-Oct-24 | | 30-Nov-23 | |
| PROPERTY | 840,000 | 1,139,207 | 135.62% | 99.33% | 134.38% | 98.69% | 120.93% | 86.00% |
| GEN LIABILITY | 1,706,985 | 167,246 | 9.80% | 78.18% | 9.04% | 76.91% | 4.54% | 49.00% |
| AUTO LIABILITY | 570,755 | 102,928 | 18.03% | 75.06% | 16.37% | 73.57% | 11.30% | 45.00% |
| WORKER'S COMP | 4,160,000 | 1,995,622 | 47.97% | 92.71% | 50.29% | 91.80% | 43.66% | 52.00% |
| TOTAL ALL LINES | 7,277,740 | 3,405,003 | 46.79% | 88.68% | 47.66% | 87.67% | 40.87% | 54.67% |
| NET PAYOUT % | \$2,301,491 | | 31.62% | | | | | |

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

| | Budget | Limited | 11 | MONTH | 10 | MONTH | -1 | MONTH |
|-----------------|-------------|-----------|-----------|----------|-----------|----------|-----------|----------|
| | | Incurred | Actual | TARGETED | Actual | TARGETED | Actual | TARGETED |
| | | Current | 30-Nov-24 | | 31-Oct-24 | | 30-Nov-23 | |
| PROPERTY | 1,054,175 | 828,288 | 78.57% | 86.00% | 76.82% | 76.00% | N/A | N/A |
| GEN LIABILITY | 1,912,663 | 207,474 | 10.85% | 49.00% | 10.65% | 42.00% | N/A | N/A |
| AUTO LIABILITY | 631,298 | 128,551 | 20.36% | 45.00% | 17.54% | 40.00% | N/A | N/A |
| WORKER'S COMP | 4,159,386 | 2,254,427 | 54.20% | 52.00% | 43.03% | 42.00% | N/A | N/A |
| TOTAL ALL LINES | 7,757,522 | 3,418,739 | 44.07% | 55.31% | 37.56% | 46.46% | N/A | N/A |
| NET PAYOUT % | \$1,361,410 | | 17.55% | | | | | |

2024 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

| | | | | |
|---------------------------------|------------------|-------------------|-----------|--------------------|
| | | | | |
| | | November 30, 2024 | | |
| | | | | |
| | | | | |
| | 2024 | 2023 | 2022 | TOTAL |
| | LOST TIME | LOST TIME | LOST TIME | RATE * |
| FUND | FREQUENCY | FREQUENCY | FREQUENCY | 2024 - 2022 |
| Monmouth County | 0.68 | 0.67 | 1.02 | 0.79 |
| Camden County | 0.90 | 1.30 | 1.49 | 1.24 |
| Suburban Municipal | 0.94 | 1.23 | 1.26 | 1.14 |
| Professional Municipal Manager | 0.99 | 1.95 | 1.85 | 1.61 |
| Morris County | 1.02 | 1.72 | 1.29 | 1.35 |
| Bergen County | 1.12 | 1.42 | 1.59 | 1.38 |
| Ocean County | 1.29 | 1.50 | 1.47 | 1.43 |
| South Bergen County | 1.31 | 2.44 | 2.40 | 2.07 |
| Burlington County Municipal JIF | 1.32 | 1.30 | 1.43 | 1.35 |
| Central New Jersey | 1.38 | 2.30 | 2.44 | 2.03 |
| NJ Public Housing Authority | 1.43 | 1.74 | 2.01 | 1.74 |
| Suburban Metro | 1.48 | 1.52 | 1.89 | 1.63 |
| NJ Utility Authorities | 1.73 | 1.83 | 1.60 | 1.72 |
| Gloucester, Salem, Cumberland | 2.00 | 1.52 | 1.36 | 1.61 |
| Atlantic County Municipal JIF | 2.09 | 2.19 | 2.26 | 2.18 |
| | | | | |
| AVERAGE | 1.31 | 1.64 | 1.69 | 1.55 |

Camden County JOINT INSURANCE FUND

2024 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

| | | DATA VALUED AS OF | | | | | | | |
|----------------|---|-------------------|------------------|----------------|----------------|----------------|------------------------------|-------------|--|
| | | November 30, 2024 | | | | | | | |
| | | # CLAIMS FOR | Y.T.D. LOST TIME | 2024 LOST TIME | 2023 LOST TIME | 2022 LOST TIME | | TOTAL RATE | |
| MEMBER_ID | MEMBER | 11/30/2024 | ACCIDENTS | FREQUENCY | FREQUENCY | FREQUENCY | MEMBER | 2024 - 2022 | |
| 1 | 87 Audubon | 0 | 0 | 0.00 | 2.31 | 1.13 | 1 Audubon | 1.18 | |
| 2 | 88 Audubon Park | 0 | 0 | 0.00 | 0.00 | 0.00 | 2 Audubon Park | 0.00 | |
| 3 | 89 Barrington | 0 | 0 | 0.00 | 0.96 | 1.80 | 3 Barrington | 0.99 | |
| 4 | 91 Berlin Borough | 0 | 0 | 0.00 | 3.03 | 1.01 | 4 Berlin Borough | 1.39 | |
| 5 | 92 Berlin Township | 0 | 0 | 0.00 | 1.31 | 2.68 | 5 Berlin Township | 1.32 | |
| 6 | 93 Brooklawn | 0 | 0 | 0.00 | 0.00 | 2.67 | 6 Brooklawn | 0.92 | |
| 7 | 94 Chesilhurst | 0 | 0 | 0.00 | 0.00 | 0.00 | 7 Chesilhurst | 0.00 | |
| 8 | 97 Gibbsboro | 0 | 0 | 0.00 | 6.06 | 2.94 | 8 Gibbsboro | 3.07 | |
| 9 | 98 Gloucester City | 0 | 0 | 0.00 | 0.75 | 0.00 | 9 Gloucester City | 0.25 | |
| 10 | 99 Haddon | 0 | 0 | 0.00 | 1.71 | 0.73 | 10 Haddon | 0.84 | |
| 11 | 100 Haddon Heights Borough | 0 | 0 | 0.00 | 0.00 | 0.00 | 11 Haddon Heights Borou | 0.00 | |
| 12 | 102 Hi-Nella | 0 | 0 | 0.00 | 0.00 | 0.00 | 12 Hi-Nella | 0.00 | |
| 13 | 103 Laurel Springs | 0 | 0 | 0.00 | 0.00 | 2.74 | 13 Laurel Springs | 0.97 | |
| 14 | 104 Lawnside | 0 | 0 | 0.00 | 0.00 | 1.55 | 14 Lawnside | 0.53 | |
| 15 | 105 Lindenwold | 0 | 0 | 0.00 | 1.85 | 5.48 | 15 Lindenwold | 2.50 | |
| 16 | 106 Magnolia | 0 | 0 | 0.00 | 0.00 | 1.70 | 16 Magnolia | 0.66 | |
| 17 | 108 Merchantville | 0 | 0 | 0.00 | 0.00 | 0.00 | 17 Merchantville | 0.00 | |
| 18 | 109 Mount Ephraim | 0 | 0 | 0.00 | 0.00 | 1.89 | 18 Mount Ephraim | 0.66 | |
| 19 | 111 Pine Hill | 0 | 0 | 0.00 | 0.00 | 1.82 | 19 Pine Hill | 0.63 | |
| 20 | 112 Runnemede | 0 | 0 | 0.00 | 2.02 | 1.01 | 20 Runnemede | 1.07 | |
| 21 | 116 Winslow Township Fire District #1 Fire District | 0 | 0 | 0.00 | 0.00 | 0.00 | 21 Winslow Township Fire | 0.00 | |
| 22 | 451 Tavistock | 0 | 0 | 0.00 | 0.00 | 0.00 | 22 Tavistock | 0.00 | |
| 23 | 564 Cherry Hill | 0 | 0 | 0.00 | 0.71 | 0.69 | 23 Cherry Hill | 0.47 | |
| 24 | 96 Collingswood | 0 | 1 | 0.65 | 0.60 | 0.62 | 24 Collingswood | 0.62 | |
| 25 | 101 Haddonfield | 0 | 1 | 0.89 | 0.84 | 0.00 | 25 Haddonfield | 0.57 | |
| 26 | 584 Cherry Hill Fire District | 0 | 2 | 1.31 | 1.27 | 3.58 | 26 Cherry Hill Fire District | 2.10 | |
| 27 | 114 Voorhees | 0 | 3 | 1.49 | 1.79 | 2.59 | 27 Voorhees | 1.98 | |
| 28 | 110 Oaklyn | 0 | 1 | 1.82 | 3.15 | 0.00 | 28 Oaklyn | 1.64 | |
| 29 | 107 Medford Lakes | 0 | 1 | 1.88 | 0.00 | 0.00 | 29 Medford Lakes | 0.61 | |
| 30 | 115 Winslow | 0 | 5 | 2.32 | 2.13 | 2.22 | 30 Winslow | 2.22 | |
| 31 | 113 Somerdale | 0 | 2 | 2.51 | 1.20 | 1.10 | 31 Somerdale | 1.58 | |
| 32 | 95 Clementon | 0 | 2 | 3.36 | 3.28 | 1.59 | 32 Clementon | 2.72 | |
| 33 | 117 Woodlynne | 0 | 1 | 4.20 | 0.00 | 0.00 | 33 Woodlynne | 1.13 | |
| 34 | 90 Bellmawr | 0 | 5 | 4.23 | 3.73 | 2.32 | 34 Bellmawr | 3.41 | |
| 35 | 565 Camden Parking Authority | 0 | 3 | 13.93 | 0.00 | 7.84 | 35 Camden Parking Autho | 7.40 | |
| 36 | 692 Gloucester Township | 0 | 0 | | | | 36 Gloucester Township | 0.00 | |
| 37 | 695 Camden City | 0 | 0 | | | | 37 Camden City | 0.00 | |
| 38 | 724 Pennsauken | 0 | 0 | | | | 38 Pennsauken | 0.00 | |
| Totals: | | 0 | 27 | 0.90 | 1.30 | 1.49 | | 1.24 | |

2024 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

| | | December 31, 2024 | | |
|---------------------------------|-------------|-------------------|-------------|-------------|
| | | | | |
| | | | | |
| | 2024 | 2023 | 2022 | TOTAL |
| | LOST TIME | LOST TIME | LOST TIME | RATE * |
| FUND | FREQUENCY | FREQUENCY | FREQUENCY | 2024 - 2022 |
| Monmouth County | 0.74 | 0.69 | 1.04 | 0.82 |
| Camden County | 0.83 | 1.30 | 1.49 | 1.21 |
| Suburban Municipal | 0.86 | 1.23 | 1.26 | 1.10 |
| Professional Municipal Manager | 1.14 | 1.95 | 1.85 | 1.64 |
| Morris County | 1.04 | 1.72 | 1.29 | 1.35 |
| Bergen County | 1.07 | 1.42 | 1.59 | 1.35 |
| Ocean County | 1.28 | 1.50 | 1.47 | 1.42 |
| South Bergen County | 1.37 | 2.44 | 2.40 | 2.07 |
| Burlington County Municipal JIF | 1.75 | 1.30 | 1.43 | 1.49 |
| Central New Jersey | 1.60 | 2.30 | 2.44 | 2.09 |
| NJ Public Housing Authority | 1.43 | 1.74 | 2.01 | 1.73 |
| Suburban Metro | 1.66 | 1.52 | 1.89 | 1.69 |
| NJ Utility Authorities | 1.72 | 1.83 | 1.60 | 1.71 |
| Gloucester, Salem, Cumberland | 1.93 | 1.52 | 1.36 | 1.60 |
| Atlantic County Municipal JIF | 2.13 | 2.20 | 2.26 | 2.20 |
| | | | | |
| AVERAGE | 1.37 | 1.64 | 1.69 | 1.57 |

| Camden County JOINT INSURANCE FUND | | | | | | | | | |
|---|----------------------------------|-------------------|-----------|-----------|-----------|-----------|------------------------------|-------------|--|
| 2024 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS | | | | | | | | | |
| | | DATA VALUED AS OF | | | | | | | |
| | | December 31, 2024 | | | | | | | |
| | | # CLAIMS | Y.T.D. | 2024 | 2023 | 2022 | | TOTAL | |
| | | ** FOR | LOST TIME | LOST TIME | LOST TIME | LOST TIME | | RATE | |
| MEMBER_ID | MEMBER | * 12/31/2024 | ACCIDENTS | FREQUENCY | FREQUENCY | FREQUENCY | MEMBER | 2024 - 2022 | |
| 1 | 87 Audubon | | 0 | 0 | 0.00 | 2.31 | 1 Audubon | 1.15 | |
| 2 | 88 Audubon Park | | 0 | 0 | 0.00 | 0.00 | 2 Audubon Park | 0.00 | |
| 3 | 89 Barrington | | 0 | 0 | 0.00 | 0.96 | 3 Barrington | 0.96 | |
| 4 | 91 Berlin Borough | | 0 | 0 | 0.00 | 3.03 | 4 Berlin Borough | 1.35 | |
| 5 | 92 Berlin Township | | 0 | 0 | 0.00 | 1.31 | 5 Berlin Township | 1.28 | |
| 6 | 93 Brooklawn | | 0 | 0 | 0.00 | 0.00 | 6 Brooklawn | 0.90 | |
| 7 | 94 Chesilhurst | | 0 | 0 | 0.00 | 0.00 | 7 Chesilhurst | 0.00 | |
| 8 | 97 Gibbsboro | | 0 | 0 | 0.00 | 6.06 | 8 Gibbsboro | 2.99 | |
| 9 | 98 Gloucester City | | 0 | 0 | 0.00 | 0.75 | 9 Gloucester City | 0.25 | |
| 10 | 99 Haddon | | 0 | 0 | 0.00 | 1.71 | 10 Haddon | 0.82 | |
| 11 | 100 Haddon Heights Borough | | 0 | 0 | 0.00 | 0.00 | 11 Haddon Heights Borou | 0.00 | |
| 12 | 102 Hi-Nella | | 0 | 0 | 0.00 | 0.00 | 12 Hi-Nella | 0.00 | |
| 13 | 103 Laurel Springs | | 0 | 0 | 0.00 | 0.00 | 13 Laurel Springs | 0.95 | |
| 14 | 104 Lawnside | | 0 | 0 | 0.00 | 0.00 | 14 Lawnside | 0.51 | |
| 15 | 105 Lindenwold | | 0 | 0 | 0.00 | 1.85 | 15 Lindenwold | 2.43 | |
| 16 | 106 Magnolia | | 0 | 0 | 0.00 | 0.00 | 16 Magnolia | 0.64 | |
| 17 | 108 Merchantville | | 0 | 0 | 0.00 | 0.00 | 17 Merchantville | 0.00 | |
| 18 | 109 Mount Ephraim | | 0 | 0 | 0.00 | 0.00 | 18 Mount Ephraim | 0.64 | |
| 19 | 111 Pine Hill | | 0 | 0 | 0.00 | 0.00 | 19 Pine Hill | 0.61 | |
| 20 | 112 Runnemede | | 0 | 0 | 0.00 | 2.02 | 20 Runnemede | 1.04 | |
| 21 | 116 Winslow Township Fire Distri | | 0 | 0 | 0.00 | 0.00 | 21 Winslow Township Fire | 0.00 | |
| 22 | 451 Tavistock | | 0 | 0 | 0.00 | 0.00 | 22 Tavistock | 0.00 | |
| 23 | 564 Cherry Hill | | 0 | 0 | 0.00 | 0.71 | 23 Cherry Hill | 0.46 | |
| 24 | 96 Collingswood | | 0 | 1 | 0.60 | 0.60 | 24 Collingswood | 0.61 | |
| 25 | 101 Haddonfield | | 0 | 1 | 0.82 | 0.84 | 25 Haddonfield | 0.55 | |
| 26 | 584 Cherry Hill Fire District | | 0 | 2 | 1.20 | 1.27 | 26 Cherry Hill Fire District | 2.04 | |
| 27 | 114 Voorhees | | 0 | 3 | 1.36 | 1.79 | 27 Voorhees | 1.92 | |
| 28 | 110 Oaklyn | | 0 | 1 | 1.67 | 3.15 | 28 Oaklyn | 1.60 | |
| 29 | 107 Medford Lakes | | 0 | 1 | 1.72 | 0.00 | 29 Medford Lakes | 0.59 | |
| 30 | 115 Winslow | | 0 | 5 | 2.12 | 2.13 | 30 Winslow | 2.16 | |
| 31 | 113 Somerdale | | 0 | 2 | 2.30 | 1.20 | 31 Somerdale | 1.54 | |
| 32 | 95 Clementon | | 0 | 2 | 3.08 | 3.28 | 32 Clementon | 2.65 | |
| 33 | 117 Woodlynne | | 0 | 1 | 3.85 | 0.00 | 33 Woodlynne | 1.10 | |
| 34 | 90 Bellmawr | | 0 | 5 | 3.88 | 3.73 | 34 Bellmawr | 3.31 | |
| 35 | 565 Camden Parking Authority | | 0 | 3 | 12.77 | 0.00 | 35 Camden Parking Autho | 7.19 | |
| 36 | 692 Gloucester Township | ** | 0 | 0 | | | 36 Gloucester Township | 0.00 | |
| 37 | 695 Camden City | ** | 0 | 0 | | | 37 Camden City | 0.00 | |
| 38 | 724 Pennsauken | ** | 0 | 0 | | | 38 Pennsauken | 0.00 | |
| Totals: | | | 0 | 27 | 0.83 | 1.30 | 1.49 | 1.21 | |

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : January 17, 2025

| | | |
|------------------------------------|-----------|----------------|
| Total Participating Members | 38 | 38 |
| Complaint | | 38 |
| Percent Compliant | | 100.00% |

| Member Name | EPL Program ? | Checklist Submitted | Compliant | 01/01/25 | 2025 | Co-Insurance | Land Use | |
|-----------------------------------|---------------|---------------------|-----------|----------------|----------------|-----------------|------------|--------------------|
| | | | | EPL Deductible | POL Deductible | | 01/01/25 | Deductible |
| AUDUBON | Yes | Yes | Yes | \$ 2,500 | \$ 2,500 | 0% | \$ 2,500 | 20% of \$1,000,000 |
| AUDUBON PARK | Yes | Yes | Yes | \$ 2,500 | \$ 2,500 | 0% | \$ 2,500 | 20% of \$1,000,000 |
| BARRINGTON | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| BELLMAWR | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| BERLIN BOROUGH | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 100K | \$ 20,000 | 20% of \$1,000,000 |
| BERLIN TOWNSHIP | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| BROOKLAWN | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 0% | \$ 20,000 | 20% of \$1,000,000 |
| CAMDEN CITY | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| CAMDEN PARKING AUTHORITY | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| CHERRY HILL | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| CHERRY HILL FIRE DISTRICT | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| CHESILHURST | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| CLEMENTON | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| COLLINGSWOOD | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| GIBBSBORO | Yes | Yes | Yes | \$ 5,000 | \$ 5,000 | 20% of 1st 100K | \$ 5,000 | 20% of \$1,000,000 |
| GLOUCESTER | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| GLOUCESTER TWP | Yes | Yes | Yes | \$ 100,000 | \$ 100,000 | 20% of 1st 250K | \$ 100,000 | 20% of \$1,000,000 |
| HADDON | Yes | Yes | Yes | \$ 10,000 | \$ 10,000 | 20% of 1st 100K | \$ 10,000 | 20% of \$1,000,000 |
| HADDON HEIGHTS | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| HADDONFIELD | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| HI-NELLA | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| LAUREL SPRINGS | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 0% | \$ 20,000 | 20% of \$1,000,000 |
| LAWNSIDE | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| LINDENWOLD | Yes | Yes | Yes | \$ 5,000 | \$ 5,000 | 0% | \$ 5,000 | 20% of \$1,000,000 |
| MAGNOLIA | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| MEDFORD LAKES | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| MERCHANTVILLE | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| MOUNT EPHRAIM | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| OAKLYN | Yes | Yes | Yes | \$ 2,500 | \$ 2,500 | 0% | \$ 2,500 | 20% of \$1,000,000 |
| PENNSAUKEN | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| PINE HILL | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| RUNNEMEDE | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| SOMERDALE | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| TAVISTOCK | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| VOORHEES | Yes | Yes | Yes | \$ 7,500 | \$ 7,500 | 20% of 1st 100K | \$ 7,500 | 20% of \$1,000,000 |
| WINSLOW | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |
| WINSLOW TOWNSHIP FIRE DISTRICT #1 | Yes | Yes | Yes | \$ 2,500 | \$ 2,500 | 0% | \$ 2,500 | 20% of \$1,000,000 |
| WOODLYNNE | Yes | Yes | Yes | \$ 20,000 | \$ 20,000 | 20% of 1st 250K | \$ 20,000 | 20% of \$1,000,000 |

| Camden JIF 2025 FUND COMMISSIONERS | | |
|---------------------------------------|------------------------|------------------------|
| MEMBER | FUND COMMISSIONER | ALTERNATE COMMISSIONER |
| Audubon | David Taraschi | Rob Jakubowski |
| Audubon Park | M. Larry Pennock | |
| Barrington | Terry Shannon | |
| Bellmawr | Louis. P. DiAngelo | |
| Berlin Boro | Millard V. Wilkinson | Rick Miller |
| Berlin Twp | Catherine Underwood | |
| Brooklawn | Michael Mevoli | |
| Camden City | Damon Burke | |
| Camden Cty Parking Athy | Willie Hunter | Ethel Kemp |
| Cherry Hill | Ari Messinger | Brian Bauerle |
| Cherry Hill Fire District | John Foley | John Mulholland |
| Chesilhurst | M. Jamila Odom-Garnett | |
| Clementon | Jenai Johnson | |
| Collingswood | M. James Maley | Cassandra Duffey |
| Gibbsboro | Glenn Werner | Amy Troxel |
| Gloucester City | Brian Morrell | |
| Gloucester Township | Tom Cardis | |
| Haddon Heights | Michael Mansdoerfer | Kelly Santosusso |
| Haddon Twp | James Mulroy | |
| Haddonfield | Dave Siedell | Sharon McCullough |
| Hi-Nella | Phyllis Twisler | |
| Laurel Springs | Ken Cheeseman | |
| Lawnside | Edward Hill | Angelique Rankins |
| Lindenwold | Craig Wells | Dawn Thompson |
| Magnolia | Steve Whalen | |
| Medford Lakes | Dr. Robert J. Burton | |
| Merchantville | Edward Brennan | Ray Woods |
| Mt. Ephraim | Joseph Wolk | |
| Oaklyn | Bonnie Taft | Greg Bradley |
| Pennsauken Township | Elizabeth Peddicord | Timothy Killion |
| Pine Hill | Patricia Hendricks | |
| Runnemede | Eleanor Kelly | Nick Kappatos |
| Somerdale | M. Gary Passanante | Michele Miller |
| Tavistock | Terry Shannon | |
| Voorhees | Stephen J. Steglick | Jason Ravitz |
| Winslow | Joseph Gallagher | |
| Winslow Township Fire Dist. #1 | Lorraine Sacco | Marc Rigberg |
| Woodlynne | Joseph Chukwueke | |

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2024 as of December 31, 2024

| <u>Item</u> | <u>Filing Status</u> |
|--|-----------------------------|
| <input type="checkbox"/> Budget | Filed |
| <input type="checkbox"/> Assessments | Filed |
| <input type="checkbox"/> Actuarial Certification | Filed |
| <input type="checkbox"/> Reinsurance Policies | Filed by UW Manager |
| <input type="checkbox"/> Fund Commissioners | Filed |
| <input type="checkbox"/> Fund Officers | Filed |
| <input type="checkbox"/> Renewal Resolutions | Filed |
| <input type="checkbox"/> New Members | None |
| <input type="checkbox"/> Withdrawals | None |
| <input type="checkbox"/> 2024 Risk Management Plan | Filed |
| <input type="checkbox"/> 2024 Cash Management Plan | Filed |
| <input type="checkbox"/> 2024 Risk Manager Contracts | Collected |
| <input type="checkbox"/> 2024 Certification of Professional Contracts | Filed |
| <input type="checkbox"/> Unaudited Financials | Filed |
| <input type="checkbox"/> Annual Audit | Filed |
| <input type="checkbox"/> State Comptroller Audit Filing | Filed |
| <input type="checkbox"/> Ethics Filing | On Line Filing |

| CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND | | | | |
|--|--------------------------------|---------------------|--------------------|--------------------|
| 2024 RISK MANAGEMENT CONSULTANTS AGREEMENTS | | | | |
| As of January 15, 2025 | | | | |
| MUNICIPALITY | RISK MANAGEMENT CONSULTANT | Resolution Received | Agreement Received | Contract Term date |
| AUDUBON | HARDENBERGH INSURANCE GROUP | 02/19/24 | 02/22/24 | 12/31/24 |
| AUDUBON PARK | ASSOCIATED INSURANCE PARTNERS | 2/8/2024 | 2/8/2024 | 12/31/24 |
| BARRINGTON | CONNER STRONG & BUCKELEW | 6/13/2024 | 1/31/2024 | 12/31/24 |
| BELLMAWR | CONNER STRONG & BUCKELEW | 3/1/2024 | 3/1/2024 | 12/31/24 |
| BERLIN BOROUGH | EDGEWOOD ASSOCIATES | 01/26/24 | 01/26/24 | 12/31/24 |
| BERLIN TOWNSHIP | CONNER STRONG & BUCKELEW | 2/6/2024 | 02/06/24 | 12/31/24 |
| BROOKLAWN | CONNER STRONG & BUCKELEW | 4/25/2024 | 01/30/24 | 12/31/24 |
| CHERRY HILL | CONNER STRONG & BUCKELEW | 1/7/2025 | 4/24/2024 | 12/31/24 |
| CHERRY HILL FIRE DISTRICT | CONNER STRONG & BUCKELEW | 6/21/2023 | 6/21/2023 | 12/31/25 |
| CHESILHURST | EDGEWOOD ASSOCIATES | 2/21/2024 | 2/21/2024 | 12/31/24 |
| CAMDEN CITY | CONNER STRONG & BUCKELEW | 2/5/2024 | 2/5/2024 | 12/31/24 |
| CITY OF CAMDEN PARKING AUTHORITY | M&C INSURANCE AGENCY | 06/24/24 | 06/24/24 | 12/31/24 |
| CLEMENTON | HARDENBERGH INSURANCE GROUP | 01/07/25 | 01/07/25 | 12/31/25 |
| COLLINGSWOOD | CONNER STRONG & BUCKELEW | 04/25/24 | 12/29/23 | 12/31/24 |
| GIBBSBORO | LEONARD O'NEIL INSURANCE GROUP | 01/15/25 | 01/15/25 | 12/31/25 |
| GLOUCESTER CITY | CONNER STRONG & BUCKELEW | 2/8/2024 | 2/8/2024 | 12/31/24 |
| GLOUCESTER TOWNSHIP | CONNER STRONG & BUCKELEW | 1/19/2023 | 3/2/2023 | 12/31/25 |
| HADDON | WAYPOINT INSURANCE SERVICES | 1/7/2025 | 1/7/2025 | 12/31/25 |
| HADDONFIELD | PROFESSIONAL INSURANCE ASSC. | 01/07/25 | 03/20/24 | 12/31/24 |
| HADDON HEIGHTS | HARDENBERGH INSURANCE GROUP | 01/09/24 | 02/20/24 | 12/31/24 |
| HI-NELLA | CONNER STRONG & BUCKELEW | 08/30/23 | 02/24/23 | 12/31/25 |
| LAUREL SPRINGS | HARDENBERGH INSURANCE GROUP | 02/13/24 | 02/13/24 | 12/31/24 |
| LAWNSIDE | M&C INSURANCE AGENCY | 03/19/24 | 03/19/24 | 03/01/25 |
| LINDENWOLD | HARDENBERGH INSURANCE GROUP | 02/19/24 | 02/28/24 | 12/31/24 |
| MAGNOLIA | CONNER STRONG & BUCKELEW | 02/29/24 | 02/29/24 | 12/31/24 |
| MEDFORD LAKES | CONNER STRONG & BUCKELEW | 01/07/25 | 2/2/2024 | 12/31/24 |
| MERCHANTVILLE | CONNER STRONG & BUCKELEW | 04/25/24 | 1/30/2024 | 12/31/24 |
| MOUNT EPHRIAM | CONNER STRONG & BUCKELEW | 6/12/2024 | 6/28/2024 | 12/31/24 |
| OAKLYN | CONNER STRONG & BUCKELEW | 1/29/2024 | 1/29/2024 | 12/31/24 |
| PENNSUAKEN | CONNER STRONG & BUCKELEW | 2/8/2024 | 2/8/2024 | 12/31/24 |
| PINE HILL | HARDENBERGH INSURANCE GROUP | 3/26/2024 | 3/26/2024 | 12/31/24 |
| RUNNEMEDE | CONNER STRONG & BUCKELEW | 02/15/23 | 1/30/2024 | 12/31/24 |
| SOMERDALE | CONNER STRONG & BUCKELEW | 03/14/24 | 1/30/2024 | 12/31/24 |
| TAVISTOCK | CONNER STRONG & BUCKELEW | 5/12/2023 | 2/7/2023 | 12/31/25 |
| VOORHEES | CONNER STRONG & BUCKELEW | 02/21/24 | 2/21/2024 | 12/31/24 |
| WINSLOW | CONNER STRONG & BUCKELEW | 2/16/2024 | 2/16/2024 | 12/31/24 |
| WINSLOW TOWNSHIP FIRE DISTRICT | CONNER STRONG & BUCKELEW | 1/14/2024 | 1/14/2024 | 12/31/24 |
| WOODLYNNE | ASSOCIATED INSURANCE PARTNERS | 2/8/2024 | 2/8/2024 | 12/31/24 |
| Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet. | | | | |

RESOLUTION NO. 24-33

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
DIVIDENDS LIST 2024**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Camden County Municipal Joint Insurance Fund’s Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR CLOSED

| <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
|-----------------------|----------------|-------------------------------|
| BARRINGTON BOROUGH | 2024 DIVIDEND | 3,795.00 3,795.00 |
| BELLMAWR BOROUGH | 2024 DIVIDEND | 7,984.00 7,984.00 |
| GIBBSBORO BOROUGH | 2024 DIVIDEND | 1,059.00 1,059.00 |
| GLOUCESTER CITY | 2024 DIVIDEND | 10,272.00 10,272.00 |
| LINDENWOLD BOROUGH | 2024 DIVIDEND | 8,721.00 8,721.00 |
| MEDFORD LAKES BOROUGH | 2024 DIVIDEND | 2,858.00 2,858.00 |
| MOUNT EPHRAIM BOROUGH | 2024 DIVIDEND | 2,903.00 2,903.00 |
| PINE HILL BOROUGH | 2024 DIVIDEND | 3,561.00 3,561.00 |
| RUNNEMEDE BOROUGH | 2024 DIVIDEND | 4,244.00 4,244.00 |
| CHESILHURST BOROUGH | 2024 DIVIDEND | 1,322.00 1,322.00 |
| LAWNSIDE BOROUGH | 2024 DIVIDEND | 1,933.00 1,933.00 |
| WOODLYNNE BOROUGH | 2024 DIVIDEND | 1,142.00 1,142.00 |
| BERLIN TOWNSHIP | 2024 DIVIDEND | 4,383.00 4,383.00 |

| | | |
|--------------------------|--------------------------------------|-----------------------------|
| MERCHANTVILLE BOROUGH | 2024 DIVIDENDS | 2,776.00 2,776.00 |
| CAMDEN PARKING AUTHORITY | 2024 DIVIDEND | 2,443.00 2,443.00 |
| HADDONFIELD BOROUGH | 2024 DIVIDEND | 7,790.00 7,790.00 |
| | Total Payments FY CLOSED | 67,186.00 |
| | TOTAL PAYMENTS ALL FUND YEARS | 67,186.00 |

Chairperson

Attest:

Secretary

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

RESOLUTION NO. 24-34

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST - DECEMBER 2024**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Camden County Municipal Joint Insurance Fund’s Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR CLOSED

| <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
|---|---------------------------------------|-----------------------|
| MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND | VOID AND REISSUE | -82,776.00 |
| | | -82,776.00 |
| MUNICIPAL EXCESS LIABILITY RCF | ADD. ASSESS FY 2007. ASSESSED 12/2022 | 82,776.00 |
| | | 82,776.00 |
| | Total Payments FY CLOSED | 0.00 |

FUND YEAR 2024

| <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
|------------------------------------|--|-----------------------|
| MUNICIPAL EXCESS LIABILITY JIF | FPB Q4 2024 | 5,040.25 |
| | | 5,040.25 |
| MUNICIPAL EXCESS LIABILITY JIF | MEL- PROPERTY Q4 2024 | 574,557.00 |
| MUNICIPAL EXCESS LIABILITY JIF | MEL Q4 2024 | 882,984.50 |
| | | 1,457,541.50 |
| INTERSTATE MOBILE CARE INC. | DRUG/ALC. TESTING INV 19185 11/24 | 4,722.00 |
| INTERSTATE MOBILE CARE INC. | DOT TESTING INV 19184 11/24 | 342.00 |
| | | 5,064.00 |
| CLAIMS RESOLUTION CORPORATION, INC | CLAIM ADMI- GLOUCESTER INV 650-12-2024 | 1,291.67 |
| CLAIMS RESOLUTION CORPORATION, INC | CLAIMS ADMIN FEE INV 650-12-2024 | 40,886.00 |
| CLAIMS RESOLUTION CORPORATION, INC | ADMIN FEE- CHER. HILL INV 650-12-2024 | 2,458.33 |
| | | 44,636.00 |
| J.A. MONTGOMERY RISK CONTROL | SAFETY DIRECTOR 12/24 | 18,036.83 |
| | | 18,036.83 |
| CHERRY HILL TOWNSHIP | 2024 OPTIONAL SAFETY AWARD | 1,000.00 |
| | | 1,000.00 |
| PERMA RISK MANAGEMENT SERVICES | REIMB. FOR MEET EXPENSE 11/24 | 497.06 |
| PERMA RISK MANAGEMENT SERVICES | EXECUTIVE DIRECTOR 12/24 | 46,326.25 |
| PERMA RISK MANAGEMENT SERVICES | POSTAGE 11/24 | 44.10 |
| | | 46,867.41 |
| THE ACTUARIAL ADVANTAGE | ACTUARIAL CONSULTING FEE 12/24 | 5,061.00 |
| | | 5,061.00 |

| | | |
|------------------------------------|---|---------------------|
| BROWN & CONNERY, LLP | LITIGATION MGMT INV 352094 11/24 | 2,671.50 |
| BROWN & CONNERY, LLP | ATTORNEY FEES 11/24 | 2,216.16 |
| | | 4,887.66 |
| ELIZABETH PIGLIACELLI | TREASURER FEE 12/24 | 2,242.50 |
| | | 2,242.50 |
| BOROUGH OF BERLIN | 2024 OPTIONAL SAFETY AWARD | 1,000.00 |
| | | 1,000.00 |
| BOROUGH OF HADDONFIELD | 2024 OPTIONAL SAFETY AWARD | 1,000.00 |
| | | 1,000.00 |
| CHESILHURST BOROUGH | 2024 OPTIONAL SAFETY AWARD | 1,000.00 |
| | | 1,000.00 |
| MUNICIPAL EXCESS LIABILITY JIF | MSI Q4 2024 | 26,218.75 |
| | | 26,218.75 |
| CONNER STRONG & BUCKELEW | ADD RMC 2024- MEDFORD LAKES | 1,207.00 |
| CONNER STRONG & BUCKELEW | ADD. RMD 2024 CITY OF CAMDEN | 6,535.00 |
| | | 7,742.00 |
| MEDLOGIX LLC | MAN. CARE SERVICE CHERRY HILL 12/24 | 1,083.00 |
| MEDLOGIX LLC | WC- MANAGED CARE SERVICE 12/24 | 10,812.38 |
| | | 11,895.38 |
| CONNER STRONG & BUCKELEW | UNDERWRITING MGMT FEE 11/24 | 1,285.00 |
| CONNER STRONG & BUCKELEW | UNDERWRITING MGMT FEE 11/24 | 1,285.00 |
| | | 2,570.00 |
| ACCESS | INV 11289468 DEPT 409 11/30/24 | 159.43 |
| | | 159.43 |
| GANNETT NEW YORK NJ LOCALIQ | A# 1122589 INV 6790925-10741595 11/6/24 | 75.90 |
| | | 75.90 |
| RUNNEMEDE BOROUGH | 2024 OPTIONAL SAFETY AWARD | 1,000.00 |
| | | 1,000.00 |
| CAMDEN COUNTY INSURANCE COMMISSION | 12/10/24 DEP. ERROR OR RECOVERY | 85,331.19 |
| | | 85,331.19 |
| | Total Payments FY 2024 | 1,728,369.80 |
| | TOTAL PAYMENTS ALL FUND YEARS | 1,728,369.80 |

Chairperson

Attest:

Secretary

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

RESOLUTION NO. 25-9

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST - JANUARY 2025**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Camden County Municipal Joint Insurance Fund’s Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2024

| <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
|--|---|---|
| SPRINGPOINT SENIOR LIVING | REIMB 12/24 RECOVERY DEPOSIT. ERROR | 972.30 972.30 |
| INTERSTATE MOBILE CARE INC. | DRUG/ALC. TESTING INV 19247 12/24 | 4,626.00 4,626.00 |
| PERMA RISK MANAGEMENT SERVICES | POSTAGE 12/24 | 57.09 57.09 |
| BROWN & CONNERY, LLP BROWN & CONNERY, LLP | LITIGATION MGMT INV 353794 12/24 ATTORNEY FEES 12/24 | 2,827.50 2,216.16 5,043.66 |
| MAGNOLIA BOROUGH | 2024 OPTIONAL SAFETY AWARD 01/25 | 1,000.00 1,000.00 |
| BOROUGH OF BELLMAWR | 2024 OPTIONAL SAFETY AWARD 1/25 | 1,000.00 1,000.00 |
| GANNETT NEW YORK NJ LOCALIQ | A#1122589 INV 6847170-10875196 12/24/24 | 87.38 87.38 |
| GIBBSBORO BOROUGH | 2024 OPTIONAL SAFETY AWARD | 1,000.00 1,000.00 |
| | Total Payments FY 2024 | 13,786.43 |

FUND YEAR 2025

| <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
|--|---|---|
| MUNICIPAL EXCESS LIABILITY JIF | FPB Q1 2025 | 26,329.00 26,329.00 |
| MUNICIPAL EXCESS LIABILITY JIF MUNICIPAL EXCESS LIABILITY JIF | PROP- 1ST QTR 2025 MEL- 1ST QTR 2025 | 596,458.50 874,908.00 1,471,366.50 |
| APEX INSURANCE AGENCY C/O LEXINGTON INSURANCE | POL/EPL INSURANCE RENEWAL 1/25-1/26 | 1,036,592.50 1,036,592.50 |

| | | |
|------------------------------------|--|---------------------|
| CLAIMS RESOLUTION CORPORATION, INC | CLAIM ADMN- GLOUCESTER INV 650-01-2025 | 1,291.67 |
| CLAIMS RESOLUTION CORPORATION, INC | CLAIMS ADMIN FEE INV 650-01-2025 | 42,168.50 |
| CLAIMS RESOLUTION CORPORATION, INC | ADMIN FEE- CHER. HILL INV 650-01-2025 | 2,458.33 |
| | | 45,918.50 |
| J.A. MONTGOMERY RISK CONTROL | SAFETY DIRECTOR 01/25 | 18,397.58 |
| | | 18,397.58 |
| PERMA RISK MANAGEMENT SERVICES | EXECUTIVE DIRECTOR 01/25 | 46,326.25 |
| | | 46,326.25 |
| THE ACTUARIAL ADVANTAGE | ACTUARIAL CONSULTING FEE 01/25 | 5,162.25 |
| | | 5,162.25 |
| ELIZABETH PIGLIACELLI | TREASURER FEE 01/25 | 2,288.33 |
| | | 2,288.33 |
| MUNICIPAL EXCESS LIABILITY JIF | MSI- 1ST QTR 2025 | 26,408.50 |
| | | 26,408.50 |
| MEDLOGIX LLC | MANAGED CARE SERV. CHERRY HILL 01/25 | 1,083.00 |
| MEDLOGIX LLC | MANAGED CARE SERVICE 01/25 | 10,974.57 |
| | | 12,057.57 |
| CONNER STRONG & BUCKELEW | UNDERWRITING MGMT FEE 01/25 | 1,310.66 |
| | | 1,310.66 |
| ACCESS | INV 11313096 DEPT 409 12/31/25 FOR JAN | 159.43 |
| | | 159.43 |
| WALTER A. EIFE | RMC- 1ST INSTALL 2025- HADDON TWP | 22,320.00 |
| | | 22,320.00 |
| | Total Payments FY 2025 | 2,714,637.07 |
| | TOTAL PAYMENTS ALL FUND YEARS | 2,728,423.50 |

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

January 27, 2025

To the Members of the
Executive Board of the
Camden County Municipal
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a “cash basis” and relate to financial activity through the periods ending November 30 and December 31, 2024 for Fund Years 2020, 2021, 2022, 2023 and 2024. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

- **BILL LISTS FOR THE MONTH OF DECEMBER AND JANUARY:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- **INVESTMENT INCOME:**

Net Investment Income received for November totaled \$62,691.72.

Net Investment Income received for December totaled \$60,781.41.

- **RECEIPT ACTIVITY FOR November:**

| | | |
|----------------|--------------|---------------------|
| Assessment | \$677,066.00 | |
| Total Receipts | | <u>\$677,066.00</u> |
- **RECEIPT ACTIVITY FOR December:**

| | | |
|--------------------------------|--------------|---------------------|
| Assessment | \$143,971.00 | |
| MEL deductible | 173,628.58 | |
| Recovery | 4,775.52 | |
| Gloucester Township Deductible | 13,350.14 | |
| Cherry Hill Deductible | 32,207.34 | |
| Erroneous Deposit | 86,303.49 | |
| Total Receipts | | <u>\$454,236.07</u> |

The enclosed report shows claim activity during the month for claims paid by the fund.

- **CLAIM ACTIVITY FOR November:**

| | | |
|-----------------------------|-------------------|---------------------|
| Property Liability Claims | \$ 187,742.20 | |
| Workers Compensation Claims | 243,444.93 | |
| Administration Expense | <u>187,742.20</u> | |
| Total Claims/Expenses | | <u>\$857,148.46</u> |
- **CLAIM ACTIVITY FOR December:**

| | | |
|-----------------------------|---------------------|-----------------------|
| Property Liability Claims | \$ 193,470.42 | |
| Workers Compensation Claims | 194,884.94 | |
| Dividend Checks | 67,186.00 | |
| Administration Expense | <u>1,728,369.80</u> | |
| Total Claims/Expenses | | <u>\$2,183,911.16</u> |

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$26,582,107.99 to a closing balance of \$24,760,086.81 showing a decrease of \$1,822,021.18.

The information contained in this report is a summary of the attached detailed schedules.

Sincerely,
Elizabeth Pigliacelli, Treasurer

CAMDEN MUNICIPAL JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

| Current Fund Year: 2024 | | | | | | | | | | | |
|--------------------------------|--|---------------------|---------------------|---------------------|---------------------|----------------------------|-------------------|-------------------|---------------------|--------------------|----------------------|
| Month Ending: November | | | | | | | | | | | |
| | Property | Liability | Auto | Workers Comp | POL/EPL | EJIF | Cyber JIF | MEL | Admin | Cherry Hill | TOTAL |
| OPEN BALANCE | 671,189.40 | 7,157,554.12 | 1,657,598.13 | 10,028,678.56 | (194,385.05) | (49,360.85) | (19,048.61) | 712,263.15 | 6,587,720.46 | 29,898.61 | 26,582,107.90 |
| RECEIPTS | | | | | | | | | | | |
| Assessments | 37,371.06 | 66,724.24 | 22,395.69 | 145,737.16 | 71,850.32 | 16,672.99 | 15,708.38 | 197,448.56 | 103,157.60 | 0.00 | 677,066.00 |
| Refunds | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Invest Pymnts | 4,680.33 | 39,221.61 | 10,459.27 | 54,954.64 | 0.00 | 0.00 | 0.00 | 0.00 | 36,099.07 | 0.00 | 145,414.92 |
| Invest Adj | 7.06 | 59.13 | 15.77 | 82.86 | 0.00 | 0.00 | 0.00 | 0.00 | 54.42 | 0.00 | 219.24 |
| Subtotal Invest | 4,687.39 | 39,280.74 | 10,475.04 | 55,037.50 | 0.00 | 0.00 | 0.00 | 0.00 | 36,153.49 | 0.00 | 145,634.16 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 42,058.45 | 106,004.98 | 32,870.73 | 200,774.66 | 71,850.32 | 16,672.99 | 15,708.38 | 197,448.56 | 139,311.09 | 0.00 | 822,700.16 |
| EXPENSES | | | | | | | | | | | |
| Claims Transfers | 36,896.75 | 46,047.06 | 160,501.92 | 367,615.63 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 58,345.70 | 669,407.06 |
| Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 187,742.20 | 0.00 | 187,742.20 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,126.17 | 0.00 | 3,126.17 |
| TOTAL | 36,896.75 | 46,047.06 | 160,501.92 | 367,615.63 | 0.00 | 0.00 | 0.00 | 0.00 | 190,868.37 | 58,345.70 | 860,275.43 |
| END BALANCE | 676,351.10 | 7,217,512.04 | 1,529,966.94 | 9,861,837.59 | (122,534.74) | (32,687.87) | (3,340.23) | 909,711.71 | 6,536,163.18 | (28,447.09) | 26,544,532.63 |
| REPORT STATUS SECTION | | | | | | | | | | | |
| Report Month: November | | | | | | | | | | | |
| | | | | | | Balance Differences | | | | | |
| Opening Balances: | Opening Balances are equal | | | | | \$0.00 | | | | | |
| Imprest Transfers: | Imprest Totals are equal | | | | | \$0.00 | | | | | |
| Investment Balances: | Investment Payment Balances are equal | | | | | \$0.00 | | | | | |
| | Investment Adjustment Balances are equal | | | | | \$0.00 | | | | | |
| Ending Balances: | Ending Balances are equal | | | | | \$0.00 | | | | | |
| Accrual Balances: | Accrual Balances are equal | | | | | \$0.00 | | | | | |

| SUMMARY OF CASH AND INVESTMENT INSTRUMENTS | | | | | | |
|--|------------------------------|---------------------------------------|------------------------------|----------------------------|--------|-----------------|
| CAMDEN MUNICIPAL JOINT INSURANCE FUND | | | | | | |
| ALL FUND YEARS COMBINED | | | | | | |
| CURRENT MONTH | November | | | | | |
| CURRENT FUND YEAR | 2024 | | | | | |
| Description: | Investors Operating-58892 | Investors Prop & Liab Claims-58910 | Investors WC Claims-58905 | Wilmington Trust - 5884 | JCMI | |
| ID Number: | | | | | | |
| Maturity (Yrs) | | | | | | |
| Purchase Yield: | | | | | | |
| TOTAL for All Accts & instruments | | | | | | |
| Opening Cash & Investm | \$26,582,107.99 | 6,394,299.31 - | 17,906.42 | 54,034.19 | - | 20,151,680.91 |
| Opening Interest Accrua | \$0.00 | - | - | - | - | - |
| 1 Interest Accrued and/or | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 2 Interest Accrued - discor | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 3 on and/or Interest Cost) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4 Accretion | \$219.22 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$219.22 |
| 5 Interest Paid - Cash Inst | \$62,691.72 | \$19,331.81 | \$398.99 | \$502.88 | \$0.00 | \$42,458.04 |
| 6 Interest Paid - Term Ins | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 7 Realized Gain (Loss) | \$82,723.19 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$82,723.19 |
| 8 Net Investment Income | \$145,634.13 | \$19,331.81 | \$398.99 | \$502.88 | \$0.00 | \$125,400.45 |
| 9 Deposits - Purchases | \$1,346,472.26 | \$677,066.00 | \$425,961.33 | \$243,444.93 | \$0.00 | \$0.00 |
| 10 (Withdrawals - Sales) | -\$1,529,680.89 | -\$857,148.46 | -\$425,961.33 | -\$243,444.93 | \$0.00 | -\$3,126.17 |
| Ending Cash & Investment | \$26,544,533.49 | \$6,233,548.66 | -\$17,507.43 | \$54,537.07 | \$0.00 | \$20,273,955.19 |
| Ending Interest Accrual Bal | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Plus Outstanding Checks | \$558,812.51 | \$258,911.66 | \$122,495.40 | \$177,405.45 | \$0.00 | \$0.00 |
| (Less Deposits in Transit) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Balance per Bank | \$27,103,346.00 | \$6,492,460.32 | \$104,987.97 | \$231,942.52 | \$0.00 | \$20,273,955.19 |

| CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES | | | | | | | | | |
|--|--------------|--------------------------------|---------------------------|-----------------------------|------------------------------|----------------------------|---------------------------|---------------------------------------|-------------------|
| CAMDEN MUNICIPAL JOINT INSURANCE FUND | | | | | | | | | |
| Month | | November | | | | | | | |
| Current Fund Year | | 2024 | | | | | | | |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. |
| Policy Year | Coverage | Calc. Net Paid Thru Last Month | Monthly Net Paid November | Monthly Recoveries November | Calc. Net Paid Thru November | TPA Net Paid Thru November | Variance To Be Reconciled | Delinquent Unreconciled Variance From | Change This Month |
| 2024 | Property | 247,679.82 | 35,883.51 | 0.00 | 283,563.33 | 272,503.86 | 11,059.47 | 110.00 | 10,949.47 |
| | Liability | 55,759.59 | 1,592.00 | 0.00 | 57,351.59 | 57,351.59 | 0.00 | 0.00 | 0.00 |
| | Auto | 61,551.91 | 147,488.59 | 0.00 | 209,040.50 | 209,040.50 | 0.00 | (110.00) | 110.00 |
| | Workers Comp | 572,367.60 | 161,890.76 | 0.00 | 734,258.36 | 749,814.18 | (15,555.82) | (15,555.82) | 0.00 |
| | Cherry Hill | 31,918.34 | 45,278.45 | 0.00 | 77,196.79 | 72,699.64 | 4,497.15 | 4,497.15 | (0.00) |
| | Total | 969,277.26 | 392,133.31 | 0.00 | 1,361,410.57 | 1,361,409.77 | 0.80 | (11,058.67) | 11,059.47 |
| 2023 | Property | 918,657.19 | 0.00 | 0.00 | 918,657.19 | 914,869.61 | 3,787.58 | 0.00 | 3,787.58 |
| | Liability | 91,834.87 | 13,561.69 | 0.00 | 105,396.56 | 105,396.56 | 0.00 | 0.00 | 0.00 |
| | Auto | 49,978.18 | 6,000.00 | 0.00 | 55,978.18 | 55,978.18 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 1,209,773.50 | 23,529.01 | 0.00 | 1,233,302.51 | 1,241,084.05 | (7,781.54) | 1,310.59 | (9,092.13) |
| | Cherry Hill | (7,583.98) | 9,084.98 | 0.00 | 1,501.00 | (6,371.98) | 7,872.98 | 0.00 | 7,872.98 |
| | Total | 2,262,659.76 | 52,175.68 | 0.00 | 2,314,835.44 | 2,310,956.42 | 3,879.02 | 1,310.59 | 2,568.43 |
| 2022 | Property | 821,444.67 | 1,013.24 | 0.00 | 822,457.91 | 822,457.91 | (0.00) | (0.00) | 0.00 |
| | Liability | 106,795.74 | 20,140.61 | 0.00 | 126,936.35 | 126,936.35 | 0.00 | 0.00 | 0.00 |
| | Auto | 141,922.13 | 0.00 | 0.00 | 141,922.13 | 141,922.13 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 2,304,890.53 | 149,317.70 | 0.00 | 2,454,208.23 | 2,454,208.23 | 0.00 | (0.00) | 0.00 |
| | Cherry Hill | 91.44 | 1,008.56 | 0.00 | 1,100.00 | 1,191.44 | (91.44) | (0.00) | (91.44) |
| | Total | 3,375,144.51 | 171,480.11 | 0.00 | 3,546,624.62 | 3,546,716.06 | (91.44) | (0.00) | (91.44) |
| 2021 | Property | 802,089.66 | 0.00 | 0.00 | 802,089.66 | 802,090.66 | (1.00) | (1.00) | 0.00 |
| | Liability | 369,030.69 | 9,073.56 | 0.00 | 378,104.25 | 378,104.18 | 0.07 | 0.07 | 0.00 |
| | Auto | 153,738.15 | 7,013.33 | 0.00 | 160,751.48 | 160,751.48 | (0.00) | 0.00 | (0.00) |
| | Workers Comp | 2,292,349.38 | 11,280.49 | 0.00 | 2,303,629.87 | 2,304,031.60 | (401.73) | (401.73) | 0.00 |
| | Cherry Hill | (10,711.84) | 2,973.71 | 0.00 | (7,738.13) | (7,738.13) | 0.00 | 0.00 | 0.00 |
| | Total | 3,606,496.04 | 30,341.09 | 0.00 | 3,636,837.13 | 3,637,239.79 | (402.66) | (402.66) | (0.00) |
| 2020 | Property | 635,447.67 | 0.00 | 0.00 | 635,447.67 | 635,751.67 | (304.00) | (304.00) | 0.00 |
| | Liability | 822,438.39 | 1,679.20 | 0.00 | 824,117.59 | 824,117.59 | 0.00 | 0.00 | 0.00 |
| | Auto | 642,430.92 | 0.00 | 0.00 | 642,430.92 | 642,430.92 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 2,320,141.46 | 21,597.67 | 0.00 | 2,341,739.13 | 2,342,201.64 | (462.51) | (442.51) | (20.00) |
| | Cherry Hill | (1,264.51) | 0.00 | 0.00 | (1,264.51) | (1,386.01) | 121.50 | 121.50 | 0.00 |
| | Total | 4,419,193.93 | 23,276.87 | 0.00 | 4,442,470.80 | 4,443,115.81 | (645.01) | (625.01) | (20.00) |
| Closed FY | Property | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Liability | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Auto | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Cherry Hill | (27,035.77) | 0.00 | 0.00 | (27,035.77) | 0.00 | (27,035.77) | (27,035.77) | 0.00 |
| | Total | (27,035.77) | 0.00 | 0.00 | (27,035.77) | 0.00 | (27,035.77) | (27,035.77) | 0.00 |
| TOTAL | | 14,605,735.73 | 669,407.06 | 0.00 | 15,275,142.79 | 15,299,437.85 | (24,295.06) | (37,811.52) | 13,516.46 |

| NOVEMBER | | | | | | | |
|----------|-------------|------------|-------|---------|-------------|------------|---------|
| Item | Date | Check Run | Voids | Refunds | Adjustments | Totals | Comment |
| 1 | 11/05/2024 | 76,666.83 | | | | 76,666.83 | |
| 2 | 11/05/2024 | 99,953.81 | | | | 99,953.81 | |
| 3 | 11/14/2024 | 66,331.13 | | | | 66,331.13 | |
| 4 | 11/14/2024 | 34,794.65 | | | | 34,794.65 | |
| 5 | 11/21/2024 | 58,704.39 | | | | 58,704.39 | |
| 6 | 11/21/2024 | 108,796.49 | | | | 108,796.49 | |
| 7 | 11/26/2024 | 23,186.96 | | | | 23,186.96 | |
| 8 | 11/26/2024 | 200,972.00 | | | | 200,972.00 | |
| 9 | | | | | | - | |
| 10 | | | | | | - | |
| 11 | | | | | | - | |
| 12 | | | | | | - | |
| 13 | | | | | | - | |
| 14 | | | | | | - | |
| 15 | | | | | | - | |
| 16 | | | | | | - | |
| 17 | | | | | | - | |
| 18 | | | | | | - | |
| 19 | | | | | | - | |
| 20 | | | | | | - | |
| 21 | | | | | | - | |
| 22 | | | | | | - | |
| 23 | | | | | | - | |
| 24 | | | | | | - | |
| 25 | | | | | | - | |
| 26 | | | | | | - | |
| 27 | | | | | | - | |
| 28 | | | | | | - | |
| 29 | | | | | | - | |
| 30 | | | | | | - | |
| | Total | 669,406.26 | - | - | - | 669,406.26 | |
| | Monthly Rpt | 669,406.26 | | | | 669,406.26 | |
| | Variance | - | - | - | - | - | |

| CAMDEN MUNICIPAL JOINT INSURANCE FUND | | | | | | | | | | | |
|--|-------------------|---------------------|--|---------------------|---------------------|---------------------|-----------------|---------------------|---------------------|------------------|----------------------|
| SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED | | | | | | | | | | | |
| Current Fund Year: 2024 | | | | | | | | | | | |
| Month Ending: December | | | | | | | | | | | |
| | Property | Liability | Auto | Workers Comp | POL/EPL | EJIF | Cyber JIF | MEL | Admin | Cherry Hill | TOTAL |
| OPEN BALANCE | 676,351.10 | 7,217,512.04 | 1,529,966.94 | 9,854,056.05 | (122,534.74) | (32,687.87) | (3,340.23) | 909,711.71 | 6,536,163.18 | (20,665.55) | 26,544,532.63 |
| RECEIPTS | | | | | | | | | | | |
| Assessments | 7,946.57 | 14,188.21 | 4,762.21 | 30,989.48 | 15,278.22 | 3,545.34 | 3,340.22 | 41,985.37 | 21,935.38 | 0.00 | 143,971.00 |
| Refunds | 2,922.61 | 13,350.14 | 0.00 | 1,852.91 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 32,207.34 | 50,333.00 |
| Invest Pymnts | (1,515.46) | (12,714.17) | (3,137.50) | (17,358.63) | 0.00 | 0.00 | 0.00 | 0.00 | (11,513.93) | 0.00 | (46,239.69) |
| Invest Adj | 27.31 | 229.09 | 56.52 | 312.77 | 0.00 | 0.00 | 0.00 | 0.00 | 207.47 | 0.00 | 833.16 |
| Subtotal Invest | (1,488.15) | (12,485.08) | (3,080.98) | (17,045.86) | 0.00 | 0.00 | 0.00 | 0.00 | (11,306.46) | 0.00 | (45,406.53) |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 173,628.58 | 86,303.49 | 0.00 | 259,932.07 |
| TOTAL | 9,381.03 | 15,053.27 | 1,681.23 | 15,796.53 | 15,278.22 | 3,545.34 | 3,340.22 | 215,613.95 | 96,932.41 | 32,207.34 | 408,829.54 |
| EXPENSES | | | | | | | | | | | |
| Claims Transfers | 25,558.29 | 76,256.33 | 87,868.22 | 198,672.52 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 388,355.36 |
| Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 67,186.00 | 275,153.10 | 0.00 | 342,339.10 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,462,581.75 | 0.00 | 0.00 | 1,462,581.75 |
| TOTAL | 25,558.29 | 76,256.33 | 87,868.22 | 198,672.52 | 0.00 | 0.00 | 0.00 | 1,529,767.75 | 275,153.10 | 0.00 | 2,193,276.21 |
| END BALANCE | 660,173.84 | 7,156,308.98 | 1,443,779.95 | 9,671,180.06 | (107,256.52) | (29,142.53) | (0.01) | (404,442.09) | 6,357,942.49 | 11,541.79 | 24,760,085.96 |
| REPORT STATUS SECTION | | | | | | | | | | | |
| Report Month: December | | | | | | | | | | | |
| | | | | | | Balance Differences | | | | | |
| Opening Balances: | | | Opening Balances are equal | | | \$0.00 | | | | | |
| Imprest Transfers: | | | Imprest Totals are equal | | | \$0.00 | | | | | |
| Investment Balances: | | | Investment Payment Balances are equal | | | \$0.00 | | | | | |
| | | | Investment Adjustment Balances are equal | | | \$0.00 | | | | | |
| Ending Balances: | | | Ending Balances are equal | | | \$0.00 | | | | | |
| Accrual Balances: | | | Accrual Balances are equal | | | \$0.00 | | | | | |

| SUMMARY OF CASH AND INVESTMENT INSTRUMENTS | | | | | | |
|--|------------------------------|---------------------------------------|------------------------------|----------------------------|--------|-----------------|
| CAMDEN MUNICIPAL JOINT INSURANCE FUND | | | | | | |
| ALL FUND YEARS COMBINED | | | | | | |
| CURRENT MONTH | December | | | | | |
| CURRENT FUND YEAR | 2024 | | | | | |
| Description: | Investors Operating-58892 | Investors Prop & Liab Claims-58910 | Investors WC Claims-58905 | Wilmington Trust - 5884 | JCMI | |
| ID Number: | | | | | | |
| Maturity (Yrs) | | | | | | |
| Purchase Yield: | | | | | | |
| TOTAL for All Accts & instruments | | | | | | |
| Opening Cash & Investm | \$26,544,533.49 | 6,233,548.66 - | 17,507.43 | 54,537.07 | - | 20,273,955.19 |
| Opening Interest Accrua | \$0.00 | - | - | - | - | - |
| 1 Interest Accrued and/or | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 2 Interest Accrued - discot | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 3 on and/or Interest Cost) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4 Accretion | \$833.16 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$833.16 |
| 5 Interest Paid - Cash Inst | \$60,781.41 | \$17,585.55 | \$407.80 | \$236.58 | \$0.00 | \$42,551.48 |
| 6 Interest Paid - Term Ins | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 7 Realized Gain (Loss) | -\$107,021.11 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | -\$107,021.11 |
| 8 Net Investment Income | -\$45,406.54 | \$17,585.55 | \$407.80 | \$236.58 | \$0.00 | -\$63,636.47 |
| 9 Deposits - Purchases | \$842,591.43 | \$454,236.07 | \$193,470.42 | \$194,884.94 | \$0.00 | \$0.00 |
| 10 (Withdrawals - Sales) | -\$2,581,631.57 | -\$2,183,911.16 | -\$193,470.42 | -\$194,884.94 | \$0.00 | -\$9,365.05 |
| Ending Cash & Investment | \$24,760,086.81 | \$4,521,459.12 | -\$17,099.63 | \$54,773.65 | \$0.00 | \$20,200,953.67 |
| Ending Interest Accrual Bal | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Plus Outstanding Checks | \$244,427.42 | \$80,407.57 | \$154,972.20 | \$9,047.65 | \$0.00 | \$0.00 |
| (Less Deposits in Transit) | -\$23,345.50 | -\$10,728.93 | \$0.00 | -\$12,616.57 | \$0.00 | \$0.00 |

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
CAMDEN MUNICIPAL JOINT INSURANCE FUND**

| Month | | December | | | | | | | |
|-------------------|--------------|--------------------------------|---------------------------|-----------------------------|------------------------------|----------------------------|---------------------------|---------------------------------------|--------------------|
| Current Fund Year | | 2024 | | | | | | | |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. |
| Policy Year | Coverage | Calc. Net Paid Thru Last Month | Monthly Net Paid December | Monthly Recoveries December | Calc. Net Paid Thru December | TPA Net Paid Thru December | Variance To Be Reconciled | Delinquent Unreconciled Variance From | Change This Month |
| 2024 | Property | 283,563.33 | 19,071.29 | 2,000.17 | 300,634.45 | 289,449.98 | 11,184.47 | 11,059.47 | 125.00 |
| | Liability | 57,351.59 | 47,859.22 | 0.00 | 105,210.81 | 105,210.81 | 0.00 | 0.00 | 0.00 |
| | Auto | 209,040.50 | 87,868.22 | 0.00 | 296,908.72 | 297,033.72 | (125.00) | 0.00 | (125.00) |
| | Workers Comp | 734,258.36 | 144,948.47 | 300.32 | 878,906.51 | 894,462.33 | (15,555.82) | (15,555.82) | 0.00 |
| | Cherry Hill | 77,196.79 | 0.00 | 31,918.34 | 45,278.45 | 72,699.64 | (27,421.19) | 4,497.15 | (31,918.34) |
| | Total | 1,361,410.57 | 299,747.20 | 34,218.83 | 1,626,938.94 | 1,658,856.48 | (31,917.54) | 0.80 | (31,918.34) |
| 2023 | Property | 918,657.19 | 0.00 | 922.44 | 917,734.75 | 917,734.75 | 0.00 | 3,787.58 | (3,787.58) |
| | Liability | 105,396.56 | 15,092.76 | 13,252.64 | 107,236.68 | 107,236.68 | 0.00 | 0.00 | 0.00 |
| | Auto | 55,978.18 | 0.00 | 0.00 | 55,978.18 | 55,978.18 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 1,241,084.05 | 12,166.70 | 1,310.59 | 1,251,940.16 | 1,251,940.16 | 0.00 | 0.00 | 0.00 |
| | Cherry Hill | (6,371.98) | 0.00 | 289.00 | (6,660.98) | (6,371.98) | (289.00) | 0.00 | (289.00) |
| | Total | 2,314,744.00 | 27,259.46 | 15,774.67 | 2,326,228.79 | 2,326,517.79 | (289.00) | 3,787.58 | (4,076.58) |
| 2022 | Property | 822,457.91 | 6,487.00 | 0.00 | 828,944.91 | 828,944.91 | (0.00) | (0.00) | 0.00 |
| | Liability | 126,936.35 | 9,462.85 | 0.00 | 136,399.20 | 136,399.20 | 0.00 | 0.00 | (0.00) |
| | Auto | 141,922.13 | 0.00 | 0.00 | 141,922.13 | 141,922.13 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 2,454,208.23 | 32,403.91 | 0.00 | 2,486,612.14 | 2,486,612.14 | 0.00 | 0.00 | 0.00 |
| | Cherry Hill | 1,191.44 | 0.00 | 0.00 | 1,191.44 | 1,191.44 | (0.00) | (0.00) | 0.00 |
| | Total | 3,546,716.06 | 48,353.76 | 0.00 | 3,595,069.82 | 3,595,069.82 | (0.00) | (0.00) | (0.00) |
| 2021 | Property | 802,089.66 | 0.00 | 0.00 | 802,089.66 | 802,090.66 | (1.00) | (1.00) | 0.00 |
| | Liability | 378,104.25 | 3,841.50 | 97.50 | 381,848.25 | 381,848.18 | 0.07 | 0.07 | 0.00 |
| | Auto | 160,751.48 | 0.00 | 0.00 | 160,751.48 | 160,751.48 | (0.00) | (0.00) | 0.00 |
| | Workers Comp | 2,303,629.87 | 8,457.44 | 0.00 | 2,312,087.31 | 2,312,489.04 | (401.73) | (401.73) | 0.00 |
| | Cherry Hill | (7,738.13) | 0.00 | 0.00 | (7,738.13) | (7,738.13) | 0.00 | 0.00 | 0.00 |
| | Total | 3,636,837.13 | 12,298.94 | 97.50 | 3,649,038.57 | 3,649,441.23 | (402.66) | (402.66) | 0.00 |
| 2020 | Property | 635,447.67 | 0.00 | 0.00 | 635,447.67 | 635,751.67 | (304.00) | (304.00) | 0.00 |
| | Liability | 824,117.59 | 0.00 | 0.00 | 824,117.59 | 824,117.59 | 0.00 | 0.00 | 0.00 |
| | Auto | 642,430.92 | 0.00 | 0.00 | 642,430.92 | 642,430.92 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 2,341,739.13 | 696.00 | 0.00 | 2,342,435.13 | 2,342,897.64 | (462.51) | (462.51) | 0.00 |
| | Cherry Hill | (1,264.51) | 0.00 | 0.00 | (1,264.51) | (1,386.01) | 121.50 | 121.50 | 0.00 |
| | Total | 4,442,470.80 | 696.00 | 0.00 | 4,443,166.80 | 4,443,811.81 | (645.01) | (645.01) | 0.00 |
| Closed FY | Property | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Liability | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Auto | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Workers Comp | 0.00 | 0.00 | 242.00 | (242.00) | 0.00 | (242.00) | 0.00 | (242.00) |
| | Cherry Hill | (27,035.77) | 0.00 | 0.00 | (27,035.77) | 0.00 | (27,035.77) | (27,035.77) | 0.00 |
| | Total | (27,035.77) | 0.00 | 242.00 | (27,277.77) | 0.00 | (27,277.77) | (27,035.77) | (242.00) |
| | TOTAL | 15,275,142.79 | 388,355.36 | 50,333.00 | 15,613,165.15 | 15,673,697.13 | (60,531.98) | (24,295.06) | (36,236.92) |

| DECEMBER | | | | | | | |
|----------|-------------|------------|-------|---------|-------------|------------|---------|
| Item | Date | Check Run | Voids | Refunds | Adjustments | Totals | Comment |
| 1 | 12/03/2024 | 49,978.52 | | | | 49,978.52 | |
| 2 | 12/11/2024 | 59,015.63 | | | | 59,015.63 | |
| 3 | 12/11/2024 | 37,107.44 | | | | 37,107.44 | |
| 4 | 12/19/2024 | 40,877.38 | | | | 40,877.38 | |
| 5 | 12/19/2024 | 133,257.79 | | | | 133,257.79 | |
| 6 | 12/26/2024 | 60,354.61 | | | | 60,354.61 | |
| 7 | 12/26/2024 | 1,197.00 | | | | 1,197.00 | |
| 8 | 12/31/2024 | 12,616.57 | | | | 12,616.57 | |
| 9 | | | | | | - | |
| 10 | | | | | | - | |
| 11 | | | | | | - | |
| 12 | | | | | | - | |
| 13 | | | | | | - | |
| 14 | | | | | | - | |
| 15 | | | | | | - | |
| 16 | | | | | | - | |
| 17 | | | | | | - | |
| 18 | | | | | | - | |
| 19 | | | | | | - | |
| 20 | | | | | | - | |
| 21 | | | | | | - | |
| 22 | | | | | | - | |
| 23 | | | | | | - | |
| 24 | | | | | | - | |
| 25 | | | | | | - | |
| 26 | | | | | | - | |
| 27 | | | | | | - | |
| 28 | | | | | | - | |
| 29 | | | | | | - | |
| 30 | | | | | | - | |
| | Total | 394,404.94 | - | - | - | 394,404.94 | |
| | Monthly Rpt | 394,404.94 | | | | 394,404.94 | |
| | Variance | - | - | - | - | - | |



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

11/30/2024

| Shares/Par Security ID | Description Link Ref | Price Local/Base | Cost Local/Base | Net Income Receivable Local/Base | Market Value Local/Base | Percent Of Total | Net Unrealized Gain/Loss Local/Base |
|---------------------------|-------------------------|---------------------|--------------------|--|----------------------------|------------------|---|
|---------------------------|-------------------------|---------------------|--------------------|--|----------------------------|------------------|---|

UNIT OF PARTICIPATION

U.S. DOLLAR

UNITED STATES

| | | | | | | | |
|---------------|------------------|---------|---------------|------|---------------|--------|------|
| 2,008,018.741 | MEL JCFI ACCOUNT | 10.0965 | 20,273,955.19 | 0.00 | 20,273,955.19 | | 0.00 |
| 99VVB5Y75 | | 10.0965 | 20,273,955.19 | 0.00 | 20,273,955.19 | 100.00 | 0.00 |



Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

| | Current Period | | Fiscal Year To Date | |
|----------------------------------|----------------|-----------------------------|---------------------|-----------------------------|
| | 11/01/2024 | 11/30/2024 | 01/01/2024 | 11/30/2024 |
| NET ASSETS - BEGINNING OF PERIOD | | 20,151,680.91 | | 19,517,124.90 |
| | | <u>20,151,680.91</u> | | <u>19,517,124.90</u> |
| RECEIPTS | | | | |
| INVESTMENT INCOME | | | | |
| INTEREST | 42,458.04 | | 435,466.85 | |
| REALIZED GAIN/LOSS | 0.00 | | 529.25 | |
| UNREALIZED GAIN/LOSS-INVESTMENT | 82,723.19 | | 340,702.19 | |
| ACCRETION/AMORTIZATION | 219.22 | | 13,871.26 | |
| TOTAL INVESTMENT INCOME | | <u>125,400.45</u> | | <u>790,569.55</u> |
| TOTAL RECEIPTS | | <u>125,400.45</u> | | <u>790,569.55</u> |
| DISBURSEMENTS | | | | |
| ADMINISTRATIVE EXPENSES | | | | |
| TRUSTEE/CUSTODIAN | 506.95 | | 10,580.20 | |
| INVESTMENT ADVISORY FEES | 2,112.27 | | 17,293.75 | |
| CONSULTING | 506.95 | | 5,865.31 | |
| TOTAL ADMINISTRATIVE EXPENSES | | <u>3,126.17</u> | | <u>33,739.26</u> |
| TOTAL DISBURSEMENTS | | <u>3,126.17</u> | | <u>33,739.26</u> |
| NET ASSETS - END OF PERIOD | | <u><u>20,273,955.19</u></u> | | <u><u>20,273,955.19</u></u> |



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

12/31/2024

| Shares/Par Security ID | Description Link Ref | Price Local/Base | Cost Local/Base | Net Income Receivable Local/Base | Market Value Local/Base | Percent Of Total | Net Unrealized Gain/Loss Local/Base |
|---------------------------|-------------------------|---------------------|--------------------|--|----------------------------|------------------|---|
|---------------------------|-------------------------|---------------------|--------------------|--|----------------------------|------------------|---|

UNIT OF PARTICIPATION

U.S. DOLLAR

UNITED STATES

| | | | | | | | |
|---------------|------------------|---------|---------------|------|---------------|--------|------|
| 2,008,018.741 | MEL JCFI ACCOUNT | 10.0601 | 20,200,953.67 | 0.00 | 20,200,953.67 | | 0.00 |
| 99VVB5Y75 | | 10.0601 | 20,200,953.67 | 0.00 | 20,200,953.67 | 100.00 | 0.00 |



Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

| | Current Period | | Fiscal Year To Date | |
|--------------------------------------|----------------|-----------------------------|---------------------|-----------------------------|
| | 12/01/2024 | 12/31/2024 | 01/01/2024 | 12/31/2024 |
| NET ASSETS - BEGINNING OF PERIOD | | 20,273,955.19 | | 19,517,124.90 |
| | | <u>20,273,955.19</u> | | <u>19,517,124.90</u> |
| RECEIPTS | | | | |
| INVESTMENT INCOME | | | | |
| INTEREST | 42,551.48 | | 478,018.33 | |
| REALIZED GAIN/LOSS | 0.00 | | 529.25 | |
| UNREALIZED GAIN/LOSS-INVESTMENT | -107,021.11 | | 233,681.08 | |
| ACCRETION/AMORTIZATION | 833.16 | | 14,704.42 | |
| TOTAL INVESTMENT INCOME | | <u>-63,636.47</u> | | <u>726,933.08</u> |
| TOTAL RECEIPTS | | <u>-63,636.47</u> | | <u>726,933.08</u> |
| DISBURSEMENTS | | | | |
| ADMINISTRATIVE EXPENSES | | | | |
| TRUSTEE/CUSTODIAN | 505.11 | | 11,085.31 | |
| INVESTMENT ADVISORY FEES | 8,354.83 | | 25,648.58 | |
| CONSULTING | 505.11 | | 6,370.42 | |
| TOTAL ADMINISTRATIVE EXPENSES | | <u>9,365.05</u> | | <u>43,104.31</u> |
| TOTAL DISBURSEMENTS | | <u>9,365.05</u> | | <u>43,104.31</u> |
| NET ASSETS - END OF PERIOD | | <u><u>20,200,953.67</u></u> | | <u><u>20,200,953.67</u></u> |

RESOLUTION NO. 25-10

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
APPOINTING APPROVED COUNSEL**

WHEREAS, the Camden County Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund’s coverage documents; and

WHEREAS, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Camden County Municipal Joint Insurance Fund to defend any members of the Fund; and

WHEREAS, the Camden County Municipal Joint Insurance Fund appoints firms to the panel in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

WHEREAS, responses were received in the Fund office,

WHEREAS, the law firms attached to this resolution have been proposed as Counsel for the Camden County Municipal Joint Insurance Fund for the year 2025 and have been reviewed and recommended by the Fund’s Attorney,

NOW, THEREFORE BE IT RESOLVED, by the Fund Commissioners of the Camden County Municipal Joint Insurance Fund that the law firms attached to this resolution be and the same are hereby appointed as the approved counsel for the Camden County Municipal Joint Insurance Fund for the year 2025.

BE IT FURTHER RESOLVED by the Fund Commissioners of the Fund that the following fee schedule for Defense Attorney’s for 2025 is established:

1. Third Party Liability cases - \$210/hour
2. Workers Compensation cases - \$155/hour
3. Litigation Expense and paralegal charges - \$90/hour

BE IT FURTHER RESOLVED that the Chairperson and Secretary of the Fund are hereby authorized to execute this resolution;

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Chairperson

Secretary

Date

BROWN & CONNERY, LLP

ATTORNEYS AT LAW
360 HADDON AVENUE
WESTMONT, NEW JERSEY 08108
(856) 854-8900
FAX (856) 858-4967

Joseph M. Nardi, III, Esquire
jnardi@brownconnery.com

December 27, 2024

VIA EMAIL:BSTOKES@PERMAINC.COM

Bradford Stokes, Vice President
Senior Account Executive
PERMA Risk Management Services.
P.O. Box 99106
Camden, NJ 08101

**Re: Camden County Municipal Joint Insurance Fund
Defense Panel for 2025
Our File No. 97-0715**

Dear Mr. Stokes:

I recommend the following law firms to be presented for approval by the Executive Committee of the Camden County Municipal Joint Insurance Fund for defense of litigated matters for the period from January 1, 2025 through December 31, 2025:

Matthew B. Wieliczko, Esquire
Eric Riso, Esquire
Zeller & Wieliczko, LLP
120 Haddontowne Court #2
Cherry Hill, New Jersey 08034
856-428-6600

Francis X. Donnelly, Esquire
Donnelly, Petrycki & Sansone
2201 Executive Building
Route 38, Suite 300
Cherry Hill, NJ 08002
856-667-2600

John M. Palm, Esquire
Law Office of John M. Palm, LLC
High Ridge Commons, Suite 101
200 Haddonfield Berlin Road
Gibbsboro, NJ 08026
856-783-5461

7R52073

BROWN & CONNERY, LLP

Bradford Stokes, Vice President

December 27, 2024

Page 2

Stuart A. Platt, Esquire
The Platt Law Group, P.C.
40 Berlin Road
Stratford, New Jersey 08084
856-784-1555

Burchard S. Martin, Esquire
Martin, Gunn & Martin, P.A.
216 Haddon Avenue, Suite 420
P.O. Box 358
Westmont, NJ 08108
856-858-0900

Charles Shimberg, Esquire
Shimberg & Friel, P.C.
20 Brace Road, Suite 350
Cherry Hill, NJ 08034
856-857-0700

Salvatore J. Siciliano, Esquire
Siciliano & Associates, LLC
2 Kings Highway West
Haddonfield, NJ 08033
856-795-0500

Brenton C. Owens, Esquire
Kent/McBride
1040 Kings Highway North, Suite 600
Cherry Hill, NJ 08034
856-667-3113
(Worker's Compensation)

John C. Gillespie, Esquire
Parker McCay, PA
9000 Midlantic Drive, #300
Mt. Laurel, NJ 08054
856-596-8900

7R52073

BROWN & CONNERY, LLP

Bradford Stokes, Vice President

December 27, 2024

Page 3

Jay J. Blumberg, Esquire
Christopher Wolk, Esquire
Blumberg & Wolk, LLC
158 Delaware Street
Woodbury, NJ 08096
856-848-7472

Christopher J. Saracino, Esquire
Pietras, Saracino, Smith & Meeks, LLP
270 N. Elmwood Road, Suite H-100
Marlton, New Jersey 08053
856-761-3773
(Workers' Compensation)

Timothy R. Bieg, Esquire
Madden & Madden, P.A.
108 Kings Highway East – Suite 200
Haddonfield, New Jersey 08033
856-428-9520

William T. Freeman, Esquire
Brown & Connery
20 Tanner Street
Haddonfield, NJ 08033
856-428-8310
(Workers' Compensation)

Vincent Sarubbi, Esquire
Archer Law
1025 Laurel Oak Road
Voorhees, NJ 08043
856-795-2121

Richard K. Tavani, Esquire
Bennett Bricklin & Saltzburg, LLC
6000 Sagemore Drive, Suite 6103
Marlton, NJ 08053-3900
856-751-5285
(Workers Compensation)

Christopher J. O'Connell, Esquire
Sweeney & Sheehan
Sentry Office Plaza

7R52073

BROWN & CONNERY, LLP

Bradford Stokes, Vice President

December 27, 2024

Page 4

216 Haddon Avenue, Suite 300
Haddon Township, NJ 08108
856-869-5600

Jeffrey S. Craig, Esquire
Cockerill, Craig & Moore, LLC
58 Euclid Street
Woodbury, NJ 08096
856-795-2220

James F. Ferguson, Esquire
Dughi, Hewit & Domalewski, P.C.
340 North Avenue East
Cranford, NJ 07016
908-272-0200

DeCotiis, FitzPatrick, Cole & Giblin, LLP
61 Paramus Road, Suite 250
Paramus, NJ 07652
201-928-1100

Adam S. Malamut, Esquire
Malamut & Associates
457 Haddonfield Road, Suite 500
Cherry Hill, NJ 08002
856-424-1808
Email: adam@malamutlaw.com

Please present the foregoing list to the Executive Committee for consideration at the reorganization meeting scheduled for January 27, 2025.

I also recommend approval of the hourly rate for defense counsel for third party liability cases at \$210.00 and for Workers' Compensation cases at \$155.00 and for reimbursement of litigation expenses incurred by the defense counsel. I recommend that the hourly rate for paralegal services at \$90.00 for all cases.

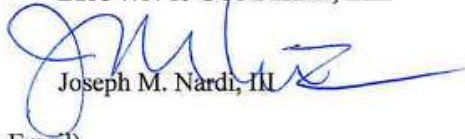
Thank you for your consideration. If you have any questions, please do not hesitate to contact me.

7R52073

BROWN & CONNERY, LLP

Bradford Stokes, Vice President
December 27, 2024
Page 5

Very truly yours,
BROWN & CONNERY, LLP



Joseph M. Nardi, III

JMN/ck

cc: Michael Mevoli, Chairman (Via Email)
Karen Read (Via Email)

7R52073

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: January 27, 2025

J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

| | | |
|---|--|--|
| Keith Hummel Vice President Law Enforcement Risk Control Services khummel@jamontgomery.com Office: 856-552-6862 | Glenn Prince Assistant Director Public Sector gprince@jamontgomery.com Office: 856-552-4744 | Robert Garish Assistant Director Public Sector rgarish@jamontgomery.com Office: 856-552-4650 |
| Chief Harry Earle (Ret.) Assistant Director Law Enforcement Risk Control Services hearle@jamontgomery.com Office: 856-446-9277 | Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 | Jacqueline Cardenosa Risk Control Consultant jcardenosa@jamontgomery.com Office: 856-552-6888 |
| Thomas Reilly Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205 | P.O. Box 99106 Camden, NJ 08101 | Tina M. Zaverzence Administrative Assistant tzaverzence@jamontgomery.com Office: 856-552-4902 |

LOSS CONTROL SURVEYS -Nov & Dec

- Borough of Merchantville on November 4, 2024
- Borough of Brooklawn on November 7, 2024
- Borough of Haddon Heights on November 7, 2024
- Camden Parking Authority on November 13, 2024
- Borough of Collingswood on November 13, 2024
- Borough of Haddonfield on November 25, 2024
- Township of Pennsauken on December 3, 2024
- Borough of Magnolia on December 4, 2024
- Cherry Hill Fire District on December 5, 2024
- Cherry Hill Fire District on December 6, 2024
- Winslow Fire District on December 9, 2024
- Borough of Audubon on December 10, 2024
- Borough of Somerdale on December 12, 2024
- Township of Berlin on December 17, 2024
- Borough of Pine Hill on December 17, 2024

LOSS CONTROL SURVEYS -Nov & Dec (con't)

- City of Camden on December 18, 2024
- Township of Winslow on December 19, 2024
- Borough of Chesilhurst on December 26, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS Nov & Dec

- No Law Enforcement Loss Control Surveys for the months of November & December.

MEETINGS ATTENDED Nov & Dec

- Camden County Chiefs Meeting on November 13, 2024
- Claims Committee Meeting on November 22, 2024
- Fund Commissioners Meeting on November 25, 2024

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification "subscriptions. Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR Nov & Dec

- Sports Nets Best Practices
- Fire Prevention Week
- Deer: Avoiding Vehicle Collision Best Practices
- Leaf Collection Best Practices
- Tree Risk Awareness & Best Practices
- Hayrides Best Practices
- School Bus Bill A-2180
- Playground Resources from MSI
- Cold Stress Best Practices
- Winter Slip & Falls Prevention Best Practices
- New Jersey PEOSH Injury Reporting & Recording
- Holiday Depression & Stress

MSI FIRE & EMS Nov & Dec

- No Fire/EMS Bulletins for the month of November.
- No Fire/EMS Bulletins for the month of December.

MSI LAW ENFORCEMENT Nov & Dec

- High School Football Games: Violence Mitigation Considerations for Law Enforcement
- Use of Force and Addendum C Critical Agency Considerations Beyond Tactical Teams
- Defensive Tactics Training - Essential Considerations for the Chief of Police
- Immigration Considerations in a Complex Law Enforcement Environment

MSI NOW Nov

[MSI NOW](#) provides on-demand streaming videos and online classes that our members can view 24/7. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

| MSI NOW | |
|---------------------|------------------|
| Municipality | Number of Videos |
| Berlin Borough | 2 |
| Berlin Township | 5 |
| Cherry Hill | 8 |
| Clementon | 1 |
| Gloucester Township | 1 |
| Haddon Township | 11 |
| Haddon Heights | 5 |
| Pennsauken | 1 |
| Voorhees | 3 |
| Winslow | 3 |

MSI NOW Dec

[MSI NOW](#) provides on-demand streaming videos and online classes that our members can view 24/7. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

| MSI NOW | |
|-----------------|------------------|
| Municipality | Number of Videos |
| Barrington | 1 |
| Bellmawr | 4 |
| Berlin Township | 3 |
| Cherry Hill | 11 |
| Clementon | 5 |
| Collingswood | 6 |
| Gibbsboro | 4 |
| Haddon | 9 |
| Haddon Heights | 10 |
| Pennsauken | 3 |
| Voorhees | 5 |
| Winslow | 2 |

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendees on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The [MSI LIVE Schedule](#) is available for registration. Please register early; under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is that the class attendee must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the course or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and out. Also, we can track participation to demonstrate to the State agency the student also participated in polls, quizzes, and question-and-answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI Helpline at 866-661-5120.

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes or deletions, or you need to appoint a new Training Administrator, please call the MSI Helpline at 866-661-5120.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2024 To 11/22/2024

| Holder (H)/ Insured Name (I) | Holder / Insured Address | Description of Operations | Issue Date/ Cert ID | Coverage |
|--|--|--|------------------------|--------------------|
| H - Camden County Technical School I - Township of Pennsauken | 6008 Browning Road Pennsauken, NJ 08109 | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. "RE: Use of Premises Evidence of insurance with respects to the use of the Camden County Technical School for Township of Pennsauken sponsored events and programs during the current calendar year- including but not limited to Summer Rec Programs, Junior Police Academy Graduation, Community Events with the Camden County Prosecutor's Office, etc." | 10/22/2024 #4917200 | GL AU EX WC OTH |
| H - Consolidated Rail Corporation I - Township of Pennsauken | Director - Design & Construction 330 Fellowship Road, Floor 3 Mt. Laurel, NJ 08054 | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. "RE: Project The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Excess Liability, and Automobile Liability Policies if required by written contract as respect to a project. The General Liability coverage includes any occurrences on or within 50 feet of the Railroad right of way, and there is no Railroad Exclusion in the Automobile Liability. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract." | 10/22/2024 #4917201 | GL AU EX WC OTH |
| H - Evidence of Insurance I - Township of Pennsauken | | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. Evidence of Insurance | 10/22/2024 #4917202 | GL AU EX WC OTH |
| H - Franklin Trailers I - Township of Pennsauken | 460 North Route 73 West Berlin, NJ 08091 | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. RE: Part #s U718T6164 ad U718T6165 Evidence of insurance with respects to rental of trailers for Townships Haunted Hayride Event. Haunted Hayride Event. | 10/22/2024 #4917203 | GL AU EX WC OTH |
| H - Golf Cart Services, Inc. I - Township of Pennsauken | 4296 York Road New Oxford, PA 17350 | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. RE: Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rented/leased equipment per written contract: 40 - Electric Two Passenger Golf Carts with Suntops: Value: \$164,000.00 | 10/22/2024 #4917204 | GL AU EX WC OTH |
| H - Golf Cart Services, Inc. I - Township of Pennsauken | 4296 York Road New Oxford, PA 17350 | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. "RE: Rented/Leased Equipment Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies | 10/22/2024 #4917205 | GL AU EX WC OTH |

11/22/2024

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2024 To 11/22/2024

| | | | | |
|--|---|--|------------------------|--------------------|
| | | and Loss Payee on the Property Policy if required by written contract as respects to the rented/leased equipment per written contract:-(74) 2024 E-Z-Go RXV Elite Lithium golf carts with GPS. Value: \$175,120.26-(4) 2024 Cushman Hauler Pro Elite Utility Vehicles. Value: \$14,712.00" | | |
| H - Hunter Technologies I - Township of Pennsauken | c/o ABIC Insurance Services 5th Floor PO Box 979220 Miami, FL 33197 | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. "RE: Lease Agreement #1890248.Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of an Avaya IP Office Phone System. Agreement #1890248." | 10/22/2024 #4917206 | GL AU EX WC OTH |
| H - NJ Department of Health Office I - Township of Pennsauken | of EMS PO Box 360 Trenton, NJ 08625 | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. Evidence of insurance with respects to the Pennsauken Fire Department Division of EMS. | 10/22/2024 #4917207 | GL AU EX WC OTH |
| H - NJ Transit I - Township of Pennsauken | One Penn Plaza East Newark, NJ 07105 | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. RE: License Agreement #L0439-0328-01 New Jersey Transit Corp and the State of New Jersey are an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects the use of Pemberton Branch Line between Mile Posts 03.28 through 03.85 and 04.50 through 05.00 in Pemberton Township, NJ under the License Agreement #L0439-0328-01. Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects the use of Pemberton Branch Line between Mile Posts 03.28 through 03.85 and 04.50 through 05.00 in Pemberton Township, NJ under the License Agreement #L0439-0328-01. | 10/22/2024 #4917208 | GL AU EX WC OTH |
| H - PSE&G, Holiday Lighting Group I - Township of Pennsauken | 24 Brown Avenue Springfield, NJ 07081 | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. "RE: Holiday Decoration Installation and Removal The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the installation and removal of holiday decorations and lights on poles by the Township of Pennsauken." | 10/22/2024 #4917209 | GL AU EX WC OTH |

11/22/2024

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2024 To 11/22/2024

| | | | | |
|---|--|--|------------------------|--------------------|
| H - Pennsauken Enterprise, LLC I - Township of Pennsauken | 7377 North Crescent Blvd Pennsauken, NJ 08110 | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. "RE: Use of Property for TrainingThe Certificate Holder and A.E. Manning, Inc. are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property at 7349 North Crescent Blvd (former Penn Queen Diner) for training by Pennsauken Fire Department." | 10/22/2024 #4917210 | GL AU EX WC OTH |
| H - Pennsauken Twp Board of I - Township of Pennsauken | Education School District 1694 Hylton Road Pennsauken Township, NJ 08110 | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. "RE: Annual Shredding EventThe Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of property at the Park Avenue School Complex for the annual shredding event held by The Pennsauken Environmental Commission." | 10/22/2024 #4917211 | GL AU EX WC OTH |
| H - To Whom it May Concern I - Township of Pennsauken | | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. RE: Pennsauken Library Evidence of insurance with respects to the Pennsauken Library. | 10/22/2024 #4917212 | GL AU EX WC OTH |
| H - Verizon Communications Inc, its I - Township of Pennsauken | Subsidiaries and Affiliates 657 Florida Grove Road Hopelawn, NJ 08867 | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. RE: cameras attached to Verizon-owned poles The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to five (5) cameras being attached to Verizon-owned poles throughout Pennsauken Township. above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to five (5) cameras being attached to Verizon-owned poles throughout Pennsauken Township. | 10/22/2024 #4917213 | GL AU EX WC OTH |
| H - Yamaha Motor Finance Corp, I - Township of Pennsauken | U.S.A., its successors and assigns 6555 Katella Avenue Cypress, CA 90630 | Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. RE: Contract #M18059384 & #M18059385 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following financed equipment: 74 DR2ER Golf Cars Contract #M18059384, and 4 YT2ER Golf Cars Contract #M18059385. Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following financed equipment: 74 DR2ER Golf Cars Contract #M18059384, and 4 YT2ER Golf Cars Contract #M18059385. | 10/22/2024 #4917214 | GL AU EX WC OTH |
| H - New Jersey Transit Corporation I - Borough of Audubon | 1 Penn Plaza East Newark, NJ 07105 | RE: Bus Shelter- Nicholson Road & Brittin Avenue The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the bus shelter located at Nicholson Road @ | 10/22/2024 #4916737 | GL AU EX WC |

11/22/2024

1 of 1

Camden County Municipal JIF
Certificate of Insurance Monthly Report

From 10/22/2024 To 11/22/2024

| | | | | |
|--|---|--|------------------------|--------------------|
| | | Brittin Avenue. | | |
| H - County of Camden I - Borough of Audubon | 520 Market Street Camden, NJ 08103 | RE: Bus Shelter- Nicholson Road & Brittin Avenue The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the bus shelter located at Nicholson Road @ Brittin Avenue. | 10/22/2024 #4916738 | GL AU EX WC |
| H - New Jersey Infrastructure Bank I - Township of Galloway | 3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648 | RE: Project # 0436007-010 The Certificate Holder and its directors, employees and officers (NJ State and its employees and officers) are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to loan for Project # 0436007-010. | 10/24/2024 #4925350 | GL AU EX WC OTH |
| H - Michael's Distribution Center I - Winslow Township | 130 Makers Avenue Berlin, NJ 08009 | RE: Use of Facilities- Police Department Training Evidence of Insurance with respects to the use of facilities for training by the Winslow Township Police Department. | 10/24/2024 #4925317 | GL AU EX WC |
| H - Borough of Barrington I - Borough of Barrington | 229 Trenton Avenue Barrington, NJ 08007 | Evidence of insurance. | 10/24/2024 #4925345 | GL AU EX WC |
| H - Camden City Fire Department I - Township of Voorhees | 420 Woodbury - Turnersville Rd. Camden, NJ 08102 | RE: Fire Training Evidence of Insurance with respects to use of property for fire training. | 10/24/2024 #4923606 | GL AU EX WC |
| H - Housing Authority of the City of I - Township of Voorhees | Camden 2021 Watson Street, 2nd Floor Camden, NJ 08105 | RE: Fire Training Evidence of Insurance with respects to use of property for fire training. | 10/24/2024 #4923607 | GL AU EX WC |
| H - State of New Jersey, | Department of Environmental Protection | RE: LE25-018 The Certificate Holder is an Additional Insured on the | 10/25/2024 | GL AU EX |

11/22/2024

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2024 To 11/22/2024

| | | | | |
|--|---|---|------------------------|--------------------|
| I - City of Camden | 401 E. State Street Trenton, NJ 08608 | above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects LE25-018. | #4926234 | WC OTH |
| H - Burlington County Fire Academy I - Borough of Runnemede | | RE: Use of Facilities- Runnemede Fire Department Evidence of insurance as respects the use of facilities by the Runnemede Fire Department for training during the current calendar year. | 10/25/2024 #4929486 | GL AU EX WC |
| H - Burlington County Emergency I - Cherry Hill Fire District (BOFC District) | Services Training Center 53 Academy Drive Eastampton, NJ 08060 | RE: Use of Facilities- Fire Department Training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for Fire Department training during the current calendar year. | 10/30/2024 #4931784 | GL AU EX WC |
| H - Housing Authority of the City of I - Township of Voorhees | Camden 2021 Watson Street, 2nd Floor Camden, NJ 08105 | RE: Fire Training Evidence of Insurance with respects to use of property for fire training | 10/31/2024 #4948618 | GL AU EX WC |
| H - Camden City Fire Department I - Township of Voorhees | 4 North 3rd Street Camden, NJ 08102 | RE: Fire Training Evidence of Insurance with respects to use of property for fire training. | 10/31/2024 #4948595 | GL AU EX WC |
| H - Cherry Hill Center, LLC I - Township of Cherry Hill | dba Cherry Hill Mall 2000 Route 38, Suite 514 Cherry Hill, NJ 08002 | Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Use of Premises- Police Training The Certificate Holder, Cherry Hill LLC, PREIT Services LLC, PREIT Associates LP, PR Cherry Hill STW LLC & Haines and Kibblehouse are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to use of property for police training. | 11/5/2024 #4957603 | GL AU EX WC OTH |
| H - Voorhees Township Board of I - Township of Voorhees | Education 329 Route 73 Voorhees, NJ 08043 | RE: School Resource Officers The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to School Resource Officers assigned to all Voorhees Elementary Schools and Voorhees Middle School. | 11/7/2024 #4958283 | GL AU EX WC |

11/22/2024

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2024 To 11/22/2024

| | | | | |
|--|--|--|------------------------|--------------------|
| H - Osborne Associates XV, LLC I - Township of Gloucester | c/o Kingsway Realty Company 1811 Haddonfield-Berlin Road Cherry Hill, NJ 08003 | City of Gloucester has a \$500,000 SIR on WC, which erode the JIF limits above. RE: Use of Parking Lot- Christmas Market The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot at 2 S. Black Horse Pike, Blackwood, NJ 08012 for the Gloucester Township's Christmas Market. Does not include amusements or fireworks. | 11/8/2024 #4958926 | GL AU EX WC OTH |
| H - Bancroft I - Township of Cherry Hill | 1255 Caldwell Road Cherry Hill, NJ 08034 | Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Use of Parking Lot- Township Festivals The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot for the Township's Festivals, including but not limited to the Harvest Festival and the Winter Festival. Does not include amusements or fireworks | 11/11/2024 #4959187 | GL AU EX WC OTH |
| H - State of New Jersey NJDEP I - Borough of Haddonfield | PO Box 420 428 East State Street, 4th Floor Trenton, NJ 08625 | RE: NJDEP Green Communities Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the NJDEP Green Communities Grant. | 11/14/2024 #4960981 | GL AU EX WC |
| H - Penske Truck Leasing Co, LP I - Borough of Collingswood | Route 10 Green Hills P.O. Box 563 Reading, PA 19603 | RE: Leased/Rented Vehicles Penske Truck Leasing Co, L.P. and its partners are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to all vehicles leased or rented from Penske Truck Leasing Co, LP, including substitute, extra, permanent replacement, or interim vehicles. | 11/18/2024 #4962025 | GL AU EX WC OTH |
| H - B&G Restoration, Inc I - Borough of Haddonfield | 1234 Route 23 Butler, NJ 07405 | RE: Cooley Hall Project The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Cooley Hall project. | 11/18/2024 #4962038 | GL AU EX WC OTH |
| Total # of Holders: 34 | | | | |

11/22/2024

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 11/22/2024 To 12/22/2024

| Holder (H)/ Insured Name (I) | Holder / Insured Address | Description of Operations | Issue Date/ Cert ID | Coverage |
|--|--|---|------------------------|--------------------|
| H - NFI I - City of Camden | Triad1828 Center 2 Cooper Street Camden, NJ 08102 | RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract. Insureds: City of Camden, 520 Market Street, City Hall - Room 419, Camden, NJ, 08101. City of Camden has a \$500,000 SIR on GL, \$500,000 SIR on Auto, \$500,000 SIR on WC and \$100,000 SIR on Property, which erode the JIF limits above. | 12/2/2024 #4975189 | GL AU EX WC OTH |
| H - NJ DOH-OEMS I - Borough of Bellmawr | PO Box 360 Trenton, NJ 08625 | RE: EMS Inspections and License Renewals The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Borough of Bellmawr's EMS Inspections and License Renewals. Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency. | 12/4/2024 #4977898 | GL AU EX WC |
| H - Osborne Associates XV, LLC I - Township of Gloucester | c/o Kingsway Realty Company 1811 Haddonfield-Berlin Road Cherry Hill, NJ 08003 | Township of Gloucester has a \$500,000 SIR on WC, which erode the JIF limits above. RE: Use of Parking Lot- Christmas Market The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot at 2 S. Black Horse Pike, Blackwood, NJ 08012 for the Gloucester Township's Christmas Market. Does not include amusements or fireworks. | 12/9/2024 #4981281 | GL AU EX WC OTH |
| H - Simon Preit Gloucester I - Township of Gloucester | Development, LLC Gloucester Township Premium Outlets 100 Premium Outlets Drive; Blackwood, NJ 08012 | Township of Gloucester has a \$500,000 SIR on WC, which erode the JIF limits above. RE: Touch-A-Truck event Simon/PREIT Gloucester Development, LLC, Simon Management Associates II, LLC, Simon Property Group, Inc., Simon Property Group, L.P. and their respective officers, directors, shareholders, members, partners, parents, subsidiaries and any other affiliated entities, agents, servants, employees, and independent Contractors of these persons or entities are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the Townships Touch-A-Truck event. | 12/9/2024 #4981280 | GL AU EX WC OTH |
| H - New Jersey Dept. of I - Borough of Haddon Heights | Environmental Protection State Forestry Service PO Box 402 Trenton, NJ 08625 | Evidence of insurance. | 12/16/2024 #4992323 | GL AU EX WC |

12/23/2024

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 11/22/2024 To 12/22/2024

| | | | | |
|---|-------------------------------------|---|------------------------|--------------------|
| H - Hale Trailer Brake & Wheel, Inc. I - Township of Cherry Hill | P.O. Box 1400 Voorhees, NJ 08043 | RE: Rental of 2024 Dorsey Walking Floor, Equipment #A013320, VIN: 7KYCW4525RED39894, Trailer value: \$103,500.00 Hale Trailer Brake & Wheel, Inc. ATIMA is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of 2024 Dorsey Walking Floor #A013320. | 12/17/2024 #4993671 | GL AU EX WC OTH |
| H - Hale Trailer Brake & Wheel, Inc. I - Township of Cherry Hill | P.O. Box 1400 Voorhees, NJ 08043 | RE: VIN: 7KYCW4525RED39894 Hale Trailer Brake & Wheel, Inc. ATIMA is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability, and Excess Liability Policies and Loss Payee on the Property and Auto Physical Damage Policies if required by written contract as respects to the rental of 2024 Dorsey Walking Floor, Equipment #A013320, VIN: 7KYCW4525RED39894, Trailer value: \$103,500.00 | 12/18/2024 #4995257 | GL AU EX WC OTH |
| H - Hale Trailer Brake & Wheel, Inc. I - Township of Cherry Hill | P.O. Box 1400 Voorhees, NJ 08043 | RE: Rental of 2024 Dorsey Walking Floor, Equipment #A013320, VIN: 7KYCW4525RED39894, Trailer value: \$103,500.00 Hale Trailer Brake & Wheel, Inc. ATIMA is an Additional Insured on the above-referenced Commercial General Liability, Auto Liability, and Excess Liability Policies and Loss Payee on the Property and Auto Physical Damage Policies if required by written contract as respects to the rental of 2024 Dorsey Walking Floor #A013320 | 12/18/2024 #4995230 | GL AU EX WC OTH |
| Total # of Holders: 8 | | | | |

12/23/2024

1 of 1



Medlogix

CAMDEN JIF

Workers' Compensation Medical Bills - PPO Reductions

| Reviewed Date | Provider Billed Amt | CSG Repriced Amt | Reductions | % |
|-------------------|-----------------------|-----------------------|-----------------------|---------------|
| January | \$216,722.34 | \$109,887.40 | \$106,834.94 | 49.30% |
| February | \$194,498.24 | \$117,195.77 | \$77,302.47 | 39.74% |
| March | \$228,674.35 | \$116,376.96 | \$112,297.39 | 49.11% |
| April | \$217,820.53 | \$89,330.44 | \$128,490.09 | 58.99% |
| May | \$619,819.54 | \$304,121.19 | \$315,698.35 | 50.93% |
| June | \$255,346.55 | \$87,865.80 | \$167,480.75 | 65.59% |
| July | \$286,952.30 | \$125,902.53 | \$161,049.77 | 56.12% |
| August | \$401,003.06 | \$127,533.73 | \$273,469.33 | 68.20% |
| September | \$262,945.09 | \$87,251.46 | \$175,693.63 | 66.82% |
| October | \$249,841.13 | \$111,575.44 | \$138,265.69 | 55.34% |
| November | \$264,662.36 | \$115,082.49 | \$149,579.87 | 56.52% |
| December | \$221,163.06 | \$104,053.28 | \$117,109.78 | 52.95% |
| TOTAL 2024 | \$3,419,448.55 | \$1,496,176.49 | \$1,923,272.06 | 56.25% |

Monthly & YTD Summary:

| PPO Statistics | November | December | YTD |
|----------------------|--------------|--------------|----------------|
| Bills | 186 | 189 | 2,330 |
| PPO Bills | 170 | 173 | 2,130 |
| PPO Bill Penetration | 91.40% | 91.53% | 91.42% |
| PPO Charges | \$257,338.72 | \$201,953.86 | \$2,815,384.86 |
| Charge Penetration | 97.23% | 91.31% | 82.33% |

Savings History:

| Reviewed Date | Provider Billed Amt | CSG Repriced Amt | Reductions | % |
|-------------------|-----------------------|-----------------------|-----------------------|---------------|
| January | \$257,610.75 | \$139,205.63 | \$118,405.12 | 45.96% |
| February | \$318,984.90 | \$167,069.89 | \$151,915.01 | 47.62% |
| March | \$248,678.64 | \$121,247.88 | \$127,430.76 | 51.24% |
| April | \$384,809.12 | \$108,408.83 | \$276,400.29 | 71.83% |
| May | \$153,213.01 | \$69,307.56 | \$83,905.45 | 54.76% |
| June | \$252,069.03 | \$107,465.45 | \$144,603.58 | 57.37% |
| July | \$204,109.96 | \$92,287.99 | \$111,821.97 | 54.79% |
| August | \$309,542.68 | \$100,568.92 | \$208,973.76 | 67.51% |
| September | \$213,021.61 | \$88,462.57 | \$124,559.04 | 58.47% |
| October | \$259,175.97 | \$108,594.77 | \$150,581.20 | 58.10% |
| November | \$109,920.40 | \$48,401.51 | \$61,518.89 | 55.97% |
| December | \$184,019.43 | \$128,957.81 | \$55,061.62 | 29.92% |
| TOTAL 2023 | \$2,895,155.50 | \$1,279,978.81 | \$1,615,176.69 | 55.79% |
| TOTAL 2022 | \$3,443,490.89 | \$1,675,899.91 | \$1,767,590.98 | 51.33% |
| TOTAL 2021 | \$2,341,455.56 | \$1,215,725.78 | \$1,125,729.78 | 48.08% |
| TOTAL 2020 | \$3,160,515.05 | \$1,697,689.83 | \$1,462,825.22 | 46.28% |
| TOTAL 2019 | \$3,042,329.21 | \$1,379,303.91 | \$1,663,025.30 | 54.66% |
| TOTAL 2018 | \$2,845,780.35 | \$1,441,081.52 | \$1,404,698.83 | 49.36% |
| TOTAL 2017 | \$1,803,457.88 | \$879,858.84 | \$923,599.04 | 51.21% |
| TOTAL 2016 | \$2,534,730.41 | \$1,393,859.39 | \$1,140,871.02 | 45.01% |
| TOTAL 2015 | \$2,642,806.56 | \$1,379,391.36 | \$1,263,415.20 | 47.81% |
| TOTAL 2014 | \$2,462,610.10 | \$1,290,804.11 | \$1,171,805.99 | 47.58% |
| TOTAL 2013 | \$2,350,634.69 | \$1,046,355.16 | \$1,304,279.53 | 55.49% |
| TOTAL 2012 | \$3,492,188.94 | \$1,551,241.48 | \$1,940,947.46 | 55.58% |
| TOTAL 2011 | \$3,001,784.51 | \$1,383,535.61 | \$1,618,248.90 | 53.91% |



Camden County Municipal JIF

4th Quarter 2024 – Workers’ Comp Injury Review

Claims Reported:

2024

Report Only
 Medical Treatment
Total FROI's

| 1st Quarter | 2nd Quarter | 3rd Quarter | 4th Quarter | Total 2024 |
|-------------|-------------|-------------|-------------|------------|
| 26 | 31 | 27 | 31 | 115 |
| 38 | 59 | 54 | 46 | 197 |
| 64 | 90 | 81 | 77 | 312 |

2023

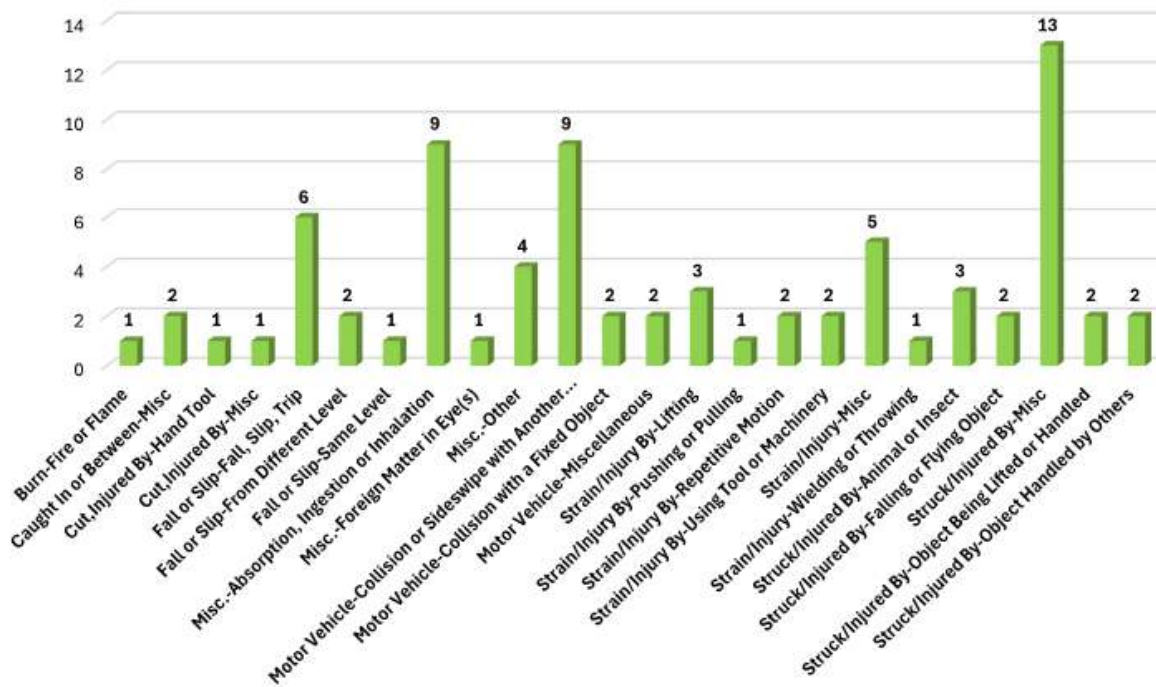
Report Only
 Medical Treatment
Total FROI's

| 1st Quarter | 2nd Quarter | 3rd Quarter | 4th Quarter | Total 2023 |
|-------------|-------------|-------------|-------------|------------|
| 34 | 23 | 29 | 31 | 117 |
| 81 | 42 | 52 | 57 | 232 |
| 115 | 65 | 81 | 88 | 349 |

Claim Statistics:

- 14 Open and treating cases; 5 remain out-of-work; 4 Released to TD/1 Accommodated; 5 RTW FD
- 10 Employees had Lost Time (more than 7 days out of work)

Total Injuries by Type





CAMJIF Monthly Subrogation Results

Liability

December 2024

\$2,922.61

Year to Date

\$221,036.59

Workers' Compensation

November 2024

\$1610.59

Year to Date

\$1610.59

| <u>Claim Number</u> | <u>Member</u> | <u>Amount Recovered</u> | <u>Date of Loss</u> |
|---------------------|---------------|-------------------------|---------------------|
| 650 115 13154 | Winslow Twp. | \$1310.59 | 11/19/23 WC |
| 650 564 18116 | Cherry Hill | \$2000.17 | 3/8/24 |
| 650 115 17643 | Winslow Twp | \$922.44 | 2/27/23 |
| 650 090 13281 | Bellmawr | \$300.00 | 4/15/24 WC |



APPENDIX I – MINUTES

November 25, 2024 and

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 25, 2024
COLLINGSWOOD SENIOR CENTER
5:00 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 2024 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 | Present | |
| Joseph Wolk | Borough of Mount Ephraim | Present | |
| Joseph Gallagher | Winslow Township | Present | |
| David Taraschi | Borough of Audubon | Present | |

EXECUTIVE COMMITTEE ALTERNATES:

| | | |
|-------------------|---------------------------|---------|
| Gary Passanante | Borough of Somerdale | Present |
| Edward Hill | Borough of Lawnside | Present |
| Kenneth Cheeseman | Borough of Laurel Springs | Present |

APPOINTED OFFICIALS PRESENT:

| | |
|----------------------------------|--|
| Executive Director/Administrator | PERMA, Risk Management Services Bradford Stokes, Karen A. Read |
| Attorney | Brown & Connery Joseph Nardi, Esquire |
| Auditor | Bowman and Company LLC |
| Claims Service | CRC David Harris, Tracy Ware, Gladys Driggins |
| Safety Director | J.A. Montgomery Risk Control Tom Reilly, Harry Earle |
| Treasurer | Elizabeth Pigliacelli |
| Managed Care | Consolidated Services Group Jennifer Goldstein, Lizzie Lewis |
| Underwriting Manager | Conner Strong & Buckelew |

FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemedede Borough
Bonnie Taft, Oaklyn
Elizabeth Peddicord, Pennsauken Twp
Glenn Werner, Gibbsboro
Ari Messinger, Cherry Hill Twp.

RISK MANAGEMENT CONSULTANTS PRESENT:

Walt Eife Waypoint Insurance
Roger Leonard Leonard O’Neill Insurance Group
Thomas Merchel Conner Strong & Buckelew
Jaclyn Lindsey Conner Strong & Buckelew
Frank Covelli PIA
Mark Von der Tann Insurance Associates

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 28, 2024

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 28, 2024

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2025 Budget – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2025 in the amount of \$20,502,426 that represents an 3.87% increase over last year’s budget. The budget increased \$128 since introduction as the Fund’s underwriting data was refreshed in Origami resulting in a revised budget amount of \$20,502,559. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 3)** Proposed Assessments will be distributed at the meeting.

Motion to open the Public Hearing on the 2025 Budget

Motion: Commissioner Taraschi
Second: Commissioner Shannon
Vote: Unanimous

Discussion of Budget & Assessments: Executive Director said this is the third review of the budget. The budget increase for 2025 is 3.87%. Assessment were been distributed to members at the meeting. Executive Director said with the EJIF dividend applied to the assessments it will reduce the average increase to 2.99%. The 2025 Budget was a good result compared to last year where this JIF was in the 8% to 9% range. Chairman Mevoli said it was a very good Budget and is a credit to all of the professionals and the towns.

Motion to close the Public Hearing

Motion: Commissioner Taraschi
Second: Commissioner Cheeseman
Vote: Unanimous

Motion to adopt the 2025 Budget & Certify Assessments

Motion: Commissioner Shannon
Second: Commissioner DiAngelo
Vote: 9 Ayes, 0 Nays

2024/2025 Elected Officials Seminar: This year's elected officials training program will focus on Property and Casualty Losses. Two sessions have been scheduled as part the League of Municipalities Conference: Monday, November 18, 2024 at 3:45 pm at Caesars (Empire Room A) and Wednesday, November 20, 2024 at 2:00 pm at the Convention Center (Room 303).

For 2025, the MEL will continue to reduce each member's assessment by \$250 for each municipal elected official and/or authority commissioner who completes the Elected Official course by May 2025. The maximum credit is capped based on member's assessment. The credit is also extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The notice on **Page 4** was emailed to commissioners and risk management consultants.

MEL: The MEL held their meeting and the public hearing on the 2025 budget on November 22, 2024 at the Sheraton Hotel in Atlantic City. Commissioner Wolk's report of the meeting will be distributed when complete.

EJIF: The EJIF held their last meeting on November 13th via Zoom. Commissioner Wolk's report of the meeting will be distributed when complete.

MEL, RCF, EJIF & Cyber JIF Representative - The fund should elect its representative to the MEL, RCF, EJIF & Cyber JIFs for the 2025 Fund Year.

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Municipal Excess Liability Joint Insurance Fund.

Motion: Commissioner Cheeseman
Second: Commissioner Gallagher
Vote: Unanimous

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Residual Claims Fund Joint Insurance Fund.

Motion: Commissioner Cheeseman
Second: Commissioner Gallagher
Vote: Unanimous

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Environmental Joint Insurance Fund.

Motion: Commissioner Cheeseman
Second: Commissioner Gallagher
Vote: Unanimous

Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Cyber Risk Management Joint Insurance Fund

Motion: Commissioner Cheeseman
Second: Commissioner Gallagher
Vote: Unanimous

RCF 2020 Fund Year Rollover – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2020. Enclosed on **Page 5** is **Resolution 24-31** authorizing the transfer of the Camden JIF’s 2020 claim liabilities to the RCF.

Motion to Approve Resolution 24-31 Authorizing the Transfer of Fund Year 2020 to the RCF

Motion: Commissioner Taraschi
Second: Commissioner Wolk
Vote: 9 Ayes, 0 Nays

D2 CyberSecurity Training - The monthly status report from D2, recapping members’ participation and training to date, will be distributed at the meeting. Executive Director reviewed the report in Closed Session.

2025 Membership Renewals – Eight members are scheduled to renew as of January 1, 2025. Membership documents were mailed to those members on August 16th. An update will be provided at the meeting. Executive Director said the JIF has not received the documents from Gloucester Township, Winslow Fire District, Hi-Nella and Camden. The Fund Office will reach out to those members to request the documentation.

Safety Incentive Program – Optional Safety Award – The notice for the 2024 Optional Safety Award was recently sent to member entities. 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. The notice appears on **Pages 6 & 7**.

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 said the Financial Fast Track reflects a very good quarter increased our surplus by \$1.2 million year to date surplus increase is \$2.5 million and the surplus as of September 30, 2024 is \$8.2 million. Expected Loss Ratio Analysis for August where the actuary projected 38% we are currently at 31% which is trending fairly well this year. The Lost Time Accident Frequency shows as of September 30th reflects the Camden JIF at 1.10 in the middle of the list. In September the JIF did gain three more lost time accidents, but the numbers are sitting well. Executive Director said the balance of the reports are for informational purposes. Executive Director thanked the Risk Managers for submitting their risk management agreements.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda. Ms. Pigliacelli said Hi-Nella has not paid their second installment premium. Commissioner Taraschi said he will reach out to the town.

Approving Payment of Resolution 24-32 November 2024 Vouchers

| | |
|-------------------|----------------------|
| TOTAL 2024 | \$ 187,742.20 |
| TOTAL | \$ 187,742.20 |

MOTION TO APPROVE RESOLUTION 24-32 NOVEMBER 2024 VOUCHERS

Motion: Commissioner Taraschi
Second: Commissioner Wolk
Roll Call Vote: 9 Ayes - 0 Nays

Confirmation of October 2024 Claims Payments/Certification of Claims Transfers:

| | |
|------------------|---------------------|
| Closed FY | .00 |
| 2020 | \$6,247.17 |
| 2021 | \$17,188.96 |
| 2022 | \$67,152.61 |
| 2023 | \$71,391.84 |
| 2024 | \$186,701.34 |
| TOTAL | \$348,681.92 |

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF OCTOBER 2024 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Shannon
Second: Commissioner Gallagher
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: NONE

.Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Thomas Reilly reviewed the monthly reports. Several reminders not found within the agenda packet is that going into the cold weather try to reduce the likelihood of slips and falls by looking at any hazards. Snowplow classes will be starting next week. Mr. Reilly provided an update

regarding the Zoom incident at the September JIF meeting and Mr. Prince has spoken to the Camden County Prosecutors office who recommend he speak with the Camden County Metro Police Department and the incidents have been reported Camden Metro Police Department. Ret. Chief Harry Earle reported on Risk Analysis concerning the use of force change referred to as Addendum C. A bulletin will be issued in a few weeks regarding using mouth guards and training mats for law enforcement training.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Certificate Report was included on pages 27-30.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for October 2024 where there was a savings of 55% a total of 56.47% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Tracy Ware reported on the Subrogation report included distributed to the members during the meeting. Mr. David Harris reported one of the initiatives in September was a review of all open claims for the Fund. A review has begun for the purpose of subrogation and subrogation recovery. All open claims are being audited. There are currently 497 open claims for all lines of business. The audit should be completed before year end and findings will be reported to the Fund.

MOTION TO GO INTO EXECUTIVE SESSION FOR CLAIMS

Motion: Commissioner DiAngelo
Second: Commissioner Wolk
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Taraschi
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED AND REVIEWED:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

| | |
|---------|-----------------------|
| Motion: | Commissioner Taraschi |
| Second: | Commissioner Shannon |
| Vote: | Unanimous |

MEETING ADJOURNED: 5:32 PM

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

APPENDIX II

MEL, EJIF, RCF & Cyber JIF Minutes



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
 Parsippany, New Jersey 07054
 Tel (201) 881-7632
 Fax (201) 881-7633

January 6, 2025

Memo to: Board of Fund Commissioners
 Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF 2025 Reorganization Meeting

The Executive Director reporting on the following:

Executive Committee Nominations: RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2025 Executive Committee and Alternates.

| 2025 Executive Committee |
|---|
| Megan Champney Kweselait, Suburban Municipal, Chairperson |
| Joseph Criscuolo, Central, Secretary |
| Paul Tomasko, Bergen JIF |
| Thomas Nolan, Monmouth JIF |
| Joseph Wolk, Camden JIF |
| Brian Bigler, NJUA JIF |
| Sherry Sims, NJPHA JIF |

| Alternates - Executive Committee |
|---------------------------------------|
| Veronica Laureigh, Ocean JIF |
| Meghan Jack, Burlco JIF |
| Brian McNeilly, Morris JIF |
| Michael Razze, TRICO JIF |
| Gregory Franz, South Bergen JIF |
| John Clarke, MEL JIF |
| Susan Danson, PMM JIF |
| James Pacanowski - Atlantic JIF |
| Vincent Quatrone – Suburban Metro JIF |

RCF Claims Committee: The following commissioners were submitted to serve on the 2025 RCF Claims Committee:

| RCF Claims Committee |
|---|
| Megan Champney Kweselait, Suburban Municipal JIF, Chairperson |
| Joseph Criscuolo, Central JIF, Secretary |
| Sherry Sims, NJPHA JIF |
| Veronica Laureigh, Ocean JIF |
| Gregory Franz, South Bergen JIF |

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-25 Appointing Fund Depository: The RCF Board awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing TD Bank as the Fund’s Banking Manager.

Resolution 2-25 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Greg Franz was designated as the additional RCF Commissioner signatory.

Resolution 3-25 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

| 2025 Meeting Schedule & 2026 Reorganization | | |
|---|-----------------------|----------|
| March 21, 2025 | Forsgate Country Club | 11:30 am |
| June 9, 2025 | Forsgate Country Club | 11:30 am |
| September 8, 2025 | Forsgate County Club | 11:30 am |
| October 15, 2025 | Forsgate County Club | 11:30 am |
| January 9, 2026 | Forsgate County Club | 11:30 am |

The RCF Claims Committee will meet via teleconference at 9:30AM on the following dates: January 3, March 18, May 7, June 4, July 16, September 4, October 8 and December 3, 2025

The Fund’s newspaper is The Star Ledger (Newark) and the Courier Post. In addition, the MEL’s webpage is designated for official notices – <https://njmel.org/nj-residual-claims-fund/>

Resolution 4-25 Remote Meeting Procedures: The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

Resolution 5-25 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and PERMA Account Manager as Assistant Fund Secretary.

Resolution 6-25 Risk Management Plan: The Board adopted the 2025 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

RCF Professional Agreements: A memorandum outlined the renewal of the RCF professional contracts for the 2025 fund year and the dollar amounts associated with the contracts.

Annual Commissioner Retreat: The MEL’s Sub-Committee Charters include a requirement that committees report annually to the Board. This includes the RCF Claims Committee. This has historically been met by expanding the March meeting into an Annual Retreat. A meeting of the MEL Management Ad Hoc Committee is scheduled for January 10th to consider various options for sub-committees to deliver an annual report on their activities.

Claims Committee: The Claims Review Committee met on December 3, 2024 and January 3, 2025 at 9:30 AM via teleconference.

Next Meeting: The next meeting of the RCF will be March 21, 2025 at 11:30 AM at Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

DATE: January 6, 2025
TO: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund
FROM: Commissioner Joseph Wolk
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2025 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2025 Executive Committee and Alternates.

| Position | JIF | Fund Commissioner | Member |
|---------------------|--------------------|-------------------|----------------|
| Chairman | Morris | Brian McNeilly | Stanhope |
| Secretary | Ocean | Veronica Laureigh | Lacey Twp. |
| Executive Committee | Burlco | Meghan Jack | Riverside |
| | Monmouth | Thomas Nolan | Brielle |
| | Camden | Joe Wolk | Mount Ephraim |
| | South Bergen | Greg Franz | Edgewater |
| | NJUA | Bernie Rutkowski | Toms River MUA |
| | Suburban Municipal | Megan Champney | Summit City |
| Alternates: | | | |
| 1. | Bergen | Paul Tomasko | Alpine |
| 2. | Central | Casey Wagner | Woodbridge |
| 3. | Suburban Metro | Vince Quatrone | Little Falls |
| 4. | Trico | Michael Razze | Pittman |
| 5. | PMM | Susan Danson | Maple Shade |
| 6. | Atlantic | James Pacanowski | Ventnor City |

REORGANIZATIONAL RESOLUTIONS – The 11 Resolutions necessary to undertake the 2025 Reorganization of the Fund were reviewed and adopted by the Board.

2025 STANDING COMMITTEES - Five standing committees were established for the 2025 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

2024 EJIF DIVIDEND FILING - The Fund refiled the 2024 dividend with the Department of Banking and Insurance (DOBI) on October 17, 2024 after making the requested minor adjustments for rounding errors. As no further communication was received after 30 days, the Fund released the 2024 dividend.

UST POLICY RETROACTIVE (RETRO) DATE - Upon the recommendation of the Coverage Committee, the Board of Fund Commissioners approved a change to all member Underground Storage Tank (UST) policies from using retroactive dates to instead offer Full Prior Acts coverage back to the EJIF’s inception. A retroactive date is a policy provision that is contained in most claims-made policies and eliminates coverage for events that initially occurred prior to a specified date (the retroactive date), even though the claim is first made during the current policy period. The “Full Prior Acts” designation allows coverage for events that initially occurred at any time in history (but reported during an insured policy period) and acknowledges the fact the local unit has maintained continuous coverage on the subject UST(s) for some time. The EJIF relies on its Engineer to approve the coverage for a subject tank based on Federal & State requirements and recommends coverage accordingly. This has become relevant due to the recent addition of the Atlantic JIF.

2025 MEETING SCHEDULE:

| 2025 Meeting Schedule | | |
|------------------------------|-----------------------|----------|
| March 21, 2025 | Forsgate Country Club | 11:05 am |
| June 9, 2025 | Forsgate Country Club | 11:05 am |
| September 8, 2025 | Forsgate Country Club | 11:05 am |
| October 15, 2025 | Forsgate Country Club | 11:05 am |
| November 12, 2025 | Virtual | 9:30 am |
| January 9, 2026 | Forsgate Country Club | 11:05 am |



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: Monday January 6, 2025
To: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Commissioner Joseph Wolk
Subject: January Report for MEL 2025 Reorganization

2025 Reorganization: The MEL conducted its annual Reorganization, electing a Chair, Secretary, Executive Committee and Alternates.

| | | |
|----------------------------|--------------------------|------------------------|
| Chair | Paul Tomasko | Bergen JIF |
| Secretary | John Clarke | NJPHA JIF |
| Executive Committee | | |
| | Greg Franz | South Bergen JIF |
| | Joseph Wolk | Camden JIF |
| | Tom Nolan | Monmouth JIF |
| | Bernard Rutkowski | NJUA JIF |
| | Veronica Laureigh | Ocean JIF |
| Alternates | | |
| | Megan Champney Kweselait | Suburban Municipal JIF |
| | Meghan Jack | Burlco JIF |
| | Adam Brewer | Morris JIF |
| | Jim Ulrich | NJSI JIF |
| | Michael Razze | Trico JIF |
| | Robert McFarland | FIRST JIF |
| | Joy Tozzi | Mid-Jersey JIF |
| | Susan Danson | PMM JIF |
| | Joseph Criscuolo | Central JIF |
| | James Pacanowski | Atlantic JIF |
| | Vincent Quatrone | Suburban Metro JIF |

2025 Standing Committee Chairpersons: The following Fund Commissioners will serve as Committee Chairs for the Fund Year 2025.

| | |
|------------------------------|--------------------------|
| Management Committee | Paul Tomasko |
| Marketing Committee | Joy Tozzi |
| Coverage Committee | John Clarke |
| Investment Committee | Adam Brewer |
| Legislative Committee | Greg Franz |
| Nominating Committee | Jim Ulrich |
| Safety & Education Committee | Bernard Rutkowski |
| Audit Committee | Adam Brewer |
| Claims Review Committee | Megan Champney Kweselait |

2025 Reorganization Resolutions: The Board of Fund Commissioner reorganized and adopted the resolutions noted below.

- Resolution #1-25 Fiscal Management Plan; Commissioner Greg Franz as the extra Fund Commissioner Signatory
- Resolution #2-25 Designation of Meeting Dates & Designation of Official Newspapers
- Resolution #3-25 Designation of Secretary as Custodian of Records
- Resolution #4-25 2025 Remote Meeting Procedures/Public Access
- Resolution #5-25 Designation of Official Depository
- Resolution #6-25 2025 Plan of Risk Management; Plan updated to reflect changes resulting from the renewal.
- Resolution #7-25 Award Equipment Breakdown to Chubb
- Resolution #8-25 Award Excess Workers' Compensation to Safety National
- Resolution #9a-25 to #9oo-25 Award Excess Property to 40 carriers
- Resolution #10-25 Award Non-Owned Aircraft to Endurance
- Resolution #11a-25 to #11f-25 Award Optional Excess Liability to Safety National, MunichRe, Great American and Chubb & Award Optional Public Officials/Employment Practices to MunichRe and Great American
- Resolution #12-25 Award Excess Crime to Underwriters at Lloyd's
- Resolution #13-25 Awarding Fund Professional Appointments through Competitive Contract #24-02 thru Competitive Contract #24-05
 - #24-02 Marketing Manager – Princeton Strategic Communications Group
 - #24-03 Marketing Consultant – Acrisure, LLC
 - #24-04 Southern NJ Marketing Consultant – PJM Consultants, LLC
 - #24-05 Management & Supervisory Training Consultants – LaMendola Associates, Inc.
- Resolution #14-25 Awarding Fund Professional Appointment through CC #24-06
 - #24-06 Police Accreditation Study – Benchmark Analytics
- Resolution #15-25 Authorizing agreement with Matthew Cavallo – Laracy Associates LLC as Qualified Purchasing Agent
- Resolution #16-25 Authorizing agreement with Matthew Laracy – Laracy Associates LLC as Treasurer
- Resolution #17-25 Appointment of Special Legal Counsel - Thomas J. Germinario, Esq.
- Resolution #18-25 Appointment of Special Legal Counsel – Matthew Giacobbe, Esq.
- Resolution #19-25 Appointment of Special Legal Counsel – Craig Domalewski, Esq.
- Resolution #20-25 Appointment of Eagle Asset Management as Asset Manager, Bank of New York as Custodial Services & Accounting & NW Financial Services Financial Adviser

Submitted as part of the annual appointments was a Memorandum of Contracts currently in force with the MEL JIF.

Executive Director's Report

The Executive Director reported on the following:

2025 Membership: Effective January 1st the following public entities have joined these MEL-affiliated joint insurance funds (JIFs):

Morris Township – Morris JIF

Cumberland County Improvement Authority – NJUA JIF

Mid Jersey Joint Insurance Fund is expected to accept the following:

New Brunswick

New Brunswick Parking Authority

Carteret

Millstone

South River

Oldmans (Trico JIF) did not renew their membership.

Reinsurance Committee: Reinsurance Committee met with the Underwriting Manager on December 19th to review the 2025 renewal results and to consider insurer options on the optional excess liability and optional pol/epl. Copies of the Underwriting Manager's report to the committee as well as the minutes of the meeting were submitted for information.

Management Committee: Committee met on December 16th to discuss the proposals submitted for Marketing Consultant, Marketing Manager and Southern New Jersey Marketing Manager. Minutes of the Committee's closed session discussion were submitted to the Board of Fund Commissioners. QPA submitted a reporting outlining the results of committee members scores. As a result of scoring, Committee recommended to appoint Acrisure as the Marketing Consultant, Princeton Strategic Communications as the Marketing Manager and PJM Associates as the Southern New Jersey Marketing Consultant for the period of January 1, 2025 through December 31, 2027. Action was formally taken during the Reorganization portion of the meeting.

Management Committee also reviewed a recommendation to create a Stormwater Professional Assistance Program to offer access to members for advice on strengthening their procedures on matters concerning stormwater. The MEL's commercial carriers have agreed to provide funding for assistance with design immunity to reduce the risk of stormwater claims being filed against members. The law firm of Methfessel and Werbel will provide up to 3 hours of professional time to members requesting assistance including sub-contracting with an engineering firm. The program is no cost to the MEL or its members. The Board of Fund Commissioners adopted a resolution to create a procedure to support MEL members with stormwater management.

Safety & Education Committee: Committee met on December 17th to discuss proposals submitted in response to the Fund's Competitive Contracting RFP for a Training Consultant for Manager/Supervisory Training and Phase 2 for the Police Accreditation Study. Minutes of the meeting were submitted for information. QPA submitted a reporting outlining the results of committee members scores. As a result of scoring, Committee recommended to appoint LaMendola Associates as Training Consultant and Benchmark Analytics to conduct the Police Accreditation Phase 2 Study. Action was formally taken during the Reorganization portion of the meeting. Committee is scheduled to meet next on February 28, 2025 at 11:00AM via Zoom.

Legislative Committee: This committee last met on November 20, 2024 and minutes of that meeting were submitted for information. Committee is scheduled to meet next on February 14, 2025 at 11:00AM via Teams.

Annual Retreat Ad-hoc Committee: Committee is scheduled to meet on Friday January 10, 2025 at 9:30AM. Committee members are Commissioners Nolan, Criscuolo and Franz.

Claims Committee: Committee last met on December 4, 2024 and the morning of January 6th; minutes of these meetings are sent to the full MEL Board separately from the agenda.

2024/2025 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference and the course has now been uploaded into the MEL's Learning Management System. Directions to access the program were submitted for information.

Residual Claims Fund (RCF): The RCF scheduled its 2025 Reorganization meeting for Monday January 6, 2025 at 11:30AM. Commissioner John Clarke is the designated MEL Representative for the 2025 Fund Year.

Cyber JIF: The NJ Cyber JIF conducted its public hearing on the 2025 budget on November 26, 2024 via Zoom; a copy of the report was submitted for information. The Cyber JIF is scheduled to reorganize on January 16, 2025 at 3:30PM. Cyber JIF Underwriting Manager distributed a communication to members that responded to the Fund’s survey on Technology E&O coverage for towns that provide IT services to another public entity to offer the optional coverage. He also distributed another communication to all members about this optional coverage – since only 100 members responded to the survey. Copies of both memos were submitted for information.

Power of Collaboration: Submitted for information was the latest in the series of Power of Collaboration advertisements to be published in the League of Municipalities magazine. The ad highlights that the Bergen JIF was the 1st municipal JIF organized in New Jersey and has provided savings of \$322 million since inception and a 60% reduction in Lost Time Accident rate since 1991.

The 2nd publication of *The Power of Collaboration, Risk Management for Local Officials* has been completed. The New Jersey Safety Institute is paying for printing and distribution. The MEL Board of Fund Commissioner agreed to pay the \$17,500 for postage.

Underwriting Manager Report

Underwriting Manager reported it was a successful renewal with an overall 4% rate decrease of the entire MEL program. A post renewal presentation will be prepared and made available to members.

Attorney Report

Fund Attorney summarized a few initiatives that happened in 2024 as follows:

- Met with the NJ Department of Banking & Insurance (DOBI).
- Successful change in Financial Services Provider from Citizens Bank to TD Bank.
- Webinar held on Banking Best Practices Guidelines for members to encourage use of Payee Positive Pay and prevent check fraud.
- Resolution of a claim that the Joint Cash Management & Investment (JCMI) program had incurred from a previously contracted professional.
- Resolved the final POL/EPL claim from the year’s this coverage was retained by the MEL.
- No court challenges to coverage for policy year 2024.
- Developed an overall strategy to address stormwater litigation.

Fund Attorney said a focus for the coming year will be to resolve recoveries owed from the MEL’s prior excess workers’ compensation carrier from 1991-2002 via the special counsel authorized by the MEL Board during October 2024. Lastly, Fund Attorney said the MEL might want to consider re-confirming there is not coverage for matters resulting from “affordable housing issues”.

2025 & January 2026 MEL JIF Meeting Schedule

Except for November, all meetings will be held at the Forsgate Country Club in Monroe, NJ at 10:30AM.

Friday March 21, 2025

Monday June 9, 2025

Monday September 8, 2025

Wednesday October 15, 2025

Wednesday November 19, 2025 – 12:30PM Steel Pier Room; Sheraton Hotel – Atlantic City, NJ

Friday January 9, 2026 – 2026 Reorganization Meeting