



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

FEBRUARY 24, 2025 – 5:15 PM

PENNSAUKEN COUNTRY CLUB
3800 Haddonfield Road
Pennsauken, NJ 08109

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 February 10, 2025.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on February 10, 2025.
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, and the agenda 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: FEBRUARY 24, 2025**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2024 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: January 27, 2025 Open Minutes Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 1
- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 25-12 February BillsPage 14
Treasurer’s Report.....Page 16
Monthly ReportsPage 17
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 23
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 26
Cyber Risk Management Compliance – To be distributed
- MANAGED CARE – Medlogix**
Monthly ReportPage 30
- CLAIMS SERVICE – Claims Resolution Corporation**
Monthly Subrogation Report.....Page 31

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: March 24, 2025 – Via Zoom**
 - MEETING ADJOURNED**

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

Date: February 24, 2025

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2025 PRIMA Conference** – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Seattle from June 1-4. Resolution 25-11 authorizing travel expense is on **Page 3**. Please see this link for information on the conference <https://conference.primacentral.org/2025/index.cfm>

❑ Motion to Adopt Resolution 25-11 Authorizing Conference Attendance

- ❑ **Safety Incentive Program – Optional Safety Award** – This is a final reminder for members to submit documentation for the 2024 Optional Safety Award. 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 March 15th. The notice appears on **Pages 4 & 5**.
- ❑ **2025 MEL, MR HIF & NJCE JIF Educational Seminar:** The 15th annual seminar will be conducted virtually on two half-day sessions: Friday, April 25th and Friday, May 2th from 9AM to 12PM. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Enclosed on **page 6** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine that highlights the educational seminar.

- ❑ **1st Installment Assessment Bills** – As a reminder the first installment assessment bill due date was extended to March 10th.
- ❑ **Employment Practices Compliance Program** - During 2025, members will be asked to update their Personnel Manuals and complete training. We expect to distribute information in the next few months.

- ❑ **D2 CyberSecurity Training** - The monthly status report from D2, recapping members' participation and training to date, will be discussed in closed session.

- ❑ **Elected Officials Training:** The MEL's Annual Elected Officials Seminar has been uploaded on the MEL Safety Institute. The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2025. The credit will continue to be extended to the member's municipal manager/administrator or authority executive director. Directions on how to access the course appear on **Page 7**.

Due Diligence Reports:

Financial Fast Track	Page 8
Loss Ratio Analysis	Page 9
Loss Time Accident Frequency	<i>Not Available</i>
POL/EPL Compliance Report	Page 10
Fund Commissioners	Page 11
Regulatory Affairs Checklist	Page 12
RMC Agreements	Page 13

RESOLUTION NO. 25-11

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) of the Camden County Municipal Joint Insurance Fund may need to travel to the PRIMA Conference on or about June 1, 2025 for the purpose of attending seminars on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2025 miscellaneous contingency budget not to exceed \$4,000 per attending commissioner, and;

WHEREAS, the Commissioner(s) representing the Camden County Municipal Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the Camden County Municipal Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$4,000 in advance or reimbursement payment for the attending Commissioners of the Camden County Municipal Joint Insurance Fund.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

MICHAEL MEVOLI, Chairperson

M. JAMES MALEY, JR., Secretary

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, 2023** 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



15TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

SAVE THE DATES

FRIDAY, APRIL 25 ▶ 9:00 AM – NOON

FRIDAY, MAY 2 ▶ 9:00 AM – NOON

Available Online at No Cost to Members

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is pending approval for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

TO REGISTER

Visit njmel.org or email Jaine Testa at jainet@permainc.com

SPONSORED BY



MEL



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**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA



KEYNOTE SPEAKER

Michael Chertoff served as United States Secretary of Homeland Security. His distinguished legal career includes service as a circuit judge of the United States Court of Appeals for the Third Circuit, and as Assistant U.S. Attorney General.

FRIDAY, APRIL 25

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, MAY 2

- 1st Amendment Claims Against Local Government
- 1st Amendment Audits
- Emerging Claims Issues

THE POWER OF COLLABORATION

njmel.org



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 FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2024		
		4TH	YTD	PRIOR	FUND
		QUARTER		YEAR END	BALANCE
1.	UNDERWRITING INCOME	4,883,502	19,534,010	308,801,902	328,335,911
2.	CLAIM EXPENSES				
	Paid Claims	1,254,712	4,270,831	126,600,385	130,871,216
	Case Reserves	(126,811)	(203,640)	9,119,696	8,916,057
	IBNR	108,643	1,636,522	9,633,040	11,269,562
	Aggregate Excess	-	-	-	-
	Recoveries	(12,700)	(15,932)	(1,244,925)	(1,260,857)
	Discounted Claim Value	56,212	(38,186)	(1,061,551)	(1,099,737)
	TOTAL CLAIMS	1,280,055	5,649,596	143,046,646	148,696,241
3.	EXPENSES				
	Excess Premiums	2,122,968	8,491,871	93,719,864	102,211,735
	Administrative	823,424	3,203,250	54,810,620	58,013,870
	TOTAL EXPENSES	2,946,392	11,695,121	148,530,484	160,225,606
4.	UNDERWRITING PROFIT (1-2-3)	657,055	2,189,293	17,224,772	19,414,064
5.	INVESTMENT INCOME	(49,720)	1,000,179	11,522,221	12,522,400
6.	DIVIDEND INCOME	173,629	173,629	4,743,244	4,916,873
7.	PROFIT (4+5+6)	780,964	3,363,101	33,490,236	36,853,337
8.	DIVIDEND	173,629	173,629	24,624,737	24,798,366
9.	RCF & MEL Additional Assessments	0	0	3,186,127	3,186,127
10.	SURPLUS (7-8-9)	607,336	3,189,472	5,679,372	8,868,843
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	(9,175)	195,780	4,021,236	4,217,016
	Aggregate Excess LFC	0	0	198,238	198,238
	2020	62,201	372,492	505,698	878,190
	2021	317,160	579,623	(38,452)	541,172
	2022	(23,625)	730,069	325,290	1,055,359
	2023	113,180	340,142	667,361	1,007,503
	2024	147,595	971,366		971,366
	TOTAL SURPLUS (DEFICITS)	607,336	3,189,472	5,679,372	8,868,843
	TOTAL CASH				24,760,085
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	118,248,929	118,248,929
	FUND YEAR 2020				
	Paid Claims	30,200	490,019	4,769,065	5,259,084
	Case Reserves	(23,938)	(543,737)	918,800	375,063
	IBNR	(57,050)	(269,985)	642,677	372,692
	Recoveries	(12,700)	(15,932)	(794,223)	(810,155)
	Discounted Claim Value	(2,901)	40,445	(86,503)	(46,058)
	TOTAL FY 2020 CLAIMS	(66,389)	(299,191)	5,449,816	5,150,625
	FUND YEAR 2021				
	Paid Claims	56,758	505,017	3,152,377	3,657,395
	Case Reserves	(190,116)	(387,686)	1,304,379	916,693
	IBNR	(218,898)	(665,355)	1,437,803	772,448
	Recoveries	0	0	0	0
	Discounted Claim Value	29,642	84,887	(176,838)	(91,951)
	TOTAL FY 2021 CLAIMS	(322,615)	(463,137)	5,717,722	5,254,585
	FUND YEAR 2022				
	Paid Claims	285,852	763,247	2,830,631	3,593,878
	Case Reserves	(51,499)	(660,048)	1,864,445	1,204,397
	IBNR	(255,379)	(816,231)	2,281,047	1,464,816
	Recoveries	0	0	0	0
	Discounted Claim Value	37,597	136,661	(299,941)	(163,280)
	TOTAL FY 2022 CLAIMS	16,571	(576,371)	6,676,183	6,099,812
	FUND YEAR 2023				
	Paid Claims	133,443	970,454	1,362,130	2,332,584
	Case Reserves	(139,094)	(466,888)	1,631,939	1,165,051
	IBNR	(170,952)	(847,333)	4,458,197	3,610,864
	Recoveries	0	0	0	0
	Discounted Claim Value	53,033	170,831	(498,269)	(327,438)
	TOTAL FY 2023 CLAIMS	(123,570)	(172,936)	6,953,997	6,781,061
	FUND YEAR 2024				
	Paid Claims	748,459	1,542,094		1,542,094
	Case Reserves	277,836	1,854,720		1,854,720
	IBNR	810,922	4,235,426		4,235,426
	Recoveries	0	0		0
	Discounted Claim Value	(61,159)	(471,010)		(471,010)
	TOTAL FY 2024 CLAIMS	1,776,058	7,161,230		7,161,230
	COMBINED TOTAL CLAIMS	1,280,055	5,649,596	143,046,646	148,696,241

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	60 Actual	MONTH TARGETED	59 Actual	MONTH TARGETED	48 Actual	MONTH TARGETED
			31-Dec-24		30-Nov-24		31-Dec-23	
PROPERTY	710,000	634,484	89.36%	100.00%	89.36%	100.00%	103.28%	100.00%
GEN LIABILITY	1,692,081	908,484	53.69%	97.10%	53.69%	97.06%	52.54%	95.70%
AUTO LIABILITY	397,295	642,431	161.70%	96.17%	161.70%	95.94%	200.19%	92.58%
WORKER'S COMP	3,527,720	2,827,869	80.16%	99.88%	70.57%	99.86%	74.44%	99.40%
TOTAL ALL LINES	6,327,096	5,013,268	79.23%	98.92%	73.89%	98.88%	79.72%	98.05%
NET PAYOUT %	\$4,430,869		70.03%					

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	48 Actual	MONTH TARGETED	47 Actual	MONTH TARGETED	36 Actual	MONTH TARGETED
			31-Dec-24		30-Nov-24		31-Dec-23	
PROPERTY	718,669	820,413	114.16%	100.00%	114.16%	100.00%	119.86%	100.00%
GEN LIABILITY	1,681,349	856,983	50.97%	95.70%	52.46%	95.40%	39.22%	90.15%
AUTO LIABILITY	446,457	185,435	41.53%	92.58%	42.65%	92.21%	38.24%	87.18%
WORKER'S COMP	3,528,173	2,700,205	76.53%	99.40%	75.49%	99.34%	78.31%	98.10%
TOTAL ALL LINES	6,374,648	4,563,036	71.58%	98.02%	71.48%	97.88%	69.88%	95.45%
NET PAYOUT %	\$3,646,343		57.20%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	36 Actual	MONTH TARGETED	35 Actual	MONTH TARGETED	24 Actual	MONTH TARGETED
			31-Dec-24		30-Nov-24		31-Dec-23	
PROPERTY	812,040	881,407	108.54%	100.00%	106.72%	100.00%	131.09%	100.00%
GEN LIABILITY	1,666,133	307,896	18.48%	90.15%	18.35%	89.48%	7.03%	79.39%
AUTO LIABILITY	604,621	475,868	78.71%	87.18%	77.13%	86.58%	67.02%	76.44%
WORKER'S COMP	3,820,056	3,179,278	83.23%	98.10%	85.64%	97.90%	82.44%	93.51%
TOTAL ALL LINES	6,902,850	4,844,449	70.18%	95.45%	71.14%	95.13%	68.61%	89.37%
NET PAYOUT %	\$3,595,116		52.08%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	24 Actual	MONTH TARGETED	23 Actual	MONTH TARGETED	12 Actual	MONTH TARGETED
			31-Dec-24		30-Nov-24		31-Dec-23	
PROPERTY	840,000	1,132,896	134.87%	100.00%	135.62%	99.33%	129.02%	95.24%
GEN LIABILITY	1,706,985	228,066	13.36%	79.39%	9.80%	78.18%	4.94%	60.18%
AUTO LIABILITY	570,755	112,928	19.79%	76.44%	18.03%	75.06%	12.48%	51.17%
WORKER'S COMP	4,160,000	2,017,679	48.50%	93.51%	47.97%	92.71%	45.17%	64.07%
TOTAL ALL LINES	7,277,740	3,491,569	47.98%	89.61%	46.79%	88.68%	42.85%	65.75%
NET PAYOUT %	\$2,326,518		31.97%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	12 Actual	MONTH TARGETED	11 Actual	MONTH TARGETED	0 Actual	MONTH TARGETED
			31-Dec-24		30-Nov-24		31-Dec-23	
PROPERTY	1,054,175	1,087,202	103.13%	95.24%	78.57%	86.00%	N/A	N/A
GEN LIABILITY	1,912,663	234,434	12.26%	60.18%	10.85%	49.00%	N/A	N/A
AUTO LIABILITY	631,298	55,560	8.80%	51.17%	20.36%	45.00%	N/A	N/A
WORKER'S COMP	4,159,386	2,137,044	51.38%	64.07%	54.20%	52.00%	N/A	N/A
TOTAL ALL LINES	7,757,522	3,514,239	45.30%	66.30%	44.07%	55.31%	N/A	N/A
NET PAYOUT %	\$1,658,966		21.39%					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund									
Data Valued As of : February 12, 2025									
Total Participating Members		38		38					
Complaint				38					
Percent Compliant				100.00%					
			01/01/25		2025		Land Use		
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/25	Deductible	Co-Insurance	
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	
WOODYLYNNE	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 2025 as of February 1, 2025

<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	UW Manager Filing
<input type="checkbox"/> Fund Commissioners	To be Filed
<input type="checkbox"/> Fund Officers	To be Filed
<input type="checkbox"/> Renewal Resolutions	To be Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2025 Risk Management Plan	To be Filed
<input type="checkbox"/> 2025 Cash Management Plan	To be Filed
<input type="checkbox"/> 2025 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2025 Certification of Professional Contracts	To be Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND				
2024 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of February 19, 2025				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/30/25	01/30/25	12/31/25
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/30/2025	1/30/2025	12/31/25
BARRINGTON	CONNER STRONG & BUCKELEW			12/31/24
BELLMAWR	CONNER STRONG & BUCKELEW	2/11/2025		12/31/24
BERLIN BOROUGH	EDGEWOOD ASSOCIATES			12/31/24
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/17/2025	02/11/25	12/31/25
BROOKLAWN	CONNER STRONG & BUCKELEW	1/23/2025	01/23/25	12/31/25
CHERRY HILL	CONNER STRONG & BUCKELEW			12/31/24
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	6/21/2023	6/21/2023	12/31/25
CHESILHURST	EDGEWOOD ASSOCIATES			12/31/24
CAMDEN CITY	CONNER STRONG & BUCKELEW	2/11/2025		12/31/24
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY			12/31/24
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/07/25	01/07/25	12/31/25
COLLINGSWOOD	CONNER STRONG & BUCKELEW	01/29/25	01/29/25	12/31/25
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	01/15/25	01/15/25	12/31/25
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/17/2025	2/5/2025	12/31/25
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.			12/31/24
HADDON HEIGHTS	HARDENBERGH INSURANCE GROUP	02/05/25	02/05/25	12/31/25
HI-NELLA	CONNER STRONG & BUCKELEW	08/30/23	02/24/23	12/31/25
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/04/25	02/04/25	12/31/25
LAWNSIDE	M&C INSURANCE AGENCY	03/19/24	03/19/24	03/01/25
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/11/25	02/11/25	12/31/25
MAGNOLIA	CONNER STRONG & BUCKELEW	01/29/25	01/29/25	12/31/25
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/07/25		12/31/24
MERCHANTVILLE	CONNER STRONG & BUCKELEW	02/05/25	2/5/2025	12/31/25
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		2/5/2025	12/31/25
OAKLYN	CONNER STRONG & BUCKELEW	1/17/2025	1/17/2025	12/31/25
PENNSUAKEN	CONNER STRONG & BUCKELEW			12/31/24
PINE HILL	HARDENBERGH INSURANCE GROUP	2/4/2025	2/4/2025	12/31/25
RUNNEMEDE	CONNER STRONG & BUCKELEW	02/05/25	2/5/2025	12/31/25
SOMERDALE	CONNER STRONG & BUCKELEW	01/22/25	1/22/2025	12/31/25
TAVISTOCK	CONNER STRONG & BUCKELEW	5/12/2023	2/7/2023	12/31/25
VOORHEES	CONNER STRONG & BUCKELEW	02/05/25	2/11/2025	12/31/24
WINSLOW	CONNER STRONG & BUCKELEW	1/29/2025	1/29/2025	12/31/25
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	1/17/2025	1/17/2025	12/31/25
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	1/30/2025	1/30/2025	12/31/25
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 25-12

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – FEBRUARY 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.

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>
PERMA RISK MANAGEMENT SERVICES	2024 AATRIX 1099 FILING	47.60
		47.60
	Total Payments FY 2024	47.60

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
NJ CYBER RISK MANAGEMENT FUND	CYBER- 1ST INSTALL 2025 02/25	230,647.00
		230,647.00
NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK	EJIF- 1ST INSTALL 2025 02/25	236,844.00
		236,844.00
INTERSTATE MOBILE CARE INC.	DOT DRUG & ALCOHOL TESTING FOR 01/25	4,968.00
INTERSTATE MOBILE CARE INC.	DOT DRUG & ALCOHOL TESTS FOR 1/25	279.00
		5,247.00
CLAIMS RESOLUTION CORPORATION, INC	CLAIM ADMI- GLOUCESTER INV 650-02-2025	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE INV 650-02-2025	42,168.50
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHER. HILL INV 650-02-2025	2,458.33
		45,918.50
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 02/25	18,397.58
		18,397.58
PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/25	46.61
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 01/25 BALANCE	926.50
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 02/25	47,252.75
		48,225.86
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEES 02/25	5,162.25
		5,162.25
BROWN & CONNERY, LLP	ATTORNEY FEES 01/25	2,254.50
BROWN & CONNERY, LLP	LITIGATION MGMT FOR 01/25	4,179.00
		6,433.50
ELIZABETH PIGLIACELLI	TREASURER FEE 02/25	2,288.33
		2,288.33
CONNER STRONG & BUCKELEW	RMC FEES 1ST INSTALL 2025	453,652.00
		453,652.00
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 02/25	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 02/25	10,974.57
		12,057.57
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 02/25	1,310.66
		1,310.66

MARCO'S AT PENNSAUKEN COUNRTRY CLUB	DINNER BUFFET FOR MEETING 02/25	1,128.00
		1,128.00
HARDENBERGH INSURANCE GROUP	RMC- 1ST OF 2 2025- LINDENWOLD 02/25	23,428.00
HARDENBERGH INSURANCE GROUP	RMC- 1ST OF 2 2025- LAUREN SPRING 2/25	4,629.00
HARDENBERGH INSURANCE GROUP	RMC- 1ST OF 2 2025-PINE HILL 02/25	10,796.00
HARDENBERGH INSURANCE GROUP	RMC- 1ST OF 2 2025- AUDUBON 02/25	14,267.00
HARDENBERGH INSURANCE GROUP	RMC- 1ST OF 2 2025- CLEMENTON 02/25	9,611.00
HARDENBERGH INSURANCE GROUP	RMC- 1ST OF 2 2025- HADDON HTS 02/25	9,705.00
		72,436.00
LEONARD-ONEILL INS GROUP, INC.	RMC- 1ST HALF 2025-GIBBSBORO 02/25	3,580.00
		3,580.00
EDGEWOOD ASSOCIATES INC.	RMC- 1ST HALF 2025- CHESILHURST 02/25	3,761.00
EDGEWOOD ASSOCIATES INC.	RMC- 1ST HALF 2025- BOR. BERLIN 02/25	15,613.00
		19,374.00
	Total Payments FY 2025	1,162,702.25
	TOTAL PAYMENTS ALL FUND YEARS	1,162,749.85

Chairperson

Attest:

Dated: _____

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

Treasurer

February 24, 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 January 31, 2025 for Fund Years 2021, 2022, 2023, 2024 and 2025. 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 FEBRUARY:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- **INVESTMENT INCOME:**

Net Investment Income received for January totaled \$114,356.92.

- **RECEIPT ACTIVITY FOR January:**

Recovery	<u>\$8,785.48</u>
Total Receipts	<u>\$8,785.48</u>

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

- **CLAIM ACTIVITY FOR January:**

Property Liability Claims	\$ 112,773.97	
Workers Compensation Claims	241,813.66	
Administration Expense		<u>2,728,423.50</u>
Total Claims/Expenses		<u>\$3,083,011.13</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,760,086.81 to a closing balance of \$21,797,087.88 showing a decrease of \$2,962,998.92.

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: 2025 Month Ending: January											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN BALANCE	317,921.96	6,364,585.96	1,957,317.50	8,665,418.81	(116,550.09)	(35,668.17)	(0.01)	(6,705.16)	7,642,096.22	(28,331.06)	24,760,085.96
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	8,785.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,785.48
Invest Pymnts	2,279.76	28,594.93	8,793.87	38,932.15	0.00	0.00	0.00	0.00	34,334.55	0.00	112,935.26
Invest Adj	28.70	359.95	110.70	490.08	0.00	0.00	0.00	0.00	432.20	0.00	1,421.63
Subtotal Invest	2,308.46	28,954.88	8,904.57	39,422.23	0.00	0.00	0.00	0.00	34,766.75	0.00	114,356.89
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	11,093.94	28,954.88	8,904.57	39,422.23	0.00	0.00	0.00	0.00	34,766.75	0.00	123,142.37
EXPENSES											
Claims Transfers	49,525.31	46,346.84	16,901.82	227,015.64	0.00	0.00	0.00	0.00	0.00	14,798.02	354,587.63
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,457,541.50	16,916.63	0.00	1,474,458.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,257,095.57	0.00	1,257,095.57
TOTAL	49,525.31	46,346.84	16,901.82	227,015.64	0.00	0.00	0.00	1,457,541.50	1,274,012.20	14,798.02	3,086,141.33
END BALANCE	279,490.59	6,347,194.00	1,949,320.25	8,477,825.40	(116,550.09)	(35,668.17)	(0.01)	(1,464,246.66)	6,402,850.77	(43,129.08)	21,797,087.00

REPORT STATUS SECTION

Report Month: January

	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	January						
CURRENT FUND YEAR	2025						
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 & Investment Balance	\$24,760,086.81	4,521,459.12	- 17,099.63	54,773.65	-	20,200,953.67	
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$1,421.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,421.65
5 Interest Paid - Cash Instr.s	\$54,548.78	\$11,504.86	\$373.29	\$110.27	\$0.00	\$0.00	\$42,560.36
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$58,386.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$58,386.49
8 Net Investment Income	\$114,356.92	\$11,504.86	\$373.29	\$110.27	\$0.00	\$0.00	\$102,368.50
9 Deposits - Purchases	\$363,373.11	\$8,785.48	\$249,415.39	\$105,172.24	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$3,440,728.96	-\$3,083,011.13	-\$122,776.16	-\$231,811.47	\$0.00	\$0.00	-\$3,130.20
Ending Cash & Investment Balance	\$21,797,087.88	\$1,458,738.33	\$109,912.89	-\$71,755.31	\$0.00	\$0.00	\$20,300,191.97
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,321,837.38	\$1,114,444.24	\$108,065.10	\$99,328.04	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$16,116.57	-\$8,311.58	\$0.00	-\$7,804.99	\$0.00	\$0.00	\$0.00
Balance per Bank	\$23,102,808.69	\$2,564,870.99	\$217,977.99	\$19,767.74	\$0.00	\$0.00	\$20,300,191.97

CLAIMS MONTHLY TRANSACTION SUMMARY							
JANUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	01/08/2025	31,958.15	- 2,262.00			29,696.15	
2	01/08/2025	54,901.22				54,901.22	
3	01/14/2025	41,020.64				41,020.64	
4	01/14/2025	52,776.85				52,776.85	
5	01/22/2025	13,346.60				13,346.60	
6	01/22/2025	53,996.15				53,996.15	
7	01/31/2025	3,505.50				3,505.50	
8	01/31/2025	105,344.51				105,344.51	
9						-	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	356,849.62	- 2,262.00	-	-	354,587.62	
	Monthly Rpt	356,849.62	- 2,262.00			354,587.62	
	Variance	-	-	-	-	-	

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

Month	January								
Current Fund Year	2025								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2025	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2024	Property	551,999.44	49,525.31	1,308.95	600,215.80	600,090.00	125.80	125.80	0.00
	Liability	105,210.81	8,101.38	0.00	113,312.19	113,312.19	0.00	0.00	0.00
	Auto	34,485.06	2,274.50	0.00	36,759.56	36,884.56	(125.00)	(125.80)	0.80
	Workers Comp	850,398.23	118,619.86	0.00	969,018.09	969,018.09	0.00	0.00	0.00
	Cherry Hill	84,845.40	13,512.12	0.00	98,357.52	98,357.52	0.00	(31,918.34)	31,918.34
	Total	1,626,938.94	192,033.17	1,308.95	1,817,663.16	1,817,662.36	0.80	(31,918.34)	31,919.14
2023	Property	917,734.75	0.00	7,476.53	910,258.22	907,758.22	2,500.00	0.00	2,500.00
	Liability	107,236.68	11,500.00	0.00	118,736.68	114,087.15	4,649.53	0.00	4,649.53
	Auto	55,978.18	6,850.47	0.00	62,828.65	67,478.18	(4,649.53)	0.00	(4,649.53)
	Workers Comp	1,251,634.26	18,631.86	0.00	1,270,266.12	1,270,266.12	0.00	(289.00)	289.00
	Cherry Hill	(6,355.08)	1,285.90	0.00	(5,069.18)	(5,069.18)	0.00	0.00	0.00
	Total	2,326,228.79	38,268.23	7,476.53	2,357,020.49	2,354,520.49	2,500.00	(289.00)	2,789.00
2022	Property	828,944.91	0.00	0.00	828,944.91	828,944.91	(0.00)	0.00	(0.00)
	Liability	136,399.20	16,738.52	0.00	153,137.72	153,137.72	0.00	0.07	(0.07)
	Auto	141,922.13	4,575.00	0.00	146,497.13	146,497.13	0.00	0.00	0.00
	Workers Comp	2,486,612.14	79,761.73	0.00	2,566,373.87	2,566,373.87	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	3,595,069.82	101,075.25	0.00	3,696,145.07	3,696,145.07	(0.00)	0.07	(0.07)
2021	Property	802,089.66	0.00	0.00	802,089.66	802,090.66	(1.00)	(1.00)	0.00
	Liability	381,848.25	10,006.94	0.00	391,855.19	391,855.12	0.07	0.00	0.07
	Auto	160,751.48	3,201.85	0.00	163,953.33	163,953.33	0.00	0.00	0.00
	Workers Comp	2,312,087.31	10,002.19	0.00	2,322,089.50	2,322,491.23	(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	3,649,038.57	23,210.98	0.00	3,672,249.55	3,672,652.21	(402.66)	(402.73)	0.07
Closed FY	Property		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
	Auto		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
	Cherry Hill		0.00	0.00	0.00	0.00	0.00	(27,035.77)	27,035.77
	Total	0.00	0.00	0.00	0.00	0.00	0.00	(27,035.77)	27,035.77
TOTAL		11,197,276.12	354,587.63	8,785.48	11,543,078.27	11,540,980.13	2,098.14	(59,645.77)	61,743.91



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

01/31/2025

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	10.1096	20,300,191.97	0.00	20,300,191.97		0.00
99VVB5Y75		10.1096	20,300,191.97	0.00	20,300,191.97	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value

01/31/2025

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	01/01/2025	01/31/2025	01/01/2025	01/31/2025
NET ASSETS - BEGINNING OF PERIOD		20,200,953.67		20,200,953.67
		<u>20,200,953.67</u>		<u>20,200,953.67</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	42,560.36		42,560.36	
UNREALIZED GAIN/LOSS-INVESTMENT	58,386.49		58,386.49	
ACCRETION/AMORTIZATION	1,421.65		1,421.65	
TOTAL INVESTMENT INCOME		<u>102,368.50</u>		<u>102,368.50</u>
TOTAL RECEIPTS		<u>102,368.50</u>		<u>102,368.50</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	507.60		507.60	
INVESTMENT ADVISORY FEES	2,115.00		2,115.00	
CONSULTING	507.60		507.60	
TOTAL ADMINISTRATIVE EXPENSES		<u>3,130.20</u>		<u>3,130.20</u>
TOTAL DISBURSEMENTS		<u>3,130.20</u>		<u>3,130.20</u>
NET ASSETS - END OF PERIOD		<u><u>20,300,191.97</u></u>		<u><u>20,300,191.97</u></u>

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: February 24, 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

- Township of Cherry Hill on January 8, 2025
- Township of Winslow on January 13, 2025
- Borough of Collingswood on January 14, 2025
- Camden Parking Authority on January 27, 2025
- Borough of Audubon Park on January 31, 2025

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Pennsauken on January 28, 2025.

MEETINGS ATTENDED

- Claim Review Committee Meeting on January 24, 2025
- Fund Commissioners Meeting on January 27, 2025

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

- MSI LIVE Group Sign-in Sheet Submission
- Vehicle Ramming Attacks A Whole Government Approach to Risk Mitigation
- NJOSH 300 Log of Work-Related Injuries & Illnesses
- Safety Recall BCI Burke Inclusive Orbit Merry-Go-Round
- PEOSH Recording and Reporting Occupational Injuries and Illnesses
- John Deere Zero-Turn Mowers
- Protection & Safety Treatment of Minors Best Practices
- Leadership Skills for Supervisors Workshops
- CDL-Drivers Annual Record Checks & Program Review Best Practices
- Motor Vehicle Record Check Non CDL Drivers Best Practices

MSI FIRE & EMS

- No Fire/EMS Bulletins for the month of January

MSI LAW ENFORCEMENT

- Vehicle Ramming Attacks - Essential Considerations

MSI NOW

[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
Audubon Park	2
Barrington	8
Bellmawr	17
Berlin Borough	11
Berlin Township	12
Camden City	3
Cherry Hill	11
Clementon	17
Collingswood	3
Gibbsboro	2
Gloucester City	1
Gloucester Twp	6

MSI NOW	
Haddon	6
Haddon Heights	11
Laurel Springs	1
Magnolia	1
Medford Lakes	35
Oaklyn	1
Pine Hill	1
Somerdale	1
Winslow Twp	6

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 or email MSI@jamontgomery.com.

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

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 12/22/2024 To 1/22/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey I - Township of Southampton	Dept of Hlth & Senior Services Office of Medical Services PO Box 360; Trenton, NJ 08625	RE: Hampton Lakes Emergency medical Services State Licensing and EMS charting requirements Evidence of insurance with respects to Hampton Lakes Emergency medical Services State Licensing and EMS charting requirements. 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.	12/23/2024 #5000816	GL AU EX WC
H - Barclay Walk I - Township of Cherry Hill	704 Barclay Walk Cherry Hill, NJ 08034	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: ARHAT Units Owned by Township of Cherry Hill Evidence of insurance with respects to ARHAT Unit #300, #301, #303, #508, #704 and #708 owned by the Township.	1/2/2025 #5011382	GL AU EX WC OTH
H - Saint Thomas Greek Orthodox I - Township of Cherry Hill	Church 615 Mercer Street Cherry Hill, NJ 08002	Evidence of Insurance with respects to use of property for training by the Cherry Hill Police Department/Tactical Response Team.	1/7/2025 #5021663	GL AU EX WC
H - VSI Rentals, LLC I - Borough of Collingswood	62 Grove Street West Deptford, NJ 08086	RE: VIN#: 3ALHG3DV1RDVG9661 The 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 equipment per written contract: 2024 VACALL AJV-1215 Combo Unit. VIN#: 3ALHG3DV1RDVG9661	1/8/2025 #5022403	GL AU EX WC OTH
H - Foley, Inc. I - Winslow Township	833 Centennial Avenue Piscataway, NJ 08855	RE: Invoice No. 99094722 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of: (1) 2024 Caterpillar 938M / Serial # CAT0938MPP5K04663 / Invoice No. 99094722. Leased and rented equipment is included under the Property Policy.	1/15/2025 #5025790	GL AU EX WC OTH
H - Oaklyn Public School District I - Borough of Oaklyn	136 Kendall Boulevard Oaklyn, NJ 08107	RE: Use of Premises- Municipal Alliance Gym Nights and Color Guard Program 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 premises for Municipal Alliance gym nights and color guard program.	1/16/2025 #5026910	GL AU EX WC

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Camden County Municipal JIF
Certificate of Insurance Monthly Report

From 12/22/2024 To 1/22/2025

H - Township of Pennsauken I - Township of Pennsauken	5605 North Crescent Boulevard Pennsauken, NJ 08110	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance as respects to Statutory Bond coverage for Elizabeth Peddicord - CFO/Treasurer, effective 01/01/2023; and Leigha Bogdanowicz - Tax Collector, effective 01/15/2024	1/17/2025 #5027114	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 The 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.	1/17/2025 #5027113	GL AU EX WC OTH
H - Verizon Communications Inc. I - Township of Pennsauken	its 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: Use of Poles-Cameras 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.	1/17/2025 #5027112	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: Use of Premises-H M Phifer Middle School Evidence of Insurance with respects to the use of property at H M Phifer Middle School for the basketball game for the Pennsauken Police Department and Public Works Department	1/17/2025 #5027110	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. Evidence of insurance with respects to the Pennsauken Library.	1/17/2025 #5027111	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 Event 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 use of property at the	1/17/2025 #5027109	GL AU EX WC OTH

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 12/22/2024 To 1/22/2025

		Park Avenue School Complex for the annual shredding event held by the Pennsauken Environmental Commission.		
H - PSE&G 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: Use of Poles-Holiday Decoration, Banners, Lights, Signs 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, banners, lights and signs on poles by the Township of Pennsauken.	1/17/2025 #5027108	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.	1/17/2025 #5027107	GL AU EX WC OTH
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 The 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- Lease Agreement #1890248.	1/17/2025 #5027105	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	1/17/2025 #5027106	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 The 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: -(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	1/17/2025 #5027104	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 The 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	1/17/2025 #5027103	GL AU EX WC OTH

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 12/22/2024 To 1/22/2025

		contract as respects to the rented/leased equipment per written contract: 40 Electric Two Passenger Golf Carts with Suntops Value: \$164,000.00		
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.	1/17/2025 #5027101	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 and U718T6165 Evidence of insurance with respects to rental of trailers for Township's Haunted Hayride event.	1/17/2025 #5027102	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.	1/17/2025 #5027100	GL AU EX WC OTH
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.	1/17/2025 #5027099	GL AU EX WC OTH
H - New Jersey Historic Trust I - Borough of Gibbsboro	PO Box 457 Trenton, NJ 08625	RE: Project Number: 2024.2022- John Lucas House The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Project Number: 2024.2022, Project Name: John Lucas House.	1/21/2025 #5027505	GL AU EX WC
Total # of Holders: 23				

01/22/2025

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Workers' Compensation Medical Bills - PPO Reductions

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$187,312.70	\$94,173.19	\$93,139.51	49.72%
TOTAL 2025	\$187,312.70	\$94,173.19	\$93,139.51	49.72%

Monthly & YTD Summary:

PPO Statistics	January	YTD
Bills	221	221
PPO Bills	202	202
PPO Bill Penetration	91.40%	91.40%
PPO Charges	\$160,601.35	\$160,601.35
Charge Penetration	85.74%	85.74%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
TOTAL 2024	\$3,419,448.55	\$1,496,176.49	\$1,923,272.06	56.25%
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%



CAMJIF Monthly Subrogation Results

Liability

<u>January 2025</u>	<u>Year to Date</u>
8,785.48	\$8,785.48

Workers' Compensation

<u>January 2025</u>	<u>Year to Date</u>
0.00	\$0.00

<u>Claim Number</u>	<u>Member</u>	<u>Amount Recovered</u>	<u>Date of Loss</u>
650 001 18163	Gloucester Twp.	\$7,476.53	12/6/23
650 564 18214	Cherry Hill	\$1308.95	5/12/24



APPENDIX I – MINUTES

January 27, 2025

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JANUARY 27, 2025
MEETING HELD ELECTRONICALLY AT 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 2023 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph 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
Claims Service	CompServices Gladys Driggins
Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Keith Hummel, Harry Earle, Jackie Cardenosa
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Jonathon Tavares

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill
Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Glenn Werner, Gibbsboro
John Foley, Cherry Hill Fire District
Cassandra Duffy, Collingswood
Lorraine Sacco, Winslow Township Fire District
Brian Morrell, Gloucester City
David Siedell, Haddonfield
Steve Whalen, Magnolia
James Mulroy, Haddon Township
Millard Wilkinson, Berlin Borough
Elizabeth Peddicord, Pennsauken Twp
Steven Whalen, Magnolia Borough

PUBLIC:

Michelle Miller, Somerdale
Brandon Tracy, PERMA

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Frank Covelli	PIA
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew
Greg Grantham	Hardenbergh Insurance
Danielle Colaianni	Hardenbergh Insurance

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF NOVEMBER 25, 2024

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF NOVEMBER 25, 2024

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

MOTION TO ADJOURN SINE DIE MEETING:

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Vote:	Unanimous

SINE DIE MEETING ADJOURNED – COMMISSIONER DIANGELO EXECUTIVE DIRECTOR TO RUN ELECTIONS OF OFFICERS, 5-MEMBER EXECUTIVE COMMITTEE, 3 ALTERNATES TO EXECUTIVE COMMITTEE

ROLL CALL OF ALL 2024 FUND COMMISSIONERS (OR ALTERNATES):

MEMBER	FUND COMMISSIONER	PRESENT
Audubon	David Taraschi	Yes
Audubon Park	M. Larry Pennock	No
Barrington	Terry Shannon	Yes
Bellmawr	Louis. P. DiAngelo	Yes
Berlin Boro	Millard Wilkinson	Yes
Berlin Twp	Catherine Underwood	Yes
Brooklawn	Michael Mevoli	Yes
Camden City	Damon Burke	No
Camden City Parking Authority	Ethel Kemp	Yes
Cherry Hill	Ari Messinger	Yes
Cherry Hill Fire District	John Foley	Yes
Chesilhurst	M. Jamila Oden-Garnett	No
Clementon	Jenai Johnson	No
Collingswood	James Maley	Yes
Gibbsboro	Glenn Werner	Yes
Gloucester City	Brian Morrell	Yes
Gloucester Township	Tom Cardis	No
Haddon Twp	James Mulroy	Yes
Haddon Heights	Kelly Santosusso	No
Haddonfield	David Siedell	Yes
Hi-Nella	Phyllis Twisler	No
Laurel Springs	Ken Cheeseman	Yes
Lawnside	Edward Hill	Yes
Lindenwold	Craig Wells	No
Magnolia	Steve Whalen	Yes
Medford Lakes	Dr. Robert Burton	No
Merchantville	Edward Brennan	No
Mt. Ephraim	Joseph Wolk	Yes
Oaklyn	Bonnie Taft	Yes
Pennsauken Twp	Elizabeth Peddicord	Yes
Pine Hill	Patricia Hendricks	No
Runnemede	Eleanor Kelly	Yes
Somerdale	Gary Passanante	Yes
Tavistock	Terry Shannon	Yes
Voorhees	Stephen Steglick	No
Winslow	Joseph Gallagher	Yes
Winslow Twp. Fire Dist. #1	Lorraine Sacco	Yes
Woodlynne	Joseph Chukwueke	No

With 25 Commissioners present a quorum of 16 was achieved.

ELECTION OF 2025 CHAIRMAN, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE, 3 EXECUTIVE COMMITTEE ALTERNATES:

NOMINATIONS COMMITTEE – Executive Director read the slate of the 2025 committee, which was submitted by Commissioner Wolk, Chair of Nominating Committee. Executive Director asked Karen Read to read the Nomination Report into record.

OFFICERS:

Michael Mevoli – Borough of Brooklawn, Chairman
M. James Maley – Borough of Collingswood, Secretary

FIVE MEMBER EXECUTIVE COMMITTEE:

Louis DiAngelo - Borough of Bellmawr
Terry Shannon – Barrington Borough
M. Joseph Wolk – Borough of Mt. Ephraim

Joseph Gallagher – Winslow Township

David Taraschi - Audubon Borough

EXECUTIVE COMMITTEE ALTERNATES

#1 Gary Passanante – Borough of Somerdale

#2 Edward Hill – Borough of Lawnside

#3 Kenneth Cheeseman, Borough of Laurel Springs

MOTION TO NOMINATE MICHAEL MEVOLI, BOROUGH OF BROOKLAWN AS CHAIR; M. JAMES MALEY, BOROUGH OF COLLINGSWOOD AS SECRETARY; LOUIS DIANGELO, BOROUGH OF BELLMAWR; TERRY SHANNON, BOROUGH OF BARRINGTON; JOSEPH WOLK, BOROUGH OF MT. EPHRAIM; JOSEPH GALLAGHER, TOWNSHIP OF WINSLOW AND DAVID TARASCHI - AUDUBON BOROUGH FOR EXECUTIVE COMMITTEE AND AS ALTERNATE #1, GARY PASSANANTE, BOROUGH OF SOMERDALE AND ALTERNATE #2 EDWARD HILL, BOROUGH OF LAWNSIDE AND ALTERNATE #3 KENNETH CHEESEMAN, BOROUGH OF LAUREL SPRINGS.

ADDITIONAL NOMINATIONS FOR EXECUTIVE COMMITTEE ENTERTAINED

Hearing no additional nominations,

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS:

Motion: Commissioner Shannon
Second: Commissioner DiAngelo
Vote: Unanimous

ATTORNEY ADMINISTERED OATH OF OFFICE TO OFFICERS AND TO THE EXECUTIVE COMMITTEE.

Chairman Mevoli called meeting to order and thanked the members of the Camden JIF for their confidence in the Executive Board. Chairman Mevoli expressed his appreciation for the service of the Executive Committee members and all the professionals on the Camden JIF and emphasized the importance of their work in managing insurance and health insurance costs for the towns and keeping insurance costs down.

ROLL CALL OF 2025 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman Borough of Brooklawn Present

M. James Maley, Secretary	Borough of Collingswood	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph 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

2025 REORGANIZATION:

Fund Professional Service Agreements: In September 2021, 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 4** is Resolution **25-1** reflecting the appointments and re-appointments & establishing compensation for Fund Year 2025.

RESOLUTION 25-1 APPOINTMENTS

- 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.

MOTION TO ADOPT RESOLUTION 25-1 CONFIRMING APPOINTMENT OF FUND PROFESSIONALS AS AMENDED:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	10 Ayes – 0 Nays

ORGANIZATION RESOLUTIONS

RESOLUTION 25-2 DESIGNATION BANKING MANAGER The Camden County Municipal Joint Insurance Fund finds it necessary for the proper conduct and order of business that official depositories for the Fund be designated and named 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 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)

RESOLUTION 25-3 DESIGNATION FISCAL MANAGEMENT PLAN The Fiscal Management Plan includes financial institutions declared as the Fund's Official Depositories, and interest rates for delinquent assessments. Executive Director said no changes to the plan other than the date.

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 2024 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	CHAIR
M. James Maley, Jr.	SECRETARY
Elizabeth Pigliacelli	TREASURER
Terry Shannon	COMMISSIONER

III. All funds for Claims payments shall be withdrawn from the Official Depository(ies) 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 February 29, 2025 for the first installment and June 15, 2023 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 Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

RESOLUTION 25-4 ESTABLISHING PUBLIC MEETING PROCEDURES Executive Director said the meetings will be published alternating in person and virtual meetings. In light of the HIF meeting running a little longer Executive Director proposed changing the meeting time back to 5:15 pm. The Committee agreed to going back to the 5:15 pm meeting start time.

RESOLUTION 25-5 DESIGNATION OF SECRETARY AS CUSTODIAN OF RECORDS TO BE KEPT AND MAINTAINED AT THE FUND OFFICE AS REQUIRED BY THE FUND'S BYLAWS

RESOLUTION 25-6 AUTHORIZATION OF COMPENSATION TO EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS.

RESOLUTION 25-7 ESTABLISHING THE 2024 PLAN OF RISK MANAGEMENT.

RESOLUTION 25-8 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH LEXINGTON INSURANCE COMPANY FOR PRIMARY PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY

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.

MOTION TO ADOPT ORGANIZATIONAL RESOLUTIONS 25-2 THROUGH 25-8:

Motion: Commissioner Taraschi
Second: Commissioner DiAngelo
Roll Call Vote: 10 Ayes – 0 Nays

Organizational Resolutions & Risk Management Plan Made Part of Minutes.

EXECUTIVE DIRECTOR:

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 25)**

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)** Commissioner Wolk reported the RCF conducted the 2024 re-organization meeting electing Megan Champney from the Suburban Municipal JIF as chairperson and Joseph Criscuolo from the Central JIF as Secretary. The next meeting is scheduled for March 21, 2025 at Forsgate.

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)** Commissioner Wolk reported the EJIF conducted the 2025 re-organization meeting electing Brian McNelly from the Morris JIF as chairperson and Veronica Laureigh from the Ocean JIF as secretary. The Fund officially released dividends to member JIFs as the 30 day waiting period ended with no further communication from the Department of Banking and Insurance. The next meeting is scheduled for March 21, 2025, at Forsgate.

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)** Commissioner Wolk reported the MEL conducted the 2025 re-organization meeting electing Paul Tomasko from the Bergen JIF as chairperson and John Clarke from the Public Housing JIF as secretary. Seven public entities have joined the MEL affiliated joint insurance funds for 2025. A stormwater Professional Assistance Program was created to offer access to members for advice on strengthening their procedures on matters concerning stormwater. The Program is no cost to the MEL or its members. The Borad members adopted a resolution to create a procedure to support MEL members with stormwater management. Further information will be provided. The next meeting is scheduled for March 21, 2025, at Forsgate.

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 – 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 reviewed the Expected Loss Ratio Analysis for November where the actuary projected 55% we are currently a close to 44% so good trending for the November report. On the Lost Time Accident Frequency the November 2024 report at 0.90 and December is a lower at 0.83 with last two months a zero lost time accidents. The EPL POL Compliance checklists will go out

shortly where we will be asking members to update the personnel manuals and conduct the training for managers and supervisor and non-supervisor. Executive Director thanked the Commissioners for Perma's reappointment.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 24-33 Dividend Vouchers

CLOSED	\$67,186.00
TOTAL	\$67,186.00

Approving Payment of Resolution 24-34 DECEMBER 2024 Vouchers

CLOSED	\$ 0.00
TOTAL 2024	\$1,728,369.80
TOTAL	\$1,728,369.80

Approving Payment of Resolution 25-9 JANUARY 2025 Vouchers

TOTAL 2024	\$ 13,786.43
TOTAL 2025	\$2,714,423.50
TOTAL	\$2,728,423.50

MOTION TO APPROVE THE DIVIDEND VOUCHERS, RESOLUTION 24-35, AND JANUARY 2025 VOUCHERS RESOLUTION 25-9

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

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

Closed	.00
2020	23,276.87
2021	30,341.09
2022	171,480.11
2023	52,175.68
2024	392,133.31
TOTAL	669,407.06

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

Closed	.00
2020	696.00
2020	12,298.94

2021	48,353.76
2022	27,259.46
2023	299,747.20
TOTAL	388,355.36

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

Motion: Commissioner Shannon
 Second: Commissioner Gallagher
 Vote: Unanimous

Treasurer Pigliacelli said the JIF will accept ACH payments. If members would like to pay the assessment she can provide the information for ACH payments. The Treasurer confirmed the new bank is TD Bank.

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi thanked the Committee for reappointment for 2025 and appreciates the opportunity to serve. On page 62 of the agenda is Resolution 25-10 appointing approved counsel. On pages 63 thru 67 of the agenda was Mr. Nardi’s letter recommending defense counsel for 2025. Mr. Nardi recommended the same hourly rate for third party liability cases at \$210.00 per hour and for workers’ compensation cases at \$155.00 and hourly paralegal charges at \$90.00 per hour.

MOTION TO APPROVE RESOLUTION 25-10 FOR THE 2025 DEFENSE PANEL:

Motion: Commissioner Passanante
 Second: Commissioner Gallagher
 Roll Call Vote: 9
 Ayes– 0 Nays, 1 Abstain –
 Commissioner Wolk

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly reviewed the Safety Director’s report. The 2025 Safety Management Program was be sent out to all members earlier this week please contact the Safety Director’s office will any questions. OSHA 300 A Logs the summary of all work-related injuries and illnesses will need to be posted starting February 1st thru April 30th for all locations where employees are present. PEOSH will be implementing a strong local emphasis, initiative on crossing guard safety. This is the result of 3 recent fatalities involving crossing guards in New Jersey. The chief PEOSH Enforcement officer stated that their goal is to hit every police department responsible for crossing guards in the State. The New Jersey mail website has resources available. And we are currently working on a safety video that will also be available to assist. Mr. Reilly said on behalf of Jay Montgomery the team thank you for the reappointment in 2025 and continuing a strong relationship with members.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 10/22/24 to 12/22/24 was included in the agenda on pages 72 – 79. Underwriting Manager Tavares had a very strong year this year, with the renewals well within budget which puts us in a great place. Going forward, we have started to see the market shift in our favor, and work to get the best carriers on the program across the board. For property Lexington continues as our lead AIG on a large layered and quota share program and a significant rate relief with the key players across the market, both domestically and abroad. On the optional excess liability program. So limits above \$5 million have been marketed extensively and brought in two new reinsurance partners, Safety National who is our longtime workers compensation carrier and Great American who is one of the key players in the public entity space. On the cyber side, we increased the cyber-crime and utility fraud sub-limits from \$100,000 to \$250,000 at the local level. Lastly, on the renewals we added an excess crime program this year which brings our total limits up to \$2 million dollars and includes statutory bond coverage and cyber-crime coverage as well. The 2025 coverage bulletins are currently being updated and will be posted to the Mel website very soon.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider thanked the board for the reappointment for 2025. Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for November and December 2024 where there was a savings of 52.95% and a total of 56.25% for the year. Ms. Goldstein reported 2024 4th Quarter Workers Compensation Injury Review.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator thanked the Committee for their reappointment for 2025. The Subrogation reports were included on page 82 for the month of December 2024 and for the year end of 2024 for both workers compensation and liability.

Chairman Mevoli said the Claims Committee held a Zoom Phone meeting on Friday, where all claims were reviewed and discussed and minutes that would normally be reviewed in the Executive Session. A motion to accept the committee's recommendations on the claims as discussed, and review would be in order.

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Roll Call Vote:	10 Ayes – 0 Nays

Claims Administrator thanked the Committee for their reappointment for 2025.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:54 PM

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