



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA MARCH 24, 2025 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/s/94303647348>

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 943 0364 7348

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: March 24, 2025**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2025 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: February 24, 2025 Open Minutes Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 1
- TREASURER – Elizabeth Pigliacelli**
 - Resolution 25-13 February Supplemental Bills List.....Page 14
 - Monthly Vouchers - Resolution No. 25-14 March BillsPage 15
 - Treasurer’s Report.....Page 18
 - Monthly ReportsPage 19
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 28
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
 - Monthly Certificate Holding Report..... Appendix II
 - Cyber Risk Management Compliance – To be distributed next meeting
- MANAGED CARE – Medlogix**
Monthly ReportPage 31
- CLAIMS SERVICE – Claims Resolution Corporation**
Monthly Subrogation Report.....Page 32

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: April 28, 2025 – Bellmawr Community Center**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: March 24, 2025

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Employment Practices Compliance Program:** During 2025, members will be asked to update their Personnel Manuals and complete training. The Fund Office received a draft of the expected modifications to the manual and are on target to distribute information in April and will begin training for Manager/Supervisors & Police Command Staff.
 - ❑ **2025 PRIMA Conference:** As a reminder, the Annual Public Risk Management Association's (PRIMA) annual conference will be held in Seattle, Washington from June 1st through June 4th. If you are interested in attending this year's conference, please contact the fund office. The link for information on the conference is at:
<https://conference.primacentral.org/2025/index.cfm>
 - ❑ **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 3** 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.
- ❑ **2025 MEL JIF Renewal Webinar:** The Executive Director and Underwriting Manager of the Municipal Excess Liability JIF hosted a webinar on March 14th detailing the successful marketing of the program and coverage changes to be aware of for 2025. The webinar will be posted on the MEL website.
 - ❑ **MEL, RCF & EJIF Meetings** – The MEL, RCF & EJIF all met last Friday, March 21st at the DoubleTree by Hilton in Monroe Twp. Commissioner Wolk's report of those meetings will be distributed via email when complete.

- ❑ **NJ Cyber JIF** – The NJ Cyber JIF met virtually on March 20th. Commissioner Wolk’s report of that meeting will be distributed via email when complete.
- ❑ **MEL, EJIF & RCF Meeting Schedules:** Enclosed on **page 4** is a copy of the revised meeting notice modifying the location for several of the meetings of the MEL, EJIF and RCF. The **March, September and October** meeting dates and location have been changed from Forsgate Country Club to the DoubleTree by Hilton located at 390 Forsgate Drive, Monroe Twp. NJ. An email was distributed by the Fund office on February 28th.
- ❑ **Protecting our Children:** Included on **page 5** is a copy of an article written by David Grubb and Paul Shives concerning a recent \$25 million dollar jury award resulting from the sexual abuse of a child in foster care.
- ❑ **Financial Disclosures** – JIF Commissioners should anticipate the online filing of the Disclosure forms inclusive of any other municipal related positions that require filing. Based on past precedent, it is expected the Division of Local Governmental Services will distribute a notice in March with filing instructions with a deadline to file by April 30th.
- ❑ **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 6**.
- ❑ **Annual Safety Breakfast:** The Annual Safety Breakfast will be held at 9AM on Friday, April 4th at the Scottish Rite Grand Ballroom in Collingswood. Breakfast will be served starting at 8:30 with the program starting at 9. J.A. Montgomery distributed a link to register on February 18th.

Due Diligence Reports:

Financial Fast Track	<i>Provided Quarterly</i>
Loss Ratio Analysis	Page 7
Loss Time Accident Frequency	Page 8 & 9
POL/EPL Compliance Report	Page 10
Fund Commissioners	Page 11
Regulatory Affairs Checklist	Page 12
RMC Agreements	Page 13



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

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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

Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216 Parsippany, NJ 07054

Telephone (201) 881-7632 Fax (201) 881-7633

DATE: March 5, 2025

TO: Members of the:
Municipal Excess Liability Joint Insurance Fund (MEL)
Municipal Excess Liability Residual Claims Fund (RCF)
Municipal Environmental Risk Management Fund (EJIF)

FROM: PERMA Risk Management Services

RE: **2025 MEETING DATES – REVISED LOCATION***

Please be advised the previously adopted 2025 & January 2026 meeting location for the MEL, RCF and EJIF has changed due to conflicts at the original location.

Specifically, the conflicts are for the March, September and October meeting dates and the location needs to be moved from Forsgate Country Club to the DoubleTree by Hilton located at 390 Forsgate Drive, Monroe Twp. NJ 08831.*

Below is the revised meeting dates and locations for the MEL, RCF and EJIF for Fund Year 2025 and January 2026. **Location changes are bolded.**

MEL Fund Meetings: All meetings:

March 21, 2025 (Friday)	DoubleTree by Hilton (390 Forsgate Drive, Monroe, NJ)	10:30 am
June 9, 2025 (Monday)	Forsgate Country Club	10:30 am
September 8, 2025 (Monday)	DoubleTree by Hilton (390 Forsgate Drive, Monroe, NJ)	10:30 am
October 15, 2025 (Wednesday)	DoubleTree by Hilton (390 Forsgate Drive, Monroe, NJ)	10:30 am
November 19, 2025 (Wednesday)	Sheraton Hotel, Atlantic City	12:30 pm
January 9, 2026 (Monday)	Forsgate Country Club	10:30 am

E-JIF Fund Meetings: All meetings:

March 21, 2025 (Friday)	DoubleTree by Hilton (390 Forsgate Drive, Monroe, NJ)	11:05 am
June 9, 2025 (Monday)	Forsgate Country Club	11:05 am
September 8, 2025 (Monday)	DoubleTree by Hilton (390 Forsgate Drive, Monroe, NJ)	11:05 am
October 15, 2025 (Wednesday)	DoubleTree by Hilton (390 Forsgate Drive, Monroe, NJ)	11:05 am
November 12, 2025 (Wednesday)	Virtual	9:30 am
January 9, 2026 (Friday)	Forsgate Country Club	11:05 am

Residual Claims Fund: All meetings:

March 21, 2025 (Friday)	DoubleTree by Hilton (390 Forsgate Drive, Monroe, NJ)	11:30 am
June 9, 2025 (Monday)	Forsgate Country Club	11:30 am
September 8, 2025 (Monday)	DoubleTree by Hilton (390 Forsgate Drive, Monroe, NJ)	11:30 am
October 15, 2025 (Wednesday)	DoubleTree by Hilton (390 Forsgate Drive, Monroe, NJ)	11:30 am
January 9, 2026 (Friday)	Forsgate Country Club	11:30 am

**Please note the DoubleTree by Hilton is the location which was formerly the Crowne Plaza.*

In accordance with the Open Public Meetings Act, we ask that you post a copy of this notice on your public bulletin board.

cc: Fund Commissioners, Risk Management Consultants, Fund Professionals (sent via email if available)

Legal



David Grubb: Executive Director Emeritus, Municipal Excess Liability Joint Insurance Fund, and Paul Shives: Safety Director, Municipal Excess Liability Joint Insurance Fund

New Jersey Courts Get Serious About Child Abuse

Recently, a New Jersey jury awarded a \$25 million verdict against the State in a child sexual molestation case involving a child in foster care. This is a warning that juries treat these cases very seriously.

A 2019 change in the law increased the potential liability to both governmental entities and officials personally. Under this legislation, local public officials can be held personally responsible if they fail to act. This issue has rocked many venerable institutions including churches, sports programs, youth organizations, and medical facilities. All local officials must address this problem as well.

In the case of the sexual abuse of children, the legislature has extended the statute of limitations to age 55, or later under some circumstances. This means that officials who fail to implement reasonable controls can be sued personally years or decades after they leave office. Since the new law was adopted, several municipalities have been sued for cases that go back to the 70s and 80s.

Your municipality probably has arrangements for your defense and indemnification. However, you should talk with your municipal attorney to understand exactly how these defense and indemnification procedures work.

Requirements for Government Officials

As a governmental official, you are legally required to report suspected child abuse. This requirement includes all governmental officials, employees AND volunteers. In fact, unlike other states, New Jersey law specifically provides that: "Any person having reasonable cause to believe that a child is being subjected to abuse shall report this immediately."

Child sexual abusers are not always easy to spot. Though 7 out of 8 molesters are male, they match the general population in ethnicity, religion, education, and marital status. There is no stereotype, especially since abusers go to great lengths to blend in. Adult-to-child abuse is thought out and planned, requiring access, privacy, and control. These three factors demand a very specific type of relationship and setting, meaning that 90% of juvenile sexual abuse victims know their abuser.

The scope of the problem is massive: by age 18, 1 in 4 girls and 1 in 6 boys have experienced sexual abuse. Research shows that children often delay reporting sexual

abuse. They should not be disbelieved just because they waited a long time to seek help.

Model Policies

All governmental entities must have policies and procedures to deal with child abuse. A model policy and procedure can be found on the MEL website. Written documentation is critical and should be kept for at least 65 years.

Background Checks: An effective program to protect children must start with background checks of all prospective employees and volunteers including:

- Fingerprint identification.
- Reference checks in both personal and professional capacities.
- The Megan's Law directory for New Jersey and any other state in which the applicant has lived.

The MEL's website lists qualified firms that perform these checks in a timely fashion. The link is <https://tinyurl.com/yck4x82e>. Any negative or questionable results must be dealt with before the individual is hired or begins to work with minors, and no provisional hiring should be permitted.

Training: Everyone must be trained, beginning with elected officials. The MEL provides a complete package of training programs including:

- Managers and supervisors.
- A special training course for police command officers.
- Programs for all other employees and volunteers.
- Volunteer coaches must also complete the Rutgers SAFETY Clinic Course that provides partial civil immunity under "The Little League Law."

The Department of Children and Families maintains a hot line to report child abuse. The number is: 877-NJ ABUSE (652-2873). Failure to report is a misdemeanor and could expose you to a lawsuit for damages. Fortunately, any person who, in good faith, reports suspected abuse or testifies in a child abuse hearing is immune to any criminal or civil liability that may result. You can choose anonymous reporting as well. (N.J.S.A. 9:6-8.13)



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

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	49	MONTH	48	MONTH	37	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-25		31-Dec-24		31-Jan-24	
PROPERTY	718,669	819,913	114.09%	100.00%	114.16%	100.00%	119.87%	100.00%
GEN LIABILITY	1,681,349	617,570	36.73%	95.99%	50.97%	95.70%	40.54%	90.78%
AUTO LIABILITY	446,457	235,434	52.73%	92.93%	41.53%	92.58%	39.00%	87.77%
WORKER'S COMP	3,528,173	2,714,781	76.95%	99.46%	76.53%	99.40%	77.85%	98.27%
TOTAL ALL LINES	6,374,648	4,387,699	68.83%	98.15%	71.58%	98.02%	70.02%	95.75%
NET PAYOUT %	\$3,672,652		57.61%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	37	MONTH	36	MONTH	25	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-25		31-Dec-24		31-Jan-24	
PROPERTY	812,040	864,175	106.42%	100.00%	108.54%	100.00%	132.79%	100.00%
GEN LIABILITY	1,666,133	342,933	20.58%	90.78%	18.48%	90.15%	7.28%	80.55%
AUTO LIABILITY	604,621	475,389	78.63%	87.77%	78.71%	87.18%	66.42%	77.72%
WORKER'S COMP	3,820,056	3,641,168	95.32%	98.27%	83.23%	98.10%	79.85%	94.20%
TOTAL ALL LINES	6,902,850	5,323,665	77.12%	95.75%	70.18%	95.45%	67.39%	90.14%
NET PAYOUT %	\$3,696,145		53.55%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	25	MONTH	24	MONTH	13	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-25		31-Dec-24		31-Jan-24	
PROPERTY	840,000	1,104,732	131.52%	100.00%	134.87%	100.00%	135.37%	95.63%
GEN LIABILITY	1,706,985	251,260	14.72%	80.55%	13.36%	79.39%	4.98%	62.24%
AUTO LIABILITY	570,755	116,478	20.41%	77.72%	19.79%	76.44%	12.83%	54.16%
WORKER'S COMP	4,160,000	1,995,459	47.97%	94.20%	48.50%	93.51%	43.47%	70.13%
TOTAL ALL LINES	7,277,740	3,467,929	47.65%	90.37%	47.98%	89.61%	42.65%	69.97%
NET PAYOUT %	\$2,354,520		32.35%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	13	MONTH	12	MONTH	1	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-25		31-Dec-24		31-Jan-24	
PROPERTY	1,054,175	1,080,824	102.53%	95.63%	103.13%	95.24%	1.74%	6.00%
GEN LIABILITY	1,912,663	214,204	11.20%	62.24%	12.26%	60.18%	0.26%	1.00%
AUTO LIABILITY	631,298	58,533	9.27%	54.16%	8.80%	51.17%	0.03%	1.00%
WORKER'S COMP	4,159,386	2,554,441	61.41%	70.13%	51.38%	64.07%	2.70%	0.50%
TOTAL ALL LINES	7,757,522	3,908,001	50.38%	70.35%	45.30%	66.30%	1.75%	1.41%
NET PAYOUT %	\$1,817,662		23.43%					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	1	MONTH	0	MONTH	-11	MONTH
		Incurring	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-25		31-Dec-24		31-Jan-24	
PROPERTY	1,238,526	20,500	1.66%	6.00%	0.00%	0.00%	N/A	N/A
GEN LIABILITY	1,950,485	277	0.01%	1.00%	0.00%	0.00%	N/A	N/A
AUTO LIABILITY	630,316	10,000	1.59%	1.00%	0.00%	0.00%	N/A	N/A
WORKER'S COMP	4,223,649	55,000	1.30%	0.50%	0.00%	0.00%	N/A	N/A
TOTAL ALL LINES	8,042,976	85,777	1.07%	1.51%	0.00%	0.00%	N/A	N/A
NET PAYOUT %	\$0		0.00%					

Camden County JOINT INSURANCE FUND
2025 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS

DATA VALUED AS OF **January 31, 2025**

MEMBER_ID	MEMBER	**	# CLAIMS	Y.T.D.	2025	2024	2023	MEMBER	TOTAL
			FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
		*	1/31/2025	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2025 - 2023
1	87 Audubon		0	0	0.00	0.00	2.31	1 Audubon	1.11
2	88 Audubon Park		0	0	0.00	0.00	0.00	2 Audubon Park	0.00
3	89 Barrington		0	0	0.00	0.00	0.96	3 Barrington	0.48
4	90 Bellmawr		0	0	0.00	3.88	3.73	4 Bellmawr	3.65
5	91 Berlin Borough		0	0	0.00	0.00	3.03	5 Berlin Borough	1.45
6	92 Berlin Township		0	0	0.00	0.00	1.31	6 Berlin Township	0.60
7	93 Brooklawn		0	0	0.00	0.00	0.00	7 Brooklawn	0.00
8	94 Chesilhurst		0	0	0.00	0.00	0.00	8 Chesilhurst	0.00
9	95 Clementon		0	0	0.00	3.08	3.28	9 Clementon	3.04
10	96 Collingswood		0	0	0.00	0.60	0.60	10 Collingswood	0.58
11	97 Gibbsboro		0	0	0.00	0.00	6.06	11 Gibbsboro	2.90
12	98 Gloucester City		0	0	0.00	0.00	0.75	12 Gloucester City	0.36
13	99 Haddon		0	0	0.00	0.00	1.71	13 Haddon	0.83
14	100 Haddon Heights Borough		0	0	0.00	0.00	0.00	14 Haddon Heights Borou	0.00
15	101 Haddonfield		0	0	0.00	0.82	0.84	15 Haddonfield	0.80
16	102 Hi-Nella		0	0	0.00	0.00	0.00	16 Hi-Nella	0.00
17	103 Laurel Springs		0	0	0.00	0.00	0.00	17 Laurel Springs	0.00
18	104 Lawnside		0	0	0.00	0.00	0.00	18 Lawnside	0.00
19	105 Lindenwold		0	0	0.00	0.00	1.85	19 Lindenwold	0.87
20	106 Magnolia		0	0	0.00	0.00	0.00	20 Magnolia	0.00
21	107 Medford Lakes		0	0	0.00	1.72	0.00	21 Medford Lakes	0.86
22	108 Merchantville		0	0	0.00	0.00	0.00	22 Merchantville	0.00
23	109 Mount Ephraim		0	0	0.00	0.00	0.00	23 Mount Ephraim	0.00
24	110 Oaklyn		0	0	0.00	1.67	3.15	24 Oaklyn	2.33
25	111 Pine Hill		0	0	0.00	0.00	0.00	25 Pine Hill	0.00
26	112 Runnemede		0	0	0.00	0.00	2.02	26 Runnemede	1.01
27	113 Somerdale		0	0	0.00	2.30	1.20	27 Somerdale	1.69
28	114 Voorhees		0	0	0.00	1.36	1.79	28 Voorhees	1.51
29	115 Winslow		0	0	0.00	2.12	2.13	29 Winslow	2.04
30	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	30 Winslow Township Fire	0.00
31	117 Woodlynne		0	0	0.00	3.85	0.00	31 Woodlynne	1.73
32	451 Tavistock		0	0	0.00	0.00	0.00	32 Tavistock	0.00
33	564 Cherry Hill		0	0	0.00	0.00	0.71	33 Cherry Hill	0.33
34	565 Camden Parking Authority		0	0	0.00	12.77	0.00	34 Camden Parking Autho	6.56
35	584 Cherry Hill Fire District		0	0	0.00	1.20	1.27	35 Cherry Hill Fire District	1.19
Totals:			0	0	0.00	0.83	1.30		1.02

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND								
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund								
Data Valued As of : March 13, 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 March 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	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Member Renewals	Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2025 Risk Management Plan	Filed
<input type="checkbox"/> 2025 Cash Management Plan	Filed
<input type="checkbox"/> 2025 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2025 Certification of Professional Contracts	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 MUNICIPALJOINT INSURANCE FUND				
2025 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of March 17, 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	3/10/2025	3/10/2025	12/31/25
BELLMAWR	CONNER STRONG & BUCKELEW	2/11/2025	3/10/2025	12/31/25
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		02/06/25	12/31/25
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	1/7/2025	3/14/2025	12/31/25
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	6/21/2023	6/21/2023	12/31/25
CHESILHURST	EDGEWOOD ASSOCIATES		2/24/2025	12/31/25
CAMDEN CITY	CONNER STRONG & BUCKELEW	2/11/2025	2/18/2025	12/31/25
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.	02/28/25	02/28/25	12/31/25
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	2/25/2025	12/31/25
MERCHANTVILLE	CONNER STRONG & BUCKELEW	02/05/25	2/5/2025	12/31/25
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW	3/14/2025	2/5/2025	12/31/25
OAKLYN	CONNER STRONG & BUCKELEW	1/17/2025	1/17/2025	12/31/25
PENNSUAKEN	CONNER STRONG & BUCKELEW	3/10/2025	3/10/2025	12/31/25
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	12/31/25
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. 25-13

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
SUPPLEMENTAL 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 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
ANDREOTTI'S CATERING	DEPOSIT- SAFETY BREAKFAST ON 4/4/25	950.00
		950.00
	Total Payments FY 2025	950.00
	TOTAL PAYMENTS ALL FUND YEARS	950.00

Chairperson

Attest:

Dated: _____

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

Treasurer

RESOLUTION NO. 25-14

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – MARCH 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>
J.A. MONTGOMERY RISK CONTROL	2024 RTK INVENTORY SERVICES	54,517.00 54,517.00
VOORHEES TOWNSHIP	2024 OPTIONAL SAFETY AWARD	1,000.00 1,000.00
MOUNT EPHRAIM BOROUGH	2024 OPTIONAL SAFETY AWARD	1,000.00 1,000.00
SOMERDALE BOROUGH	2024 OPTIONAL SAFETY AWARD	1,000.00 1,000.00
Total Payments FY 2024		57,517.00

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
APEX INSURANCE AGENCY C/O LEXINGTON INSURANCE	POL/EPL INS. 2ND INSTALL 1/25-1/26	1,035,629.50 1,035,629.50
INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TEST- 19330- 02/25	4,446.00 4,446.00
CLAIMS RESOLUTION CORPORATION, INC	CLAIM ADMI- GLOUCESTER INV 650-03-2025	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE INV 650-03-2025	42,168.50
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHER. HILL INV 650-03-2025	2,458.33
		45,918.50
4IMPRINT	BLANKETS INV 29039411-A# 3941133 3/25	2,511.58 2,511.58
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 03/25	18,397.58 18,397.58
PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/25	64.37
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 03/25	47,252.75
		47,317.12
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEES 03/25	5,162.25 5,162.25

BROWN & CONNERY, LLP	ATTORNEY EXPENSES 02/25	180.99
BROWN & CONNERY, LLP	LITIGATION MGMT FOR 2/25 INV 358602	5,229.00
BROWN & CONNERY, LLP	LEGAL SERVICES 02/25	2,260.50
		7,670.49
ELIZABETH PIGLIACELLI	TREASURER FEE 03/25	2,288.33
		2,288.33
DAVID TARASCHI	Q1 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
M. JAMES MALEY, JR..	Q1 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
JOSEPH WOLK	Q1 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
KENNETH CHEESEMAN	Q1 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
MICHAEL MEVOLI	Q1 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
TERRY KIERSZNOWSKI	Q1 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
JOSEPH GALLAGHER	Q1 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
GARY PASSANANTE	Q1 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
EDWARD H. HILL	Q1 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 03/25	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 03/25	10,974.57
		12,057.57
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 03/25	1,310.66
CONNER STRONG & BUCKELEW	SELECTIVE- BOND RENEWAL 5/25-5/26	1,912.00
		3,222.66
COLLINGSWOOD FOUNDATION FOR	SAFETY BREAK.- RENTALS AV&BALLROOM	1,000.00
		1,000.00
ACCESS	INV 1168537 DEPT 409 1/31/25	141.01
		141.01
GANNETT NEW YORK NJ LOCALIQ	A# 1122589 INV 6959284- 11029520 2/13/25	58.08
		58.08
LOUIS DIANGELO	Q1 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
WORLD INSURANCE ASSOCIATES, LLC	RMC- 1ST HALF 2025- BOR. HADDONFIELD	19,382.00
		19,382.00
	Total Payments FY 2025	1,209,702.67

TOTAL PAYMENTS ALL FUND YEARS

1,267,219.67

Chairperson

Attest:

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

Treasurer

March 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 February 28, 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 MARCH: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- INVESTMENT INCOME:

Net Investment Income received for February totaled \$249,346,.42. TD’s rate is 4.25%

- RECEIPT ACTIVITY FOR February:

Assessments	\$4,327,375.00
Cherry Hill Deductible	87,463.30
MEL COVID reimbursement	12,700.00
Reimbursement for ½ cost of mtg	564.00
Recoveries	<u>40,566.50</u>
Total Receipts	<u>\$4,455,968.80</u>

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

- CLAIM ACTIVITY FOR January:

Claim Expense	\$ 475,323.75
Administration Expense	<u>1,162,749.85</u>
Total Claims/Expenses	<u>\$1,638,073.60</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$21,797,087.88 to a closing balance of \$24,859,712.29 showing an increase of \$3,062,624.41.

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: February											
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	TOTAL
OPEN 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
RECEIPTS											
Assessments	263,954.02	416,043.05	134,557.80	887,653.31	441,310.90	100,832.35	98,193.88	1,295,485.47	689,344.23	0.00	4,327,375.00
Refunds	25,500.00	0.00	0.00	2,366.50	0.00	0.00	0.00	0.00	0.00	87,463.30	115,329.80
Invest Pymnts	4,600.84	63,274.97	19,432.71	84,515.16	0.00	0.00	0.00	0.00	76,392.96	0.00	248,216.64
Invest Adj	20.94	288.00	88.45	384.69	0.00	0.00	0.00	0.00	347.71	0.00	1,129.79
Subtotal Invest	4,621.78	63,562.97	19,521.16	84,899.85	0.00	0.00	0.00	0.00	76,740.67	0.00	249,346.43
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,700.00	564.00	0.00	13,264.00
TOTAL	294,075.80	479,606.02	154,078.96	974,919.66	441,310.90	100,832.35	98,193.88	1,308,185.47	766,648.90	87,463.30	4,705,315.23
EXPENSES											
Claims Transfers	203,414.29	38,819.07	40,938.06	168,669.42	0.00	0.00	0.00	0.00	0.00	18,555.28	470,396.12
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,592.44	0.00	9,592.44
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,162,702.25	0.00	1,162,702.25
TOTAL	203,414.29	38,819.07	40,938.06	168,669.42	0.00	0.00	0.00	0.00	1,172,294.69	18,555.28	1,642,690.81
END BALANCE	370,152.10	6,787,980.95	2,062,461.15	9,284,075.64	324,760.81	65,164.18	98,193.87	(156,061.19)	5,997,204.98	25,778.94	24,859,711.42
REPORT STATUS SECTION											
Report Month: February											
						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	February					
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 & Investm	\$21,797,087.88	1,458,738.33	109,912.89	- 71,755.31	-	20,300,191.97
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 - disco	\$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	\$1,129.80	\$0.00	\$0.00	\$0.00	\$0.00	\$1,129.80
5 Interest Paid - Cash Inst	\$49,248.38	\$3,497.96	\$323.75	\$27.12	\$0.00	\$40,983.41
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$198,968.24	\$0.00	\$0.00	\$0.00	\$0.00	\$198,968.24
8 Net Investment Income	\$249,346.42	\$3,497.96	\$323.75	\$27.12	\$0.00	\$241,081.45
9 Deposits - Purchases	\$5,460,896.43	\$2,267,417.30	\$0.00	\$4,927.63	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,647,618.44	-\$1,000,000.00	\$0.00	\$0.00	\$0.00	-\$9,544.84
Ending Cash & Investment	\$24,859,712.29	\$2,729,653.59	\$110,236.64	-\$66,800.56	\$0.00	\$20,531,728.58
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$447,360.95	\$3,125.64	\$28,836.36	\$83,827.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$41,311.54	\$0.00	-\$33,436.55	-\$7,804.99	\$0.00	\$0.00
Balance per Bank	\$25,265,761.70	\$2,732,779.23	\$105,636.45	\$9,221.45	\$0.00	\$20,531,728.58

FEBRUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1		475,323.75	-	4,927.63		470,396.12	
2						-	
3						-	
4						-	
5						-	
6						-	
7						-	
8						-	
9						-	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	475,323.75	-	4,927.63	-	-	470,396.12
	Monthly Rpt	470,396.12					470,396.12
	Variance	4,927.63	-	4,927.63	-	-	-

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
Month		February							
Current Fund Year		2025							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	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	10,523.34	0.00	10,523.34	10,523.34	0.00	0.00	0.00
	Workers Comp	0.00	11,564.87	0.00	11,564.87	11,564.87	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	22,088.21	0.00	22,088.21	22,088.21	0.00	0.00	0.00
2024	Property	600,215.80	200,460.95	0.00	800,676.75	617,901.05	182,775.70	125.80	182,649.90
	Liability	113,312.19	638.92	0.00	113,951.11	113,951.11	0.00	0.00	0.00
	Auto	36,759.56	30,114.72	0.00	66,874.28	252,149.18	(185,274.90)	(125.00)	(185,149.90)
	Workers Comp	969,018.09	69,808.34	0.00	1,038,826.43	1,038,826.43	0.00	0.00	0.00
	Cherry Hill	98,357.52	18,555.28	84,845.40	32,067.40	116,912.80	(84,845.40)	0.00	(84,845.40)
	Total	1,817,663.16	319,578.21	84,845.40	2,052,395.97	2,139,740.57	(87,344.60)	0.80	(87,345.40)
2023	Property	910,258.22	0.00	25,500.00	884,758.22	884,758.22	0.00	2,500.00	(2,500.00)
	Liability	118,736.68	798.00	0.00	119,534.68	114,885.15	4,649.53	4,649.53	0.00
	Auto	62,828.65	300.00	0.00	63,128.65	67,778.18	(4,649.53)	(4,649.53)	0.00
	Workers Comp	1,270,266.12	16,772.82	0.00	1,287,038.94	1,287,038.94	0.00	0.00	0.00
	Cherry Hill	(5,069.18)	0.00	1,517.90	(6,587.08)	(5,069.18)	(1,517.90)	0.00	(1,517.90)
	Total	2,357,020.49	17,870.82	27,017.90	2,347,873.41	2,349,391.31	(1,517.90)	2,500.00	(4,017.90)
2022	Property	828,944.91	2,953.34	0.00	831,898.25	831,898.25	(0.00)	(0.00)	0.00
	Liability	153,137.72	12,820.25	0.00	165,957.97	165,957.97	0.00	0.00	0.00
	Auto	146,497.13	0.00	0.00	146,497.13	146,497.13	0.00	0.00	0.00
	Workers Comp	2,566,373.87	66,363.35	1,500.00	2,631,237.22	2,631,237.22	0.00	0.00	0.00
	Cherry Hill	1,191.44	0.00	1,100.00	91.44	1,191.44	(1,100.00)	(0.00)	(1,100.00)
	Total	3,696,145.07	82,136.94	2,600.00	3,775,682.01	3,776,782.01	(1,100.00)	(0.00)	(1,100.00)
2021	Property	802,089.66	0.00	0.00	802,089.66	802,090.66	(1.00)	(1.00)	0.00
	Liability	391,855.19	15,458.50	0.00	407,313.69	407,313.62	0.07	0.07	0.00
	Auto	163,953.33	0.00	0.00	163,953.33	163,953.33	0.00	0.00	0.00
	Workers Comp	2,322,089.50	4,160.04	0.00	2,326,249.54	2,326,651.27	(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	3,672,249.55	19,618.54	0.00	3,691,868.09	3,692,270.75	(402.66)	(402.66)	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	9,103.40	0.00	9,103.40	0.00	9,103.40	0.00	9,103.40
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	866.50	(866.50)	0.00	(866.50)	0.00	(866.50)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	9,103.40	866.50	8,236.90	0.00	8,236.90	0.00	8,236.90
TOTAL		11,543,078.27	470,396.12	115,329.80	11,898,144.59	11,980,272.85	(82,128.26)	2,098.14	(84,226.40)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

02/28/2025

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 JCM I ACCOUNT	10.2249	20,531,728.58	0.00	20,531,728.58		0.00
99VVB5Y75		10.2249	20,531,728.58	0.00	20,531,728.58	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value

02/28/2025

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	02/01/2025	02/28/2025	01/01/2025	02/28/2025
NET ASSETS - BEGINNING OF PERIOD		20,300,191.97		20,200,953.67
		<u>20,300,191.97</u>		<u>20,200,953.67</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	40,983.41		83,543.77	
UNREALIZED GAIN/LOSS-INVESTMENT	198,968.24		257,354.73	
ACCRETION/AMORTIZATION	1,129.80		2,551.45	
TOTAL INVESTMENT INCOME		<u>241,081.45</u>		<u>343,449.95</u>
TOTAL RECEIPTS		<u>241,081.45</u>		<u>343,449.95</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	513.39		1,020.99	
INVESTMENT ADVISORY FEES	8,518.06		10,633.06	
CONSULTING	513.39		1,020.99	
TOTAL ADMINISTRATIVE EXPENSES		<u>9,544.84</u>		<u>12,675.04</u>
TOTAL DISBURSEMENTS		<u>9,544.84</u>		<u>12,675.04</u>
NET ASSETS - END OF PERIOD		<u><u>20,531,728.58</u></u>		<u><u>20,531,728.58</u></u>

Muni Excess Liability Joint Insurance Fund

Characteristics

As of 1/31/2025	
Portfolio Total Par	\$ 350,598,000
Principal Market Value	\$ 324,671,278
Accrued Interest	\$ 11,647,860
Market Value Plus Accrued	\$ 336,319,138
Total Revenue YTD	\$ 1,578,469
NAV	\$ 10.1096
Average Maturity (yrs)	3.39
Modified Duration	2.87
Book Yield	2.51%
Yield to Maturity / Call	4.45%
Projected Coupon Income	\$ 7,715,029

Performance

As of 1/31/25	MEL (Gross)	BB Govt Intermediate
QTD	0.56%	0.54%
1YR	3.79%	2.77%
S.I.*	3.76%	2.96%

*Funding Inception 2/3/23

Eagle Trades

As of 2/28/25	Total Trades*
Buys	93
Sells	8
Matured	88
Total	189
BANs as % of Buys	24%

*Funding Inception 2/3/23

Legacy Long-Term Unrealized G/L

Maturity	% of Total Original Unrealized G/L
2025	6.84%
2026	18.54%
2027	9.47%
2028	9.86%
2029	7.05%
2030	2.24%
2031	1.51%
Total Remaining	55.51%

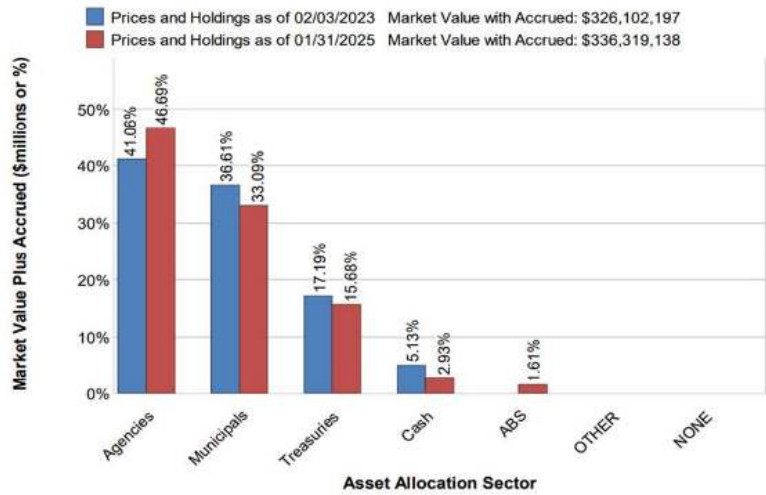
Bond Anticipation Notes

BANs	Purchased	% Member Issuers
Total #	132*	73%
Par Value	\$289MM*	85%

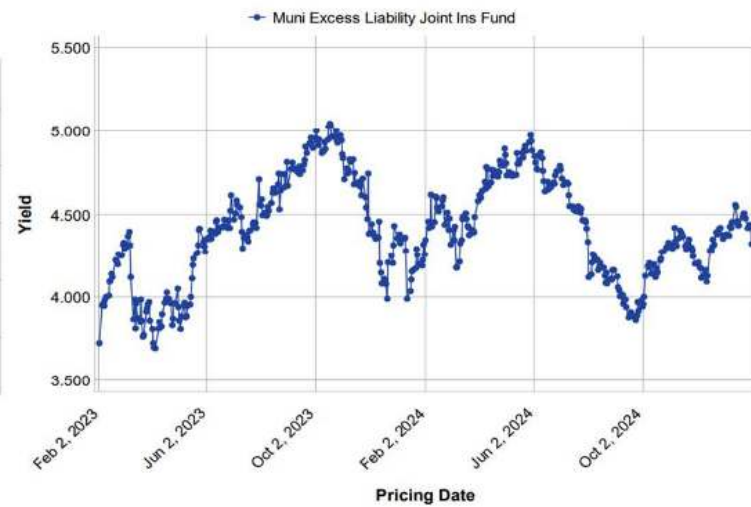
*Account Inception (including pre-Eagle)

Muni Excess Liability Joint Insurance Fund

Sector Comparison



Portfolio YTM Trend



Account Inception at Eagle 2/3/23

MANAGER UPDATE – MEL JOINT INS FUND | 4Q 2024

The bond market fell during the quarter, lowering the index's total return for the year to a modest gain of 2.44%. The fourth quarter proved challenging as a sharp rise in U.S. Treasury yields negatively impacted fixed income assets. The yield on the benchmark 10-year U.S. Treasury note rose 79 basis points from 3.78% at the end of September to finish the year at 4.57%. Despite the volatility, the MEL Portfolio managed to outperform, finishing the year up 3.55%

After inflation cooled in the summer the Fed began its rate cutting cycle in September after being on hold for over a year. Ironically, that was the bottom in 10-year rates as they reached a 3.6% in the day after the Fed began its rate cutting cycle with a 50bps cut in the Fed Funds rate. During that time with the yield curve severely inverted and with intermediate and longer rates at yearly lows we held off on buying 5-10yr bonds and invested maturities in 1 year NJ BANS from 4.5-4.65% to wait for a better entry. The cool inflation numbers didn't last long, and stubborn inflation ticked higher in October and has continued to creep higher into year end. The market anticipated this and the 10yr moved 100bps higher into year end. As rates moved higher, we began locking in higher rates beginning in mid-October and into year-end at rates of 4.4-4.86%.

Our outlook remains contingent on our base case expectations for resilient, albeit slowing, economic growth and moderating inflation. However, it's increasingly difficult to state that view with high conviction as headline risks – both economic and policy-related – amplify market reactions and shorten the feedback loop between data releases and asset prices. While we maintain our view that the 10-year Treasury yield should trade within a 4% to 5% range, recent moves toward the lower end of that range highlight how quickly sentiment can shift when growth concerns take center stage. Ultimately, the path forward for the curve will be dictated by the evolving interplay between upcoming policy expectations and the follow through impacts on economic data. And, while we still lean toward a positive outcome for the economy and risk assets in the near term, we do have harboring concerns around mid-year. Those concerns are now creeping forward, as changing investor expectations and shifting policy dynamics accelerate the timeline for potential volatility. Now is not the time to make outsized bets, but to remain cautious and focus on quality.

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

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

- Borough of Runnemede on February 4, 2025
- Borough of Clementon on February 13, 2025
- Borough of Haddonfield on February 25, 2025

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Cherry Hill on February 18, 2025

MEETINGS ATTENDED

- Claims Review Committee Meeting on February 21, 2025
- Fund Commissioners Meeting on February 24, 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

- 2025 MSI Expo Schedule
- Secure Ballast During Snowplow Operations
- Schools: Dyslexia New Jersey Department of Education Regulatory Training & Resources
- PEOSH Most-Cited Standards from October 1st - December 31st in 2024
- MSI School Crossing Guard Resources
- Schools: Harassment Intimidation & Bullying (HIB) Resources & Best Practices
- Schools: Student Transportation Regulations & Best Practices
- Fitness Room Best Practices

MSI FIRE & EMS

- No Fire/EMS Bulletins for the month of February.

MSI LAW ENFORCEMENT

- Crossing Guards - Recent Tragedies Highlights the Critical Need for Action

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
Bellmawr	6
Berlin Borough	19
Berlin Township	26
Camden City	4
Cherry Hill	8
Chesilhurst	1
Clementon	30
Gibbsboro	2
Haddon	8
Laurel Springs	11
Magnolia	2
Oaklyn	1
Pine Hill	1
Runnemede	1

MSI NOW	
Somerdale	1
Winslow	7

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 or deletions, or you need to appoint a new Training Administrator, please call the MSI Helpline at 866-661-5120 or email MSI@jamontgomery.com.



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%
February	\$255,517.60	\$79,800.55	\$175,717.05	68.77%
TOTAL 2025	\$442,830.30	\$173,973.74	\$268,856.56	60.71%

Monthly & YTD Summary:

PPO Statistics	February	YTD
Bills	178	400
PPO Bills	159	361
PPO Bill Penetration	89.33%	90.25%
PPO Charges	\$145,468.14	\$306,069.49
Charge Penetration	56.93%	69.12%

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%



Monthly Subrogation Results

Liability

**February 2025
\$25,500.00**

**Year to Date
\$34,285.48**

Worker's Compensation

**February 2025
\$0.00**

**Year to Date
\$0.00**

<u>Claim Number</u>	<u>Member</u>	<u>Date of Loss</u>	<u>Recovered</u>
650 001 18028	Pennsauken	12/27/23	\$25,500.00



APPENDIX I – MINUTES

February 24, 2025

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 24, 2025
MEETING HELD AT PENNSAUKEN COUNTRY CLUB
AT 5:15 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 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

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, Harry Earle, Jackie Cardenosa
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein. Lizzie Lewis
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
Damon Burke, Camden City
Sharon McCullough, Haddonfield
Elizabeth Peddicord, Pennsauken Twp
Syliesha Scott, Magnolia Borough

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
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew
Jaelyn Lindsey	Conner Strong & Buckelew
Greg Grantham	Hardenbergh Insurance
Danielle Colaianni	Hardenbergh Insurance

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 27, 2025

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 27, 2025

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

WELCOME: Elizabeth Peddicord welcomed members to the Pennsauken Country Club for the Camden County Municipal JIF meeting.

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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

Motion:	Commissioner Wolk
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Second:
Vote:

Commissioner Taraschi
10 Ayes, 0 Nays

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**. Executive Director said half of our members have submitted their paperwork. Karen Read will send a final reminder notice to those members that have not responded.

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. Executive Director said the Managers and Supervisors training as well as and non-supervisory training and Police Chief training schedules and information will be distributed shortly. In response to Commissioner Shannon, Executive Director said members should be receiving the personnel manual updates the end of March.

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**. Chairman Mevoli asked the Executive Directors office to be sure the new elected officials are aware of the training.

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 fourth quarter Financial Fast Track which included the actuary's final reports which is good news showing at \$600,000 increase I surplus bringing the total surplus to \$8.8 million. Executive Director said it was a remarkable turnaround for 2024 with a \$3.1 million

increase on our surplus. Expected Loss Ratio Analysis for December where the actuary projected 66% we are at 45% last year was about the same at 44% which is continuing a good trend. 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 said the Regulatory Compliance report shows the state filings made so far in 2025. Karen Read will be sending another filing to the state next week.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 25-12 FEBRUARY 2025 Vouchers

TOTAL 2024	\$ 47.60
TOTAL 2025	\$1,162,702.25
TOTAL	\$1,162,749.85

MOTION TO APPROVE FEBRUARY 2025 VOUCHERS RESOLUTION 25-12

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

Confirmation of January 2025 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

Executive Director thanked the Treasurer for all her work on the bank change over.

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JANUARY 2025 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Taraschi
 Second: Commissioner Shannon
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said there have been a four more stormwater claims or complaints that have been received effecting four municipalities within the JIF. A few months back everyone received a memo on claims handling. Mr. Nardi reminded members on any tort claim notices that come in please do not wait until the complaint is filed. The JIF would like to be aware of these claims as quickly as possible so investigations can begin as soon as possible.

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 and all SIPs should be returned by February 29, 2025. OSHA Logs should be posted between February 1st thru April 30th after the April 30th date please take them down. The Chief PEOSH Enforcement officer stated they will be visiting every police department responsible for crossing guards in the State please make sure to have all crossing guard policies in place as well as training. Last year there were four fatalities, so the goal is to get on top of this and prevent anymore fatalities. A safety bulletin went out today on crossing guards as well as a new training video to talk about training that addresses crossing guards.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 12/22/24 to 1/22/25 was included in the agenda on pages 26 – 29. Underwriting Manager Tavares said the 2025 Coverage Bulletins have been posted to the MEL website. Communication will be going out on the recap webinar on the second week of March will be coming out shortly. Mr. Tavares said he will be touching on Cyber Compliance in Closed Session. Mr. Tavares said they have been seeing an uptick in a cyber hack around the state regarding an email asking you to change routing numbers. Please make sure to call your bank directly to confirm any email requests to change your routing numbers.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for January 2025 where there was a savings of 49.72% and a total of 49.72% for the year. Ms. Goldstein reported on a change for the prescription program on workers compensation claims. An email will be sent in the next few days with information on the change from My Matrix to S1 Medical. There will be a greater savings on prescription costs for workers compensation with this change. Ms. Goldstien said this change should be effective March 1st. First fill letters will be sent to all members for any new workers compensation claims.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Gladys Driggins reported on the Subrogation reports were included on page 30 for the month of January 2025 for both workers compensation and liability.

MOTION TO GO INTO EXECUTIVE SESSION:

Motion: Commissioner Shannon
Second: Commissioner DiAngelo

Vote: Unanimous

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 GO INTO OPEN SESSION:

Motion: Commissioner Wolk
Second: Commissioner Cheeseman
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Taraschi
Second: Commissioner Wolk
Roll Call Vote: 10 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: 5:44 PM

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

APPENDIX II
Certificate of Insurance Report

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2025 To 2/22/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Barrington I - Borough of Barrington	229 Trenton Avenue Barrington, NJ 08007	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 Kristy Emmett - Treasurer/Tax Collector/Utility Collector, effective 01/01/2008.	1/23/2025 #5044228	OTH
H - Borough of Bellmawr I - Borough of Bellmawr	21 East Browning Road PO Box 368 Bellmawr, NJ 08099	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 Tina Johnson - Utility Collector, effective 01/01/2008; Stephanie Sago - Tax Collector, effective 01/01/2023; and Maria Fasulo - CFO/Treasurer, effective 01/01/2024. Stephanie Sago (\$10,000 Deductible) Maria Fasulo (\$10,000 Deductible)	1/23/2025 #5044229	OTH
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	1/23/2025 #5044231	OTH
H - Camden County Parking Authority I - Parking Authority of the City of Camden	10 Delaware Avenue Camden, NJ 08103	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 Charles Holmes - Treasurer, effective 03/29/2021.	1/23/2025 #5044232	OTH
H - Borough of Pine Valley I - Borough Pine Valley	1 Club Road Pine Valley, NJ 08021	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	1/23/2025 #5044233	OTH

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2025 To 2/22/2025

		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 Dean Ciminera- CFO/Treasurer and Tax Collector, effective 01/01/2014; Cathy Sims - Treasurer, effective 01/01/2018.		
H - City of Camden I - City of Camden	520 Market Street City Hall - Room 419 Camden, NJ 08101	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 Michelle Hill - Tax Collector, effective 04/14/2020; and Gerald Seneski - CFO/Treasurer, effective 09/06/2022. Statutory Bond Policy# MEL01240187 provides \$1,000,000 excess of the \$1,000,000 for a total of \$2,000,000 in Statutory Bond coverage per listed individual.	1/23/2025 #5044234	OTH
H - City of Gloucester City I - City of Gloucester City	512 Monmouth Street Gloucester City, NJ 08030	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 James Davis - Tax Collector, effective 02/06/2017; and Jennifer Murphy - Library Treasurer, effective 01/01/2022.	1/23/2025 #5044235	OTH
H - Parking Authority of the City of I - Parking Authority of the City of Camden	Camden 10 Delaware Avenue Camden, NJ 08102	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 Charles Holmes - Treasurer, effective 03/29/2021.	1/23/2025 #5044236	OTH
H - Township of Berlin I - Township of Berlin	135 Route 73 South West Berlin, NJ 08091	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 Dana O'Hara - Tax/Utility Collector, effective	1/23/2025 #5044237	OTH

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2025 To 2/22/2025

		02/09/2015; and Alexander Davidson - CFO/Treasurer, effective 01/01/2021.		
H - Township of Gloucester I - Township of Gloucester	1261 Chews Landing/Clementon Road Blackwood, NJ 08012	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 Christie Ehret - CFO/Treasurer, effective 08/11/2020; and Sandra Ferguson - Tax Collector, effective 01/01/2021.	1/23/2025 #5044238	OTH
H - Township of Haddon I - Township of Haddon	135 Haddon Avenue Westmont, NJ 08108	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 Dawn Pennock - Treasurer, effective 01/01/2012; Darlene Alfonsi - Utility Collector, effective 01/01/2022; and Ryan Giles - Tax Collector, effective 09/01/2022.	1/23/2025 #5044239	OTH
H - Winslow Township Fire District I - Winslow Township Fire District #1	#1 9 Cedar Brook Road Sicklerville, NJ 08081	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.	1/23/2025 #5044240	OTH
H - Borough of Audubon Park I - Borough of Audubon Park	20 Road C Audubon Park, NJ 08106	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 Statutory Bond coverage for Ryan Giles - Tax Collector, effective 01/01/2014; and Dawn Pennock - Treasurer, effective 05/01/2017.	1/23/2025 #5044241	OTH
H - Borough of Barrington I - Borough of Barrington	229 Trenton Avenue Barrington, NJ 08007	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	1/23/2025 #5044242	OTH

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From 1/22/2025 To 2/22/2025

		underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance as respects to Statutory Bond coverage for Kristy Emmett - Treasurer/Tax Collector/Utility Collector, effective 01/01/2008.		
H - Borough of Bellmawr I - Borough of Bellmawr	21 East Browning Road PO Box 368 Bellmawr, NJ 08099	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 Tina Johnson - Utility Collector, effective 01/01/2008; Stephanie Sago - Tax Collector, effective 01/01/2023; and Maria Fasulo - CFO/Treasurer, effective 01/01/2024. Stephanie Sago (\$10,000 Deductible) Maria Fasulo (\$10,000 Deductible)	1/23/2025 #5044243	OTH
H - Borough of Berlin I - Borough of Berlin	59 South White Horse Pike Berlin, NJ 08009	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 Statutory Bond coverage for Stacey DiVello - Treasurer, effective 06/23/2008; and Maggie Miller - Tax Collector, effective 08/22/2023.	1/23/2025 #5044244	OTH
H - Borough of Chesilhurst I - Borough of Chesilhurst	201 Grant Avenue Chesilhurst, NJ 08089	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 JoAnn Watson - Tax Collector, effective 07/03/2008; Judson Moore - CFO/Treasurer, effective 02/10/2022; and Dorothy Coleman - Utility Collector, effective 01/01/2023.	1/23/2025 #5044245	OTH
H - Borough of Clementon I - Borough of Clementon	101 Gibbsboro Road Lindenwold, NJ 08021	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 JoAnn Watson - Tax Collector, effective 01/01/2007; and Debra DiMattia - CFO/Treasurer, effective 01/01/2018.	1/23/2025 #5044246	OTH

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H - Borough of Collingswood I - Borough of Collingswood	678 Haddon Avenue Collingswood, NJ 08108	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 Statutory Bond coverage for William Giordano - Tax Collector/Utility Collector, effective 07/01/2021; and Brett Bonfield - Library Treasurer, effective 08/10/2023.	1/23/2025 #5044247	OTH
H - Borough of Gibbsboro I - Borough of Gibbsboro	49 Kirkwood Road Gibbsboro, NJ 08026	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 Albert Stanley - CFO/Treasurer - effective 09/01/2017; and Kevin Hatch - Tax Collector, effective 10/12/2020.	1/23/2025 #5044248	OTH
H - Borough of Haddonfield I - Borough of Haddonfield	242 Kings Hwy East, Box 3005 Haddonfield, NJ 08033	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 Megan Giordano - Tax Collector, effective 07/01/2018; and Alexander Davidson - CFO/Treasurer, effective 10/01/2022.	1/23/2025 #5044249	OTH
H - Borough of Hi-Nella I - Borough of Hi-Nella	100 Wykagyl Road Somerdale, NJ 08083	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 JoAnn Watson - Tax Collector, effective 04/01/2014.	1/23/2025 #5044250	OTH
H - Borough of Laurel Springs I - Borough of Laurel Springs	723 West Atlantic Avenue Laurel Springs, NJ 08021	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	1/23/2025 #5044251	OTH

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From 1/22/2025 To 2/22/2025

		underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance as respects to Statutory Bond coverage for Jennifer Dukelow - Tax Collector, effective 04/01/14; Cathy Sims - Utility Collector, effective 07/01/13 and Treasurer, effective 01/01/2019.		
H - Borough of Lawnside I - Borough of Lawnside	4 Douglas Avenue Lawnside, NJ 08045	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 Jessie Harris - Treasurer, effective 06/19/2012.	1/23/2025 #5044252	OTH
H - Borough of Lindenwold I - Borough of Lindenwold	2001 Egg Harbor Road Lindenwold, NJ 08021	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 Carol Redmond - Tax Collector, effective 01/01/2018; and Dawn S. Thompson - CFO/Treasurer, effective 06/30/2008. Dawn S. Thompson (Deductible \$10,000)	1/23/2025 #5044253	OTH
H - Borough of Magnolia I - Borough of Magnolia	438 West Evesham Avenue Magnolia, NJ 08049	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 Colleen Dawson - Tax Collector, effective 01/01/2022; and Linda Neff - Treasurer, effective 04/11/2022.	1/23/2025 #5044254	OTH
H - Borough of Medford Lakes I - Borough of Medford Lakes	Cabin Circle Drive Medford Lakes, NJ 08055	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 Statutory Bond coverage for Sherry Rockhill-Smith - Tax Collector/Utility Collector, effective 08/01/2011; and Lisa Hess - CFO/Treasurer, effective 07/12/2023.	1/23/2025 #5044255	OTH
H - Borough of Merchantville	1 W. Maple Avenue Merchantville, NJ 08109	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond	1/23/2025	OTH

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2025 To 2/22/2025

I - Borough of Merchantville		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 respect to Statutory Bond Coverage for Kristy L. Emmett - Tax Collector, effective 01/01/2010.	#5044256	
H - Borough of Mount Ephraim I - Borough of Mt. Ephraim	121 S. Black Horse Pike Mt. Ephraim, NJ 08059	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 with respects to Statutory Bond Coverage for Kimberly Beebe - Tax Collector, effective 07/01/2021.	1/23/2025 #5044257	OTH
H - Borough of Oaklyn I - Borough of Oaklyn	500 White Horse Pike Oaklyn, NJ 08107	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 Janet LaBar - Treasurer, effective 11/01/2007; and Samantha Taft - Tax Collector, effective 01/01/2023.	1/23/2025 #5044258	OTH
H - Borough of Pine Hill I - Borough of Pine Hill	45 West Seventh Avenue Pine Hill, NJ 08021	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 Thomas C. Cardis - Treasurer, effective 01/01/2008; and Sandra L. Ferguson - Tax Collector, effective 01/05/2019.	1/23/2025 #5044259	OTH
H - Borough of Tavistock I - Borough of Tavistock	213 Clements Bridge Road Barrington, NJ 08007	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 Kristy Emmett - Tax Collector, effective 01/01/2015; and Denise Moules - Treasurer, effective 01/01/2015.	1/23/2025 #5044260	OTH

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From 1/22/2025 To 2/22/2025

H - Borough of Woodlynne I - Borough of Woodlynne	200 Cooper Street Woodlynne, NJ 08107	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 Jennifer Dukelow - Tax Collector, effective 01/06/2014.	1/23/2025 #5044261	OTH
H - Borough of Brooklawn I - Borough of Brooklawn	301 Christiana Street Brooklawn, NJ 08030	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 Stacey Brewster - Treasurer, effective 03/31/2019; and Nicole O'Hara - Tax Collector and Utilities Collector, effective 01/01/2024.	1/23/2025 #5044262	OTH
H - Borough of Runnemede I - Borough of Runnemede	24 North Black Horse Pike Runnemede, NJ 08078	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 Christina Conroy - Treasurer, effective 01/01/2021; and Mary Miller - Tax Collector and Utility Collector, effective 04/01/2024.	1/23/2025 #5044263	OTH
H - Borough of Somerdale I - Borough of Somerdale	105 Kennedy Blvd Somerdale, NJ 08083	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 Laura Zappone, Tax Collector/Utility Collector, effective 01/01/2021; and Valerie Ciminera - CFO/Treasurer, effective 07/01/2022.	1/23/2025 #5044264	OTH
H - Borough of Haddon Heights I - Borough of Haddon Heights	625 Station Avenue Haddon Heights, NJ 08035	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	1/23/2025 #5044265	OTH

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		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 Eric Fitzgerald - Tax Collector, Effective 01/01/2021; David Sommerville - Library Treasurer, Effective 01/01/2021; and Michael Mansdoerfer - CFO/Treasurer, Effective: 04/01/2023		
H - Cherry Hill Fire District #13 I - Cherry Hill Fire District (BOFC District)	1100 Marlkrass Road Cherry Hill, NJ 08003	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:	1/23/2025 #5044266	OTH
H - Township of Cherry Hill I - Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08003	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 Carol L. Redmond - Tax Collector, effective 01/01/07; Mona Noyes - Library Treasurer, effective 12/12/12; and Michelle L. Samalonis - Treasurer/CFO, effective 05/22/2018. Statutory Bond Policy# MEL01240187 provides \$1,000,000 excess of the \$1,000,000 for a total of \$2,000,000 in Statutory Bond coverage per listed individual.	1/23/2025 #5044267	OTH
H - Township of Voorhees I - Township of Voorhees	2400 Voorhees Town Center Voorhees, NJ 08043	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:	1/23/2025 #5044268	OTH
H - Township of Winslow I - Winslow Township	125 South Route 73 Braddock, NJ 08037	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:	1/23/2025 #5044269	OTH
H - Michaels Distribution Center I - City of Camden	130 Makers Avenue Berlin, NJ 08009	City of Camden has a \$2,000,000 SIR on WC, \$750,000 SIR on GL/AL and a \$100,000 SIR on Property, which erode the JIF limits above. RE: Us of Premises- Police Department Training Evidence	1/24/2025 #5052695	GL AU EX WC OTH

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		of Insurance with respects to use of property for training by the Cherry Hill Police Department/Tactical Response Team for training during the current calendar year.		
H - Newfield National Bank I - Winslow Township Fire District #1	18 West Boulevard Newfield, NJ 08344	RE: Tansboro Fire Station 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 Tansboro Fire Station.	1/24/2025 #5052722	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- Wellness Walks The Certificate Holder, PREIT Services LLC, PREIT Associates LP, PR Cherry Hill STW LLC and PREIT Realty, LLC 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 Wellness Walks at the Cherry Hill Mall. 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	1/28/2025 #5054824	GL AU EX WC OTH
H - Michaels Distribution Center I - Township of Cherry Hill	130 Makers Avenue Berlin, NJ 08009	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Us of Premises- Police Department Training Evidence of Insurance with respects to use of property for training by the Cherry Hill Police Department/Tactical Response Team for training during the current calendar year.	1/28/2025 #5055712	GL AU EX WC OTH
H - Michaels Distribution Center I - Township of Cherry Hill	130 Makers Avenue Berlin, NJ 08009	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Us of Premises- Police Department Training Evidence of Insurance with respects to use of property for training by the Cherry Hill Police Department/Tactical Response Team for training during the current calendar year.	1/28/2025 #5055709	GL AU EX WC OTH
H - Michaels Distribution Center I - Township of Cherry Hill	130 Makers Avenue Berlin, NJ 08009	City of Camden has a \$2,000,000 SIR on WC, \$750,000 SIR on GL/AL and a \$100,000 SIR on Property, which erode the JIF limits above. RE: Us of Premises- Police Department Training Evidence of Insurance with respects to use of property for training by the Cherry Hill Police Department/Tactical Response Team for training during the current calendar year.	1/28/2025 #5055289	GL AU EX WC OTH
H - Medford Lakes Lions Club I - Borough of Medford Lakes	79 Tecumseh Trail Medford Lakes, NJ 08055	RE: Use of Facilities- Medford Lakes Colony Evidence of insurance as respects the use of facilities by the Medford Lakes Colony for meetings during the current calendar year. Liquor Liability is included, except when the Member Entity or its indemnitees are in the business of selling or serving alcoholic beverages (including the giving, selling, or serving of alcoholic beverages to the general public in connection	1/29/2025 #5056272	GL AU EX WC

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		with the catering operations for profit of the Member Entity).		
H - Camden County College I - Township of Cherry Hill	200 College Drive Blackwood, NJ 08012	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Use of Premises- Police 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 premises by the Cherry Hill Police Department for training during the current calendar year.	1/29/2025 #5056268	GL AU EX WC OTH
H - Medford Lakes Lions Club Lodge I - Borough of Medford Lakes	113 Apache Trail Medford Lakes, NJ 08055	RE: Use of Facilities- Medford Lakes Colony Evidence of insurance as respects the use of facilities by the Medford Lakes Colony, who is Additional Named Insured on the above referenced policies, for meetings during the current calendar year. Liquor Liability is included, except when the Member Entity or its indemnitees are in the business of selling or serving alcoholic beverages (including the giving, selling, or serving of alcoholic beverages to the general public in connection with the catering operations for profit of the Member Entity).	1/30/2025 #5073071	GL EX
H - Township of Winslow I - Winslow Township	125 South Route 73 Braddock, NJ 08037	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 Statutory Bond coverage for Sharee Shiver - Tax/Utility Collector, effective 07/01/2023.	2/10/2025 #5093936	OTH
H - Township of Voorhees I - Township of Voorhees	2400 Voorhees Town Center Voorhees, NJ 08043	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 Statutory Bond coverage for Jennifer Dukelow - Tax Collector, effective 12/02/2007; and Alexander Davidson - CFO/Treasurer, effective 06/23/2023.	2/10/2025 #5093929	OTH
H - Township of Voorhees I - Township of Voorhees	2400 Voorhees Town Center Voorhees, NJ 08043	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:	2/10/2025 #5093925	OTH
H - Cherry Hill Fire District #13 I - Cherry Hill Fire District (BOFC	1100 Marlgress Road Cherry Hill, NJ 08003	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	2/10/2025 #5093924	OTH

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District		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. Evidence of Insurance		
H - Township of Cherry Hill I - Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08003	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 Carol L. Redmond - Tax Collector, effective 01/01/07; Mona Noyes - Library Treasurer, effective 12/12/12; and Michelle L. Samalonis - Treasurer/CFO, effective 05/22/2018. Statutory Bond Policy# MEL01240187 provides \$1,000,000 excess of the \$1,000,000 for a total of \$2,000,000 in Statutory Bond coverage per listed individual.	2/10/2025 #5093923	OTH
H - Winslow Township Fire District I - Winslow Township Fire District #1	#1 9 Cedar Brook Road Sicklerville, NJ 08081	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. Evidence of Insurance	2/10/2025 #5093922	OTH
H - Ford Motor Credit I - Township of Cherry Hill	1 American Road MD 7500 Dearborn, MI 48126	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Leased Vehicles 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 four leased vehicles: 2023 FORD EXPLORER HYBRID VIN 1FM5K8AW3PNA09348 \$69,956 2023 FORD EXPLORER HYBRID VIN 1FM5K8AW5PNA09349 \$69,956 2023 FORD EXPLORER HYBRID VIN 1FM5K8AW1PNA09350 \$69,956 2023 FORD EXPLORER HYBRID VIN 1FM5K8AW3PNA09351 \$69,956 2025 Ford Police Interceptor Utility w/equipment, VIN 1FM5K8AW3SGA08942 2025 Ford Police Interceptor Utility w/equipment, VIN 1FM5K8AW3SGA04387 2025 Ford Police Interceptor Utility w/equipment, VIN 1FM5K8AW7SGA05882 2025 Ford Police Interceptor Utility w/equipment, VIN 1FM5K8AW5SGA03712 2025 Ford Police Interceptor Utility w/equipment, VIN 1FM5K8AW2SGA08947 2025 Ford Police Interceptor Utility w/equipment, VIN 1FM5K8AW7SGA08832 2025 Ford Police Interceptor Utility w/equipment, VIN 1FM5K8AW2SGA04395	2/11/2025 #5094605	GL AU EX WC OTH
H - Jefferson Health I - Township of Cherry Hill	500 Marlboro Avenue 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 Department Training Evidence of Insurance with respects to use of property for training by	2/11/2025 #5094603	GL AU EX WC OTH

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		the Cherry Hill Police Department during the current calendar year.		
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street PO Box 990 Trenton, NJ 08625	RE: Various Agreements for Parking Lot Use New Jersey Economic Development Authority (NJEDA), the State of New Jersey, their affiliates and their respective officers, members, managers, representatives, and employees are an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the following various agreements for parking lot use: - PACC is the Manager and Operator of certain property located on Riverside Drive aka Aquarium Loop Drive in the City of Camden, New Jersey, known as Tax Block 81.01, Lot 1 (.45 acres), Block 81.01, Lot 2 (.37) - Block 81.04, Proposed Lot 1.01 (.90 acres) aka Aquarium Loop Drive & Riverside Drive, Camden, NJ 08103 - Lot 21, Block 79, Lot 13 aka Prison Lot on Delaware Ave Between Elm & State St - West Lot, Block 80, Lot 2.01 aka Lot 12 - Waterfront Technology Center Lot for daily use of Monthly Parkers - Lots 10 & 11 located at Delaware Ave, between Federal & Cooper St, Camden, NJ - Lot 33 Block 157 Lot 46 Located at 539-547 So. Second Street, Camden, NJ 08103	2/11/2025 #5094600	GL AU EX WC OTH
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street PO Box 990 Trenton, NJ 08625	RE: Various Agreements for parking lot use New Jersey Economic Development Authority (NJEDA), the State of New Jersey, their affiliates and their respective officers, members, managers, representatives, and employees are an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the following various agreements for parking lot use: - PACC is the Manager and Operator of certain property located on Riverside Drive aka Aquarium Loop Drive in the City of Camden, New Jersey, known as Tax Block 81.01, Lot 1 (.45 acres), Block 81.01, Lot 2 (.37) - Block 81.04, Proposed Lot 1.01 (.90 acres) aka Aquarium Loop Drive & Riverside Drive, Camden, NJ 08103 - Lot 21, Block 79, Lot 13 aka Prison Lot on Delaware Ave Between Elm & State St - West Lot, Block 80, Lot 2.01 aka Lot 12 - Waterfront Technology Center Lot for daily use of Monthly Parkers - Lots 7 & 8 located at Delaware Ave, between Federal & Cooper St, Camden, NJ - Lot 33 Block 157 Lot 46 Located at 539-547 So. Second Street, Camden, NJ 08103	2/11/2025 #5094497	GL AU EX WC OTH
H - City of Camden I - Parking Authority of the City of Camden	520 Market Street City Hall, 4th Floor Camden, NJ 08102	Re: Parking Lot- 2nd & Cooper Streets 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 parking lot located 2nd & Cooper Streets, Camden NJ 08102.	2/11/2025 #5094494	GL AU EX WC
H - City of Camden I - Parking Authority of the City of	City Hall, 4th Floor	Re: Parking Lot- 2nd & Cooper Streets The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as	2/11/2025 #5094493	GL AU EX WC

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Camden		respect to the parking lot located 2nd & Cooper Streets, Camden NJ 08102.		
H - Camden Community Partnership I - Parking Authority of the City of Camden	2 Riverside Drive, Suite 501 Camden, NJ 08103	RE: Lots 9 & 11 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 lots 9 & 11 Delaware & Cooper Street, Camden, NJ 08102.	2/11/2025 #5094491	GL AU EX WC OTH
H - Blue Springs Kennel I - Winslow Township Fire District #1	645 Bairdmore Avenue Hammonton, NJ 08037	RE: Ice Rescue Class Evidence of Insurance with respects to use of property for Ice Rescue Class by the Winslow Township Fire District.	2/19/2025 #5097825	GL AU EX WC
H - The American National Red Cross I - Borough of Collingswood	431 18th Street NW Washington, DC 20006	RE: Licensed Training Provider Agreement The American National Red Cross, Its Governors, Officers, Directors, Employees, Agents, And Permitted Assigns are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the licensed training provider agreement.	2/19/2025 #5097817	GL AU EX WC
H - Enterprise FM Trust I - Borough of Lindenwold	PO BOX 16805 St. Louis, MO 63105	RE: Any Autos 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.	2/19/2025 #5097796	GL AU EX WC OTH
H - Black Horse Pike Regional School I - Township of Gloucester	District 580 Erial Road Blackwood, NJ 08012	Township of Gloucester has a \$500,000 SIR on WC, which erode the JIF limits above. RE: Summer Camp 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 property/facilities for the Township's Summer Camp.	2/20/2025 #5097965	GL AU EX WC OTH
H - TD Equipment Finance, Inc I - Township of Cherry Hill	ISAOA ("Lessor") 12000 Horizon Way, 4th Floor Mt. Laurel, NJ 08054	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Lease #50001161 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 leased vehicles: 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW3SGA08942 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW3SGA04387 - \$71,661	2/21/2025 #5098490	GL AU EX WC OTH

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		2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW7SGA05882 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW5SGA03712 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW2SGA08947 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW7SGA08832 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW2SGA04395 - \$80,661		
H - TD Equipment Finance, Inc I - Township of Cherry Hill	ISAOA ATIMA 12000 Horizon Way, 4th Floor Mt. Laurel, NJ 08054	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Lease #50001161 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 leased vehicles: 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW3SGA08942 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW3SGA04387 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW7SGA05882 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW5SGA03712 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW2SGA08947 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW7SGA08832 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW2SGA04395 - \$80,661	2/21/2025 #5098487	GL AU EX WC OTH
Total # of Holders: 69				