



# CAMDEN

## COUNTY MUNICIPAL

JOINT INSURANCE FUND

### **MEETING AGENDA**

### **APRIL 28, 2025 – 5:15 PM**

BELLMAWR COMMUNITY CENTER  
29 E. BROWNING ROAD  
BELLMAWR, NJ 08031

### **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, the agenda and for public comment.
4. Posting a copy of the meeting notice on the public bulletin board of all member municipalities.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA  
MEETING: APRIL 28, 2025**

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

- ☐ **CORRESPONDENCE – None**

**REPORTS**

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**  
Executive Director's Report ..... **Page 1**
- ☐ **TREASURER – Elizabeth Pigliacelli**  
March Supplemental Voucher List – Ratification of Resolution No. 25-15..... **Page 31**  
Monthly Vouchers - Resolution No. 25-16 April Bills ..... **Page 32**  
Monthly Vouchers - Resolution No. 25-17 Supplemental April Bill ..... **Page 35**  
Treasurer’s Report..... **Page 36**  
Monthly Reports ..... **Page 37**
- ☐ **ATTORNEY – Joseph Nardi, Esquire**
- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report ..... **Page 42**
- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report..... **Page 45**  
Cyber Risk Management Compliance – To be distributed
- ☐ **MANAGED CARE – Medlogix**  
Monthly Report ..... **Page 48**
- ☐ **CLAIMS SERVICE – CRC**  
Monthly Subrogation Report..... **Page 50**

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- ☐ **OLD BUSINESS**
  - ☐ **NEW BUSINESS**
  - ☐ **PUBLIC COMMENT**
  - ☐ **MEETING ADJOURNED**
  - ☐ **NEXT MEETING: May 19, 2025 – Zoom**

## Camden County Municipal Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: April 28, 2025

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **MEL Bylaw Amendment:** Enclosed is correspondence from the MEL providing notice to affiliated Joint Insurance Funds that a public hearing has been scheduled for June 9, 2025 at the Forsgate Country Club. Also attached is a copy of the resolution adopted by the MEL Board of Fund Commissioners outlining the proposed amendment. **(Pages 4-6)**
- ☐ **Employment Practices Compliance Program:** During 2025, members will be asked to update their EPL Compliance. An email notification was sent to members entities on April 15<sup>th</sup> regarding the program with updates to the personnel manual along with information concerning training for Managers & Supervisors, Non-Managerial staff and Police Chief & Command staff training. A copy of the memorandum appears on **(Pages 7-9)**; a synopsis of changes to the personnel manual appears on **(Page 10)**.  
  
The Best Practices Checklist that must be signed by your entities General Counsel or Labor Attorney appears on **Page 11 & 12**.
- ☐ **Cyber JIF:** The Cyber JIF met on March 20, 2025 via Zoom; included in the agenda is Commissioner Wolk's report of the meeting. **Page 13**.
- ☐ **RCF Report:** The RCF met on March 21, 2025 at the Double Tree by Hilton; included in the agenda is Commissioner Wolk's report of the meeting. **Page 15**.
- ☐ **EJIF Report:** The EJIF met on March 21, 2025 at the Double Tree by Hilton; included in the agenda is Commissioner Wolk's report of the meeting. **Page 16**.
- ☐ **MEL Report:** The MEL met on March 21, 2025 at the Double Tree by Hilton; included in the agenda is Commissioner Wolk's report of the meeting. **Page 17**.
- ☐ **D2 Security Report** – The D2 Cyber Security Status Report will be distributed and discussed in closed session.

- ❑ **2025 PRIMA Conference** – As a reminder, the Annual Public Risk Management Association’s (PRIMA) annual conference will be held in Seattle, Washington from June 1, 2025, through June 4, 2025. Please check your calendars and determine if you are interested in attending this year’s conference and review this link for information on the conference <https://conference.primacentral.org/2025/index.cfm>
- ❑ **2025 MEL, MR HIF & NJCE JIF Educational Seminar** – Day 2 of the 15th annual seminar will be conducted virtually on Friday, May 2nd from 9AM to 12PM. 1<sup>st</sup> Amendment Audits & claims against local government and emerging claim issues are the topics of day 2.

On **page 21** is program & registration information. The registration form to be completed and submitted can be found at:

[https://permainc.zoom.us/webinar/register/WN\\_S3XQdLJoRtG\\_eKG9PCrTOQ](https://permainc.zoom.us/webinar/register/WN_S3XQdLJoRtG_eKG9PCrTOQ)

- ❑ **Boiler & Machinery Coverage** - Chubb provides the Equipment Breakdown coverage for the Municipal Excess Liability Joint Insurance Funds. Below are some summary items from their 2024 Stewardship Report:

- From January 1st through December 31st, 2024, Chubb risk engineers dedicated 3,173 hours visiting 1,093 MEL JIF locations and inspecting 2,516 boilers and pressure vessels.
- While performing jurisdictional inspections in 2024, Chubb risk engineers discovered a total of 614 hazardous code violations. 61% of said violations have been closed.
- In 2024, Chubb risk engineers made 37 recommendations of which 24% have been complied with and closed.

In addition, attached is a flyer outlining Free Boiler Safety Training they are making available to members. (**Page 22**) The link to register is:

[CREC Course Registration Form | Chubb](#)

- ❑ **2025 Financial Disclosures** JIF Commissioners can begin the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. The Division of Local Government Services released notice LFN-2025-07 containing filing instructions with a deadline to file by April 30th. The JIFs roster has been updated for 2025.
- ❑ **Elected Officials Training:** The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Directions on how to access the course appear on **Page 23**. 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.

**Due Diligence Reports:**

<b>Financial Fast Track</b>	<b><i>Provided Quarterly</i></b>
<b>Loss Ratio Analysis</b>	<b>Page 24</b>
<b>Loss Time Accident Frequency</b>	<b>Page 25 &amp; 26</b>
<b>POL/EPL Compliance Report</b>	<b>Page 27</b>
<b>Fund Commissioners</b>	<b>Page 28</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 29</b>
<b>RMC Agreements</b>	<b>Page 30</b>



## **Municipal Excess Liability Joint Insurance Fund**

9 Campus Drive – Suite 216  
Parsippany, NJ 07054

**Date:** April 2, 2025

**To:** Executive Committee  
MEL Affiliated Local Joint Insurance Fund

**From:** Chairman Paul Tomasko  
Joseph Hrubash, Executive Director  
Municipal Excess Liability Joint Insurance Fund

**Subject:** Public Hearing – Bylaw Amendment

The Board of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund adopted a resolution at their March meeting introducing proposed amendments to the Fund's Bylaws. Resolution also waived the requirement that public hearing be held within 45 days from introduction – since the MEL's next regularly scheduled meeting is not until June.

The Public Hearing has been scheduled for June 9, 2025 at 10:30 am in the Forsgate Country Club, 375 Forsgate Drive, Monroe NJ.

Proposed Change language is included in the attached copy of the Resolution.

**RESOLUTION #24-25**  
**The Municipal Excess Liability Joint Insurance Fund**

**Resolution to Amend the By-laws and Schedule a Public Hearing**

**Whereas:** NJAC 11:15-2.26 (a) provides that "No servicing organization of a fund, or producer that may be appointed pursuant to N.J.A.C 11:15-2.6(c) 10, or their employees, officers or directors shall have either a direct or indirect financial interest in the administrator of that fund or be an employee, officer or director of the administrator, unless notice of such interest has been provided to the fund commissioners and members."

**Whereas:** The MEL's current bylaws are more restrictive in that they preclude any organization connected to the administrator to act as "Producer for the Placement of Excess and Reinsurance."

**Whereas:** The Board of Fund Commissioners believes it is in the MEL's interests to conform the bylaws to the state regulations because this would allow the MEL to combine the position of "Producer for the Placement of Excess and Reinsurance" with the position of "Underwriting Manager."

**NOW BE IT RESOLVED BY THE BOARD OF FUND COMMISSIONERS that:**

(Note: Underlined text is the amendment)

1. The Article III, Organization subsection 3d shall be amended to read as follows: "No individual, partnership or corporation retained by the Fund to act as a producer to secure excess or reinsurance for the Fund, including its employees, officers or directors shall have either a direct or indirect financial interest in the administrator of the Fund unless notice of such interest has been provided to the fund commissioners and members."
2. Article III, Organization subsection 3e shall be amended to read as follows: "No administrator of the Fund, or its employees, officers or directors shall have either a direct or indirect financial interest in any individual, partnership or corporation retained by the Fund to act as a producer to secure excess or reinsurance for the Fund unless notice of such interest has been provided to the fund commissioners and members."
3. In accordance with the bylaws, the public hearing on this bylaw amendment shall take place on Monday, June 9, 2025 at 10:30 AM at 375 Forsgate Dr, Monroe Township, NJ. As part of the previously scheduled meeting of the MEL Board of Fund Commissioners.

**STATEMENT**

Periodically, the MEL releases RFQs for all positions and will undergo this process in the fall of 2025. As part of the process, the Executive Director and the Fund Attorney review the contracts and update as appropriate. This year, an update of the bylaws is needed make the bylaws consistent with the State Regulations and actual practice. This change is recommended by the MEL Board of Fund Commissioners and the MEL Fund Attorney.

Note: The MEL's bylaws provide that:

1. Any commissioner may propose an amendment to the bylaws by filing the proposed amendment in writing with the Secretary.
2. Upon receipt of a proposed amendment, the Secretary shall notify the Chairperson who shall schedule a hearing to be held not more than forty-five (45) days from the date the amendment was filed. The Secretary shall notify in writing all Fund Commissioners of the hearing date and shall send all Fund Commissioners a copy of the proposed amendment.
3. The amendment is adopted by the Fund when the governing bodies of three-fourths (3/4) of the members approve the amendment within six (6) months of the hearing on the amendment. In the event Section 40A:10-43 is amended, the procedure and vote required by said statute as amended shall control. If after six (6) months the Secretary has not received written notice of approval from three-fourths (3/4) of the members the Secretary shall notify the members that time has expired for the adoption of the amendment.
4. If adopted, the amendment shall not take effect until approved by the Commissioner of the Department of Banking and Insurance and the Commissioner of the Department of Community Affairs.

#### Timeline

By May 1:	Introduction on First Reading
June 9:	Hearing and adoption on second reading
September 8:	Ratification and submission to DOBI and DCA
November 1:	Approval by DOBI and DCA and release of RFQ
December 1:	Receipt of RFQ
January 9:	Contract award

Adopted this 21<sup>st</sup> of March 2025

  
Paul Tomasko, MEL Chairman

  
John Clarke, MEL Secretary





## **Municipal Excess Liability Joint Insurance Fund**

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

To: Members - Municipal Excess Liability Joint Insurance Fund  
(Municipalities and Utility Authorities)

From: Joseph P. Hrubash, Executive Director

Date: April 15, 2025

Re: **2025-2026 Employment Practices Liability (EPL) Program & Training Requirements**

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**Please allow this memorandum to serve as official notice that the 2025-2026 Employment Practices Liability Program has begun.**

Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. For information, we are attaching a memorandum that outlines the changes made to the current model documents. If your handbook is current, the proposed changes can be accomplished by an amendment and corresponding resolution authorizing same.

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible.

**Please visit the MEL webpage – [www.njmel.org](http://www.njmel.org) - for downloadable copies of the revised model documents OR Click this link to the program: <https://njmel.org/insurance-and-claims/#public-officials-employment-practices>**

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one-page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054. (copy attached)

Members submitting the required form by **November 1, 2025** will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

**Members with adverse EPL claims experience:** Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

#### **Required Elements for the Incentive**

1. **Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
2. **Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Revised Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
3. **Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – [njmel.org](http://njmel.org))
4. **Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion which can be found on the MEL webpage – [njmel.org](http://njmel.org).
5. **Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution which can be found on the MEL webpage – [njmel.org](http://njmel.org).
6. **Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters.

- a. The MEL has developed a Model Managers & Supervisors training program that will be available be offered as a Live Webinar through the MEL Safety Institute. Attached is a memorandum with the schedule to date – with a link to register.
- 7. Police Chief, Captains and Lieutenants Training:** Since Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment practices training that takes into consideration the Attorney General's guidelines for police operations.
  - a. J.A. Montgomery's Law Enforcement Unit has already been conducting this training program & will be scheduling more throughout the state.
- 8. Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees.
  - a. The non-supervisory training video has been uploaded to the MEL website. Attached are the directions to complete.
- 9. MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. For information, we are including a copy of the helpline.

For assistance, please contact the MEL office or the office of your local JIF Executive Director.

**Attachments:**

- **Synopsis of Changes**
- **Checklist**
- **Flyer – Non Supervisory Training**
- **Manager & Supervisors Training Schedule**
- **MEL Helpline**



# CLEARY | GIACOBBE | ALFIERI | JACOBS LLC

MATTHEW J. GIACOBBE, Partner  
[mgiacobbe@cgajlaw.com](mailto:mgiacobbe@cgajlaw.com)

Reply to: Oakland Office

To: Member Entities  
From: Matthew J. Giacobbe, Esq.  
Nicholas DelGaudio, Esq.  
Fred Semrau, Esq.  
Date: March 13, 2025  
Re: Changes to Employee Handbook and Personnel Policies and Procedures Manual

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The Municipal Excess Liability Joint Insurance Fund ("MEL") has made suggested modifications to the Model Employee Handbook and Personnel Policies and Procedures Manual ("PPPM") for our members' consideration. Below is a brief explanation of the changes that have been made.

- Additions to the Americans with Disabilities Policy to include language relating to the federal Pregnant Workers Fairness Act which was passed in 2023 and had regulations issued in 2024
- Additions to the Policy Against Harassment to include language about hostile work environments arising from conduct occurring outside of the workplace and even in non-work related contexts if it affects the workplace, which was contained in guidance issued by the EEOC in 2024
- Change in language to the Vacation Leave Policy in order to be more in line with the Comptroller's Report/State Law regarding carrying over vacation leave for one year only and only when it cannot be used due to business demands.
- Addition of an Acknowledgement of Receipt page at the end of each manual and handbook

We urge you to consult with your entity's General or Labor Counsel regarding these recommended changes.

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**Oakland Office: 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436 Tel 973 845-6700 Fax 201 644-7601**  
Somerville Office: 50 Division Street, Suite 501, Somerville, NJ 08876 Tel 732 583-7474 Fax 201 644-7601  
Matawan Office: 955 State Route 34, Suite 200, Matawan, NJ 07747 Tel 732 583-7474 Fax 732 290-0753

[www.cgajlaw.com](http://www.cgajlaw.com)

## EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: \_\_\_\_\_

### **SECTION ONE:**

- ☐ Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual:

Required Policies to be included in Manual:

1. Equal Employment Opportunity Policy
2. Americans with Disabilities Act Policy
3. Contagious or Life-Threatening Illnesses Policy
4. Safety Policy
5. Alcohol and Drug-Free Workplace
6. Workplace Violence Policy
7. Policy Against Harassment
8. Whistle Blower Policy
9. Overtime
10. Confidentiality of Personnel Files
11. Political Activity Policy
12. Performance Evaluation Policy
13. Discipline and Termination Policy
14. Use of Employer Vehicles Policy (Non-Law Enforcement)
15. Computer Use, Electronic Mail, and Internet Policy
16. Family and Medical Leave Act Policy
17. New Jersey Family Leave
18. Military Leave Policy
19. Domestic Violence Abuse Leave Policy
20. Employment Reference
21. Protection and Safe Treatment of Minors

### **SECTION TWO:**

- ☐ Distribute a notice concerning the Conscientious Employee Protection Act to all personnel
- ☐ Adopt and distribute the Employee Handbook:
- ☐ Adopt the model civil rights resolution (municipalities only).
- ☐ Train managerial and supervisory personnel:
- ☐ Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course (municipalities only)
- ☐ Offer Anti-Harassment training to all other personnel:
- ☐ Review NJ MEL Helpline for Employment Practices.

I, \_\_\_\_\_, the (check ☐ General Counsel or ☐ Employment Attorney)  
of (member name) \_\_\_\_\_ hereby certify that the member  
has verified to me that the above actions have been completed and that I have read the  
Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Telephone: \_\_\_\_\_

**To qualify for the Employment Practices Liability standard policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 or [skrolian@permainc.com](mailto:skrolian@permainc.com)) as soon as possible. Members submitting this form by November 1, 2025 will qualify or continue to qualify for the deductible. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.**



**NEW JERSEY CYBER RISK MANAGEMENT FUND**

9 Campus Drive – Suite 216  
Parsippany, NJ 07054  
Tel 201.881.7632

**Date:** March 20, 2025

**To:** Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund

**From:** Commissioner Joseph Wolk

**Subject: Summary of Topics Discussed at the March Cyber JIF Meeting**

The Cyber JIF met on March 20<sup>th</sup>. Below is an overview of items discussed:

**Operations Committee:** The Executive Director provided an overview of discussion items from the Operations Committee’s February 25, 2025. The discussion items were:

Risk Control Program Training: The Underwriting Manager gave an overview of his upcoming 2025 Cyber Education training initiatives, which will focus on helping more members achieve Basic Compliance level. The training and education will include a combination of webinars, email blasts, short training videos. This will emphasize information on “The Basics of Basic” (security control group), Incident Response, utilization of the insurer’s (AXA XL) Cyber Portal, emphasis on good Passwords, and implementing secure banking controls established by the JCMI.

Common Interest Agreement: Fund Attorney drafted an agreement that is being considered as a tool to help the Fund get access to claims information with the intention of using that to focus on prevention of claims. Fund Attorney and Underwriting Manager will continue discussions with the excess carrier on the use of this agreement

Technology E&O Coverage: It was reported that coverage has been requested by six members.

Claim Appeal Process: Fund Attorney is drafting an appeal process for consideration for when a member has a difference of opinion in meeting requirements found in the compliance checklist. We will be scheduling a meeting of the Operations Committee to review further.

**Claims Committee:** The Claims Committee met virtually at 2:00pm on March 20, 2025, to discuss Payment Authority Requests (PARs). Board accepted committee's recommendation for payments.

**Financial Disclosures:** The JIF Commissioners were instructed to anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. In the past the Division of Local Government Services has distributed a notice with filing instruction with a deadline to file by April 30th.

**Next Meeting Date:** Thursday, May 15, 2025 at 3:30 PM via video / audio teleconference.





## Municipal Excess Liability Residual Claims Fund

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

March 21, 2025

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

From: Commissioner Joseph Wolk

Re: RCF March 2025 Meeting

Executive Director reported on the following:

**Crime Bond Renewal:** The Board passed a motion to renew Selective Insurance policy for commercial crime coverage for the Fund's Executive Director, Treasurer and Claims as of 5/1/2025 for a premium of \$1,514.00.

**Competitive Contract/Procurement Process:** The Fund will begin the competitive contracting/procurement process for the professional contracts expiring on December 31, 2025. A Contract Review Committee was formed to review and score the responses.

**Financial Disclosures:** JIF Fund Commissioners should anticipate the online filing of the Financial Disclosure forms in April. Typically the deadline for filing is April 30<sup>th</sup>.

**Claims Committee:** The Claims Review Committee met on March 18, 2025 and recommended PARs were approved.

**Next Meeting:** The next meeting of the RCF is scheduled for June 9, 2025 at 11:30 AM at Forsgate Country Club.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: March 21, 2025

TO: Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund

FROM: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**Revised 2025 Budget and Related 2025 Professional Fee Amendments:** The EJIF 2025 budget was adopted on October 16, 2024. The budget has been revised to reflect two new members: Morris Township and Cumberland County Improvement Authority and one member Oldmans Township who terminated their membership, effective January 1, 2025. The change in membership slightly changed the professional fees for Fund Attorney, Executive Director, Underwriting Managers, Environmental Services and Claims Administrator. A motion was passed to adopt the amended budget and approve the changes for the mentioned Fund professionals.

**Competitive Contract/Procurement Process:** Numerous professional contracts with the E-JIF expire on December 31, 2025. The Fund will begin the competitive contracting/procurement process for the professional positions. The Board adopted Resolution #18-25 which authorizes the hiring of the various fund professionals.

**Marketing:** The EJIF is entering our 30th year of operation and recommended a refresh of our logo as well as some marketing material(s). Princeton Strategic Communications has agreed to assist us with this project. A motion was passed to approve funding to develop updated marketing materials and refresh the EJIF's logo.

**Financial Disclosures:** JIF Commissioners should anticipate the online filing notice of the Financial Disclosure forms inclusive of any other municipal related positions that require filing before the deadline of April 30<sup>th</sup>.

**Next Meeting -** The next meeting of the EJIF is scheduled for Monday June 9, 2025 at Forsgate Country Club, Monroe Twp, N.J



## **Municipal Excess Liability Joint Insurance Fund**

9 Campus Drive – Suite 216

Parsippany, NJ 07054

*Tel (201) 881-7632 - Fax (201) 881-7633*

**Date:** Friday March 21, 2025

**To:** Board of Fund Commissioners  
Camden County Municipal Joint Insurance Fund

**From:** Commissioner Joseph Wolk

**Subject:** March Report of the MEL JIF Meeting

**Bylaw Amendment:** Fund Attorney and Executive Director provided proposed wording for a bylaw amendment impacting contracts during Executive Session. In Open Session, the board adopted a resolution, including a provision to waive the requirement that public hearing be held within 45 days of introduction, given that next MEL meeting is in June.

The Board scheduled a public hearing on the bylaw amendment for:

June 9, 2025 at 10:30 am.

Forsgate Country Club

375 Forsgate Drive

Monroe Township, NJ 08831

**MEL, EJIF and RCF Meeting Schedules:** Submitted for information was a revised meeting notice modifying the location for three meetings of the MEL, EJIF and RCF during 2025.

**Safety & Education Committee:** Committee met on February 28, 2025 at 11:00AM; copies of the meeting minutes were submitted for information.

- **Police Accreditation** - Representatives from PERMA and J.A. Montgomery met with Benchmark Analytics to kick off the 2<sup>nd</sup> phase of the police accreditation study. Safety Director is working with the firm to review the data, develop questions related to police operations and is also collaborating with the NJ State Association of Chiefs of Police (NJSACOP)

**Risk Mgmt. Information System (RMIS)** - The current contract with Origami Risk is set to expire and a competitive contract was issued on February 28<sup>th</sup> with responses due by March 20<sup>th</sup>. Qualified Purchasing Agent (QPA) confirmed only one response from the incumbent firm was received and submitted fee increases of 7%, 10% and 8% over a three-year contract period. Response will be provided to the Evaluation Committee for review and scoring.

**Legislative Committee:** Committee met on February 14, 2025 at 11:00AM; submitted for information were the minutes of the meeting. Committee is scheduled to meet next on April 4, 2025 at 11:00AM.

Submitted for information was a copy of proposed legislation A-2145 (Moen) which provides employment protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions. Also submitted was a copy of the League Article written by Chairman Tomasko and David Grubb concerning this bill; the article notes the MEL's opposition to this bill as it is completely unnecessary and will only serve to open the workers' compensation system to lawsuits that include civil fines and attorney fees. Executive Director, Chairman Tomasko and David Grubb recently met with Assemblywoman Swain for a productive discussion and plan to continue discussions on with Senator Beach on this matter.

**Annual Retreat Ad-hoc Committee:** Commissioners Nolan, Criscuolo and Franz met on January 10, 2025; submitted for information were the meeting minutes. The ad-hoc committee recommended each MEL committee annually provide the Board with a summary written report on their activities in March of the following year.

**Claims Committee:** This committee last met on January 6, 2025; minutes of these meetings are sent to the full MEL Board separately from the agenda. Committee met the morning of March 21<sup>st</sup>.

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

**2025 MEL, MR HIF & NJCE JIF Educational Seminar:** The 15th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 25<sup>th</sup> and Friday May 2<sup>nd</sup> from 9:00 am to 12:00 pm. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. 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). A notice to all members and risk managers including a registration link was sent via email on February 19, 2025 and has been posted to the MEL website.

The keynote speaker for Friday April 25<sup>th</sup> is Michael Chertoff, former US Secretary of Homeland Security. Enclosed was the latest in the series of Power of Collaboration advertisement published in the League of Municipalities magazine which highlights the educational seminar.

**Employment Practices Compliance Program:** During 2025, members will be asked to update their Personnel Manuals and complete training. Drafts of the expected modifications to the manual are being reviewed and the Fund office is on target to distribute the changes to members in April which will include information on training for Managers & Supervisors, Non-Managerial staff and Police Chief & Command staff training.

**Residual Claims Fund (RCF):** The RCF conducted its 2025 Reorganization meeting on January 6, 2025; submitted for information was a copy of Commissioner Clarke's report on the meeting.

**NJ Cyber JIF:** The NJ Cyber JIF conducted its 2025 Reorganization on January 16, 2025. Submitted for information was a copy of the report on the meeting.

The Cyber JIF met on March 20<sup>th</sup> and a verbal report on the major discussion items was provided. For 2025, the Underwriting Manager will focus on historical cyber claim experience as well as develop an information campaign to highlight basic security controls for members. Lastly, discussions will be held with the cyber carriers and vendors to obtain greater understand the cause of cyber claims.

**Stormwater Management Program:** In January, the MEL Board of Fund Commissioners adopted a resolution to create a procedure to support MEL members with stormwater management claims. As previously reported, the MEL's commercial carriers have agreed to provide funding for assistance with design immunity to reduce the risk of stormwater claims being filed against members. The law firm of Methfessel and Werbel will provide up to 3 hours of professional time to members requesting assistance including sub-contracting with an engineering firm. The program is no cost to the MEL or its members.

Fund Attorney reported a task force met to review the procedure and draft applicable documents to be distributed to MEL members as part of the Stormwater Professional Assistance Program. In addition, Methfessel and Werbel conducted a presentation for the local JIF Executive Directors on the anticipated services to be provided including registration process, which if used will be subject to attorney-client privileges. Mr. Grubb said an effective defense against these claims is design immunity, but noted important records are often misplaced or lost over time. The documents to be distributed to MEL members will include a model resolution evoking scarce resources defense, which ties into new regulations introduced by the NJ Department of Environmental Protection.

**Protecting our Children:** Submitted for information was 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. It was noted there are currently 135 sexual molestation claims in the MEL-wide system with a total incurred of approximately \$2 million.

**2025 Financial Disclosures:** Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. Based on past precedent, it is expected the Division of Local Government Services will distribute a notice in March including filing instructions with a deadline to file by April 30<sup>th</sup>.

**2025 Post-Renewal Webinar:** The Underwriting Manager held a webinar on March 14, 2025 to detail the successes marketing the program and coverage changes to be aware of for 2025. There were 122 attendees; copies of the presentation may be obtained from the

Fund office or downloaded from MEL Coverage Bulletin #25-02.

**Excess Workers' Compensation Claims:** Fund Attorney said for 2025, efforts continue to resolve recoveries owed from the MEL's prior excess workers' compensation carrier from 1991-2002 via the special counsel authorized by the MEL Board during October 2024.

**Next Meeting:** The next meeting of the MEL JIF is scheduled for Monday June 9, 2025 10:30AM at the Forsgate Country Club in Monroe, NJ



# 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](http://njmel.org) or email Jaime Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

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## 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

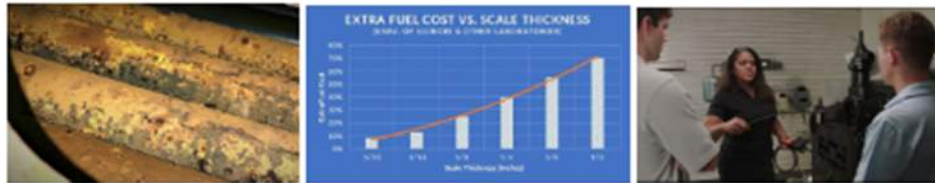
## THE POWER OF COLLABORATION

[njmel.org](http://njmel.org)

**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**



## Boiler Control and Water Treatment Courses Free for MEL JIF and NJCE JIF Members



### Free Boiler Safety Training!

Don't let faulty controls and poor water treatment lead to costly boiler breakdowns! Join Chubb's free courses on boiler controls, safety devices, and water treatment, taught by expert risk engineers at our advanced Chubb Risk Engineering Center (in-person or virtual options available).

Ideal for low-pressure boiler operators and facilities management staff, these 3-hour sessions will help you improve maintenance practices to prevent accidents and boiler downtime.

### Register now and empower your team!

[Click here to register for any of the sessions](#)

Topic	2025 Course Dates
Boiler Controls and Safety Devices - In Person	May 28 (9 AM ET), September 30 <sup>th</sup> (1 PM ET)
Water Treatment - In Person	May 28 (1 PM ET), September 30 <sup>th</sup> (9 AM ET)
Boiler Controls and Safety Devices - Virtual	December 9th (1 PM ET)
Water Treatment - Virtual	December 9th (9 AM ET)
Boiler Controls and Safety Devices (Spanish) - Virtual	June 24th (9 AM ET), October 9th (1 PM ET)

**Boiler Controls and Safety Devices** - Learn boiler control and safety device functions, their failure mechanism, proper testing and preventative maintenance, and NJ boiler operator requirements.

**Water Treatment** - Learn the fundamentals and importance of an effective water treatment program to better communicate with your chemical treatment vendor, internal management, boiler and HVAC system maintenance vendors.





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 Incurred Current	50 Actual	MONTH TARGETED 28-Feb-25	49 Actual	MONTH TARGETED 31-Jan-25	38 Actual	MONTH TARGETED 29-Feb-24
PROPERTY	718,669	819,913	114.09%	100.00%	114.09%	100.00%	117.29%	100.00%
GEN LIABILITY	1,681,349	594,502	35.36%	96.23%	36.73%	95.99%	57.18%	91.38%
AUTO LIABILITY	446,457	235,434	52.73%	93.27%	52.73%	92.93%	38.33%	88.30%
WORKER'S COMP	3,528,173	2,714,781	76.95%	99.52%	76.95%	99.46%	77.82%	98.43%
TOTAL ALL LINES	6,374,648	4,364,631	68.47%	98.27%	68.83%	98.15%	74.06%	96.04%
NET PAYOUT %	\$3,692,271		57.92%					
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	38 Actual	MONTH TARGETED 28-Feb-25	37 Actual	MONTH TARGETED 31-Jan-25	26 Actual	MONTH TARGETED 29-Feb-24
PROPERTY	812,040	864,355	106.44%	100.00%	106.42%	100.00%	122.34%	100.00%
GEN LIABILITY	1,666,133	342,933	20.58%	91.38%	20.58%	90.78%	7.29%	81.65%
AUTO LIABILITY	604,621	475,389	78.63%	88.30%	78.63%	87.77%	66.30%	78.92%
WORKER'S COMP	3,820,056	3,797,637	99.41%	98.43%	95.32%	98.27%	77.37%	94.80%
TOTAL ALL LINES	6,902,850	5,480,314	79.39%	96.02%	77.12%	95.75%	64.78%	90.85%
NET PAYOUT %	\$3,776,782		54.71%					
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	26 Actual	MONTH TARGETED 28-Feb-25	25 Actual	MONTH TARGETED 31-Jan-25	14 Actual	MONTH TARGETED 29-Feb-24
PROPERTY	840,000	1,061,731	126.40%	100.00%	131.52%	100.00%	141.02%	96.03%
GEN LIABILITY	1,706,985	237,538	13.92%	81.65%	14.72%	80.55%	5.90%	64.20%
AUTO LIABILITY	570,755	116,478	20.41%	78.92%	20.41%	77.72%	13.15%	56.96%
WORKER'S COMP	4,160,000	2,015,844	48.46%	94.80%	47.97%	94.20%	45.82%	74.88%
TOTAL ALL LINES	7,277,740	3,431,591	47.15%	91.07%	47.65%	90.37%	44.88%	73.41%
NET PAYOUT %	\$2,346,627		32.24%					
FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	14 Actual	MONTH TARGETED 28-Feb-25	13 Actual	MONTH TARGETED 31-Jan-25	2 Actual	MONTH TARGETED 29-Feb-24
PROPERTY	1,054,175	1,190,624	112.94%	96.03%	102.53%	95.63%	9.91%	13.00%
GEN LIABILITY	1,912,663	202,338	10.58%	64.20%	11.20%	62.24%	0.49%	2.50%
AUTO LIABILITY	631,298	89,645	14.20%	56.96%	9.27%	54.16%	0.98%	2.50%
WORKER'S COMP	4,159,386	2,797,787	67.26%	74.88%	61.41%	70.13%	2.52%	2.00%
TOTAL ALL LINES	7,757,522	4,280,394	55.18%	73.66%	50.38%	70.35%	2.90%	3.66%
NET PAYOUT %	\$2,139,741		27.58%					
FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	2 Actual	MONTH TARGETED 28-Feb-25	1 Actual	MONTH TARGETED 31-Jan-25	-10 Actual	MONTH TARGETED 29-Feb-24
PROPERTY	1,238,526	53,000	4.28%	13.00%	1.66%	6.00%	N/A	N/A
GEN LIABILITY	1,950,485	1,284	0.07%	2.50%	0.01%	1.00%	N/A	N/A
AUTO LIABILITY	630,316	49,233	7.81%	2.50%	1.59%	1.00%	N/A	N/A
WORKER'S COMP	4,223,649	100,550	2.38%	2.00%	1.30%	0.50%	N/A	N/A
TOTAL ALL LINES	8,042,976	204,066	2.54%	3.85%	1.07%	1.51%	N/A	N/A
NET PAYOUT %	\$22,088		0.27%					

2025 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
		February 28, 2025		
	2025	2024	2023	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2025 - 2023
Camden County	0.00	0.83	1.30	0.98
Professional Municipal Manager	0.00	1.25	1.95	1.47
Suburban Municipal	0.00	1.27	1.23	1.15
Ocean County	0.09	1.47	1.50	1.37
Monmouth County	0.24	0.84	0.67	0.72
Gloucester, Salem, Cumberland	0.37	1.95	1.47	1.61
Bergen County	0.45	1.18	1.42	1.23
NJ Utility Authorities	0.51	1.94	1.74	1.74
Morris County	0.74	1.28	1.73	1.45
Suburban Metro	0.83	1.73	1.52	1.57
Burlington County Municipal JIF	0.87	1.84	1.30	1.52
Central New Jersey	0.87	1.83	2.35	1.97
Atlantic County Municipal JIF	0.92	2.16	2.28	2.13
NJ Public Housing Authority	0.99	1.43	1.74	1.54
South Bergen County	1.13	1.63	2.44	1.97
AVERAGE	0.54	1.51	1.64	1.49
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Camden County JOINT INSURANCE FUND									
2025 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS									
DATA VALUED AS OF February 28, 2025									
		# CLAIMS ** FOR	Y.T.D. LOST TIME	2025 LOST TIME	2024 LOST TIME	2023 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	* 2/28/2025	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2025 - 2023
1	87 Audubon	0	0	0.00	0.00	2.31	1 Audubon		1.07
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		0.46
4	90 Bellmawr	0	0	0.00	3.88	3.73	4 Bellmawr		3.51
5	91 Berlin Borough	0	0	0.00	0.00	3.03	5 Berlin Borough		1.40
6	92 Berlin Township	0	0	0.00	0.00	1.31	6 Berlin Township		0.58
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		2.92
10	96 Collingswood	0	0	0.00	0.60	0.60	10 Collingswood		0.56
11	97 Gibbsboro	0	0	0.00	0.00	6.06	11 Gibbsboro		2.79
12	98 Gloucester City	0	0	0.00	0.00	0.75	12 Gloucester City		0.35
13	99 Haddon	0	0	0.00	0.00	1.71	13 Haddon		0.79
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		0.77
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		0.84
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		0.83
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		2.24
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		0.98
27	113 Somerdale	0	0	0.00	2.30	1.20	27 Somerdale		1.61
28	114 Voorhees	0	0	0.00	1.36	1.79	28 Voorhees		1.46
29	115 Winslow	0	0	0.00	2.12	2.13	29 Winslow		1.96
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		1.66
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		0.31
34	565 Camden Parking Authority	0	0	0.00	12.77	0.00	34 Camden Parking Autho		6.32
35	584 Cherry Hill Fire District	0	0	0.00	1.20	1.27	35 Cherry Hill Fire District		1.14
36	632 Gloucester Township	**	0	0			36 Gloucester Township		0.00
37	635 Camden City	**	0	0			37 Camden City		0.00
38	724 Pennsauken	**	0	0			38 Pennsauken		0.00
Totals:		0	0	0.00	0.83	1.30			0.98
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2024 Loss Time Accident Frequency as of		February 28, 2024		1.66					

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

**EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund**

Data Valued As of : April 16, 2025

<b>Total Participating Members</b>	<b>38</b>	<b>38</b>
Complaint		<b>38</b>
Percent Compliant		<b>100.00%</b>

Member Name	EPL Program ?	Checklist Submitted	Compliant	01/01/25	2025	Co-Insurance	Land Use	
				EPL Deductible	POL Deductible		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
HINELLA	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 DEPT	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

\* Member does NOT participate in EPL coverage

Camden JIF 2025 FUND COMMISSIONERS		
MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	Rob Jakubowski
Audubon Park	Michael Mevoli	
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
Pennsuaken 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 April 1, 2025**

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



CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2025 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of April 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
LAWN SIDE	M&C INSURANCE AGENCY	03/25/25	03/25/25	01/01/26
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. 25-15**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
SUPPLEMENTAL 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 2025**

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

\_\_\_\_\_  
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. 25-16**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST – APRIL 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 CLOSED**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MUNICIPAL EXCESS LIABILITY RCF	2024 ASSESSMENT FOR CY 2020	764,952.04
		<b>764,952.04</b>
	<b>Total Payments FY CLOSED</b>	<b>764,952.04</b>

**FUND YEAR 2022**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MUNICIPAL EXCESS LIABILITY RCF	DEP ERROR CK 28968 CL 650-584-0012562	4,882.87
		<b>4,882.87</b>
	<b>Total Payments FY 2022</b>	<b>4,882.87</b>

**FUND YEAR 2024**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BOROUGH OF PINE HILL	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00
		<b>1,500.00</b>
BOROUGH OF LAUREL SPRINGS	2024 SPECIAL SAFETY AWARD 04/25	500.00
BOROUGH OF LAUREL SPRINGS	2024 SAFETY INCENTIVE AWARD 04/25	1,000.00
		<b>1,500.00</b>
VOORHEES TOWNSHIP	2024 SAFETY INCENTIVE AWARD 04/25	2,000.00
		<b>2,000.00</b>
TAVISTOCK BOROUGH	2024 SAFETY INCENTIVE AWARD 04/25	1,000.00
		<b>1,000.00</b>
CHERRY HILL TOWNSHIP	2024 SAFETY INCENTIVE AWARD 04/25	1,200.00
		<b>1,200.00</b>
GLOUCESTER TWP POLICE FOUNDATION	2024 SPECIAL SAFETY AWARD 04/25	500.00
		<b>500.00</b>
BOROUGH OF CLEMENTON	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00
		<b>1,500.00</b>
CITY OF CAMDEN	2024 SAFETY INCENTIVE AWARD 04/25	2,000.00
		<b>2,000.00</b>
PENNSAUKEN TOWNSHIP	2024 SPECIAL SAFETY AWARD	500.00
PENNSAUKEN TOWNSHIP	2024 SAFETY INCENTIVE AWARD 04/25	2,000.00
		<b>2,500.00</b>
TOWNSHIP OF GLOUCESTER	2024 SAFETY INCENTIVE AWARD 04/25	2,000.00
		<b>2,000.00</b>

MOUNT EPHRAIM BOROUGH	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00 <b>1,500.00</b>
MAGNOLIA BOROUGH	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00 <b>1,500.00</b>
BOROUGH OF COLLINGSWOOD	2024 SAFETY INCENTIVE AWARD 04/25	2,000.00 <b>2,000.00</b>
HADDON TOWNSHIP	2024 SAFETY INCENTIVE AWARD 04/25	2,000.00 <b>2,000.00</b>
BOROUGH OF HADDONFIELD	2024 SAFETY INCENTIVE AWARD 04/25	2,000.00 <b>2,000.00</b>
BERLIN TOWNSHIP	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00 <b>1,500.00</b>
BOROUGH OF BELLMAWR	2024 SAFETY INCENTIVE AWARD 04/25	2,000.00 <b>2,000.00</b>
CHERRY HILL FIRE DISTRICT 13	2024 SAFETY INCENTIVE AWARD 04/25	2,000.00
CHERRY HILL FIRE DISTRICT 13	2024 OPTIONAL SAFETY AWARD 04/25	1,000.00 <b>3,000.00</b>
GLOUCESTER CITY	2024 SAFETY INCENTIVE AWARD 04/25	2,000.00 <b>2,000.00</b>
BOROUGH OF MERCHANTVILLE	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00
BOROUGH OF MERCHANTVILLE	2024 OPTIONAL SAFETY AWARD 04/25	1,000.00 <b>2,500.00</b>
MEDFORD LAKES BOROUGH	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00 <b>1,500.00</b>
BOROUGH OF LINDENWOLD	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00 <b>1,500.00</b>
BOROUGH OF WOODLYNNE	2024 OPTIONAL SAFETY AWARD 04/24	1,000.00 <b>1,000.00</b>
BROOKLAWN BOROUGH	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00 <b>1,500.00</b>
AUDUBON BOROUGH	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00 <b>1,500.00</b>
BARRINGTON BOROUGH	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00 <b>1,500.00</b>
OAKLYN BOROUGH	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00 <b>1,500.00</b>
GIBBSBORO BOROUGH	2024 SAFETY INCENTIVE AWARD 04/25	1,000.00 <b>1,000.00</b>
RUNNEMEDE BOROUGH	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00 <b>1,500.00</b>
HI-NELLA BOROUGH	2024 SAFETY INCENTIVE AWARD 04/25	1,000.00 <b>1,000.00</b>
BOROUGH OF LAWNSIDE	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00 <b>1,500.00</b>
SOMERDALE BOROUGH	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00 <b>1,500.00</b>
WINSLOW TOWNSHIP	2024 SPECIAL SAFETY AWARD 04/25	500.00
WINSLOW TOWNSHIP	2024 SAFETY INCENTIVE AWARD 04/25	2,000.00 <b>2,500.00</b>
WINSLOW TOWNSHIP FIRE DISTRICT	2024 SAFETY INCENTIVE AWARD 04/25	1,000.00 <b>1,000.00</b>
HADDON HEIGHTS BOROUGH	2024 SAFETY INCENTIVE AWARD 04/25	2,000.00 <b>2,000.00</b>
CAMDEN CITY PARKING AUTHORITY	2024 SAFETY INCENTIVE AWARD 04/25	1,500.00 <b>1,500.00</b>
<b>Total Payments FY 2024</b>		<b>59,200.00</b>

**FUND YEAR 2025**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TEST- 19401- 03/25	4,630.00
INTERSTATE MOBILE CARE INC.	DOT DRUG TESTING FOR 3/25 INV 19393	156.00
		<b>4,786.00</b>
CLAIMS RESOLUTION CORPORATION, INC	CLAIM ADMI- GLOUCESTER INV 650-04-2025	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE INV 650-04-2025	42,168.50
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHER. HILL INV 650-04-2025	2,458.33
		<b>45,918.50</b>
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 04/25	18,397.58
J.A. MONTGOMERY RISK CONTROL	REIMB- SAFETY KICKOFF SUPPLIES 04/25	589.86
		<b>18,987.44</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/25	88.66
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 04/25	47,252.75
		<b>47,341.41</b>
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEES 04/25	5,162.25
		<b>5,162.25</b>
BROWN & CONNERY, LLP	LEGAL SERVICES FOR 03/25	2,260.50
BROWN & CONNERY, LLP	LITIGATION MGMT FOR 03/25	4,872.00
		<b>7,132.50</b>
ELIZABETH PIGLIACELLI	TREASURER FEE 04/25	2,288.33
		<b>2,288.33</b>
MICHAEL MEVOLI	REIMB FOR PRIMA 25 EXPENSES 6/1-6/4	2,911.61
		<b>2,911.61</b>
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 04/25	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 04/25	10,974.57
		<b>12,057.57</b>
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 04/25	1,310.66
		<b>1,310.66</b>
ACCESS	INV 11420441 DEPT 409 02/28/25	163.27
		<b>163.27</b>
	<b>Total Payments FY 2025</b>	<b>148,059.54</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>977,094.45</b>

\_\_\_\_\_  
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. 25-17**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
SUPPLEMENTAL BILLS LIST – APRIL 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, LLC	BAL DUE SAFETY BREAKFAST ON 4/4/25	3,874.00
		<b>3,874.00</b>
	<b>Total Payments FY 2025</b>	<b>3,874.00</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>3,874.00</b>

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

April 28, 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 March 31, 2025 for Fund Years 2021, 2022, 2023, 2024 and 2025. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

Net Investment Income received for March totaled \$81,560.31. TD’s rate is 4.33%

- **RECEIPT ACTIVITY FOR March:**

Assessments	\$5,157,773.00
Cherry Hill Deductible	<u>33,353.30</u>
Total Receipts	<u>\$5,191,126.30</u>

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

- **CLAIM ACTIVITY FOR March:**

Claim Expense	\$ 1,268,169.67	
Administration Expense		<u>509,386.11</u>
Total Claims/Expenses		<u>\$1,777,555.78</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,859,712.29 to a closing balance of \$28,351,669.11 showing an increase of \$3,491,956.82.

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: March												
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN BALANCE	342,630.13	6,787,636.79	2,089,769.95	9,283,810.64	325,094.11	65,287.23	98,313.69	(155,604.29)	5,984,213.49	25,778.94	0.00	24,846,930.69
RECEIPTS												
Assessments	314,614.75	495,469.08	160,115.10	1,057,672.94	526,393.15	120,328.15	117,179.53	1,544,626.14	806,140.88	0.00	0.00	5,142,539.72
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33,353.30	0.00	33,353.30
Invest Pymnts	1,524.46	20,635.69	6,344.78	28,186.71	0.00	0.00	0.00	0.00	23,498.83	0.00	0.00	80,190.47
Invest Adj	26.04	352.51	108.38	481.50	0.00	0.00	0.00	0.00	401.43	0.00	0.00	1,369.86
Subtotal Invest	1,550.50	20,988.20	6,453.16	28,668.21	0.00	0.00	0.00	0.00	23,900.26	0.00	0.00	81,560.33
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	316,165.25	516,457.28	166,568.26	1,086,341.15	526,393.15	120,328.15	117,179.53	1,544,626.14	830,041.14	33,353.30	0.00	5,257,453.35
EXPENSES												
Claims Transfers	86,827.45	59,878.89	39,868.18	306,591.39	0.00	0.00	0.00	0.00	0.00	16,220.20	0.00	509,386.11
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	235,714.18	0.00	0.00	235,714.18
Other *	0.00	0.00	0.00	0.00	1,035,629.50	0.00	0.00	0.00	0.00	0.00	0.00	1,035,629.50
TOTAL	86,827.45	59,878.89	39,868.18	306,591.39	1,035,629.50	0.00	0.00	0.00	235,714.18	16,220.20	0.00	1,780,729.79
END BALANCE	571,967.93	7,244,215.19	2,216,470.03	10,063,560.40	(184,142.24)	185,615.38	215,493.22	1,389,021.85	6,578,540.44	42,912.04	0.00	28,323,654.24

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	March					
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	\$24,859,712.29	2,729,653.59	110,236.64 -	66,800.56	-	20,531,728.58
Opening Interest Accrua	\$0.00	-	-	-	-	-
1	Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discov	\$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
4	Accretion	\$1,369.85	\$0.00	\$0.00	\$0.00	\$1,369.85
5	Interest Paid - Cash Inst	\$67,773.05	\$5,452.64	\$207.82	\$43.28	\$42,183.58
6	Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$12,417.41	\$0.00	\$0.00	\$0.00	\$12,417.41
8	Net Investment Income	\$81,560.31	\$5,452.64	\$207.82	\$43.28	\$55,970.84
9	Deposits - Purchases	\$7,691,126.30	\$1,441,856.00	\$0.00	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$4,280,729.79	-\$2,500,000.00	\$0.00	\$0.00	-\$3,174.01
Ending Cash & Investment	\$28,351,669.11	\$1,676,962.23	\$110,444.46	-\$66,757.28	\$0.00	\$20,584,525.41
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$344,297.71	\$3,125.64	\$30,963.76	\$80,488.76	\$0.00	\$0.00
(Less Deposits in Transit)	-\$77,217.50	\$0.00	-\$66,650.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$28,618,749.32	\$1,680,087.87	\$74,758.22	\$13,731.48	\$0.00	\$20,584,525.41

MARCH							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1		519,953.61				519,953.61	
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	519,953.61	-	-	-	519,953.61	
	Monthly Rpt	509,386.11				509,386.11	
	Variance	10,567.50	-	-	-	10,567.50	



Asset and Accrual Detail - By Asset type

Report ID: IACS0017  
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

03/31/2025

Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT	10.2512	20,584,525.41	0.00	20,584,525.41		0.00
99VVB5Y75		10.2512	20,584,525.41	0.00	20,584,525.41	100.00	0.00



Statement of Change in Net Assets  
Market Value

Report ID: IGLS0002  
Base Currency: USD  
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

	Current Period		Fiscal Year To Date	
	03/01/2025	03/31/2025	01/01/2025	03/31/2025
NET ASSETS - BEGINNING OF PERIOD		20,531,728.58		20,200,953.67
		<u>20,531,728.58</u>		<u>20,200,953.67</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	42,183.58		125,727.35	
REALIZED GAIN/LOSS	190.44		190.44	
UNREALIZED GAIN/LOSS-INVESTMENT	12,226.97		269,581.70	
ACCRETION/AMORTIZATION	1,369.85		3,921.30	
TOTAL INVESTMENT INCOME		<u>55,970.84</u>		<u>399,420.79</u>
TOTAL RECEIPTS		<u>55,970.84</u>		<u>399,420.79</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	514.70		1,535.69	
INVESTMENT ADVISORY FEES	2,144.61		12,777.67	
CONSULTING	514.70		1,535.69	
TOTAL ADMINISTRATIVE EXPENSES		<u>3,174.01</u>		<u>15,849.05</u>
TOTAL DISBURSEMENTS		<u>3,174.01</u>		<u>15,849.05</u>
NET ASSETS - END OF PERIOD		<u><u>20,584,525.41</u></u>		<u><u>20,584,525.41</u></u>



### Camden County Municipal Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Keith Hummel, JIF Safety Director  
**DATE:** April 28, 2025

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

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

#### LOSS CONTROL SURVEYS

- Borough of Lawnside on March 3, 2025
- Township of Pennsauken on March 4, 2025
- Borough of Magnolia on March 5, 2025
- Township of Voorhees on March 5, 2025
- Borough of Barrington on March 6, 2025
- Borough of Haddon Heights on March 6, 2025
- Borough of Oaklyn on March 7, 2025
- City of Camden on March 11, 2025
- Borough of Audubon on March 19, 2025
- Township of Gloucester on March 19, 2025
- Borough of Magnolia on March 25, 2025
- Borough of Magnolia on March 27, 2025

#### LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys for the month of March.



#### **MEETINGS ATTENDED**

- Claims Review Committee Meeting on March 21, 2025
- Fund Commissioners Meeting on March 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**

- Avian Influenza (Bird Flu) Best Practices
- Landscape Material Combustible Mulch
- Concession Stand Best Practices
- Scissor Lift & Vertical Mast Elevated Work Platforms Best Practices
- Good Housekeeping Best Practices
- Confined Spaces - Permit-Required Best Practices

#### **MSI FIRE & EMS**

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

#### **MSI LAW ENFORCEMENT**

- Swatting - Critical Training and Mitigation Consideration

#### **MSI NOW**

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

MSI NOW	
Municipality	Number of Videos
Audubon Park	6
Bellmawr	4
Berlin Borough	20
Berlin Township	4
Cherry Hill	4
Clementon	35
Gibbsboro	2
Haddon	4
Haddon Heights	4
Laurel Springs	1

MSI NOW	
Medford Lakes	2
Oaklyn	1
Pennsauken	23
Pine Hill	3
Somerdale	8
Winslow Township	3

#### 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](mailto: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](mailto:MSI@jamontgomery.com).

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2025 To 3/22/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Delaware River Port Authority, I - Borough of Collingswood	Port Authority of PA & NJ One Port Center 2 Riverside Drive; Camden, NJ 08103	RE: Collingswood Farmers Market The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Collingswood Farmers Market use of the right-of-way between Collings and Irvin Avenues, weekly on Saturdays between 6am and 12:30pm during the current policy period.	2/25/2025 #5100478	GL AU EX WC
H - Winslow Township Board of I - Winslow Township	Education 40 Cooper Folly Road Atco, NJ 08004	RE: Use of Property for Fireworks The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of the BOE's property for fireworks.	2/28/2025 #5116260	GL AU EX WC
H - Winslow Township Board of I - Winslow Township	Education 10 Cooper Folly Road Atco, NJ 08004	RE: Use of Property for Fireworks The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of the BOE's property for fireworks.	2/28/2025 #5116257	GL AU EX WC
H - USDA Rural Development I - Borough of Gibbsboro	521 Fellowship Road, Suite 130 Mt. Laurel, NJ 08054	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.	2/28/2025 #5113832	OTH
H - USDA Rural Development I - Borough of Gibbsboro	521 Fellowship Road, Suite 130 Mt. Laurel, NJ 08054	Evidence of Insurance.	2/28/2025 #5113831	GL AU EX WC
H - Gloucester City School District I - City of Gloucester City	1300 Market Street Gloucester City, NJ 08030	RE: Use of Any/All Locations- Police & Fire Department Training Evidence of insurance as respects the use of any/all locations within the school district for Police & Fire Department training during the current calendar year.	2/28/2025 #5113371	GL AU EX WC
H - Michael's Distribution Center	130 Makers Avenue Berlin, NJ 08009	RE: Use of Facilities- Police Department Training Evidence of Insurance with respects to the use of facilities for training by the	3/4/2025	GL AU EX WC

03/24/2025

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2025 To 3/22/2025

I - Township of Voorhees		Voorhees Township Police Department.	#5131313	
H - Michael's Distribution Center I - Borough of Pine Hill	130 Makers Avenue Berlin, NJ 08009	RE: Use of Facilities- Police Department Training Evidence of Insurance with respects to the use of facilities for training by the Pine Hill Police Department.	3/4/2025 #5131315	GL AU EX WC
H - Michael's Distribution Center I - Borough of Berlin	130 Makers Avenue Berlin, NJ 08009	RE: Use of Facilities- Police Department Training Evidence of Insurance with respects to the use of facilities for training by the Borough of Berlin's Police Department.	3/5/2025 #5132058	GL AU EX WC
H - Township of Berlin I - Township of Berlin	135 Route 73 South West Berlin, NJ 08091	Evidence of Insurance.	3/6/2025 #5134572	GL AU EX WC OTH
H - To Whom it May Concern I - Township of Cherry Hill		Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. Evidence of Insurance for the following vehicle: 2023 Land Rover Range Rover / VIN #: SALKPBE72PA032340	3/7/2025 #5135462	GL AU EX WC OTH
H - Salem County Fire Academy I - Borough of Haddon Heights	135 Cemetery Road Woodstown, NJ 08098	RE: Use of Facilities- Fire Department Training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of facilities for Fire Department training during the current calendar year.	3/10/2025 #5135523	GL AU EX WC
H - Penn Medicine I - Cherry Hill Fire District (BOFC District)	1865 Marlton Pike E Cherry Hill, NJ 08003	RE: Use of Property- Fire Department Training Evidence of insurance with respects to use of property located at the Penn Medicine Parking Garage for training by the Cherry Hill Fire Department.	3/13/2025 #5163955	GL AU EX WC

03/24/2025

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2025 To 3/22/2025

H - Cherry Hill Imports Auto Group I - Cherry Hill Fire District (BOFC District)	2261 Marlton Pike W Cherry Hill, NJ 08002	RE: Use of Property- Fire Department Training Evidence of insurance with respects to use of property located at 802 and 806 Park Blvd., Cherry Hill, NJ for training by the Cherry Hill Fire Department.	3/13/2025 #5163954	GL AU EX WC
H - Inspira I - Township of Gloucester	17 West Red Bank Avenue Woodbury, NJ 08096	City of Gloucester has a \$500,000 SIR on WC, which erode the JIF limits above. RE: Use of Premises- Police Training Evidence of Insurance with respects to use of premises for police training.	3/18/2025 #5167792	GL AU EX WC OTH
H - Inspira I - Township of Gloucester	17 West Red Bank Avenue Woodbury, NJ 08096	Township of Gloucester has a \$500,000 SIR on WC, which erode the JIF limits above. RE: Use of Premises- Police 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 for police training.	3/20/2025 #5180755	GL AU EX WC OTH
<b>Total # of Holders: 16</b>				

03/24/2025

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## Camden County Municipal JIF 1st Quarter 2025 – Workers' Compensation Summary

### Claims Reported:

#### 2025

Report Only  
Medical Treatment  
**Total FROI's**

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2025
19				19
36				36
55				55

#### 2024

Report Only  
Medical Treatment  
**Total FROI's**

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

### Claim Statistics:

- 11 Open and treating cases; 4 remain out-of-work; 2 Released to TD (2 accommodated); 5 RTW FD
- 9 Employees had Lost Time (more than 7 days out of work)

### Total Injuries by Cause and Occupation

	Driver	EMT	Firefighter	Laborer	Mechanic	Municipal Employee	Police Officer	Grand Total
Burn-Fire or Flame			1					1
Caught In-Object handled	1							1
Cut,Injured By-Broken Glass							2	2
Cut,Injured By-Hand Tool	1							1
Cut,Injured By-Misc			1	1				2
Fall or Slip-Fall, Slip, Trip		1					4	5
Fall or Slip-On Ice or Snow		1	1	1			2	5
Fall or Slip-On Stairs			1					1
Fall or Slip-Same Level							1	1
Misc.-Absorption, Ingestion or Inhalation							3	3
Misc.-Foreign Matter(Body) in Eye(s)				1				1
Misc.-Other						1	3	4
Misc.-Person in Act of a Crime							5	5
Motor Vehicle-Collision or Sideswipe			1				5	6
Motor Vehicle-Collision with a Fixed Object							1	1
Motor Vehicle-Misc							2	2
Strain/Injury By-Lifting				1				1
Strain/Injury By-Using Tool or Machinery	1							1
Strain/Injury-Misc			1	1			3	5
Struck/Injured By-Animal or Insect			1				1	2
Struck/Injured By-Falling or Flying Object		1						1
Struck/Injured By-Misc							2	2
Struck/Injured By-Object Being Lifted or Handled		1			1			2
<b>Grand Total</b>	<b>3</b>	<b>4</b>	<b>7</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>34</b>	<b>55</b>



CAMDEN JIF

**Workers' Compensation Medical Bills - PPO Reductions**

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Reductions</u>	<u>%</u>
January	\$187,312.70	\$94,173.19	\$93,139.51	49.72%
February	\$255,517.60	\$79,800.55	\$175,717.05	68.77%
March	\$351,972.54	\$188,395.89	\$163,576.65	46.47%
<b>TOTAL 2025</b>	<b>\$794,802.84</b>	<b>\$362,369.63</b>	<b>\$432,433.21</b>	<b>54.41%</b>

**Monthly & YTD Summary:**

<u>PPO Statistics</u>	<u>March</u>	<u>YTD</u>
Bills	201	601
PPO Bills	177	538
PPO Bill Penetration	88.06%	89.52%
PPO Charges	\$320,283.70	\$626,353.19
Charge Penetration	91.00%	78.81%

**Savings History:**

<u>Reviewed Date</u>	<u>Provider Billed Amt</u>	<u>CSG Repriced Amt</u>	<u>Reductions</u>	<u>%</u>
<b>TOTAL 2024</b>	<b>\$3,419,448.55</b>	<b>\$1,496,176.49</b>	<b>\$1,923,272.06</b>	<b>56.25%</b>
<b>TOTAL 2023</b>	<b>\$2,895,155.50</b>	<b>\$1,279,978.81</b>	<b>\$1,615,176.69</b>	<b>55.79%</b>
<b>TOTAL 2022</b>	<b>\$3,443,490.89</b>	<b>\$1,675,899.91</b>	<b>\$1,767,590.98</b>	<b>51.33%</b>
<b>TOTAL 2021</b>	<b>\$2,341,455.56</b>	<b>\$1,215,725.78</b>	<b>\$1,125,729.78</b>	<b>48.08%</b>
<b>TOTAL 2020</b>	<b>\$3,160,515.05</b>	<b>\$1,697,689.83</b>	<b>\$1,462,825.22</b>	<b>46.28%</b>
<b>TOTAL 2019</b>	<b>\$3,042,329.21</b>	<b>\$1,379,303.91</b>	<b>\$1,663,025.30</b>	<b>54.66%</b>
<b>TOTAL 2018</b>	<b>\$2,845,780.35</b>	<b>\$1,441,081.52</b>	<b>\$1,404,698.83</b>	<b>49.36%</b>
<b>TOTAL 2017</b>	<b>\$1,803,457.88</b>	<b>\$879,858.84</b>	<b>\$923,599.04</b>	<b>51.21%</b>
<b>TOTAL 2016</b>	<b>\$2,534,730.41</b>	<b>\$1,393,859.39</b>	<b>\$1,140,871.02</b>	<b>45.01%</b>
<b>TOTAL 2015</b>	<b>\$2,642,806.56</b>	<b>\$1,379,391.36</b>	<b>\$1,263,415.20</b>	<b>47.81%</b>
<b>TOTAL 2014</b>	<b>\$2,462,610.10</b>	<b>\$1,290,804.11</b>	<b>\$1,171,805.99</b>	<b>47.58%</b>
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$1,940,947.46</b>	<b>55.58%</b>
<b>TOTAL 2011</b>	<b>\$3,001,784.51</b>	<b>\$1,383,535.61</b>	<b>\$1,618,248.90</b>	<b>53.91%</b>



**Monthly Subrogation Results**

**Liability**

**March 2025  
\$0.00**

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

**Worker's Compensation**

**March 2025  
\$0.00**

**Year to Date  
\$0.00**

**Claim Number      Member      Date of Loss      Recovered**



# ***APPENDIX I – MINUTES***

**March 24, 2025**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – MARCH 24, 2025  
MEETING HELD VIRTUALLY  
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 <b>Joseph Hrubash,</b> <b>Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Gladys Driggins</b>
Safety Director	J.A. Montgomery Risk Control <b>Thomas Reilly, Harry Earle,</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein. Lizzie Lewis</b>
Underwriting Manager	Conner Strong & Buckelew <b>Jonathon Tavares</b>

**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  
Steven Whalen, Magnolia  
David Siedell, Haddonfield  
Elizabeth Peddicord, Pennsauken Twp

**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
Jaclyn Lindsey	Conner Strong & Buckelew
Jen Olsen	Hardenbergh Insurance
Danielle Colaianne	Hardenbergh Insurance

**APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF FEBRUARY 24, 2025**

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 24, 2025**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: NONE**

Chairman Mevoli announced the passing for former Runnemede Mayor Tony Beatrice. Retired Runnemede Mayor Tony Beatrice was also a long standing member of both the JIF and HIF Executive Board. Chairman Mevoli said he will be sorely missed and his viewing will be this Friday.

**EXECUTIVE DIRECTOR:**

**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 1<sup>st</sup> through June 4<sup>th</sup>.

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 15<sup>th</sup> annual seminar will be conducted virtually on two half-day sessions: Friday, April 25<sup>th</sup> and Friday, May 2<sup>nd</sup> 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). Executive Director Hrubash said the attendance to the conference has tripled since going to a virtual format and both sessions will be held on two separate half days the first being held on April 25<sup>th</sup> and the second session on May 2<sup>nd</sup>. There is no fee to attend the seminar.

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. Executive Director Hrubash said the MEL is very excited to have Michael Chertoff as the keynote speaker. He used to be with the United States Secretary of Homeland Security and the presentation will be very interesting.

**2025 MEL JIF Renewal Webinar:** The Executive Director and Underwriting Manager of the Municipal Excess Liability JIF hosted a webinar on March 14<sup>th</sup> 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 21<sup>st</sup> at the DoubleTree by Hilton in Monroe Twp. Commissioner Wolk's report of those meetings will be distributed via email when complete. Executive Director Hrubash said the MEL introduced a bylaw amendment to change the current bylaws to read exactly like the regulations. There were some edits made to it many years ago that do not apply anymore. The MEL is also paying very close attention to some of the legislation in the pipeline right now and A2145 is one of interest. There have been meetings with the Assembly side and now we are going to have a meeting with the Senate side, which is for PTSD for employees, primarily police. At this time, they are fully covered under workers compensation, but legislators are trying to push that over to the tort claim side which would make it unlimited. There was a report on Phase 2 of the Police Accreditation with Benchmark Analytics and that was driven by our folks at JA Montgomery.

**NJ Cyber JIF** – The NJ Cyber JIF met virtually on March 20<sup>th</sup>. Commissioner Wolk's report of that meeting will be distributed via email when complete. Deputy Executive Director Hrubash said he Cyber JIF met last Thursday and they are going to be putting an emphasis on getting our members to comply with the basic tier. Approximately 95% of the cyber claims that we've experienced in our program would have been prevented if the member was in full compliance with the basic tier. Therefore, everyone will see a series of webinars, email blasts and training videos over the next 9 months and we are looking forward to that. It is a very important aspect so please be sure to look out for it.

**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 28<sup>th</sup>.



**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. Deputy Executive Director Hrubash said there has been a pretty big uptick in these types of claims, and again, we are trying to educate everybody. On page 5 and 6 is an article that was co-authored by Dave Grubb, and the MEL Chair. Please take the time to read this article.

**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 30<sup>th</sup>.

**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 4<sup>th</sup> 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 18<sup>th</sup>.

**DUE DILIGENCE REPORTS** – Included in the agenda were due diligence reports as follows: The Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the Expected Loss Ratio Analysis for January and said the Camden JIF is doing very well in their open years and is performing ahead of where the actuary projected. On page 8 the Lost Time Accident Frequency reflects over the 3 year period Camden sits at number 2 at 1.02, which is absolutely amazing when you think about back in 1991 5.74. Deputy Executive Director Hrubash congratulated the Camden JIF and to keep up the good work. The EPL POL Compliance Program is very important to be following because it makes a big difference on member deductibles and co-pays. 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's Report Made Part of Minutes.

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

**Approving Payment of Resolution 25-13 MARCH SUPPLEMENTAL 2025 Vouchers**

<b>TOTAL 2025</b>	<b>\$950.00</b>
<b>TOTAL</b>	<b>\$950.00</b>

**Approving Payment of Resolution 25-14 MARCH 2025 Vouchers**

<b>TOTAL 2024</b>	<b>\$ 57,517.00</b>
<b>TOTAL 2025</b>	<b>\$1,209,702.67</b>
<b>TOTAL</b>	<b>\$1,267,219.67</b>

**MOTION TO APPROVE MARCH 2025 VOUCHERS RESOLUTION 25-13 AND RESOLUTION 25-14**

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

**Confirmation of February 2025 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	<b>.00</b>
<b>2021</b>	<b>19,618.54</b>
<b>2022</b>	<b>92,139.94</b>
<b>2023</b>	<b>17,87082.76</b>
<b>2024</b>	<b>319,578.21</b>
<b>2025</b>	<b>22,088.21</b>
<b>TOTAL</b>	<b>470,396.12</b>

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

Motion: Commissioner DiAngelo  
 Second: Commissioner Wolk  
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi discussed items reviewed in the Claims Committee meeting including crossing guard training and defensive tactics. The defensive tactics training has been mandated by the Attorney General's office this year which was recommended to us by Harry Earle of JA Montgomery. There were two bulletins for both topics that were issued by email. Members were advised to review Law Enforcement Bulletins 2024-22 (defensive tactics) and 2025-01 (crossing guards) for updated guidance. Attorney Nardi said Brad Stokes, Ken Cheeseman, Keith, Hummel, Harry Earl, Tom Riley, and Dan DiRenzo from the County discussed steps that we would like to take on behalf of the JIF to gather information regarding Fire Department training and record keeping, which are some of the issues that have been coming to light more recently. Fire Departments are not as regulated or mandated to follow any direction for the Attorney General's office since they are under the auspices of the County Prosecutor's office. Attorney Nardi said

these are some of the issues and challenges being faced by many of the municipalities and this is an introduction to what we are discussing discussed and more information will be forthcoming at a later date.

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 and discussed Job Hazard Analysis which is the technique that focuses on job tasks to identify hazards before they occur. It focuses on the relationship between the worker, the task, the tools and the work environment identifying and reducing hazards in the workplace applies to every employee at every level within the organization. During recent visits PEOSH has been asking to view completed job hazard analysis. They are available on the MSI website. PEOSH Enforcement officers will be visiting every police department to check on 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. The Crossing Guard Job Site Observation is also available on the MSI website. Safety Director Reilly discussed several incidences lately with lithium batteries causing fires. When used properly, they are safe but when incompatible chargers, batteries, or improper charging methods are used, it can be dangerous. Residents should be reminded, possibly through social media not to discard these batteries in the trash. There's also a Lithium-Ion Battery Safety Bulletin on the MSI website.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 1/22/25 to 2/22/25 was included in the agenda in Appendix II. Underwriting Manager Tavares said the Underwriting Office hosted a renewal recap webinar on the March 14<sup>th</sup>. Mr. Tavares thanked all those that attended, all very positive changes, strengthening our excess program for 2025 and looking forward to continued success throughout the year.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for February 2025 where there was a savings of 69% and a total of 60.71% for the year. Ms. Goldstein said an email was sent earlier in the month regarding the new worker's comp prescription program through S1 medical. Everyone should have received the email with the new first fill letter which has S1 medical on the right hand side. This would not apply to member towns that do not report their claims to Medlogix. If anyone did not receive the letter, please feel free to reach out Jennifer Goldstein.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Tracy Ware reported on the Subrogation reports were included on page 32 for the month of February 2025 for both workers compensation and liability.

Chairman Mevoli said the Claims Committee held a Zoom Phone meeting on Friday, where all claims were reviewed and discussed and minutes that would normally be reviewed in the Executive

Session. A motion to accept the committee's recommendations on the claims as discussed, and review would be in order.

**MOTION TO APPROVE CLAIMS:**

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** Risk Manager Thomas Merchel said he is working with the PMM JIF to conduct an in-person training on June 17th at 10:00 am at Moorestown Township. The training should last about an hour with Rich Erickson from the EJIF speak about each town's obligation under the New Jersey Stormwater Management Regulations. The training will be geared towards public works directors or superintendents and stormwater coordinators. An invite will be sent to members if anyone is interested in attending.

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Maley
Vote:	Unanimous

**MEETING ADJOURNED: 5:42 PM**

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