



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

MAY 19, 2025 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/95333141325>

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 953 3314 1325

OPEN PUBLIC MEETINGS ACT

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

1. Sending advance written notice to the Courier Post for publication on February 10, 2025.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on February 10, 2025.
3. Posting Electronic Notice of this meeting on the Fund's website including the time, date of the meeting and instructions for access to the Remote Public Meeting, and the agenda for public comment.
4. Posting a copy of the meeting notice on the public bulletin board of all member municipalities.

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: May 19, 2025**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE - MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2025 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES:** April 28, 2025 Open Minutes..... **Appendix I**

- ☐ **CORRESPONDENCE – None**

REPORTS

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report.....**Page 1**
 - ☐ **TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 25-19 and 25-20 May Bills.....**Page 24**
Treasurer’s Report.....**Page 27**
Monthly Reports**Page 28**
 - ☐ **ATTORNEY – Joseph Nardi, Esquire**
 - ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....**Page 34**
 - ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....**Page 37**
Cyber Risk Management Compliance – To be distributed next meeting
 - ☐ **MANAGED CARE – Medlogix**
Monthly Report.....**Page 40**
 - ☐ **CLAIMS SERVICE – Claims Resolution Corporation**
Monthly Subrogation Report.....**Page 41**
-

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **NEXT MEETING: June 23, 2025 – Haddon Twp. Municipal Building**
- ☐ **MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: May 19, 2025

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Stormwater Management:** In January, the MEL supported the development of a program to assist its members in obtaining access to legal and engineering resources related to stormwater management. This initiative was a result of a significant jury award in 2024 involving flooding from microbursts.

The MEL worked with its' excess carriers, underwriter and professional staff to develop a program where members can access up to three hours of legal services and three hours of engineering services at no cost to members. Enclosed on **pages 3-6** is a copy of the correspondence that was emailed to all MEL members on the Flood Risk Control Program.

- ❑ **MEL Membership Renewal:** The Fund is scheduled to renew their MEL membership effective July 1, 2025. Enclosed in the agenda on **page 7** is Resolution 25-18, as well as the Indemnity and Trust Agreement, renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2025 through July 1, 2028.

- ❑ **Motion to adopt resolution 25-18 and execute the agreement renewing the fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2025 through July 1, 2028.**

- ❑ **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 15th 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 11-13**); a synopsis of changes to the personnel manual appears on **page 14**; managers & supervisors training schedule appears on **page 15**; non-supervisory training appears on **page 16**.

The Best Practices Checklist that must be signed by your entities General Counsel or Labor Attorney appears on **Page 17 & 18**.

- ❑ **NJ Cyber JIF** – The NJ Cyber JIF met virtually on May 15th; Commissioner Wolk's report of that meeting will be distributed via email when complete.

- ❑ **2025 Policies** - We have completed generating member manuals and will begin uploading member manuals and commercial policies to Origami.
- ❑ **Second Installment Assessment Bills** – The second installment assessment bills have been sent out; as a reminder the due date is June 15th.
- ❑ **2025 Financial Disclosures:** As of the April 30th deadline all fund commissioners and fund professionals have filed their disclosure statements.
- ❑ **Auditor & Actuary Year-End Reports:** The financial audit for the period ending December 31, 2024 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

Due Diligence Reports:

Financial Fast Track	<i>To be Provided</i>
Loss Ratio Analysis	Page 19
Loss Time Accident Frequency	<i>Not Available</i>
POL/EPL Compliance Report	Page 20
Fund Commissioners	Page 21
Regulatory Affairs Checklist	Page 22
RMC Agreements	Page 23



Municipal Excess Liability Joint Insurance Fund

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

To: Mayors and Administrators

Date: May 8, 2025

Re: **Flood Risk Control Program/ MEL members are entitled to specialized Legal /Engineering consultation and assistance at no cost.**

From: Joseph Hrubash, Executive Director
Frederick Semrau, Esq. Fund Attorney

As you may know, there has been a rash of lawsuits against communities alleging that residents suffered large losses because towns are negligent in controlling flood waters. The MEL's underwriters are ready to provide legal and engineering resources to assist MEL members, at no cost, in their efforts to implement flood risk control programs. Methfessel & Werbel has been retained to provide members with legal services and Boswell has been retained to provide engineering assistance. **Methfessel & Werbel, P.C. will begin accepting calls on Monday, May 12th. Please reach out by July 31st.**

To enroll in this program, contact:

Joseph C. Falk | Counsel
Methfessel & Werbel, P.C.
2025 Lincoln Highway | Suite 200 | Edison, NJ 08818
Direct: 732-379-5015
Fax: 732-248-2355 | www.methwerb.com

Background:

In a recent decision, a jury awarded \$21.5 million in damages against a municipality because flooding damaged four houses during a 55-minute microburst that exceeded the standard for a 200-year storm. While the town had recently spent over \$1 million on stormwater improvements, the system proved inadequate to handle the excessive run-off. No one was even injured, and the property damage was less than \$400,000 in total. Yet, this case is now the largest award ever against a New Jersey municipality. The municipality is appealing. It is impossible to project the potential exposure against local government if this case holds. Imagine the potential liabilities during a hurricane or other major weather event.

The challenge faced by local government is that the drainage system covers the entire community, and conditions constantly change. It is not realistically possible to keep the system up to date.

When it adopted Title 59, the New Jersey Legislature recognized this problem and provided broad immunity for claims caused by obsolete designs if they were properly approved when first built or subsequently updated.

To utilize this design immunity, the governmental entity must establish that the design was in fact approved by the governing body or other appropriate authority before construction began. Approval also must be granted before any change orders. This should be done by resolution so there is a permanent record. The problem is that most towns lack complete records and therefore often can not qualify for this immunity.

Fortunately, Title 59 provided another way to qualify for immunity even if records are missing. Specifically, the Act provides that:

“A public entity is not liable for the exercise of discretion when, in the face of competing demands, it determines whether or not to utilize or apply existing resources ... unless a court concludes that the determination of the public entity was “palpably unreasonable.”

This means that local government can take a reasonable amount of time to correct deficiencies. (See attached Model Resolution). For this reason, each year the five and ten-year capital budgets should update all infrastructure projects - including drainage. The New Jersey Department of Environmental Protection also requires towns to enact a Watershed Improvement Plan (WIP). These plans will need to be upgraded under the DEP's new MS4 regulations. The deadline for the first phase of the MS4 regulation is December 31st of this year.

Legal Services:

The MEL is offering its members legal services to assist with guidance for design immunity and scarce resource immunity defenses to stormwater/flooding claims. This consultation can be customized to an individual member's needs, i.e., questions and concerns with respect to certain projects that may or may not have been completed over the years. Additionally, the attorneys will discuss current case law on stormwater and flooding claims, as well as the interplay of the New Jersey Tort Claims Act. **Each member will receive up to three hours of legal services at no cost.**

Engineering Services:

The program also provides members with three hours of engineering consultation at no cost. Boswell Engineering will review a municipality's compliance with the NJDEP Municipal Separate Stormwater Sewer System (MS4) permit from an engineering perspective and identify any shortcomings and recommendations for cost effective solutions to meet the requirements.

cc: Risk Management Consultants
JIF Fund Attorneys

DRAFT DATED APRIL 2025
**A MODEL RESOLUTION CREATING AND IMPLEMENTING A LONG-RANGE
PLAN TO ADDRESS DRAINAGE ISSUES**

WHEREAS, The Governing Body declares that it is in the best interests of the community to address drainage problems in a comprehensive and orderly fashion that aligns with N.J.S.A 59:1.1, et seq., and

WHEREAS, New Jersey Statute Section 59:1-1, et seq., provides limitations on liability for public entities for conditions of public property where the public entity exercises appropriate discretion in the allocation of funds of public improvements. The limitation of liability is commonly known as “scarce resource immunity,” and

WHEREAS, The Legislature in NJSA 59: 1-2 quoted Chief Justice Joseph Weintraub by declaring that:

“The Legislature recognizes the inherently unfair and inequitable results which occur in the strict application of traditional doctrine of sovereign immunity. On the other hand, the Legislature recognizes that while a private entrepreneur may readily be held liable for negligence within the chosen ambit of his activity, the area within which government has the power to act for the public good is almost without limit and therefore government should not have the duty to do everything that might be done.

WHEREAS, NJSA 59:2-3 (c) provides:

“A public entity is not liable for the exercise of discretion in determining whether to seek or whether to provide the resources necessary for the purchase of equipment, the construction or maintenance of facilities, the hiring of personnel, and in general, the provision of adequate services;”

WHEREAS, NJSA 59:2-3 (d) provides:

“A public entity is not liable for the exercise of discretion when, in the fact of competing demands, it determines whether or not to utilize or apply existing resources, including those allocated for equipment, facilities and personnel unless a court concludes that the determination of the public entity was palpably unreasonable;” and

WHEREAS, this resolution is narrowly limited to outlining the application of scarce resources for the purpose of addressing the overall health, safety, and welfare of the general community; and

WHEREAS, The Governing Body hereby determines that the appropriate way to continue to address this wide-ranging community wide issue is as follows.

NOW THEREFORE BE IT RESOLVED, by the Mayor and Township/Borough Committee/Council of the Township/Borough of _____, County of _____, State of New Jersey as follows:

1. The Municipal (Manager, Administrator, or other appropriate title) shall direct that the (Engineer or other appropriate title) to prepare a Watershed Assessment by developing an electronic infrastructure map that delineates the location of the stormwater features that are owned or operated by the municipality including easements and features owned by others in the community.
2. The Municipal (Manager, Administrator, or other appropriate title) shall direct that the (Engineer or other appropriate title) to prepare a Watershed Improvement Plan Report including:
 - a. A summary of proposed flood prevention improvement projects, both public and private.
 - b. The proposed implementation schedule.
 - c. Costs, broken down by project and year.
 - d. Funding opportunities.
3. Each year, as part of the annual budget process, the Municipal (Manager, administrator, or other appropriate title) may include in the long-term capital plan sufficient funds to implement this Watershed Improvement Plan over a reasonable period considering other demands on municipal scarce resources.
4. Each year, as part of the annual budget process, the (Manager, administrator, or other appropriate title) may include current year operating budget and capital budget sufficient funds to implement this Watershed Improvement Plan over a reasonable period considering other demands on municipal scarce resources.
5. Each year, if limited resources require allocation as part of the annual process, the (Manager, Administrator or other appropriate title), may identify the work that can be completed and the work that cannot be completed or addressed.
6. Failure to appropriate funds or failure to spend an appropriation shall be deemed as exercise of governmental discretion in the face of competing demands.
7. Every two years, the Municipal (Manager, administrator, or other appropriate title) may direct that the (Engineer or other appropriate title) to update the Watershed Assessment and the Watershed Improvement Plan as appropriate.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION TO RENEW MEMBERSHIP IN THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

WHEREAS, the **Camden County Municipal Joint Insurance Fund**, a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management to its member municipalities in the form of General Liability, Auto Liability, Property and Workers' Compensation coverage; and

WHEREAS, it has been determined that excess coverage is available from the Municipal Excess Liability Joint Insurance Fund, hereinafter referred to as MEL, as established pursuant to N.J.S.A. 40A:10-36 et seq., provided in accordance with N.J.S.A. 40A:10-42; and

WHEREAS, the purchase of such coverage by the MEL is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service ("EUS") so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the MEL shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the MEL to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** has determined that membership in the MEL is in the best interests of the member municipalities:

NOW THEREFORE BE IT RESOLVED that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to renew membership in the MEL for a period of three (3) years, the commencement of which shall be **July 1, 2025** and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- 1) Excess Workers' Compensation and Employers' Liability Insurance and,
- 2) Excess Liability Insurance excess of the Primary Liability provided by the

- above mentioned Joint Insurance Fund as indicated on the application previously submitted and,
- 3) Excess Property, including Crime.

BE IT FURTHER RESOLVED that the **Camden County Municipal Joint Insurance Fund** hereby adopts the Bylaws of the MEL and in accordance therewith, it is understood that coverage is not effective until membership is approved by the MEL Commissioners/Executive Committee, State Department of Banking & Insurance and State Department of Community Affairs and that coverage is subject to the terms, conditions and limitations as contained in the MEL's Coverage Manual and its Commercial Excess Insurance, if any; and,

BE IT FURTHER RESOLVED that the Board of Fund Commissioners, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the MEL including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Camden County Municipal Joint Insurance Fund** in the MEL according to its Bylaws, N.J.S.A. 40A:10-36 et seq., N.J.A.C. 11:15-2 and any other statutes or regulations pertaining thereto.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

MICHAEL MEVOLI, Chairperson

Attest:

M. JAMES MALEY, JR., Secretary

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
INDEMNITY AND TRUST AGREEMENT**

THIS AGREEMENT made this ____ day of ____, 20__, in the County of Camden by and Between: The **Municipal Excess Liability Joint Insurance Fund**, hereinafter referred to as MEL, and the **Camden County Municipal Joint Insurance Fund**, hereinafter referred to as the FUND.

WITNESSETH:

WHEREAS, several local governmental units have collectively formed an Excess Liability Joint Insurance Fund as such entity is authorized and described in N.J.S.A. 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

WHEREAS, the FUND has agreed to become a member of the MEL and to share in the obligations and benefits flowing from such membership with other members of the MEL in accordance with and to the extent provided for in the bylaws of the MEL and in consideration of such obligations and benefits to be shared by the membership of the MEL.

NOW THEREFORE, be it agreed as follows:

1. The FUND accepts the MEL's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent Statutes and Administrative Regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the MEL with respect to the types of insurance listed in the FUND's resolution.
3. The FUND agrees to renew its membership in the MEL for a period of three (3) years, the commencement of which shall be **July 1, 2025**.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the MEL, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the MEL, all of whom as a condition of membership in the MEL shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the MEL in accordance with the bylaws thereof, this Agreement, the MEL's Risk Management Plan or any applicable statute.
6. If the MEL in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the MEL for all such reasonable expenses, fees and costs on demand.

7. The FUND and the MEL agree that the MEL shall hold all monies paid by the FUND to the MEL as fiduciaries for the benefit of MEL claimants, all in accordance with N.J.A.C 11:15-2.1 et seq.
8. The MEL shall establish separate Trust Accounts for each of the following categories of risk and liability, if applicable:
 - a) Workers Compensation and Employers Liability
 - b) Liability, other than motor vehicle
 - c) Property Damage, other than motor vehicle
 - d) Motor Vehicle
 - e) Primary Statutory Bonds & Excess Public Officials Bonds

The MEL shall maintain Trust Accounts aforementioned in accordance with N.J.S.A. 40A:10-36, N.J.A.C. 11:15-2 et seq., N.J.S.A. 40A:5-1 and such other Statutes as may be applicable. More specifically, each of the aforementioned separate Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by N.J.A.C. 11:15-2.2 et seq.

9. Each FUND who shall become a member of the MEL shall be obligated to execute this Agreement.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

BY:_____

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

BY:_____

DATED:_____



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**

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 - 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)
- 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.
- 5. Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution which can be found on the MEL webpage – 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**

MATTHEW J. GIACOBBE, Partner
mgiacobbe@cgalaw.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

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.



Municipal Excess Liability Joint Insurance Fund

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

APRIL 15, 2025

As part of the Employment Practices Compliance Program, the MEL has developed a Model Managers & Supervisors training program that is available as a Live Webinar through the MEL Safety Institute.

Below is a listing of the webinar classes schedule to date. If necessary, more classes will be schedule and will be posted to the MSI Live Schedule (link below).

5/20/25	MEL Risk Management for Managers & Supervisors	9:00 - 10:30 am
5/22/25	MEL Risk Management for Managers & Supervisors - Evening	6:30 - 8:00 pm
6/17/25	MEL Risk Management for Managers & Supervisors	9:00 - 10:30 am
6/23/25	MEL Risk Management for Managers & Supervisors	9:00 - 10:30 am

To register, please follow the link below.

[MSI LIVE Schedule](#)



Every employee has a right to a safe workplace free of discrimination, violence, harassment, and conflicts of interest. This on-demand program (available in English and Spanish) identifies what types of conduct are unacceptable when interacting with fellow employees.

Compliance is essential for both your own protection and to ensure that others are not subjected to conduct that might create a hostile environment.

Click the button to access this online training through the MEL Safety Institute Learning Management System (MSI LMS).

MSI LMS System

1. **Log into the MSI LMS System.**
 - If you have previously taken MSI classes, enter your username and password.
 - If you do not know your username and/or password, ask your Senior Reporting Manager to send an LMS activation email or call the MSI Helpline at 866-661-5120.
2. Once logged into the MSI LMS, go to the button for a list of online courses.
3. Select the course you wish to complete and scroll down to click the button.
4. Your course will now show in the Assigned section of your dashboard. Click the title to launch the course or video.
5. Learning transcripts are automatically updated in the MSI LMS and show in the Completed section of your homepage.

Questions?

Call: 866-661-5120

Email: MSI@jamontgomery.com

For additional MSI information and resources go to the **MEL Safety Institute**.

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 jainet@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.

Camden Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	51 Actual	MONTH TARGETED	50 Actual	MONTH TARGETED	39 Actual	MONTH TARGETED
		Current	31-Mar-25		28-Feb-25		31-Mar-24	
PROPERTY	718,669	819,912	114.09%	100.00%	114.09%	100.00%	117.03%	100.00%
GEN LIABILITY	1,681,349	594,656	35.37%	96.38%	35.36%	96.23%	57.06%	91.95%
AUTO LIABILITY	446,457	252,934	56.65%	93.62%	52.73%	93.27%	38.32%	88.81%
WORKER'S COMP	3,528,173	2,711,781	76.86%	99.57%	76.95%	99.52%	76.84%	98.57%
TOTAL ALL LINES	6,374,648	4,379,284	68.70%	98.36%	68.47%	98.27%	73.46%	96.30%
NET PAYOUT %	\$3,706,556		58.15%					
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	39 Actual	MONTH TARGETED	38 Actual	MONTH TARGETED	27 Actual	MONTH TARGETED
		Current	31-Mar-25		28-Feb-25		31-Mar-24	
PROPERTY	812,040	870,752	107.23%	100.00%	106.44%	100.00%	116.02%	100.00%
GEN LIABILITY	1,666,133	392,648	23.57%	91.95%	20.58%	91.38%	7.86%	82.70%
AUTO LIABILITY	604,621	512,388	84.75%	88.81%	78.63%	88.30%	66.30%	80.03%
WORKER'S COMP	3,820,056	3,799,028	99.45%	98.57%	99.41%	98.43%	80.94%	95.33%
TOTAL ALL LINES	6,902,850	5,574,815	80.76%	96.28%	79.39%	96.02%	66.14%	91.49%
NET PAYOUT %	\$3,876,076		56.15%					
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	27 Actual	MONTH TARGETED	26 Actual	MONTH TARGETED	15 Actual	MONTH TARGETED
		Current	31-Mar-25		28-Feb-25		31-Mar-24	
PROPERTY	840,000	1,019,631	121.38%	100.00%	126.40%	100.00%	140.53%	96.43%
GEN LIABILITY	1,706,985	308,852	18.09%	82.70%	13.92%	81.65%	6.54%	66.07%
AUTO LIABILITY	570,755	129,978	22.77%	80.03%	20.41%	78.92%	14.18%	59.58%
WORKER'S COMP	4,160,000	2,020,183	48.56%	95.33%	48.46%	94.80%	43.06%	78.67%
TOTAL ALL LINES	7,277,740	3,478,645	47.80%	91.71%	47.15%	91.07%	43.48%	76.26%
NET PAYOUT %	\$2,429,571		33.38%					
FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	15 Actual	MONTH TARGETED	14 Actual	MONTH TARGETED	3 Actual	MONTH TARGETED
		Current	31-Mar-25		28-Feb-25		31-Mar-24	
PROPERTY	1,054,175	1,173,738	111.34%	96.43%	112.94%	96.03%	17.41%	23.00%
GEN LIABILITY	1,912,663	229,894	12.02%	66.07%	10.58%	64.20%	0.59%	6.00%
AUTO LIABILITY	631,298	126,468	20.03%	59.58%	14.20%	56.96%	3.05%	6.00%
WORKER'S COMP	4,159,386	2,739,141	65.85%	78.67%	67.26%	74.88%	6.47%	3.00%
TOTAL ALL LINES	7,757,522	4,269,242	55.03%	76.42%	55.18%	73.66%	6.23%	6.70%
NET PAYOUT %	\$2,312,546		29.81%					
FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	3 Actual	MONTH TARGETED	2 Actual	MONTH TARGETED	-9 Actual	MONTH TARGETED
		Current	31-Mar-25		28-Feb-25		31-Mar-24	
PROPERTY	1,238,526	106,450	8.59%	23.00%	4.28%	13.00%	N/A	N/A
GEN LIABILITY	1,950,485	24,028	1.23%	6.00%	0.07%	2.50%	N/A	N/A
AUTO LIABILITY	630,316	153,297	24.32%	6.00%	7.81%	2.50%	N/A	N/A
WORKER'S COMP	4,223,649	447,084	10.59%	3.00%	2.38%	2.00%	N/A	N/A
TOTAL ALL LINES	8,042,976	730,859	9.09%	7.04%	2.54%	3.85%	N/A	N/A
NET PAYOUT %	\$76,229		0.95%					

Total Participating Members	38	38
Complaint		38
Percent Compliant		100.00%

* 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 May 1, 2025

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

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2025 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of May 13, 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. 25-19**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – MAY 2025**

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

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

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

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

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BOROUGH OF BERLIN	2024 SAFETY INCENTIVE AWARD 5/25	1,500.00
		1,500.00
CHESILHURST BOROUGH	2024 SAFETY INCENTIVE AWARD 5/25	1,000.00
		1,000.00
	Total Payments FY 2024	2,500.00

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MUNICIPAL EXCESS LIABILITY JIF	FPB Q2 2025	26,329.00
		26,329.00
NJ CYBER RISK MANAGEMENT FUND	CYBER- 2ND INSTALL 2025 05/25	230,647.00
		230,647.00
MUNICIPAL EXCESS LIABILITY JIF	PROP- 2ND QTR 2025	596,458.50
MUNICIPAL EXCESS LIABILITY JIF	MEL- 2ND QTR 2025	880,351.25
		1,476,809.75
INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TEST- 19443-04/25	4,637.00
INTERSTATE MOBILE CARE INC.	DOT DRUG TESTING FOR 4/10/25	78.00
		4,715.00
CLAIMS RESOLUTION CORPORATION, INC	CLAIM ADMI- GLOUCESTER INV 650-05-2025	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE INV 650-05-2025	42,168.50
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHER. HILL INV 650-05-2025	2,458.33
		45,918.50
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 05/25	18,397.58
		18,397.58
PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/25	97.95
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 05/25	47,252.75
		47,350.70
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEES 05/25	5,162.25
		5,162.25

BROWN & CONNERY, LLP	ATTORNEY EXPENSES 04/25	1.14
BROWN & CONNERY, LLP	LITIGATION MGMT FOR 04/25	4,704.00
BROWN & CONNERY, LLP	LEGAL SERVICES FOR 04/25	2,260.50
		6,965.64
ELIZABETH PIGLIACELLI	TREASURER FEE 05/25	2,288.33
		2,288.33
MUNICIPAL EXCESS LIABILITY JIF	MSI- 2ND QTR 2025	20,965.25
		20,965.25
SPARK CREATIVE GROUP	SITE UPDATES 1/25 & 2/25 INV 6155	151.25
		151.25
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 05/25	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 05/25	10,974.57
		12,057.57
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 05/25	1,310.66
		1,310.66
ACRISURE T/A SCIROCCO INS. GROUP	RMC- 1ST INSTALL 25- WOODLYNNE 5/25	2,120.34
ACRISURE T/A SCIROCCO INS. GROUP	RMC- 1ST INSTALL 25 AUDOBON PARK 5/25	1,243.86
		3,364.20
	Total Payments FY 2025	1,902,432.68
	TOTAL PAYMENTS ALL FUND YEARS	1,904,932.68

Chairperson

Attest:

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

Dated: _____

Treasurer

RESOLUTION NO. 25-20

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
SUPPLEMENTAL BILLS LIST – MAY 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.

<u>FUND YEAR 2025</u>		
<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MARCO'S RESTAURANT	CATER EXEC SAFETY MEETING 17@ 32.00	652.00
		652.00
ACCESS	INV 11475337 DEPT 409 3/31/25	154.56
		154.56
	Total Payments FY 2025	806.56
	TOTAL PAYMENTS ALL FUND YEARS	806.56

Chairperson

Attest:

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

Treasurer

May 19, 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 April 30, 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 MAY:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- **INVESTMENT INCOME:**

Net Investment Income received for April totaled \$184,991.92. TD’s rate is 4.33%

- **RECEIPT ACTIVITY FOR April:**

Recoveries	\$ 28,532.62	
Cherry Hill Deductible	<u>17,274.20</u>	
Total Receipts		<u>\$45,806.82</u>

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

- **CLAIM ACTIVITY FOR April:**

Claim Expense	\$ 624,082.36	
Administration Expense	<u>980,968.45</u>	
Total Claims/Expenses		<u>\$1,605,050.81</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$28,351,669.11 to a closing balance of \$26,979,101.87 showing a decrease of \$1,372,567.24.

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: April												
Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL	
OPEN BALANCE	571,257.36	7,244,533.57	2,216,727.90	10,064,872.34	(183,599.94)	185,785.35	215,561.03	1,388,137.45	6,577,797.71	42,912.04	27,683.43	28,351,668.25
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	26,711.61	0.00	1,700.00	121.01	0.00	0.00	0.00	0.00	0.00	17,274.20	0.00	45,806.82
Invest Pymnts	4,766.12	47,321.94	14,452.26	65,619.31	0.00	0.00	0.00	0.00	50,363.73	0.00	180.49	182,703.85
Invest Adj	59.69	592.64	180.98	821.77	0.00	0.00	0.00	0.00	630.73	0.00	2.26	2,288.07
Subtotal Invest	4,825.81	47,914.58	14,633.24	66,441.08	0.00	0.00	0.00	0.00	50,994.46	0.00	182.75	184,991.92
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,882.87	0.00	0.00	4,882.87
TOTAL	31,537.42	47,914.58	16,333.24	66,562.09	0.00	0.00	0.00	0.00	55,877.33	17,274.20	182.75	235,681.61
EXPENSES												
Claims Transfers	228,171.06	61,328.21	108,244.93	218,668.89	0.00	0.00	0.00	0.00	0.00	7,669.27	0.00	624,082.36
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	764,952.04	216,016.41	0.00	0.00	980,968.45
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,198.04	0.00	0.00	3,198.04
TOTAL	228,171.06	61,328.21	108,244.93	218,668.89	0.00	0.00	0.00	764,952.04	219,214.45	7,669.27	0.00	1,608,248.85
END BALANCE	374,623.72	7,231,119.94	2,124,816.21	9,912,765.54	(183,599.94)	185,785.35	215,561.03	623,185.41	6,414,460.59	52,516.97	27,866.18	26,979,101.01
REPORT STATUS SECTION												
Report Month: April												
Opening Balances:						Balance Differences						
Imprest Transfers:												
Investment Balances:												
Ending Balances:												
Accrual Balances:												

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
CAMDEN MUNICIPAL JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	April							
CURRENT FUND YEAR	2025							
Description: ID Number: Maturity (Yrs) Purchase Yield: TOTAL for All Accts & instruments		Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	Sweep Acct	TD Operating
Opening Cash & Investm	\$28,351,669.11	1,676,962.23	110,444.46	- 66,757.28	-	20,584,525.41	-	6,046,494.29
Opening Interest Accrua	\$0.00	-	-	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$2,288.06	\$0.00	\$0.00	\$0.00	\$0.00	\$2,288.06	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$69,771.64	\$1,356.44	\$192.99	\$34.99	\$0.00	\$43,627.33	\$0.00	\$24,559.89
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$112,932.22	\$0.00	\$0.00	\$0.00	\$0.00	\$112,932.22	\$0.00	\$0.00
8 Net Investment Income	\$184,991.92	\$1,356.44	\$192.99	\$34.99	\$0.00	\$158,847.61	\$0.00	\$24,559.89
9 Deposits - Purchases	\$1,550,774.69	\$4,882.87	\$0.00	\$85.00	\$0.00	\$0.00	\$0.00	\$1,545,806.82
10 (Withdrawals - Sales)	-\$3,108,333.85	-\$1,500,000.00	\$0.00	\$0.00	\$0.00	-\$3,198.04	\$0.00	-\$1,605,135.81
Ending Cash & Investment	\$26,979,101.87	\$183,201.54	\$110,637.45	-\$66,637.29	\$0.00	\$20,740,174.98	\$0.00	\$6,011,725.19
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,172,307.20	\$3,125.64	\$30,931.26	\$80,403.76	\$0.00	\$0.00	\$0.00	\$1,057,846.54
(Less Deposits in Transit)	-\$76,217.45	\$0.00	-\$65,649.95	\$0.00	\$0.00	\$0.00	\$0.00	-\$10,567.50
Balance per Bank	\$28,075,191.62	\$186,327.18	\$75,918.76	\$13,766.47	\$0.00	\$20,740,174.98	\$0.00	\$7,059,004.23

APRIL							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	04/01-04/30/25	624,082.36				624,082.36	
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	624,082.36	-	-	-	624,082.36	
	Monthly Rpt	624,082.36				624,082.36	
	Variance	-	-	-	-	-	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
Month		April							
Current Fund Year		2025							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2025	Property	0.00	67,105.50	0.00	67,105.50	67,105.50	0.00	0.00	0.00
	Liability	1,000.00	1,455.00	0.00	2,455.00	2,455.00	0.00	0.00	0.00
	Auto	29,161.93	54,537.47	0.00	83,699.40	83,699.40	0.00	0.00	0.00
	Workers Comp	44,576.69	32,201.63	0.00	76,778.32	76,778.32	0.00	0.00	0.00
	Cherry Hill	1,490.14	437.10	1,490.14	437.10	437.10	0.00	0.00	0.00
	Total	76,228.76	155,736.70	1,490.14	230,475.32	230,475.32	0.00	0.00	0.00
2024	Property	914,729.30	100,425.40	0.00	1,015,154.70	1,017,528.90	(2,374.20)	(2,374.20)	0.00
	Liability	128,184.11	8,680.98	0.00	136,865.09	136,865.09	0.00	0.00	0.00
	Auto	56,397.04	6,848.46	1,700.00	61,545.50	63,370.50	(1,825.00)	(125.00)	(1,700.00)
	Workers Comp	1,165,906.71	52,541.58	121.01	1,218,327.28	1,220,690.19	(2,362.91)	(1,492.20)	(870.71)
	Cherry Hill	11,270.22	4,413.67	11,270.22	4,413.67	15,683.89	(11,270.22)	(32,067.40)	20,797.18
	Total	2,276,487.38	172,910.09	13,091.23	2,436,306.24	2,454,138.57	(17,832.33)	(36,058.80)	18,226.47
2023	Property	884,758.22	25,713.16	26,711.61	883,759.77	883,218.33	541.44	0.00	541.44
	Liability	136,934.88	37,047.62	0.00	173,982.50	192,281.63	(18,299.13)	7,414.03	(25,713.16)
	Auto	65,095.55	1,163.50	0.00	66,259.05	70,908.58	(4,649.53)	(4,649.53)	0.00
	Workers Comp	1,350,486.61	23,494.58	0.00	1,373,981.19	1,374,766.49	(785.30)	(217.90)	(567.40)
	Cherry Hill	(6,443.44)	1,756.50	1,429.54	(6,116.48)	(4,686.94)	(1,429.54)	(1,285.90)	(143.64)
	Total	2,430,831.82	89,175.36	28,141.15	2,491,866.03	2,516,488.09	(24,622.06)	1,260.70	(25,882.76)
2022	Property	832,203.08	34,927.00	0.00	867,130.08	867,130.08	(0.00)	(0.00)	0.00
	Liability	188,214.66	9,504.94	0.00	197,719.60	197,719.60	0.00	0.00	0.00
	Auto	148,707.13	10,695.50	0.00	159,402.63	159,402.63	0.00	0.00	0.00
	Workers Comp	2,699,946.48	25,593.65	0.00	2,725,540.13	2,725,540.13	0.00	(4,882.87)	4,882.87
	Cherry Hill	2,121.74	1,062.00	2,030.30	1,153.44	1,153.44	(0.00)	0.00	(0.00)
	Total	3,871,193.09	81,783.09	2,030.30	3,950,945.88	3,950,945.88	(0.00)	(4,882.87)	4,882.87
2021	Property	802,089.66	0.00	0.00	802,089.66	802,090.66	(1.00)	(1.00)	0.00
	Liability	407,567.19	4,639.67	0.00	412,206.86	412,206.79	0.07	0.07	0.00
	Auto	163,953.33	35,000.00	0.00	198,953.33	198,953.33	0.00	0.00	0.00
	Workers Comp	2,340,280.90	84,837.45	0.00	2,425,118.35	2,425,520.08	(401.73)	(401.73)	0.00
	Cherry Hill	(7,738.13)	0.00	0.00	(7,738.13)	(7,738.13)	0.00	0.00	0.00
	Total	3,706,152.95	124,477.12	0.00	3,830,630.07	3,831,032.73	(402.66)	(402.66)	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	13,838.90	0.00	0.00	13,838.90	0.00	13,838.90	13,838.90	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	(555.50)	0.00	0.00	(555.50)	0.00	(555.50)	(555.50)	0.00
	Cherry Hill	0.00	0.00	1,054.00	(1,054.00)	0.00	(1,054.00)	0.00	(1,054.00)
	Total	13,283.40	0.00	1,054.00	12,229.40	0.00	12,229.40	13,283.40	0.00
TOTAL		12,374,177.40	624,082.36	45,806.82	12,952,452.94	12,983,080.59	(30,627.65)	(26,800.23)	(6,827.18)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

04/30/2025

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT	10.3287	20,740,174.98	0.00	20,740,174.98		0.00
99VVB5Y75		10.3287	20,740,174.98	0.00	20,740,174.98	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value

04/30/2025

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

		Current Period		Fiscal Year To Date	
		04/01/2025	04/30/2025	01/01/2025	04/30/2025
NET ASSETS - BEGINNING OF PERIOD			20,584,525.41		20,200,953.67
			20,584,525.41		20,200,953.67
RECEIPTS					
INVESTMENT INCOME					
INTEREST	43,627.33			169,354.68	
REALIZED GAIN/LOSS	0.00			190.44	
UNREALIZED GAIN/LOSS-INVESTMENT	112,932.22			382,513.92	
ACCRETION/AMORTIZATION	2,288.06			6,209.36	
TOTAL INVESTMENT INCOME			158,847.61		558,268.40
TOTAL RECEIPTS			158,847.61		558,268.40
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	518.60			2,054.29	
INVESTMENT ADVISORY FEES	2,160.84			14,938.51	
CONSULTING	518.60			2,054.29	
TOTAL ADMINISTRATIVE EXPENSES			3,198.04		19,047.09
TOTAL DISBURSEMENTS			3,198.04		19,047.09
NET ASSETS - END OF PERIOD			20,740,174.98		20,740,174.98



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: May 19, 2025

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

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

LOSS CONTROL SURVEYS

- Borough of Collingswood on April 4, 2025
- Borough of Merchantville on April 7, 2025
- Borough of Bellmawr on April 9, 2025
- Borough of Somerdale on April 11, 2025
- Borough of Mt. Ephraim on April 16, 2025
- Borough of Gibbsboro on April 17, 2025
- Borough of Audubon Park on April 21, 2025
- Borough of Magnolia on April 23, 2025

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Lindenwold on April 7, 2025.

MEETINGS ATTENDED

- Safety Kickoff Breakfast on April 4, 2025
- Camden County Chiefs Meeting on April 9, 2025
- Claims Review Committee Meeting on April 25, 2025
- Fund Commissioners' Meeting on April 28, 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

- Distracted Driving Awareness Month
- Workplace Violence Prevention
- Entering an Occupied Residence: Best Practices
- National Work Zone Awareness Week
- Fire Hose Usage for Non-Fire Related Tasks: Best Practices

MSI FIRE & EMS

- Backing Fire Apparatus into Station Best Practices

MSI LAW ENFORCEMENT

- Block Parties - Critical Safety Considerations

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
Audubon Park	6
Bellmawr	1
Berlin Borough	5
Berlin Township	13
Brooklawn	1
Cherry Hill	8
Chesilhurst	1
Clementon	15
Collingswood	2

MSI NOW	
Gloucester City	6
Gloucester Township	4
Haddon	4
Haddon Heights	5
Hi-Nella	1
Laurel Springs	4
Pine Hill	8
Winslow	4

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. 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 that the student also participated in polls, quizzes, and question-and-answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

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

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

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 3/22/2025 To 4/22/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Delaware River Port Authority I - City of Camden	One Port Center 2 Riverside Drive Camden, NJ 08101	City of Camden has a \$2,000,000 SIR on WC, \$750,000 SIR on GL/AL and a \$100,000 SIR on Property, which erode the JIF limits above. RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects use of premises for parking for City sponsored events including but not limited to neighborhood clean-ups.	3/25/2025 #5269919	GL AU EX WC OTH
H - Ecoverse Processing Equipment I - Township of Gloucester	1265 Lear Industrial Parkway Avon, OH	City of Gloucester has a \$500,000 SIR on WC, which erode the JIF limits above. RE: Use of Equipment/Demonstration The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following equipment: Doppstadt INVENTHOR 9 Slow-Speed Shredder	3/25/2025 #5269916	GL AU EX WC OTH
H - Delaware River Port Authority I - City of Camden	One Port Center 2 Riverside Drive Camden, NJ 08101	City of Camden has a \$2,000,000 SIR on WC, \$750,000 SIR on GL/AL and a \$100,000 SIR on Property, which erode the JIF limits above. RE: Use of Parking Lot- Ferry Avenue Station The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects use of parking lot at Ferry Avenue Station for neighborhood clean up.	3/26/2025 #5273644	GL AU EX WC OTH
H - Evidence of Insurance I - Borough of Collingswood		RE: Collingswood Foundation for the Arts Evidence of insurance as respects the Collingswood Foundation for the Arts who is an Additional Named Insured on the above referenced Commercial General Liability and Excess Liability Policies. Liquor Liability is included, except when the Member Entity or its indemnitees are in the business of selling or serving alcoholic beverages (including the giving, selling, or serving of alcoholic beverages to the general public in connection with the catering operations for profit of the Member Entity).	3/26/2025 #5273984	GL AU EX WC
H - County of Ocean I - Township of Mount Laurel	Administration Building 101 Hooper Avenue Toms River, NJ 08754	RE: Law Enforcement Training Center The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities at the Law Enforcement Training Center by Mount Laurel Township Police Department.	3/28/2025 #5284205	GL AU EX WC
H - City of Camden I - Township of Voorhees	Department of Public Works 101 Newton Avenue Camden, NJ 08103	RE: Use of Mobile Stage 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 the mobile stage for Voorhees Township sponsored events during the current calendar year.	4/2/2025 #5286920	GL AU EX WC

04/22/2025

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 3/22/2025 To 4/22/2025

H - Wells Fargo Equipment Finance, I - Cherry Hill Fire District (BOFC District)	Inc. PO Box 35702 Billings, MT 59107	RE: Contract #413711-108 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of two (2) 2021 Ford E450 Ambulances, vin #1FDXE4FN0MDC04110 and vin #1FDXE4FN4MDC08158, with a total value of \$435,966. Contract #413711-108.	4/3/2025 #5291268	GL AU EX WC OTH
H - City of Camden I - City of Camden	520 Market Street City Hall - Room 419 Camden, NJ 08101	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance as respects to Statutory Bond coverage for Michelle Hill - Tax Collector, effective 04/14/2020; and Scott Parker - CFO/Treasurer, effective 04/01/2025.	4/8/2025 #5296353	OTH
H - Medford Lakes Country Club I - Borough of Medford Lakes	70 Oak Drive Medford Lakes, NJ 08055	RE: Canoe Carnival Ball 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 the Canoe Carnival Ball.	4/8/2025 #5296224	GL AU EX WC
H - Black Horse Pike Regional School I - Township of Gloucester	District 580 Erial Road Blackwood, NJ 08012	Township of Gloucester has a \$500,000 SIR on WC, which erode the JIF limits above. RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to Gloucester Township and Gloucester Township Police Department sponsored events at the following locations: Timber Creek High School, Highland Regional High School, and Triton Regional High School.	4/8/2025 #5296149	GL AU EX WC OTH
H - DGMB Casino, LLC dba Resorts I - Borough of Berlin	Atlantic City Casino 1133 Boardwalk Atlantic City, NJ 08401	RE: Bus Trip for Seniors DGMB Casino LLC dba Resorts Casino Hotel, DGMB Casino Holding, LLC, DGMB Casino SPE Corp., as well their respective members, shareholders, managers, partners, officers, directors, , agents and employees are Certificate Holders and Additional Insured on the above-referenced Commercial General Liability, Automobile and Excess Liability Policies if required by written contract.	4/10/2025 #5299517	GL AU EX WC
H - Wells Fargo Equipment Finance, I - Cherry Hill Fire District (BOFC District)	Inc. ATIMA PO Box 563800 Charlotte, NC 28256	RE: Contract #413711-108 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of two (2) 2021 Ford E450 Ambulances, vin #1FDXE4FN0MDC04110 and vin #1FDXE4FN4MDC08158, with a total value of \$435,966. Contract #413711-108.	4/11/2025 #5305859	GL AU EX WC OTH
H - Camden County Board of	Commissioners	RE: Fireworks Display at Newton Lake Park The Certificate Holder is	4/15/2025	GL AU EX

04/22/2025

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Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 3/22/2025 To 4/22/2025

I - Borough of Collingswood	Camden County Parks Dept. 1301 Park Blvd. Cherry Hill, NJ 08002	an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Borough's fireworks display and festivities at Newton Lake Park.	#5311127	WC
H - Borough of Audubon Park I - Borough of Audubon Park	20 Road C Audubon Park, NJ 08106	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance as respects Statutory Bond coverage for Ryan Giles - Tax Collector, effective 01/01/2014 and Treasurer, effective 02/01/2025.	4/16/2025 #5316393	OTH
H - NJ Office of Emergency I - Borough of Berlin	Management NJ State Police/Public Assistance Unit PO Box 7068 West Trenton, NJ 08628	Evidence of Insurance	4/17/2025 #5317009	GL AU EX WC OTH
H - KS StateBank and/or Its Assigns I - Borough of Barrington	PO Box 69 Manhattan, KS 66505	RE: 2023 Ford Explorer- VIN: 1FM5K8AB9PGB98959 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to One (1) 2023 Ford Explorer, VIN: 1FM5K8AB9PGB98959, valued at \$64,344.00.	4/21/2025 #5321148	GL AU EX WC OTH
Total # of Holders: 16				

04/22/2025

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CAMDEN JIF

Workers' Compensation Medical Bills - PPO Reductions

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$187,312.70	\$94,173.19	\$93,139.51	49.72%
February	\$255,517.60	\$79,800.55	\$175,717.05	68.77%
March	\$351,972.54	\$188,395.89	\$163,576.65	46.47%
April	\$129,188.59	\$59,582.32	\$69,606.27	53.88%
TOTAL 2025	\$923,991.43	\$421,951.95	\$502,039.48	54.33%

Monthly & YTD Summary:

PPO Statistics	April	YTD
Bills	142	743
PPO Bills	130	668
PPO Bill Penetration	91.55%	89.91%
PPO Charges	\$119,496.04	\$745,849.23
Charge Penetration	92.50%	80.72%

Savings History:

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

**CLAIMS
RESOLUTION
CORPORATION, INC.**



Monthly Subrogation Results

Liability

**April 2025
\$3239.89**

**Year to Date
\$37,525.37**

Worker's Compensation

**April 2025
\$0.00**

**Year to Date
\$0.00**

<u>Claim Number</u>	<u>Member</u>	<u>Date of Loss</u>	<u>Recovered</u>
650 001 28704	Merchantville	11/27/24	\$1539.89
650 00117661	Pennsauken	3/2/23	\$1700.00



CRC

APPENDIX I – MINUTES

April 28, 2025

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – APRIL 28, 2025
BELLMAWR COMMUNITY CENTER
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 (telephonically)
Joseph Wolk	Borough of Mount Ephraim	Present
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Tracy Ware
Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill
Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Glenn Werner, Gibbsboro
Kelly Santosusso, Haddon Heights

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
Jaclyn Lindsey	Conner Strong & Buckelew
Danielle Colaianni	Hardenbergh Insurance

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 24, 2025

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

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

MEL Bylaw Amendment: Enclosed is correspondence from the MEL providing notice to the 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)** The Executive Director said the updated By Law change was needed to make the By Laws consistent with State regulations and actual practices. The Public Hearing and adoption is scheduled for June 9th and local JIFs will be asked to approve the change at their June or July meetings. More information will follow.

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 15th 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 Executive Director said there are only three policy updates to be made. Managers and Supervisors training has been scheduled and will be held via Zoom. A notice will be sent to all members. Police Chief training will be conducted in Collingswood on May 19th. The information has been sent to the Police Chiefs.

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> The Executive Director said any Executive Board member interested in attending please contact the Fund Office.

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. 1st 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

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 – 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.

The Executive Director reviewed the Expected Loss Ratio Analysis for February and said the Camden JIF is doing very well and is performing ahead of where the actuary projected 3.8% and the Camden JIF currently stands at 2.5%. That is reflected on the Lost Time Accident Frequency reports on pages 25 and 26. Executive Director said this is the time where we pride ourselves on 100% compliance on the EPL POL Compliance Program which is very important to be following because it makes a big difference on member deductibles and co-pays. Executive Director said the Fund Office will work with members to achieve that goal.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 25-15 MARCH SUPPLEMENTAL 2025 Vouchers

TOTAL 2025	\$950.00
TOTAL	\$950.00

Approving Payment of Resolution 25-16 APRIL 2025 Vouchers

CLOSED	\$ 764,952.04
TOTAL 2022	\$ 4,882.87
TOTAL 2024	\$ 59,200.00
TOTAL 2025	\$ 148,059.54
TOTAL	\$ 977,094.45

Approving Payment of Resolution 25-17 APRIL SUPPLEMENTAL 2025 Vouchers

TOTAL 2025	\$3,874.00
TOTAL	\$3,874.00

**MOTION TO APPROVE MARCH AND APRIL 2025 VOUCHERS RESOLUTION
25-15, 25-16 AND RESOLUTION 25-17**

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

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

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

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

Motion: Commissioner Taraschi
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed Stormwater Management Program that the MEL is undertaking and can be found on page 19 of the agenda. Attorneys have presented information to all of the Executive Directors. Attorney Nardi said all administrators and clerks for all member towns should be aware of this, especially considering recent lawsuits that have been filed, one of which is in appeal. Design immunity and the scarce resources defense can be helpful in these cases by passing resolutions when projects are approved by the governing body and to coordinate with town engineers. In regard to the scarce resource defense, at the time of the project and budgeting, make sure to compile lists and keep minutes of meetings.

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 said now is a great time to walk through playgrounds daily and early in the day, to review the safety aspects of the equipment and grounds for dangerous debris. It is also the time to review landscape equipment and best safety practices. There are numerous safety bulletins available on this topic as well as having a heat stress program in place.

Ret. Chief Harry Earle discussed a Bulletin recently issued on block parties and vehicle ramming that has been seen in the news recently. The Risk Management for Command Staff is scheduled for May 19th in Collingswood so far 100 have signed up and JA Montgomery has made some additional seating available up to 135. Accreditation Plus will be launched at that training where 400 required CALEA standards will be discussed specifically around litigation and claims which will launch by the end of the month. The Camden JIF will host a National Law Enforcement Roadway Safety Program in September with three dates in Collingswood. Fire training and policies issues are being discussed and in it's infancy stage right now. Commissioner Ken Cheeseman is participating in the group. A survey will be going out to fire departments to look at their training and policies to determine what the next steps may be. Chief Earle said he will keep everyone updated for the next steps. Chairman Mevoli thanked Commissioner Cheeseman for getting involved in the fire training and policies survey group.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 2/22/25 to 3/22/25 was included in the agenda. Executive Director said the Cyber Reports will be discussed in Closed Session.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for March 2025 where there was a savings of 46.47% and a total of 54.41% for the year. Ms. Goldstein reviewed the Worker's Comp Summary Report for the first quarter of 2025.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Tracy Ware reported on the Subrogation reports were included on page 50 for the month of March 2025 for both workers compensation and liability.

MOTION TO GO INTO CLOSED SESSION:

Motion:	Commissioner Taraschi
Second:	Commissioner Maley
Vote:	Unanimous

MOTION TO GO INTO OPEN SESSION:

Motion:	Commissioner Taraschi
Second:	Commissioner Maley
Vote:	Unanimous

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

MOTION TO APPROVE CLAIMS:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo

Roll Call Vote:

10 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:

Commissioner Taraschi

Second:

Commissioner Hill

Vote:

Unanimous

MEETING ADJOURNED: 5:40 PM

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

