



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

JUNE 23, 2025 – 5:15 PM

HADDON TOWNSHIP MUNICIPAL BUILDING
135 HADDON AVENUE
HADDON TOWNSHIP, NJ 08108

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: JUNE 23, 2025**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE - MOMENT OF SILENCE – Mayor Joseph Wolk**
- ☐ **ROLL CALL OF 2025 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES: May 19, 2025 Open Minutes Appendix I**

- ☐ **CORRESPONDENCE – None**

REPORTS

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 1
 - ☐ **TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 25-23 June BillsPage 18
Treasurer’s Report.....Page 20
Monthly ReportsPage 21
 - ☐ **ATTORNEY – Joseph Nardi, Esquire**
 - ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 25
 - ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 28
Cyber Risk Management Compliance – To be distributed
 - ☐ **MANAGED CARE – Medlogix**
Monthly Report.....Page 30
 - ☐ **CLAIMS SERVICE – CRC**
Monthly Subrogation Report.....Page 31
-

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **MEETING ADJOURNED**
- ☐ **NEXT MEETING: July 28, 2025 – Via Zoom**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: June 23, 2025

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **Audit Report as of December 31, 2024** – The Auditor’s Report as of December 31, 2024 will be sent under separate cover to the Executive Committee. The Audit Committee held a call with representatives from Bowman & Company to review the report. Dennis Skalkowski from Bowman will give a brief report at the meeting and following that, the Board will formally approve **Resolution 25-21** approving year end financials along with the Group Affidavit. **(Pages 3-5)**

❑ **Motion to Approve Year-End Financials as of December 31, 2024 as Presented, Adopt Resolution 25-21 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**

❑ **MEL Bylaw Amendment:** The MEL conducted a public hearing June 9, 2025 on a proposed bylaw amendments, which was introduced at their March 21, 2025 meeting. Notices on the public hearing were distributed to all MEL affiliated local joint insurance funds in April. According to the bylaw amendment procedure, the amendment is adopted by the Fund when the governing bodies of three-fourths of the local JIF members approve the amendment within six (6) months of the hearing on the amendment.

Enclosed is the MEL notice on the bylaws including a resolution to approve the amendment. **(Pages 6 & 7)**

❑ **Motion to adopt Resolution 25-22 approving the revised bylaws of the Municipal Excess Liability Joint Insurance Fund.**

❑ **MEL Report:** The MEL met on June 9, 2025 at the Forsgate Country Club; included in Appendix II of the agenda is a report of the meeting.

❑ **RCF Report:** The RCF met on June 9, 2025 at the Forsgate Country Club; included in Appendix II of the agenda is a report of the meeting.

- ❑ **EJIF Report:** The EJIF met on June 9, 2025 at the Forsgate Country Club; included in Appendix II of the agenda is a report of the meeting.
- ❑ **Cyber JIF:** The Cyber JIF met on May 15, 2025 and June 12, 2025 via Zoom; included in Appendix II of the agenda is the reports from the May 15th and June 12th meetings.
- ❑ **D2 Security Report** – The D2 Cyber Security Status Report will be discussed in closed session.
- ❑ **Employment Practices Compliance Program:** Members have been 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 8-10**.
- ❑ **Stormwater Management:** Included on **pages 11 & 12** is a memorandum from Joseph Hrubash (MEL Executive Director) and Frederick Semrau, Esq. (Fund Attorney) announcing a program supported by the MEL's excess carriers assisting members with a Flood Risk Control Program.

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.

- ❑ **2026 Membership Renewals** – Twenty-four members are scheduled to renew as of January 1, 2026. Membership documents will be mailed to those members early next month.
- ❑ **2025 Policies:** Members' 2025 policy documents have been uploaded to Origami. Instructions for accessing the files were emailed to members on June 6th.
- ❑ **July & August Fund Meetings:** As a reminder, the July & August meetings will take place virtually via Zoom.

Due Diligence Reports:

Financial Fast Track	<i>Provided Quarterly</i>
Loss Ratio Analysis	Page 13
Loss Time Accident Frequency	<i>Not Available</i>
POL/EPL Compliance Report	Page 14
Fund Commissioners	Page 15
Regulatory Affairs Checklist	Page 16
RMC Agreements	Page 17

RESOLUTION NO. 25-21

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2024

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2024 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Camden County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION
PASSED AT THE MEETING HELD ON JUNE 23, 2025.

ATTEST:

MICHAEL MEVOLI, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE
of the
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

We members of the Executive Committee of the Camden County Municipal Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the Executive Committee of the Camden County Municipal Joint Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2024.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____	(L.S.)
_____	(L.S.)
_____	(L.S.)
_____	(L.S.)
_____	(L.S.)
_____	(L.S.)
_____	(L.S.)
_____	(L.S.)
_____	(L.S.)
_____	(L.S.)
_____	(L.S.)

Attest:

M. James Maley, Jr. Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

PROPOSED MEL BYLAW AMENDMENT:

(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.

RESOLUTION NO. 24-25

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**APPROVING A BYLAWS AMENDMENT OF THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

WHEREAS, The **Camden County Municipal Joint Insurance Fund** is a member of the Municipal Excess Liability Joint Insurance Fund, and;

WHEREAS, The Board of Fund Commissioners of Municipal Excess Liability Joint Insurance Fund proposed language amending the bylaws on the March 21, 2025 and conducted a public hearing on June 9, 2025; and

WHEREAS, the Board of the of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund approved the language and asked their member joint insurance funds to adopt resolutions approving the amendments as attached; and

WHEREAS, These revised bylaws must be ratified by at least three fourths of the member JIF's before they can become effective.

NOW, THEREFORE BE IT RESOLVED, by the governing body of **Camden County Municipal Joint Insurance Fund** hereby approves the attached language modifying the Bylaws of the Municipal Excess Liability Joint Insurance Fund.

Adopted:

MICHAEL MEVOLI, CHAIRMAN

M. JAMES MALEY, JR., 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**

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**



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

Camden Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
FUND YEAR 2021 – LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	52 Actual 30-Apr-25	MONTH TARGETED 30-Apr-25	51 Actual 31-Mar-25	MONTH TARGETED 31-Mar-25	40 Actual 30-Apr-24	MONTH TARGETED 30-Apr-24
PROPERTY	718,669	819,911	114.09%	100.00%	114.09%	100.00%	117.17%	100.00%
GEN LIABILITY	1,681,349	600,604	35.72%	96.51%	35.37%	96.38%	57.06%	92.48%
AUTO LIABILITY	446,457	432,934	96.97%	93.94%	56.65%	93.62%	38.79%	89.30%
WORKER'S COMP	3,528,173	2,707,111	76.73%	99.62%	76.86%	99.57%	76.84%	98.70%
TOTAL ALL LINES	6,374,648	4,560,561	71.54%	98.44%	68.70%	98.36%	73.50%	96.55%
NET PAYOUT %	\$3,831,033		60.10%					
FUND YEAR 2022 – LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	40 Actual 30-Apr-25	MONTH TARGETED 30-Apr-25	39 Actual 31-Mar-25	MONTH TARGETED 31-Mar-25	28 Actual 30-Apr-24	MONTH TARGETED 30-Apr-24
PROPERTY	812,040	873,071	107.52%	100.00%	107.23%	100.00%	114.04%	100.00%
GEN LIABILITY	1,666,133	436,029	26.17%	92.48%	23.57%	91.95%	7.86%	83.56%
AUTO LIABILITY	604,621	517,388	85.57%	89.30%	84.75%	88.81%	69.10%	81.06%
WORKER'S COMP	3,820,056	3,737,117	97.83%	98.70%	99.45%	98.57%	79.07%	95.79%
TOTAL ALL LINES	6,902,850	5,563,604	80.60%	96.53%	80.76%	96.28%	65.12%	92.05%
NET PAYOUT %	\$3,950,946		57.24%					
FUND YEAR 2023 – LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	28 Actual 30-Apr-25	MONTH TARGETED 30-Apr-25	27 Actual 31-Mar-25	MONTH TARGETED 31-Mar-25	16 Actual 30-Apr-24	MONTH TARGETED 30-Apr-24
PROPERTY	840,000	1,011,189	120.38%	100.00%	121.38%	100.00%	142.76%	96.65%
GEN LIABILITY	1,706,985	552,055	32.34%	83.56%	18.09%	82.70%	7.22%	67.85%
AUTO LIABILITY	570,755	129,978	22.77%	81.06%	22.77%	80.03%	14.18%	62.03%
WORKER'S COMP	4,160,000	1,989,872	47.83%	95.79%	48.56%	95.33%	46.78%	81.73%
TOTAL ALL LINES	7,277,740	3,683,094	50.61%	92.26%	47.80%	91.71%	46.02%	78.65%
NET PAYOUT %	\$2,516,488		34.58%					
FUND YEAR 2024 – LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	16 Actual 30-Apr-25	MONTH TARGETED 30-Apr-25	15 Actual 31-Mar-25	MONTH TARGETED 31-Mar-25	4 Actual 30-Apr-24	MONTH TARGETED 30-Apr-24
PROPERTY	1,054,175	1,288,825	122.26%	96.65%	111.34%	96.43%	33.63%	30.00%
GEN LIABILITY	1,912,663	239,893	12.54%	67.85%	12.02%	66.07%	0.62%	10.00%
AUTO LIABILITY	631,298	159,459	25.26%	62.03%	20.03%	59.58%	4.14%	10.00%
WORKER'S COMP	4,159,386	2,904,248	69.82%	81.73%	65.85%	78.67%	9.55%	6.00%
TOTAL ALL LINES	7,757,522	4,592,426	59.20%	78.73%	55.03%	76.42%	10.18%	10.57%
NET PAYOUT %	\$2,454,139		31.64%					
FUND YEAR 2025 – LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	4 Actual 30-Apr-25	MONTH TARGETED 30-Apr-25	3 Actual 31-Mar-25	MONTH TARGETED 31-Mar-25	-8 Actual 30-Apr-24	MONTH TARGETED 30-Apr-24
PROPERTY	1,238,526	281,791	22.75%	30.00%	8.59%	23.00%	N/A	N/A
GEN LIABILITY	1,950,485	53,573	2.75%	10.00%	1.23%	6.00%	N/A	N/A
AUTO LIABILITY	630,316	270,935	42.98%	10.00%	24.32%	6.00%	N/A	N/A
WORKER'S COMP	4,223,649	561,145	13.29%	6.00%	10.59%	3.00%	N/A	N/A
TOTAL ALL LINES	8,042,976	1,167,444	14.52%	10.98%	9.09%	7.04%	N/A	N/A
NET PAYOUT %	\$230,475		2.87%					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND								
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund								
Data Valued As of :				June 13, 2025				
Total Participating Members	38		38					
Complaint			38					
Percent Compliant			100.00%					
				01/01/25	2025		Land Use	
			Compliant	EPL	POL	Co-Insurance		
Member Name	EPL Program ?	Checklist Submitted		Deductible	Deductible	01/01/25	Deductible	Co-Insurance
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K	\$ 20,000	20% of \$1,000,000
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%	\$ 20,000	20% of \$1,000,000
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K	\$ 5,000	20% of \$1,000,000
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K	\$ 100,000	20% of \$1,000,000
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K	\$ 10,000	20% of \$1,000,000
HADDON HEIGHTS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%	\$ 20,000	20% of \$1,000,000
LAWN SIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
LINDENWOLD	Yes	Yes	Yes	\$ 5,000	\$ 5,000	0%	\$ 5,000	20% of \$1,000,000
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
PENNSAUKEN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
PINE HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K	\$ 7,500	20% of \$1,000,000
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
WINSLOW TOWNSHIP FIRE DISTRICT #1	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
WOODYLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000

Camden JIF**2025 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	Rob Jakubowski
Audubon Park	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
Pennsauken Township	Elizabeth Peddicord	Timothy Killion
Pine Hill	Patricia Hendricks	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passanante	Michele Miller
Tavistock	Terry Shannon	
Voorhees	Stephen J. Steglick	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Sacco	Marc Rigberg
Woodlynne	Joseph Chukwueke	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2025 as of June 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"/>	Renewal Resolutions	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	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 June 16, 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	06/05/25	06/06/25	12/31/25
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/07/25	01/07/25	12/31/25
COLLINGSWOOD	CONNER STRONG & BUCKELEW	01/29/25	01/29/25	12/31/25
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	01/15/25	01/15/25	12/31/25
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/17/2025	2/5/2025	12/31/25
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW	1/19/2023	3/2/2023	12/31/25
HADDON	WAYPOINT INSURANCE SERVICES	1/7/2025	1/7/2025	12/31/25
HADDONFIELD	PROFESSIONAL INSURANCE ASSC.	02/28/25	02/28/25	12/31/25
HADDON HEIGHTS	HARDENBERGH INSURANCE GROUP	02/05/25	02/05/25	12/31/25
HI-NELLA	CONNER STRONG & BUCKELEW	08/30/23	02/24/23	12/31/25
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/04/25	02/04/25	12/31/25
LAWNSIDE	M&C INSURANCE AGENCY	03/25/25	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. 25-23**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – JUNE 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	CHERRY HILL DEDUCTIBLE-DOL 2020 7/25	42,935.87
		42,935.87
	Total Payments FY CLOSED	42,935.87

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BOWMAN & COMPANY, LLP	2024 AUDIT OF Y/E FINANCIAL STMT.	27,186.00
		27,186.00
	Total Payments FY 2024	27,186.00

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TEST- 19486 05/25	4,617.00
INTERSTATE MOBILE CARE INC.	DOT DRUG/DOT CARD-INV 19473 5/25	156.00
		4,773.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- GLOUCESTER INV 650-06-2025	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE INV. 650-06-2025	42,168.50
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHER. HILL INV 650-06-2025	2,458.33
		45,918.50
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 06/25	18,397.58
J.A. MONTGOMERY RISK CONTROL	REIMB. COMMAND STAFF TRAIN-CATER 5/25	636.10
		19,033.68
PERMA RISK MANAGEMENT SERVICES	REIMB FOR ARRANGEMENT J. WOLK	111.98
PERMA RISK MANAGEMENT SERVICES	REIMB- 5/16/25-MEETING @ MARCO'S	716.00
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 06/25	47,252.75
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/25	26.56
		48,107.29
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEES 06/25	5,162.25
		5,162.25
BROWN & CONNERY, LLP	LEGAL SERVICES FOR 05/25	2,260.50
BROWN & CONNERY, LLP	LITIGATION MGMT FOR 05/25	2,415.00
BROWN & CONNERY, LLP	ATTORNEY EXPENSES 05/25	30.78
		4,706.28
BOWMAN & COMPANY, LLP	AUDIT MEMB. OF 24 PAYROLL FOR 26 WC	10,000.00
		10,000.00

ELIZABETH PIGLIACELLI	TREASURER FEE 06/25	2,288.33 2,288.33
BOROUGH OF BELLMAWR	REIMB 1/2 OF CATERING FOR MEET 4/28/25	401.54 401.54
DAVID TARASCHI	Q2 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
M. JAMES MALEY, JR..	Q2 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
JOSEPH WOLK	Q2 25 EXECUTIVE COMMITTEE MEETINGS	300.00 300.00
KENNETH CHEESEMAN	Q2 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
MICHAEL MEVOLI	Q2 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
TERRY KIERSZNOWSKI	Q2 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
GARY PASSANANTE	Q2 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
EDWARD H. HILL	Q2 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
MEDLOGIX LLC MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 6/25 MANAGED CARE SERVICES 06/25	1,083.00 10,974.57 12,057.57
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 06/25	1,310.66 1,310.66
ACCESS	STORAGE INV 11526800 DEPT 409 4/30/25	197.15 197.15
LOUIS DIANGELO	Q2 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
	Total Payments FY 2025	157,856.25
	TOTAL PAYMENTS ALL FUND YEARS	227,978.12

Chairperson

Attest:

Dated: _____

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

Treasurer

June 23, 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 May 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 JUNE: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- INVESTMENT INCOME:

Net Investment Income received for May totaled \$70,669.00. TD’s rate is 4.33%

- RECEIPT ACTIVITY FOR May:

Recoveries	\$	8,049.09
Assessments		3,739,181.33
Cherry Hill Deductible		<u>7,669.27</u>
Total Receipts		<u>\$3,779,085.37</u>

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

- CLAIM ACTIVITY FOR May:

Claim Expense	\$	560,634.26
Administration Expense		<u>1,905,739.24</u>
Total Claims/Expenses		<u>\$2,466,373.50</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$26,979,101.87 to a closing balance of \$28,572,414,.04 showing an increase of \$1,593,312.17.

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: May												
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN BALANCE	367,836.31	7,275,369.70	2,124,112.55	9,940,222.89	(1,220,192.44)	(46,946.60)	(15,085.96)	555,956.85	7,374,486.58	(9,588.98)	632,930.98	26,979,101.89
RECEIPTS												
Assessments	247,801.08	390,248.00	126,112.00	833,058.55	414,604.83	94,774.47	92,294.51	1,216,599.15	634,943.49	0.00	11,998.24	4,062,434.33
Refunds	8,049.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,669.27	0.00	15,718.56
Invest Pymnts	(201.75)	(2,613.91)	(763.15)	(3,571.35)	0.00	0.00	0.00	0.00	(2,654.97)	0.00	(227.40)	(10,032.53)
Invest Adj	22.75	294.77	86.07	402.74	0.00	0.00	0.00	0.00	299.40	0.00	25.65	1,131.38
Subtotal Invest	(179.00)	(2,319.14)	(677.08)	(3,168.61)	0.00	0.00	0.00	0.00	(2,355.57)	0.00	(201.75)	(8,901.15)
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	255,671.37	387,928.86	125,434.92	829,889.94	414,604.83	94,774.47	92,294.51	1,216,599.15	632,587.92	7,669.27	11,796.49	4,069,251.74
EXPENSES												
Claims Transfers	136,526.45	77,270.31	152,702.59	184,741.89	0.00	0.00	0.00	0.00	0.00	9,393.02	0.00	560,634.26
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	230,647.00	1,524,104.00	160,554.09	0.00	0.00	1,915,305.09
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	136,526.45	77,270.31	152,702.59	184,741.89	0.00	0.00	230,647.00	1,524,104.00	160,554.09	9,393.02	0.00	2,475,939.35
END BALANCE	486,981.23	7,586,028.25	2,096,844.88	10,585,370.94	(805,587.61)	47,827.87	(153,438.45)	248,452.00	7,846,520.41	(11,312.73)	644,727.48	28,572,414.28
REPORT STATUS SECTION												
Report Month: May												
						Balance Differences						
Opening Balances:			Opening Balances are equal			\$0.00						
Imprest Transfers:			Imprest Totals are equal			\$0.00						
Investment Balances:			Investment Payment Balances are equal			\$0.00						
			Investment Adjustment Balances are equal			\$0.00						
Ending Balances:			Ending Balances are equal			\$0.00						
Accural Balances:			Accural Balances are equal			\$0.00						

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	May					
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	\$26,979,101.87	183,201.54	110,637.45 -	66,637.29	-	20,740,174.98
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$1,131.37	\$0.00	\$0.00	\$0.00	\$0.00	\$1,131.37
5 Interest Paid - Cash Inst	\$70,669.00	\$618.91	\$199.88	\$36.25	\$0.00	\$45,628.28
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$80,701.54	\$0.00	\$0.00	\$0.00	\$0.00	-\$80,701.54
8 Net Investment Income	-\$8,901.17	\$618.91	\$199.88	\$36.25	\$0.00	-\$33,941.89
9 Deposits - Purchases	\$4,078,152.69	\$323,253.00	\$0.00	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,475,939.35	\$0.00	\$0.00	\$0.00	\$0.00	-\$9,565.85
Ending Cash & Investment	\$28,572,414.04	\$507,073.45	\$110,837.33	-\$66,601.04	\$0.00	\$20,696,667.24
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$390,799.64	\$3,125.64	\$30,931.26	\$80,403.76	\$0.00	\$0.00
(Less Deposits in Transit)	-\$89,091.77	\$0.00	-\$65,649.95	\$0.00	\$0.00	\$0.00
Balance per Bank	\$28,874,121.91	\$510,199.09	\$76,118.64	\$13,802.72	\$0.00	\$20,696,667.24

MAY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	5/01/2025-5/31/20	560,634.26				560,634.26	
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	560,634.26	-	-	-	560,634.26	Treas. Rpt.
	Monthly Rpt					-	TPA Rpt.
	Variance	560,634.26	-	-	-	560,634.26	Difference



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value

05/31/2025

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	05/01/2025	05/31/2025	01/01/2025	05/31/2025
NET ASSETS - BEGINNING OF PERIOD		20,740,174.98		20,200,953.67
		20,740,174.98		20,200,953.67
RECEIPTS				
INVESTMENT INCOME				
INTEREST	45,628.28		214,982.96	
REALIZED GAIN/LOSS	0.00		190.44	
UNREALIZED GAIN/LOSS-INVESTMENT	-80,701.54		301,812.38	
ACCRETION/AMORTIZATION	1,131.37		7,340.73	
TOTAL INVESTMENT INCOME		-33,941.89		524,326.51
TOTAL RECEIPTS		-33,941.89		524,326.51
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	517.51		2,571.80	
INVESTMENT ADVISORY FEES	8,530.83		23,469.34	
CONSULTING	517.51		2,571.80	
TOTAL ADMINISTRATIVE EXPENSES		9,565.85		28,612.94
TOTAL DISBURSEMENTS		9,565.85		28,612.94
NET ASSETS - END OF PERIOD		20,696,667.24		20,696,667.24

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: June 23, 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 Barrington on May 1, 2025
- Township of Haddon on May 1, 2025
- City of Gloucester on May 2, 2025
- Borough of Brooklawn on May 7, 2025
- Township of Pennsauken on May 12, 2025
- Borough of Lindenwold on May 15, 2025
- Borough of Medford Lakes on May 23, 2025
- Borough of Hi-Nella on May 27, 2025

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Executive Safety Committee Meeting on May 16, 2025
- Command Staff Training on May 19, 2025
- Camden County Chiefs Meeting on May 21, 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

- Work Zones - Short-Term Stationary
- S:ERVE - Safety Emergency Responder Vehicle Education
- CDL: Fentanyl Added to the Drug Testing Panel
- School Bus Driver & School Bus Aides Training
- Playground Unitary Surfacing Contracts Best Practices
- Library Best Practices

MSI FIRE & EMS

- Animal Interaction Best Practices

MSI LAW ENFORCEMENT

- National Police Week – Officer Safety Resources

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
Berlin Twp	7
Brooklawn	1
Camden City	8
Cherry Hill	14
Chesilhurst	4
Clementon	9
Collingswood	1
Gloucester City	9
Gloucester Twp	1
Haddon Heights	2

MSI NOW	
Haddon Twp	1
Oaklyn	3
Pine Hill	4
Voorhees	1
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 4/22/2025 To 5/22/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Camden County College I - Township of Cherry Hill	200 College Drive Blackwood, NJ 08012	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to use of premises for Township events at Camden County College.	4/23/2025 #5322922	GL AU EX WC OTH
H - Firefleet LLC I - Cherry Hill Fire District (BOFC District)	15410 US Hwy 231 Union Grove, AL	RE: 2023 Ford E450/AEV Ambulance- vin #1FDXE4FN7PDD21591 The Certificate Holder and Pinnacle bank, a Tennessee bank, as administrative agent, I.S.A.O.A., A.T.I.M.A are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the lease of the 2023 Ford E450/AEV Ambulance, vin #1FDXE4FN7PDD21591.	4/30/2025 #5336052	GL AU EX WC OTH
H - Collingswood Board of Education I - Borough of Collingswood	c/o Collingswood High School 424 Collings Avenue Collingswood, NJ 08108	RE: Use of Premises- Book Festival 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 premises for the Collingswood Book Festival due to inclement weather.	5/2/2025 #5337625	GL AU EX WC
H - Collingswood Board of Education I - Borough of Collingswood	100 Lees Avenue Collingswood, NJ 08108	RE: Use of Facilities- Recreation Programs 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 by the Collingswood Recreation Department for various programs during the current calendar year.	5/2/2025 #5337623	GL AU EX WC
H - Collingswood Board of Education I - Borough of Collingswood	100 Lees Avenue Collingswood, NJ 08108	RE: Use of Premises- July 4th Celebration 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 premises for the annual July 4th celebration.	5/2/2025 #5337624	GL AU EX WC
H - Subaru of America, Inc. I - City of Camden	One Subaru Drive Camden, NJ 08103	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, Automobile Liability and Excess Liability Policies if required by written contract.	5/14/2025 #5347871	GL AU EX WC OTH
H - US Bank Equipment Finance	PO Box 790448 Saint Louis, MO 63179	Re: Financing of Copier Equipment - Contract #500-07-49090-000 The Certificate Holder is an Additional Insured on the above-	5/16/2025	GL AU EX WC OTH

05/22/2025

1 of 1

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 4/22/2025 To 5/22/2025

I - Borough of Clementon		referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to KYOCERA M4125IDN COPIER, SERIAL NUMBER WKM5105489, KYOCERA 40041 COPIER, SERIAL NUMBER 1A24516180, KYOCERA 40041 COPIER, SERIAL NUMBER, 1A24516178, KYOCERA 3554CI COPIER, SERIAL NUMBER 19X4X21874 .	#5350312	
Total # of Holders: 7				

05/22/2025

1 of 1



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%
May	\$269,224.82	\$116,846.38	\$152,378.44	56.60%
TOTAL 2025	\$1,193,216.25	\$538,798.33	\$654,417.92	54.84%

Monthly & YTD Summary:

PPO Statistics	May	YTD
Bills	159	902
PPO Bills	140	808
PPO Bill Penetration	88.05%	89.58%
PPO Charges	\$241,189.65	\$987,038.88
Charge Penetration	89.59%	82.72%

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

**May 2025
\$8049.29**

**Year to Date
\$45,574.66**

Worker's Compensation

**May 2025
\$0.00**

**Year to Date
\$0.00**

<u>Claim Number</u>	<u>Member</u>	<u>Date of Loss</u>	<u>Recovered</u>
650 089 17631	Barrington	2/17/23	\$1696.30
650 001 18161	Gloucester Twp.	1/20/24	\$608.63



**CLAIMS
RESOLUTION
CORPORATION, INC.**



650 096 28842	Collingswood	9/28/24	\$1785.56
650 095 17092	Clementon	12/10/21	\$1128.60
650 115 28867	Winslow	11/24/24	\$2830.20



APPENDIX I – MINUTES

May 19, 2025

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 19, 2025
VIRTUAL
AT 5:15 PM**

Meeting of Executive Committee called to order by Chairman Mevoli. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2025 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Wolk	Borough of Mount Ephraim	Present
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read Crystal Chuck
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Gladys Driggins
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 Jonathon Tavares

FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Lorraine Sacco, Winslow Twp Fire District
David Siedell, Voorhees Township
Damon Burke, Camden City
Michelle Miller, Somerdale
Rob Jakubowski, Audubon

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
Jennifer Olsen	Hardenbergh Insurance
Danielle Colaianni	Hardenbergh Insurance

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF APRIL 28, 2025

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF APRIL 28, 2025

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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.

Executive Director Stokes said as Mr. Nardi discussed last month, the MEL was offering three hours of training and consultation for legal and engineering services. Executive Director asked Mr. Nardi to just touch base on this topic. Attorney Nardi said the cases are proceeding and we

have been in contact with the MEL and Excess claims adjuster Christopher Botta as well as various municipal solicitors. A list has been compiled to forward all of the information to them. Attorney Nardis also urged members to start working on the EPL POL updates for the year and that information was included as well for the solicitors so that in November everyone will meet the deadline. Executive Director said this is valuable information that will be available and if anyone has any questions to contact the Fund Office or Mr. Nardi.

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.

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

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**.

Executive Director said there are nine elements of the program that must be completed every two years and we are in that cycle right now. On page 14 there are the three sections of the Employee Manual that needs to be updated. There are only three updates. As members may recall last cycle there was a whole rewrite, so there are only sections that need updates. Page 15 lists the managers and supervisors training to date. More dates will be available and will be announced as they become available. Page 16 is the No Tolerance seminar that has to be offered to your employees. They do not have to take it but it is certainly encouraged that they take the training, but it has to be offered to all employees.

The Best Practices Checklist that must be signed by your entities General Counsel or Labor Attorney appears on **Page 17 & 18**. Checklists must be returned by November 1st from the town attorney. Executive Director asked Ret. Chief Harry Earle to touch base on the Police Command Staff training that was held in Collingswood. Chief Earle said the Risk Management for Command Staff for Camden JIF was held today, and it was packed with 135 attendees. Many Chiefs brought their entire command staff and it really worked out well, it was well received and had great attendance.

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 – 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 Financial Fast Track that was distributed at the meeting for the first quarter of 2025. The Camden JIF surplus increased by \$500,000 up to \$8.9 million and over \$28 million in cash. So far this year is in the positive and is looking very good. Hopefully that trend continues. Expected Loss Ratio Analysis for March for the Camden JIF is a little higher than the actuary's target of 7% and we stand at 9% of our loss funds. The Lost Time Accident Frequency reports are not available this month. Executive Director said remaining reports are for informational purposes but there is one more add-on item, an email went out this afternoon on a review for this Tier A Municipal Stormwater Permit Review that will be held on June 17th in Morristown. Executive Director Stokes thanked Tom Merchel and Glenn Prince for putting this together. Richard Erickson from the EJIF will be coming out and the program is encouraged for all public works supervisors. Please forward this notice on to your Public Works Supervisors or anyone else that may be interested.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda and reminded members that the Camden JIF did switch banks so there is a new lockbox address to mail in assessment payments. Please make sure payments are mailed to the new lockbox address.

Approving Payment of Resolution 25-19 MAY SUPPLEMENTAL 2025 Vouchers

TOTAL 2024	\$ 2,500.00
TOTAL 2025	\$1,902,432.68
TOTAL	\$1,904,932.68

Approving Payment of Resolution 25-20 MAY SUPPLEMENTAL 2025 Vouchers

TOTAL 2025	\$806.56
TOTAL	\$806.56

MOTION TO APPROVE MAY 2025 VOUCHERS RESOLUTION 25-19 AND RESOLUTION 25-20

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

Confirmation of April 2025 Claims Payments/Certification of Claims Transfers:

Closed	.00
2021	124,477.12
2022	81,783.09
2023	89,175.36
2024	172,910.09
2025	155,736.70
TOTAL	624,082.36

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF APRIL 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 the two sessions presented by our law enforcement professionals at the Executive Safety Committee meeting on Friday. The materials that were presented by Harry Earle, Rob Garish, Keith Hummel and the assistance, of Tom Riley and Glenn Prince were distributed to the committee members. The topics included the Law Enforcement Bulletin that was issued and has been in the news concerning flash mobs, juvenile gatherings, and how to prevent and guard against them. The bulletin is very instructive, and Mr. Nardi requested members to take note of that especially if towns are planning gatherings through the spring and summer months. There are various other bulletins on the MEL website regarding parade planning worksheets and special events best practices. Mr. Nardi also commented on the presentation that was given today by Harry Earle and Kieth Hummel for the Command Staff training in Collingswood. Attorney Nardi said it was an excellent presentation and should be shared with the rank and file with some very good lessons particularly for those that have to prepare reports and testify.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly encouraged both the defensive driving program which fits well into defensive driving month and the workplace violence and conduct training webinar that is offered live every month. It is very important to address active shooter and just violence and harassment in general as well as the fire and EMS bulletins. There is a bulletin available on block parties which is very relevant this time of year. Mr. Reilly asked all

members to keep up on the contacts and provide any updated so they can be contacted and register for training accordingly.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Jonathon Tavares reported on the Certificate Report for the period 3/22/25 to 4/22/25 was included on page 37 of the agenda with 16 certificated issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for April 2025 where there was a savings of 53.88% and a total of 54.33% for the year. Chairman Mevoli thanked Ms. Goldstein for the excellent breakdown of claims and the injuries for each individual town at the Executive Safety Committee last Friday.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Gladys Driggins reported on the Subrogation reports were included on page 41 for the month of April 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 Gallagher
Second:	Commissioner Maley
Roll Call Vote:	10 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:37 PM

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

APPENDIX II

MEL, RCF, EJIF and Cyber Reports



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

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

Date: Monday June 9, 2025

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

Subject: June Report of the MEL JIF Meeting

Executive Director Report

Bylaw Amendment: At the March 21, 2025 meeting, the Board adopted a resolution introducing proposed amendments to the MEL Bylaws; the resolution waived the requirement that the public hearing be held within 45 to effectuate a public hearing on June 9, 2025. Copies of the proposed bylaw amendment and notices on the public hearing were distributed to MEL-affiliated joint insurance fund (JIFs) members.

The Board of Fund Commissioners held a public hearing on the MEL bylaws proposed amendments, approved the proposed amendments and authorized them to be distributed to MEL-affiliated JIF members for consideration. According to the bylaw amendment procedure, 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.

The Fund office will distribute a notice and model resolution for MEL-affiliated JIFs to adopt the proposed amendments to the MEL Bylaws.

Audit Committee: Committee met on June 2, 2025 to review the year-end financials as of December 31, 2024 and the Internal Audits of the Property Claims Third Party Administration (TPA) and Accounting & Reporting.

Fund Auditor reviewed The Statement of Net Position as of December 31, 2024 noting the Total Net Position was \$12.2 million and confirmed there were no findings or recommendations. Fund Actuary reviewed the Valuation Report as of December 31, 2024 and noted the report reflected a reasonable determination of reserves.

Committee Chairman Commissioner Brewer said the committee reviewed findings in the Internal Audit for Property Claims TPA; the findings will be addressed through the Request for Proposal (RFP) to be issued later this year. In addition, the Committee recommended the Board consider the request of Baker Tilly for additional compensation for services provided on the Reinsurance Audit and Internal Audit on Property Claims TPA. Executive Director's office, in its review of the internal audit of the property claims administrator, required greater clarification and more meetings with Baker Tilly than is normally the case. In addition, Executive Director noted the annual Reinsurance Audit involved review of 20+ carriers in the program, which required additional time to review each layer and sub-limits within the program.

The Board of Fund Commissioners accepted the Financial Audit Report and Actuarial Valuation

Report as of December 31, 2024, accepted the Internal Audit Reports as presented and approved the additional compensation to Baker Tilly for work associated with the Reinsurance Checklist and the Internal Audit on Property TPA.

Management Committee: Committee met on May 1, 2025 to review responses to the Competitive Contracting Request for Proposals (CCRF) for a Risk Management Information System (RMIS) and discuss the MEL sub-committees & their respective charters; minutes of the meeting were submitted for information. In addition, executive session was held to provide an update on Workers' Compensation Litigation and Liability Claim Matters; minutes of executive session were distributed to MEL board members only.

Commissioners were to score the sole response from *Origami Risk* and the result is a recommendation to award contract for June 1, 2025 through June 1, 2028 for fees of \$258,538 for year 1; \$284,560 for year 2 and \$308,273 for year 3; the total amount of the award is \$851,371 over the three-year term to be dispersed based on budget years Management Committee asked the Executive Director's office to review the MEL sub-committee charters and highlight recommended changes to be reviewed at the next scheduled committee meeting. Management Committee recommended establishing virtual meeting dates for the balance of 2025 as follows: August 4 Virtual at 10:00 am; August 28 Virtual at 10:00 am; October 2 Virtual at 10:00 am; November 4 Virtual at 10:00 am; December 22 Virtual at 10:00 am.

The Board of Fund Commissioners adopted a resolution authorizing the award of CC#25-01 to Origami Risk for the period of June 1, 2025 through June 1, 2028 and approved scheduling Management Committee meetings for the balance of the year.

MEL Budget Increases: Submitted for information was a memorandum outlining the impact of the changing environment of issues facing members on the MEL budgets over the last five years. The memorandum highlighted the budget increases by line of coverage and identified property as the largest driver of budget increases.

Financial Fast Track: Submitted for information was the Financial Fast Track as of December 31, 2024 which reflected a statutory surplus of \$12.4 million and a cash balance of \$83.7 million.

Legislative Committee: Committee met on April 4, 2025 at 11:00AM; copies of the meeting minutes were submitted for information.

Committee also met on June 6, 2025 to review proposed legislative bills A-2145 and S-2373, which provide protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions. Committee submitted an opposition paper citing protections currently in place under workers' compensation law as well as the estimated increase to legal and medical costs to taxpayers if these bills were adopted. The opposition paper included suggested amendments to the legislation.

The MEL was prepared to enter a motion to oppose the legislation; however, Mr. Grubb attended an earlier morning meeting in Trenton and reported some of the proposed amendments were accepted. Fund Attorney highlighted the efforts of multiple Fund Professionals and Fund Commissioners in this matter. If necessary, the Fund office will prepare and distribute a model resolution for members to oppose these legislative bills.

Marketing Committee: Committee met on May 13, 2025 at 1:00PM; copies of the meeting minutes were submitted for information. The Marketing Manager will develop an infographic to highlight the unique value of membership within the MEL JIF program.

Safety & Education Committee: Committee met on May 23, 2025 at 11:00AM; copies of the meeting minutes were submitted for information. The Board of Fund Commissioners approved a recommendation to renew the MSI licensing arrangement for Defensive Driving at a cost of \$30,200 for 2,000 hits. The demand for this training has been significant.

Claims Committee: This committee last met on March 21st and May 7th; minutes of these meetings are sent to the full MEL Board separately from the agenda.

Stormwater Management Program: Submitted for information was a copy of the notice distributed to MEL members on/about May 8, 2025 announcing the Stormwater/Flood Risk Control Program where MEL members are eligible for specialized legal and engineering consultation. Approximately 26 members have already signed up for this service.

Employment Practices Compliance Program: Every two years, the MEL asks its members to update their Employment Practices Compliance Program consisting of personnel manual, employment manual and training program. Submitted for information was a copy of the April 16th memorandum that was distributed to members.

Background Checks: The MEL's "Protecting Children from Abuse" model policy calls for increased background checks and members were looking for assistance in identifying vendors. The Board of Fund Commissioners adopted a resolution authorizing the issuance of Request for Qualifications for vendors that provide Background Check services.

2025 MEL, MR HIF & NJCE JIF Educational Seminar: The 15th annual seminar was conducted virtually over 2 half-day sessions on Friday April 25th and Friday May 2nd. More than 250 people attended each day.

The Insurance Institutes has posted credits to transcripts for Lawyers, Accountants and Insurance Producers and will now start the process of issuing certificates. PERMA is in the process of generating certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified DPW, Qualified Purchasing Agents, Registered Public Purchasing Official (RPPO) and Total Contact Hours for Water Supply & Wastewater License Operators.

Residual Claims Fund (RCF): Submitted for information was a copy of Commissioner Clarke's report on the RCF March meeting. The RCF will meet after the MEL meeting.

NJ Cyber JIF: The NJ Cyber JIF met on March 20th and May 15th; submitted for information were the meeting reports for information. This JIF is also scheduled to meet on June 12th.

The Cyber JIF scheduled a webinar for **June 16th at 10:00 am** (rescheduled from June 10th) as part of its 2025 education campaign. The first seminar is *The Basics of Basic* and will highlight member stories and unique challenges regarding cyber threats as well as getting cyber secure.

MEL July 2025 Membership Renewals: The below Joint Insurance Funds have been asked to renew their MEL membership effective July 1, 2025:

- Bergen County Municipal JIF
- Camden County Municipal JIF
- Central Jersey JIF

- Monmouth County Municipal JIF
- Morris County Municipal JIF
- New Jersey Utility Authorities JIF
- Ocean County Municipal JIF
- Professional Municipal Management JIF
- South Bergen JIF
- Suburban Municipal JIF
- Suburban Metro JIF

Underwriting Manager Report

Underwriting Manager said a MEL Coverage Committee meeting will be scheduled to review crime coverage where the loss is theft but is based on “cyber-like” incidents – with a suggestion that deductibles for these types of losses be linked to the Cyber Risk Control program. Underwriting Manager said marketing for the MEL 2026 renewal will begin in the coming month and added that markets will respond favorably to programs that result in premium savings - like the MEL Stormwater Management program - as liability costs continue to increase.

Treasurer/Qualified Purchasing Agent Report

Treasurer reported the NJ State Comptroller’s office issued a notice for contracting units revising the minimum thresholds that require reporting or prior approval from the Comptroller’s office - effective July 1, 2025.

Attorney Report

Fund Attorney summarized the following actions involving governmental entities as follows:

- In early May, a notice on the Stormwater Management Program was distributed to members’ Mayors and Administrators and feedback has been positive to date with approximately 26 members signed up so far.
Fund Attorney said the Haddonfield claim, which resulted in a \$21 million jury verdict for damages to four homes due to microburst is currently being mediated and may be decided in the appellate court if mediation is not successful.
- An attorney has filed several class-action lawsuit related to the amounts towns charged for vacant properties. Fund Attorney said efforts made by Executive Directors, Underwriting Manager and JIF Fund Attorneys resulted in a change in the coverage position adopted by our POLEPL carrier – that will result in significant savings for MEL.
- Efforts continue towards resolving 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. Fund Attorney said based on activity to date, a request for additional legal fees may be presented at the next meeting.

Next Meeting: The next meeting of the MEL JIF is scheduled for Monday September 8, 2025 10:30AM at the DoubleTree by Hilton – 390 Forsgate Drive, Monroe Twp. NJ.



Municipal Excess Liability Joint Insurance Fund

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

Date: June 9, 2025

To: Executive Committee
MEL Affiliated Local Joint Insurance Fund

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

Re: Proposed Bylaw Amendments to MEL JIF Bylaws

Please be advised that a public hearing was held on Monday June 9, 2025 at 10:30AM in the Forsgate Country Club, 375 Forsgate Drive, Monroe NJ to discuss the proposed amendments of the Municipal Excess Liability Joint Insurance Fund Bylaws regarding Servicing Organizations.

Following the hearing, the Executive Board unanimously approved a motion to distribute the proposed bylaw amendment to the membership for their consideration.

According to the bylaw amendment procedure, 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.

Attached please find an excerpt of the Bylaws regarding Servicing Organization; proposed changes are underlined for your reference.

We have enclosed a sample resolution for the Joint Insurance Fund to consider approving the bylaw amendment.

A resolution in support or opposition must be received by the Fund Office no later than Tuesday December 9, 2025.

Please feel free to call the fund office if you have any questions.

RESOLUTION XX-25
APPROVING THE BYLAWS
OF THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

WHEREAS, The _____ **Joint Insurance Fund** is a member of the Municipal Excess Liability Joint Insurance Fund, and;

WHEREAS, The Board of Fund Commissioners of Municipal Excess Liability Joint Insurance Fund proposed language amending the bylaws on the March 21, 2025 and scheduled a public hearing on June 9, 2025; and

WHEREAS, Following that public hearing conducted on June 9, 2025 the Board of the of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund approved the language and asked their member joint insurance funds to adopt resolutions approving the amendments as attached; and

WHEREAS, These revised bylaws must be ratified by at least three fourths of the member towns before they can become effective.

NOW, THEREFORE BE IT RESOLVED, by the governing body of _____ **Joint Insurance Fund** hereby approves the attached language modifying the Bylaws of the Municipal Excess Liability Joint Insurance Fund.

Adopted:

Chair

Secretary

PROPOSED BYLAW AMENDMENT:

(Note: Underlined text is the amendment)

4. 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.
5. 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.
6. 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.



**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: June 9, 2025

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

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

Auditor Year-End Reports – Mr. Ko of Nisivoccia LLC reviewed the audit report as of December 31, 2024. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #22-25 approving the Year-End Financials and executed the Group Affidavit.

Competitive Contract/Procurement: Various fund professional contracts will expire at the end of this calendar year. Request for proposals (RFP) are in the process of being drafted. The positions are Administrator, Environmental Engineer, Treasurer, Underwriting, Actuary, Auditor and Claims Supervisor. The responses will be evaluated by the Budget and Finance Committee.

EJIF Marketing Refresh: Four (4) logos were presented for Commissioners opinions, and a logo was selected by the Commissioners. Princeton Strategic Communications is working with the Fund to develop the updated marketing materials.

Actuarial IBNR Estimates – The E-JIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2025; the Fund is off to a good start for the year.

Next Meeting- The next meeting of the E-JIF is scheduled for September 8, 2025 beginning at 11:05 AM at the DoubleTree by Hilton, Monroe, N.J.



Municipal Excess Liability Residual Claims Fund

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

June 9, 2025

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

Re: RCF June Meeting

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2024 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor reviewed the Statement of Revenues, Expenses and Change in Net Position. There were no Recommendations or Findings reported for 2024.

Fund Actuary reviewed the total discounted reserves as of December 31, 2024 and said they are consistent with their estimate of unpaid claim liabilities. Fund Actuary's opinion determination is stated at 'Reasonable'.

Following the reports, the Board approved the year-end financials as presented and adopted Resolution 17-25 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

2024 Proposed Budget Amendment: The Board approved an amendment to fund year 2024 budget to accept the transfer of liabilities as of December 31st for fund year 2020. A motion was approved to introduce on first reading the amendments to the 2024 Budget and to schedule the Public Hearing on September 8, 2025 at 11:30 a.m. at the DoubleTree by Hilton, Forsgate Drive, Monroe, New Jersey. Enclosed is the 2024 proposed amended budget.

Supplemental Assessment and RCF Task Force: The Board approved Resolution 18-25 to authorize a supplemental assessment totaling \$10,389,606 to be applied to various fund years. At the June MEL Audit Committee meeting the committee was in favor of a recommendation to form an RCF Task Force to perform a comprehensive analysis of the older claims impacting the RCF, how they are being handled and defended, and develop best practices. Management will move forward on this recommendation starting it in 2026 as a multi-year initiative and report to the Board.

Competitive Contract/Procurement: Various fund professional contracts will expire at the end of this calendar year. Request for proposals (RFP) are in the process of being drafted. The responses will be evaluated by an ad-hoc Review Committee.

Claims Committee: The Claims Review Committee met on March 18, May 7, and June 4, 2025. Next meeting is scheduled for July 16th at 9:30am via teleconference.

Next Meeting: The next meeting of the RCF Board is scheduled for September 8, 2025 at 11:30AM at the DoubleTree by Hilton, 390 Forsgate Drive, Monroe, N.J.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2024 PROPOSED BUDGET

	2024 PROPOSED BUDGET	2024 Amendment 2020 Assessments	2024 Revised Budget	\$ CHANGE
APPROPRIATIONS				
MEL	328,959	13,547,198	13,876,157	13,547,198
BMEL	0	0	0	0
ATLANTIC	51,682	1,977,378	2,029,060	1,977,378
BERGEN	14,438	785,446	799,884	785,446
BURLCO	21,619	354,060	375,678	354,060
CAMDEN	24,858	764,952	789,810	764,952
MONMOUTH	28,509	642,868	671,377	642,868
MORRIS	21,692	2,311,456	2,333,148	2,311,456
NJUA	17,811	812,636	830,448	812,636
OCEAN (incl. Run-in Receivable)	52,417	2,097,917	2,150,334	2,097,917
PMM	8,962	518,094	527,056	518,094
SOUTH BERGEN	23,182	1,022,400	1,045,582	1,022,400
SUBURBAN METRO	22,569	658,534	681,103	658,534
TRICO	32,372	665,508	697,880	665,508
SUBURBAN MUNICIPAL	3,656	197,813	201,469	197,813
CENTRAL JERSEY (incl. Run-in Receivable)	45,069	1,212,788	1,257,857	1,212,788
NJPHA	17,205	694,234	711,439	694,234
TOTAL	715,000	28,263,282	28,978,282	28,263,282

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
2024 PROPOSED BUDGET

	2024 PROPOSED BUDGET	2024 Amendment 2020 Assessments	2024 Revised Budget	
APPROPRIATIONS				
CLAIMS	0	28,263,282	28,263,282	28,263,282
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0		0	0
SUBTOTAL LOSS FUND	15,000	28,263,282	28,278,282	28,263,282
EXPENSES				
ADMINISTRATOR	222,810		222,810	0
DEPUTY ADMINISTRATOR	75,792		75,792	0
ATTORNEY	46,127		46,127	0
CLAIMS SUPERVISION & AUDIT	66,681		66,681	0
TREASURER	43,308		43,308	0
AUDITOR	25,583		25,583	0
ACTUARY	45,673		45,673	0
MISCELLANEOUS	26,842		26,842	0
SUBTOTAL	552,816	0	552,816	0
EXPENSE CONTINGENCY	147,184		147,184	0
TOTAL BUDGET	700,000	0	700,000	0
BUDGET and Run-in Receivable	715,000	28,263,282	28,978,282	28,263,282



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: May 15, 2025

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

Subject: Summary of Topics Discussed at the May Cyber JIF Meeting

The Cyber JIF met on May 15th at 3:30 PM via Zoom. Below is an overview of items discussed:

Operations Committee: The Executive Director gave an overview of two items discussed at the Operations Committee meeting, held prior to the Board meeting. The discussion items were:

Risk Control Program Training Plans: To kick off the 2025 Cyber Educational campaign, the Underwriting Manager will present a webinar on June 10th at 10:00AM for Business Administrators and IT professionals. The webinar will focus on bringing more members into compliance for the Fund's 'Basic' category for risk control.

Claim Appeal Process: Fund Attorney has drafted an appeal process for consideration for when a member has a difference of opinion in meeting requirements found in the compliance checklist. A form will be available for a town or authority to complete and submit for consideration by the Operations Committee and the Board will make the final decision. Information on the appeal process will be added to several communications so that members are aware that this process is available if needed.

Technology E&O Coverage: This coverage has been placed for the following members: Ho-Ho-Kus Borough, Vineland Housing Authority, City of Camden, Woodbridge Township, Allentown Borough, Oceanport Borough, Madison Borough and Riverside Township. Additional assessments will be issued to local JIFs. Underwriting will continue to inform members of this optional coverage.

Claims Committee: The Claims Committee met virtually at 12:00pm on May 8, 2025 with representatives from AXA XL (Cyber Carrier) and Mullen Coughlin (Panel Law Firm) who gave an overview of the claims handling process. Meeting was arranged in response to board's concerns with difficulty it faced in gathering information on claims. AXA XL agreed to continue the conversation.

The Committee also recommended the board approve Payment Authority Requests (PARs).

Financial Disclosures: All JIF Commissioners completed the online filing of the Financial Disclosure forms by the filing deadline, which was April 30th.

Next Meeting Date: Thursday, June 12, 2025 at 3:30 PM via video / audio teleconference.

Note the financial audit for the period ending December 31, 2024 will be ready for review and approval at the June meeting.



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: June 12, 2025

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

Subject: Summary of Topics Discussed at the June Cyber JIF Meeting

The Cyber JIF met on June 12th at 3:30 PM via Zoom. Below is an overview of items discussed:

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2024 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor reviewed the Statement of Revenues, Expenses and Change in Net Position. The Fund ended in a surplus of \$3,873,732 with no recommendations and one management suggestion for 2024 to review updated accounting standard (GASB) to determine whether the Fund will need to implement the disclosures required in this statement for fund year 2025.

Fund Actuary report showed total reserves as of December 31, 2024 at \$2,243,435 and stated their intention to issue a statement of opinion that the reserves make reasonable provision for losses as of December 31, 2024.

The Board approved the year-end financials as presented and adopted resolution 29-25 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

Operations Committee: The Executive Director gave an overview of the topics discussed at the Operations Committee meeting, held prior to the Board meeting. The discussion items were:

Claim Appeal Process and Form: Fund Attorney drafted an appeal process and a form for when a member has a difference of opinion in meeting requirements found in the cyber compliance checklist. The mayor or CEO will complete and submit the form for consideration by the Operations Committee and the Board will make the final decision. Information on the appeal process will be added to communications so that members are aware that this process is available.

D2 Cybersecurity Contract: D2 provides the fund with phishing/training and vulnerability scanning. The contract was awarded for one year with an option to renew for a second and third year. Last year, the Fund opted to extend for the second year. Board agreed to extend for the third year. A resolution will be offered at the next meeting.

It was announced that D2 is in the final stages of being acquired by a cyber security endpoint detection company called Xcitium. The partnership will expand the services for both companies, and the staff and operations at D2 are being retained.

Cyber Certification: Underwriting Manager is suggesting a training seminar for Risk Management Consultants to increase their base cyber security knowledge and their ability to assist and encourage members to obtain cyber compliance. This program is in development and will be offered later this year.

Cyber JIF Website: The Executive Director said a report provided by our website manager, Princeton Strategic Communications, shows a steady increase in usage and membership registration on the Cyber JIF website.

Next Meeting Date: Thursday, July 17, 2025 at 3:30 PM via video / audio teleconference.