



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA AUGUST 25, 2025 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/96937914159>

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 969 3791 4159

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: AUGUST 25, 2025**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE - MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2025 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES: July 28, 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. 25-28 August Bills.....Page 13
Treasurer’s Report.....Page 15
Monthly ReportsPage 16
- ☐ **ATTORNEY – Joseph Nardi, Esquire**
- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 22
- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 25
- ☐ **MANAGED CARE – Medlogix**
Monthly ReportPage 29
- ☐ **CLAIMS SERVICE – CRC**
Monthly Subrogation Report.....Page 30
Service Team Announcement.....Page 33

-
- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **MEETING ADJOURNED**
 - ☐ **NEXT MEETING: September 22, 2025 – Brooklawn Community Center**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: August 25, 2025

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **NJ Cyber Membership Renewal:** The Fund is scheduled to renew their NJ Cyber Risk Management fund three-year membership effective January 1, 2026. Enclosed in the agenda on **page 3** is Resolution 25-27, as well as the Indemnity and Trust Agreement, renewing the Fund's membership in the fund for the period of January 1, 2026 through January 1, 2029.

☐ **Motion to adopt resolution 25-27 and execute the agreement renewing the fund's membership in the NJ Cyber Risk Management Fund for the period of January 1, 2026 through January 1, 2029.**

- ☐ **NJ Cyber JIF:** The NJ Cyber JIF met on July 17th via Zoom. Included in Appendix II is a copy of the report and includes a memorandum from the Underwriting Manager describing the differences between cyber incidents that are covered by the Cyber Policy and those covered in the Fund's Crime Policy.
- ☐ **2025 RFQ – Fair & Open Process –** Some of the Fund's Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2026 through December 31, 2026.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorneys
- Fund Auditor
- Fund Payroll Auditor
- Fund CDL Drug & Alcohol Monitor
- Fund Treasurer

☐ **Motion to Authorize the Fund Office to Advertise for Request for Qualifications**

- ☐ **2026 Renewal:** Members and Risk Managers received an Origami email on July 25th with a link to renewal worksheets to begin the 2026 underwriting renewal with an September 1st completion date.

- ❑ **2026 Membership Renewals** – Twenty-four members are scheduled to renew as of January 1, 2026. Membership documents have been mailed to those member entities. Members are asked to please return the executed agreement and resolution by October 3rd.
- ❑ **MEL, RCF, EJIF & Cyber JIF Representative** - The fund needs to elect a new representative to the MEL, RCF, EJIF & Cyber JIFs for the remainder of the 2025 Fund Year.
 - ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Municipal Excess Liability Joint Insurance Fund.**
 - ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Residual Claims Fund Joint Insurance Fund.**
 - ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Environmental Joint Insurance Fund.**
 - ❑ **Motion to elect _____ as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Cyber Risk Management Joint Insurance Fund**
- ❑ **Employment Practices Compliance Program:** As a reminder, every two years, the MEL asks its members to update their Employment Practices Compliance Program consisting of personnel manual, employment manual and training programs. The deadline for completion is November 1st.
- ❑ **Safety Incentive Program – Optional Safety Award** – The notice for the 2025 Optional Safety Award will be sent out in the next week. This is a \$1,000 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the fund office by the end of the year.

Due Diligence Reports:

Financial Fast Track	Page 7
Loss Ratio Analysis	Page 8
Loss Time Accident Frequency	<i>Not Available</i>
POL/EPL Compliance Report	Page 9
Fund Commissioners	Page 10
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RMC Agreements	Page 12

RESOLUTION NO. 25-27

**RESOLUTION TO RENEW MEMBERSHIP IN THE NEW JERSEY CYBER RISK
MANAGEMENT FUND**

WHEREAS, the **NEW JERSEY CYBER RISK MANAGEMENT FUND**, (hereinafter “NJ Cyber JIF”) a public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36, et seq., to provide cyber risk management to its member Joint Insurance Funds (“JIF”); and

WHEREAS, in accordance with N.J.S.A. 40A:10-42, the NJ Cyber JIF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and,

WHEREAS, said statutes and the regulations pertaining thereto contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a Fund; and

WHEREAS, the purchase of such coverage by the NJ Cyber JIF is exempt from public advertising and bidding requirements pursuant to the N.J.S.A. 40A:11-5(1)(m) insurance exception, so long as the contract entered into is awarded in accordance with the requirements for extraordinary unspecified services pursuant to N.J.S.A. 40A:11-5(1)(a)(ii); and

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

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the NJ Cyber JIF, if necessary, shall obtain coverage and fund approved claims on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

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

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

NOW, THEREFORE BE IT RESOLVED that the **Board of Fund Commissioners** of the **Camden County Municipal Joint Insurance Fund** do hereby resolve and agree to renew their membership in the NJ Cyber JIF for a period of three (3) years, effective January 1, 2026; and

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

1. Cyber Liability

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

This resolution was duly adopted by the Camden County Municipal Joint Insurance Fund at a public meeting held on August 25, 2025.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
Michael Mevoli, Chairman

Attest: _____
M. James Maley, Secretary

NEW JERSEY CYBER RISK MANAGEMENT FUND
INDEMNITY AND TRUST AGREEMENT

THIS AGREEMENT made in the County of Camden by and Between: The NEW JERSEY CYBER RISK MANAGEMENT FUND, hereinafter referred to as "NJ Cyber JIF", and the **Camden County Municipal Joint Insurance Fund**, hereinafter referred to as the FUND.

WITNESSETH:

WHEREAS, several local governmental units have formed a cyber joint insurance fund as authorized and described in NJSA 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

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

NOW THEREFORE, be it agreed as follows:

1. The FUND accepts the NJ Cyber JIF's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the NJ Cyber JIF with respect to the types of insurance listed in the FUND's Resolution to Join.
3. The FUND agrees to become a member of the NJ Cyber JIF for an initial period not to exceed three (3) years, effective January 1, 2026 and ending January 1, 2029.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the NJ Cyber JIF, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the NJ Cyber JIF, all of whom as a condition of membership in the NJ Cyber JIF shall execute a verbatim counterpart of this agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the NJ Cyber JIF in accordance with the bylaws thereof, this agreement, the NJ Cyber JIF's Risk Management Plan or any applicable statute.

6. If the NJ Cyber JIF in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the NJ Cyber JIF for all such reasonable expenses, fees and costs on demand.
7. The FUND and the NJ Cyber JIF agree that the NJ Cyber JIF shall hold all monies paid by the FUND to the NJ Cyber JIF as fiduciaries for the benefit of NJ Cyber JIF claimants, all in accordance with administrative regulations.
8. The NJ Cyber JIF has established a Trust Account entitled "Claims or Loss Retention Fund". The NJ Cyber JIF shall maintain the Trust Account in accordance with NJSA 40A:10-36 et seq., NJSA 40A:S-1 and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by the administrative regulations.
9. Each FUND who shall become a member of the NJ Cyber JIF shall be obligated to execute this agreement.

NEW JERSEY CYBER RISK MANAGEMENT FUND

BY: _____
Joy Tozzi, Chairperson

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____
Michael Mevoli, Chairman

ATTEST: _____

DATED: _____

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2025		
		2ND QUARTER	YTD	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	5,105,371	10,210,742	328,324,911	338,535,653
2.	CLAIM EXPENSES				
	Paid Claims	1,601,495	2,836,356	130,835,496	133,671,852
	Case Reserves	664,230	1,536,349	8,916,057	10,452,405
	IBNR	(119,772)	(144,867)	11,269,562	11,124,695
	Aggregate Excess	-	-	-	-
	Recoveries	-	-	(1,282,611)	(1,282,611)
	Discounted Claim Value	(38,993)	(114,069)	(1,053,679)	(1,167,748)
	TOTAL CLAIMS	2,106,960	4,113,768	148,684,825	152,798,594
3.	EXPENSES				
	Excess Premiums	2,248,336	4,496,673	102,200,735	106,697,408
	Administrative	874,321	1,668,788	58,032,157	59,700,945
	TOTAL EXPENSES	3,122,657	6,165,461	160,232,892	166,398,353
4.	UNDERWRITING PROFIT (1-2-3)	(124,247)	(68,488)	19,407,194	19,338,706
5.	INVESTMENT INCOME	417,387	862,651	12,522,400	13,385,051
6.	DIVIDEND INCOME	0	0	4,916,873	4,916,873
7.	PROFIT (4+5+6)	293,140	794,163	36,846,466	37,640,630
8.	DIVIDEND	0	0	24,798,366	24,798,366
9	RCF & MEL Additional Assessments	0	0	3,569,622	3,569,622
10	SURPLUS (7-8-9)	293,140	794,163	8,478,478	9,272,641
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	93,680	208,671	4,705,289	4,913,960
	Aggregate Excess LFC	0	0	198,238	198,238
	2021	(23,663)	280,963	551,913	832,877
	2022	78,854	(378,606)	1,092,954	714,348
	2023	156,914	422,130	1,015,376	1,437,506
	2024	(95,985)	(152,728)	914,708	761,980
	2025	83,341	413,733		413,733
TOTAL SURPLUS (DEFICITS)		293,140	794,163	8,478,478	9,272,641
TOTAL CASH					33,535,511
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS		(3,713)	(3,713)	123,444,348	123,440,634
FUND YEAR 2021					
	Paid Claims	257,958	315,072	3,646,653	3,961,725
	Case Reserves	(80,959)	(324,924)	916,693	591,769
	IBNR	(124,169)	(205,915)	772,448	566,533
	Recoveries	0	0	0	0
	Discounted Claim Value	12,131	28,363	(91,951)	(63,588)
TOTAL FY 2021 CLAIMS		64,961	(187,404)	5,243,843	5,056,439
FUND YEAR 2022					
	Paid Claims	223,322	498,515	3,593,970	4,092,485
	Case Reserves	(79,944)	395,511	1,204,397	1,599,908
	IBNR	(194,489)	(408,174)	1,464,816	1,056,642
	Recoveries	0	0	(37,686)	(37,686)
	Discounted Claim Value	21,528	5,240	(163,280)	(158,040)
TOTAL FY 2022 CLAIMS		(29,583)	491,092	6,062,217	6,553,309
FUND YEAR 2023					
	Paid Claims	260,660	365,352	2,324,711	2,690,063
	Case Reserves	121,960	5,983	1,165,051	1,171,034
	IBNR	(485,340)	(664,148)	3,610,864	2,946,716
	Recoveries	0	0	0	0
	Discounted Claim Value	25,326	47,761	(327,438)	(279,677)
TOTAL FY 2023 CLAIMS		(77,394)	(245,053)	6,773,188	6,528,135
FUND YEAR 2024					
	Paid Claims	333,585	1,056,709	1,542,094	2,598,802
	Case Reserves	27,110	129,086	1,854,720	1,983,806
	IBNR	(274,605)	(978,146)	4,235,426	3,257,280
	Recoveries	0	0	0	0
	Discounted Claim Value	31,715	79,143	(471,010)	(391,867)
TOTAL FY 2024 CLAIMS		117,806	286,791	7,161,230	7,448,021
FUND YEAR 2025					
	Paid Claims	529,683	604,421		604,421
	Case Reserves	676,063	1,330,693		1,330,693
	IBNR	958,831	2,111,516		2,111,516
	Recoveries	0	0		0
	Discounted Claim Value	(129,693)	(274,576)		(274,576)
TOTAL FY 2025 CLAIMS		2,034,884	3,772,055		3,772,055
COMBINED TOTAL CLAIMS		2,106,960	4,113,768	148,684,825	152,798,594
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					

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Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	53 Actual	MONTH TARGETED 31-May-25	52 Actual	MONTH TARGETED 30-Apr-25	41 Actual	MONTH TARGETED 31-May-24
PROPERTY	718,669	818,783	113.93%	100.00%	114.09%	100.00%	114.71%	100.00%
GEN LIABILITY	1,681,349	758,798	45.13%	96.63%	35.72%	96.51%	58.92%	92.99%
AUTO LIABILITY	446,457	307,124	68.79%	94.26%	96.97%	93.94%	38.68%	89.77%
WORKER'S COMP	3,528,173	2,708,138	76.76%	99.66%	76.73%	99.62%	76.72%	98.81%
TOTAL ALL LINES	6,374,648	4,592,843	72.05%	98.52%	71.54%	98.44%	73.64%	96.78%
NET PAYOUT %	\$3,953,256		62.02%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	41 Actual	MONTH TARGETED 31-May-25	40 Actual	MONTH TARGETED 30-Apr-25	29 Actual	MONTH TARGETED 31-May-24
PROPERTY	812,040	875,535	107.82%	100.00%	107.52%	100.00%	110.51%	100.00%
GEN LIABILITY	1,666,133	474,854	28.50%	92.99%	26.17%	92.48%	8.31%	84.65%
AUTO LIABILITY	604,621	591,001	97.75%	89.77%	85.57%	89.30%	69.08%	82.02%
WORKER'S COMP	3,820,056	3,722,661	97.45%	98.81%	97.83%	98.70%	81.64%	96.21%
TOTAL ALL LINES	6,902,850	5,664,050	82.05%	96.76%	80.60%	96.53%	66.24%	92.62%
NET PAYOUT %	\$4,002,239		57.98%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	29 Actual	MONTH TARGETED 31-May-25	28 Actual	MONTH TARGETED 30-Apr-25	17 Actual	MONTH TARGETED 31-May-24
PROPERTY	840,000	927,196	110.38%	100.00%	120.38%	100.00%	145.12%	96.87%
GEN LIABILITY	1,706,985	576,152	33.75%	84.65%	32.34%	83.56%	7.11%	69.55%
AUTO LIABILITY	570,755	289,978	50.81%	82.02%	22.77%	81.06%	12.86%	64.31%
WORKER'S COMP	4,160,000	1,959,723	47.11%	96.21%	47.83%	95.79%	49.47%	84.23%
TOTAL ALL LINES	7,277,740	3,753,049	51.57%	92.82%	50.61%	92.26%	47.70%	80.68%
NET PAYOUT %	\$2,581,531		35.47%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	17 Actual	MONTH TARGETED 31-May-25	16 Actual	MONTH TARGETED 30-Apr-25	5 Actual	MONTH TARGETED 31-May-24
PROPERTY	1,054,175	1,329,071	126.08%	96.87%	122.26%	96.65%	43.74%	37.00%
GEN LIABILITY	1,912,663	446,001	23.32%	69.55%	12.54%	67.85%	0.82%	14.00%
AUTO LIABILITY	631,298	146,378	23.19%	64.31%	25.26%	62.03%	6.62%	15.00%
WORKER'S COMP	4,159,386	2,870,852	69.02%	84.23%	69.82%	81.73%	16.57%	9.00%
TOTAL ALL LINES	7,757,522	4,792,302	61.78%	80.71%	59.20%	78.73%	15.57%	14.53%
NET PAYOUT %	\$2,557,994		32.97%					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	5 Actual	MONTH TARGETED 31-May-25	4 Actual	MONTH TARGETED 30-Apr-25	-7 Actual	MONTH TARGETED 31-May-24
PROPERTY	1,238,526	365,241	29.49%	37.00%	22.75%	30.00%	N/A	N/A
GEN LIABILITY	1,950,485	65,130	3.34%	14.00%	2.75%	10.00%	N/A	N/A
AUTO LIABILITY	630,316	334,511	53.07%	15.00%	42.98%	10.00%	N/A	N/A
WORKER'S COMP	4,223,649	756,608	17.91%	9.00%	13.29%	6.00%	N/A	N/A
TOTAL ALL LINES	8,042,976	1,521,490	18.92%	14.99%	14.52%	10.98%	N/A	N/A
NET PAYOUT %	\$378,517		4.71%					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund									
Data Valued As of : August 13, 2025									
Total Participating Members		38	38						
Complaint			38						
Percent Compliant			100.00%						
				01/01/25	2025			Land Use	
		EPL Program ?	Checklist Submitted	Compliant	EPL	POL	Co-Insurance		
Member Name		*			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
BELMAWR		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BERLIN BOROUGH		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K	\$ 20,000	20% of \$1,000,000
BERLIN TOWNSHIP		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BROOKLAWN		Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%	\$ 20,000	20% of \$1,000,000
CAMDEN CITY		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CAMDEN PARKING AUTHORITY		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHERRY HILL		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHERRY HILL FIRE DISTRICT		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHESILHURST		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CLEMENTON		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
COLLINGSWOOD		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
GIBBSBORO		Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K	\$ 5,000	20% of \$1,000,000
GLOUCESTER		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
GLOUCESTER TWP		Yes	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K	\$ 100,000	20% of \$1,000,000
HADDON		Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K	\$ 10,000	20% of \$1,000,000
HADDON HEIGHTS		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
HADDONFIELD		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
HI-NELLA		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
LAUREL SPRINGS		Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%	\$ 20,000	20% of \$1,000,000
LAWNSIDE		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
LINDENWOLD		Yes	Yes	Yes	\$ 5,000	\$ 5,000	0%	\$ 5,000	20% of \$1,000,000
MAGNOLIA		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MEDFORD LAKES		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MERCHANTVILLE		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MOUNT EPHRAIM		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
OAKLYN		Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
PENNSAUKEN		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
PINE HILL		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
RUNNEMEDE		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
SOMERDALE		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
TAVISTOCK		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
VOORHEES		Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K	\$ 7,500	20% of \$1,000,000
WINSLOW		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
WINSLOW TOWNSHIP FIRE DEPT		Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
WOODLYNNE		Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
* Member does NOT participate in EPL coverage									

Camden JIF 2025 FUND COMMISSIONERS		
MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	Rob Jakubowski
Audubon Park	Michael Mevoli	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard V. Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Damon Burke	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Ari Messinger	Brian Bauerle
Cherry Hill Fire District	John Foley	John Mulholland
Chesilhurst	M. Jamila Odom-Garnett	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Cassandra Duffey
Gibbsboro	Glenn Werner	Amy Troxel
Gloucester City	Brian Morrell	
Gloucester Township	Tom Cardis	
Haddon Heights	Michael Mansdoerfer	Kelly Santosusso
Haddon Twp	James Mulroy	
Haddonfield	Dave Siedell	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Edward Hill	Angelique Rankins
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Steve Whalen	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	Ray Woods
Mt. Ephraim		
Oaklyn	Bonnie Taft	Greg Bradley
Pennsuaken Township	Elizabeth Peddicord	Timothy Killion
Pine Hill	Patricia Hendricks	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passanante	Michele Miller
Tavistock	Terry Shannon	
Voorhees	Stephen J. Steglick	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Sacco	Marc Rigberg
Woodlynne	Joseph Chukwueke	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2025 as of August 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	Filed
<input type="checkbox"/>	State Comptroller Audit Filing	Filed
<input type="checkbox"/>	Ethics Filing	On Line Filing

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2025 RISK MANAGEMENT CONSULTANTS AGREEMENTS**

As of August 13, 2025

MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/30/25	01/30/25	12/31/25
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/30/2025	1/30/2025	12/31/25
BARRINGTON	CONNER STRONG & BUCKELEW	3/10/2025	3/10/2025	12/31/25
BELLMAWR	CONNER STRONG & BUCKELEW	2/11/2025	3/10/2025	12/31/25
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		02/06/25	12/31/25
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/17/2025	02/11/25	12/31/25
BROOKLAWN	CONNER STRONG & BUCKELEW	1/23/2025	01/23/25	12/31/25
CHERRY HILL	CONNER STRONG & BUCKELEW	1/7/2025	3/14/2025	12/31/25
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	6/21/2023	6/21/2023	12/31/25
CHESILHURST	EDGEWOOD ASSOCIATES		2/24/2025	12/31/25
CAMDEN CITY	CONNER STRONG & BUCKELEW	2/11/2025	2/18/2025	12/31/25
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	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
LAWN SIDE	M&C INSURANCE AGENCY	03/25/25	03/25/25	01/01/26
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/11/25	02/11/25	12/31/25
MAGNOLIA	CONNER STRONG & BUCKELEW	01/29/25	01/29/25	12/31/25
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/07/25	2/25/2025	12/31/25
MERCHANTVILLE	CONNER STRONG & BUCKELEW	02/05/25	2/5/2025	12/31/25
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW	3/14/2025	2/5/2025	12/31/25
OAKLYN	CONNER STRONG & BUCKELEW	1/17/2025	1/17/2025	12/31/25
PENNSUAKEN	CONNER STRONG & BUCKELEW	3/10/2025	3/10/2025	12/31/25
PINE HILL	HARDENBERGH INSURANCE GROUP	2/4/2025	2/4/2025	12/31/25
RUNNEMEDE	CONNER STRONG & BUCKELEW	02/05/25	2/5/2025	12/31/25
SOMERDALE	CONNER STRONG & BUCKELEW	01/22/25	1/22/2025	12/31/25
TAVISTOCK	CONNER STRONG & BUCKELEW	5/12/2023	2/7/2023	12/31/25
VOORHEES	CONNER STRONG & BUCKELEW	02/05/25	2/11/2025	12/31/25
WINSLOW	CONNER STRONG & BUCKELEW	1/29/2025	1/29/2025	12/31/25
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	1/17/2025	1/17/2025	12/31/25
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	1/30/2025	1/30/2025	12/31/25

Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.

RESOLUTION NO. 25-28

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – AUGUST 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 2021

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MUNICIPAL EXCESS LIABILITY JIF	12/31/22 ADD. ASSESSMENT FOR FY 2021	592,710.00
		592,710.00

Total Payments FY 2021	592,710.00
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FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TEST- 19575 FOR 07/25	4,637.00
INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TEST- 19574 FOR 7/25	279.00
		4,916.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- GLOUCESTER INV 650-08-2025	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE INV. 650-08-2025	42,168.50
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHER. HILL INV 650-08-2025	2,458.33
		45,918.50
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 08/25	18,397.58
		18,397.58
PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/25	34.04
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 08/25	47,252.75
		47,286.79
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEES 08/25	5,162.25
		5,162.25
BROWN & CONNERY, LLP	ATTORNEY FEES FOR 07/25	2,260.50
BROWN & CONNERY, LLP	ATTORNEY FEES FOR 3/4/25-7/30/25	3,234.00
BROWN & CONNERY, LLP	LITIGATION MGMT FOR 06/25 FOR 07/25	7,707.00
		13,201.50
ELIZABETH PIGLIACELLI	TREASURER FEE 08/25	2,288.33
		2,288.33
FINIZIO'S LLC	CATER 06/25 LUNCH MEETING HADDON TWP	216.29
		216.29
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 8/25	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 08/25	10,974.57
		12,057.57

CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 08/25	1,310.66
		1,310.66
GANNETT NEW YORK NJ LOCALIQ	A# 1122589 INV 7224100-11501076 7/20/25	95.10
		95.10
	Total Payments FY 2025	150,850.57
	TOTAL PAYMENTS ALL FUND YEARS	743,560.57

Chairperson

Attest:

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

Dated: _____

Treasurer

August 25, 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 July 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 AUGUST:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- **INVESTMENT INCOME:**

Net Investment Income received for July totaled \$40,436.42. TD’s rate is 4.33%

- **RECEIPT ACTIVITY FOR July:**

Assessments	\$380,520.00
Cherry Hill Deductible	<u>12,792.81</u>
Total Receipts	<u>\$393,312.81</u>

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

- **CLAIM ACTIVITY FOR June:**

Claim Expense	\$ 787,416.71
Administration Expense	<u>2,280,230.28</u>
Total Claims/Expenses	<u>\$3,067,646.99</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$33,535,512.00 to a closing balance of \$30,898,392.76 showing a decrease of \$2,637,119.24.

The information contained in this report is a summary of the attached detailed schedules.

Sincerely,
Elizabeth Pigliacelli, Treasurer

Current Fund Year: 2025 Month Ending: July												
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN BALANCE	777,698.10	8,123,017.43	2,024,072.30	11,662,303.70	(248,900.45)	174,473.09	(30,107.15)	1,831,233.02	8,570,398.55	(14,712.52)	666,036.16	33,535,512.23
RECEIPTS												
Assessments	23,211.03	36,553.74	11,812.66	78,030.91	38,835.19	8,877.33	8,645.04	113,956.38	59,473.87	0.00	1,123.85	380,520.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,792.81	0.00	12,792.81
Invest Pymnts	1,231.91	10,006.31	2,493.35	14,366.18	0.00	0.00	0.00	0.00	10,612.66	0.00	820.45	39,530.86
Invest Adj	28.22	229.21	57.12	329.08	0.00	0.00	0.00	0.00	243.10	0.00	18.80	905.53
Subtotal Invest	1,260.13	10,235.52	2,550.47	14,695.26	0.00	0.00	0.00	0.00	10,855.76	0.00	839.25	40,436.39
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	24,471.16	46,789.26	14,363.13	92,726.17	38,835.19	8,877.33	8,645.04	113,956.38	70,329.63	12,792.81	1,963.10	433,749.20
EXPENSES												
Claims Transfers	111,779.27	100,678.90	273,681.95	256,422.49	0.00	0.00	0.00	0.00	0.00	44,854.10	0.00	787,416.71
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,476,809.75	806,642.01	0.00	0.00	2,283,451.76
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	111,779.27	100,678.90	273,681.95	256,422.49	0.00	0.00	0.00	1,476,809.75	806,642.01	44,854.10	0.00	3,070,868.47
END BALANCE	690,389.99	8,069,127.79	1,764,753.47	11,498,607.38	(210,065.25)	183,350.42	(21,462.11)	468,379.65	7,834,086.17	(46,773.81)	667,999.26	30,898,392.96
REPORT STATUS SECTION												
Report Month: July												
Opening Balances:						Balance Differences						
Imprest Transfers:						\$0.00						
Investment Balances:						\$0.00						
Ending Balances:						\$0.00						
Accrual Balances:						\$0.00						

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
CAMDEN MUNICIPAL JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	July							
CURRENT FUND YEAR	2025							
Description:		Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	Sweep Acct	TD Operating
ID Number:								
Maturity (Yrs)								
Purchase Yield:								
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$33,535,512.00	2,728,695.21	111,028.64	- 66,565.87	-	20,898,677.94	-	9,863,676.08
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$905.54	\$0.00	\$0.00	\$0.00	\$0.00	\$905.54	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$92,042.75	\$6,513.10	\$196.37	\$36.43	\$0.00	\$48,410.18	\$0.00	\$36,886.67
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$52,511.87	\$0.00	\$0.00	\$0.00	\$0.00	-\$52,511.87	\$0.00	\$0.00
8 Net Investment Income	\$40,436.42	\$6,513.10	\$196.37	\$36.43	\$0.00	-\$3,196.15	\$0.00	\$36,886.67
9 Deposits - Purchases	\$2,393,312.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,393,312.81
10 (Withdrawals - Sales)	-\$5,070,868.47	-\$2,000,000.00	\$0.00	\$0.00	\$0.00	-\$3,221.48	\$0.00	-\$3,067,646.99
Ending Cash & Investment Balance	\$30,898,392.76	\$735,208.31	\$111,225.01	-\$66,529.44	\$0.00	\$20,892,260.31	\$0.00	\$9,226,228.57
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$515,880.27	\$3,125.64	\$20,687.49	\$80,403.76	\$0.00	\$0.00	\$0.00	\$411,663.38
(Less Deposits in Transit)	-\$80,574.40	\$0.00	-\$57,132.58	\$0.00	\$0.00	\$0.00	\$0.00	-\$23,441.82
Balance per Bank	\$31,333,698.63	\$738,333.95	\$74,779.92	\$13,874.32	\$0.00	\$20,892,260.31	\$0.00	\$9,614,450.13

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
Month		July							
Current Fund Year		2025							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2025	Property	167,943.01	92,808.89	0.00	260,751.90	260,751.90	0.00	0.00	0.00
	Liability	5,519.28	546.61	0.00	6,065.89	6,065.89	0.00	10.00	(10.00)
	Auto	189,688.14	(25,946.90)	0.00	163,741.24	163,741.24	0.00	(900.00)	900.00
	Workers Comp	241,270.97	64,623.57	0.00	305,894.54	305,894.54	0.00	0.00	(0.00)
	Cherry Hill	9,687.81	42,864.10	9,687.81	42,864.10	42,864.10	0.00	(6,418.19)	6,418.19
	Total	614,109.21	174,896.27	9,687.81	779,317.67	779,317.67	0.00	(7,308.19)	7,308.19
2024	Property	1,060,398.05	33,914.94	0.00	1,094,312.99	1,096,187.19	(1,874.20)	(40,264.85)	38,390.65
	Liability	148,777.11	6,098.24	0.00	154,875.35	154,875.35	0.00	0.00	(0.00)
	Auto	66,668.95	5,733.85	0.00	72,402.80	73,027.80	(625.00)	(6,472.23)	5,847.23
	Workers Comp	1,322,958.32	32,281.99	0.00	1,355,240.31	1,356,406.31	(1,166.00)	(1,166.00)	(0.00)
	Cherry Hill	(0.00)	1,881.50	0.00	1,881.50	1,881.50	(0.00)	(2,261.83)	2,261.83
	Total	2,598,802.43	79,910.52	0.00	2,678,712.95	2,682,378.15	(3,665.20)	(50,164.91)	46,499.71
2023	Property	912,232.47	(25,713.16)	0.00	886,519.31	948,966.50	(62,447.19)	(1,257.82)	(61,189.37)
	Liability	207,092.65	36,868.80	0.00	243,961.45	203,921.48	40,039.97	(23,164.96)	63,204.93
	Auto	186,472.33	284,878.00	0.00	471,350.33	471,350.33	0.00	0.00	(0.00)
	Workers Comp	1,384,265.09	19,451.85	0.00	1,403,716.94	1,404,327.88	(610.94)	(774.94)	164.00
	Cherry Hill	3,105.00	108.50	3,105.00	108.50	108.50	0.00	(713.00)	713.00
	Total	2,693,167.54	315,593.99	3,105.00	3,005,656.53	3,028,674.69	(23,018.16)	(25,910.72)	2,892.56
2022	Property	868,430.53	10,768.60	0.00	879,199.13	896,330.34	(17,131.21)	(0.00)	(17,131.21)
	Liability	258,335.16	51,819.98	0.00	310,155.14	310,155.14	0.00	0.00	0.00
	Auto	226,857.34	4,181.50	0.00	231,038.84	231,038.84	0.00	0.00	0.00
	Workers Comp	2,738,862.10	134,704.24	0.00	2,873,566.34	2,873,566.34	0.00	(54,189.74)	54,189.74
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	4,092,485.13	201,474.32	0.00	4,293,959.45	4,311,090.66	(17,131.21)	(54,189.74)	37,058.53
2021	Property	800,961.06	0.00	0.00	800,961.06	800,962.06	(1.00)	(1.00)	0.00
	Liability	427,379.55	5,345.27	0.00	432,724.82	432,724.75	0.07	0.07	0.00
	Auto	311,274.33	4,835.50	0.00	316,109.83	316,109.83	(0.00)	(0.00)	0.00
	Workers Comp	2,421,923.68	5,360.84	0.00	2,427,284.52	2,427,284.52	0.00	0.00	(0.00)
	Cherry Hill	2,973.66	0.00	0.00	2,973.66	2,973.66	0.00	0.00	0.00
	Total	3,964,512.28	15,541.61	0.00	3,980,053.89	3,980,054.82	(0.93)	(0.93)	(0.00)
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	(1,054.00)	0.00	0.00	(1,054.00)	0.00	(1,054.00)	(1,054.00)	0.00
	Total	(1,054.00)	0.00	0.00	(1,054.00)	0.00	(1,054.00)	(1,054.00)	0.00
TOTAL		13,962,022.59	787,416.71	12,792.81	14,736,646.49	14,781,515.99	(44,869.50)	(138,628.49)	93,758.99

JULY					
Item	Date	Check Run	Voids	Refunds	Adjustments
1	7/01/25-7/31/25	787,416.71			
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	787,416.71	-	-	-
	Monthly Rpt	787,416.71			
	Variance	-	-	-	-



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

07/31/2025

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT	10.4044	20,892,260.31	0.00	20,892,260.31		0.00
99VVB5Y75		10.4044	20,892,260.31	0.00	20,892,260.31	100.00	0.00



Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

		07/31/2025			
		Current Period		Fiscal Year To Date	
		07/01/2025	07/31/2025	01/01/2025	07/31/2025
NET ASSETS - BEGINNING OF PERIOD			20,898,677.94		20,200,953.67
			20,898,677.94		20,200,953.67
RECEIPTS					
INVESTMENT INCOME					
INTEREST	48,410.18			310,653.26	
REALIZED GAIN/LOSS	0.00			-4,596.02	
UNREALIZED GAIN/LOSS-INVESTMENT	-52,511.87			411,098.57	
ACCRETION/AMORTIZATION	905.54			9,207.72	
	TOTAL INVESTMENT INCOME		-3,196.15		726,363.53
	TOTAL RECEIPTS		-3,196.15		726,363.53
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	522.40			3,616.76	
INVESTMENT ADVISORY FEES	2,176.68			27,823.37	
CONSULTING	522.40			3,616.76	
	TOTAL ADMINISTRATIVE EXPENSES		3,221.48		35,056.89
	TOTAL DISBURSEMENTS		3,221.48		35,056.89
	NET ASSETS - END OF PERIOD		20,892,260.31		20,892,260.31



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: August 25, 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

- Township of Berlin on July 1, 2025
- City of Camden on July 2, 2025
- Camden Fire District on July 9, 2025
- Borough of Mt. Ephraim on July 9, 2025
- Cherry Hill Township Board of Fire Commissioners District #13 on July 11, 2025
- Township of Gloucester on July 14, 2025
- Borough of Lindenwold on July 16, 2025
- Borough of Barrington on July 17, 2025
- Borough of Audubon Park on July 1, 2025
- Borough of Laurel Springs on July 29, 2025

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys for the month of July

MEETINGS ATTENDED

- Claims Review Committee Meeting on July 25, 2025

- Fund Commissioner's Meeting on July 28, 2025

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification subscriptions. Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

- Special Events Best Practices
- Fatigue in the Workplace Best Practices
- Fire & EMS Hurricanes & Severe Weather Events Infographic
- Cut-Off Saws Best Practices
- Social Media Elected & Appointed Officials Best Practices
- Flash Flood Best Practices
- Safe + Sound 2025

MSI FIRE & EMS

- Fatigue in Emergency Medical Services Best Practices

MSI LAW ENFORCEMENT

- Flooded Roadway Hazard Mitigation Strategies

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
Audubon Park	8
Berlin Township	1
City of Camden	1
Cherry Hill	5
Clementon	7
Collingswood	7
Gloucester Township	4
Haddon	11
Haddon Heights	7
Layrel Springs	1
Pennsauken	4
Pine Hill	2
Runnemede	2

MSI NOW	
Winslow	5

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 6/22/2025 To 7/22/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Barrington Board of Education I - Borough of Barrington	311 Reading Avenue Barrington, NJ 08007	Re: Use of Facilities 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 grounds behind Woodland School for the Borough of Barrington's annual fireworks display.	6/25/2025 #5490308	GL AU EX WC
H - Royal Fitness I - Borough of Barrington	50 E. Gloucester Pike Barrington, NJ 08007	Re: Use of Parking Lot Evidence of Insurance with respect to the use of the parking lot for the Borough of Barrington's annual fireworks display.	6/25/2025 #5489619	GL AU EX WC
H - Barrington Board of Education I - Borough of Barrington	311 Reading Avenue Barrington, NJ 08007	Re: Use of Facilities Evidence of Insurance with respect to the use of grounds behind Woodland School for the Borough of Barrington's annual fireworks display.	6/25/2025 #5489623	GL AU EX WC
H - Royal Fitness I - Borough of Barrington	50 E. Gloucester Pike Barrington, NJ 08007	Re: Use of Parking Lot The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of the parking lot for the Borough of Barrington's annual fireworks display.	6/25/2025 #5490299	GL AU EX WC
H - Camden City Board of Education I - City of Camden	3033 Cambridge Street Camden, NJ 08104	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.	6/27/2025 #5520584	GL AU EX WC OTH
H - Camden City Board of Education I - City of Camden	3033 Cambridge Street Camden, NJ 08104	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.	6/27/2025 #5520600	GL AU EX WC OTH
H - Township of Mount Laurel	750 Centerton Road Mt. Laurel, NJ 08054	Re: Mobile Stage Rental The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and	7/1/2025	GL AU EX WC

07/23/2025

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2025 To 7/22/2025

I - Township of Voorhees		Excess Liability Policies if required by written contract as respect to the use of the mobile stage for Voorhees Township sponosred events during the current calendar year	#5527007	
H - Camden County Educational I - Borough of Clementon	Services Commission 225 White Horse Ave. Lindenwold, NJ 08021	Re: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for Junior Policy Academy during current policy year.	7/8/2025 #5542409	GL AU EX
H - Burlington County Institute of I - Borough of Clementon	Technology 10 Hawkin Rd. Medford, NJ 08055	Re: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for Junior Policy Academy during current policy year.	7/8/2025 #5542407	GL AU EX
H - Camden County College Regional I - Member Towns of the Camden County	Emergency Training Academy 420 Woodbury-Turnersville Road Blackwood, NJ 08012	RE: Use of Facilities- Camden JIF Members The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for Fire Department training by any/all Camden JIF Members. The following Camden JIF Members are Named Insureds and limits shown on this certificate of insurance apply separately to each member and not jointly: Borough of Audubon Borough of Audubon Park Borough of Barrington Borough of Bellmawr Borough of Berlin Borough of Brooklawn Borough of Chesilhurst Borough of Clementon Borough of Collingswood Borough of Gibbsboro Borough of Haddonfield Borough of Haddon Heights Borough of Hi-Nella Borough of Laurel Springs Borough of Lawnside Borough of Lindenwold Borough of Magnolia Borough of Medford Lakes Borough of Merchantville Borough of Mt. Ephraim Borough of Oaklyn Borough of Pine Hill Borough of Runnemede Borough of Somerdale	7/10/2025 #5543070	GL AU EX WC
H - Camden County College Regional I - Camden County Municipal JIF	Emergency Training Academy 420 Woodbury-Turnersville Road Blackwood, NJ 08012	RE: Use of Facilities- Camden JIF Members The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for Fire Department training by any/all Camden JIF Members. The following Camden JIF Members are Named Insureds and limits shown on this certificate of insurance apply separately to each member and not jointly: Borough of Audubon Borough of Audubon Park Borough of Barrington Borough of Bellmawr Borough of Berlin Borough of Brooklawn Borough of Chesilhurst Borough of Clementon Borough of Collingswood Borough of Gibbsboro Borough of Haddonfield Borough of Haddon Heights Borough of Hi-Nella Borough of Laurel Springs Borough of Lawnside Borough of Lindenwold Borough of Magnolia Borough of Medford	7/10/2025 #5543067	GL AU EX WC

07/23/2025

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2025 To 7/22/2025

		Lakes Borough of Merchantville Borough of Mt. Ephraim Borough of Oaklyn Borough of Pine Hill Borough of Runnemede Borough of Somerdale		
H - Camden County College Regional I - Borough of Berlin	Emergency Training Academy 420 Woodbury-Turnersville Road Blackwood, NJ 08012	RE: Use of Facilities- Camden JIF Members The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for Fire Department training by any/all Camden JIF Members. The following Camden JIF Members are Named Insureds and limits shown on this certificate of insurance apply separately to each member and not jointly: Borough of Audubon Borough of Audubon Park Borough of Barrington Borough of Bellmawr Borough of Berlin Borough of Brooklawn Borough of Chesilhurst Borough of Clementon Borough of Collingswood Borough of Gibbsboro Borough of Haddonfield Borough of Haddon Heights Borough of Hi-Nella Borough of Laurel Springs Borough of Lawnside Borough of Lindenwold Borough of Magnolia Borough of Medford Lakes Borough of Merchantville Borough of Mt. Ephraim Borough of Oaklyn Borough of Pine Hill Borough of Runnemede Borough of Somerdale	7/10/2025 #5543066	GL AU EX WC
H - VCI Emergency Vehicle I - Township of Voorhees	Specialists LLC 43 Jefferson Avenue Berlin, NJ 08009	RE: 2024 Ford E-450, vin #1FDXE45P04HA74230, valued at \$15,000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2024 Ford E-450, vin #1FDXE45P04HA74230, valued at \$15,000	7/10/2025 #5543004	GL AU EX WC
H - Cherry Hill Board of Education I - Township of Cherry Hill	45 Ranaldo Terrace Cherry Hill, NJ 08034	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Use of Facilities- Police Department The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities at any/all Cherry Hill Board of Education schools for Police Department training and activities during the current calendar year.	7/16/2025 #5551702	GL AU EX WC OTH
H - Public Service Electric and Gas I - Borough of Haddon Heights	Company 80 Park Plaza Newark, NJ 07102	RE: Distribution Pole Attachment License Agreement Public Service Enterprise Group, its subsidiaries & affiliates are Additional Insured on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the Distribution Pole Attachment License Agreement for overt surveillance equipment.	7/18/2025 #5552032	GL AU EX WC OTH
H - Verizon New Jersey Inc. I - Borough of Haddon Heights	Newark, NJ 07102	RE: Pole Attachment License Agreement Verizon, its subsidiaries and affiliates are Additional Insured on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the Pole Attachment License Agreement.	7/18/2025 #5552130	GL AU EX WC

07/23/2025

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2025 To 7/22/2025

H - State of New Jersey I - Township of Berlin	P.O. Box 420 Trenton, NJ 08625	RE: Electric Trash Truck The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to Electric Trash Truck and Charger.	7/21/2025 #5552489	GL AU EX WC
H - State of New Jersey I - City of Camden	P.O. Box 420 Trenton, NJ 08625	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: Electric Trash Truck The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to Electric Trash Truck and Charger.	7/21/2025 #5552436	GL AU EX WC OTH
H - D-Boys Boxing & Community Center I - Borough of Clementon	1 Berlin Rd. Lindenwold, NJ 08021	RE: Junior Policy Academy The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for Junior Policy Academy during the policy year.	7/22/2025 #5552578	GL AU EX WC
H - D-Boys Boxing & Community Center I - Borough of Clementon	1 Berlin Rd. Clementon, NJ 08021	RE: Junior Policy Academy The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for Junior Policy Academy during the policy year.	7/22/2025 #5552610	GL AU EX WC
Total # of Holders: 20				

07/23/2025

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Workers' Compensation Medical Bills - PPO Reductions

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$187,312.70	\$94,173.19	\$93,139.51	49.72%
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%
June	\$258,829.00	\$133,674.73	\$125,154.27	48.35%
July	\$168,675.51	\$54,733.67	\$113,941.84	67.55%
TOTAL 2025	\$1,620,720.76	\$727,206.73	\$893,514.03	55.13%

Monthly & YTD Summary:

PPO Statistics	July	YTD
Bills	216	1,242
PPO Bills	196	1,120
PPO Bill Penetration	90.74%	90.18%
PPO Charges	\$117,958.35	\$1,351,274.60
Charge Penetration	69.93%	83.37%

Savings History:

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



Monthly Subrogation Results

Liability

**July 2025
\$98,320.49**

**Year to Date
\$185,304.23**

Worker's Compensation

**July 2025
\$0.00**

**Year to Date
\$54,189.74**



Claim Number	Member	Date of Loss	Recovered	Date Recovered	Coverage
65008917533	Barrington	12/5/2022	\$340.87	July	Liability
650108 28877	Merchantville	11/24/2024	\$1,793.97	July	Liability
65011429031	Voorhees	2/10/2025	\$7,741.70	July	Liability
65011417969	Voorhees	10/20/2023	\$5,678.15	July	Liability
65010528913	Lindenwold	10/8/2025	\$5,000.00	July	Liability
650001 18193	Gloucester Township	2/23/2024	\$57,745.08	July	Liability
65000118162	Gloucester Township	1/20/2024	\$655.38	July	Liability
65009218326	Berlin	7/15/2024	\$19,365.34	July	Liability
650 090 29102	Bellmawr	3/6/2025	\$900.00	June	Liability
65011429083	Voorhees	12/4/2024	\$5,847.23	June	Liability
650 96 28776	Collingswood	9/11/2024	\$625.00	June	Liability
650 01 18282	Pennsauken	7/5/2024	\$3,092.18	June	Liability
650 115 18232	Winslow	6/5/2024	\$12,173.47	June	Liability

650 564 18117	Cherry Hill	1/8/2024	\$22,500.00	June	Liability
650 115 17619	Winslow	2/10/2023	\$2,015.56	June	Liability
650 089 17631	Barrington	2/17/2023	\$1,696.30	May	Liability
650 001 18161	Gloucester Township	1/20/2024	\$608.63	May	Liability
65010828877	Merchantville	11/27/2024	\$1,539.89	April	Liability
65010117649	Haddonfield	3/2/2023	\$1,700.00	April	Liability
65000118028	Pennsauken	12/27/2023	\$25,500.00	February	Liability
65000118163	Gloucester Township	12/6/2023	\$7,476.53	January	Liability
65056418214	Cherry Hill	5/12/2024	\$1,308.95	January	Liability

Total to date \$185,304.23

Claim Number	Member	Date of Loss	Recovered	Date Recovered	Coverage
650 090 12805	Bellmawr	11/30/22	\$54,189.74	June	WC

Total to date \$54,189.74



CAMDEN JIF

Service Team

Client Services

David Harris , President & CEO	DHarris@crctpa.com	Phone: (973) 731-5700 Ext. 201
Rachel Ruiz , Director of Client Services	RRuiz@crctpa.com	Phone: (973) 731-5700 Ext. 309
Julia Murphy , Controller	JMurphy@crctpa.com	Phone: (973) 731-5700 Ext. 203

Workers' Compensation Team

Tracy Ware , Program Manager	TWare@crctpa.com	Phone: (215) 241-1521
Paulette Kelly , Sr. Claims Adjuster	PKelly@crctpa.com	Phone: (215) 241-1559
Monica Miller , Sr. Claims Adjuster	MMiller@crctpa.com	Phone: (215) 241-1558
Mary D'Ambrosio , Sr. Claims Adjuster	MDAmbrosio@crctpa.com	Phone: (215) 241-3784

Liability Team

Lauren Joseph , Liability Supervisor	LJoseph@crctpa.com	Phone: (973) 731-5700 Ext. 218
Denise Dorsey , Liability Lead Adjuster	DDorsey@crctpa.com	Phone: (215) 241-1526
Terry Sheerin , Sr. Liability Analyst	TSheerin@crctpa.com	Phone: (973) 731-5700 Ext. 301
Colleen Mortellite , Sr. Liability Adjuster	CMortellite@crctpa.com	Phone: (973) 731-5700 Ext. 255

First Reports of Injury

Workers' Compensation	FROI@crctpa.com
Liability	Liability@crctpa.com



Additional Contact Information

Please forward all medical billing, reports, and any other claims-related and non-imageable correspondence to any of the following:



Address: Claims Resolution Corporation, Inc.
323 South Pitney Road, Suite 200
Galloway, NJ 08205



Phone: (973) 731-5700



Fax: (609) 241-0400



APPENDIX I – MINUTES

July 28, 2025

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JULY 28, 2025
VIA ZOOM
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 for Barrington Regional Fire Marshal James Arpino

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 Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Absent
Gary Passanante	Borough of Somerdale	Present

EXECUTIVE COMMITTEE ALTERNATES:

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 Tracy Ware
Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Harry Earle, Rob Garish
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede
David Siedell, Haddonfield
Elizabeth Peddicord, Pennsauken
Ari Messinger, Cherry Hill Twp
John Foley, Cherry Hill Fire District
Bonnie Taft, Oaklyn
Steve Whalen, Magnolia
Glenn Werner, Gibbsboro
Millard Wilkinson, Berlin Borough
Lorraine Sacco, Winslow Twp. Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Walt Eife	Waypoint Insurance
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew
Jaclyn Lindsey	Conner Strong & Buckelew
Danielle Colaianni	Hardenbergh Insurance Group
Samantah Wilson	Hardenbergh Insurance Group
Jennifer Olsen	Hardenbergh Insurance Group
Peter DiGiambattista	Acrisure

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JUNE 23, 2025**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 23, 2025**

Motion:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

CORRESPONDENCE: NONE**EXECUTIVE DIRECTOR:**

2026 Renewal: Members and Risk Managers have received an email from Origami with a link to renewal worksheets to begin the 2026 underwriting renewal. We will issue an email with additional directions once the underwriting system link is sent to Fund Commissioners Users and Risk Management Consultants users by Origami. The deadline for completion of the updates is August 30th. Executive Director said the Risk Managers play a key role in this process and we appreciate their assistance with the renewal data.

Cyber JIF: The Cyber JIF met on July 17, 2025; a recap of that meeting will be in next month's agenda.

2024 Audit Filing: PERMA filed the 2024 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit will be published in the Fund's official newspapers.

State Examinations: Representatives from the Department of Banking and Insurance have begun an examination of ten Joint Insurance Funds, including the Camden JIF. Perma staff has gathered the requested information for the State. The last examination was in 2013.

2026 Membership Renewals – Twenty-four members are scheduled to renew as of January 1, 2026. Membership documents will be mailed to those members in the next few weeks. Membership renewal agreement and resolutions should be returned to the Fund Office by October 3, 2025.

Stormwater Management Program: As a reminder, MEL members are eligible for specialized legal and engineering consultation. We are encouraging members to take advantage of this program and reach out to the Methfessel & Werbel law firm to engage in the process by July 31, 2025. The Fund office will provide an update on how many members have reached out for this service. Executive Director said as of this date only one member of the JIF has taken advantage of this program and that was Pennsauken Township. Executive Director encouraged all members to review the program. The deadline is July 31, 2025.

Employment Practices Compliance Program: As a reminder, every two years, the MEL asks its members to update their Employment Practices Compliance Program consisting of personnel manual, employment manual and training programs. The deadline for completion is November 1st.

Note - Additional Managers/Supervisors training dates have been added in September; a copy of MSI announcement is enclosed on **page 3**. Executive Director said there will be a Police Command Staff training make up session. Associate Director of Law Enforcement Risk Control Harry Earle said the make-up session will be held on September 23rd in Collingswood.

Power of Collaboration: Enclosed on **page 4** is the latest in a series of advertisements to appear in the League Magazine. The ad highlights the MEL model policies and procedures provided to members – at no additional cost – on issues ranging from personnel, safety, environmental risk management, fire, and police accreditation.

August Fund Meetings: As a reminder, the August meeting will take place virtually via Zoom.

The Executive Director reviewed Expected Loss Ratio Analysis for May for the Camden JIF is a little higher than the actuary's target of 15% and we stand at 19% of our loss funds and it looks as though auto liability and workers comp is driving that. The Lost Time Accident Frequency reports are not available this month. Executive Director said the EPL Compliance report will be updated as the checklists are received into the fall. The Regulatory Checklist was updated for the filing of the 2024 Audit with the State.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 25-26 JULY 2025 Vouchers

TOTAL 2025	\$ 2,280,230.28
TOTAL	\$ 2,280,230.28

MOTION TO APPROVE JULY 2025 VOUCHER RESOLUTION 25-26

Motion: Commissioner Shannon
Second: Commissioner Cheeseman
Roll Call Vote: 9 Ayes - 0 Nays

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

Closed	.00
2021	11,257.58
2022	106,749.35
2023	137,547.06
2024	90,973.37
2025	242,910.46
TOTAL	589,437.82

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

Motion: Commissioner Maley
Second: Commissioner Shannon
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said he has been in contact with the attorney and the engineer who are overseeing this Stormwater Management Program, and they will be setting up a presentation for each of the municipalities that enroll. Attorney Nardis said a notice was sent to all of the town solicitors to advise them of this program. Attorney Nardi reminded everyone to take advantage of this opportunity.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly said moving into August schools are preparing for the return of students and staff. Please remind employees to be aware of the increased pedestrian traffic near schools and additionally over the next several weeks crossing guard training should be conducted. Please remind them of the hazards associated with their duties. Mr. Reilly reemphasized the recently updated Safety Bulletin related to hurricane preparedness and impacts of high winds and

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floodwaters. Now is the time to review policies and procedures to prepare your facilities, equipment, personnel and business infrastructure.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Jonathon Tavares reported on the Certificate Report for the period 5/22/25 to 6/22/25 was included on page 22 of the agenda with 12 certificated issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for June 2025 where there was a savings of 48.35% and a total of 53.69% for the year. Ms. Goldstein reviewed the 2nd Quarter 2025 Workers Compensation Summary Report on page 25 of the agenda.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Tracy Ware reported on the Subrogation reports were included on page 26 for the month of June 2025 for both workers compensation and liability. Chairman Mevoli congratulated Gladys Driggins on her upcoming retirement and wished her well.

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 DiAngelo
Second:	Commissioner Cheeseman
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 5:53 PM

Karen A. Read, Assisting Secretary for
M. JAMES

MALEY,

SECRETARY

APPENDIX II

NJ Cyber JIF Report



NEW JERSEY CYBER RISK MANAGEMENT FUND
9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel 201.881.7632

Date: July 17, 2025

To: Fund Commissioners
Camden County Municipal Joint Insurance Fund

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

The Cyber JIF met on July 17, 2025 at 3:30 PM via Zoom. Below is an overview of items discussed:

Cyber Controls Vendor D2 Cybersecurity: At the June meeting, D2|Cybersecurity introduced Bruce Miller, President of Xcitium, and indicated that Xcitium was considering acquiring D2 – which has now been finalized. As a result, the Board of Commissioners approved the assignment of the contract to Xcitium, Inc. The Fund will still be working with the same staff and continue with current procedures for phishing/training and vulnerability scanning. The initial 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. The Board adopted a resolution to extend for the third year from September 1, 2025 to September 1, 2026.

Cyber / Crime: Meeting agenda included a copy of the attached memorandum prepared by the Underwriting Manager addressing the differences between cyber incidents that are covered by the Cyber Policy and those covered in the Fund's Crime Policy.

Cyber Framework, Framework Supporting Information, Certification Checklist & Technology Model Policy: Underwriting Manager has updated these documents to provide clarification in certain areas; note there are no changes in the requirements. Additionally, language was added to the framework documents concerning the newly adopted appeal process. Members who feel they have an alternate solution to achieving a compliance task now have a formal appeal process to present their argument.

A model technology policy that reflects the Cyber Framework was distributed.

Claims Committee: The Claims Committee met virtually at 3:00pm on July 17, 2025, to discuss a Payment Authority Request (PAR). Board accepted committee's recommendation for payment.

Cyber JIF Meeting Time: Based on inquiries received, the Commissioners discussed the feasibility of moving to an earlier time of day for the Cyber JIF meetings, i.e. 2:00 PM. Executive Director's office will issue a survey to board members to reach a consensus on new time.

Next Meeting Date: Thursday, September 18, 2025 at 3:30 PM via video / audio teleconference.

Memorandum

From: Underwriting Manager

Date: 7/14/2025

RE: Differences between cyber incidents that are covered by the Cyber Policy and those covered in the Fund's Crime Policy.

Overview

The term "Cyber Insurance," as commonly used in the insurance industry, is somewhat misleading. A more accurate description would be "Privacy and Network Security Insurance." The term "cyber" does not define the injury or loss itself but rather the peril—the method by which a loss occurs. For example, a "cyber" loss could involve a privacy breach or a network security breach, but it does not inherently describe the nature of the injury or damage caused.

Key Coverage Areas

Cyber insurance policies are primarily designed to address privacy breaches and network security incidents. While cyber-related attacks are often the leading peril covered under these policies, they also extend to other scenarios, such as physical theft. For instance, if someone physically steals hard-copy files containing sensitive health or banking information, this type of loss may also be covered under a cyber policy.

It is important to recognize that cyber-related perils can lead to a variety of injuries or damages, including:

- **Physical Damage:** Examples include incidents like the MSC Antonia grounding in the Red Sea, attributed to GNSS spoofing.
- **Medical Malpractice:** Studies have shown ransomware attacks have led to patient deaths, highlighting the intersection of cyber risks and healthcare liability.
- **Automobile Liability:** Self-driving car companies, such as Zoox, have issued software recalls following crashes, demonstrating how cyber vulnerabilities can impact vehicle safety.
- **Products Liability:** Security flaws have enabled incidents like the Florida city water utility hack, showcasing risks associated with product design and cybersecurity.

Silent Cyber Risks

The insurance industry has yet to fully address many areas of cyber risk, often referred to as "silent cyber." Coverage for bodily injury liability related to cyber incidents may appear sporadically in Cyber, Medical Malpractice, and General Liability policies, while Property policies frequently exclude cyber-related losses altogether.

Crime Coverage and Cyber Risk

Crime policies play a significant role in addressing cyber-related financial losses, particularly theft of funds and other financial assets. In fact, crime coverage was one of the first areas to tackle "silent cyber" risks. However, assembling substantial cyber-crime limits remains challenging.

For example, our program combines coverage from both Crime and Cyber policies to provide robust protection:

- **Crime Policy Coverage:** \$2 million
- **Cyber Policy Coverage:** \$750,000
- **Total Cyber Crime Coverage:** \$2.75 million

Claim Examples

To illustrate the scope of coverage, here are examples of common claims:

1. Social Engineering – Internal Fraud:

- Scenario: An attacker impersonates a mayor and emails an employee, requesting a wire transfer for a town project to a fraudulent bank account.
- Result: Theft.

2. Social Engineering – External Fraud / Funds Transfer Fraud:

- Scenario: An attacker pretends to be a car dealer and emails an employee, claiming a missed loan payment and requesting funds be wired to a fraudulent account.
- Result: Theft.

3. Breach / Funds Transfer Fraud:

- Scenario: An attacker infiltrates a town's network, stealing confidential information and using the town's email account to instruct its bank to wire money to a fraudulent account.
- Result: Privacy breach, network security breach, and theft.



Edward Cooney, MBA, CCIC

Partner

Managing Account Executive