



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

JULY 28, 2025 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/99266500696>

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 992 6650 0696

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: JULY 28, 2025**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE - MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2025 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES:** June 23, 2025 Open Minutes **Appendix I**

- ☐ **CORRESPONDENCE – None**

REPORTS

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report **Page 1**
- ☐ **TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 25-26 July Bills **Page 10**
Treasurer's Report **Page 12**
Monthly Reports **Page 13**
- ☐ **ATTORNEY – Joseph Nardi, Esquire**
- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report **Page 19**
- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report **Page 22**
- ☐ **MANAGED CARE – Medlogix**
Monthly Report **Page 24**
- ☐ **CLAIMS SERVICE – CRC**
Monthly Subrogation Report **Page 26**

-
- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **MEETING ADJOURNED**
 - ☐ **NEXT MEETING: August 25, 2025 – Via Zoom**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: July 28, 2025

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **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.
- ❑ **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.
- ❑ **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.
- ❑ **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**.

- ❑ **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.

Due Diligence Reports:

Financial Fast Track	<i>Provided Quarterly</i>
Loss Ratio Analysis	Page 5
Loss Time Accident Frequency	<i>Not Available</i>
POL/EPL Compliance Report	Page 6
Fund Commissioners	Page 7
Regulatory Affairs Checklist	Page 8
RMC Agreements	Page 9



TRAINING ANNOUNCEMENT



MEL Risk Management for Managers & Supervisors

Sessions Added!

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

Below is a listing of the webinar classes scheduled to date. If necessary, more classes will be scheduled and will be posted to the [MSI LIVE Schedule](#).

6/17/25	MEL Risk Management for Managers & Supervisors (FULL)	9:00 - 10:30 AM
6/17/25	MEL Risk Management for Managers & Supervisors	1:30 - 3:00 PM
6/23/25	MEL Risk Management for Managers & Supervisors (FULL)	9:00 - 10:30 AM
6/23/25	MEL Risk Management for Managers & Supervisors	1:30 - 3:00 PM
9/24/25	MEL Risk Management for Managers & Supervisors	9:00 - 10:30 AM
9/30/25	MEL Risk Management for Managers & Supervisors	1:30 - 3:00 PM



MEL Provides Model Policies to Members At No Additional Cost

Developing policies and procedures is time consuming and expensive. A broad range of easily adaptable models and procedures addressing essential requirements are available.

PERSONNEL

The MEL Model Personnel Policies and Procedures including training programs are updated every two years—the most recent version is now available

POLICE ACCREDITATION

Drafting and releasing model policies required for accreditation is underway and over 100 will be available

FIRE ACCREDITATION

This comprehensive accreditation program was developed by the Bergen, South Bergen and Sub-Metro JIFS

SAFETY

The MEL Safety Institute offers 45 model policies on a wide range of health and safety topics including Protecting Minors from Abuse, Transitional Duty and Artificial Intelligence

CYBER SECURITY

A comprehensive risk management program including security services and bulletins addressing this serious risk is available from the Cyber JIF

ENVIRONMENTAL RISK MANAGEMENT

Regulatory requirements, standard operating procedures and guidance, checklists and tutorials addressing a broad range of environmental issues are available from the E-JIF

This information can be downloaded from the MEL, Cyber JIF and E-JIF websites. For assistance contact your JIF Executive Director or the MSI Help Line (866) 661-5120 during business hours.

"The MEL saves its members millions by providing the tools needed to meet regulatory requirements and ensure that our communities are safe, secure and environmentally responsive."



JOSEPH CRISCUOLO

*Business Administrator
Township of East Brunswick*

MEMBERSHIP

To apply for membership in a local joint insurance fund participating in the MEL, contact:

**The Municipal
Excess Liability Joint
Insurance Fund**
njmel.org
(201) 881-2632



THE POWER OF
COLLABORATION

njmel.org

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	52 Actual	MONTH TARGETED	41 Actual	MONTH TARGETED
			31-May-25		30-Apr-25		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	40 Actual	MONTH TARGETED	29 Actual	MONTH TARGETED
			31-May-25		30-Apr-25		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	28 Actual	MONTH TARGETED	17 Actual	MONTH TARGETED
			31-May-25		30-Apr-25		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	16 Actual	MONTH TARGETED	5 Actual	MONTH TARGETED
			31-May-25		30-Apr-25		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	4 Actual	MONTH TARGETED	-7 Actual	MONTH TARGETED
			31-May-25		30-Apr-25		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%					

**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
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 July 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 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. 25-26**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – JULY 2025**

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

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

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

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

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MUNICIPAL EXCESS LIABILITY JIF	FPB Q3 2005	26,329.00
		26,329.00
MUNICIPAL EXCESS LIABILITY JIF	PROP- 3RD QTR 2025	596,458.50
MUNICIPAL EXCESS LIABILITY JIF	MEL- 3RD QTR 2025	880,351.25
		1,476,809.75
INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TEST- 19511 FOR 6/25	4,617.00
INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TEST- 19510 FOR 6/25	432.00
		5,049.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- GLOUCESTER INV 650-07-2025	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE INV. 650-07-2025	42,168.50
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHER. HILL INV 650-07-2025	2,458.33
		45,918.50
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 07/25	18,397.58
J.A. MONTGOMERY RISK CONTROL	REIMB.SAFETY KICKOFF PRIZES ON 4/4/25	427.41
		18,824.99
PERMA RISK MANAGEMENT SERVICES	REIMB FOR BASKET J. WOLK IN 06/25	111.98
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 07/25	47,252.75
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/25	78.36
		47,443.09
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEES 07/25	5,162.25
		5,162.25
BROWN & CONNERY, LLP	ATTORNEY FEES FOR 06/25	2,260.50
BROWN & CONNERY, LLP	LITIGATION MGMT FOR 06/25	2,037.00
BROWN & CONNERY, LLP	ATTORNEY EXPENSES 06/25	18.03
		4,315.53
ELIZABETH PIGLIACELLI	TREASURER FEE 07/25	2,288.33
		2,288.33
MUNICIPAL EXCESS LIABILITY JIF	MSI- 3RD QTR 2025	20,965.25
		20,965.25
CONNER STRONG & BUCKELEW	RMC FEES 2ND INSTALL 2025	453,652.00
		453,652.00
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 7/25	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 07/25	10,974.57
		12,057.57
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 07/25	1,310.66
		1,310.66
ACCESS	INV 11646795 DEPT 409 6/30/25	206.15
ACCESS	INV 11573878 DEPT 409 5/31/25	174.23
		380.38

M & C INSURANCE AGENCY, INC.	RMC FEE- 1ST INSTALL 25 BOR LAWNESIDE	7,418.00
M & C INSURANCE AGENCY, INC.	RMC- 1ST INSTALL 25 CAMDEN PARK AUTH	10,329.00
		17,747.00
WALTER A. EIFE	RMC- 2ND INSTALL 2025- HADDON TWP	22,330.00
		22,330.00
HARDENBERGH INSURANCE GROUP	RMC- 2ND OF 2 2025- LINDENWOLD 07/25	23,428.00
HARDENBERGH INSURANCE GROUP	RMC- 2ND OF 2 2025- LAUREN SPRING 7/25	4,629.00
HARDENBERGH INSURANCE GROUP	RMC- 2ND OF 2 2025-PINE HILL 07/25	10,796.00
HARDENBERGH INSURANCE GROUP	RMC- 2ND OF 2 2025- AUDUBON 07/25	14,267.00
HARDENBERGH INSURANCE GROUP	RMC- 2ND OF 2 2025- CLEMENTON 07/25	9,611.00
HARDENBERGH INSURANCE GROUP	RMC- 2ND OF 2 2025- HADDON HTS 07/25	9,705.00
		72,436.00
LEONARD-O'NEILL INS GROUP, INC.	RMC- 2ND HALF 2025-GIBBSBORO 07/25	3,580.00
		3,580.00
EDGEWOOD ASSOCIATES INC.	RMC- 2ND HALF 2025- CHESILHURST 07/25	3,761.00
EDGEWOOD ASSOCIATES INC.	RMC- 2ND HALF 2025- BOR. BERLIN 07/25	15,613.00
		19,374.00
WORLD INSURANCE ASSOCIATES, LLC	RMC- 2ND HALF 2025- BOR. HADDONFIELD	19,382.00
		19,382.00
ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC- BAL OF 1ST INSTALL WOODLYNE	728.66
ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC-2ND INSTALL 25 AUDOBON PARK 7/25	1,297.32
ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC-2ND INSTALL 25- WOODLYNNE 7/25	2,849.00
		4,874.98
	Total Payments FY 2025	2,280,230.28
	TOTAL PAYMENTS ALL FUND YEARS	2,280,230.28

Chairperson

Attest:

Dated: _____

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

Treasurer

July 28, 2025

To the Members of the
Executive Board of the
Camden County Municipal
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a “cash basis” and relate to financial activity through the periods ending June 30, 2025 for Fund Years 2021, 2022, 2023, 2024 and 2025. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

Net Investment Income received for June totaled \$83,323.37. TD’s rate is 4.33%

- **RECEIPT ACTIVITY FOR June:**

Recoveries	\$	102,509.18
Assessments		3,210,820.00
Other		2,907.63
Cherry Hill Deductible		<u>9,393.02</u>
Total Receipts		<u>\$3,325,629.83</u>

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

- **CLAIM ACTIVITY FOR June:**

Claim Expense	\$	589,437.82
Administration Expense		<u>228,897.00</u>
Total Claims/Expenses		<u>\$818,334.82</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$28,572,414.04 to a closing balance of \$33,535,512,.00 showing an increase of \$4,963,097.96.

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: June												
Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL	
OPEN BALANCE	488,806.23	7,590,677.78	2,090,370.35	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
RECEIPTS												
Assessments	331,131.59	521,480.53	168,520.92	1,113,199.32	554,028.06	126,645.21	123,331.29	1,625,716.89	848,462.17	0.00	16,033.01	5,428,549.00
Refunds	39,781.21	0.00	7,372.23	55,355.74	0.00	0.00	0.00	0.00	0.00	9,393.02	0.00	111,902.20
Invest Pymnts	5,810.28	61,865.55	17,036.94	86,272.91	0.00	0.00	0.00	0.00	64,094.64	0.00	5,254.65	240,334.97
Invest Adj	23.25	247.49	68.15	345.13	0.00	0.00	0.00	0.00	256.40	0.00	21.02	961.44
Subtotal Invest	5,833.53	62,113.04	17,105.09	86,618.04	0.00	0.00	0.00	0.00	64,351.04	0.00	5,275.67	241,296.41
Other *	0.00	0.00	0.00	0.00	2,659.10	0.00	0.00	0.00	248.53	0.00	0.00	2,907.63
TOTAL	376,746.33	583,593.57	192,998.24	1,255,173.10	556,687.16	126,645.21	123,331.29	1,625,716.89	913,061.74	9,393.02	21,308.68	5,784,655.24
EXPENSES												
Claims Transfers	87,854.46	51,253.92	259,296.29	178,240.34	0.00	0.00	0.00	0.00	0.00	12,792.81	0.00	589,437.82
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42,935.87	27,186.00	0.00	0.00	70,121.87
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	161,997.60	0.00	0.00	161,997.60
TOTAL	87,854.46	51,253.92	259,296.29	178,240.34	0.00	0.00	0.00	42,935.87	189,183.60	12,792.81	0.00	821,557.29
END 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
REPORT STATUS SECTION												
Report Month: June												
Opening Balances:		Opening Balances are equal				Balance Differences		\$0.00				
Imprest Transfers:		Imprest Totals are equal						\$0.00				
Investment Balances:		Investment Payment Balances are equal						\$0.00				
		Investment Adjustment Balances are equal						\$0.00				
Ending Balances:		Ending Balances are equal						\$0.00				
Accrual Balances:		Accrual Balances are equal						\$0.00				

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN MUNICIPAL JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	June						
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	\$28,572,414.04	507,073.45	110,837.33 -	66,601.04	-	20,696,667.24	
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	\$961.45	\$0.00	\$0.00	\$0.00	\$0.00	\$961.45	
5 Interest Paid - Cash Inst	\$83,323.37	\$3,892.76	\$191.31	\$35.17	\$0.00	\$47,260.12	
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$157,011.60	\$0.00	\$0.00	\$0.00	\$0.00	\$157,011.60	
8 Net Investment Income	\$241,296.42	\$3,892.76	\$191.31	\$35.17	\$0.00	\$205,233.17	
9 Deposits - Purchases	\$5,543,358.83	\$2,217,729.00	\$0.00	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$821,557.29	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,222.47	
Ending Cash & Investment	\$33,535,512.00	\$2,728,695.21	\$111,028.64	-\$66,565.87	\$0.00	\$20,898,677.94	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$420,029.93	\$3,125.64	\$20,687.49	\$80,403.76	\$0.00	\$0.00	
(Less Deposits in Transit)	-\$80,574.40	\$0.00	-\$57,132.58	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$33,874,967.53	\$2,731,820.85	\$74,583.55	\$13,837.89	\$0.00	\$20,898,677.94	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
Month		June							
Current Fund Year		2025							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2025	Property	105,366.46	62,576.55	0.00	167,943.01	167,943.01	0.00	(0.00)	0.00
	Liability	5,019.28	500.00	0.00	5,519.28	5,509.28	10.00	0.00	10.00
	Auto	112,939.28	77,648.86	900.00	189,688.14	190,588.14	(900.00)	0.00	(900.00)
	Workers Comp	148,773.73	92,497.24	0.00	241,270.97	241,270.97	0.00	0.00	0.00
	Cherry Hill	6,418.19	9,687.81	6,418.19	9,687.81	16,106.00	(6,418.19)	0.00	(6,418.19)
	Total	378,516.94	242,910.46	7,318.19	614,109.21	621,417.40	(7,308.19)	(0.00)	(7,308.19)
2024	Property	1,073,163.59	25,000.11	37,765.65	1,060,398.05	1,100,662.90	(40,264.85)	(2,499.20)	(37,765.65)
	Liability	143,077.72	5,699.39	0.00	148,777.11	148,777.11	0.00	0.00	0.00
	Auto	69,933.50	3,207.68	6,472.23	66,668.95	73,141.18	(6,472.23)	0.00	(6,472.23)
	Workers Comp	1,267,058.13	57,066.19	1,166.00	1,322,958.32	1,324,124.32	(1,166.00)	0.00	(1,166.00)
	Cherry Hill	2,261.83	0.00	2,261.83	(0.00)	2,261.83	(2,261.83)	(0.00)	(2,261.83)
	Total	2,555,494.77	90,973.37	47,665.71	2,598,802.43	2,648,967.34	(50,164.91)	(2,499.20)	(47,665.71)
2023	Property	914,031.73	216.30	2,015.56	912,232.47	913,490.29	(1,257.82)	541.44	(1,799.26)
	Liability	196,991.87	10,100.78	0.00	207,092.65	230,257.61	(23,164.96)	(22,948.66)	(216.30)
	Auto	70,908.58	115,563.75	0.00	186,472.33	186,472.33	0.00	0.00	0.00
	Workers Comp	1,375,703.86	8,561.23	0.00	1,384,265.09	1,385,040.03	(774.94)	(774.94)	0.00
	Cherry Hill	713.00	3,105.00	713.00	3,105.00	3,818.00	(713.00)	0.00	(713.00)
	Total	2,558,349.04	137,547.06	2,728.56	2,693,167.54	2,719,078.26	(25,910.72)	(23,182.16)	(2,728.56)
2022	Property	868,369.03	61.50	0.00	868,430.53	868,430.53	(0.00)	(0.00)	0.00
	Liability	227,381.41	30,953.75	0.00	258,335.16	258,335.16	0.00	0.00	0.00
	Auto	168,131.34	58,726.00	0.00	226,857.34	226,857.34	0.00	0.00	0.00
	Workers Comp	2,776,043.74	17,008.10	54,189.74	2,738,862.10	2,793,051.84	(54,189.74)	(0.00)	(54,189.74)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	4,039,925.52	106,749.35	54,189.74	4,092,485.13	4,146,674.87	(54,189.74)	(0.00)	(54,189.74)
2021	Property	800,961.06	0.00	0.00	800,961.06	800,962.06	(1.00)	(1.00)	0.00
	Liability	423,379.55	4,000.00	0.00	427,379.55	427,379.48	0.07	0.07	0.00
	Auto	307,124.33	4,150.00	0.00	311,274.33	311,274.33	(0.00)	(0.00)	0.00
	Workers Comp	2,418,816.10	3,107.58	0.00	2,421,923.68	2,421,923.68	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	3,953,254.70	11,257.58	0.00	3,964,512.28	3,964,513.21	(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		13,484,486.97	589,437.82	111,902.20	13,962,022.59	14,100,651.08	(138,628.49)	(26,736.29)	(111,892.20)

JUNE							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	6/01/25-06/30/25	589,437.82				589,437.82	
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	589,437.82	-	-	-	589,437.82	
	Monthly Rpt	589,437.82				589,437.82	
	Variance	-	-	-	-	-	



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF		06/30/2025					
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	10.4076	20,898,677.94	0.00	20,898,677.94		0.00
99VVB5Y75		10.4076	20,898,677.94	0.00	20,898,677.94	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value

06/30/2025

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	06/01/2025	06/30/2025	01/01/2025	06/30/2025
NET ASSETS - BEGINNING OF PERIOD		20,696,667.24		20,200,953.67
		<u>20,696,667.24</u>		<u>20,200,953.67</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	47,260.12		262,243.08	
REALIZED GAIN/LOSS	-4,786.46		-4,596.02	
UNREALIZED GAIN/LOSS-INVESTMENT	161,798.06		463,610.44	
ACCRETION/AMORTIZATION	961.45		8,302.18	
		<u>205,233.17</u>		<u>729,559.68</u>
TOTAL INVESTMENT INCOME		<u>205,233.17</u>		<u>729,559.68</u>
TOTAL RECEIPTS		<u>205,233.17</u>		<u>729,559.68</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	522.56		3,094.36	
INVESTMENT ADVISORY FEES	2,177.35		25,646.69	
CONSULTING	522.56		3,094.36	
		<u>3,222.47</u>		<u>31,835.41</u>
TOTAL ADMINISTRATIVE EXPENSES		<u>3,222.47</u>		<u>31,835.41</u>
TOTAL DISBURSEMENTS		<u>3,222.47</u>		<u>31,835.41</u>
NET ASSETS - END OF PERIOD		<u><u>20,898,677.94</u></u>		<u><u>20,898,677.94</u></u>



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: July 28, 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 Pennsauken on June 3, 2025
- Borough of Haddon Heights on June 5, 2025
- Borough of Oaklyn on June 6, 2025
- Borough of Clementon on June 12, 2025
- Township of Berlin on June 17, 2025
- Township of Gloucester on June 18, 2025
- Borough of Runnemede on June 18, 2025
- Borough of Haddonfield on June 23, 2025
- Township of Winslow on June 26, 2025
- Borough of Woodlynne on June 26, 2025
- Borough of Collingswood on June 27, 2025
- Borough of Medford Lakes on June 27, 2025

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Executive Safety Committee Meeting on June 23, 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

- Hurricane Preparedness Best Practices
- MSI Infographics
- Heat-Related Illnesses Best Practices
- Artificial Turf Fields Best Practices
- First Amendment Audits
- New Jersey Department of Community Affairs Non-Permitted Inflatable Amusement Rides
- Summer Safety Tips for Pets
- New Jersey PEOSH Alert #40 - Ladders

MSI FIRE & EMS

- No MSI Fire & EMS for the month of June.

MSI LAW ENFORCEMENT

- No MSI Law Enforcement for the month of June.

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 Borough	6
Berlin Township	6
Brooklawn	1
Camden City	1
Cherry Hill	7
Clementon	14
Collingswood	1
Gibbsboro	1
Gloucester City	6
Haddon	9

MSI NOW	
Haddon Heights	3
Haddon Township	3
Haddonfield	2
Laurel Springs	2
Merchantville	5
Pennsauken	4
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 5/22/2025 To 6/22/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Lease Servicing Center, Inc I - Borough of Barrington	dba NCL Government Capital 510 22nd Avenue East, Suite 501; Alexandria, MN 56308	RE: Lease of Two Ford Interceptors Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of two (2) 2022 Ford Interceptors, vin #1FM5K8ABXNGB75381 and vin #1FM5K8AB3NGB76288, with a total value of \$90,090.	5/22/2025 #5352748	GL AU EX WC OTH
H - Merchantville Elementary School I - Borough of Merchantville	130 S. Centre Street Merchantville, NJ 08109	Re: Use of Property The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of property for firefighter training.	6/3/2025 #5458424	GL AU EX WC
H - New Jersey Infrastructure Bank I - Borough of Clementon	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	Re: Project Number S343 061-01. 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 project number S343 061-01.	6/4/2025 #5458704	GL AU EX WC
H - NJ Dept of Environmental Protection I - Borough of Clementon	Municipal Finance and Construction Element 401 E. State St;3rd fl Trenton, NJ 08625	Re: Project Number S343 061-01. 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 project number S343 061-01.	6/4/2025 #5458699	GL AU EX WC
H - KABOOM!, Inc. I - Borough of Lawnside	7200 Wisconsin Avenue, Suite 400 Bethesda, MD 20814	RE: Community Partner Agreement 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 Community Partner Agreement.	6/10/2025 #5459847	GL AU EX WC OTH
H - Lake Hydra I - Borough of Bellmawr	4733 Hanoverville Rd. Bethlehem, PA 18020	Re: Use of Facilities Evidence of insurance with respect to the use of facilities for training by the Bellmawr Fire Department.	6/17/2025 #5463079	GL AU EX WC
H - Enterprise		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	6/17/2025	AU

06/23/2025

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 5/22/2025 To 6/22/2025

I - City of Camden		above. RE: vin # 1FDXE4FN3RDD08839 Evidence of insurance as respects the 2024 Ford E4DX, vin # 1FDXE4FN3RDD08839	#5463042	
H - Kennedy University Hospital, I - Township of Cherry Hill	Inc., t/a Jefferson Health - New Jersey 2201 Chapel Avenue West Cherry Hill, NJ 08002	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 use of the parking lot at 500 Marlboro Ave, Cherry Hill, NJ 08002 for the Township's annual fireworks display.	6/17/2025 #5462958	GL AU EX WC
H - Voorhees Township Board of I - Township of Voorhees	Education 329 Route 73 Voorhees, NJ 08043	Re: Use of Facilities Evidence of Insurance with respect to the use of property for the Voorhees Township Junior Police Academy.	6/18/2025 #5463203	GL AU EX WC
H - T&L Transportation I - Township of Voorhees	42 Lakeview Dr N Gibbsboro, NJ 08026	Re: Use of Buses Evidence of Insurance with respect to the use of buses for the Voorhees Township Junior Police Academy.	6/18/2025 #5463199	GL AU EX WC
H - The Family Church I - Township of Voorhees	333 Preston Ave. Voorhees, NJ 08043	Re: Use of Facilities Evidence of Insurance with respect to the use of property for the Voorhees Township Junior Police Academy.	6/18/2025 #5463200	GL AU EX WC
H - Asphalt Care Equipment I - Borough of Bellmawr	Incorporated 2765 Galloway Road Bensalem, PA 19020	Evidence of insurance with respects to the rental of a Mauldin 1860B Paver, valued at \$275,000 by the Bellawr Public Works Deparrment. Policy# CAM24060287; Comprehensive Deductible - \$2,500.Policy# CAM24060287	6/20/2025 #5463287	GL AU EX WC OTH
Total # of Holders: 12				

06/23/2025

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%
June	\$258,829.00	\$133,674.73	\$125,154.27	48.35%
TOTAL 2025	\$1,452,045.25	\$672,473.06	\$779,572.19	53.69%

Monthly & YTD Summary:

PPO Statistics	June	YTD
Bills	124	1,026
PPO Bills	116	924
PPO Bill Penetration	93.55%	90.06%
PPO Charges	\$246,277.37	\$1,233,316.25
Charge Penetration	95.15%	84.94%

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%



**Camden County Municipal JIF
2nd Quarter 2025 – Workers' Compensation Summary**

Claims Reported:

2025	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2025
Report Only	19	26			45
Medical Treatment	36	44			80
Total FROI's	55	70			125

2024	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2024
Report Only	26	31	27	31	115
Medical Treatment	38	59	54	46	197
Total FROI's	64	90	81	77	312

Claim Statistics:

- **15** Open and treating cases; **3** remain out-of-work; **7** Released to TD (4 accommodated); **5** RTW FD
- **10** Employees had Lost Time (more than 7 days out of work)

Total Injuries by Cause and Occupation

	CAD-Draftsman	Clerk	Code Enforcement Officer	EMT	Facility Manager	Firefighter	Gen Sup. Maintenance Repairer	Laborer	Library Page	Mechanic	Police Officer	Truck Driver	Grand Total
Caught In-Object handled						1							1
Cut, Injured By-Broken Glass								1					1
Cut, Injured By-Hand Tool											1		1
Cut, Injured By-Misc											1		1
Fall or Slip-Fall, Slip, Trip						3					5	1	9
Fall or Slip-From Different Level								1					1
Fall or Slip-Same Level	1										1		2
Misc.-Absorption, Ingestion or Inhalation						1					2		3
Misc.-Cumulative				1						1	1		3
Misc.-Foreign Matter in Eye(s)				1				3					4
Motor Vehicle-Collision or Sideswipe with Another Vehicle							1				1		1
Motor Vehicle-Collision with a Fixed Object													1
Strain/Injury By-Holding or Carrying				1						1	1		3
Strain/Injury By-Lifting				3		2		2			1		8
Strain/Injury By-Pushing or Pulling						1							1
Strain/Injury By-Repetitive Motion								1	1			1	3
Strain/Injury By-Twisting			1			2		2			1		6
Strain/Injury-Misc				2				1			3		6
Struck/Injured By-Animal or Insect						1					1		2
Struck/Injured By-Fellow Worker											1		1
Struck/Injured By-Misc		1		1							4		6
Struck/Injured By-Motor Vehicle						1					2		3
Struck/Injured By-Object Being Lifted or Handled					1	1		1					3
Grand Total	1	1	1	9	1	13	1	12	1	2	26	2	70

**CLAIMS
RESOLUTION
CORPORATION, INC.**



Monthly Subrogation Results

Liability

**June 2025
\$47,153.144**

**Year to Date
\$92,728.10**

Worker's Compensation

**June 2025
\$54,189.74**

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



CLAIMS RESOLUTION CORPORATION, INC.



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

<u>Claim Number</u>	<u>Member</u>	<u>Date of Loss</u>	<u>Recovered Liability</u>
650 090 29102	Bellmawr	3/6/25	\$900.00
650 114 29083	Voorhees	12/4/24	\$5,847.23
650 096 28776	Collingswood	9/11/24	\$625.00
650 001 18282	Pennsauken	7/5/24	\$3,092.18
650 115 18232	Winslow	6/5/24	\$12,173.47
650 564 18117	Cherry Hill	1/8/24	\$22,500.00
650 115 17619	Winslow	2/10/23	\$2,015.56



CRC

APPENDIX I – MINUTES

June 23, 2025

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 23, 2025
HADDON TOWNSHIP
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 Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present
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
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Tracy Ware
Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Jonothan Tavares

FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
David Siedell, Voorhees Township
Damon Burke, Camden City
Elizabeth Peddicord, Pennsauken
Glenn Werner, Gibbsboro
Ari Messinger, Cherry Hill Twp
John Foley, Cherry Hill Fire

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
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew
Jaclyn Lindsey	Conner Strong & Buckelew

Words of Remembrance: Chairman Mevoli said a few words of remembrance for Mayor Wilkinson and Mayor Wolk who both served on the Executive Board and were instrumental in the long term success the Camden County Municipal Joint Insurance Fund. Resolution 25-25 was read into record and adopted.

MOTION TO APPROVE RESOLUTION 25-25 HONORING MAYOR JOSEPH E. WOLK

Motion:	Commissioner Wolk
Second:	Commissioner Cheeseman
Vote:	Unanimous

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MAY 19, 2025

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 19, 2025

Motion:	Commissioner Cheeseman
Second:	Commissioner Taraschi
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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)** Executive Director asked Dennis
June 23, 2025 2 Camden JIF OPEN Minutes

Skalkowski to provide a brief overview of the 2024 Audit Report. Mr. Skalkowski said his firm is issuing an unmodified report with no findings or recommendations. As of December 31, 2024 total assets were \$27.9 million, total liabilities and reserves were \$16.4 million and a total net position of \$11.4 million which was an increase of \$2.9 million over last year. Chairman Mevoli thanked the auditor and the fund professionals and staff at PERMA for a great job. With no questions being heard a motion to approve the year end financials for December 31, 2024 was in order. Executive Director thanked the auditors for their report.

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

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEL Bylaw Amendment: The MEL conducted a public hearing June 9, 2025 on a proposed bylaw amendment, 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.

Motion:	Commissioner Maley
Second:	Commissioner Shannon
Vote:	Unanimous

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. Executive Director reported the MEL approved a by-law amendment to change an article to mirror state regulations. Adoption and public hearing will be held on June 9th. The 2024 Audit was approved. The next meeting will be held on September 8th. Executive Director encouraged members to take advantage of the Stormwater Risk Control Program.

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. Executive Director reported the 2024 Audit was approved. The 2024 Budget Amendment was adopted to accept transfer of liabilities from fund year 2020. The resolution was approved authorizing a supplemental assessment totaling \$10.3 million to be applied to various fund years. The next meeting will be held on September 8th.

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. Executive Director reported the 2024 Audit was approved. The EJIF is entering its 30th year of operation and the board approved a new logo for the fund. The next meeting will be held on September 8th.

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. Executive Director reported the 2024 Audit was approved. The Board adopted an appeal process for when a member has a difference of opinion in meeting requirements found in the cyber compliance checklist. The Underwriting Manager suggested a training seminar for Risk Management Consultants to increase their base cyber security knowledge. The next meeting will be held on July 17th.

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. Ms. Read reported the membership renewal documents should be returned to the Fund Office by October 1st.

2025 Policies: Members' 2025 policy documents have been uploaded to Origami. Instructions for accessing the files were emailed to members on June 6th. Ms. Read said if members need assistance in downloading the member manuals please reach out to the fund office or your risk management consultant.

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

EJIF Stormwater Seminar: Executive Director reported the Camden JIF and PMM JIF held a Stormwater Seminar on June 17th. Risk Management Consultant Tom Merchel spearheaded the seminar. Mr. Merchel reported that Rich Erickson of the EJIF gave a presentation that was very well received and attendees stayed after for a question and answer session. The information was very eye-opening. Mr. Merchel also provided stormwater best practices seen around the state.

The Executive Director reviewed Expected Loss Ratio Analysis for April for the Camden JIF is a little higher than the actuary's target of 11% and we stand at 14.5% of our loss funds and it looks as though workers comp is driving that. The Lost Time Accident Frequency reports are not available this month. Executive Director said the remaining reports are for informational purposes. The Regulatory Checklist will be updated next month 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 25-23 JUNE 2025 Vouchers

CLOSED	\$ 42,935.87
TOTAL 2024	\$ 27,186.00
TOTAL 2025	\$ 157,856.25
TOTAL	\$ 227,978.12

Approving Payment of Resolution 25-24 JUNE SUPPLEMENTAL 2025 Vouchers

TOTAL 2025	\$918.88
TOTAL	\$918.88

MOTION TO APPROVE JUNE 2025 VOUCHERS RESOLUTION 25-23 AND 25-24

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Roll Call Vote:	9 Ayes - 0 Nays

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

Closed	.00
2021	123,351.50
2022	90,041.64
2023	69,935.81
2024	128,826.59
2025	148,478.72
TOTAL	560,634.26

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

Motion:	Commissioner Maley
Second:	Commissioner Taraschi
Vote:	Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi has a report for closed session.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly reported PEOSHA released Alert #40 regarding injuries resulting with the use of ladders. Please inspect your ladders to be in compliance with the safety regulations. Mr. Reilly reviewed summer safety procedures and protocols. Law Enforcement Safety Director Harry Earle reported that 50 law enforcement policies launched for Chiefs of Police in the password protected portal and more are added each week. In response to Chairman Mevoli, Ret. Police Chief Harry Earle reported members are as prepared as they can be for the upcoming 4th of July festivities and security has been a big topic of discussion around the state.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Jonathon Tavares reported on the Certificate Report for the period 4/22/25 to 5/22/25 was included on page 28 of the agenda with 7 certificated issued. Mr. Tavares discussed the Cyber seminar that was held that was very well received.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for May 2025 where there was a savings of 56.60% and a total of 54.84% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Tracy Ware reported on the Subrogation reports were included on page 41 for the month of May 2025 for both workers compensation and liability.

MOTION TO GO INTO CLOSED SESSION:

Motion:	Commissioner DiAngleo
Second:	Commissioner Taraschi

MOTION TO GO INTO OPEN SESSION:

Motion:	Commissioner Maley
Second:	Commissioner Cheeseman

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

MOTION TO APPROVE CLAIMS:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: Mayor Passanante shared a memory of Mayor Wolk when serving with him on the Camden County Mayors Association. Mayor Passanante said everyone has fond memories of Mayor Wolk and he will be greatly missed.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Maley
Vote:	Unanimous

MEETING ADJOURNED: 5:53 PM

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