



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

SEPTEMBER 22, 2025 – 4:30 PM

BROOKLAWN SENIOR CENTER
101 2ND Street
Brooklawn, NJ 08030

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 September 11, 2025.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on September 15, 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: SEPTEMBER 22, 2025**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE - MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2025 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES:** August 25, 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. 25-29 September Bills **Page 22**
Treasurer's Report..... **Page 24**
Monthly Reports **Page 25**

- ☐ **ATTORNEY – Joseph Nardi, Esquire**

- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 31**

- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 34**
Cyber Risk Management Compliance – To be distributed

- ☐ **MANAGED CARE – Medlogix**
Monthly Report..... **Page 37**

- ☐ **CLAIMS SERVICE – CRC**
Monthly Subrogation Report..... **Page 38**

-
- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **MEETING ADJOURNED**
 - ☐ **NEXT MEETING: October 27, 2025 – Via Zoom**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: September 22, 2025

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2026 MEL Renewal:** Underwriting Manager submitted the memorandum included on pages 3-5 providing a brief overview of the 2026 renewal.

The MEL Underwriting Manager will be hosting a 2026 pre-renewal webinar on Monday September 29, 2025 at 10:00 am to cover the current state of the market and anticipated program changes. Enclosed on **Page 6** is a copy of the email with a registration link that was distributed to members and risk management consultants.

- ❑ **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. Enclosed on **page 7** is a list of membership renewals received. An update will be provided at the meeting.

- ❑ **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 and submission of the Best Practices Checklist is November 1st. The checklist appears on **page 8**.

J.A. Montgomery has added a training session for Police Command Staff on September 23rd in Collingswood. Included on **page 9 & 10** is the announcement.

- ❑ **MEL, RCF and EJIF Funds:** The Statewide JIFs met on September 8th, at the Double Tree by Hilton in Monroe, NJ. Chairman Mevoli's reports on the meetings are enclosed (**Appendix II**).

- ❑ **MEL Risk Manager Accreditation:** The MEL is holding its second Risk Manager Accreditation Program scheduled for October 3rd and October 10th at the National Conference Center in East Windsor. Included on **page 11** is a copy of the announcement distributed in August. We will be resending another copy to RMCs.

- ❑ **Cyber JIF:** The NJ Cyber JIF met on September 18th via Zoom; the report for that meeting will be distributed when ready.

- ❑ **Xcitium (D2) Cyber Security Report** – The Xcitium Cyber Security Status Report will be discussed in closed session.

Xcitium will be posting the next course for training/phishing in October. This year, there will be 2 half-hour courses; the second will be posted six months later.

- ❑ **Stormwater Management Program:** Enclosed on **pages 12 & 13** is a revised notice distributed to MEL members last week announcing an extension for the Stormwater/Flood Risk Control Program where MEL members are eligible for specialized legal and engineering consultation. We are encouraging members to take advantage of this program and reach out the Methfessel & Werbel, P.C. to engage in the process by. The deadline to participate was initially 7/31/25 but it has been extended to 12/31/25.
- ❑ **Statutory Bonds:** Underwriting Manager's office has contacted municipal clerks of renewing towns to secure updated bond applications for statutory positions. This email was distributed on Augst 5th and the deadline to submit applications was September 11th.
- ❑ **Power of Collaboration:** Enclosed on **page 14** is the latest in a series of Power of Collaboration advertisements to be published in the League of Municipalities magazine. The ad highlights the taxpayer savings generated by the MEL and affiliated local Joint Insurance Funds.
- ❑ **Safety Incentive Program – Optional Safety Award** – Enclosed on **pages 15 & 16** is the notice for the 2025 Optional Safety Award was sent out on August 26, 2025. 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	<i>Provided Quarterly</i>
Loss Ratio Analysis	Page 17
Loss Time Accident Frequency	<i>Not Available</i>
POL/EPL Compliance Report	Page 18
Fund Commissioners	Page 19
Regulatory Affairs Checklist	Page 20
RMC Agreements	Page 21

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all MEL members and Risk Management Consultants in preparation of the 2026 renewal.

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry, which indicates we can expect positive renewal results in terms of rates, coverages and capacity.
- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase (“social inflation”); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the MEL, NJ has landed on some of the top Liability lists, such as #9 on the “Judicial Hellholes” list and #2 in tort costs as a percentage of state GDP.

We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity.

- ✓ **Workers’ Compensation** – We are all intimately aware of our Workers’ Compensation history, but it is worthwhile noting New Jersey is #1 in Workers’ Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.
- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in recent years. It’s critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise) and even just the Basic Security controls adopted by the Cyber JIF would prevent or minimize most losses.
- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. While there are some Public Officials claims (especially Land Use related) that will see large loss dollars, Employment Practice claims should be our focus due to their significant total loss dollars.

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

Other Reminders

- ✓ **Fireworks & Amusements** – The MEL has a special underwriting program of approving any member-sponsored firework displays and amusement rides. No coverage is provided without such approval, and your submission should be provided well in advance of the event (**not the day before**).
- ✓ **Skateboard Parks** – The MEL excludes skateparks until formal underwriting review is conducted.
- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF.
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage are required to be insured under Builder's Risk, whether by the builder or the MEL. All such projects over \$25m project value must be separately underwritten, so submit the application early.
- ✓ **Shared Services** – Shared Service Agreements are a great tool, but we must remember that these are still service contracts. If you are receiving a professional service, such as Information Technology (IT) or Accounting/Finance, you should be requesting evidence of Professional Liability coverage.
- ✓ **Renewal Certificates** – Renewal certificates are released in December. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.
- ✓ **Statutory Bonds** – Please be reminded, statutory bonds must be underwritten for Treasurers, Library Treasurers, Tax Collectors and Utility Collectors, including CFOs performing Treasurer duties. When reviewing the Limit of Insurance required per the state requirements for Treasurers, ensure you are taking 10% of the revenues to identify the revenue band and corresponding limit required. MEL's automatic limit after approval is \$2m.

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

Camden, New Jersey
1-877-861-3220
connerstrong.com



CONTACT

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Date: August 29, 2025

To: Fund Commissioners, Fund Professionals & Risk Management Consultants -via bcc

Re: MEL JIF 2026 Pre-Renewal Webinar – September 29, 2025



Good Morning MEL Members,

Please join the MEL Underwriting Manager for a presentation on the 2026 pre-renewal via an interactive webinar on **Monday September 29, 2025 at 10:00 am.**

The Underwriting Manager will cover the current state of the market and anticipated program changes.

To attend please register through the following link:

https://permainc.zoom.us/webinar/register/WN_oEhTDU7qRguS44kfMZr3TA

Please feel free to extend this webinar invitation to others that may benefit from it.

The webinar will be recorded and posted to the MEL website www.njmel.org.

Thank you
Municipal Excess Liability Joint Insurance Fund

Camden County Municipal Joint Insurance Fund		
Membership Renewals - 2026		
Member	Renewal Date	
Member	Renewal Date	Documents Received
Audubon Borough	1/1/2026	
Audubon Park	1/1/2026	8/25/2025
Borough of Barrington	1/1/2026	
Bellmawr	1/1/2026	
Berlin Borough	1/1/2026	
Berlin Township	1/1/2026	
Brooklawn	1/1/2026	
Collingswood	1/1/2026	
Gibbsboro	1/1/2026	
Gloucester City	1/1/2026	8/4/2025
Haddon	1/1/2026	
Haddonfield	1/1/2026	
Lawnside	1/1/2026	
Lindenwold	1/1/2026	
Magnolia	1/1/2026	8/25/2025
Medford Lakes	1/1/2026	
Merchantville	1/1/2026	9/16/2025
Mount Ephraim	1/1/2026	
Oaklyn	1/1/2026	8/13/2025
Winslow	1/1/2026	8/26/2025
Tavistock	1/1/2026	
Cherry Hill	1/1/2026	9/15/2025
CCPA	1/1/2026	
Cherry Hill Fire District	1/1/2026	

EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: _____

SECTION ONE:

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

SECTION TWO:

- ☐ Distribute a notice concerning the Conscientious Employee Protection Act to all personnel
- ☐ Adopt and distribute the Employee Handbook:
- ☐ Adopt the model civil rights resolution (municipalities only).
- ☐ Train managerial and supervisory personnel:
- ☐ Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course (municipalities only)
- ☐ Offer Anti-Harassment training to all other personnel:
- ☐ Review NJ MEL Helpline for Employment Practices. I, the (check ___ General Counsel or Employment Attorney) of _____ hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

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



Police Command Staff Training

J.A. Montgomery
CONSULTING


Invitation Make-Up Session

We will be offering a Make-Up Session for the 2025 Police Command Staff Training for the Camden County Municipal Joint Insurance Fund and Professional Municipal Management Joint Insurance Fund. This will be in-person on the date listed below.

Details:

As part of their continuing commitment to Police Command Staff Training, the Camden County Municipal Joint Insurance Fund and Professional Municipal Management Joint Insurance Fund jointly sponsor a seminar on Police Risk Management. The seminar is intended for all Command Staff (Chief and Second-in-command) who manage or supervise other officers within your municipality. This includes but is not limited to Chiefs, Deputy Chiefs, Captains, Lieutenant, Sergeants, and Corporals. Attendance at bi-annual employment practices training is mandatory for Police Command Staff to comply with the MEL's 2025-2026 Employment Practices Liability (EPL) Plan of Risk Management. Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL.

Please forward this e-mail to your Police Department for their review and action. If you do not have a Police Department, you can disregard this invitation. Advanced registration is required for this in-person training.

Date:	Tuesday, September 23, 2025	
Time:	8:30 AM to 11:45 AM	
Location:	(8:15 AM Coffee and Bagels) Collingswood Community Center 30 W Collings Ave., Collingswood, NJ 08108	

Questions? Melissa Meccariello, 856-479-2070
mmeccariello@jamontgomery.com

Thank you, and we look forward to your participation in this event!

Chief Keith F. Hummel (Ret.)
Safety Directors Office
J. A. Montgomery Consulting

J.A. Montgomery
CONSULTING



MEL

**Municipal Excess Liability
Joint Insurance Fund**

9 Campus Drive
Suite 216
Parsippany, NJ 07054-4412

TO: Risk Management Consultants
FROM: PERMA
DATE: July 28, 2025
SUBJECT: MEL Risk Manager Accreditation Program

**We are pleased to announce the reactivation of the two-day
MEL Risk Manager Accreditation Program, scheduled for:**

WHEN: Friday, October 3rd and Friday, October 10th
TIME: 9:00 AM – 4:00 PM
LOCATION: National Conference Center
399 Monmouth Street, East Windsor, NJ 08520

This program is designed to provide essential training for staff working with the 61 firms retained as risk management consultants by members of MEL-affiliated Joint Insurance Funds (JIFs). Staff of other MEL professionals are also welcome to attend.

PROGRAM FEE: \$250 (An invoice will be sent upon registration)
CAPACITY: Limited to 100 participants
CREDITS: P&C CE Credits approved
NOTE: Attendance at both sessions is required to be eligible for Continuing Education Credits
COURSES INCLUDE:

- Introduction to Local Government Risk Management
- Workers' Compensation
- JIF Safety & Risk Control
- Title 59, Tort Claims Act
- Employment Practices Liability
- Property & Casualty Coverage and Indemnification Issues
- JIF Management
- Environmental & Cyber Risks
- Local Officials Ethics Act
- Health Insurance and Health Insurance Funds (HIFs)

Sign Up Now

QUESTIONS?

CONTACT

Jaine Testa
jainet@permainc.com

Cathy Dodd
cdodd@permainc.com



Municipal Excess Liability Joint Insurance Fund

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

To: Mayors and Administrators

Date: May 8, 2025 REVISED: September 15, 2025

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

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

As you may know, there has been a rash of lawsuits against communities alleging that residents suffered large losses because towns are negligent in controlling flood waters. The MEL's underwriters are ready to provide legal and engineering resources to assist MEL members, at no cost, in their efforts to implement flood risk control programs. Methfessel & Werbel has been retained to provide members with legal services and Boswell has been retained to provide engineering assistance. **Methfessel & Werbel, P.C. will begin accepting calls on Monday, May 12th. Please reach out by July 31st. NOW EXTENDED THROUGH DECEMBER 31, 2025**

To enroll in this program, contact:

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

Background:

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

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

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

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

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

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

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

Legal Services:

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

Engineering Services:

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

cc: Risk Management Consultants
JIF Fund Attorneys



MEL Saves Taxpayers \$4.2 Billion

MEL has generated almost **\$4.2 billion** in savings for the 603 members of joint insurance funds it served over the past forty years. On average, each MEL/JIF member saved \$6.94 million while receiving professional support and coverages needed to strengthen community safety.

MEL JOINT INSURANCE FUND MEMBER SAVINGS

Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)
Bergen	1985	\$333.54	38	\$8.77
South Bergen	1986	\$296.28	23	\$12.88
Atlantic	1987	\$478.26	39	\$12.26
Camden	1987	\$268.10	38	\$7.05
Mid-Jersey	1987	\$204.17	13	\$15.70
Morris	1987	\$310.87	45	\$6.90
Ocean	1987	\$377.65	31	\$12.18
PMM	1987	\$102.70	4	\$25.67
Monmouth	1988	\$327.85	41	\$7.99
Burlico	1991	\$140.59	28	\$5.02
NJ Utility Authorities	1991	\$216.56	76	\$2.84
Trico	1991	\$278.00	38	\$7.31
NJ Self-Insurers	1992	\$81.43	5	\$16.28
Suburban Metro	1992	\$124.70	11	\$11.33
NJ Housing Authorities	1994	\$149.03	90	\$1.65
Suburban Municipal	1994	\$92.40	12	\$7.70
PAIC	1997	\$145.84	20	\$7.29
Central	1998	\$209.99	18	\$11.66
First Responders	2009	\$46.15	33	\$1.39
TOTALS		\$4.18 Billion	603	Average \$6.94 million

"For over forty years, MEL has addressed member needs by providing world class safety training and tools, technical support and essential coverages that have produced major reductions in accident rates and generated almost \$4.2 billion in savings."



PAUL TOMASKO

MEL Chairperson and Mayor, Borough of Alpine

MEL



THE POWER OF
COLLABORATION

njmel.org

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

TRIAD1828 CENTRE

2 Cooper Street

Camden, NJ 08102

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

Date: August 28, 2025

Memo to: Camden County Municipal JIF Fund Commissioners

Subject: 2025 Safety Incentive Program – Optional Safety Award

Dear Fund Commissioner:

The Camden County Municipal Joint Insurance Fund is pleased to announce the continuance of the Optional Safety Award in connection with the Camden JIF Safety Incentive Program. Safety continues to be a priority for all our members. Due to the hard work and determination in reducing claims over the past several years by members of the JIF, the Fund is able to continue this popular award. We are pleased to announce that the award remains at \$1,000 per member to be used for safety-related purchases in 2025.

Attached please find information regarding the Optional Safety Award. Please feel free to contact Bradford Stokes at 856-552-6816 or bstokes@permainc.com or Karen Read at 856-552-4712 or kread@permainc.com if you have any questions.

Yours truly,

Michael Mevoli

Michael Mevoli, Chairman
Camden County Municipal Joint Insurance Fund

cc: Governing Body, Safety Coordinators and Risk Managers

Optional Safety Award

This program is designed to help members by offering a reimbursement for safety related expenses and to assist them in meeting their own safety objectives. Financial reimbursement will be provided for safety related items or safety training programs purchased by the member municipality up to \$1,000 per member. Some suggestions for eligible items are as follows:

SAFETY ITEM SUGGESTIONS	SAFETY TRAINING SUGGESTIONS
<i>Safety Signs, posters</i>	<i>Subscription for tool box topics</i>
<i>AED's, eyewash stations</i>	<i>Safety Publications, Monthly Newsletters</i>
<i>Safety Equipment</i>	<i>Safety Manuals</i>
<i>Ergonomic assessments and accessories</i>	<i>Supplemental Training – not covered by MSI or EPL</i>
<i>Safety Attire (i.e. reflective vests, protective gloves)</i>	<i>Purchase of Safety Videos & DVD's</i>

Inadmissible Reimbursements

Please note that purchases made routinely within a municipality are not eligible for reimbursement. These items include such things as batteries, office supplies, office equipment, or janitorial supplies.

Reimbursement Instructions

Reimbursements will be made for **one time purchases of up to \$1,000**. The optional safety budget can not be split into multiple reimbursement amounts totaling up to \$1,000. Please hold your receipts until you have \$1,000 worth. The Fund can pay a vendor directly if desired.

Funds must be claimed by **December 31, 2025** and a signed voucher (see attached) must be submitted along with the appropriate receipts.

Please complete the shaded areas and marked **Pay To, Address, Tax ID#** (if paying vendor directly) and sign by **Vendor's Signature**.

Completed vouchers and receipts must be sent to the Executive Director's Office:

Camden County Municipal Joint Insurance Fund
TRIAD1828 CENTRE
PO Box 99106
Camden, NJ 08101
Attn: Karen Read

Camden Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	56 Actual	MONTH TARGETED	55 Actual	MONTH TARGETED	44 Actual	MONTH TARGETED
		Current	31-Aug-25		31-Jul-25		31-Aug-24	
PROPERTY	718,669	2,355,841	327.81%	100.00%	257.19%	100.00%	114.57%	100.00%
GEN LIABILITY	1,681,349	2,671,530	158.89%	96.90%	118.99%	96.81%	57.39%	94.32%
AUTO LIABILITY	446,457	643,507	144.14%	95.15%	73.34%	94.86%	35.72%	91.05%
WORKER'S COMP	3,528,173	9,454,938	267.98%	99.77%	185.98%	99.74%	76.74%	99.12%
TOTAL ALL LINES	6,374,648	15,125,817	237.28%	98.72%	168.45%	98.66%	73.03%	97.39%
NET PAYOUT %	\$11,000,095		172.56%					
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	44 Actual	MONTH TARGETED	43 Actual	MONTH TARGETED	32 Actual	MONTH TARGETED
		Current	31-Aug-25		31-Jul-25		31-Aug-24	
PROPERTY	812,040	2,898,633	356.96%	100.00%	272.88%	100.00%	108.67%	100.00%
GEN LIABILITY	1,666,133	1,263,443	75.83%	94.32%	26.40%	93.91%	12.64%	87.24%
AUTO LIABILITY	604,621	1,688,586	279.28%	91.05%	144.46%	90.64%	65.54%	84.53%
WORKER'S COMP	3,820,056	12,979,555	339.77%	99.12%	205.52%	99.02%	80.12%	97.19%
TOTAL ALL LINES	6,902,850	18,830,217	272.79%	97.36%	164.86%	97.17%	65.91%	94.01%
NET PAYOUT %	\$11,182,277		162.00%					
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	32 Actual	MONTH TARGETED	31 Actual	MONTH TARGETED	20 Actual	MONTH TARGETED
		Current	31-Aug-25		31-Jul-25		31-Aug-24	
PROPERTY	840,000	3,359,724	399.97%	100.00%	306.23%	100.00%	138.68%	97.72%
GEN LIABILITY	1,706,985	906,295	53.09%	87.24%	18.89%	86.42%	8.19%	74.17%
AUTO LIABILITY	570,755	634,976	111.25%	84.53%	26.76%	83.75%	12.42%	70.26%
WORKER'S COMP	4,160,000	7,491,461	180.08%	97.19%	115.54%	96.90%	49.56%	89.50%
TOTAL ALL LINES	7,277,740	12,392,456	170.28%	94.19%	107.92%	93.77%	47.23%	85.35%
NET PAYOUT %	\$7,349,838		100.99%					
FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	20 Actual	MONTH TARGETED	19 Actual	MONTH TARGETED	8 Actual	MONTH TARGETED
		Current	31-Aug-25		31-Jul-25		31-Aug-24	
PROPERTY	1,054,175	2,475,273	234.81%	97.72%	123.72%	97.40%	57.39%	61.00%
GEN LIABILITY	1,912,663	586,180	30.65%	74.17%	11.38%	72.70%	4.43%	30.00%
AUTO LIABILITY	631,298	331,768	52.55%	70.26%	21.10%	68.41%	10.96%	30.00%
WORKER'S COMP	4,159,386	5,879,955	141.37%	89.50%	73.45%	88.04%	30.39%	26.00%
TOTAL ALL LINES	7,757,522	9,273,176	119.54%	85.27%	60.72%	83.93%	26.08%	32.07%
NET PAYOUT %	\$4,193,058		54.05%					
FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred	8 Actual	MONTH TARGETED	7 Actual	MONTH TARGETED	-4 Actual	MONTH TARGETED
		Current	31-Aug-25		31-Jul-25		31-Aug-24	
PROPERTY	1,238,526	963,920	77.83%	61.00%	0.00%	53.00%	N/A	N/A
GEN LIABILITY	1,950,485	214,644	11.00%	30.00%	0.00%	25.00%	N/A	N/A
AUTO LIABILITY	630,316	281,607	44.68%	30.00%	0.00%	25.00%	N/A	N/A
WORKER'S COMP	4,223,649	1,349,962	31.96%	26.00%	0.00%	19.00%	N/A	N/A
TOTAL ALL LINES	8,042,976	2,810,133	34.94%	32.67%	0.00%	26.16%	N/A	N/A
NET PAYOUT %	\$990,212		12.31%					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND								
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund								
Data Valued As of :				September 16, 2025				
Total Participating Members				38				
Complaint				38				
Percent Compliant				100.00%				
					01/01/25	2025		Land Use
				Compliant	EPL	POL	Co-Insurance	
Member Name	* EPL Program ?	Checklist Submitted		Deductible	Deductible	01/01/25	Deductible	Co-Insurance
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K	\$ 20,000	20% of \$1,000,000
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%	\$ 20,000	20% of \$1,000,000
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K	\$ 5,000	20% of \$1,000,000
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K	\$ 100,000	20% of \$1,000,000
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K	\$ 10,000	20% of \$1,000,000
HADDON HEIGHTS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%	\$ 20,000	20% of \$1,000,000
LAWN SIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
LINDENWOLD	Yes	Yes	Yes	\$ 5,000	\$ 5,000	0%	\$ 5,000	20% of \$1,000,000
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
PENNSAUKEN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
PINE HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K	\$ 7,500	20% of \$1,000,000
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
WINSLOW TOWNSHIP FIRE DISTRICT	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
WOODYLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
* Member does NOT participate in EPL coverage								

Camden JIF**2025 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	Rob Jakubowski
Audubon Park	Michael Mevoli	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard V. Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Damon Burke	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Ari Messinger	Brian Bauerle
Cherry Hill Fire District	John Foley	John Mulholland
Chesilhurst	M. Jamila Odom-Garnett	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Cassandra Duffey
Gibbsboro	Glenn Werner	Amy Troxel
Gloucester City	Brian Morrell	
Gloucester Township	Tom Cardis	
Haddon Heights	Michael Mansdoerfer	Kelly Santosusso
Haddon Twp	James Mulroy	
Haddonfield	Dave Siedell	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Edward Hill	Angelique Rankins
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Steve Whalen	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	Ray Woods
Mt. Ephraim		
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 September 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	Received
<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 September 17, 2025**

MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/30/25	01/30/25	12/31/25
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/30/2025	1/30/2025	12/31/25
BARRINGTON	CONNER STRONG & BUCKELEW	3/10/2025	3/10/2025	12/31/25
BELLMAWR	CONNER STRONG & BUCKELEW	2/11/2025	3/10/2025	12/31/25
BERLIN BOROUGH	EDGEWOOD ASSOCIATES		02/06/25	12/31/25
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/17/2025	02/11/25	12/31/25
BROOKLAWN	CONNER STRONG & BUCKELEW	1/23/2025	01/23/25	12/31/25
CHERRY HILL	CONNER STRONG & BUCKELEW	1/7/2025	3/14/2025	12/31/25
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	6/21/2023	6/21/2023	12/31/25
CHESILHURST	EDGEWOOD ASSOCIATES		2/24/2025	12/31/25
CAMDEN CITY	CONNER STRONG & BUCKELEW	2/11/2025	2/18/2025	12/31/25
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	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. 25-29**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – SEPTEMBER 2025**

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

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

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

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

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
TOWNSHIP OF GLOUCESTER	2024 SAFETY OPTIONAL AWARD 9/25	1,000.00
		1,000.00
	Total Payments FY 2024	1,000.00

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TEST- 19626 FOR 08/25	4,691.00
INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TEST- 19625 FOR 8/25	324.00
		5,015.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- GLOUCESTER INV 650-09-2025	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE INV. 650-09-2025	42,168.50
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHER. HILL INV 650-09-2025	2,458.33
		45,918.50
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 09/25	18,397.58
		18,397.58
VOORHEES TOWNSHIP	2025 OPTIONAL SAFETY AWARD 09/25	1,000.00
		1,000.00
CITY OF CAMDEN	2025 OPTIONAL SAFETY AWARD 09/25	1,000.00
		1,000.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/25	46.38
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 09/25	47,252.75
		47,299.13
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEES 09/25	5,162.25
		5,162.25
BROWN & CONNERY, LLP	ATTORNEY FEES FOR 08/25	2,260.50
BROWN & CONNERY, LLP	LITIGATION MGMT FOR 08/25	4,536.00
		6,796.50
ELIZABETH PIGLIACELLI	TREASURER FEE 09/25	2,288.33
		2,288.33
BOROUGH OF COLLINGSWOOD	2025 OPTIONAL SAFETY AWARD 09/25	1,000.00
		1,000.00
BOROUGH OF HADDONFIELD	2025 OPTIONAL SAFETY AWARD 09/25	1,000.00
		1,000.00
BERLIN TOWNSHIP	2025 OPTIONAL SAFETY AWARD 09/25	1,000.00
		1,000.00

DAVID TARASCHI	Q3 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
M. JAMES MALEY, JR..	Q3 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
KENNETH CHEESEMAM	Q3 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
MICHAEL MEVOLI	Q3 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
TERRY KIERSZNOWSKI	Q3 25 EXECUTIVE COMMITTEE MEETING	300.00 300.00
JOSEPH GALLAGHER	Q3 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
GARY PASSANANTE	Q3 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
EDWARD H. HILL	Q3 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
GLOUCESTER CITY	2025 OPTIONAL SAFETY AWARD 09/25	1,000.00 1,000.00
MEDLOGIX LLC MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 9/25 MANAGED CARE SERVICES 09/25	1,083.00 10,974.57 12,057.57
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 09/25	1,310.66 1,310.66
COLLINGSWOOD FOUNDATION FOR	CAMDEN CHIEFS MEET BALLROOM-RENTAL	1,300.00 1,300.00
ACCESS	INV 11698381 DEPT 409 7/31/25	180.48 180.48
LOUIS DIANGELO	Q3 25 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
OAKLYN BOROUGH	2025 OPTIONAL SAFETY AWARD 09/25	1,000.00 1,000.00
WINSLOW TOWNSHIP	2025 OPTIONAL SAFETY AWARD 09/25	1,000.00 1,000.00
	Total Payments FY 2025	157,626.00
	TOTAL PAYMENTS ALL FUND YEARS	158,626.00

Chairperson

Attest:

Dated: _____

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

Treasurer

September 22, 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 August 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 SEPTEMBER:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- **INVESTMENT INCOME:**

Net Investment Income received for August totaled \$86,688.65. TD’s rate is 4.33%

- **RECEIPT ACTIVITY FOR August:**

Assessments	\$1,088,777.00
Recoveries	124,377.49
Cherry Hill Deductible	<u>44,854.10</u>
Total Receipts	<u>\$1,258,008.59</u>

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

- **CLAIM ACTIVITY FOR August:**

Claim Expense	\$ 448,003.42
Administration Expense	<u>743,560.57</u>
Total Claims/Expenses	<u>\$1,191,563.99</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$30,898,392.76 to a closing balance of \$31,248,872.02 showing a decrease of \$350,479.26.

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: August												
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN BALANCE	663,999.82	8,071,102.83	1,765,288.91	11,501,374.96	(212,724.35)	183,350.42	(21,462.11)	1,323,561.81	7,002,508.46	(46,773.81)	668,166.06	30,898,393.00
RECEIPTS												
Assessments	66,413.41	104,590.75	33,799.40	223,268.84	111,118.65	25,400.60	24,735.94	326,061.93	170,171.83	0.00	3,215.66	1,088,777.00
Refunds	99,807.49	24,570.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44,854.10	0.00	169,231.59
Invest Pymnts	7,647.91	70,835.74	15,492.99	100,941.41	0.00	0.00	0.00	0.00	61,850.84	0.00	5,864.14	262,633.03
Invest Adj	30.21	279.82	61.20	398.74	0.00	0.00	0.00	0.00	244.33	0.00	23.17	1,037.47
Subtotal Invest	7,678.12	71,115.56	15,554.19	101,340.15	0.00	0.00	0.00	0.00	62,095.17	0.00	5,887.31	263,670.50
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,619.69	0.00	0.00	23,619.69
TOTAL	173,899.02	200,276.31	49,353.59	324,608.99	111,118.65	25,400.60	24,735.94	326,061.93	255,886.69	44,854.10	9,102.97	1,545,298.78
EXPENSES												
Claims Transfers	133,993.12	101,661.70	26,804.89	175,443.52	0.00	0.00	0.00	0.00	0.00	10,100.19	0.00	448,003.42
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	592,710.00	3,255.72	0.00	0.00	595,965.72
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150,850.57	0.00	0.00	150,850.57
TOTAL	133,993.12	101,661.70	26,804.89	175,443.52	0.00	0.00	0.00	592,710.00	154,106.29	10,100.19	0.00	1,194,819.71
END BALANCE	703,905.72	8,169,717.44	1,787,837.61	11,650,540.42	(101,605.70)	208,751.02	3,273.83	1,056,913.74	7,104,288.85	(12,019.90)	677,269.03	31,248,872.07
REPORT STATUS SECTION												
Report Month: August												
Balance Differences												
Opening Balances:		Opening Balances are equal				\$0.00						
Imprest Transfers:		Imprest Totals are equal				\$0.00						
Investment Balances:		Investment Payment Balances are equal				\$0.00						
		Investment Adjustment Balances are equal				\$0.00						
Ending Balances:		Ending Balances are equal				\$0.00						
Accural Balances:		Accural Balances are equal				\$0.00						

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
CAMDEN MUNICIPAL JOINT INSURANCE FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	August							
CURRENT FUND YEAR	2025							
Description:		Investors Operating-58892	Investors Prop & Liab Claims-	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 & Investm	\$30,898,392.76	735,208.31	111,225.01 -	66,529.44	-	20,892,260.31	-	9,226,228.57
Opening Interest Accrual	\$0.00	-	-	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$1,037.46	\$0.00	\$0.00	\$0.00	\$0.00	\$1,037.46	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$86,688.65	\$1,522.41	\$19.05	\$3.54	\$0.00	\$48,443.09	\$0.00	\$36,700.56
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$175,944.37	\$0.00	\$0.00	\$0.00	\$0.00	\$175,944.37	\$0.00	\$0.00
8 Net Investment Income	\$263,670.48	\$1,522.41	\$19.05	\$3.54	\$0.00	\$225,424.92	\$0.00	\$36,700.56
9 Deposits - Purchases	\$2,423,382.27	\$359,029.06	\$20,687.49	\$80,403.76	\$0.00	\$0.00	\$0.00	\$1,963,261.96
10 (Withdrawals - Sales)	-\$2,336,573.49	-\$995,944.37	-\$131,931.55	-\$13,877.86	\$0.00	-\$3,255.72	\$0.00	-\$1,191,563.99
Ending Cash & Investment	\$31,248,872.02	\$99,815.41	\$0.00	-\$0.00	\$0.00	\$21,114,429.51	\$0.00	\$10,034,627.10
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$214,479.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$214,479.52
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$31,463,351.54	\$99,815.41	\$0.00	-\$0.00	\$0.00	\$21,114,429.51	\$0.00	\$10,249,106.62

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
Month		August							
Current Fund Year		2025							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid August	3. Monthly Recoveries August	4. Calc. Net Paid Thru August	5. TPA Net Paid Thru August	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2025	Property	260,751.90	133,993.12	7,741.70	387,003.32	414,210.52	(27,207.20)	0.00	(27,207.20)
	Liability	6,065.89	3,474.78	0.00	9,540.67	11,451.67	(1,911.00)	0.00	(1,911.00)
	Auto	163,741.24	275.00	0.00	164,016.24	142,639.74	21,376.50	0.00	21,376.50
	Workers Comp	305,894.54	106,427.18	0.00	412,321.72	412,321.72	0.00	0.00	0.00
	Cherry Hill	42,864.10	9,588.69	42,864.10	9,588.69	9,588.69	0.00	0.00	0.00
	Total	779,317.67	253,758.77	50,605.80	982,470.64	990,212.34	(7,741.70)	0.00	(7,741.70)
2024	Property	1,094,312.99	0.00	79,559.77	1,014,753.22	1,096,187.19	(81,433.97)	(1,874.20)	(79,559.77)
	Liability	154,875.35	12,215.64	0.00	167,090.99	167,090.99	0.00	0.00	0.00
	Auto	72,402.80	4,679.00	0.00	77,081.80	77,706.80	(625.00)	(625.00)	0.00
	Workers Comp	1,355,240.31	33,734.04	0.00	1,388,974.35	1,390,140.35	(1,166.00)	(1,166.00)	0.00
	Cherry Hill	1,881.50	232.50	1,881.50	232.50	232.50	(0.00)	(0.00)	0.00
	Total	2,678,712.95	50,861.18	81,441.27	2,648,132.86	2,731,357.83	(83,224.97)	(3,665.20)	(79,559.77)
2023	Property	886,519.31	0.00	5,678.15	880,841.16	886,303.01	(5,461.85)	(62,447.19)	56,985.34
	Liability	243,961.45	24,560.31	4,665.50	263,856.26	262,442.06	1,414.20	40,039.97	(38,625.77)
	Auto	471,350.33	2,500.00	0.00	473,850.33	472,716.33	1,134.00	0.00	1,134.00
	Workers Comp	1,403,716.94	16,578.25	0.00	1,420,295.19	1,420,906.13	(610.94)	(610.94)	0.00
	Cherry Hill	108.50	279.00	108.50	279.00	279.00	0.00	0.00	0.00
	Total	3,005,656.53	43,917.56	10,452.15	3,039,121.94	3,042,646.53	(3,524.59)	(23,018.16)	19,493.57
2022	Property	879,199.13	0.00	6,827.87	872,371.26	909,913.56	(37,542.30)	(17,131.21)	(20,411.09)
	Liability	310,155.14	60,513.97	0.00	370,669.11	381,186.46	(10,517.35)	0.00	(10,517.35)
	Auto	231,038.84	19,350.89	0.00	250,389.73	226,289.16	24,100.57	0.00	24,100.57
	Workers Comp	2,873,566.34	17,819.48	0.00	2,891,385.82	2,891,385.82	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	4,293,959.45	97,684.34	6,827.87	4,384,815.92	4,408,775.00	(23,959.08)	(17,131.21)	(6,827.87)
2021	Property	800,961.06	0.00	0.00	800,961.06	800,962.06	(1.00)	(1.00)	0.00
	Liability	432,724.82	897.00	18,149.50	415,472.32	415,472.25	0.07	0.07	0.00
	Auto	316,109.83	0.00	0.00	316,109.83	316,109.83	(0.00)	(0.00)	0.00
	Workers Comp	2,427,284.52	884.57	0.00	2,428,169.09	2,428,169.09	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	3,980,053.89	1,781.57	18,149.50	3,963,685.96	3,963,686.89	(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	1,755.00	(1,755.00)	0.00	(1,755.00)	0.00	(1,755.00)
	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	1,755.00	(2,809.00)	0.00	(2,809.00)	(1,054.00)	(1,755.00)
TOTAL		14,736,646.49	448,003.42	169,231.59	15,015,418.32	15,136,678.59	(121,260.27)	(44,869.50)	(76,390.77)

AUGUST							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	8/1/25-8/31/25	448,003.42				448,003.42	
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	448,003.42	-	-	-	448,003.42	
	Monthly Rpt	448,003.42				448,003.42	
	Variance	-	-	-	-	-	



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF		08/31/2025					
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 JCMJ ACCOUNT	10.5151	21,114,429.51	0.00	21,114,429.51		0.00
99VVB5Y75		10.5151	21,114,429.51	0.00	21,114,429.51	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market ValueReport ID: IGLS0002
Base Currency: USD
Status: FINAL

	08/31/2025		Fiscal Year To Date	
	08/01/2025	08/31/2025	01/01/2025	08/31/2025
NET ASSETS - BEGINNING OF PERIOD		20,892,260.31		20,200,953.67
		20,892,260.31		20,200,953.67
RECEIPTS				
INVESTMENT INCOME				
INTEREST	48,443.09		359,096.35	
REALIZED GAIN/LOSS	-0.01		-4,596.03	
UNREALIZED GAIN/LOSS-INVESTMENT	175,944.38		587,042.95	
ACCRETION/AMORTIZATION	1,037.46		10,245.18	
TOTAL INVESTMENT INCOME		225,424.92		951,788.45
TOTAL RECEIPTS		225,424.92		951,788.45
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	527.95		4,144.71	
INVESTMENT ADVISORY FEES	2,199.82		30,023.19	
CONSULTING	527.95		4,144.71	
TOTAL ADMINISTRATIVE EXPENSES		3,255.72		38,312.61
TOTAL DISBURSEMENTS		3,255.72		38,312.61
NET ASSETS - END OF PERIOD		21,114,429.51		21,114,429.51

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: September 22, 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 Haddon on August 7, 2025
- Borough of Somerdale on August 13, 2025

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Claims Review Committee Meeting on August 22, 2025
- Fund Commissioner's Meeting on August 25, 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

- Lightning Safety Best Practices
- Lifeguards Lightning Best Practices
- Lightning - PEOSH Safety & Health Alert #38
- High Visibility Apparel in the Summer Best Practices
- School Crossing Guard Post Inspections
- Werner Multi-Purpose Ladder
- School Crossing Guard Stopping & Releasing Traffic
- New Jersey PEOSH Alert #40 - Heat
- Shift Briefing Effectiveness
- Adult & Youth Baseball & Softball Leagues Best Practices

MSI FIRE & EMS

- No MSI Fire & Ems Bulletins for the month of August

MSI LAW ENFORCEMENT

- Sig Sauer M18/P320 Handgun Discharges

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
Barrington	1
Berlin Twp	1
Brooklawn	1
Cherry Hill	13
Chesilhurst	3
Collingswood	1
Gibbsboro	17
Gloucester Twp	2
Haddon	3
Haddon Heights	2
Mt Ephraim	4
Pine Hill	13

MSI NOW	
Runnemede	1
Somerdale	2
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 7/22/2025 To 8/22/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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
H - New Jersey Department of I - Township of Haddon	Transportation	RE: NJDOT PS&E Submission The 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 the application for NJDOT PS&E Submission for the Route 168 (Black Horse Pike) Merchant Street to Ferry Avenue Pavement: UECA-07-168 Pavement- Haddon Township Water Sewer- 103410.	7/25/2025 #5556328	GL AU EX WC OTH
H - Hometown America I - Township of Gloucester	88 Hazeltop Drive Sicklerville, NJ 08081	Township of Gloucester has a \$500,000 SIR on WC, which erode the JIF limits above. RE: Use of property - Voter Registration Drive Event 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 voter registration drive event.	7/30/2025 #5559227	GL AU EX WC OTH
H - SDK Millbridge Gardens, LLC I - Township of Gloucester	SDK Holdings, LLC 1341 Blackwood Clementon Road Clementon, NJ 08021	Township of Gloucester has a \$500,000 SIR on WC, which erode the JIF limits above. E: Use of property - Voter Registration Drive Event 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 voter registration drive event.	7/30/2025 #5559228	GL AU EX WC OTH
H - SDK Millbridge Gardens, LLC I - Township of Gloucester	SDK Holdings, LLC 1341 Blackwood Clementon Road Clementon, NJ 08021	Township of Gloucester has a \$500,000 SIR on WC, which erode the JIF limits above. E: Use of property - Senior Outreach Activities 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 senior outreach activities.	7/31/2025 #5570103	GL AU EX WC OTH
H - Hometown America	88 Hazeltop Drive	Township of Gloucester has a \$500,000 SIR on WC, which erode the	7/31/2025	GL AU EX

08/22/2025

1 of 1

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2025 To 8/22/2025

I - Township of Gloucester	Sicklerville, NJ 08081	JIF limits above. RE: Use of Property - Senior Outreach Activities 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 Senior Outreach Activities.	#5570135	WC OTH
H - State of New Jersey I - Borough of Haddon Heights	Department of Environmental Protection 428 East State Street PO Box 420 Trenton, NJ 08625	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.	8/4/2025 #5608104	GL AU EX WC
H - The Legacy Club I - Township of Cherry Hill	300 E Evesham Road Cherry Hill, NJ 08003	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Onsite Inspection The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for basin inspections during the current calendar year.	8/7/2025 #5613178	GL AU EX WC OTH
H - Legacy Club I - Township of Cherry Hill	300 E Evesham Road Cherry Hill, NJ 08003	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Onsite Inspection The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for basin inspections during the current calendar year.	8/8/2025 #5614861	GL AU EX WC OTH
H - Burlington County I - Township North Hanover	Board of County Commissioners 49 Rancocas Rd PO Box 6000 Mt Holly, NJ 08060	RE: Shared Services Agreement- Central Communications 911 Evidence of insurance with respects to the Shared Services Agreement for Central Communications 911.	8/14/2025 #5616632	GL AU EX WC
H - Richard E. Pierson Construction I - Winslow Township Fire District #1	Co., Inc. 426 Swedesboro Road Pilesgrove, NJ 08098	RE: Use of Property- Training Evidence of insurance as respect to the use of property located at 4 Sicklerville Road for training during the current calendar year.	8/14/2025 #5616602	GL AU EX WC
H - Philadelphia Center Realty I - Borough of Magnolia	Associates, L.P. c/o Trigild IVL, LLC 8111 Douglas Avenue, Suite 600 Dallas, TX 75225	RE: Furniture Pick Up Trigild IVL LLC, Receivership Estate Over the Specific Assets of Philadelphia Center Realty Associates L.P. et al., RPO Property Management LLC , and any other entities where required by written contract Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Magnolia Police	8/19/2025 #5622205	GL AU EX WC

08/22/2025

1 of 1

Camden County Municipal JIF
Certificate of Insurance Monthly Report

From 7/22/2025 To 8/22/2025

		Department picking up office furniture at the following location: The Wanamaker Office Building, 100 Penn Square East, 9th Floor, Philadelphia, PA 19107.		
Total # of Holders: 13				



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%
August	\$425,268.08	\$145,155.22	\$280,112.86	65.87%
TOTAL 2025	\$2,045,988.84	\$872,361.95	\$1,173,626.89	57.36%

Monthly & YTD Summary:

PPO Statistics	August	YTD
Bills	312	1,554
PPO Bills	298	1,418
PPO Bill Penetration	95.51%	91.25%
PPO Charges	\$418,239.82	\$1,769,514.42
Charge Penetration	247.96%	86.49%

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

**August 2025
\$25,852.34**

**Year to Date
\$211,156.57**

Worker's Compensation

**August 2025
\$3,448.24**

**Year to Date
\$57,637.98**



2025
Preparer: Tracy Ware
CAMJIF Recoveries to date



Claim Number	Member	Date of Loss	Recovered	Date Recovered	Coverage
65009718326	Berlin	7/15/2024	\$19,365.34	August	Liability
65009728850	Gibbsboro	3/13/2022	\$6,487.00	August	Liability
65008917533	Barrington	12/5/2022	\$340.87	July	Liability
65010 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
65000118193	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
65009029102	Bellmawr	3/6/2025	\$900.00	June	Liability
65011429083	Voorhees	12/4/2024	\$5,847.23	June	Liability
65009628776	Collingswood	9/11/2024	\$625.00	June	Liability
6500118282	Pennsauken	7/5/2024	\$3,092.18	June	Liability
650115 18232	Winslow	6/5/2024	\$12,173.47	June	Liability

65056418117	Cherry Hill	1/8/2024	\$22,500.00	June	Liability
65011517619	Winslow	2/10/2023	\$2,015.56	June	Liability
65008917631	Barrington	2/17/2023	\$1,696.30	May	Liability
65000118161	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 \$211,156.57

Claim Number	Member	Date of Loss	Recovered	Date Recovered	Coverage
6501152886	Winslow Twp	11/24/2024	\$3,448.24	August	WC
65009012805	Bellmawr	11/30/2022	\$54,189.74	June	WC

Total to date \$57,637.98

APPENDIX I – MINUTES

August 25, 2025

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 25, 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**

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	Absent
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 Crystal Chuck
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CRC Robert Schiller, Rachel Ruiz
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 Jonathan Tavares

FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
David Siedell, Haddonfield
Elizabeth Peddicord, Pennsauken
Damon Burke, City of Camden
John Foley, Cherry Hill Fire District
Bonnie Taft, Oaklyn
Steve Whalen, Magnolia
Lorraine Sacco, Winslow Twp Fire District
Steve Silcott, Winslow Twp Fire District
Michele Miller, Somerdale
Brian Morrell, Gloucester City

RISK MANAGEMENT CONSULTANTS PRESENT:

Ray Corry	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew
Jaelyn Lindsey	Conner Strong & Buckelew
Danielle Colaianni	Hardenbergh Insurance Group
Jennifer Olsen	Hardenbergh Insurance Group
Peter DiGiambattista	Acrisure

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

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

Motion:	Commissioner DiAngelo
Second:	Commissioner Cheeseman
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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.

Motion:	Commissioner Taraschi
Second:	Commissioner Passanante
Vote:	9 Ayes, 0 Nays

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

Motion:	Commissioner Taraschi
Second:	Commissioner Maley
Vote:	Unanimous

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 a 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. Executive Director said the Fund office has received membership renewal agreements back from Audubon Park, Magnolia and Oaklyn.

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.

The Fund Secretary Commissioner Maley nominated Chairman Mevoli to serve as representative to the MEL, RCF, EJIF & Cyber JIFs.

Motion to elect Chairman Michael Mevoli as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Municipal Excess Liability Joint Insurance Fund.

Motion:	Commissioner Maley
Second:	Commissioner Gallagher
Vote:	Unanimous

Motion to elect Chairman Michael Mevoli as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Residual Claims Fund Joint Insurance Fund.

Motion:	Commissioner Maley
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Second: Commissioner Gallagher
Vote: Unanimous

Motion to elect Chairman Michael Mevoli as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Environmental Joint Insurance Fund.

Motion: Commissioner Maley
Second: Commissioner Gallagher
Vote: Unanimous

Motion to elect Chairman Michael Mevoli as the Camden County Municipal Joint Insurance Fund's 2025 representative to the Cyber Risk Management Joint Insurance Fund

Motion: Commissioner Maley
Second: Commissioner Gallagher
Vote: Unanimous

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. The Executive Director reminded members to make sure their labor or town attorney send in the required checklist by 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.

The Executive Director reviewed the Financial Fast Track on page 7 of the agenda which is the report for the second quarter. Camden JIF gained \$293,000 in surplus bringing the total to over \$9.2 million. This reflects the last two years, which have been very good and will hopefully continue. The Expected Loss Ratio Analysis for June for the Camden JIF is a little higher than the actuary's target of 15%, the Camden JIF stands at 19%. The Executive Director said the EPL Compliance report will be updated as the checklists are received into the fall. The remaining reports are for information purposes.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 25-28 AUGUST 2025 Vouchers

TOTAL 2021	\$ 592,710.00
TOTAL 2025	\$ 150,850.57
TOTAL	\$ 743,560.57

MOTION TO APPROVE AUGUST 2025 VOUCHER RESOLUTION 25-28

Motion: Commissioner Taraschi
Second: Commissioner DiAngelo

August 25, 2025

3

Camden JIF OPEN Minutes

Roll Call Vote:

9 Ayes - 0 Nays

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

Closed	.00
2021	15,541.61
2022	201,474.32
2023	315,593.99
2024	79,910.52
2025	174,896.27
TOTAL	787,416.71

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

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi reminded members of the upcoming EPL requirements, and the filing deadline is November 1st but members only have 30 days, not 60, because each member has to pass their resolution in the month of October in order to be effective on November 1st.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly said with heading back to school please prepare for the return of students and staff and school safety. Please remind employees to be aware of the increased traffic near schools and additionally make sure all crossing guards have been trained and properly outfitted prior to working their posts. Please remind crossing guards of the hazards associated with their duties. Mr. Reilly said they have asked police departments and public works departments to check the areas where children are crossing for proper signage. Also, please remind all employees working on or near roadways of the dangers they face while doing their jobs. There have been several recent incidents in the news where workers working on roadways have been killed. MSI offers training and work zone safety which includes setting up according to the TCD Standards, safety briefings and bulletins on work zone intrusions and proper safety gear.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Jonathon Tavares reported on the Certificate Report for the period 6/22/25 to 7/22/25 was included on page 25 of the agenda with 20 certificated issued. Underwriting Manager Jonothan Tavares thanked everyone for their work on the renewal information due next week. The Underwriting Office will be hosting the annual pre-renewal meeting in late September to provide an update on the happenings in the insurance market and expectations for 2026.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for July 2025 where there was savings of 67.55% and a total of 55.13% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Robert Schiller reported on the Subrogation reports were included on page 30 for the month of July 2025 for both workers compensation and liability.

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

MOTION TO APPROVE CLAIMS:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Cheeseman
Vote:	Unanimous

MEETING ADJOURNED: 5:49 PM

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

APPENDIX II

MEL, RCF and EJIF Reports



Municipal Excess Liability Joint Insurance Fund

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

Date: Monday September 8, 2025
To: Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Chairman Mevoli
Subject: September Report of the MEL JIF Meeting

Executive Director Report

Acknowledgement of Commissioner Joseph Wolk: A moment of silence was observed to honor Camden JIF Commissioner Joseph Wolk who passed away on June 10, 2025. Mr. Wolk was a founding commissioner of the Camden JIF and served on the MEL Board of Fund Commissioners for 33 years. In addition, Mr. Wolk was instrumental in the formation of and served as the first Chair of the Municipal Reinsurance Health Insurance Fund. The Board of MEL Fund Commissioner adopted a resolution celebrating the life and dedicated service of Commissioner Wolk. Camden JIF Chairman Michael Mevoli will serve as the Camden JIF representative for the balance of year.

Management Committee: Committee met on August 28, 2025; copies of the minutes were submitted for information.

Committee discussed these items and made the following recommendations for action at today's meeting:

2026 Rate Table and Preliminary Budget: The proposed 2026 rate table and preliminary budget were presented. Preliminary budget is based on expiring underwriting data and experience modifications and did not include non-municipal JIFs. Budget introduction will be in October.

Legal Services: In October of 2024, the MEL Board adopted a resolution awarding a professional services contract to Anderson Kill, P.C. to serve as special counsel regarding a coverage dispute with General Reinsurance Corporation. Fund Attorney reported additional services are needed to resolve matter expeditiously and collect significant recoveries from prior excess workers' compensation carrier Board of Fund Commissioners adopted a resolution awarding Anderson Kill, P.C. a professional service agreement for the period of October 2025 through October 2026 for a fee not to exceed \$250,000.

Amicus Brief: The Warren Hills Board of Education is appealing the Appellate Division's published opinion in the matter of *J.H. v Warren Hills*. The decision would expand the scope of the Child Sexual Assault Act (amended in 2019) to extend the statute of limitations for common law claims that are related to sexual abuse of a minor. If this decision stands, it could lead to greater exposure for MEL members. Fund Attorney said the process of filing amicus briefs is really meaningful. Board of Fund Commissioners adopted a resolution appointing Brown & Connery to prepare an Amicus Brief in support of *J.H. v Warren Hillson* behalf of MEL members at an hourly rate of \$190 "not to exceed" \$20,000 annually.

Bylaw Amendment: In March 21, 2025, the Board adopted a resolution introducing proposed amendments to the MEL Bylaws and held the public meeting on June 9, 2025. Following the public

meeting, the proposed amendments were distributed to all nineteen (19) MEL joint insurance funds (JIFs). According to the bylaw amendment procedure, the amendment is adopted by the Fund when the governing bodies of three fourths (3/4) of the members approve the amendment within six (6) months of the hearing on the amendment. The JIFs were asked to submit a resolution by December 9th; to date, currently on file are thirteen (13) resolutions in support of the amendment. The remaining JIFs have a meeting scheduled for mid-September.

Professional Services: The majority of the professional services agreements expire at year-end; these were last procured via the competitive contract process for the 2021-2023 contract term with two 1-year renewals. The Fund office, MEL Qualified Purchasing Agent (QPA) and Fund Attorney at the direction of the appropriate subcommittee will be working together to issue the CCRFP documents for the next contract period; the MEL QPA has recommended limiting the terms to three years. The Fund office will work with the QPA to add language adding a requirement for professionals to commit to securing cyber liability insurance as well commit to certain cyber risk control measures.

MEL Safety Institute: Fund Attorney received and reviewed a memorandum from J.A. Montgomery that outlined a proposed process to address Law Enforcement Training. Management Committee recommended that the Law Enforcement training be incorporated into the Safety Director scope of services in the Competitive Contract RFP to be effective January 2026.

Fund Professional Procurements: Fund Attorney submitted a memo on alternate procedures in the event of a conflict of interest in the procurement of professional services. The memo outlined general responsibilities of MEL fund professionals, potential scenarios of conflicts of interest as well as identified the MEL sub-committees responsible for the evaluation of a submitted bid(s). Fund Attorney said the MEL has historically taken steps to avoid potential or appearance of conflict of interest and this memo documents and memorializes the process. The Board of Fund Commissioners accepted the recommendation of the Management Committee and adopted a Resolution memorializing the process on alternate procedures in the event of a conflict of interest in the procurement of professional services.

RCF Task Force: The development of claims that have been transferred to the Residual Claims Fund continues to deteriorate for reasons we have been discussing such as the change in pension offset, fireman's presumptive as well as an increase in workers compensation claim re-openings. The Audit Committee discussions included a suggestion that the RCF consider forming a Residual Claims Fund Task Force to include staff from the RCF Executive Director's and the Deputy Executive Director's office to find ways to stabilize this development. This was reported at the RCF's June Board meeting and the recommendation is to alter the scope of services for both fund professionals to address this. The Management Committee supports the Audit committee's suggestion to form an RCF Task Force.

Access to MEL Safety Institute-Somerset JIF: J.A. Montgomery sent the MEL Fund Attorney a memorandum in response to an inquiry they received from the Somerset County Joint Insurance Fund, a non-MEL affiliated JIF, requesting consideration to participate in the MEL Safety Institute. The memo noted the request could be accommodated and managed as is currently done for other non-MEL affiliated pools for an annual fee. The Board of Fund Commissioners accepted the recommendation of the Management Committee and adopted a resolution to extend the MEL Safety Institute access to the Somerset County JIF at an annual fee of \$50,000.

Stormwater Program: The Executive Director reminded the Committee that the MEL distributed to its members in May 2025 announcing the Stormwater/Flood Risk Control Program where MEL members were eligible for specialized legal and engineering consultation. Approximately 35 members have signed up for this service. The Management Committee recommends extending access to the

program from 7/31/25 to 12/31/25. Although participation has been slow, the Fund office will continue to be proactive in encouraging Member participation. It was noted that a number of members have executed the process independently. Board accepted the recommendation and to extend the Stormwater/Flood Risk Control Program through 12/31/25.

Health Insurance Crisis: As you may be aware, there is a health insurance crisis here in New Jersey, including NJ public entities. Executive Director said the State Health Benefits Plan has projected a 37% increase. It is expected that all health insurers and health insurance funds (HIFs) will also have large increases. In addition, health insurance programs are experiencing a period of heavy cash outlays. It was reported that some of the HIFs in NJ may have cash flow issues soon. It was noted that there is common membership among MEL member JIFs and NJ HIFs (163). Dave Grubb has been working with the HIFs and the state on this matter. A memo was submitted that summarized a recent meeting Dave Grubb and others had with DCA to discuss the current situation and the potential role of the JCMI to address cash flow shortfalls for HIFs if needed who have investments in JCMI program. The Management Committee referred the matter to the JCMI Operating Committee to consider and to draft parameters and a process for the MEL Board to further consider.

Coverage Committee: Committee met on August 18th and September 2nd; submitted for information were the minutes of both meetings. Committee made the following coverage recommendations effective January 1, 2026:

1. Risk Control Requirement for Crime – to address the frequency of cyber-crime like social engineering and fraudulent wire claims, members will be asked to adopt the JCMI Banking Best Practices procedures. In the event of a claim, members will be responsible for a co-insurance provision capped at 20% of \$500,000 subject to the member JIF deductible.
2. Interim Administrators – Additional language was added to the definition of public official to provide coverage to Interim Administrators whether they are an employee or independent contractor.
3. Land Use & Abandoned Property – Under the Public Officials Liability policy, the recommendation is to provide defense-only costs limited to \$150,000 for claims related to land use or abandoned properties.

The MEL Board of Fund Commissioner accepted the recommendations of the MEL Coverage Committee as summarized.

Legislative Committee: Committee met on July 11th and minutes of the meeting were submitted for information. Committee is scheduled to meet next on September 19, 2025.

Marketing Committee: Committee is scheduled to meet on September 5th. Committee is working with the Marketing Manager to develop infographics to assist and educate members on available MEL resources.

Safety & Education Committee: Committee met on August 22nd; minutes of the meeting were submitted for information.

Claims Committee: This committee last met on June 9th and July 16th; minutes of these meetings are sent to the full MEL Board separately from the agenda.

In January, an additional \$250,000 was authorized to pay Qual-Lynx to add a property claims supervisor but terms between MEL and TPA were not reached. The MEL Board of Fund Commissioners adopted a resolution to rescind the authorization for 2025.

Purchasing Thresholds: The QPA has notified the Fund that the state has increased its minimum bid and quote thresholds. The MEL Board of Fund Commissioners adopted a resolution increasing the bid threshold.

Employment Practices Compliance Program: Every two years, the MEL asks its members to update their Employment Practices Compliance Program consisting of personnel manual, employment manual and training program. Submitted for information was a copy of the April 16th memorandum that was distributed to members. Commissioner Criscuolo suggested the MEL consider encouraging the volunteers members serving on various municipal committees and boards to complete training.

Background Checks: The MEL's "Protecting Children from Abuse" model policy calls for increased background checks and members were looking for assistance in identifying vendors. The Fund office worked with the QPA to issue a Request for Qualifications (RFQ) to obtain an updated list of service vendors. The QPA submitted a memo identifying a list of qualifying responses as follows: 1)Trionaid Associates, Inc, 2)TruView BSI, LLC, 3)NJ Global Consulting Services, Inc., 4) The Griffin Collective LLC, 5)Hire Honest (Welliver & Associates), 6) Command Investigations and 7) SRA Screening. The MEL Board of Fund Commissioners approved the list of qualified responders to be posted to the webpage.

Residual Claims Fund (RCF): Submitted for information was a copy of Commissioner Clarke's report on the RCF June meeting.

NJ Cyber JIF: The NJ Cyber JIF met on July 17th; submitted for information was the meeting report as well as 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. Cyber JIF is scheduled to meet next on September 18, 2025.

MEL 2025 Membership Renewals: All eleven (11) Joint Insurance Funds scheduled to renew their MEL membership effective July 1, 2025 have submitted executed agreements. There are no JIFs scheduled to renew membership January 1, 2026.

MEL Risk Manager Accreditation: The MEL is holding its second Risk Manager Accreditation Program scheduled for October 3rd and October 10th at the National Conference Center in East Windsor. A copy of the announcement distributed in August was submitted and the Fund office will be resending another copy to RMCs.

Power of Collaboration: Submitted for information was the latest in a series of advertisements to appear in the League Magazine. The ad highlights that the MEL has generated almost \$4.2 billion in savings to its membership since inception.

Underwriting Manager Report

2026 Pre-Renewal Webinar: The MEL Underwriting Manager will be hosting a 2026 pre-renewal webinar on Monday September 29, 2025 at 10:00am to cover the current state of the market and anticipated program changes. An email with a registration link that was distributed to members and risk management consultants.

Next Meeting: The next meeting of the MEL JIF is scheduled for Wednesday October 15, 2025 at 10:30AM at the DoubleTree by Hilton located at 390 Forsgate Drive, Monroe Twp. NJ 08831.



Municipal Excess Liability Residual Claims Fund

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

September 8, 2025

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Chairman Mevoli

Re: RCF September 2025 Meeting

2024 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2024 Budget, which reflected the transfer of the Fund Year 2020 claims from the local JIFs as of 12/31/24. Enclosed as part of this report is the Amended 2024 Budget.

2026 Budget: The Board of Fund Commissioners reviewed the proposed 2026 Budget. Under the conditions of the Fund, the 2026 expenses cannot be directly charged to an expense line established in the 2025 budget.

Executive Director recommended the amount of \$997,000 be returned to the members from Fund Years 2009, 2010 and 2024 Contingency Accounts and the Board adopted Resolution 22-25 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2026 Budget and to schedule the Public Hearing at the October 15, 2025 meeting to be held at DoubleTree By Hilton at 390 Forsgate Drive, Monroe, N.J. Enclosed as part of this report is the Proposed 2026 Budget.

RCF Task Force: The development of claims that have been transferred to the Residual Claims Fund continues to deteriorate for reasons we have been discussing such as the change in pension offset, fireman's presumptive as well as an increase in workers compensation claim re-openings. The MEL Audit Committee discussions at their meeting of June 2nd included a suggestion that the RCF consider forming a Residual Claims Fund Task Force to include staff from the RCF Executive Director's and the Deputy Executive Director's office to find ways to stabilize this development. This was reported at the RCF's June Board meeting. This was also recently discussed at the MEL Management Committee who also supports the recommendation. The recommendation to the Board is to alter the scope of services for 2026 Fund Year for both fund professionals to address this recommendation. Additional details on the expanded scope will be provided prior to at the October meeting and offered as part of the CCRFP procurement and respective 2026 reorganization resolutions in January.

Competitive Contracts: Competitive Contract RFPs are being prepared by the Fund office for the professional appointments for Administrator, Deputy Administrator, Attorney, Claims Supervision, Treasurer and Actuary. This does not include the position of Auditor as this position was awarded in January of this year for three years.

Board also agreed to implement the “alternate procedure process” adopted by the MEL. Resolution memorializing the process will be on the October agenda.

Following Executive Session, Board agreed to seek quotes for the services of a Fund Independent Accountant.

2024 Audit Filing. The RCF 2024 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) and the Synopsis of Audit was published in the Fund’s newspaper.

Claims Committee: The Claims Review Committee met on June 4, July 16, and September 4, 2025. Meetings minutes were shared with the Commissioners.

Next Meeting: The next meeting of the RCF is scheduled for October 15, 2025 at the DoubleTree by Hilton, 390 Forsgate Drive, Monroe, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2024 AMENDED BUDGET				
	2024	2024 Amendment	2024	\$
	PROPOSED	2020 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	328,959	13,547,198	13,876,157	13,547,198
BMEL	0	0	0	0
ATLANTIC	51,682	1,977,378	2,029,060	1,977,378
BERGEN	14,438	785,446	799,884	785,446
BURL CO	21,619	354,060	375,678	354,060
CAMDEN	24,858	764,952	789,810	764,952
MONMOUTH	28,509	642,868	671,377	642,868
MORRIS	21,692	2,311,456	2,333,148	2,311,456
NJUA	17,811	812,636	830,448	812,636
OCEAN (incl. Run-in Receivable)	52,417	2,097,917	2,150,334	2,097,917
PMM	8,962	518,094	527,056	518,094
SOUTH BERGEN	23,182	1,022,400	1,045,582	1,022,400
SUBURBAN METRO	22,569	658,534	681,103	658,534
TRICO	32,372	665,508	697,880	665,508
SUBURBAN MUNICIPAL	3,656	197,813	201,469	197,813
CENTRAL JERSEY (incl. Run-in Receivable)	45,069	1,212,788	1,257,857	1,212,788
NJPHA	17,205	694,234	711,439	694,234
TOTAL	715,000	28,263,282	28,978,282	28,263,282
	0			
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2024 AMENDED BUDGET				
	2024 PROPOSED	2024 Amendment	2024	
	BUDGET	2020 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	28,263,282	28,263,282	28,263,282
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0		0	0
SUBTOTAL LOSS FUND	15,000	28,263,282	28,278,282	28,263,282
EXPENSES				
ADMINISTRATOR	222,810		222,810	0
DEPUTY ADMINISTRATOR	75,792		75,792	0
ATTORNEY	46,127		46,127	0
CLAIMS SUPERVISION & AUDIT	66,681		66,681	0
TREASURER	43,308		43,308	0
AUDITOR	25,583		25,583	0
ACTUARY	45,673		45,673	0
MISCELLANEOUS	26,842		26,842	0
SUBTOTAL	552,816	0	552,816	0
EXPENSE CONTINGENCY	147,184		147,184	0
TOTAL BUDGET	700,000	0	700,000	0
BUDGET and Run-in Receivable	715,000	28,263,282	28,978,282	28,263,282

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND							
2026 PROPOSED BUDGET							
	2025	2026	\$	%	2026 Amendment	2026	\$
	BUDGET	PROPOSED	CHANGE	CHANGE	2022 Assessments	Revised Budget	CHANGE
	BUDGET						
APPROPRIATIONS							
MEL	336,478	444,245	107,767	32%		444,245	0
BMEL	0	0	0	0%		0	0
ATLANTIC	52,863	69,794	16,931	32%		69,794	0
BERGEN	14,768	19,498	4,730	32%		19,498	0
BURL CO	22,113	29,195	7,082	32%		29,195	0
CAMDEN	25,426	33,569	8,143	32%		33,569	0
MONMOUTH	29,161	38,500	9,340	32%		38,500	0
MORRIS	22,188	29,295	7,106	32%		29,295	0
NJUA	18,219	24,054	5,835	32%		24,054	0
OCEAN (incl. Run-In Receivable)	53,615	62,780	9,165	17%		62,780	0
PMM	9,167	12,102	2,936	32%		12,102	0
SOUTH BERGEN	23,712	31,306	7,594	32%		31,306	0
SUBURBAN METRO	23,065	30,479	7,394	32%		30,479	0
TRICO	33,112	43,717	10,605	32%		43,717	0
SUBURBAN MUNICIPAL	3,739	4,937	1,198	32%		4,937	0
CENTRAL JERSEY (incl. Run-In Receivable)	65,757	83,614	17,856	27%		83,614	0
NJPHA	17,598	23,235	5,636	32%		23,235	0
TOTAL	751,000	980,320	229,320		0	980,320	0
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND							
2026 PROPOSED BUDGET							
		0					
	2025 ANNUALIZED	2026 PROPOSED	\$	%	2026 Amendment	2026	
	BUDGET	BUDGET	CHANGE	CHANGE	2022 Assessments	Revised Budget	
APPROPRIATIONS							
CLAIMS	0	0	0		0	0	0
Run-In Claim Receivable	35,000	35,000	0	0%		35,000	0
LOSS FUND CONTINGENCY	0	0				0	0
SUBTOTAL LOSS FUND	35,000	35,000	0	0%	0	35,000	0
EXPENSES							
ADMINISTRATOR	227,266	231,811	4,545	2%		231,811	0
DEPUTY ADMINISTRATOR	77,305	78,854	1,548	2%		78,854	0
ATTORNEY	47,050	47,991	941	2%		47,991	0
CLAIMS SUPERVISION & AUDIT	68,015	69,375	1,360	2%		69,375	0
TREASURER	44,174	45,057	883	2%		45,057	0
INDEPENDENT ACCOUNTANT	0	15,000	15,000	100%		15,000	
AUDITOR	26,095	26,617	522	2%		26,617	0
ACTUARY	46,586	47,518	932	2%		47,518	0
MISCELLANEOUS	27,379	27,927	548	2%		27,927	0
SUBTOTAL	563,673	590,150	26,277	5%	0	590,150	0
EXPENSE CONTINGENCY	152,127	355,170	203,043	133%		355,170	0
TOTAL BUDGET	716,000	945,320	229,320	32%	0	945,320	0
BUDGET and Run-In Receivable	751,000	980,320	229,320		0	980,320	0



**New Jersey Municipal Environmental
Risk Management Fund**
9 Campus Drive, Suite 216
Parsippany, New Jersey
Phone (201) 881-7632
Fax (201) 881-7633

DATE: September 8, 2025

TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Chairman Mevoli

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2026 BUDGET – Attached to this report, is the 2026 draft budget. The Finance Committee met on September 3, 2025 and recommended the 2026 budget as presented. The budget was introduced and approved by the Board and will be adopted at the Public Hearing scheduled for October 15, 2025 at DoubleTree by Hilton, 390 Forsgate Drive, Monroe, NJ.

2025 DIVIDEND - The Finance Committee is recommending a 2025 dividend of \$2,112,627. Resolution #26-25 authorizing a total return dividend of \$2,112,627 was adopted by the Executive Board and is subject to State approval.

EJIF WEBSITE UPDATE – The EJIF website is over 15 years old and requires a rebuild to bring it up to security standards. At the September Finance Committee meeting, three proposals were reviewed to rebuild the website. The Board of Commissioners accepted the committee's recommendation to retain Princeton Strategic Communications to rebuild the website.

COMPETITIVE CONTRACTS: Competitive Contract RFPs are being prepared by the Fund office for the professional appointments for Administrator, Actuary, Auditor, Treasurer, Underwriting Manager, Environmental Services and Claims Management.

Board also agreed to implement the “alternate procedure process” adopted by the MEL. Resolution memorializing the process will be on the October agenda.

Following Executive Session, Board agreed to seek quotes for the services of a Fund Independent Accountant.

REGULATORY AFFAIRS - PERMA filed the 2024 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

NEXT MEETING - The next meeting of the EJIF is scheduled for October 15, 2025 at the DoubleTree by Hilton, 390 Forsgate Drive, Monroe, NJ.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2026 PROPOSED BUDGET BASED ON 2020 CENSUS					
	8/29/2025 9:51	2025	2026		
		TOTAL	TOTAL	CHANGE	CHANGE
	I. Claims and Excess Insurance			\$	%
	Claims				
1	Third Party (Non-Site Specific)	499,499	498,306	(1,193)	-0.2%
2	On Site Cleanup (Site Specific)	259,740	264,102	4,362	1.7%
3	PO Pollution Liability	159,840	159,458	(382)	-0.2%
4	Tank Systems	244,756	254,136	9,380	3.8%
5	DMA Waste Sites (Superfund Buyout)	1,333,666	1,315,528	(18,138)	-1.4%
6	LFC	24,439	22,700	(1,739)	-7.1%
7	Total Loss Fund	2,521,940	2,514,230	(7,710)	-0.3%
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	63,750	65,025	1,275	2.0%
12	Attorney	106,820	108,956	2,136	2.0%
13	Auditor	18,332	18,699	367	2.0%
14	Executive Director	394,654	402,547	7,893	2.0%
15	Treasurer	22,610	23,063	453	2.0%
16	Fund Independent Accountant	-	10,000	10,000	100.0%
17	Legislative Agent	45,000	45,000	-	0.0%
18	Underwriting Managers	312,583	318,835	6,252	2.0%
19	Environmental Services	558,616	569,789	11,173	2.0%
20	Claims Administration	36,919	37,657	738	2.0%
21	QPA	5,100	5,202	102	2.0%
22					
23	Subtotal - Contracted Prof Svcs	1,564,384	1,604,773	40,389	2.6%
24					
25	Non-Contracted Services				
26	Expenses contingency	32,845	32,845	-	0.0%
27	Member Testing	20,000	21,268	1,268	6.3%
28					
29	Subtotal - Non-contracted svcs	52,845	54,113	1,268	2.4%
30					
31	Subtotal-Contracted/Non-contracted s	1,617,229	1,658,886	41,657	2.6%
32					
33	Excess Aggregate Insurance	550,209	577,719	27,510	5.0%
34					
35	General Contingency	278,364	261,618	(16,746)	-6.0%
36					
37	Total Exp, Fees & Contingency	2,445,802	2,498,223	52,421	2.1%
38					
39	TOTAL JIF APPROPRIATIONS	4,967,742	5,012,453	44,711	0.9%
40					
41	*LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)				