CAMDEN
COUNTY MUNICIPAL
JOINT INSURANCE FUND

MEETING AGENDA
OCTOBER 27, 2025 – 4:30 PM

MEETING BEING HELD ELECTRONICALLY

https://permainc.zoom.us/j/95997496824

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 959 9749 6824

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 October 15, 2025.

2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on October 23, 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: OCTOBER 27, 2025

- ❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ❑ **FLAG SALUTE - MOMENT OF SILENCE**
- ❑ **ROLL CALL OF 2025 EXECUTIVE COMMITTEE**
- ❑ **APPROVAL OF MINUTES:** September 22, 2025 Open Minutes .... **Appendix I**
  September 22, 2025 Closed Minutes……….………**To be distributed**

- ❑ **CORRESPONDENCE – None**

REPORTS

- ❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
  Executive Director's Report ....**Page 1**

- ❑ **TREASURER – Elizabeth Pigliacelli**
  Monthly Vouchers - Resolution No. 25-31 October Bills..**Page 25**
  Treasurer's Report...**Page 27**
  Monthly Reports ....**Page 28**

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

- ❑ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  Monthly Report...**Page 34**

- ❑ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
  Monthly Certificate Holding Report..**Page 37**
  Cyber Risk Management Compliance – To be distributed at next month's meeting

- ❑ **MANAGED CARE – Medlogix**
  Monthly Report...**Page 42**
- ❑ **CLAIMS SERVICE – CRC**
  Monthly Subrogation Report...**Page 44**

- ❑ **OLD BUSINESS**
- ❑ **NEW BUSINESS**
- ❑ **PUBLIC COMMENT**
- ❑ **NEXT MEETING: November 24, 2025 – Collingswood Sr. Community Center - 4:30**
- ❑ **MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: October 27, 2025

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **2026 Budget –** The proposed 2026 Budget appears on **Page 4**. The Executive Committee held a budget workshop Zoom meeting last week to review the proposed budget. The Committee is recommending that the budget be introduced, totaling $21,440,512 which represents an 4.99% increase over last year's budget.

  - ☐ **Motion to introduce the 2026 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 24, 2025 at 4:30 PM in Collingswood.**

  2025 Dividends are not being recommended this year as the Department of Banking & Insurance made a point in their correspondence regarding last year's dividend distribution that the Fund should refrain from future returns in surplus until the net position of the Fund in future years reflects an steady increase in surplus.

- ❑ **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 were asked to please return the executed agreement and resolution by October 3rd. Enclosed on **page 5** is a list of membership renewals received. An update will be provided at the meeting.

- ❑ **2026 RFQ – Fair & Open Process –** Some of the Fund's Professional Service Agreements will expire at the end of this year. The fund office has advertised Requests for Qualifications for Fund Professionals for fund year 2026. The deadline for submissions is November 13th.

- ❑ **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 6**.

- ❑ **Managers and Supervisors Training -** J.A. Montgomery has added a training course for Managers and Supervisors. Course is offered in an on-demand format and is available through MSI Now. Enclosed on **page 7** is the announcement.

- ❑ **2026 MEL Pre-Renewal Presentation:** The MEL Underwriting Manager conducted a webinar on September 29, 2025, on the 2026 pre-renewal and covered the current state of the market and anticipated program changes. The webinar was recorded and will be posted to the MEL website www.njmel.org if you were not able to attend.

- ❑ **MEL 2026 Renewal:** Underwriting Manager submitted a memorandum included on **pages 8 & 9** providing a brief overview of the coverage changes to anticipate for the 2026 renewal.

- ❑ **MEL:** The MEL introduced its 2026 budget on October 15, 2025 and scheduled the public hearing for November 19, 2025 at 12:30 in the Sheraton, Atlantic City. A copy of Chairman Mevoli's report on the meeting along with a copy of the adopted budget is enclosed in **Appendix II**.

- ❑ **EJIF:** The public hearing on the EJIF 2026 budget was held on October 15, 2025, at 11:05 AM in the DoubleTree by Hilton. A copy of Chairman Mevoli's report on the meeting along with a copy of the adopted budget is enclosed in **Appendix II**.

- ❑ **RCF:** The public hearing on the RCF 2026 budget was held on October 15, 2025, at 11:30 AM in the DoubleTree by Hilton. A copy of Chairman Mevoli's report along with a copy of the adopted budget is enclosed in **Appendix II**.

  RCF Board voted to accept the transfer of Fund Year 2021 outstanding liabilities of local member JIFs, valued as of December 31, 2025. Enclosed on **Page 10** is **Resolution 25-30** authorizing the transfer of the Camden JIF's 2021 claim liabilities to the RCF.

  - ☐ **Motion to Approve Resolution 25-30 Authorizing the Transfer of Fund Year 2021 to the RCF**

- ❑ **NJ Cyber JIF:** The Cyber JIF also met October 16th to introduce the 2026 budget; included in **Appendix II** is Chairman Mevoli's report on the meeting.

- ❑ **Xcitium (D2) Cyber Training** – The NJ Cyber JIF is working with Xcitium to arrange for the launch of the next series of trainings and will notify members when available. The monthly status report from Xcitium - D2, recapping members' participation and training to date will be provided next month following the rollout or the new training.

  The Fund Office also distributed the enclosed notification on **page 11** concerning the Xcitium and D2 transition.

- ❑ **Elected Officials Seminar:** This year's elected officials training program will focus on Property and Casualty Losses. Enclosed on **page 12** is a copy of the memorandum distributed by the MEL on the MEL/JIF events being held in Atlantic City – including the Elected Officials Seminar.

- ❑ **Risk Management Information System (RMIS):** Following the annual underwriting, Origami is locked to finalize data used for the 2026 budget. The database is expected to reopen shortly.

- **Stormwater Management Program:** Enclosed on **pages 13 & 14** 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.

- **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.

- **Power of Collaboration:** Enclosed on **page 17** is the latest in a series of advertisements to appear in the League Magazine. The ad highlights the MEL Safety Institute providing training to MEL members at no additional cost with over 80,700 participants attending MSI training programs last year. MSI offers members a variety of live and easy to access in-person instructor-led courses or streaming training videos on demand.

Due Diligence Reports:

Financial Fast Track	***Provided Quarterly***
Loss Ratio Analysis	**Page 18**
Loss Time Accident Frequency	**Pages 19 & 20**
POL/EPL Compliance Report	**Page 21**
Fund Commissioners	**Page 22**
Regulatory Affairs Checklist	**Page 23**
RMC Agreements	**Page 24**

CAMDEN MUNICIPAL JOINT INSURANCE FUND

2026 PROPOSED BUDGET | **Loss Fund Confidence at MID**

APPROPRIATIONS

		Annualized Budget SIR	Annualized 2025	Projected 2026	CHANGE $	%
	I. Claims and Excess Insurance					
	Claims					
1	Property - Deductible As Expiring 2.5K	100K	1,229,641	1,320,240	90,599	7.37%
2	Liability	300K	1,975,716	2,001,580	25,864	1.31%
3	Auto	300K	639,563	653,760	14,197	2.22%
4	Workers' Comp.	300K	4,133,803	4,189,500	55,697	1.35%
5	Loss Fund Contingency		59,968	59,968	0	0.00%
6						
7	**Subtotal - Claims**		**8,038,691**	**8,225,048**	**186,357**	**2.32%**
8	**Premiums**					
9	Environmental Fund		473,689	478,619	4,930	1.04%
10	Cyber JIF		461,294	470,041	8,747	1.90%
11	MEL		5,986,140	6,716,648	730,508	12.20%
12	**SubTotal Premiums**		**6,921,123**	**7,665,308**	**744,185**	**10.75%**
13	**Total Loss Fund**		**14,959,814**	**15,890,356**	**930,542**	**6.22%**
14						
15	**II. Expenses, Fees & Contingency**					
16						
17	Claims Adjustment		551,382	562,410	11,028	2.00%
18	Managed Care		148,641	151,614	2,973	2.00%
19	Loss Fund Management		83,554	85,225	1,671	2.00%
20	Litigation Mangement		49,823	50,819	996	2.00%
21	Safety Director		201,460	205,489	4,029	2.00%
22	Law Enforcement Service		19,311	19,697	386	2.00%
23	Right to Know		55,607	56,719	1,112	2.00%
24	CDL Drug Testing Monitor		38,793	39,569	776	2.00%
25	Safety Incentive Program		49,267	50,252	985	2.00%
26	MEL Safety Institute		105,502	102,302	(3,200)	-3.03%
27	Administration		483,479	493,149	9,670	2.00%
28	Actuary		61,947	63,186	1,239	2.00%
29	Auditor		27,730	28,285	555	2.00%
30	Attorney		27,126	27,669	543	2.00%
31	Treasurer		27,460	28,009	549	2.00%
32	Payroll Auditor		23,454	23,454	0	0.00%
33	Property Appraisals		30,000	30,000	0	0.00%
34	Underwriting Manager		15,728	16,043	315	2.00%
35	Police Accreditation		25,000	25,000	0	0.00%
36						
37	Postage		3,112	3,112	0	0.00%
38	Printing		3,299	3,299	0	0.00%
39	Telephone		1,245	1,245	0	0.00%
40	Meeting Expenses		2,055	2,055	0	0.00%
41	Director's Fee		18,380	18,380	0	0.00%
42	Optional Safety Award		38,000	38,000	0	0.00%
43	Misc. Expense & Contingency					
44	Contingency		44,981	44,981	0	0.00%
45	EPL Training		23,537	15,000	(8,537)	-36.27%
46						
47	**Total Fund Exp & Contingency**		**2,159,873**	**2,184,963**	**25,090**	**1.16%**
48	Risk Managers		1,096,428	1,153,744	57,316	5.23%
49						
50	**Total JIF Excl POL/EPL**		**18,216,115**	**19,229,063**	**1,012,948**	**5.56%**
51	**XL POL/EPL Premiums**					
52	POL/EPL Premium		1,978,577	1,984,665	6,088	0.31%
53	Land Use Liability		93,645	94,097	452	0.48%
54	RMC Fees		132,269	132,687	418	0.32%
55	**Total POL/EPL Premiums**		**2,204,491**	**2,211,449**	**6,958**	**0.32%**
56	**Total JIF Incl POL/EPL**		**20,420,606**	**21,440,512**	**1,019,906**	**4.99%**

Camden County Municipal Joint Insurance Fund		
Membership Renewals - 2026		
Member	**Renewal Date**	
Member	Renewal Date	Documents Received
Audubon Borough	1/1/2026	10/7/2025
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	10/1/2025
Gloucester City	1/1/2026	8/4/2025
Haddon	1/1/2026	9/17/2025
Haddonfield	1/1/2026	
Lawnside	1/1/2026	
Lindenwold	1/1/2026	
Magnolia	1/1/2026	8/25/2025
Medford Lakes	1/1/2026	10/9/2025
Merchantville	1/1/2026	9/16/2025
Mount Ephraim	1/1/2026	9/17/2025
Oaklyn	1/1/2026	8/13/2025
Winslow	1/1/2026	8/26/2025
Tavistock	1/1/2026	10/1/2025
Cherry Hill	1/1/2026	9/15/2025
CCPA	1/1/2026	
Cherry Hill Fire District	1/1/2026	9/19/2025

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 btracy@permainc.com as soon as possible. Members submitting this form by <u>November 1, 2025</u> 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.

NOW AVAILABLE THROUGH ON-DEMAND MSI NOW

The 2025 NJ MEL Risk Management for Managers & Supervisors course is **MANDATORY** for all managers and supervisors in every department within your agency. This course is designed to provide a general understanding of the legal principles pertaining to governmental operations.

PLEASE NOTE: If you have taken the course through MSI LIVE via Zoom in 2025, YOU DO NOT NEED to take the on-demand course. If you are unsure, please check your learning history in the MSI LMS.

1. Log into the **MEL Safety Institute Learning Management System (MSI LMS).**
2. If you have previously taken MSI classes, enter your username and password.
3. If you do not know your username/password, ask your Senior Reporting Manager to send an LMS activation email.
4. Once logged into the LMS, go to the **Request Training** button for a list of online courses.
5. Select the **MEL Risk Management for Managers & Supervisors** and **Submit** at the bottom of the screen.
6. Your course will now show in the **Assigned** section of your dashboard. Click the title to launch the course or video.
7. Learning transcripts are automatically updated in the MSI LMS and show in the completed section of your homepage.

When you successfully complete the course as a single attendee, your learning history will be automatically updated, and the class will show in your completed courses. Certificates of Attendance are immediately available.

For group attendance, your Senior Reporting Manager can record attendance in the MSI LMS by following MSI NOW Group Sign-in Sheet Instructions.

QUESTIONS?
Call: MSI Helpline at 866-661-5120
Email: MSI@jamontgomery.com

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

Memorandum

MEL Underwriting Manager Team

CONNER STRONG & BUCKELEW

This will serve as notification from the Underwriting Manager to all MEL members and Risk Management Consultants of coverage changes to anticipate for the 2026 renewal.

- ✓ **Workers' Compensation** – The MEL, like most other JIFs and insurers, has an Intentional Injury Exclusion in the Employers' Liability section of its Workers' Compensation policy. After review of some recent court decisions, the MEL is updating its exclusion language to the current version approved by the court and NJ DOBI. While language and potential claims outcomes have changed, the intent remains the same.

- ✓ **Crime** – The MEL, and the country, has seen a large trend of banking related cyber claims, such as social engineering, wire transfer fraud, computer fraud, etc. The Cyber JIF has previously addressed this area of claims, requiring a certain level of security controls be in place in order to achieve a lower deductible. Since these types of claims fall first in the JIFs' and MEL's Crime policies, the MEL is going to impose the same security controls on the JIF and MEL Crime policies to achieve a lower deductible. The coverage requirement will be as follows:

  If the member has not implemented the JCMI Banking Best Practices and has not used such practices during the event which led to the loss, the member will be subject to its normal Crime Policy deductible plus 20% coinsurance of the first $500,000 of loss.

CONTINUED

✓ Public Officials Liability –

- ✓ Property Related Claims: The MEL has seen increasing trends of claims for vacant properties, land use and administrative code-based licensing for properties.

  The vacant property claims are centered on municipalities allegedly charging inappropriate fees for vacant properties. These claims are largely indefensible and come at significant cost, especially since most are class action claims.

  Alongside the vacant property claims, we are seeing a trend of litigation from property owners against the towns for enforcement of the terms of licenses issued to them by the municipalities.

  "Land Use Claims" are already well-defined and experienced in the program, but we are seeing an ever-increasing trend here.

  The MEL's insurer is anticipating adding a sublimit for such vacant property claims and administrative code licensing claims of $150,000 or less. In addition, the MEL and its insurer are contemplating reducing the total Land Use Claims coverage from $1,000,000 to $150,000.

RESOLUTION NO. 25-30

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TRANSFER 2020 FUND YEAR TO THE
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Camden County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

Fund Year	Lines of Coverage	Member Fund S.I.R.
2021	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/25

Attest:

MICHAEL MEVOLI
Chairperson

M. JAMES MALEY, JR.
Secretary

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

October 7, 2025

Memo to: Fund Commissioner
Affiliated Joint Insurance Fund

From: Joseph Hrubash, Executive Director

Re: D2 Cybersecurity Acquisition

D2 Cybersecurity was acquired by Xcitium, Inc in July. The Cyber JIF Board agreed to assign its contract to Xcitium, Inc. There is no change in the staffing that services the members of the Cyber JIF.

They are transitioning to the name Xcitium. You will now see communications coming from Xcitium – but the former D2 personnel emails and support emails will still function as the transition is underway. Responses will arrive with the updated email addresses.

The Training Site and Insight Dashboard will still be shown via D2 cybersecurity but may change at a later date. Communications about whitelisting IP and domains began eight weeks in advance of the July server change. If your employees did not receive the phishing email released after that change, it may be that the whitelisting has not been updated.

The 3rd training series will begin rolling out on or near October 20th. This year, the training will still be divided into two (2) thirty-minute courses – but the second half will not launch until March of 2026.

If you have any questions, please reach out to your local JIF Executive Director.

Municipal Excess Liability Joint Insurance Fund
9 Campus Drive – Suite 216 Parsippany, NJ 07054
Tel (201) 881-7632 Fax (201) 881-7633

MEL Events at the 2025 NJ League of Municipalities Conference

The MEL will participate in and host a few events during the 110th Annual NJ League of Municipalities Conference which runs November 18th – 20th at the Atlantic City Convention Center (ACCC). Make sure to stop by and visit the MEL booth at spot #1136.

Local Government Ethics
A discussion of the Local Government Ethics Law and numerous cases presented by David Grubb, Executive Director Emeritus of the MEL, Michael Razze Jr., Mayor of the Borough of Pitman and Nick Bennett from the NJ Division of Local Government Services. *(Note: This program does not count towards the MEL premium credit.)*
Date: Tuesday, November 18th Time: 10:45 a.m. – 12 p.m.
Location: Room 303, ACCC, 1 Convention Boulevard, AC

MEL JIF Annual Risk Management Seminar (2 sessions)
Property Casualty Insurance costs New Jersey government $1 billion each year of which 20% is attributable to property losses (fires, flood, theft, environmental, cyber) and 80% attributable to casualty losses (accidents involving the public and employees, civil rights actions). The MEL experts will discuss these issues and specific actions local governments can take to control these costs. By completing one of these two Annual Risk Management Seminar sessions, elected officials from communities that are MEL JIF members will be eligible for a $250 premium credit (subject to a maximum).

Session I (Smaller session held offsite in conjunction with the beginning of the AEA Conference and anyone can attend this session)
Date: Monday, November 17th
Time: 3:45 p.m.
Location: Empire Room A, Caesar's Atlantic City Hotel & Casino, 2100 Pacific Ave, AC

Session II (General Session held at the Convention Center) Date: Wednesday, November 19th
Time: 2:00 pm – 3:15 pm Location: Room 302, ACCC

Pre-registration is not required. Attendance will be confirmed by a badge scanner or sign-in sheet.

Annual Professionals Reception
All MEL members and guests are invited to attend this reception. Date: Wednesday, November 19
Time: 6 p.m. – 8 p.m.
Legacy Lounge, Bally's Casino & Hotel, 1900 Pacific Avenue, AC

No RSVP is necessary to attend the reception

Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054

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.

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

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

MEL Training Strengthens Safety Efforts & Reduces Cost

At no additional cost, The MEL Safety Institute (MSI) provides training to MEL members. Over 80,700 participants attended MSI training programs last year.

THE RESULT:

MEL has reduced lost time accident rates for municipal and local utility employees by 70% since 1991.

THE POWER OF COLLABORATION

njmel.org

Training Is Extensive and Easy to Access

MSI LIVE offers 93 online interactive and in-person instructor-led courses on safety and risk control including those designed for law enforcement officers. Group participation is available. Courses are interactive so that questions and issues can be discussed with the instructor.

MSI NOW offers 200 streaming training videos on the MEL website available 24/7 on demand.

Law Enforcement Training and Fire Service Training and Support

Over 150 law enforcement training events have been conducted, attended by more than 6,200 officers and employees. Law enforcement training, video briefings, safety bulletins and risk analysis are available on the MEL website. A section for Fire and EMS services includes model policies, forms, checklists, safety bulletins, briefings and training videos.

The MSI Leadership Academy

Over 350 department heads are participating in the MSI Leadership Academy, which offers training designed to strengthen management skills. The curriculum includes seven required courses and four electives focused on improving performance.

MSI EXPO

An opportunity for employees to enroll in nine essential training programs on the same day at a single location was offered in eight locations.

MEL Leadership Skills for Supervisors

This two-day program provides innovative, interactive training designed to strengthen supervisor management skills, improve team performance and reduce organizational stress.

Risk Management

The Annual Elected Officials Risk Management Seminar is available online. The MEL has added a webinar titled *Public Officials – What You Need to Know* to provide a regulatory and safety overview for newly appointed public officials and JIF leaders.

Bulletins and Video Briefings

Safety bulletins and video briefings are released throughout the year.

For more information regarding training, contact the MEL Safety Institute 732-735-5213.

Camden Joint Insurance Fund

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

		Limited	57	MONTH	56	MONTH	45	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-25		31-Aug-25		00-Jan-00	
PROPERTY	718,669	818,768	113.93%	100.00%	327.81%	100.00%	0.00%	100.00%
GEN LIABILITY	1,681,349	696,590	41.43%	96.96%	158.89%	96.90%	0.00%	94.71%
AUTO LIABILITY	446,457	317,327	71.08%	95.43%	144.14%	95.15%	0.00%	91.45%
WORKER'S COMP	3,528,173	2,822,132	79.99%	99.80%	267.98%	99.77%	0.00%	99.20%
TOTAL ALL LINES	6,374,648	4,654,816	73.02%	98.77%	237.28%	98.72%	0.00%	97.56%
NET PAYOUT %	**$3,988,955**		**62.58%**					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

		Limited	45	MONTH	44	MONTH	33	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-25		31-Aug-25		00-Jan-00	
PROPERTY	812,040	963,223	118.62%	100.00%	356.96%	100.00%	0.00%	100.00%
GEN LIABILITY	1,666,133	895,255	53.73%	94.71%	75.83%	94.32%	0.00%	88.03%
AUTO LIABILITY	604,621	816,645	135.07%	91.45%	276.16%	91.05%	0.00%	85.26%
WORKER'S COMP	3,820,056	3,806,218	99.64%	99.20%	338.79%	99.12%	0.00%	97.46%
TOTAL ALL LINES	6,902,850	6,481,340	93.89%	97.53%	271.97%	97.36%	0.00%	94.41%
NET PAYOUT %	**$4,683,154**		**67.84%**					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

		Limited	33	MONTH	32	MONTH	21	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-25		31-Aug-25		00-Jan-00	
PROPERTY	840,000	886,831	105.58%	100.00%	399.97%	100.00%	0.00%	98.04%
GEN LIABILITY	1,706,985	647,879	37.95%	88.03%	53.09%	87.24%	0.00%	75.57%
AUTO LIABILITY	570,755	516,254	90.45%	85.26%	111.25%	84.53%	0.00%	71.98%
WORKER'S COMP	4,160,000	2,077,086	49.93%	97.46%	180.08%	97.19%	0.00%	90.74%
TOTAL ALL LINES	7,277,740	4,128,049	56.72%	94.58%	170.28%	94.19%	0.00%	86.56%
NET PAYOUT %	**$3,092,341**		**42.49%**					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

		Limited	21	MONTH	20	MONTH	9	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-25		31-Aug-25		00-Jan-00	
PROPERTY	1,054,175	1,222,261	115.94%	98.04%	234.81%	97.72%	0.00%	68.00%
GEN LIABILITY	1,912,663	366,421	19.16%	75.57%	30.65%	74.17%	0.00%	36.00%
AUTO LIABILITY	631,298	176,578	27.97%	71.98%	52.55%	70.26%	0.00%	35.00%
WORKER'S COMP	4,159,386	2,618,281	62.95%	90.74%	141.37%	89.50%	0.00%	33.00%
TOTAL ALL LINES	7,757,522	4,383,541	56.51%	86.47%	119.54%	85.27%	0.00%	38.66%
NET PAYOUT %	**$2,847,400**		**36.71%**					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

		Limited	9	MONTH	8	MONTH	-3	MONTH
	Budget	Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Sep-25		31-Aug-25		00-Jan-00	
PROPERTY	1,229,641	1,147,208	93.30%	68.00%	78.39%	61.00%	N/A	N/A
GEN LIABILITY	1,936,198	254,114	13.12%	36.00%	11.09%	30.00%	N/A	N/A
AUTO LIABILITY	625,687	290,995	46.51%	35.00%	45.01%	30.00%	N/A	N/A
WORKER'S COMP	4,193,771	1,794,234	42.78%	33.00%	32.19%	26.00%	N/A	N/A
TOTAL ALL LINES	7,985,297	3,486,550	43.66%	39.27%	35.19%	32.67%	N/A	N/A
NET PAYOUT %	**$1,386,962**		**17.37%**					

2025 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

September 30, 2025

FUND	**2025 LOST TIME FREQUENCY**	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	**TOTAL RATE * 2025 - 2023**
Suburban Municipal	**0.53**	1.27	1.23	**1.04**
Professional Municipal Managei	**0.60**	1.48	2.06	**1.44**
NJ Utility Authorities	**0.97**	2.11	1.92	**1.72**
Morris County	**0.94**	1.39	1.73	**1.39**
Monmouth County	**0.81**	0.92	0.75	**0.83**
Bergen County	**1.26**	1.22	1.44	**1.31**
Burlington County Municipal JIF	**1.28**	1.94	1.30	**1.53**
Camden County	**1.36**	2.98	4.14	**2.96**
Suburban Metro	**1.44**	1.87	1.55	**1.64**
Ocean County	**1.49**	1.67	1.55	**1.58**
NJ Public Housing Authority	**1.54**	1.43	1.80	**1.60**
Atlantic County Municipal JIF	**1.68**	2.30	2.34	**2.16**
South Bergen County	**1.66**	1.74	2.46	**1.98**
Central New Jersey	**1.86**	2.02	2.24	**2.04**
Gloucester, Salem, Cumberland	**1.83**	2.04	1.73	**1.87**
AVERAGE	**1.28**	1.76	1.88	**1.67**

Camden County JOINT INSURANCE FUND

2025 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS

DATA VALUED AS OF September 30, 2025

	MEMBER_ID	MEMBER	** *	# CLAIMS FOR 9/30/2025	Y.T.D. LOST TIME ACCIDENTS	**2025 LOST TIME FREQUENCY**	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY		**MEMBER**	**TOTAL RATE 2025 - 2023**
1	88	Audubon Park		0	0	**0.00**	**0.00**	**0.00**	**1**	**Audubon Park**	**0.00**
2	91	Berlin Borough		0	0	**0.00**	**0.00**	**9.09**	**2**	**Berlin Borough**	**3.31**
3	92	Berlin Township		0	0	**0.00**	**0.00**	**3.92**	**3**	**Berlin Township**	**1.36**
4	93	Brooklawn		0	0	**0.00**	**0.00**	**0.00**	**4**	**Brooklawn**	**0.00**
5	94	Chesilhurst		0	0	**0.00**	**0.00**	**0.00**	**5**	**Chesilhurst**	**0.00**
6	95	Clementon		0	0	**0.00**	**9.23**	**13.11**	**6**	**Clementon**	**7.98**
7	97	Gibbsboro		0	0	**0.00**	**2.99**	**18.18**	**7**	**Gibbsboro**	**7.80**
8	100	Haddon Heights Borough		0	0	**0.00**	**1.83**	**2.06**	**8**	**Haddon Heights Borou**	**1.40**
9	102	Hi-Nella		0	0	**0.00**	**0.00**	**0.00**	**9**	**Hi-Nella**	**0.00**
10	103	Laurel Springs		0	0	**0.00**	**0.00**	**0.00**	**10**	**Laurel Springs**	**0.00**
11	107	Medford Lakes		0	0	**0.00**	**5.17**	**0.00**	**11**	**Medford Lakes**	**1.97**
12	108	Merchantville		0	0	**0.00**	**0.00**	**1.39**	**12**	**Merchantville**	**0.52**
13	110	Oaklyn		0	0	**0.00**	**5.00**	**9.45**	**13**	**Oaklyn**	**5.26**
14	111	Pine Hill		0	0	**0.00**	**0.00**	**0.00**	**14**	**Pine Hill**	**0.00**
15	112	Runnemede		0	0	**0.00**	**0.00**	**6.06**	**15**	**Runnemede**	**2.34**
16	113	Somerdale		0	0	**0.00**	**8.05**	**3.61**	**16**	**Somerdale**	**4.14**
17	115	Winslow		0	0	**0.00**	**3.82**	**4.26**	**17**	**Winslow**	**2.94**
18	116	Winslow Township Fire Distri		0	0	**0.00**	**0.00**	**0.00**	**18**	**Winslow Township Fire**	**0.00**
19	117	Woodlynne		0	0	**0.00**	**11.54**	**0.00**	**19**	**Woodlynne**	**3.92**
20	451	Tavistock		0	0	**0.00**	**0.00**	**0.00**	**20**	**Tavistock**	**0.00**
23	99	Haddon		0	1	**1.08**	**2.62**	**5.13**	**23**	**Haddon**	**3.09**
24	564	Cherry Hill		0	4	**1.18**	**0.44**	**1.88**	**24**	**Cherry Hill**	**1.15**
25	87	Audubon		0	1	**1.54**	**0.00**	**6.94**	**25**	**Audubon**	**2.94**
26	584	Cherry Hill Fire District		0	2	**1.62**	**3.61**	**4.44**	**26**	**Cherry Hill Fire District**	**3.36**
27	114	Voorhees		0	3	**1.82**	**5.45**	**6.70**	**27**	**Voorhees**	**4.93**
28	104	Lawnside		0	1	**2.02**	**0.00**	**0.00**	**28**	**Lawnside**	**0.55**
29	101	Haddonfield		0	2	**2.26**	**3.27**	**3.38**	**29**	**Haddonfield**	**3.03**
30	105	Lindenwold		0	2	**2.49**	**3.57**	**7.41**	**30**	**Lindenwold**	**4.66**
32	109	Mount Ephraim		0	1	**2.72**	**1.98**	**0.00**	**32**	**Mount Ephraim**	**1.44**
33	96	Collingswood		0	3	**2.77**	**1.80**	**2.41**	**33**	**Collingswood**	**2.27**
34	89	Barrington		0	2	**2.87**	**0.00**	**2.88**	**34**	**Barrington**	**1.84**
35	106	Magnolia		0	2	**2.87**	**0.00**	**0.00**	**35**	**Magnolia**	**0.76**
36	90	Bellmawr		0	4	**4.00**	**13.18**	**11.94**	**36**	**Bellmawr**	**10.19**
37	98	Gloucester City		0	4	**4.07**	**0.76**	**3.00**	**37**	**Gloucester City**	**2.48**
38	565	Camden Parking Authority		0	1	**6.35**	**46.81**	**0.00**	**38**	**Camden Parking Autho**	**20.08**
	Totals:			0	33	1.36	2.98	4.14			2.96

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : October 21, 2025

Total Participating Members	**38**	**38**
Complaint		38
Percent Compliant		100.00%

Member Name	*	EPL Program ?	Checklist Submitted	Compliant	01/01/25 EPL Deductible	2025 POL Deductible	Co-Insurance 01/01/25	Land Use Deductible	Land Use 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
LAWNSIDE		Yes	Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	$ 20,000	20% of $1,000,000
LINDENWOLD		Yes	Yes	Yes	$ 5,000	$ 5,000	0%	$ 5,000	20% of $1,000,000
MAGNOLIA		Yes	Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	$ 20,000	20% of $1,000,000
MEDFORD LAKES		Yes	Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	$ 20,000	20% of $1,000,000
MERCHANTVILLE		Yes	Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	$ 20,000	20% of $1,000,000
MOUNT EPHRAIM		Yes	Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	$ 20,000	20% of $1,000,000
OAKLYN		Yes	Yes	Yes	$ 2,500	$ 2,500	0%	$ 2,500	20% of $1,000,000
PENNSAUKEN		Yes	Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	$ 20,000	20% of $1,000,000
PINE HILL		Yes	Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	$ 20,000	20% of $1,000,000
RUNNEMEDE		Yes	Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	$ 20,000	20% of $1,000,000
SOMERDALE		Yes	Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	$ 20,000	20% of $1,000,000
TAVISTOCK		Yes	Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	$ 20,000	20% of $1,000,000
VOORHEES		Yes	Yes	Yes	$ 7,500	$ 7,500	20% of 1st 100K	$ 7,500	20% of $1,000,000
WINSLOW		Yes	Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	$ 20,000	20% of $1,000,000
WINSLOW TOWNSHIP FIRE DISTRICT #1		Yes	Yes	Yes	$ 2,500	$ 2,500	0%	$ 2,500	20% of $1,000,000
WOODLYNNE		Yes	Yes	Yes	$ 20,000	$ 20,000	20% of 1st 250K	$ 20,000	20% of $1,000,000

Camden JIF
2025 FUND COMMISSIONERS

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

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2025 as of October 1, 2025

	Item	Filing Status
☐	Budget	Filed
☐	Assessments	Filed
☐	Actuarial Certification	Filed
☐	Reinsurance Policies	UW Manager Filing
☐	Fund Commissioners	Filed
☐	Fund Officers	Filed
☐	Renewal Resolutions	Filed
☐	New Members	None
☐	Withdrawals	None
☐	2025 Risk Management Plan	Filed
☐	2025 Cash Management Plan	Filed
❑	2025 Risk Manager Contracts	Received
☐	2025 Certification of Professional Contracts	Filed
☐	Unaudited Financials	Filed
☐	Annual Audit	Filed
☐	State Comptroller Audit Filing	Filed
☐	Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2025 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of October 22, 2025				
		Resolution	**Agreement**	**Contract**
MUNICIPALITY	**RISK MANAGEMENT CONSULTANT**	**Received**	**Received**	**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	9/19/2025	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. 25-31

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – OCTOBER 2025

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

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

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

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

FUND YEAR 2025

Vendor Name	Comment	Invoice Amount
INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TEST- 19682 FOR 09/25	4,731.00
INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TEST- 19681 FOR 09/25	123.00
		4,854.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- GLOUCESTER INV 650-10-2025	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE INV.650-10-2025	42,168.50
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHER. HILL INV 650-10-2025	2,458.33
		45,918.50
BOROUGH OF LAUREL SPRINGS	2025 OPTIONAL SAFETY AWARD	1,000.00
		1,000.00
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 10/25	18,397.58
J.A. MONTGOMERY RISK CONTROL	REIMB CATERING- COMMAND TRAINING 9/25	125.74
		18,523.32
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/25	85.13
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 10/25	47,252.75
		47,337.88
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEES 10/25	5,162.25
		5,162.25
BROWN & CONNERY, LLP	ATTORNEY FEES FOR 09/25	2,260.50
BROWN & CONNERY, LLP	LITIGATION MGMT FOR 09/25	6,888.00
		9,148.50
ELIZABETH PIGLIACELLI	TREASURER FEE 10/25	2,288.33
		2,288.33
MAGNOLIA BOROUGH	2025 OPTIONAL SAFETY AWARD 10/25	1,000.00
		1,000.00
CHESILHURST BOROUGH	2025 OPTIONAL SAFETY AWARD 10/25	1,000.00
		1,000.00
MICHAEL MEVOLI	REIMBURSE MEETING FOOD ON 9/22/25	288.95
		288.95
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 10/25	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 10/25	10,974.57
		12,057.57
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 10/25	1,310.66
		1,310.66

ACCESS	INV 11802528 DEPT 409 9/30/25	180.48
ACCESS	INV 11743129 DEPT 409 08/31/25	174.96
		355.44
GANNETT NEW YORK NJ LOCALIQ	A# 1122589 INV 7327465- 11665523 9/17/25	38.97
		38.97
M & C INSURANCE AGENCY, INC.	RMC FEE- 2ND INSTALL 25 BOR LAWNSIDE	7,418.00
M & C INSURANCE AGENCY, INC.	RMC- 2ND INSTALL 25 CAMDEN PARK AUTH	10,329.00
		17,747.00
AUDUBON BOROUGH	2025 OPTIONAL SAFETY AWARD 10/25	935.70
		935.70
PINE HILL BOROUGH	2025 OPTIONAL SAFETY AWARD 10/25	1,000.00
		1,000.00
HADDON HEIGHTS BOROUGH	2025 OPTIONAL SAFETY AWARD 10/25	1,000.00
		1,000.00
	Total Payments FY 2025	**170,967.07**
	TOTAL PAYMENTS ALL FUND YEARS	**170,967.07**

____
Chairperson

Attest:

______________________________ Dated: ______________________________

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

____

Treasurer

October 27, 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 September 30, 2025 for Fund Years 2021, 2022, 2023, 2024 and 2025. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

- INVESTMENT INCOME:

Net Investment Income received for September totaled $138,725.03. TD's rate is 4.33%

- RECEIPT ACTIVITY FOR September:

Recoveries	$27,324.66	
Cherry Hill Deductible	10,100.19	
Total Receipts		$172,373.85

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

- CLAIM ACTIVITY FOR September:

Claim Expense	$ 980,489.76	
Administration Expense	158,626.00	
Total Claims/Expenses		$1,139,115.76

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of $31,248,872.02 to a closing balance of $30,276,149.42 showing a decrease of $972,722.60.

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	0.00	0.00	0.00	0.00
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	232,267.00	44,854.10	9,102.97	1,521,679.09
EXPENSES												
Claims Transfers	119,289.00	95,905.83	26,804.89	174,849.35	0.00	0.00	0.00	0.00	0.00	10,100.19	0.00	426,949.26
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	148,285.04	0.00	0.00	148,285.04
TOTAL	119,289.00	95,905.83	26,804.89	174,849.35	0.00	0.00	0.00	592,710.00	151,540.76	10,100.19	0.00	1,171,200.02
END BALANCE	**718,609.84**	**8,175,473.31**	**1,787,837.61**	**11,651,134.59**	**(101,605.70)**	**208,751.02**	**3,273.83**	**1,056,913.74**	**7,083,234.69**	**(12,019.90)**	**677,269.03**	**31,248,872.07**

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 Accrua	$0.00	-	-	-	-	-	-	-
1 Interest Accrued and/or	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
2 Interest Accrued - discou	$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	$2,871,385.69	$359,029.06	$20,687.49	$80,403.76	$0.00	$0.00	$0.00	$1,963,261.96
10 (Withdrawals - Sales)	-$2,784,576.91	-$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	$423,796.79	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$214,479.52
(Less Deposits in Transit)	-$209,317.27	$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		**September**							
Current Fund Year		**2025**							
Policy Year	**Coverage**	**1. Calc. Net Paid Thru Last Month**	**2. Monthly Net Paid September**	**3. Monthly Recoveries September**	**4. Calc. Net Paid Thru September**	**5. TPA Net Paid Thru September**	**6. Variance To Be Reconciled**	**7. Delinquent Unreconciled Variance From**	**8. Change This Month**
2025	Property	387,003.32	208,021.81	0.00	595,025.13	595,025.13	0.00	(27,207.20)	27,207.20
	Liability	9,540.67	8,731.49	0.00	18,272.16	18,272.16	0.00	(1,911.00)	1,911.00
	Auto	164,016.24	71,041.65	1,500.00	233,557.89	235,057.89	(1,500.00)	21,376.50	(22,876.50)
	Workers Comp	412,321.72	107,964.49	0.00	520,286.21	520,286.21	0.00	0.00	0.00
	Cherry Hill	9,588.69	18,320.73	9,588.69	18,320.73	18,320.73	0.00	0.00	0.00
	Total	**982,470.64**	**414,080.17**	**11,088.69**	**1,385,462.12**	**1,386,962.12**	**(1,500.00)**	**(7,741.70)**	**6,241.70**
2024	Property	1,013,756.84	97,750.00	12,507.76	1,098,999.08	1,109,377.42	(10,378.34)	(82,430.35)	72,052.01
	Liability	166,980.99	11,197.64	3,085.30	175,093.33	178,288.63	(3,195.30)	(110.00)	(3,085.30)
	Auto	77,081.80	660.61	0.00	77,742.41	78,367.41	(625.00)	(625.00)	0.00
	Workers Comp	1,388,608.95	94,371.86	3,448.24	1,479,532.57	1,481,063.97	(1,531.40)	(1,531.40)	0.00
	Cherry Hill	232.50	302.45	232.50	302.45	302.45	(0.00)	(0.00)	0.00
	Total	**2,646,661.08**	**204,282.56**	**19,273.80**	**2,831,669.84**	**2,847,399.88**	**(15,730.04)**	**(84,696.75)**	**68,966.71**
2023	Property	867,133.42	(216.30)	6,783.36	860,133.76	880,624.86	(20,491.10)	(19,169.59)	(1,321.51)
	Liability	262,218.89	24,898.68	0.00	287,117.57	287,124.44	(6.87)	(223.17)	216.30
	Auto	473,850.33	14,037.45	0.00	487,887.78	486,753.78	1,134.00	1,134.00	0.00
	Workers Comp	1,420,295.19	16,597.53	0.00	1,436,892.72	1,437,503.66	(610.94)	(610.94)	0.00
	Cherry Hill	279.00	334.50	279.00	334.50	334.50	0.00	0.00	0.00
	Total	**3,023,776.83**	**55,651.86**	**7,062.36**	**3,072,366.33**	**3,092,341.24**	**(19,974.91)**	**(18,869.70)**	**(1,105.21)**
2022	Property	872,371.26	(9,387.05)	0.00	862,984.21	880,115.42	(17,131.21)	(37,542.30)	20,411.09
	Liability	370,669.11	231,932.99	0.00	602,602.10	602,602.10	0.00	(10,517.35)	10,517.35
	Auto	250,389.73	2,952.39	0.00	253,342.12	253,342.12	0.00	24,100.57	(24,100.57)
	Workers Comp	2,891,157.05	41,014.70	0.00	2,932,171.75	2,932,400.52	(228.77)	(228.77)	0.00
	Cherry Hill	0.00	14,694.00	0.00	14,694.00	14,694.00	0.00	0.00	0.00
	Total	**4,384,587.15**	**281,207.03**	**0.00**	**4,665,794.18**	**4,683,154.16**	**(17,359.98)**	**(24,187.85)**	**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	411,463.82	4,770.50	0.00	416,234.32	420,242.75	(4,008.43)	(4,008.43)	0.00
	Auto	316,109.83	1,217.00	0.00	317,326.83	317,326.83	(0.00)	(0.00)	0.00
	Workers Comp	2,428,169.09	7,350.64	0.00	2,435,519.73	2,435,519.73	0.00	0.00	0.00
	Cherry Hill	2,973.66	11,930.00	0.00	14,903.66	14,903.66	0.00	0.00	0.00
	Total	**3,959,677.46**	**25,268.14**	**0.00**	**3,984,945.60**	**3,988,955.03**	**(4,009.43)**	**(4,009.43)**	**0.00**
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	(1,755.00)	0.00	0.00	(1,755.00)	0.00	(1,755.00)	(1,755.00)	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	(1,054.00)	0.00	0.00	(1,054.00)	0.00	(1,054.00)	(1,054.00)	0.00
	Total	**(2,809.00)**	**0.00**	**0.00**	**(2,809.00)**	**0.00**	**(2,809.00)**	**(2,809.00)**	**0.00**

SEPTEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1						-	
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	-	-	-	-	-	
	Monthly Rpt					-	
	Variance	-	-	-	-	-	

BNY

Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

09/30/2025

Shares/Par / Security ID	Description / Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT	10.5618	21,208,264.23	0.00	21,208,264.23		0.00
99VVB5Y75		10.5618	21,208,264.23	0.00	21,208,264.23	100.00	0.00

10/09/2025 3:12:49 PM EDT (GMT -4)

Page 1 of 1

BNY

Statement of Change in Net Assets
Market Value

MX6F92185102 - CAMDEN CO JIF

09/30/2025

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	09/01/2025	09/30/2025	01/01/2025	09/30/2025
NET ASSETS - BEGINNING OF PERIOD		21,114,429.51		20,200,953.67
		21,114,429.51		20,200,953.67
RECEIPTS				
INVESTMENT INCOME				
INTEREST	48,151.88		407,248.23	
REALIZED GAIN/LOSS	212.50		-4,383.53	
UNREALIZED GAIN/LOSS-INVESTMENT	54,174.62		641,217.57	
ACCRETION/AMORTIZATION	1,052.44		11,297.62	
TOTAL INVESTMENT INCOME		103,591.44		1,055,379.89
TOTAL RECEIPTS		103,591.44		1,055,379.89
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	530.30		4,675.01	
INVESTMENT ADVISORY FEES	8,696.12		38,719.31	
CONSULTING	530.30		4,675.01	
TOTAL ADMINISTRATIVE EXPENSES		9,756.72		48,069.33
TOTAL DISBURSEMENTS		9,756.72		48,069.33
NET ASSETS - END OF PERIOD		21,208,264.23		21,208,264.23

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: October 27, 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, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101	Jacqueline Cardenosa Risk Control Consultant jcardenosa@jamontgomery.com Office: 856-552-6888
Thomas Reilly Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205		Tina M. Zaverzence Risk Control Specialist tzaverzence@jamontgomery.com Office: 856-552-4902

LOSS CONTROL SURVEYS

- Township of Pennsauken on September 2, 2025
- Borough of Oaklyn on September 3, 2025
- City of Camden on September 9, 2025
- City of Camden Parking Authority on September 9, 2025
- Township of Voorhees on September 10, 2025
- Borough of Haddon Heights on September 11, 2025
- Borough of Berlin on September 18, 2025
- Borough of Haddonfield on September 22, 2025
- Township of Winslow Fire District on September 23, 2025

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Voorhees on September 9, 2025
- Township of Gloucester on September 18, 2025

MEETINGS ATTENDED

- Police Chiefs Meeting on September 10, 2025
- Claims Review Committee Meeting on September 19, 2025
- Fund Commissioner's Meeting on September 22, 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

- National Preparedness Month Best Practices
- Service Animals in Public Settings Best Practices
- Schools Dyslexia New Jersey Department of Education Regulatory Training & Resources
- Tree Risk Awareness & Best Practices
- Passenger Bus & Van Operations Best Practices

MSI FIRE & EMS

- Lightning Protection Systems for Stations
- Special Events: Apparatus & Station Best Practices

MSI LAW ENFORCEMENT

- No Law Enforcement Bulletins for the month of September

MSI NOW

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

MSI NOW	
Municipality	**Number of Videos**
Berlin Township	2
Cherry Hill	12
Chesilhurst	2
Clementon	2
Gloucester Township	1
Haddon	1
Haddon Heights	6
Haddonfield	1
Lawnside	2
Magnolia	8

MSI NOW	
Pine Hill	11
Somerdale	2
Voorhees	8
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

From 8/22/2025 To 9/22/2025

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey Department I - Borough of Collingswood	of Environmental Protection 428 E. State Street PO Box 420 Trenton, NJ 08625	RE: Electric Vehicle Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Electric Vehicle Grant.	8/27/2025 #5640417	GL AU EX WC
H - State of New Jersey, DEP I - City of Gloucester City	428 East State Street PO Box 420 Trenton, NJ 08625	RE: NJ Urban and Forestry Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the NJ Urban and Forestry Grant.	8/27/2025 #5640365	GL AU EX WC
H - Borough of Bellmawr I - Borough of Collingswood	21 East Browning Road Bellmawr, NJ 08099	RE: Fire Safety Trailer Evidence of insurance as respects the use of Bellmawr's Fire Safety Trailer, value $20,000.	8/28/2025 #5642691	GL AU EX WC OTH
H - TD Equipment Finance, Inc. And I - Winslow Township	Successors and Assigns ATIMA 9000 Atrium Way Mt. Laurel, NJ 08054	RE: Lease #50001490 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to leased ambulance by Winslow EMS. 2026 Ford E-450 Stock Remount of Horton 523 III Ambulance. Lease Amt: $226,399.03 VIN# 1FDXE4FN1TDD00780, Lease #50001490	9/3/2025 #5653317	GL AU EX WC OTH
H - Oaklyn Public School District I - Borough of Collingswood	136 Kendall Boulevard Oaklyn, NJ 08107	RE: use of fields The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to use of fields by Collingswood Recreation Department.	9/4/2025 #5657378	GL AU EX WC
H - Gibbsboro Board of Education I - Borough of Gibbsboro	37 Kirkwood Road Gibbsboro, NJ 08026	RE: Gibbsboro Trunk or Treat 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 Gibbsboro Trunk or Treat during the current calendar year.	9/5/2025 #5657428	GL AU EX WC
H - TD Equipment Finance, Inc. And	Successors and Assigns ATIMA 9000 Atrium Way	RE: Lease #50001490 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability,	9/8/2025	GL AU EX WC OTH

I - Winslow Township	Mt. Laurel, NJ 08054	Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respect to leased ambulance by Winslow EMS. 2026 Ford E-450 Stock Remount of Horton 523 III Ambulance. Lease Amt: $226,399.03 VIN# 1FDXE4FN1TDD00780, Lease #50001490 The Equipment address is 2 N Route 73, Cedar Brook, NJ 08018.	#5664516	
H - Bancorp Bank, N.A. I - Borough of Collingswood	c/o Evident ID Inc. 8520 Allison Pointe Blvd Ste 223 PMB 52150 Indianapolis, IN 46250	RE: VIN 1GBSKLED0RR338933 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 lease of the 2024 Chevy Tahoe VIN 38933.	9/8/2025 #5661651	GL AU EX WC OTH
H - Oaklyn Public School I - Borough of Oaklyn	140 Kendall Boulevard Oaklyn, NJ 08107	RE: use of fields at Kendall Blvd The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to use of fields located at Kendall Blvd, Oaklyn, NJ 08107 during the current calendar year.	9/9/2025 #5664838	GL AU EX WC
H - TD Equipment Finance, Inc. And I - Winslow Township	Successors and Assigns ATIMA 9000 Atrium Way Mt. Laurel, NJ 08054	RE: Lease #50001490 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 respect to leased ambulance by Winslow EMS. 2026 Ford E-450 Stock Remount of Horton 523 III Ambulance. Lease Amt: $226,399.03 VIN# 1FDXE4FN1TDD00780, Lease #50001490 The Equipment address is 2 N Route 73, Cedar Brook, NJ 08018.	9/9/2025 #5664803	GL AU EX WC OTH
H - KABOOM!, Inc. I - Borough of Lawnside	7200 Wisconsin Avenue, Suite 400 Bethesda, MD 20814	RE: Community Partner Agreement KABOOM! and RT Charitable Foundation are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Community Partner Agreement.	9/9/2025 #5664691	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Winslow Township	And Successors and Assigns ATIMA 9000 Atrium Way Mt. Laurel, NJ 08054	RE: Lease #50001490 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 respect to the Winslow Emergency Medical Services Foundation, Inc., an Additional Named Insured on all above referenced policies- Lease #50001490 for the following: 2026 Ford E-450 Stock Remount of Horton 523 III Ambulance- VIN# 1FDXE4FN1TDD00780 Lease #50001490 Lease Amount- $226,399.03 Equipment address- 2 N Route 73, Cedar Brook, NJ 08018	9/10/2025 #5666757	GL AU EX WC OTH
H - Audubon Mutual Housing Corp.	20 Road C Audubon, NJ 08106	RE: Senior Gala Evidence of insurance as respect to the Senior Gala at the Community Hall during the current policy year.	9/10/2025	GL AU EX WC

Camden County Municipal JIF

Certificate of Insurance Monthly Report

I - Borough of Audubon Park			#5666729	
H - New Jersey Infrastructure Bank I - Borough of Somerdale	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	RE: Loan The Certificate Holder and its directors, employees and officers are Additional Insured Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to a loan.	9/11/2025 #5666796	GL AU EX WC
H - Camden County College I - Township of Cherry Hill	200 College Drive Blackwood, NJ 08012	Township of Cherry Hill has a $50,000 SIR on WC, which erode the JIF limits above. RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to use of premises for Cherry Township Police Department's applicant testing during the current policy year.	9/12/2025 #5667225	GL AU EX WC OTH
H - Woods at Cherry Hill II I - Township of Cherry Hill	Condominium Association 1 Holtec Drive, Suite G100 Marlton , NJ 08053	Township of Cherry Hill has a $50,000 SIR on WC, which erode the JIF limits above. RE: Evesham Road Sidewalk Project The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Township's operations related to the Evesham Road sidewalk project.	9/16/2025 #5667701	GL AU EX WC OTH
H - Borough of Mount Ephraim I - Borough of Mt. Ephraim	121 S. Black Horse Pike Mt. Ephraim, NJ 08059	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance with respects to Statutory Bond Coverage for Kimberly Beebe - Tax Collector, effective 07/01/2021; and Elizabeth Peddicord - CFO/Treasurer, effective 01/01/2025.	9/16/2025 #5667627	OTH

Camden County Municipal JIF

From 8/22/2025 To 9/22/2025

Certificate of Insurance Monthly Report

H - Borough of Mount Ephraim I - Borough of Mt. Ephraim	121 S. Black Horse Pike Mt. Ephraim, NJ 08059	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance with respects to Statutory Bond Coverage for Kimberly Beebe - Tax Collector, effective 07/01/2021; and Elizabeth Peddicord - CFO/Treasurer, effective 01/01/2025.	9/16/2025 #5667618	OTH
H - Borough of Mount Ephraim I - Borough of Mt. Ephraim	121 S. Black Horse Pike Mt. Ephraim, NJ 08059	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance with respects to Statutory Bond Coverage for Kimberly Beebe - Tax Collector, effective 07/01/2021; and Elizabeth Peddicord - CFO/Treasurer, effective 01/01/2025.	9/16/2025 #5667612	OTH
H - Borough of Mount Ephraim I - Borough of Mt. Ephraim	121 S. Black Horse Pike Mt. Ephraim, NJ 08059	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance with respects to Statutory Bond Coverage for Kimberly Beebe - Tax Collector, effective 07/01/2021; and Elizabeth Peddicord - CFO/Treasurer, effective 01/01/2025.	9/16/2025 #5667609	OTH
H - Borough of Mount Ephraim I - Borough of Mt. Ephraim	121 S. Black Horse Pike Mt. Ephraim, NJ 08059	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance with respects to Statutory Bond Coverage for Kimberly Beebe - Tax Collector, effective 07/01/2021; and Elizabeth Peddicord - CFO/Treasurer, effective 01/01/2025.	9/16/2025 #5667608	OTH
H - Borough of Mount Ephraim I - Borough of Mt. Ephraim	121 S. Black Horse Pike Mt. Ephraim, NJ 08059	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer,	9/16/2025 #5667606	OTH

		Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance with respects to Statutory Bond Coverage for Kimberly Beebe - Tax Collector, effective 07/01/2021; and Elizabeth Peddicord - CFO/Treasurer, effective 01/01/2025.		
Total # of Holders: 22				

CAMDEN JIF

Workers' Compensation Medical Bills - PPO Reductions

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	$187,312.70	$94,173.19	$93,139.51	49.72%
February	$255,517.60	$79,800.55	$175,717.05	68.77%
March	$351,972.54	$188,395.89	$163,576.65	46.47%
April	$129,188.59	$59,582.32	$69,606.27	53.88%
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%
September	$462,490.77	$160,035.91	$302,454.86	65.40%
TOTAL 2025	**$2,508,479.61**	**$1,032,397.86**	**$1,476,081.75**	**58.84%**

Monthly & YTD Summary:

PPO Statistics	September	YTD
Bills	243	**1,796**
PPO Bills	225	**1,643**
PPO Bill Penetration	92.59%	**91.48%**
PPO Charges	$439,164.77	**$2,208,679.19**
Charge Penetration	94.96%	**88.05%**

Savings History:

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

Camden County Municipal JIF
3rd Quarter 2025 – Workers' Compensation Summary

Claims Reported:

2025	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2025
Report Only	19	26	21		**66**
Medical Treatment	36	44	63		**143**
Total FROI's	**55**	**70**	**84**		**209**

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

Claim Statistics:

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

Total Injuries by Cause and Occupation

	Bus Driver	Driver/ Laborer	EMT	Firefighter	Helper	Laborer	Maintenance	Mechanic	Municipal Employee	Operator	Police Officer	Seasonal Laborer	Tax Collector	Tree Specialist	Grand Total
Burn-Fire or Flame				1											1
Cut,Injured By-Broken Glass			1								1				2
Cut,Injured By-Object Being Lifted or Handled				1		2	1	1							5
Fall or Slip-Fall, Slip, Trip				3		1	1				3		1		9
Fall or Slip-From Different Level											1				1
Fall or Slip-On Stairs									1		1				2
Fall or Slip-Same Level		1													1
Misc.-Absorption, Ingestion or Inhalation			1	2							1				4
Misc.-Foreign Matter(Body) in Eye(s)		2									2				4
Misc.-Other			2	5	1	1		1			2				12
Misc.-Person in Act of a Crime											6				6
Motor Vehicle-Collision or Sideswipe	1										4				5
Motor Vehicle-Collision with a Fixed Object			1								1				2
Motor Vehicle-Misc.											3				3
Strain/Injury By-Lifting		1			1	2		1		1	1	1			8
Strain/Injury By-Repetitive Motion		1		2		3					2				8
Strain/Injury By-Twisting				1		1					1				3
Strain/Injury By-Using Tool or Machinery						1									1
Struck/Injured By-Animal or Insect						3									3
Struck/Injured By-Hand Tool or Machine in Use						1								1	2
Struck/Injured By-Object Being Lifted or Handled						1									1
Struck/Injured By-Misc.			1												1
Grand Total	1	5	6	15	2	16	2	3	1	1	29	1	1	1	84

2025

Preparer: Tracy Ware

CAMJIF Recoveries to date

CRC
Claims Resolution Corporation, Inc.

Claim Number	Member	Date of Loss	Recovered	Date Recovered	Coverage
65009118164	Voorhees	6/19/2025	$3,254.76	September	Liability
65009129354	Berlin Boro	6/19/2025	$1,500.00	September	Liability
65009717907	Gloucester Township	8/14/2023	$6,783.36	September	Liability
65009218140	Berlin Township	3/10/2024	$4,253.00	September	Liability
65009218247	Gibbsboro	4/16/2024	$3,085.30	September	Liability
65009218326	Berlin Township	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
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	**$210,667.65**		

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

September 22, 2025

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – SEPTEMBER 22, 2025
BROOKLAWN SENIOR CENTER
AT 4:30 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	Absent
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present
Gary Passanante	Borough of Somerdale	Present

EXECUTIVE COMMITTEE ALTERNATES:

Edward Hill	Borough of Lawnside	Present
Kenneth Cheeseman	Borough of Laurel Springs	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator — PERMA, Risk Management Services
Bradford Stokes,
Karen A. Read

Attorney — Brown & Connery
Joseph Nardi, Esquire

Claims Service — CRC
Lauren Joseph

Safety Director — J.A. Montgomery Risk Control
Thomas Reilly, Harry Earle,
Jackie Cardenosa

Treasurer — **Elizabeth Pigliacelli**

Managed Care — Consolidated Services Group
Jennifer Goldstein

Underwriting Manager — Conner Strong & Buckelew
Jonothan Tavares

FUND COMMISSIONERS PRESENT:
Eleanor Kelly, Runnemede Borough
David Siedell, Haddonfield
Elizabeth Peddicord, Pennsauken
Damon Burke, City of Camden
Glenn Werner, Gibbsboro

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew
Jaclyn Lindsey	Conner Strong & Buckelew
Peter DiGiambattista	Acrisure
Terry Mason	M&C Insurance

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF AUGUST 25, 2025

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF AUGUST 25, 2025

Motion:	Commissioner DiAngelo
Second:	Commissioner Taraschi
Vote:	Unanimous

WELCOME: Chairman Mevoli welcomed members to the Brooklawn Community Center and proud host the meeting along with other towns.

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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.

Underwriting Manager Jonothan Tavares reviewed the memorandum on the 2026 MEL Renewal and said the property has been very modest and as long as the weather behaves we are expecting a very positive property renewal. Liability remains one of the most challenging markets last year we brought on some new strong reinsurance partners to the MEL Excess program and we are expecting that to bring us some stability in 2026. Workers Compensation has remained stable and we have an excellent partner in that line through the MEL. Cyber has been softening over the past year and we are expecting an very positive renewal for the MEL and some enhanced coverage supplements as well. EPL POL and Land Use remain the drivers in our losses but non the less we have a very stable partner on this line as well and are expecting some moderate increases. On Monday, September 29th there will be an in depth webinar on everything in the market and our strategies for the renewal.

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. Executive Director said as of this date the Fund Office has received 10 executed renewal documents back.

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)**.

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.

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.

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. Executive Director said only a few members took advantage of the program and Attorney Nardi has reached out to town attorneys to encourage participation. Attorney Nardi said he was surprised that the response has been so light and encouraged members to revisit this program with your town's governing body, administrators and department of public works. Attorney Nardi said it is important and this program is in response to what has occurred in the litigation of past flood cases. In response to Commissioner Passanante, Executive Director said he would check to see if Somerdale has been added to the schedule for the program.

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. Underwriting Manager Tavares said 16 of the 24 renewing members have completed their applications and the Underwriting office will follow up with the members that have not completed their applications.

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. Chairman Mevoli said this is a great resource to show anyone that asks why the town belongs to the JIF. The savings over the years has been tremendous and a large part of why we belong to the JIF.

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.

The Executive Director reviewed the Expected Loss Ratio Analysis for July for the Camden JIF is a little higher than the actuary's target of 32% the Camden JIF stands at 35%. The Executive Director said the EPL Compliance report will be updated as the checklists are received into the fall. The fund office has received two checklists so far. 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 25-29 SEPTEMBER 2025 Vouchers

TOTAL 2024	**$ 1,000.00**
TOTAL 2025	**$ 157,626.00**
TOTAL	**$ 158,626.00**

MOTION TO APPROVE SEPTEMBER 2025 VOUCHER RESOLUTION 25-29

Motion: Commissioner Gallagher
Second: Commissioner Shannon
Roll Call Vote: 8 Ayes - 0 Nays

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

Closed	.00
2021	1,781.57
2022	97,684.34
2023	43,917.56
2024	50,861.18
2025	253,758.77
TOTAL	**448,003.42**

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

Motion: Commissioner Taraschi
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed a pending case in the MEL called JH vs. Warren Hill Education this case effects the child sexual abuse act a ruling in that case would extend the statute of limitations for child abuse claims significantly.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly said 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. Leaf season is upon us and a reminder to public works to follow the safety recommendations when leaf collection begins. Ret. Chief Harry Earle discussed the Homeless Bulletin to adopt an ordinance on banning homelessness. Resources are also available on football game shooting that have been seen in the past. Fire Department survey should be wrapped up in the next couple of weeks and a another briefing will be provided at the next meeting.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Jonathon Tavares reported on the Certificate Report for the period 7/22/25 to 8/22/25 was included on page 34 of the agenda with 13 certificated issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for August 2025 where there was savings of 65.87% and a total of 57.36% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Lauren Joseph reported on the Subrogation reports were included on page 38 for the month of August 2025 for both workers compensation and liability.

MOTION TO GO INTO EXECUTIVE SESSION

Motion: Commissioner Shannon
Second: Commissioner Taraschi
Vote: Unanimous

MOTION TO GO INTO OPEN SESSION

Motion:	Commissioner DiAngelo
Second:	Commissioner Taraschi
Vote:	Unanimous

MOTION TO APPROVE CLAIMS:

Motion:	Commissioner Shannon
Second:	Commissioner Taraschi
Roll Call Vote:	8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED: 5:04 PM

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

APPENDIX II

MEL, RCF, EJIF& Cyber Reports

Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054

Date: Wednesday October 15, 2025

To: Board of Commissioners

Camden County Municipal Joint Insurance Fund

From: Chairman Michael Mevoli

Subject: October Report of the MEL JIF Meeting

Executive Director Report

Proposed 2026 MEL Budget: The Board of Commissioners accepted the proposed budget and introduced a 2026 Budget and Rate Table. Introduced budget reflects rate changes as well as exposure changes updated during the annual underwriting process – reflecting an increase of 7.5%. Proposed budget reflects municipal member JIFs only.

Public hearing on the 2026 budget is scheduled for Wednesday November 19, 2025 at 12:30PM at the Sheraton Hotel in Atlantic City, NJ.

Management Committee: Committee is scheduled to meet next on November 4th at 10AM via Zoom.

Stormwater Management Program: Submitted for information was a revised copy of the notice distributed to MEL members announcing the Stormwater/Flood Risk Control Program where MEL members are eligible for specialized legal and engineering consultation. Fund Office is 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 and has been extended to 12/31/25.

Coverage Committee: Committee will be scheduling a meeting in November. Included as part of the Underwriting Manager's report was a memorandum on the coverage changes to be effective 1/1/26.

Legislative Committee: Committee met on September 19, 2025; minutes of the meeting were included in the agenda.

Marketing Committee: Committee met on September 5, 2025; minutes of the meeting were included in the agenda.

Safety & Education Committee: Committee is scheduled to meet next on October 24th at 11AM via Zoom.

Claims Committee: This committee met on September 8th, minutes of these meetings were sent to the full MEL Board separately from the agenda. This committee also held a meeting prior to the October meeting.

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. Included in the agenda was a copy of the April 16th memorandum (excluding the other attachments*)* that was distributed to members. J.A. Montgomery completed a series of instructor-led webinars on the Managers & Supervisors Training and have since made the training available on-demand. The on-demand training can track viewers engagement. Deadline to submit the signed checklist is November 1, 2025.

In response to Commissioner requests, Fund Attorney and Executive Director will work together to emphasize the need to volunteers serving on various town boards need to complete employment practices training.

Residual Claims Fund (RCF): Included was a copy of Commissioner Clarke's report on the RCF September meeting.

NJ Cyber JIF: The NJ Cyber JIF met on September 18th; included in the agenda was the meeting report for information. Cyber JIF is scheduled to meet next on October 16th.

MEL Risk Manager Accreditation: The MEL held its second Risk Manager Accreditation Program on October 3rd and October 10th at the National Conference Center in East Windsor; there were a total of 55 participants.

Power of Collaboration: Included in the agenda was the latest in a series of advertisements to appear in the League Magazine. The ad highlights the MEL Safety Institute providing training to MEL members at no additional cost with over 80,700 participants attending MSI training programs last year. MSI offers members a variety of live and easy to access in-person instructor-led courses or streaming training videos on demand.

Next Meeting: The next meeting of the MEL JIF is scheduled for Wednesday November 19, 2025 at 12:30PM at the Sheraton Hotel (Steel Pier Room) in Atlantic City, NJ.

Underwriting Manager Report

Underwriting Manager summarized a memorandum on anticipated coverage changes for the 2026 renewal. These updates address Workers' Compensation, Crime, and Public Officials Liability policies, reflecting trends in claims and recent legal developments.

The key changes were as follows:

Workers' Compensation: The Intentional Injury Exclusion language is being updated to align with recent court decisions and NJ DOBI standards. The exclusion's intent remains unchanged.

Crime: Due to increased banking-related crime claims (ex-wires and check whitewashing), compliance with the MEL's JCMI Banking Best Practices will dictate the member's co-pay of any claim. Non-compliance will result in the normal deductible plus 20% coinsurance on the first $500,000 of loss.

Public Officials Liability: Rising claims for vacant properties, land use, and administrative code licensing have led to a new sublimit of $150,000 for vacant property and licensing claims. Vacant property claims often involve plaintiffs alleging inappropriate fees charged by the municipalities, which are largely indefensible and costly, especially in class action cases. To address these trends, the

MEL’s insurer plans to introduce a sublimit of $150,000 for vacant property and administrative code licensing claims. Furthermore, reducing the land-use claims sub-limit to $150,000 is under consideration. Updates will be provided following negotiations with the Insurance Carriers.

Attorney Report
Fund Attorney reported on a successful dismissal on 80% of a claim against Cherry Hill involving flooding confirming that notice of intent to sue must be met on flooding claims.

Fund Attorney also reported on a positive matter where the MEL engaged an archiving firm that successfully identified Margate’s general liability policy that predated their JIF membership. As a result, town was covered by that policy and the costs for the archivist will also be recovered.

Fund Attorney also reported on an abandoned property claim against Dover that was dismissed with the assistance of Jim Maley, Esq, who has worked on several class-action lawsuits. MEL will share the briefs and information.

Next Meeting: The next meeting of the MEL JIF is scheduled for Wednesday, November 19, 2025 12:30 PM at the Sheraton Hotel in Atlantic City, NJ.

	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
	2026 BUDGET FOR ASSESSMENT CALCULATION				
	MUNICIPALITIES ONLY -				
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2025 ANNUALIZED	2026 PROPOSED	$	%
	I. CLAIMS AND EXCESS INSURAN	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
1	CLAIMS				
2	Excess Liability:				
3					
4	To 500K	4,064,185	4,668,861	604,676	14.9%
5	1.5MIL Ex 500K	8,692,150	9,315,839	623,689	7.2%
6	3MIL ex 2MIL	2,774,741	2,920,311	145,570	5.2%
7	Excess WC	12,537,654	15,521,655	2,984,001	23.2%
8	Excess Property Claims	13,907,838	14,999,376	1,091,538	7.8%
9	POL/EPL Land Use	1,398,396	1,367,997	(30,399)	-2.2%
10	Aggregate Excess LFC	16,546	21,056	4,510	27.3%
11	JIF Faithful Performance Bond	1,139,414	1,173,921	34,507	3.0%
12	Surety Bond	331,876	325,376	(6,500)	-2.0%
13	Sub Total	**45,162,800**	**50,614,392**	**5,451,592**	**12.1%**
14	PREMIUMS				
15	Optional Excess Liability	3,591,212	3,932,407	341,195	9.5%
16	Optional Excess POL/EPL	2,069,919	2,233,999	164,080	7.9%
17	Excess WC	4,112,014	4,665,311	553,297	13.5%
18	Excess Property	18,516,940	20,235,132	1,718,192	9.3%
19					
20	Loss Fund Contingency	2,436,892	243,613	(2,193,279)	-90.0%
21	Sub Total	30,726,977	31,310,462	583,485	1.9%
22	Total Claims & Premiums	**75,889,777**	**81,924,854**	**6,035,077**	**8.0%**
23					
24	II. EXPENSES				
25	Claims Adjustment	1,160,438	1,183,647	23,209	2.0%
26	Property Adjustment	487,466	497,215	9,749	2.0%
27	Administration	1,523,461	1,553,930	30,469	2.0%
28	Claims Supervision	520,200	530,604	10,404	2.0%
29	Actuary	56,439	57,568	1,129	2.0%
30	Attorney	50,793	51,809	1,016	2.0%
31	Deputy Attorney	1,695	1,729	34	2.0%
32	Attorney-OPRA	19,121	19,503	382	2.0%
33	Auditor	32,367	33,014	647	2.0%
34	Treasurer	28,616	29,188	572	2.0%
35	Underwriting Manager	65,153	66,456	1,303	2.0%
36	Safety and Education Committee	114,917	117,215	2,298	2.0%
37	Computer Services	158,529	161,700	3,171	2.0%
38	Legislative Committee	30,337	30,944	607	2.0%
39	Internal Audit Committee	66,459	67,788	1,329	2.0%
40	Strategic Planning Committee	33,230	33,895	665	2.0%
41	Coverage Committee	44,015	44,895	880	2.0%
42	Communications Committee	136,784	139,520	2,736	2.0%
43	Expense Contingency	467,010	467,010	-	0.0%
44	Subtotal	4,997,030	5,087,630	90,600	1.8%
45					
46	MEL Safety Institute	1,194,102	1,212,576	18,474	1.5%
47	Total Appropriations	82,080,909	88,225,060	6,144,151	7.5%

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

DATE: October 15, 2025

TO: Board of Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Chairman Michael Mevoli

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2026 BUDGET - At the September Executive Committee meeting, the fund year 2026 budget was introduced. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget is included in this report.

A motion to adopt the budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2026 and to certify annual assessments, based upon the adopted 2026 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND – At the September meeting, the Executive Committee approved the EJIF 2025 dividend distribution of $2,122,627. The request was filed with the Department of Banking and Insurance (DOBI).

QPA 2026 RENEWAL – The E-JIF's Qualified Purchasing Agent submitted a proposal for the 2026 fund year. A motion to authorize the renewal of The Canning Group, Inc. Professional Services contract to serve as the Fund's Qualified Purchasing Agent in Fund Year 2026 was approved.

COMPETITIVE CONTRACTS - Competitive Contract RFPs were released on September 18, 2025 for professional appointments for Administrator, Actuary, Auditor, Treasurer, Underwriting Manager, Environmental Services and Claims Management with a deadline of October 22, 2025 at 10am.

FUND PROFESSIONAL PROCUREMENTS - Last month during the MEL meeting, the MEL Fund Attorney presented a draft alternate procedure to avoid potential or appearance of conflict of interest in the procurement of professional services. Following the MEL meeting, the EJIF agreed they would also like to adopt this procedure which was memorialized at today's meeting.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 12, 2025 at 9:30am via Zoom.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

2026 ADOPTED 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 svcs**	**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)***				

Municipal Excess Liability Residual Claims Fund

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

October 15, 2025

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

From: Chairman Michael Mevoli

Re: RCF October 2025 Meeting

2026 Budget: A Public Hearing was held, and the enclosed 2026 operating budget was reviewed and adopted by the Board of Fund Commissioners.

2021 Claim Transfers: A motion was passed asking all members of the RCF Fund to adopt the attached resolution at their October / November meeting to transfer their 2021 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2025.

Fund Professional Procurements: Last month during the MEL meeting, the MEL Fund Attorney presented a draft alternate procedure to avoid potential or appearance of conflict of interest in the procurement of professional services. During this fund meeting, the RCF agreed they would also like to adopt this procedure.

QPA Services: Considering the implementation of the "alternative procedure" the Fund Attorney is recommending the Fund secure the services of a QPA. A proposal was secured from Laracy Associates LLC, and the fund memorialized a resolution authorizing Laracy Associates, LLC as the QPA.

Competitive Contracts: Competitive Contract RFPs for the professional appointments for Actuary, Attorney, Claims Supervisor, and Treasurer were released this month with deadline to receive proposals on October 29, 2025 at 10am. The QPA will be responsible for the RFPs for Executive Director and Deputy Executive Director.

Evaluation Committee: The Fund Attorney recommended the Board of Fund Commissioners appoint a sub-committee to evaluate the RFP responses and provide a recommendation at the January Reorganizational meeting. Three commissioners were appointed to form this committee.

Claims Committee: The Claims Review Committee met on October 8th 2025.

Next Meeting: The next meeting of the RCF is the 2026 Reorganization and is scheduled for Friday, January 9, 2026 at 11:30AM at the Forsgate County Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2026 ADOPTED BUDGET				
	2025 ANNUALIZED	2026 PROPOSED	$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	35,000	35,000	0	0%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	35,000	35,000	0	0%
EXPENSES				
ADMINISTRATOR	227,266	231,811	4,545	2%
DEPUTY ADMINISTRATOR	77,308	78,854	1,546	2%
ATTORNEY	47,050	47,991	941	2%
CLAIMS SUPERVISION & AUDIT	68,015	69,375	1,360	2%
TREASURER	44,174	45,057	883	2%
INDEPENDENT ACCOUNTANT	0	15,000	15,000	100%
AUDITOR	26,095	26,617	522	2%
ACTUARY	46,586	47,518	932	2%
MISCELLANEOUS	27,379	27,927	548	2%
SUBTOTAL	563,873	590,150	26,277	5%
EXPENSE CONTINGENCY	152,127	355,170	203,043	133%
TOTAL BUDGET	716,000	945,320	229,320	32%

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

Date: Thursday, October 16, 2025

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

From: Chairman Michael Mevoli

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

2026 Budget: The 2026 proposed budget (attached), which had been reviewed by the Operations Committee, was presented to the Board of Commissioners. The 2026 proposed budget totals $6,955,674 representing a 1.92% increase. The board voted to introduce the budget and schedule a public hearing on November 25, 2025 at 3:30 pm, via audio / video teleconference.

Xcitium – D2 transition: Fund Office electronically distributed a memorandum concerning the Xcitium – D2 transition.

Cyber Educational Series: Underwriting Manager has scheduled his webinar series on JCMI Banking Controls for November 7th at 10 AM and Incidence Response for December 2nd at 10 AM. Links to register will be distributed.

Next meeting: The next Cyber JIF meeting is scheduled for Tuesday, November 25, 2025 at 3:30 PM via audio / video teleconference - due to conflict with league dates.

	Cyber Risk Management Fund				
	Proposed FY2026 Budget				
				Change	
		Annualized FY2025	**Proposed FY2026**	**$**	**%**
	Claims Fund				
1	Retained Claims ($300 ex $50)	$ 2,569,166	$ 2,651,801	$ 82,635	3.22%
2	Excess Insurance	$ 2,313,028	$ 2,305,338	$ (7,690)	-0.33%
3	Loss Fund Contingency	$ 265,181	$ 275,000	$ 9,819	3.70%
4	**Total Claims Fund**	**$ 5,147,375**	**$ 5,232,139**	**$ 84,764**	**1.65%**
5					
6	**Expenses**				
7	Risk Control Services				
8	Cyber Hygiene Training	$ 665,891	$ 679,209	$ 13,318	2.00%
9	External Scanning	$ 293,316	$ 299,182	$ 5,866	2.00%
10	Consulting	$ 64,970	$ 66,269	$ 1,299	2.00%
11	Local JIF Coordination	$ 162,422	$ 165,670	$ 3,248	2.00%
12	**Sub Total Risk Control**	**$ 1,186,599**	**$ 1,210,330**	**$ 23,731**	**2.00%**
13	Administration				
14	Executive Director	$ 130,050	$ 132,651	$ 2,601	2.00%
15	Deputy Ex Director	$ 52,020	$ 53,060	$ 1,040	2.00%
16	Planning Consultant	$ 31,212	$ 31,836	$ 624	2.00%
17	Attorney	$ 52,020	$ 53,060	$ 1,040	2.00%
18	Underwriting Manager	$ 52,020	$ 53,060	$ 1,040	2.00%
19	Treasurer	$ 26,010	$ 26,530	$ 520	2.00%
20	Actuary	$ 26,010	$ 26,530	$ 520	2.00%
21	Auditor	$ 26,010	$ 26,530	$ 520	2.00%
22	Independent Accountant		$ 7,500	$ 7,500	100.00%
23	Claims Adjuster	$ 26,010	$ 26,530	$ 520	2.00%
24	QPA	$ 15,606	$ 15,918	$ 312	2.00%
25					
26	**Sub Total Administration**	**$ 436,968**	**$ 453,205**	**$ 16,237**	**3.72%**
27					
28	General Contingency*	**$ 53,871**	**$ 60,000**	**$ 6,129**	11.38%
29					
30	**Total Expenses & Contingency**	**$ 1,677,438**	**$ 1,723,535**	**$ 46,097**	**2.75%**
31					
32	**Total Budget**	**$ 6,824,813**	**$ 6,955,674**	**$ 130,861**	**1.92%**