CAMDEN
COUNTY MUNICIPAL
JOINT INSURANCE FUND

MEETING AGENDA
NOVEMBER 24, 2025 – 4:30 PM

COLLINGSWOOD SENIOR COMMUNITY CENTER
30 W. Collings Avenue
Collingswood, NJ 08108

OPEN PUBLIC MEETINGS ACT

Pursuant to the New Jersey Open Public Meetings Act and regulations thereunder, Notice of this meeting was given by:

1. Sending advance written notice to the Courier Post for publication on November 6, 2025.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on November 6, 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 and 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: NOVEMBER 24, 2025

- ❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ❑ **FLAG SALUTE - MOMENT OF SILENCE**
- ❑ **ROLL CALL OF 2024 EXECUTIVE COMMITTEE**
- ❑ **APPROVAL OF MINUTES:** October 27, 2025 Open Minutes...................................... **Appendix I**

- ❑ **CORRESPONDENCE: None**

REPORTS

❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**

❑ **TREASURER – Elizabeth Pigliacelli**

❑ **ATTORNEY – Joseph Nardi, Esquire**

❑ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**

❑ **UNDERWRITING MANAGER – Conner Strong & Buckelew**

Cyber Risk Management Compliance – To be distributed

❑ **MANAGED CARE – Medlogix**

❑ **CLAIMS SERVICE – CRC**

- ❑ **OLD BUSINESS**
- ❑ **NEW BUSINESS**
- ❑ **PUBLIC COMMENT**
- ❑ **NEXT MEETING: January 26, 2026 – Via Zoom**
- ❑ **MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: November 24, 2025

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- **2026 Budget –** At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2026 in the amount of $21,440,512 that represents an 4.99% increase over last year's budget. The budget decreased by $41,178 since introduction as the EPL/POL premium increased, however the MEL is covering that increase. The proposed budget is now $21,399,334.

  In accordance with state regulations, the proposed budget has been advertised in the Fund's official newspaper and sent to each member municipality/entity. **(Page 4)**

  - **Motion to open the Public Hearing on the 2026 Budget**
  - **Discussion of Budget & Assessments**
  - **Motion to close the Public Hearing**
  - **Motion to adopt the 2026 Budget & Certify Assessments**

  Proposed Assessments will be distributed at the meeting.

- **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 was November 13th. A report will be provided at the meeting.

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

- ❑ **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 6** is the announcement.

- ❑ **MEL:** The MEL held their meeting and the public hearing on the 2026 budget on November 19, 2025 at the Sheraton Hotel in Atlantic City. Commissioner Mevoli's report of the meeting will be distributed when complete.

- ❑ **EJIF:** The EJIF held their last meeting on November 13th via Zoom. Commissioner Mevoli's report of the meeting will be distributed when complete.

- ❑ **MEL, RCF, EJIF & Cyber JIF Representative -** The fund should elect its representative to the MEL, RCF, EJIF & Cyber JIFs for the 2026 Fund Year.

    - ❑ **Motion to elect ____________________________ as the Camden County Municipal Joint Insurance Fund's 2026 representative to the Municipal Excess Liability Joint Insurance Fund.**

    - ❑ **Motion to elect ____________________________ as the Camden County Municipal Joint Insurance Fund's 2026 representative to the Residual Claims Fund Joint Insurance Fund.**

    - ❑ **Motion to elect ____________________________ as the Camden County Municipal Joint Insurance Fund's 2026 representative to the Environmental Joint Insurance Fund.**

    - ❑ **Motion to elect ____________________________ as the Camden County Municipal Joint Insurance Fund's 2026 representative to the Cyber Risk Management Joint Insurance Fund**

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

- ❑ **NJ SEM –** The NJSEM is a joint meeting that purchasing electric & gas for over 200 member entities across New Jersey. On **pages 7 & 8** is the latest on the savings it has brought its members over the last 10 years.

- ❑ **Safety Incentive Program – Optional Safety Award –** The notice for the 2025 Optional Safety Award was recently sent to member entities. 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 notice appears on **Pages 9 & 10.**

Due Diligence Reports:

CAMDEN MUNICIPAL JOINT INSURANCE FUND

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

	APPROPRIATIONS			CHANGE	
	I. Claims and Excess Insurance	**Annualized 2025**	**Projected 2026**	**$**	**%**
	Claims				
1	Property - Deductible As Expiring 2.5K	1,229,641	1,320,240	90,599	7.37%
2	Liability	1,975,716	2,001,580	25,864	1.31%
3	Auto	639,563	653,760	14,197	2.22%
4	Workers' Comp.	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	6,638,246	652,106	10.89%
12	**SubTotal Premiums**	**6,921,123**	**7,586,906**	**665,783**	**9.62%**
13	**Total Loss Fund**	**14,959,814**	**15,811,954**	**852,140**	**5.70%**
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	1,148,739	52,311	4.77%
49					
50	**Total JIF Excl POL/EPL**	**18,216,115**	**19,145,656**	**929,541**	**5.10%**
51	**XL POL/EPL Premiums**				
52	POL/EPL Premium	1,978,577	2,022,898	44,321	2.24%
53	Land Use Liability	93,645	95,559	1,914	2.04%
54	RMC Fees	132,269	135,221	2,952	2.23%
55	**Total POL/EPL Premiums**	**2,204,491**	**2,253,678**	**49,187**	**2.23%**
56	**Total JIF Incl POL/EPL**	**20,420,606**	**21,399,334**	**978,728**	**4.79%**

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

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

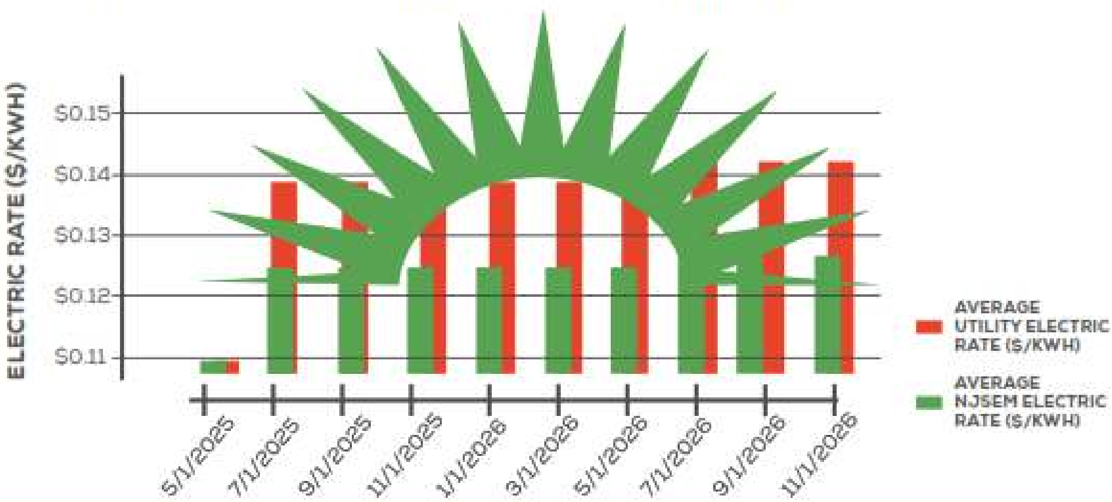
For additional MSI information and resources, go to the MEL Safety Institute.

10 Years = $30 MILLION in savings

Retail Energy Rates have skyrocketed due to increases in wholesale energy costs.

NJSEM's purchasing power and industry expertise helps municipalities counteract these increases with lower KWH/Th pricing that provides budget stability and real savings.

AVERAGE NJSEM MEMBER ELECTRIC SUPPLY SAVINGS



NJSEM
NJ Sustainable Energy Joint Meeting

Scan this QR code to learn how to start saving as a NJSEM member.

WHY CHOOSE NJSEM

The NJSEM combines the purchasing power of multiple New Jersey public entities to procure and lock-in reduced energy prices for up to 3 years each cycle. NJSEM provides members with more predictable budget costs and taxpayer savings.

- **$30 Million Saved since 2009**
- **Purchasing Power of Hundreds of Public Entities**
- **Personalized Service - No Chatbots!**
- **Industry Experts with 25+ Years of Experience**
- **Monitoring Marketplace Trends**

NJSEM collaborates with experienced energy consultants and a team of experts, attorneys, and administrators, to procure your energy and for power contracts, an option for Enhanced Renewable Energy which meets Sustainable Jersey (SJ) standards to qualify for 10 SJ certification points under the Buy Electricity from a Renewable Source action.

SEM OVERVIEW

Established: 2009

Utility Companies
Atlantic City Electric
JCP&L
Rockland Electric
PSE&G
New Jersey Natural Gas
Elizabethtown Gas
South Jersey Gas

200+ Members
- Municipalities
- Counties
- Utility Authorities
- Housing Authorities
- Parking Authorities
- Boards of Education
- Fire Districts
- Libraries

REGIONS

1) Morris, Passaic, Sussex
2) Bergen
3) Union, Warren, Essex, Hudson, Hunterdon, Middlesex, Somerset, Mercer
4) Monmouth
5) Burlington
6) Camden, Cape May, Gloucester
7) Ocean

NJSEM
NJ Sustainable Energy Joint Meeting

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

CAMDEN COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF September 30, 2025

		3RD QUARTER	YTD	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**5,062,112**	**15,272,853**	**328,324,911**	**343,597,764**
2.	**CLAIM EXPENSES**				
	Paid Claims	1,944,373	4,780,729	130,835,496	**135,616,225**
	Case Reserves	423,370	1,959,719	8,916,057	**10,875,776**
	IBNR	(193,165)	(338,032)	11,269,562	**10,931,530**
	Aggregate Excess	-	-	-	**-**
	Recoveries	(55)	(55)	(1,282,611)	**(1,282,666)**
	Discounted Claim Value	(5,902)	(119,971)	(1,053,679)	**(1,173,650)**
	TOTAL CLAIMS	**2,168,621**	**6,282,390**	**148,684,825**	**154,967,215**
3.	**EXPENSES**				
	Excess Premiums	2,248,336	6,745,009	102,200,735	**108,945,744**
	Administrative	807,272	2,476,061	58,032,157	**60,508,217**
	TOTAL EXPENSES	**3,055,609**	**9,221,069**	**160,232,892**	**169,453,962**
4.	**UNDERWRITING PROFIT (1-2-3)**	(162,119)	(230,606)	19,407,194	19,176,588
5.	**INVESTMENT INCOME**	442,832	1,305,483	12,522,400	**13,827,883**
6.	**DIVIDEND INCOME**	0	0	4,916,873	**4,916,873**
7.	**PROFIT (4+5+6)**	**280,713**	**1,074,877**	**36,846,466**	**37,921,343**
8.	**DIVIDEND**	0	0	24,798,366	**24,798,366**
9	**RCF & MEL Additional Assessments**	0	0	3,569,622	**3,569,622**
10	**SURPLUS (7-8-9)**	**280,713**	**1,074,877**	**8,478,478**	**9,553,355**
		SURPLUS (DEFICITS) BY FUND YEAR			
	Closed	88,873	297,543	4,705,289	**5,002,833**
	Aggregate Excess LFC	0	0	198,238	**198,238**
	2021	108,409	389,373	551,913	**941,286**
	2022	(325,846)	(704,451)	1,092,954	**388,502**
	2023	75,098	497,228	1,015,376	**1,512,604**
	2024	388,637	235,909	914,708	**1,150,616**
	2025	(54,457)	359,275		**359,275**
	TOTAL SURPLUS (DEFICITS)	**280,713**	**1,074,877**	**8,478,478**	**9,553,355**
	TOTAL CASH				**30,276,148**
		CLAIM ANALYSIS BY FUND YEAR			
	TOTAL CLOSED YEAR CLAIMS	**(2,566)**	**(6,279)**	**123,444,348**	**123,438,069**
	FUND YEAR 2021				
	Paid Claims	8,503	323,575	3,646,653	**3,970,228**
	Case Reserves	74,092	(250,832)	916,693	**665,861**
	IBNR	(152,014)	(357,929)	772,448	**414,519**
	Recoveries	0	0	0	**0**
	Discounted Claim Value	1,332	29,695	(91,951)	**(62,256)**
	TOTAL FY 2021 CLAIMS	**(68,087)**	**(255,491)**	**5,243,843**	**4,988,352**
	FUND YEAR 2022				
	Paid Claims	558,615	1,057,130	3,593,970	**4,651,100**
	Case Reserves	167,543	563,054	1,204,397	**1,767,451**
	IBNR	(375,689)	(783,863)	1,464,816	**680,953**
	Recoveries	(55)	(55)	(37,686)	**(37,741)**
	Discounted Claim Value	20,996	26,236	(163,280)	**(137,044)**
	TOTAL FY 2022 CLAIMS	**371,411**	**862,503**	**6,062,217**	**6,924,719**
	FUND YEAR 2023				
	Paid Claims	381,969	747,321	2,324,711	**3,072,032**
	Case Reserves	(135,327)	(129,344)	1,165,051	**1,035,707**
	IBNR	(278,712)	(942,860)	3,610,864	**2,668,004**
	Recoveries	0	0	0	**0**
	Discounted Claim Value	31,198	78,959	(327,438)	**(248,479)**
	TOTAL FY 2023 CLAIMS	**(871)**	**(245,924)**	**6,773,188**	**6,527,264**
	FUND YEAR 2024				
	Paid Claims	232,565	1,289,274	1,542,094	**2,831,367**
	Case Reserves	(449,268)	(320,182)	1,854,720	**1,534,538**
	IBNR	(143,561)	(1,121,707)	4,235,426	**3,113,719**
	Recoveries	0	0	0	**0**
	Discounted Claim Value	52,236	131,379	(471,010)	**(339,631)**
	TOTAL FY 2024 CLAIMS	**(308,028)**	**(21,237)**	**7,161,230**	**7,139,993**
	FUND YEAR 2025				
	Paid Claims	762,720	1,367,141		**1,367,141**
	Case Reserves	768,896	2,099,589		**2,099,589**
	IBNR	756,811	2,868,327		**2,868,327**
	Recoveries	0	0		**0**
	Discounted Claim Value	(111,664)	(386,240)		**(386,240)**
	TOTAL FY 2025 CLAIMS	**2,176,763**	**5,948,817**		**5,948,817**
	COMBINED TOTAL CLAIMS	**2,168,621**	**6,282,390**	**148,684,825**	**154,967,215**

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	58 Actual	MONTH TARGETED	57 Actual	MONTH TARGETED	46 Actual	MONTH TARGETED
			31-Oct-25		30-Sep-25		31-Oct-24	
PROPERTY	718,669	800,963	111.45%	100.00%	113.93%	100.00%	114.16%	100.00%
GEN LIABILITY	1,681,349	691,719	41.14%	97.02%	41.43%	96.96%	52.46%	95.07%
AUTO LIABILITY	446,457	318,986	71.45%	95.69%	71.08%	95.43%	38.44%	91.84%
WORKER'S COMP	3,528,173	2,820,202	79.93%	99.83%	79.99%	99.80%	77.29%	99.28%
TOTAL ALL LINES	6,374,648	4,631,870	72.66%	98.82%	73.02%	98.77%	72.18%	97.73%
NET PAYOUT %	**$3,974,462**		**62.35%**					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	46 Actual	MONTH TARGETED	45 Actual	MONTH TARGETED	34 Actual	MONTH TARGETED
			31-Oct-25		30-Sep-25		31-Oct-24	
PROPERTY	812,040	964,576	118.78%	100.00%	118.62%	100.00%	105.17%	100.00%
GEN LIABILITY	1,666,133	956,396	57.40%	95.07%	53.73%	94.71%	17.14%	88.77%
AUTO LIABILITY	604,621	877,000	145.05%	91.84%	129.98%	91.45%	73.66%	85.94%
WORKER'S COMP	3,820,056	3,770,766	98.71%	99.28%	98.65%	99.20%	82.59%	97.68%
TOTAL ALL LINES	6,902,850	6,568,738	95.16%	97.69%	92.90%	97.53%	68.67%	94.78%
NET PAYOUT %	**$4,805,555**		**69.62%**					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	34 Actual	MONTH TARGETED	33 Actual	MONTH TARGETED	22 Actual	MONTH TARGETED
			31-Oct-25		30-Sep-25		31-Oct-24	
PROPERTY	840,000	880,046	104.77%	100.00%	105.58%	100.00%	134.38%	98.69%
GEN LIABILITY	1,706,985	661,640	38.76%	88.77%	37.95%	88.03%	9.04%	76.91%
AUTO LIABILITY	570,755	811,851	142.24%	85.94%	90.45%	85.26%	16.37%	73.57%
WORKER'S COMP	4,160,000	2,195,872	52.79%	97.68%	49.93%	97.46%	50.29%	91.80%
TOTAL ALL LINES	7,277,740	4,549,409	62.51%	94.94%	56.72%	94.58%	47.66%	87.67%
NET PAYOUT %	**$3,190,328**		**43.84%**					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	22 Actual	MONTH TARGETED	21 Actual	MONTH TARGETED	10 Actual	MONTH TARGETED
			31-Oct-25		30-Sep-25		31-Oct-24	
PROPERTY	1,054,175	1,208,919	114.68%	98.69%	115.94%	98.04%	76.82%	76.00%
GEN LIABILITY	1,912,663	378,320	19.78%	76.91%	19.16%	75.57%	10.65%	42.00%
AUTO LIABILITY	631,298	233,578	37.00%	73.57%	27.97%	71.98%	17.54%	40.00%
WORKER'S COMP	4,159,386	2,466,334	59.30%	91.80%	62.91%	90.74%	43.03%	42.00%
TOTAL ALL LINES	7,757,522	4,287,151	55.26%	87.58%	56.49%	86.47%	37.56%	46.46%
NET PAYOUT %	**$2,874,015**		**37.05%**					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	10 Actual	MONTH TARGETED	9 Actual	MONTH TARGETED	-2 Actual	MONTH TARGETED
			31-Oct-25		30-Sep-25		31-Oct-24	
PROPERTY	1,229,641	1,419,637	115.45%	76.00%	93.30%	68.00%	N/A	N/A
GEN LIABILITY	1,936,198	303,170	15.66%	42.00%	13.12%	36.00%	N/A	N/A
AUTO LIABILITY	625,687	291,518	46.59%	40.00%	46.51%	35.00%	N/A	N/A
WORKER'S COMP	4,193,771	2,707,145	64.55%	42.00%	42.78%	33.00%	N/A	N/A
TOTAL ALL LINES	7,985,297	4,721,470	59.13%	47.08%	43.66%	39.27%	N/A	N/A
NET PAYOUT %	**$1,685,915**		**21.11%**					

2025 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

October 31, 2025

FUND	**2025 LOST TIME FREQUENCY**	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	**TOTAL RATE * 2025 - 2023**
Camden County	**1.64**	3.38	4.63	**3.31**
Suburban Municipal	**0.60**	1.32	1.23	**1.07**
Professional Municipal Manager	**0.67**	1.48	2.06	**1.44**
Monmouth County	**0.80**	0.90	0.75	**0.82**
Morris County	**0.96**	1.39	1.73	**1.38**
NJ Utility Authorities	**1.29**	2.11	1.92	**1.80**
Burlington County Municipal JIF	**1.33**	1.94	1.30	**1.53**
Bergen County	**1.34**	1.22	1.44	**1.33**
Ocean County	**1.47**	1.67	1.55	**1.57**
Suburban Metro	**1.54**	1.80	1.55	**1.64**
NJ Public Housing Authority	**1.65**	1.43	1.80	**1.63**
Atlantic County Municipal JIF	**1.70**	2.17	2.33	**2.10**
South Bergen County	**1.72**	1.77	2.46	**2.00**
Gloucester, Salem, Cumberland	**1.85**	2.08	1.75	**1.89**
Central New Jersey	**1.98**	1.98	2.26	**2.07**
AVERAGE	**1.37**	1.78	1.92	**1.71**

*** NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time**

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : November 20, 2025

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

Member Name	*	EPL Program ?	Checklist Submitted	Compliant	01/01/26 EPL Deductible	2026 POL Deductible	Co-Insurance 01/01/26	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	Candice Gorman	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 November 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 November 10, 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. 25-32

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – NOVEMBER 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.	MONTHLY CDL TESTING -19749 FOR 10/25	4,698.00
INTERSTATE MOBILE CARE INC.	CDL TESTING- INV 19748 FOR 10/25	465.00
		5,163.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- GLOUCESTER INV 650-11-2025	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE INV 650-11-2025	42,168.50
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHER. HILL INV 650-11-2025	2,458.33
		45,918.50
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 11/25	18,397.58
		18,397.58
PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/25	52.76
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 11/25	47,252.75
		47,305.51
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEES 11/25	5,162.25
		5,162.25
BROWN & CONNERY, LLP	ATTORNEY FEES FOR 10/25	2,260.50
BROWN & CONNERY, LLP	LITIGATION MGMT FOR 10/25	3,591.00
		5,851.50
BOWMAN & COMPANY, LLP	AUDIT MEMB.- 24 PAYROLL FOR 26 WC	13,454.00
		13,454.00
ELIZABETH PIGLIACELLI	TREASURER FEE 11/25	2,288.33
		2,288.33
DAVID TARASCHI	Q4 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
M. JAMES MALEY, JR..	Q4 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
KENNETH CHEESEMAN	Q4 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00

		450.00
MICHAEL MEVOLI	Q4 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
TERRY KIERSZNOWSKI	Q4 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
JOSEPH GALLAGHER	Q4 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
GARY PASSANANTE	Q4 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
EDWARD H. HILL	Q4 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 11/25	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 11/25	10,974.57
		12,057.57
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 11/25	1,310.66
		1,310.66
GANNETT NEW YORK NJ LOCALIQ	A# 1122589 INV 7376865-11763158 10/21/25	76.02
GANNETT NEW YORK NJ LOCALIQ	A# 1122589 INV 7376865-11761234 10/21/25	39.75
GANNETT NEW YORK NJ LOCALIQ	A# 1122589 INV 7376865-11761500 10/21/25	42.87
		158.64
LOUIS DIANGELO	Q4 25 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
BOROUGH OF LINDENWOLD	2025 OPTONAL SAFETY AWARD 11/25	1,000.00
		1,000.00
RUNNEMEDE BOROUGH	2025 OPTIONAL SAFETY AWARD 11/25	1,000.00
		1,000.00
CAMDEN CITY PARKING AUTHORITY	2025 OPTIONAL SAFETY AWARD 11/25	1,000.00
		1,000.00
	Total Payments FY 2025	**164,117.54**
	TOTAL PAYMENTS ALL FUND YEARS	**164,117.54**

____
Chairperson

Attest:

______________________________ Dated: ______________________________

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

____
Treasurer

November 24, 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 October 31, 2025 for Fund Years 2021, 2022, 2023, 2024 and 2025. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

- INVESTMENT INCOME:

Net Investment Income received for October totaled $121,761.19. TD's rate is 4.33%

- RECEIPT ACTIVITY FOR October:

Recoveries	$19,744.76	
Gloucester Twp Deductible	19,297.17	
Cherry Hill Deductible	62,157.68	
Total Receipts		$101,199.61

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

- CLAIM ACTIVITY FOR October:

Claim Expense	$ 624,211.53	
Administration Expense	170,967.07	
Total Claims/Expenses		$795,178.60

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of $30,276,149.42 to a closing balance of $29,700,647.96 showing a decrease of $575,501.46.

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: October

	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN BALANCE	463,150.34	7,960,486.32	1,637,703.66	11,440,514.12	(101,605.70)	208,751.02	3,273.83	1,056,913.74	6,974,100.26	(47,501.39)	680,363.25	30,276,149.46
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	18,681.35	19,353.81	0.00	1,006.77	0.00	0.00	0.00	0.00	0.00	62,157.68	0.00	101,199.61
Invest Pymnts	2,666.25	32,286.64	6,642.30	46,401.15	0.00	0.00	0.00	0.00	28,471.93	0.00	2,759.45	119,227.72
Invest Adj	56.65	686.05	141.14	985.98	0.00	0.00	0.00	0.00	605.01	0.00	58.63	2,533.46
Subtotal Invest	2,722.90	32,972.69	6,783.44	47,387.13	0.00	0.00	0.00	0.00	29,076.94	0.00	2,818.08	121,761.18
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	21,404.25	52,326.50	6,783.44	48,393.90	0.00	0.00	0.00	0.00	29,076.94	62,157.68	2,818.08	222,960.79
EXPENSES												
Claims Transfers	194,080.59	92,383.09	117,670.06	164,387.42	0.00	0.00	0.00	0.00	0.00	55,690.37	0.00	624,211.53
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170,967.07	0.00	0.00	170,967.07
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,283.66	0.00	0.00	3,283.66
TOTAL	194,080.59	92,383.09	117,670.06	164,387.42	0.00	0.00	0.00	0.00	174,250.73	55,690.37	0.00	798,462.26
END BALANCE	**290,474.00**	**7,920,429.73**	**1,526,817.04**	**11,324,520.60**	**(101,605.70)**	**208,751.02**	**3,273.83**	**1,056,913.74**	**6,828,926.47**	**(41,034.08)**	**683,181.33**	**29,700,647.99**

REPORT STATUS SECTION

XXX

Report Month: October

		Balance Differences
Opening Balances:	Opening Balances are equal	$0.00
Imprest Transfers:	Imprest Totals are equal	$0.00
Investment Balances:	Investment Payment Balances are equal	$0.00
	Investment Adjustment Balances are equal	$0.00
Ending Balances:	Ending Balances are equal	$0.00
Accural Balances:	Accural Balances are equal	$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN MUNICIPAL JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH		October					
CURRENT FUND YEAR		2025					
		Description:	**Investors Operating-58892**	**Investors Prop & Liab Claims-58910**	**Investors WC Claims-58905**	**Wilmington Trust - 5884**	**JCMI**
		ID Number:					
		Maturity (Yrs)					
		Purchase Yield:					
		TOTAL for All Accts & instruments					
Opening Cash & Investn		**$30,276,149.42**	**0.00**	-	- **0.00**	-	21,208,264.23
Opening Interest Accrua		**$0.00**	-	-	-	-	-
1	Interest Accrued and/or	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
2	Interest Accrued - discou	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3	on and/or Interest Cost)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4	Accretion	$2,533.46	$0.00	$0.00	$0.00	$0.00	$2,533.46
5	Interest Paid - Cash Inst	$78,365.65	$0.00	$0.00	$0.00	$0.00	$47,082.31
6	Interest Paid - Term Ins	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
7	Realized Gain (Loss)	$40,862.08	$0.00	$0.00	$0.00	$0.00	$40,862.08
8	Net Investment Income	$121,761.19	$0.00	$0.00	$0.00	$0.00	$90,477.85
9	Deposits - Purchases	$725,182.37	$0.00	$0.00	$0.00	$0.00	$0.00
10	(Withdrawals - Sales)	-$1,422,445.02	$0.00	$0.00	$0.00	$0.00	-$3,283.66
Ending Cash & Investment		$29,700,647.96	$0.00	$0.00	-$0.00	$0.00	$21,295,458.42
Ending Interest Accrual Bal		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Plus Outstanding Checks		$780,928.29	$0.00	$0.00	$0.00	$0.00	$0.00
(Less Deposits in Transit)		-$349,002.00	$0.00	$0.00	$0.00	$0.00	$0.00
Balance per Bank		$30,132,574.25	$0.00	$0.00	-$0.00	$0.00	$21,295,458.42

OCTOBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	10/1/25-10/31	624,211.52				624,211.52	
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	624,211.52	-	-	-	624,211.52	
	Monthly Rpt	624,211.52				624,211.52	
	Variance	-	-	-	-	-	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
CAMDEN MUNICIPAL JOINT INSURANCE FUND

Month		**October**
Current Fund Year		**2025**

Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid October	3. Monthly Recoveries October	4. Calc. Net Paid Thru October	5. TPA Net Paid Thru October	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2025	Property	525,774.65	131,835.11	0.00	657,609.76	726,860.24	(69,250.48)	(69,250.48)	(0.00)
	Liability	18,272.16	54,418.16	0.00	72,690.32	72,690.32	0.00	0.00	0.00
	Auto	302,808.37	33,392.77	0.00	336,201.14	266,950.66	69,250.48	67,750.48	1,500.00
	Workers Comp	520,286.21	86,739.33	1,006.77	606,018.77	606,018.77	0.00	0.00	(0.00)
	Cherry Hill	18,320.73	13,395.37	18,320.73	13,395.37	13,395.37	0.00	0.00	0.00
	Total	**1,385,462.12**	**319,780.74**	**19,327.50**	**1,685,915.36**	**1,685,915.36**	**(0.00)**	**(1,500.00)**	**1,500.00**
2024	Property	1,098,999.08	26,690.20	18,681.35	1,107,007.93	1,112,378.51	(5,370.58)	(10,378.34)	5,007.76
	Liability	175,093.33	2,136.80	0.00	177,230.13	177,340.13	(110.00)	(3,195.30)	3,085.30
	Auto	77,742.41	985.50	0.00	78,727.91	79,352.91	(625.00)	(625.00)	0.00
	Workers Comp	1,479,532.57	23,879.08	0.00	1,503,411.65	1,504,943.05	(1,531.40)	(1,531.40)	0.00
	Cherry Hill	302.45	0.00	302.45	(0.00)	0.00	(0.00)	(0.00)	0.00
	Total	**2,831,669.84**	**53,691.58**	**18,983.80**	**2,866,377.62**	**2,874,014.60**	**(7,636.98)**	**(15,730.04)**	**8,093.06**
2023	Property	886,063.22	0.00	0.00	886,063.22	873,841.50	12,221.72	5,438.36	6,783.36
	Liability	261,188.11	21,173.70	5,070.00	277,291.81	303,228.14	(25,936.33)	(25,936.33)	0.00
	Auto	487,887.78	8,110.83	0.00	495,998.61	494,864.61	1,134.00	1,134.00	0.00
	Workers Comp	1,436,892.72	40,395.34	0.00	1,477,288.06	1,477,899.00	(610.94)	(610.94)	0.00
	Cherry Hill	334.50	40,495.00	334.50	40,495.00	40,495.00	0.00	0.00	0.00
	Total	**3,072,366.33**	**110,174.87**	**5,404.50**	**3,177,136.70**	**3,190,328.25**	**(13,191.55)**	**(19,974.91)**	**6,783.36**
2022	Property	862,984.21	35,555.28	0.00	898,539.49	915,670.70	(17,131.21)	(41,231.78)	24,100.57
	Liability	602,602.10	14,654.43	0.00	617,256.53	617,256.53	0.00	0.00	0.00
	Auto	253,342.12	73,521.46	0.00	326,863.58	326,863.58	0.00	24,100.57	(24,100.57)
	Workers Comp	2,932,171.75	11,792.60	0.00	2,943,964.35	2,943,964.35	0.00	(228.77)	228.77
	Cherry Hill	14,694.00	1,800.00	14,694.00	1,800.00	1,800.00	0.00	0.00	0.00
	Total	**4,665,794.18**	**137,323.77**	**14,694.00**	**4,788,423.95**	**4,805,555.16**	**(17,131.21)**	**(17,359.98)**	**228.77**
2021	Property	800,961.06	0.00	0.00	800,961.06	800,962.06	(1.00)	(1.00)	0.00
	Liability	416,234.32	0.00	5,803.17	410,431.15	414,439.58	(4,008.43)	(4,008.43)	0.00
	Auto	317,326.83	1,659.50	0.00	318,986.33	318,986.33	(0.00)	(0.00)	0.00
	Workers Comp	2,435,519.73	1,581.07	0.00	2,437,100.80	2,437,100.80	0.00	0.00	0.00
	Cherry Hill	14,903.66	0.00	11,930.00	2,973.66	2,973.66	0.00	0.00	0.00
	Total	**3,984,945.60**	**3,240.57**	**17,733.17**	**3,970,453.00**	**3,974,462.43**	**(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	8,480.64	(10,235.64)	0.00	(10,235.64)	(1,755.00)	(8,480.64)
	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	16,576.00	(17,630.00)	0.00	(17,630.00)	(1,054.00)	(16,576.00)
	Total	**(2,809.00)**	**0.00**	**25,056.64**	**(27,865.64)**	**0.00**	**(27,865.64)**	**(2,809.00)**	**(25,056.64)**
	TOTAL	**15,937,429.07**	**624,211.53**	**101,199.61**	**16,460,440.99**	**16,530,275.80**	**(69,834.81)**	**(61,383.36)**	**(8,451.45)**

Base Currency: USD

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	10.6052	21,295,458.42	0.00	21,295,458.42		0.00
99VVB5Y75		10.6052	21,295,458.42	0.00	21,295,458.42	100.00	0.00

Statement of Change in Net Assets
Market Value
10/31/2025

Report ID: IGLS0002
Base Currency: USD
Status: AVAIL RECON

	Current Period		Fiscal Year To Date	
	10/01/2025	10/31/2025	01/01/2025	10/31/2025
NET ASSETS - BEGINNING OF PERIOD		21,208,264.23		20,200,953.67
		21,208,264.23		20,200,953.67
RECEIPTS				
INVESTMENT INCOME				
INTEREST	47,082.31		454,330.54	
REALIZED GAIN/LOSS	1.20		-4,382.33	
UNREALIZED GAIN/LOSS-INVESTMENT	40,860.88		682,078.45	
ACCRETION/AMORTIZATION	2,533.46		13,831.08	
TOTAL INVESTMENT INCOME		90,477.85		1,145,857.74
TOTAL RECEIPTS		90,477.85		1,145,857.74
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	532.48		5,207.49	
INVESTMENT ADVISORY FEES	2,218.70		40,938.01	
CONSULTING	532.48		5,207.49	
TOTAL ADMINISTRATIVE EXPENSES		3,283.66		51,352.99
TOTAL DISBURSEMENTS		3,283.66		51,352.99
NET ASSETS - END OF PERIOD		21,295,458.42		21,295,458.42

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: November 24, 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	Jacqueline Cardenosa Risk Control Consultant jcardenosa@jamontgomery.com Office: 856-552-6888
Thomas Reilly Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205	P.O. Box 99106 Camden, NJ 08101	Tina M. Zaverzence Risk Control Specialist tzaverzence@jamontgomery.com Office: 856-552-4902

LOSS CONTROL SURVEYS

- Borough of Lawnside on October 10, 2025
- Borough of Lawnside on October 14, 2025
- Township of Haddon on October 20, 2025
- Borough of Bellmawr on October 22, 2025
- Borough of Mt. Ephraim on October 22, 2025
- Borough of Lindenwold on October 23, 2025
- Borough of Laurel Springs on October 29, 2025
- City of Camden on October 31, 2025

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Claims Review Committee Meeting on October 24, 2025
- Fund Commissioner's Meeting on October 27, 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

- OSHA Letters of Interpretation
- Youth Coach Best Practices
- Deer Avoiding Vehicle Collisions Best Practices
- Driving Best Practices
- Slip & Trip Prevention Best Practices
- Security Measures for Water & Wastewater Facilities: Best Practices
- Parade Risk Management Best Practices
- Black Bear Best Practices

MSI FIRE & EMS

- No Fire & EMS Bulletin for the month of October

MSI LAW ENFORCEMENT

- No Law Enforcement Bulletins for the month of October

MSI NOW

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

MSI NOW	
Municipality	**Number of Videos**
Barrington	1
Bellmawr	22
Berlin Boro	1
Berlin Township	6
Brooklawn	3
Cherry Hill	2
Chesilhurst	5
Clementon	5
Collingswood	2
Gibbsboro	6
Gloucester City	1
Gloucester Township	4
Haddon	6
Haddonfield	2

MSI NOW	
Lawnside	2
Lindenwold	2
Magnolia	1
Pennsauken	1
Pine Hill	3
Runnemede	1
Somerdale	1
Winslow	3

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 9/22/2025 To 10/22/2025

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - US Bank Equipment Finance and/or I - Borough of Runnemede	Its Assigns 1310 Madrid Street Marshall, MN 56258	RE: Leased Ricoh IMC300F & Ricoh IM370F The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of Ricoh IMC300F Copier (Value: $4,900) & Ricoh IM370F Copier (Value: $3,600).	9/24/2025 #5720022	GL AU EX WC OTH
H - YMCA Camp Ockanickon, Inc. I - Township of Medford	dba YMCA of the Pines 1303 Stokes Road; Medford, NJ 08055	RE: Use of Facilities- Training 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 facilities for training during the current calendar year.	9/26/2025 #5756160	GL AU EX WC
H - YMCA Camp Ockanickon, Inc. I - Cherry Hill Fire District (BOFC District	dba YMCA of the Pines 1303 Stokes Road; Medford, NJ 08055	RE: Use of Facilities- Training 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 facilities for training during the current calendar year.	9/29/2025 #5756311	GL AU EX WC
H - New Jersey Historic Trust I - Township of Cherry Hill	PO Box 457 Trenton, NJ 08625	Township of Cherry Hill has a $50,000 SIR on WC, which erode the JIF limits above. RE: Kay-Evans Farmstead (Croft Farmstead)- Project #2024.2045 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 a grant for the Kay-Evans Farmstead (Croft Farmstead)- Project #2024.2045.	10/2/2025 #5775529	GL AU EX WC OTH
H - State of New Jersey Department I - City of Gloucester City	of Environmental Protection PO Box 420 Trenton, NJ 08625	RE: Electric Vehicle Grant 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 the electric vehicle grant.	10/8/2025 #5779773	GL AU EX WC
H - Toshiba Financial Services I - Borough of Collingswood	and/or its Assigns 1310 Madrid Street; Marshall, MN 56258	RE: Contract #500-0758059-000 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects Contract #500-0758059-000 for the leased Lexmark XC4342 Copier, for the Collingswood Public Library Association. Asset location: 771 Haddon Ave, Collingswood, NJ 08108.	10/8/2025 #5779928	GL AU EX WC OTH
H - Asphalt Care Equipment, Inc.	2765 Galloway Road Bensalem, PA 19020	City of Camden has a $2,000,000 SIR on WC, $750,000 SIR on GL/AL and a $100,000 SIR on Property, which erode the JIF limits	10/8/2025	GL AU EX WC OTH

Camden County Municipal JIF

From 9/22/2025 To 10/22/2025

Certificate of Insurance Monthly Report

I - City of Camden		above. RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	#5779942	
H - Synergetic Sounds, Inc. I - Borough of Collingswood	776 Haunted Lane Bensalem, PA 19020	RE: Leased/Rented Video & Audio Equipment 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 leased/rented video & audio equipment. Property coverage includes inland marine.	10/13/2025 #5785003	GL AU EX WC OTH
H - Borough of Barrington I - Borough of Bellmawr	229 Trenton Avenue Barrington, NJ 08007	RE: Use of Premises- Police Department Training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of any/all premises by the Borough of Bellmawr Police Department for training during the current calendar year.	10/20/2025 #5791349	GL AU EX WC
H - Somerdale Park School I - Borough of Somerdale	Board of Education 301 Grace Street Somerdale, NJ 08083	RE: Use of Premises- Police Department The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of any/all premises by the Somerdale Police Department for training during the current calendar year.	10/20/2025 #5791340	GL AU EX WC
H - Jesco, Inc. I - Township of Cherry Hill	1790 Route 38 Mt. Holly, NJ 08060	Township of Cherry Hill has a $50,000 SIR on WC, which erode the JIF limits above. RE: Rental Equipment The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of the following: (1) 744P Wheel Loader / Serial # X06724 / Value: $666,500.00 / Contract # 06322 (1) 320P Backhoe / Serial # X09672 / Value: $230,850.00 / Contract # 066323	10/20/2025 #5791334	GL AU EX WC OTH
H - Briarbank Homeowner's I - Township of Cherry Hill	Association 20 James Run Cherry Hill, NJ 08034	Township of Cherry Hill has a $50,000 SIR on WC, which erode the JIF limits above. RE: ARHAT Units Evidence of insurance with respects to the following ARHAT units that are owned by the Township located at 20 James Run, Cherry Hill, NJ 08034	10/21/2025 #5791636	GL AU EX WC OTH
H - Collingswood Board of Education I - Borough of Collingswood	100 Lees Avenue Collingswood, NJ 08108	RE: Use of Premises- Playgrounds 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 after hours use of any/all playgrounds during the current calendar year.	10/21/2025 #5791642	GL AU EX WC OTH

Camden County Municipal JIF

From 9/22/2025 To 10/22/2025

Certificate of Insurance Monthly Report

Total # of Holders: 13				

10/22/2025 *1 of 1*

Medlogix

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%
October	$228,524.96	$99,130.48	$129,394.48	56.62%
TOTAL 2025	**$2,737,004.57**	**$1,131,528.34**	**$1,605,476.23**	**58.66%**

Monthly & YTD Summary:

PPO Statistics	October	YTD
Bills	230	**2,026**
PPO Bills	211	**1,854**
PPO Bill Penetration	91.74%	**91.51%**
PPO Charges	$214,136.44	**$2,422,815.63**
Charge Penetration	93.70%	**88.52%**

Savings History:

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

CLAIMS
RESOLUTION
CORPORATION, INC.

MonthlySubrogationResults

Liability

October 2025	**Year to Date**
$18,681.35	**$229,349.00**

Worker's Compensation

October 2025	**Year to Date**
$0.00	**$57,637.98**

CRC

2025

Preparer: Tracy Ware

CAMJIF Recoveries to date

CRC
Claims Resolution Corporation, Inc.

Claim Number	Member	Date of Loss	Recovered	Date Recovered	Coverage
65009228814	Berlin Township	11/1/2024	$9,767.30	October	Liability
65011328738	Somerdale	9/17/2024	$6,797.16	October	Liability
65011518272	Winslow	6/292024	$2,116.89	October	Liability
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	**$229,349.00**		

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

October 27, 2025 Meeting

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – OCTOBER 27, 2025
VIA ZOOM
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	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present
Gary Passanante	Borough of Somerdale	Present

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services **Bradford Stokes,** **Karen A. Read, Crystal Chuck**
Attorney	Brown & Connery **Joseph Nardi, Esquire**
Claims Service	CRC **Lauren Joseph**
Safety Director	J.A. Montgomery Risk Control **Jackie Cardenosa, Harry Earle** **Robert Garish, Tina Zaverzence**
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
Ari Messinger, Cherry Hill
Glenn Werner, Gibbsboro
Bonnie Taft, Oaklyn Borough
Michelle Miller, Somerdale
Lorraine Sacco, Winslow Fire District
Brian Morrell, Gloucester City
Amy Troxel, Gibbsboro
John Foley, Cherry Hill Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew
Katie Walters	Conner Strong & Buckelew
Peter DiGiambattista	Acrisure
Terry Mason	M&C Insurance
Mark Vonder Tann	Insurance Agencies Inc.
Jennifer Olsen	Hardenbergh Insurance Group
Samantha Wilson	Hardenbergh Insurance Group

PUBLIC

Bonnie Ridolfino, JBER Risk Advisors, LLC

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF SEPTEMBER 22, 2025

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF SEPTEMBER 22, 2025

Motion:	Commissioner Shannon
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 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 a 4.99% increase over last year's budget.

Executive Director reviewed the 2026 budget and said the Actuary provides three levels of loss funding, as usual we stay within the recommended mid-level. The Actuary recommended 2.32% for claims and overall lost funds of 6.22%. The property is at 7.37%, but overall, good shape.

Workers Compensation is only up 1.3%, which is the lion's share of the loss funds. Executive Director reviewed premiums with the EJIF and Cyber JIF coming in around 1%, EJIF at 1.9% which is a very good budget along with a nice dividend. The MEL is at a 12% increase and professional fees show a contractual 2% increase, overall the total 2026 Budget is at a 4.99% increase totaling $21,440,512.

2025 Dividends were not 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. Executive Director said the JIF surplus is trending upward, which is a great sign. Executive Director said this year the JIF surplus increased over $500,000, and as long as that trend continues, next year, the Committee should be able to review the possibility of a dividend. Executive Director reviewed the proposed assessments.

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.

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

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 was 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. A report will be provided at the November meeting.

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

Underwriting Manager Jonathan Taveras presented key coverage changes for 2026, including updates to intentional injury exclusions and banking best practices requirements. The MEL plans to update the intentional injury exclusion, in the employer's liability section of its workers' compensation policy in line with what's currently approved by NJDOBI. As discussed in the past regarding crime coverage, there has been a rise in banking-related claims over the last few years. In 2026, the MEL plans to incentivize adopting the JCMI Banking Best Practices a bit further than it already does. Mr. Tavares said these best practices are already included in the basic security tier of the Cyber Program, but the plan is to make it mandatory to receive the standard deductible for crime as well, so it will also be mandatory in the crime program to receive the standard deductible. Lastly, for public officials, land use claims remain a challenge for the MEL and for our insurer, from both a frequency and severity standpoint so the MEL is contemplating lowering the land use sublimit, from $1million, but there will be an option for the full $1 million going forward as well which is still being discussed at the MEL level. There has been a rise in vacant property fee cases, so our insurer is thinking about putting a sublimit on these claims of either $100,000 or $150,000. Underwriting Manager will be sure to keep members informed as these materialize over the next couple of weeks.

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

Motion:	Commissioner Taraschi
Second:	Commissioner Maley
Roll Call Vote:	9 Ayes, 0 Nays

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. Executive Director said the Cyber JIF introduced their budget at 1.9%.

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. Executive Director said as discussed last month, the Stormwater Management Program has been extended through the end of the year. There are several more members that have taken advantage of the program. Please reach out to Methfessel & Werbel, P.C. and if you do not receipt a response, please contact JIF Executive Director Stokes or Mr. Nardi, and they will make sure to connect members on this worthwhile project.

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.

The Executive Director reviewed the Expected Loss Ratio Analysis as of August 31st for the Camden JIF is a little higher than the actuary's target of 39% the Camden JIF stands at 42%. The Loss Accident Frequency stands at 1.36 a little above the MEL average but still good heading into September. There were no lost time accidents in September making the total of 33 to date. 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 25-31 OCTOBER 2025 Vouchers

TOTAL 2025	**$ 170,967.07**
TOTAL	**$ 170,967.07**

MOTION TO APPROVE OCTOBER 2025 VOUCHER RESOLUTION 25-31

Motion: Commissioner Taraschi
Second: Commissioner Gallagher
Roll Call Vote: 9 Ayes - 0 Nays

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

Closed	.00
2021	25,268.14
2022	281,207.03
2023	55,651.86
2024	204,282.56
2025	414,080.17
TOTAL	**980,489.76**

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

Motion: Commissioner Shannon
Second: Commissioner Cheeseman
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi provided an update on the defense panel RFQs and discussed ongoing legal cases involving vacant fee cases.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Jackie Cardenosa presented the Safety Director's Report, highlighting key activities and reminders, including the ongoing local emphasis program on crossing guards and the importance of fire extinguisher inspections. The final MSI Expo for 2025 was announced for November 7th at Rowan College of South Jersey, offering various safety training sessions

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Jonathon Tavares reported on the Certificate Report for the period 8/22/25 to 9/22/25 was included on page 37 of the agenda with 22 certificated issued. Jonathon discussed the Underwriting Manager's report, noting that 2026 renewals are in progress with upcoming training on Banking Best Practices and incident response.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein provided the Managed Care report, detailing September workers' compensation statistics where there was savings of 65.40% and a total of 58.84% for the year. Ms. Goldstein reviewed the 3rd Quarter Workers Compensation

Summary and explained the significant increase in provider billed amounts for August and September, attributing it to two large hospital bills with substantial discounts applied.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Manager Lauren Joseph reported on the Subrogation reports were included on page 44 for the month of September 2025 for both workers compensation and liability. Lauren presented the subrogation report, highlighting recoveries of $18,876.42 in September, bringing the year-to-date total to $210,667.65 for liability and $57,637.98 for workers' comp.

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

MOTION TO APPROVE CLAIMS:

Motion:	Commissioner 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