



MEETING AGENDA JANUARY 26, 2026 – 4:30 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/93748634586>

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 937 4863 4586

* * * SPECIAL NOTE * * *

THIS MEETING SHALL SERVE AS THE 2026 REORGANIZATION MEETING OF THE FUND. ALL FUND COMMISSIONERS ARE ENCOURAGED TO ATTEND.

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 January 15, 2026.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on January 15, 2026.
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: JANUARY 26, 2026
4:30 P.M.

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2025 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES:** November 25, 2025 Open Minutes.....**Appendix I**

- CORRESPONDENCE - None**

Chair vacated - Chairman Mevoli asks Executive Director to run meeting

- ROLL CALL OF ALL CAMDEN JIF FUND COMMISSIONERS TO CONFIRM QUORUM**
- ELECTION OF OFFICERS, FIVE-MEMBER EXECUTIVE COMMITTEE & THREE ALTERNATES**

. Nominating Committee Report.....**Page 1**
. Oath of Office**Page 2**

.Executive Director - asks for nominations and conducts election

ATTORNEY SWEARS IN OFFICERS AND EXECUTIVE COMMITTEE

- MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
.Executive Director's Report**Page 3**
- TREASURER – Elizabeth Pigliacelli**
.December Vouchers - Resolution 25-33 and 25-34**Page 39**
.January Vouchers - Resolution 26-9..... **Page 46**
.Monthly Reports – November & December.....**Page 45**
- ATTORNEY – Joseph Nardi, Esquire**
.2026 Defense Panel, Resolution 26-10.....**Page 58**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
.Monthly Report and Agenda.....**Page 64**

UNDERWRITING MANAGER – Conner Strong & Buckelew

.Monthly Certificate Holding report 10/22/25 to 11/22/25**Page 68**
.Monthly Certificate Holding report 11/22/25 to 12/22/25**Page 71**

MANAGED CARE – Consolidated Services Group

.Monthly Report.....**Page 73**

CLAIMS SERVICE – Claims Resolution Corporation

.Monthly Subrogation Reports.....**Page 75**

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

NEXT MEETING – February 23, 2026 – Pennsauken Municipal Building

MEETING ADJOURNED

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

NOMINATING COMMITTEE REPORT

YEAR 2026

Michael Mevoli	Chairman	Borough of Brooklawn
Mayor James Maley	Secretary	Borough of Collingswood
Louis DiAngelo	Executive Committee	Borough of Bellmawr
Terry Shannon	Executive Committee	Borough of Barrington
Joseph Gallagher	Executive Committee	Winslow Township
Gary Passanante	Executive Committee	Borough of Somerdale
Edward Hill	Executive Committee	Borough of Lawnside
Alternates		
Kenneth Cheeseman	Executive Committee 1st Alternate	Borough of Laurel Springs
Elizabeth Piddicord	Executive Committee 2nd Alternate	Pennsauken Township
Ari Messinger	Executive Committee 3rd Alternate	Cherry Hill Township

OATH OF OFFICE

State of New Jersey:

I, _____ do solemnly swear (or affirm) that I will support the Constitution of the United States and the Constitution of the State of New Jersey, that I will bear true faith and allegiance to the same and to the Governments established in the United States and in this State, under the authority of the people; and I will faithfully, impartially and justly perform all of the duties of the office of Commissioner within the Camden County Municipal Joint Insurance Fund, according to the best of my ability *[So Help Me God]**

Signature

Name
[Print or Type]

Sworn and subscribed before me this day,

Joseph M. Nardi, Attorney at Law

Date: _____

* The person taking the oath has the option of including "So help me God" if he/she desires.

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: January 26, 2026

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

2026 Reorganization Resolutions

Fund Professional Service Agreements: In August 2025, the board authorized the advertisement of RFQ's for certain Professional positions in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et Seq. Enclosed on **Page 5** is Resolution **26-1** reflecting the appointments and re-appointments & establishing compensation for Fund Year 2026.

Motion to Approve Resolution 26-1 Appointing Fund Professionals

Reorganization Resolution 26-2 through 26-8 by Consent Motion:

Resolution 26-2 Designation of Banking Manager	Page 7
Resolution 26-3 Establishment of a Fiscal Management Plan	Page 8
Resolution 26-4 Establishment Public Meeting Procedures	Page 13
Resolution 26-5 Establishment a Fund Records Program	Page 14
Resolution 26-6 Authorization of Executive Committee Compensation	Page 15
Resolution 26-7 2026 Risk Management Plan	Page 16
Resolution 26-8 Placement of POL/EPL Coverage	Page 25

Motion to Adopt Resolutions 26-2 through 26-8

- Committee Appointments:** The Fund has eight standing committees. Enclosed is the Chairs list of the committee appointments for 2026, as well as a brief description of their charges. You are encouraged to volunteer to serve in the upcoming year. (**Page 26**)
- Residual Claims Fund 2026 Reorganization Meeting:** The Residual Claims Fund's 2026 Reorganization meeting was held on January 9, 2026 in Monroe Twp. Enclosed is a copy of Chairman Mevoli's report on the meeting. (**Appendix II**)
- E-JIF 2026 Reorganization Meeting:** The E-JIF 2026 Reorganization meeting was held on January 9, 2026 in Monroe Twp. Enclosed is Chairman Mevoli's report on the meeting. (**Appendix II**)
- MEL 2026 Reorganization Meeting:** The MEL 2026 Reorganization meeting was held on January 9, 2026, in Monroe Twp. Enclosed is a copy of Chairman Mevoli's report on the meeting. (**Appendix II**)

- ❑ **NJ Cyber JIF:** The New Jersey Cyber Risk Management Fund conducted its Reorganization meeting on January 15th via Zoom. A copy of Chairman Mevoli's report on the meeting will be distributed when available.
- ❑ **2025/2026 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. We expect the course will be uploaded into the MEL's Learning Management System in February.
- ❑ **2026 Assessment Bills:** The 2026 Assessments have been sent to all member entities. First installment payments are due by **January 31, 2026**.
- ❑ **Safety Incentive Program – Optional Safety Award** – As a reminder, the 2025 Optional Safety Award was sent to member entities for reimbursement of safety related items or training. The deadline to return all paperwork and vouchers was the end of the year but we will accept them for the next few months. The notice appears on **Pages 28 & 29**.
- ❑ **Power of Collaboration:** Included on **page 30** is the latest in a series of advertisements to appear in the League Magazine. The ad highlights that the South Bergen JIF was the 2nd municipal JIF organized in New Jersey and has provided savings of \$296 million since inception and a 60% reduction in Lost Time Accident rate since 1991.

- ❑ **Due Diligence Reports:**

❖ Financial Fast Track Report	<i>Distributed Quarterly</i>
❖ Expected Loss Ratio Analysis	Page 31-32
❖ Lost Time Accident Frequency Reports	Page 33-34
❖ EPL Compliance Report	Page 35
❖ Fund Commissioners	Page 36
❖ 2025 Fund Year Regulatory Checklist	Page 37
❖ RMC Agreements	Page 38

RESOLUTION NO. 26-1

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(Hereinafter referred to as the “FUND”)

APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

WHEREAS, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et. seq.); and

WHEREAS, The FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11 et. seq.).

WHEREAS, the Fund resolved to award certain professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.; and

WHEREAS, the Fund is desirous to appoint and/or re-appoint the Fund Professionals – noted below – to three year terms (*unless otherwise specified*) commencing on January 1, 2026; and

NOW, THEREFORE BE IT RESOLVED by the Fund’s Governing Body that the contracts for the following professionals be appointed for 2026:

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Bradford Stokes is appointed as Executive Director, Joseph Hrubash as Deputy Executive Director and Karen Read as Senior Account Manager and all as agent for process of services. 2026 fee - \$578,374.00. **Fund Year 2026 is the final year of a three-year term.**
- II. **Mr. Joseph Nardi, Esq. of Brown & Connery, LLP** is hereby appointed as **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide **Litigation Management Services**. 2026 Fee - \$78,488.00. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer**. 2026 Fee - \$28,879.00. **Contract term to be one year.**
- IV. **PKF O’Connor Davies** (formally Bowman & Co.) is hereby appointed as **Fund Auditor**. 2026 Fee - \$28,286.00. **Contract term to be one year.**
- V. **PKF O’Connor Davies** (formally Bowman & Co.) is hereby appointed as **Fund Payroll Auditor**. 2026 Fee - \$23,824.00. **Contract term to be one year.**
- VI. **Claims Resolution Corporation** is hereby appointed as the **Claims Administrator** for the FUND to adjust all claims for current and prior Fund Years. 2026 Fee \$562,747.00. **Fund Year 2026 is the final year of a three-year term.**
- VII. **The Actuarial Advantage** is hereby appointed as **Actuary** for the FUND. 2026 Fee - \$63,186.00. **Fund Year 2026 is the final year of a three-year term.**

VIII. **J.A. Montgomery Consulting** is hereby appointed **Loss Control Consultant** and for **Right to Know Training Services** to the FUND. 2026 Fee \$281,905. **Fund Year 2026 is the final year of a three-year term.**

IX. **Conner Strong & Buckelew** is hereby appointed **Underwriting Manager** for the FUND. 2026 Fee - \$16,043.00. **Fund Year 2026 is the final year of a three-year term.**

X. **Eagle Asset Management** is hereby appointed **Asset Manager** for the Fund at 12.5 basis points of the market value of the Fund's invested assets

XI. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. 2026 Fee – \$39,569.00. **Contract term to be one year.**

XII. **Medlogix** is hereby appointed as the **Fund Managed Care Provider** for the FUND. 2026 Fee - \$146,666.23. **Fund Year 2026 is the final year of a three-year term.**

All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 2 Cooper Street, Camden, NJ 08102.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 26-2

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
DESIGNATION OF A BANKING MANAGER**

WHEREAS, the Camden County Municipal Joint Insurance Fund (hereinafter the Fund), finds it necessary for the proper conduct and order of business that official depositories for the Fund be designated and named; and

WHEREAS, TD Bank; at an earnings rate based on a combined average balance of \$75,000,000 of participating joint insurance funds which will earn base of Federal Funds minus 25 basis points (.25%) with a floor of 50 basis points (.50), is hereby proposed by the Board of Fund Commissioners as the official designated depository in accord with N.J.S.A. 40A:11-5-15.1(f)

NOW, THEREFORE, BE IT RESOLVED, by the Camden County Municipal Joint Insurance Fund, that **TD Bank** for Banking services - at an earnings rate based on a combined average balance of \$75,000,000 of participating joint insurance funds which will earn base of Federal Funds minus 25 basis points (.25%) with a floor of 50 basis points (.50) - is hereby approved by the Board of Fund Commissioners as the official designated depository in accord with N.J.S.A. 40A:11-5-15.1(f) and that sums so deposited may be withdrawn upon a check, draft or order of the Board of Fund Commissioners; and

BE IT FURTHER RESOLVED that a copy of this Resolution, duly executed, be delivered to the proper officers of TD Bank.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(hereafter referred to as "THE FUND")

ESTABLISHING A FISCAL MANAGEMENT PLAN
FOR THE 2026 FUND YEAR

WHEREAS, The FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

WHEREAS, The FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.); and

NOW, THEREFORE BE IT RESOLVED, The FUND's Governing Body hereby appoints the following professionals for the 2026 Fund Year:

I The following financial institutions are hereby declared as The FUND's official depositories:

TD Bank

II. All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository by check, wire or ACH which shall bear the signatures and/or electronic approvals of at least two (2) of the following persons, duly authorized pursuant to this Resolution

Michael Mevoli	CHAIRMAN
M. James Maley, Jr.	SECRETARY
Elizabeth Pigliacelli	TREASURER
Terry Shannon	COMMISSIONER

III. All funds for Claims payments shall be withdrawn from the Official Depository by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

David Harris
Rachel Ruiz

IV. The Cash and Investment Policy attached herewith, shall be adopted.

V. The rate of interest assessed by the Fund, for delinquent assessments shall

- a. For the first 30 days - 0%
- b. For the 31 to 60 days - the rate paid by the N.J. Cash Management Fund rate plus (2) percent.
- c. For 61+ days – 10% percent per annum.

- VI.** The assessment due dates are January 31, 2026 for the first installment and June 15, 2026 for the second installment.
- VII.** Cherry Hill Township and the City of Camden operate on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill & Camden's assessment due dates are February 28, 2026 for the first installment and July 31, 2026 for the second installment.
- VIII.** Certifying and Approval Officer for all FUND expenses shall be the FUND's Executive Director and/or the Account Manager so designated by the Executive Director.
- IX.** Adjustments to Risk Management Fees in the amount of \$150 or less that are as a result of seminar credits will be waived.
- X.** FOR WIRE TRANSFERS – that the FUND does hereby require that TD Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2026 CASH MANAGEMENT AND INVESTMENT POLICY**

1.)

Cash Management and Investment Objectives

The Camden County Municipal Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a) Preservation of capital.
- b) Adequate safekeeping of assets.
- c) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e) Maximization of total return, consistent with risk levels specified herein.
- f) Investment of assets in accordance with State and Federal Laws and Regulations.
- g) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i) Stability in the value of the FUND's economic surplus.

2.)

Permissible Investments

Investments shall be limited to investments authorized under N.J.S.A. 40A:5-15.1 Joint Insurance Funds and Chapter 38, Joint Insurance Funds, Subchapter 1. Investments 5:38-1.1, 5:38-1.2 and 5:38-1.3 of the New Jersey Administrative Code.

3.)

Authorized Depositories

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 *et seq.* (GUDPA). Specifically authorized depositories include but are not limited to:

TD Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.)

Authority for Investment Management

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall identify the investment that is the most advantageous to the fund, unless otherwise directed by the FUND. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-16.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims impress accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

RESOLUTION NO. 26-4

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(hereafter the “FUND”)
ESTABLISHING PUBLIC MEETING PROCEDURES

WHEREAS, the FUND must establish meeting procedures for Fund Year 2026, and

I. **THEREFORE BE IT RESOLVED**, by the Commissioners of the Camden County Municipal Joint Insurance Fund that the Fund shall hold public meetings during the year 2026 at on the fourth Monday of each month (unless otherwise noted) at 5:15 p.m.

February 23, 2026	Pennsauken Municipal Bldg.	4:30 PM
March 23, 2026	Zoom	4:30 PM
April 27, 2026	Bellmawr Community Center	4:30 PM
May 18, 2026*	Zoom	4:30 PM
June 22, 2026	Haddon Township Municipal Bldg.	4:30 PM
July 27, 2026	Zoom	4:30 PM
August 24, 2026	Zoom	4:30 PM
September 28, 2026	Brooklawn Senior Center	4:30 PM
October 26, 2026	Zoom	4:30 PM
November 23, 2026	Collingswood Sr. Community Center	4:30 PM
January 25, 2027	Zoom	4:30 PM

*Denotes meeting is the third Monday of the month.

II. In addition, the Camden County Municipal Joint Insurance Fund Claims Committee will meet to discuss pending litigation and claims on the Friday before the fourth Monday of every month at 10AM via Zoom.

III. During the Public Comments portion of the meeting, any one person may address the Chairperson for a maximum of five (5) minutes; once a particular topic has been addressed by a member of the public, subsequent comments on that same topic by other people is limited to a maximum of two (2) minutes; and speakers are required to state their names and addresses.

IV. The following is hereby designated the official newspaper (s) of the Fund: Courier Post, Cherry Hill, NJ until March 1, 2026. Effective March 1, 2026, the Camden JIF will publish all legal notices on its webpage designated for official notices www.camdenmunicipaljif.org and said webpage will include a hyperlink to the Secretary of State’s legal notices webpage.

V. The FUND Secretary or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 26-5

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
(Hereinafter the “FUND”)

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS: The FUND must establish a formal record retention program for the 2026 fund year.

NOW, THEREFORE BE IT RESOLVED, by the FUND’s Governing Body that:

- I. James Maley, Fund Secretary**, is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 2 Cooper Street, Camden, NJ 08102
- II. The Account Manager designated by the Executive Director is hereby designated as Assistant Fund Secretary.**
- III. The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.**
- IV. Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.**

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, located at Access, 24 Beckwith Avenue, Paterson, New Jersey. The FUND’s Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 26-6

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**RESOLUTION AUTHORIZING COMPENSATION BE MADE TO
EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT
EXECUTIVE COMMITTEE MEETINGS**

WHEREAS, the Camden County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant N.J.S.A. 40:A:10 et seq; and

WHEREAS, an Amendment to the Bylaws of the Camden County Municipal Joint Insurance Fund was approved by the Executive Committee following a public hearing on November 25, 1991 and May 25, 1992; and

WHEREAS, pursuant to NJS.A 40A:10-43, the Amendment was approved by the Governing Body of 75% of the participating municipalities;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Camden County Municipal Joint Insurance Fund that each regular and alternate member of the Executive Committee of the Camden County Municipal Joint Insurance Fund shall receive \$150 per Executive Committee meeting attended by said member not to exceed twelve meetings per year.

BE IT FURTHER RESOLVED that the Treasurer is hereby authorized to distribute payment as per monthly attendance sheet signed and dated by the Fund Secretary.

BE IT FURTHER RESOLVED that payment shall be made quarterly.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

RESOLUTION NO. 26-7

Camden County Municipal Joint Insurance Fund

(hereinafter the "Fund" or the "CAM JIF")

ESTABLISHING THE 2026 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's Commissioners that the 2026 Plan of Risk Management shall be:

Definitions:

"Commissioners" mean: The Board of Fund Commissioners or the Executive Committee thereof as appropriate

"Member" means: A local unit of government that has joined the Fund

"Sexual Abuse" means: An action brought pursuant to Section 1 of P.L. 1992, c.109 (C.2A:61B-1), paragraph (1) of subsection c. of section 1 of P.L.1959 (C.2A:53A-7) or section 1 of P.L.2005, c.264 (C.2A:53A-7.4)

Section I – Coverage

Insurance Coverages

The following coverages are provided to the Fund's members, effective January 1, 2026:

- Workers' Compensation
- Liability (including optional excess)
- Public Officials Liability / Employment Practices Liability (including optional excess){
- Optional Volunteer Directors & Officers Liability}
- Crime
- Non-Owned Aircraft Liability
- Environmental Impairment Liability
- Cyber
- Property & Equipment Breakdown (effective December 31, 2025)
- Terrorism

Limits of Coverage

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles . All references to the "MEL" stand for the "Municipal Excess Liability Joint Insurance Fund". **Please note, the following is a general discussion of the coverages and limits provided via the Fund; however, the actual terms and conditions are defined in the policy documents and all issues shall be decided on such. Additional coverages, limits and conditions may apply. Please also note, deductibles may differ for individual members; please refer to your policy(ies) for full details.**

1. Workers' Compensation

- Workers' Compensation: \$300,000
- Employer's Liability: \$300,000
- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease: Per Person

- MEL Excess Limit: Statutory
- Employer's Liability Excess Limit: \$6,700,000

2. **Liability (includes General, Automobile, Employee Benefits and Law Enforcement Liability)**

- Fund Limit: \$300,000
- MEL Excess Limit: \$4,700,000
 - The \$3,000,000 layer excess of \$2,000,000 is subject to a 3,000,000 per local member unit annual aggregate (Automobile Liability is not aggregated)
- Sublimits: The following sublimits are part of, and not in addition to, the limits above:
 - Good Samaritan Liability: Included
 - Fungus or Spores: \$1,000,000
 - Disinfectants Release Hazard Coverage: \$1,000,000
 - Dam and Reservoir: \$5,000,000
 - a. \$5,000,000 per occurrence for any member entity owned dams defined as Class III or IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8;
 - b. Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
 - c. \$2,000,000 per occurrence for any member entity owned dam defined as Class I or II in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
 - d. \$2,000,000 per occurrence for any Class III or IV member entity owned dam involved with a Class I or II member entity owned dam.
 - Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
 - Subsidence: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
 - Quasi Entities Coverage: \$5,000,000
 - Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)
 - Riot, Civil Commotion or Mob Action: \$5,000,000 Per Occurrence
 - Failure to Supply Utility: \$5,000,000 Per Occurrence
 - Garagekeepers Liability: \$2,000,000 Per Occurrence
 - New Jersey Personal Injury Protection (NJ PIP): Statutory Minimum
 - New Jersey Uninsured/Underinsured Motorist (NJ UM/UIM): Statutory Minimum

3. **Optional Excess Liability Limit**

The MEL offers Optional Excess Liability Limits excess of the MEL Excess Limit.

- The following limits are the Optional Excess Limits:
 - \$2,000,000 (equals \$7,000,000 total);
 - \$5,000,000 (equals \$10,000,000 total);
 - \$10,000,000 (equals \$15,000,000 total); and

- \$15,000,000 (equals \$20,000,000 total);

The MEL also offers Optional JIF Shared Aggregate Excess Liability coverage, with limits of \$10,000,000 from the MEL. This coverage is only available to members of the Fund who purchase all \$20,000,000 available to them from the Optional Excess Liability Limits.

- \$10,000,000 aggregate (equals \$30,000,000 total)

4. Public Officials Liability / Employment Practices Liability

Each local member unit is 100% commercially insured with Lexington Insurance Company for \$2,000,000 in the aggregate per member on a claims made and reported basis for each Fund year.

- Retentions and Coinsurance:
 - \$20,000 is the standard retention per claim and 20% of the first \$250,000 of the loss is the standard coinsurance, although other retentions and coinsurances may apply.
 - Local member units may qualify based on certain criteria to have options to purchase a lower retention and/or coinsurance contribution.
 - Members with adverse loss experience may be subject to higher retention and/or coinsurance.
 - Non-compliance with the MEL's EPL Risk Management Plan will result in a deductible of \$100,000 and copay of 20% of \$2,000,000
-

5. Optional Excess Public Officials Liability / Employment Practices Liability

The MEL offers Optional Excess Public Officials Liability / Employment Practices Liability limits excess of the local member units' primary \$2,000,000 Public Officials Liability / Employment Practices Liability policies with Lexington Insurance Company as follows:

- \$1,000,000 (equals \$3,000,000 total);
- \$2,000,000 (equals \$4,000,000 total);
- \$3,000,000 (equals \$5,000,000 total);
- \$4,000,000 (equals \$6,000,000 total); and
- \$8,000,000 (equals \$10,000,000 total).

6. Optional Volunteer Directors & Officers Liability

Volunteer Emergency Service Units have the option of adding Volunteer Directors & Officers Liability coverage to the Public Officials coverage. The coverage applies to the non-emergency activities of such entity. If elected, coverage will be included in the Public Officials Liability limits and subject to a \$1,000 deductible.

7. Crime

- The Fund provides Crime coverage with a limit of \$50,000 for: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$2,500

- MEL Crime
 - MEL Crime Excess: \$4,950,000 excess of the Fund Crime limit
 - MEL Crime Statutory Position:
 - a. The MEL provides primary employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$5,000,000 per occurrence per position.
 - b. The deductible is \$1,000
 - a. \$10,000 if approved via the MEL appeal board
 - MEL Crime Excess Public Officials:
 - a. The MEL provides excess employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have not applied or have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$5,000,000
 - b. The deductible is the greater of the underlying bond/policy in place or the statutory limit required

8. Non-Owned Aircraft Liability

- \$5,000,000; and
- Medical Expense for each passenger: \$5,000
- The coverage is 100% commercially insured with Endurance American

9. Environmental Impairment Liability

- Environmental Impairment Liability is provided to the Fund's local member units by the New Jersey Environmental Risk Management Fund (EJIF). Please refer to the EJIF's Plan of Risk Management.

10. Cyber

The Fund purchases Cyber insurance from the New Jersey Cyber Risk Management Fund

- Limits and Retention: Please contact your Risk Manager or the Cyber JIF

11. Property & Equipment Breakdown

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$2,400,000 limit excess of the Fund's limit
- The MEL purchases additional excess property limits, as follows: \$125,000,000, including certain sublimits, including, but not limited, to:
 - Aggregate, Earth Movement: \$75,000,000
 - Aggregate, Flood (includes Storm Surge): \$110,000,000
 - a. Per Location, High Hazard Flood Zone: \$75,000,000 /Aggregate : \$75,000,000
 - Named Storm: Included
 - Vehicles: \$10,000,000
 - a. Rental Reimbursement \$100,000.

- a. Monthly Limit, Per Occurrence: \$10,000
 - Miscellaneous unnamed locations \$50,000,000
 - Newly acquired locations \$50,000,000
 - Transit \$5,000,000
- Unmanned Aircraft Systems: \$100,000
- Member deductibles:
 - All Other: \$2,500
 - Automobile Physical Damage: \$2,500
 - Equipment Breakdown: \$5,000
 - SFHA Flood Maximum available NFIP limit, per location, regardless if member purchases it or not, but no less than \$500,000 building / \$500,000 contents (\$250,000 / \$100,000 for housing authorities and related non-profit buildings), but no more than the value of the building and contents.
 - Named Storm : \$2,500

12. Terrorism

Aggregate: \$125,000,000

Individual Self-Insured Retentions

Optional Individual Self-Insured Retentions:

1. Cherry Hill Township has a \$50,000 Deductible per occurrence for workers compensation. For workers' compensation, the Fund insures the \$250,000 excess of the \$50,000 town Deductible.
2. Gloucester Township has a \$500,000 retention per occurrence for workers compensation. The Fund insures \$100,000 excess of the \$500,000 retention. The Township also has a \$100,000 retention per occurrence for police professional liability. The Fund insures the \$200,000 excess of the town's retention.
3. Camden City has a \$500,000 retention per occurrence for workers compensation. The Fund insures \$100,000 excess of the \$500,000 retention. The city also has a \$500,000 retention for General and Auto Liability. The Fund insures \$250,000 excess of the GL & AL \$500,000 retention. The city also has a \$100,000 retention for Property. The Fund insures \$100,000 excess of the \$100,000 property retention.
4. Pennsauken Township has a \$600,000 retention per occurrence for workers compensation. The Fund insures \$100,000 excess of the \$600,000 retention. The Township also has a \$50,000 retention per occurrence for police professional liability. The Fund insures the \$250,000 excess of the town's retention.

Amount of Risk to be Retained by the Fund

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles.

1. **Workers' Compensation:** \$300,000

2. **Liability:** \$300,000
 - NJ Uninsured/Underinsured Motorist: Statutory minimum
 - NJ Personal Injury Protection: Statutory minimum
3. **Optional Excess Liability Limit:** \$0
4. **Public Officials Liability / Employment Practices Liability:** \$0
5. **Optional Excess Public Officials Liability / Employment Practices Liability:** \$0
6. **Optional Volunteer Directors & Officers Liability:** \$0
7. **Crime:** \$50,000
 - MEL Crime Excess: None
 - MEL Crime Statutory Position: None
 - MEL Crime Excess Public Officials: None
8. **Non-Owned Aircraft Liability:** \$0
9. **Environmental Impairment Liability:** \$0
10. **Cyber:** \$0
11. **Property:** \$100,000
 - Equipment Breakdown: \$0
 - SFHA Flood: \$0
 - Named Storm: \$100,000
12. **Unmanned Aircraft Systems (UAS):** \$100,000
13. **Terrorism:** \$0

Commercial Insurance / Reinsurance Purchased

The insurance/reinsurance listed below may contain sublimits, retentions and deductibles in addition to such already stated.

1. **Non-Owned Aircraft Liability:** The Fund purchases this coverage through the MEL
2. **Excess Property & Equipment Breakdown:** The Fund purchases this coverage from the MEL
3. **Excess Liability:** The Fund purchases this coverage from the MEL
4. **Excess Workers' Compensation:** The Fund purchases this coverage from the MEL
5. **Excess Crime:** The Fund purchases this coverage from the MEL
6. **Public Officials Liability / Employment Practices Liability:** The Fund purchases this coverage from Lexington Insurance Company
7. **Optional Volunteer Directors & Officers Liability:** The Fund purchases this coverage from Lexington Insurance Company
8. **Cyber:** The Fund purchases this coverage from the New Jersey Cyber Risk Management Fund
9. **Environmental Impairment Liability:** EJIF
10. **Terrorism:** The Fund purchases this coverage from the MEL

Section II – Conditions

The Amount of Unpaid Claims to be Established

1. The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
2. Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

The Method of Assessing Contributions to be Paid by Each Member of the Fund

1. By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating member is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
2. The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Commissioners also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the Commissioners. The total amount of each member's annual assessment is certified by majority vote of the Commissioners at least one (1) month prior to the beginning of the next fiscal year.
3. The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
4. If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
5. The Commissioners may by majority vote levy upon the participating members additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating members by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
6. Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Commissioners.
7. Sexual Abuse Liability Account: The Commissioners may establish a sexual abuse liability account. Reserves, IBNR, expenses, assets, assessments and other assets for this account shall be accounted for separately. After the end of the year before the Fund has finalized its year end accounting, the Commissioners may levy a supplementary assessment if the sexual abuse claims account is negative on a statutory basis.
8. At the discretion of the Commissioners, any supplemental assessments may be payable in equal installments for up to ten years. Deferred assessments shall become due and immediately payable if a member leaves the Fund.

Procedures Governing Loss Adjustment and Legal Expenses

1. The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O, which are handled by Summit Risk Services representing Lexington Insurance Company. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers (i.e. Munich Re for liability, and Safety National for workers' compensation). Every three years, the MEL's internal auditors also conduct an audit.
2. Each member is provided with a claims reporting procedure and appropriate forms.
3. In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
4. To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in governmental claims. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

Procedures for the Closure of Fund Years, including the Maintenance of All Relevant Accounting Records

1. The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
2. Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
3. Each year, the Commissioners will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Banking and Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
4. In the event a member leaves the Fund, the Commissioners may assess the member's closed Fund Year account an amount not exceeding three (3) years stranded costs that the Fund incurs as a result of the member's withdraw. Stranded costs are those expenses incurred by the Fund that would otherwise have been paid from the withdrawing member's assessments had the member remained in the Fund. The dividend of any member that is no longer a member of the Fund and that member's share of the closed fund year account shall be held in escrow until the later of the tolling of the statute of limitations for all potential claims incurred during the membership period or the closure of all incurred claims by the Fund during the period of membership. A former member may apply to the Commissioners for a return of that member's remaining share of the closed Fund year account no sooner than when five (5) years have passed since the last Fund year in which the member participated has been closed. The Commissioners will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
5. All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
6. The Fund will retain all records in accordance with the Fund's record retention program.

Assumptions and Methodology Used for the Calculation of Appropriate Reserve Requirements to be Established and Administered in Accordance with Sound Actuarial Principles

1. The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
2. The following is an overview of the two actuarial methods used to project the ultimate losses.
 - a. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
 - b. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

The Maximum Amount a Certifying and Approving Officer May Approve Pursuant to N.J.A.C. 11:15-2.22

1. \$10,000 for General and automobile liability
2. \$7,500 for workers compensation
3. With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.
4. \$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting.

ADOPTED: this 26th day of January, 2026 by the Commissioners:

Camden County Municipal Joint Insurance Fund

Chairperson

Secretary

RESOLUTION NO. 26-8

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE

**RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH
LEXINGTON INSURANCE COMPANY FOR PRIMARY PUBLIC OFFICIALS/EMPLOYMENT
PRACTICES LIABILITY**

WHEREAS, there is a need for public officials/employment practices coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

WHEREAS, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Underwriting Manager is recommending award to Lexington Insurance Company for primary public officials/employment practices liability coverage (inclusive of optional director's and officer's liability) in the amount not to exceed \$2,118,457 inclusive of commission; and

WHEREAS, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

WHEREAS, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

WHEREAS, Lexington Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that Lexington Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit Lexington Insurance Company from making any reportable contributions through the term of the contract, and

WHEREAS, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

WHEREAS, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2026 budget in the amount not to exceed \$2,118,457.00, inclusive of commission from:

Line Item: POL/EPL Premium and Land Use Liability

NOW, THEREFORE, BE IT RESOLVED, that the Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with Lexington Insurance Company for the 2026 budget year for primary public officials/employment practices liability coverage in the amount of not to exceed \$2,118,457.00 inclusive of commission.

**CAMDEN COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Attest:

CHAIRMAN

SECRETARY

JIF 2026 COMMITTEES LIST

Audit: Charged with meeting to review the scope of the audit and the audit finding and results.

Terry Shannon, Barrington Borough
Gary Passanante, Somerdale Borough
Joseph Gallagher, Winslow Township
Elizabeth Pigliacelli, Treasurer
Dennis Skalkowski, Auditor
Michael Mevoli, Brooklawn Borough*
Bradford Stokes *

Executive Safety: Review Fund's loss prevention/control programs and provides recommendations to the Executive Committee.

Michael Mevoli, Executive Committee Chairperson, Brooklawn Borough
Gary Passanante, Somerdale Borough
Louis DiAngelo, Bellmawr Borough
Ken Cheeseman, Laurel Springs Borough
Cassandra Duffey, Collingswood Borough
Ari Messenger, Cherry Hill Township
Thomas Merchel, Conner Strong & Buckelew
Joseph Henry, Hardenbergh Insurance Group
Jennifer Goldstein, Medlogix
Tracy Ware, CRC
Jackie Cardenosa & Tom Reilly, JA Montgomery Consulting
Joseph Nardi, JIF Attorney
Bradford Stokes*

Coverage: Charged evaluating potential exposures and questions of coverage and determines whether policy decision should be made by Executive Committee.

Mayor M. James Maley, Chair, Collingswood Borough
Terry Shannon, Barrington Borough
Peter DiGiambattista Jr., RMC
Thomas Merchel, Conner Strong & Buckelew
Edward Cooney, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Nominating Committee: Charged with review of candidates and selection of nominees for presentation in the event of an election of officer(s) or Executive Committee member(s)

Louis DiAngelo, Chair, Bellmawr Borough
Mayor M. James Maley, Collingswood Borough
Edward Hill, Lawnside Borough

Strategic Planning: This Committee is charged with long range strategies which should be pursued in order to insure the integrity, growth and viability of the Camden Fund.

Mayor M. James Maley, Chair, Collingswood Borough
Joseph Gallagher, Winslow Township
Thomas Merchel, Conner Strong & Buckelew

Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Contracts Review: This Committee is charged with reviewing professional service contracts and adequacy of scope of service. This Committee also meets every October to review and discuss the budget process for the following year.

Louis DiAngelo, Chair, Bellmawr Borough
Terry Shannon, Barrington Borough
James Maley, Collingswood Borough
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Claims Review Committee: This Committee reviews claims presented for consideration of payment by the Executive Committee. It also develops and recommends claim cost containment programs.

Louis DiAngelo, Bellmawr
Terry Shannon, Barrington Borough
Joseph Gallagher, Winslow Twp.
Elizabeth Piddicord, Pennsauken Township
John Foley, Cherry Hill Fire District
Ari Messinger, Cherry Hill Township
Joseph Nardi, Esq., Fund Attorney
Tracy Ware, CRC
Lauren Joseph, CRC
Thomas Merchel, Conner Strong & Buckelew
Jackie Cardenosa & Tom Reilly, J.A. Montgomery Consulting
Jennifer Goldstein, Medlogix
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

Marketing and Communications Committee: This Committee is charged with developing a mechanism of communication between the membership and community.

Mayor M. James Maley, Collingswood Borough
Joseph Gallagher, Winslow Twp.
Ken Cheeseman, Laurel Springs Borough
Thomas Merchel, Conner Strong & Buckelew
Michael Mevoli, Brooklawn Borough*
Bradford Stokes*

***Chairperson and Executive Director sit ex officio on all committees except nominating**

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TRIAD1828 CENTRE
2 Cooper Street
Camden, NJ 08102

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

Date: August 28, 2025

Memo to: Camden County Municipal JIF Fund Commissioners

Subject: 2025 Safety Incentive Program - Optional Safety Award

Dear Fund Commissioner:

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

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

Yours truly,

Michael Mevoli

Michael Mevoli, Chairman
Camden County Municipal Joint Insurance Fund

cc: Governing Body, Safety Coordinators and Risk Managers

Optional Safety Award

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

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

Inadmissible Reimbursements

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

Reimbursement Instructions

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

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

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

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

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

Great News!

The South Bergen Joint Insurance Fund Celebrates Its 40th Anniversary With Member Savings of \$296 Million

"Our 23 member communities benefit from direct access to outstanding training and tools that have strengthened community safety and reduced costs: a winning combination."

GREGORY FRANZ, Borough Administrator Borough of Edgewater, Chair, South Bergen JIF

A graphic featuring a check and a list of municipalities. The check is for \$296 million, dated 1986-2026, and is made out to South Bergen JIF Members. The check is dated 1025. The list of municipalities includes: Bogota, Carlstadt, East Rutherford, Edgewater, Elmwood Park, Englewood Cliffs, Fairview, Fort Lee, Hackensack, Little Ferry, Lodi, Maywood, Moonachie, North Arlington, Palisades Park, Ridgefield Park, Rochelle Park, Rutherford, Saddle Brook, South Hackensack, Lyndhurst, Wallington, and Wood-Ridge. The Municipal Excess Liability Joint Insurance Fund (MEL) logo is also present.

SOUTH BERGEN JIF

1025

1986-2026

\$ 296 million

MEMBERSHIP INCLUDES 23 MUNICIPALITIES

- Bogota
- Carlstadt
- East Rutherford
- Edgewater
- Elmwood Park
- Englewood Cliffs
- Fairview
- Fort Lee
- Hackensack
- Little Ferry
- Lodi
- Maywood
- Moonachie
- North Arlington
- Palisades Park
- Ridgefield Park
- Rochelle Park
- Rutherford
- Saddle Brook
- South Hackensack
- Lyndhurst
- Wallington
- Wood-Ridge

MEL

To apply for membership in a local joint insurance fund that participates in MEL, write or call:

Municipal Excess Liability Joint Insurance Fund
9 Campus Drive - Suite 216 | Parsippany, NJ 07054-4412
P 201-881-7632 F 201-881-7633 E mel@permainc.com

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	59	MONTH	58	MONTH	47	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-25		31-Oct-25		30-Nov-24	
PROPERTY	718,669	800,963	111.45%	100.00%	111.45%	100.00%	114.16%	100.00%
GEN LIABILITY	1,681,349	686,833	40.85%	97.06%	41.14%	97.02%	52.46%	95.40%
AUTO LIABILITY	446,457	318,986	71.45%	95.94%	71.45%	95.69%	42.65%	92.21%
WORKER'S COMP	3,528,173	2,820,386	79.94%	99.86%	79.93%	99.83%	75.49%	99.34%
TOTAL ALL LINES	6,374,648	4,627,168	72.59%	98.86%	72.66%	98.82%	71.48%	97.88%
NET PAYOUT %	\$3,980,613		62.44%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	47	MONTH	46	MONTH	35	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-25		31-Oct-25		30-Nov-24	
PROPERTY	812,040	956,066	117.74%	100.00%	118.78%	100.00%	106.72%	100.00%
GEN LIABILITY	1,666,133	956,396	57.40%	95.40%	57.40%	95.07%	18.35%	89.48%
AUTO LIABILITY	604,621	739,821	122.36%	92.21%	145.05%	91.84%	77.13%	86.58%
WORKER'S COMP	3,820,056	3,737,341	97.83%	99.34%	98.71%	99.28%	85.64%	97.90%
TOTAL ALL LINES	6,902,850	6,389,625	92.57%	97.84%	95.16%	97.69%	71.14%	95.13%
NET PAYOUT %	\$4,909,087		71.12%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	35	MONTH	34	MONTH	23	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-25		31-Oct-25		30-Nov-24	
PROPERTY	840,000	852,993	101.55%	100.00%	104.77%	100.00%	135.62%	99.33%
GEN LIABILITY	1,706,985	698,956	40.95%	89.48%	38.76%	88.77%	9.80%	78.18%
AUTO LIABILITY	570,755	811,851	142.24%	86.58%	142.24%	85.94%	18.03%	75.06%
WORKER'S COMP	4,160,000	2,158,217	51.88%	97.90%	52.79%	97.68%	47.97%	92.71%
TOTAL ALL LINES	7,277,740	4,522,018	62.13%	95.28%	62.51%	94.94%	46.79%	88.68%
NET PAYOUT %	\$3,238,110		44.49%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	23	MONTH	22	MONTH	11	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-25		31-Oct-25		30-Nov-24	
PROPERTY	1,054,175	1,201,234	113.95%	99.33%	114.68%	98.69%	78.57%	86.00%
GEN LIABILITY	1,912,663	398,319	20.83%	78.18%	19.78%	76.91%	10.85%	49.00%
AUTO LIABILITY	631,298	236,078	37.40%	75.06%	37.00%	73.57%	20.36%	45.00%
WORKER'S COMP	4,159,386	2,398,701	57.67%	92.71%	59.30%	91.80%	54.20%	52.00%
TOTAL ALL LINES	7,757,522	4,234,332	54.58%	88.59%	55.26%	87.58%	44.07%	55.31%
NET PAYOUT %	\$2,883,564		37.17%					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	11	MONTH	10	MONTH	-1	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	30-Nov-25		31-Oct-25		30-Nov-24	
PROPERTY	1,229,641	1,428,517	116.17%	86.00%	115.45%	76.00%	N/A	N/A
GEN LIABILITY	1,936,198	310,413	16.03%	49.00%	15.66%	42.00%	N/A	N/A
AUTO LIABILITY	625,687	295,893	47.29%	45.00%	46.59%	40.00%	N/A	N/A
WORKER'S COMP	4,193,771	2,715,609	64.75%	52.00%	64.55%	42.00%	N/A	N/A
TOTAL ALL LINES	7,985,297	4,750,433	59.49%	55.96%	59.13%	47.08%	N/A	N/A
NET PAYOUT %	\$1,938,071		24.27%					

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	60	MONTH	59	MONTH	48	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-25		30-Nov-25		31-Dec-24	
PROPERTY	718,669	800,963	111.45%	100.00%	111.45%	100.00%	114.16%	100.00%
GEN LIABILITY	1,681,349	687,598	40.90%	97.10%	40.85%	97.06%	50.97%	95.70%
AUTO LIABILITY	446,457	318,986	71.45%	96.17%	71.45%	95.94%	41.53%	92.58%
WORKER'S COMP	3,528,173	2,883,253	81.72%	99.88%	79.94%	99.86%	76.53%	99.40%
TOTAL ALL LINES	6,374,648	4,690,800	73.59%	98.90%	72.59%	98.86%	71.58%	98.02%
NET PAYOUT %	\$3,989,970		62.59%					

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	48	MONTH	47	MONTH	36	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-25		30-Nov-25		31-Dec-24	
PROPERTY	812,040	956,519	117.79%	100.00%	117.74%	100.00%	108.54%	100.00%
GEN LIABILITY	1,666,133	958,933	57.55%	95.70%	57.40%	95.40%	18.48%	90.15%
AUTO LIABILITY	604,621	806,406	133.37%	92.58%	122.36%	92.21%	71.27%	87.18%
WORKER'S COMP	3,820,056	3,775,082	98.82%	99.40%	97.83%	99.34%	82.24%	98.10%
TOTAL ALL LINES	6,902,850	6,496,940	94.12%	97.98%	92.57%	97.84%	68.98%	95.45%
NET PAYOUT %	\$5,052,383		73.19%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	36	MONTH	35	MONTH	24	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-25		30-Nov-25		31-Dec-24	
PROPERTY	840,000	852,993	101.55%	100.00%	101.55%	100.00%	134.87%	100.00%
GEN LIABILITY	1,706,985	700,198	41.02%	90.15%	40.95%	89.48%	13.36%	79.39%
AUTO LIABILITY	570,755	811,951	142.26%	87.18%	142.24%	86.58%	19.79%	76.44%
WORKER'S COMP	4,160,000	2,162,941	51.99%	98.10%	51.88%	97.90%	48.50%	93.51%
TOTAL ALL LINES	7,277,740	4,528,084	62.22%	95.60%	62.13%	95.28%	47.98%	89.61%
NET PAYOUT %	\$3,233,832		44.43%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	24	MONTH	23	MONTH	12	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-25		30-Nov-25		31-Dec-24	
PROPERTY	1,054,175	1,212,090	114.98%	100.00%	113.95%	99.33%	103.08%	95.24%
GEN LIABILITY	1,912,663	408,542	21.36%	79.39%	20.83%	78.18%	12.26%	60.18%
AUTO LIABILITY	631,298	253,578	40.17%	76.44%	37.40%	75.06%	8.80%	51.17%
WORKER'S COMP	4,159,386	2,629,092	63.21%	93.51%	57.67%	92.71%	51.38%	64.07%
TOTAL ALL LINES	7,757,522	4,503,303	58.05%	89.52%	54.58%	88.59%	45.29%	66.30%
NET PAYOUT %	\$2,919,348		37.63%					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	12	MONTH	11	MONTH	0	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Dec-25		30-Nov-25		31-Dec-24	
PROPERTY	1,229,641	1,488,962	121.09%	95.24%	116.17%	86.00%	N/A	N/A
GEN LIABILITY	1,936,198	340,090	17.56%	60.18%	16.03%	49.00%	N/A	N/A
AUTO LIABILITY	625,687	306,318	48.96%	51.17%	47.29%	45.00%	N/A	N/A
WORKER'S COMP	4,193,771	4,111,006	98.03%	64.07%	64.75%	52.00%	N/A	N/A
TOTAL ALL LINES	7,985,297	6,246,377	78.22%	66.92%	59.49%	55.96%	N/A	N/A
NET PAYOUT %	\$2,277,948		28.53%					

2025 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

December 31, 2025

FUND	2025	2024	2023	TOTAL
	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY	RATE * 2025 - 2023
Suburban Municipal	0.90	1.32	1.23	1.14
Monmouth County	0.91	0.90	0.71	0.84
Morris County	1.00	1.39	1.68	1.36
NJ Utility Authorities	1.20	2.25	1.92	1.78
Professional Municipal Manager	1.23	1.48	2.18	1.62
Burlington County Municipal JIF	1.30	2.09	1.30	1.56
Bergen County	1.32	1.22	1.42	1.32
Suburban Metro	1.42	1.87	1.55	1.62
Camden County	1.43	1.29	1.33	1.35
NJ Public Housing Authority	1.43	1.54	1.80	1.59
Ocean County	1.45	1.70	1.57	1.57
Atlantic County Municipal JIF	1.71	2.35	2.34	2.14
Gloucester, Salem, Cumberland	1.78	2.07	1.73	1.86
South Bergen County	1.78	1.77	2.46	2.00
Central New Jersey	2.14	2.07	2.21	2.14
AVERAGE	1.40	1.69	1.70	1.59

Camden County JOINT INSURANCE FUND									
2025 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS									
		DATA VALUED AS OF			December 31, 2025				
		# CLAIMS	Y.T.D.	2025	2024	2023			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER	MEMBER	*	12/31/2025	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2025 - 2023
1	88	Audubon Park		0	0.00	0.00	0.00	1 Audubon Park	0.00
2	91	Berlin Borough		0	0.00	0.00	3.03	2 Berlin Borough	1.01
3	92	Berlin Township		0	0.00	0.00	1.31	3 Berlin Township	0.42
4	93	Brooklawn		0	0.00	0.00	0.00	4 Brooklawn	0.00
5	94	Chesilhurst		0	0.00	0.00	0.00	5 Chesilhurst	0.00
6	95	Clementon		0	0.00	4.62	3.28	6 Clementon	2.60
7	97	Gibbsboro		0	0.00	2.99	6.06	7 Gibbsboro	3.08
8	99	Haddon		0	0.00	1.75	1.71	8 Haddon	1.13
9	100	Haddon Heights Borough		0	0.00	0.00	0.00	9 Haddon Height	0.00
10	102	Hi-Nella		0	0.00	0.00	0.00	# Hi-Nella	0.00
11	103	Laurel Springs		0	0.00	0.00	0.00	# Laurel Springs	0.00
12	108	Merchantville		0	0.00	0.00	0.00	# Merchantville	0.00
13	110	Oaklyn		0	0.00	1.67	3.15	# Oaklyn	1.60
14	111	Pine Hill		-1	0.00	0.00	0.00	# Pine Hill	0.00
15	113	Somerdale		0	0.00	3.45	1.20	# Somerdale	1.51
16	116	Winslow Township Fire District #1		0	0.00	0.00	0.00	# Winslow Township	0.00
17	117	Woodlynne		0	0.00	3.85	0.00	# Woodlynne	1.20
18	451	Tavistock		0	0.00	0.00	0.00	# Tavistock	0.00
19	564	Cherry Hill		0	4.89	0.44	0.71	# Cherry Hill	0.67
20	89	Barrington		0	1.08	0.00	0.96	# Barrington	0.68
21	112	Runnemede		1	1.13	0.00	2.02	# Runnemede	1.08
22	114	Voorhees		0	1.37	2.27	1.79	# Voorhees	1.81
23	101	Haddonfield		0	1.69	1.63	0.84	# Haddonfield	1.39
24	115	Winslow		1	1.70	2.55	2.13	# Winslow	2.13
25	584	Cherry Hill Fire District		0	1.82	1.20	1.90	# Cherry Hill Fire District	1.64
26	107	Medford Lakes		1	1.85	1.72	0.00	# Medford Lakes	1.20
27	109	Mount Ephraim		0	2.04	1.98	0.00	# Mount Ephraim	1.32
28	96	Collingswood		1	2.08	0.60	0.60	# Collingswood	1.05
29	106	Magnolia		0	2.15	0.00	0.00	# Magnolia	0.70
30	87	Audubon		1	2.31	0.00	2.31	# Audubon	1.54
31	105	Lindenwold		1	2.80	1.79	0.93	# Lindenwold	1.83
32	98	Gloucester City		2	3.82	0.00	1.50	# Gloucester City	1.77
33	104	Lawnside		1	4.55	0.00	0.00	# Lawnside	1.52
34	565	Camden Parking Authority		0	4.76	12.77	0.00	# Camden Parking	6.15
35	90	Bellmawr		3	5.24	4.65	3.73	# Bellmawr	4.54
36	692	Gloucester Township	**	0	0			# Gloucester Township	0.00
37	695	Camden City	**	0	0			# Camden City	0.00
38	724	Pennsauken	**	0	0			# Pennsauken	0.00
Totals:			11	46	1.43	1.29	1.33		1.35

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : **January 21, 2026**

Total Participating Members	38	38
Complaint Percent Compliant		37 97.37%

Member Name	* EPL Program ?	Checklist Submitted	Compliant	01/01/26	2026	Co-Insurance	Land Use	
				EPL			Deductible	Co-Insurance
				Deductible			01/01/26	Deductible
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	No	No	\$ 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
Pennsauken Township	Elizabeth Peddicord	Timothy Killion
Pine Hill	Patricia Hendricks	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passanante	Michele Miller
Tavistock	Terry Shannon	
Voorhees	Stephen J. Steglick	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Sacco	Marc Rigberg
Woodlynne	Joseph Chukwueke	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2025 as of December 31, 2025

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	Filed
<input type="checkbox"/> Reinsurance Policies	Filed by UW Manager
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2025 Risk Management Plan	Filed
<input type="checkbox"/> 2025 Cash Management Plan	Filed
<input type="checkbox"/> 2025 Risk Manager Contracts	Collected
<input type="checkbox"/> 2025 Certification of Professional Contracts	Filed
<input type="checkbox"/> Unaudited Financials	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND
2026 RISK MANAGEMENT CONSULTANTS AGREEMENTS**

As of January 15, 2026

MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP			12/31/25
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS			12/31/25
BARRINGTON	CONNER STRONG & BUCKELEW			12/31/25
BELLMAWR	CONNER STRONG & BUCKELEW			12/31/25
BERLIN BOROUGH	EDGEWOOD ASSOCIATES			12/31/25
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW			12/31/25
BROOKLAWN	CONNER STRONG & BUCKELEW	1/13/2026		12/31/25
CHERRY HILL	CONNER STRONG & BUCKELEW			12/31/25
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW			12/31/25
CHESILHURST	EDGEWOOD ASSOCIATES			12/31/25
CAMDEN CITY	CONNER STRONG & BUCKELEW			12/31/25
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY			12/31/25
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/15/26	01/15/26	12/31/26
COLLINGSWOOD	CONNER STRONG & BUCKELEW			12/31/25
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP			12/31/25
GOLOUCESTER CITY	CONNER STRONG & BUCKELEW			12/31/25
GOLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW	1/13/2026		12/31/28
HADDON	WAYPOINT INSURANCE SERVICES	12/26/2025	12/26/2025	12/31/26
HADDONFIELD	PROFESSIONAL INSURANCE ASSC.			12/31/25
HADDON HEIGHTS	HARDENBERGH INSURANCE GROUP			12/31/25
HI-NELLA	CONNER STRONG & BUCKELEW	01/05/26	01/05/26	12/31/28
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP			12/31/25
LAWNSIDE	M&C INSURANCE AGENCY			01/01/26
LINDENWOLD	HARDENBERGH INSURANCE GROUP			12/31/25
MAGNOLIA	CONNER STRONG & BUCKELEW			12/31/25
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/05/26	1/5/2026	12/31/27
MERCHANTVILLE	CONNER STRONG & BUCKELEW			12/31/25
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW			12/31/25
OAKLYN	CONNER STRONG & BUCKELEW			12/31/25
PENNSUAKEN	CONNER STRONG & BUCKELEW			12/31/25
PINE HILL	HARDENBERGH INSURANCE GROUP			12/31/25
RUNNEMEDE	CONNER STRONG & BUCKELEW			12/31/25
SOMERDALE	CONNER STRONG & BUCKELEW			12/31/25
TAVISTOCK	CONNER STRONG & BUCKELEW			12/31/25
VOORHEES	CONNER STRONG & BUCKELEW			12/31/25
WINSLOW	CONNER STRONG & BUCKELEW			12/31/25
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW			12/31/25
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS			12/31/25

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

RESOLUTION NO. 25-33

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST - DECEMBER 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.

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
DAVID TARASCHI	VOID AND REISSUE UPDATED AMOUNT	-450.00 -450.00
MUNICIPAL EXCESS LIABILITY JIF	FPB Q4 2025	26,304.00 26,304.00
MUNICIPAL EXCESS LIABILITY JIF	PROPERTY Q4 2025 12/25	361,396.50
MUNICIPAL EXCESS LIABILITY JIF	MEL Q4 2025 12/25	1,087,912.25 1,449,308.75
NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK	EJIF- 2ND INSTALL 2025 12/25	236,845.00 236,845.00
INTERSTATE MOBILE CARE INC.	MONTHLY CDL TESTING - 19797 FOR 11/25	4,718.00
INTERSTATE MOBILE CARE INC.	CDL TESTING- INV 19789 FOR 11/25	123.00 4,841.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- GLOUCESTER INV 650-12-2025	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE INV 650-12-2025	42,168.50
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHER. HILL INV 650-12-2025	2,458.33 45,918.50
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 12/25	18,397.58 18,397.58
BOROUGH OF CLEMENTON	2025 OPTIONAL SAFETY AWARD 12/25	1,000.00 1,000.00
PENNSAUKEN TOWNSHIP	2025 OPTIONAL SAFETY AWARD 12/25	1,000.00 1,000.00
BRIGHT IDEAS LLC	2025 OPT. SAFETY AWARD MT EPHRAIM	1,000.00 1,000.00
PERMA RISK MANAGEMENT SERVICES	REIMB EXP. FOR 11/24/25 MEETING	451.65
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 12/25	47,252.75
PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/25	53.95 47,758.35
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEES 12/25	5,162.25 5,162.25
BROWN & CONNERY, LLP	ATTORNEY EXPENSES FOR 11/25	20.71
BROWN & CONNERY, LLP	LITIGATION MGMT FOR 11/25	2,541.00
BROWN & CONNERY, LLP	ATTORNEY FEES FOR 11/25	2,260.50 4,822.21

ELIZABETH PIGLIACELLI	TREASURER FEES 12/25	2,288.33
		2,288.33
HADDON TOWNSHIP	2025 OPTIONAL SAFETY AWARD	1,000.00
		1,000.00
BERLIN TOWNSHIP	2025 POLICE ACCREDITATION 12/25	15,068.50
		15,068.50
DAVID TARASCHI	Q4 25 EXECUTIVE COMMITTEE MEETINGS	300.00
		300.00
MUNICIPAL EXCESS LIABILITY JIF	MSI Q4 2025 12/25	20,965.25
		20,965.25
SPARK CREATIVE GROUP	WEB HOSTING 5/25/-12/25 INV 6731	850.00
		850.00
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 12/25	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 12/25	10,974.57
		12,057.57
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 12/25	1,310.74
		1,310.74
ACCESS	INV 11902914 DEPT 409 11/30/25	180.48
ACCESS	INV 11850574 DEPT 409 10/31/25	174.96
		355.44
GANNETT NEW YORK NJ LOCALIQ	A# 1122589 INV 7431091-11825517 11/12/25	38.97
GANNETT NEW YORK NJ LOCALIQ	A# 1122589 INV 7431091-11792345 11/2/25	57.90
		96.87
	Total Payments FY 2025	1,896,200.34
	TOTAL PAYMENTS ALL FUND YEARS	1,896,200.34

Chairperson

Attest:

Secretary

Dated: _____

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

Treasurer

RESOLUTION NO. 25-34

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
DIVIDEND LIST 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.

FUND YEAR CLOSED

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BARRINGTON BOROUGH	2025 DIVIDEND 12/25	3,738.00 3,738.00
BELLMAWR BOROUGH	2025 DIVIDEND 12/25	7,421.00 7,421.00
GIBBSBORO BOROUGH	2025 DIVIDEND 12/25	1,059.00 1,059.00
GLoucester CITY	2025 DIVIDEND 12/25	9,603.00 9,603.00
LINDENWOLD BOROUGH	2025 DIVIDEND 12/25	8,529.00 8,529.00
MEDFORD LAKES BOROUGH	2025 DIVIDEND 12/25	2,647.00 2,647.00
MOUNT EPHRAIM BOROUGH	2025 DIVIDEND 12/25	2,800.00 2,800.00
PINE HILL BOROUGH	2025 DIVIDEND 12/25	3,780.00 3,780.00
RUNNEMEDE BOROUGH	2025 DIVIDEND 12/25	4,261.00 4,261.00
CHESILHURST BOROUGH	2025 DIVIDEND 12/25	1,230.00 1,230.00
WOODLYNNE BOROUGH	2025 DIVIDEND 12/25	1,150.00 1,150.00
MERCHANTVILLE BOROUGH	2025 DIVIDEND 12/25	2,590.00 2,590.00
OAKLYN BOROUGH	2025 DIVIDEND 12/25	2,349.00 2,349.00
WINSLOW TWP FIRE DISTRICT #1	2022 DIVIDEND 12/25	505.00 505.00
CAMDEN PARKING AUTHORITY	2025 DIVIDEND 12/25	2,587.00 2,587.00

CHERRY HILL FIRE DISTRICT	2025 DIVIDEND 12/25	2,573.00
		2,573.00
HADDONFIELD BOROUGH	2025 DIVIDEND 12/25	7,239.00
		7,239.00
HI-NELLA BOROUGH	2025 DIVIDEND 12/25	520.00
		520.00
	Total Payments FY CLOSED	64,581.00
	TOTAL PAYMENTS ALL FUND YEARS	64,581.00

Chairperson

Attest:

Secretary

Dated: _____

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

Treasurer

RESOLUTION NO. 26-9

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST - JANUARY 2026

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.

FUND YEAR CLOSED

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MUNICIPAL EXCESS LIABILITY RCF	ADD. ASSESS- RCF- FY 2013 ASSESSED 12/22	49,951.00
MUNICIPAL EXCESS LIABILITY RCF	ADD. ASSESS- RCF- FY 2012 ASSESSED 12/22	154,336.00
MUNICIPAL EXCESS LIABILITY RCF	ADD. ASSESS RCF- FY 2008 ASSESSED 12/22	15,910.00
MUNICIPAL EXCESS LIABILITY RCF	ADD. ASSESS- RCF- FY 2011 ASSESSED 12/22	146,808.00
		367,005.00
	Total Payments FY CLOSED	367,005.00

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
GANNETT NEW YORK NJ LOCALIQ	VOID AND REISSUE	-76.02
GANNETT NEW YORK NJ LOCALIQ	VOID AND REISSUE	-39.75
GANNETT NEW YORK NJ LOCALIQ	VOID AND REISSUE	-42.87
		-158.64
INTERSTATE MOBILE CARE INC.	MONTHLY CDL TESTING -19850 FOR 12/25	4,677.00
INTERSTATE MOBILE CARE INC.	DOT TESTING- INV 19848 FOR 12/25	153.00
		4,830.00
TOWNSHIP OF GLOUCESTER	2025 OPTIONAL SAFETY AWARD 1/26	974.44
		974.44
PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/25	66.39
		66.39
BROWN & CONNERY, LLP	ATTORNEY FEES FOR 12/25 01/26	2,260.50
BROWN & CONNERY, LLP	LITIGATION MGMT FOR 12/25	2,142.00
		4,402.50
BOROUGH OF MERCHANTVILLE	2025 OPTIONAL SAFETY AWARD 1/26	1,000.00
		1,000.00
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
BOROUGH OF GIBBSBORO	2025 OPTIONAL SAFETY AWARD 1/26	944.67
		944.67
HI-NELLA BOROUGH	2025 OPTIONAL SAFETY AWARD 1/26	1,000.00
		1,000.00
SOMERDALE BOROUGH	2025 OPTIONAL SAFETY AWARD 1/26	1,000.00
		1,000.00
	Total Payments FY 2025	14,218.00

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MUNICIPAL EXCESS LIABILITY JIF	FPB Q1 2026 01/26	25,909.75 25,909.75
NJ CYBER RISK MANAGEMENT FUND	CYBER- 1ST INSTALL 2026 01/26	235,020.50 235,020.50
MUNICIPAL EXCESS LIABILITY JIF	PROPERTY- Q1 2026 01/26	613,414.00
MUNICIPAL EXCESS LIABILITY JIF	MEL- Q1 2026 01/26	1,020,237.75 1,633,651.75
NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK	EJIF- 1ST INSTALL 2026 01/26	239,309.50 239,309.50
CLAIMS RESOLUTION CORPORATION, INC	ADMIN SERVICE- GLOUCESTER 650-01-2026	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE 650-01-2026	43,145.58
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE - CHERRY HILL 650-01-2026	2,458.33 46,895.58
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 01/26	18,765.50 18,765.50
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/26	48,197.83 48,197.83
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 01/26	5,265.50 5,265.50
ELIZABETH PIGLIACELLI	TREASURER FEE 01/26	2,406.58 2,406.58
MUNICIPAL EXCESS LIABILITY JIF	MSI- Q1 2026 01/26	25,575.50 25,575.50
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 01/26	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 01/26	11,139.19 12,222.19
CONNER STRONG & BUCKELOW	UNDERWRITING MANAGER FEE 01/26	1,336.92 1,336.92
ACCESS	INV 11949074 DEPT 409 1231/25 FOR JAN	180.48 180.48
WALTER A. EIFE	RMC- 1ST OF 2 2026- HADDON TWP 01/26	23,321.00 23,321.00
Total Payments FY 2026		2,318,058.58
TOTAL PAYMENTS ALL FUND YEARS		2,699,281.58

Chairperson

Attest:

Dated: _____

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

Treasurer

January 26, 2026

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 November 30 and December 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 DECEMBER and JANUARY: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- INVESTMENT INCOME:

Net Investment Income received for November totaled \$158,941.59. TD's rate is 4.07%
Net Investment Income received for December totaled \$58,855.08. TD's rate is 3.81%

- RECEIPT ACTIVITY FOR November:

Recoveries	\$58,296.18
Cherry Hill Deductible	<u>55,690.37</u>
Total Receipts	<u>\$113,986.55</u>

- RECEIPT ACTIVITY FOR December:

MEL Dividend	\$171,347.00
Cherry Hill Deductible	<u>20,819.43</u>
Total Receipts	<u>\$192,166.43</u>

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

- CLAIM ACTIVITY FOR November:

Claim Expense	\$ 509,041.55
Administration Expense	<u>164,117.54</u>
Total Claims/Expenses	<u>\$673,159.09</u>

- CLAIM ACTIVITY FOR December:

Claim Expense	\$ 587,021.90
Administration Expense	<u>1,960,781.34</u>
Total Claims/Expenses	<u>\$2,547,803.24</u>

The enclosed report shows that during the reporting month the Fund's “Cash Position” changed from an opening balance of \$29,700,647.96 to a closing balance of \$26,985,298.57 showing a decrease of \$2,715,349.39.

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: November		Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN 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	
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	47,156.89	0.00	11,139.29	0.00	0.00	0.00	0.00	0.00	0.00	55,690.37	0.00	113,986.55	
Invest Pymnts	2,864.73	42,951.41	8,279.72	61,411.31	0.00	0.00	0.00	0.00	37,280.93	0.00	3,704.79	156,492.89	
Invest Adj	44.83	672.07	129.55	960.91	0.00	0.00	0.00	0.00	0.00	583.34	0.00	57.97	
Subtotal Invest	2,909.56	43,623.48	8,409.27	62,372.22	0.00	0.00	0.00	0.00	37,864.27	0.00	3,762.76	158,941.56	
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	50,066.45	43,623.48	19,548.56	62,372.22	0.00	0.00	0.00	0.00	37,864.27	55,690.37	3,762.76	272,928.11	
EXPENSES													
Claims Transfers	91,393.95	183,322.48	17,876.05	195,629.64	0.00	0.00	0.00	0.00	0.00	20,819.43	0.00	509,041.55	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164,117.54	0.00	0.00	164,117.54	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,030.22	0.00	0.00	10,030.22	
TOTAL	91,393.95	183,322.48	17,876.05	195,629.64	0.00	0.00	0.00	0.00	174,147.76	20,819.43	0.00	683,189.31	
END BALANCE	249,146.50	7,780,730.73	1,528,489.55	11,191,263.18	(101,605.70)	208,751.02	3,273.83	1,056,913.74	6,692,642.98	(6,163.14)	686,944.09	29,290,386.79	
REPORT STATUS SECTION													
Report Month: November		Balance Differences											
Opening Balances:		Opening Balances are equal											
Imprest Transfers:		Imprest Totals are equal											
Investment Balances:		Investment Payment Balances are equal											
		Investment Adjustment Balances are equal											
Ending Balances:		Ending Balances are equal											
Accrual Balances:		Accrual Balances are equal											

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH	November								
CURRENT FUND YEAR	2025								
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMII	Sweep Acct	TD Operating	TD Claims	
ID Number:									
Maturity (Yrs)									
Purchase Yield:									
TOTAL for All Accts & instruments									
Opening Cash & Investn	\$29,700,647.96	0.00	-	0.00	-	21,295,458.42	-	8,405,189.54	-
Opening Interest Accruals	\$0.00	-	-	-	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$2,448.68	\$0.00	\$0.00	\$0.00	\$0.00	\$2,448.68	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$73,853.20	\$0.00	\$0.00	\$0.00	\$0.00	\$47,708.08	\$0.00	\$26,145.12	\$0.00
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$82,639.71	\$0.00	\$0.00	\$0.00	\$0.00	\$82,639.71	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$158,941.59	\$0.00	\$0.00	\$0.00	\$0.00	\$132,796.47	\$0.00	\$26,145.12	\$0.00
9 Deposits - Purchases	\$623,028.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$113,986.55	\$509,041.55
10 (Withdrawals - Sales)	-\$1,192,230.86	\$0.00	\$0.00	\$0.00	\$0.00	-\$10,030.22	\$0.00	-\$673,159.09	-\$509,041.55
Ending Cash & Investment	\$29,290,386.79	\$0.00	\$0.00	-\$0.00	\$0.00	\$21,418,224.67	\$0.00	\$7,872,162.12	\$0.00
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$569,902.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$365,640.68	\$204,261.47
(Less Deposits in Transit)	-\$204,261.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$204,261.47
Balance per Bank	\$29,656,027.47	\$0.00	\$0.00	-\$0.00	\$0.00	\$21,418,224.67	\$0.00	\$8,237,802.80	\$0.00

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

Month Current Fund Year		November 2025							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid November	3. Monthly Recoveries November	4. Calc. Net Paid Thru November	5. TPA Net Paid Thru November	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2025	Property	657,609.76	90,183.45	11,352.29	736,440.92	826,985.22	(90,544.30)	(69,250.48)	(21,293.82)
	Liability	72,690.32	11,043.46	0.00	83,733.78	83,733.78	0.00	0.00	0.00
	Auto	336,201.14	125.00	11,139.29	325,186.85	258,739.08	66,447.77	69,250.48	(2,802.71)
	Workers Comp	606,018.77	128,844.41	0.00	734,863.18	748,258.55	(13,395.37)	0.00	(13,395.37)
	Cherry Hill	13,395.37	20,354.43	13,395.37	20,354.43	20,354.43	0.00	0.00	0.00
	Total	1,685,915.36	250,550.75	35,886.95	1,900,579.16	1,938,071.06	(37,491.90)	(0.00)	(37,491.90)
2024	Property	1,107,007.93	0.00	9,393.60	1,097,614.33	1,104,693.29	(7,078.96)	(5,370.58)	(1,708.38)
	Liability	177,230.13	2,238.84	0.00	179,468.97	179,468.97	0.00	(110.00)	110.00
	Auto	78,727.91	588.00	0.00	79,315.91	79,940.91	(625.00)	(625.00)	0.00
	Workers Comp	1,503,411.65	14,417.72	0.00	1,517,829.37	1,518,995.37	(1,166.00)	(1,531.40)	365.40
	Cherry Hill	(0.00)	465.00	0.00	465.00	465.00	(0.00)	(0.00)	0.00
	Total	2,866,377.62	17,709.56	9,393.60	2,874,693.58	2,883,563.54	(8,869.96)	(7,636.98)	(1,232.98)
2023	Property	886,063.22	0.00	14,411.00	871,652.22	846,788.66	24,863.56	12,221.72	12,641.84
	Liability	277,291.81	46,500.27	0.00	323,792.08	348,091.04	(24,298.96)	(25,936.33)	1,637.37
	Auto	495,998.61	6,565.90	0.00	502,564.51	501,430.51	1,134.00	1,134.00	0.00
	Workers Comp	1,477,288.06	23,405.34	0.00	1,500,693.40	1,541,799.34	(41,105.94)	(610.94)	(40,495.00)
	Cherry Hill	40,495.00	0.00	40,495.00	0.00	0.00	0.00	0.00	0.00
	Total	3,177,136.70	76,471.51	54,906.00	3,198,702.21	3,238,109.55	(39,407.34)	(13,191.55)	(26,215.79)
2022	Property	898,539.49	1,210.50	12,000.00	887,749.99	928,981.77	(41,231.78)	(17,131.21)	(24,100.57)
	Liability	617,256.53	123,364.41	0.00	740,620.94	740,620.94	0.00	0.00	0.00
	Auto	326,863.58	10,597.15	0.00	337,460.73	313,360.16	24,100.57	0.00	24,100.57
	Workers Comp	2,943,964.35	18,101.01	0.00	2,962,065.36	2,963,865.36	(1,800.00)	0.00	(1,800.00)
	Cherry Hill	1,800.00	0.00	1,800.00	0.00	0.00	0.00	0.00	0.00
	Total	4,788,423.95	153,273.07	13,800.00	4,927,897.02	4,946,828.23	(18,931.21)	(17,131.21)	(1,800.00)
2021	Property	800,961.06	0.00	0.00	800,961.06	800,962.06	(1.00)	(1.00)	0.00
	Liability	410,431.15	175.50	0.00	410,606.65	409,729.06	877.59	(4,008.43)	4,886.02
	Auto	318,986.33	0.00	0.00	318,986.33	318,986.33	(0.00)	(0.00)	0.00
	Workers Comp	2,437,100.80	10,861.16	0.00	2,447,961.96	2,447,961.96	0.00	0.00	0.00
	Cherry Hill	2,973.66	0.00	0.00	2,973.66	2,973.66	0.00	0.00	0.00
	Total	3,970,453.00	11,036.66	0.00	3,981,489.66	3,980,613.07	876.59	(4,009.43)	4,886.02
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	(10,235.64)	0.00	0.00	(10,235.64)	0.00	(10,235.64)	(10,235.64)	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	(17,630.00)	0.00	0.00	(17,630.00)	0.00	(17,630.00)	(17,630.00)	0.00
	Total	(27,865.64)	0.00	0.00	(27,865.64)	0.00	(27,865.64)	(27,865.64)	0.00
	TOTAL	16,460,440.99	509,041.55	113,986.55	16,855,495.99	16,987,185.45	(131,689.46)	(69,834.81)	(61,854.65)

NOVEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	11/1-11/30	509,041.55				509,041.55	
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	509,041.55	-	-	-	509,041.55	
	Monthly Rpt	509,041.55				509,041.55	
	Variance	-	-	-	-	-	

CAMDEN MUNICIPAL JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2025 Month Ending: December		Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN BALANCE		249,146.50	7,780,730.73	1,528,489.55	11,191,263.18	(101,605.70)	208,751.02	3,273.83	1,056,913.74	6,692,642.98	(6,163.14)	686,944.09	29,290,386.79
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		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,819.43	0.00	20,819.43
Invest Pymnts		835.26	14,367.03	2,822.35	20,664.54	0.00	0.00	0.00	0.00	12,442.53	0.00	1,268.43	52,400.14
Invest Adj		23.19	398.92	78.37	573.77	0.00	0.00	0.00	0.00	345.48	0.00	35.22	1,454.95
Subtotal Invest		858.45	14,765.95	2,900.72	21,238.31	0.00	0.00	0.00	0.00	12,788.01	0.00	1,303.65	53,855.09
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	171,347.00	0.00	0.00	0.00	171,347.00
TOTAL		858.45	14,765.95	2,900.72	21,238.31	0.00	0.00	0.00	171,347.00	12,788.01	20,819.43	1,303.65	246,021.52
EXPENSES													
Claims Transfers		192,214.59	92,573.65	37,282.92	239,818.27	0.00	0.00	0.00	0.00	0.00	25,132.47	0.00	587,021.90
Expenses		0.00	0.00	0.00	0.00	0.00	236,845.00	0.00	0.00	230,664.83	0.00	0.00	467,509.83
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,496,578.00	0.00	0.00	0.00	1,496,578.00
TOTAL		192,214.59	92,573.65	37,282.92	239,818.27	0.00	236,845.00	0.00	1,496,578.00	230,664.83	25,132.47	0.00	2,551,109.73
END BALANCE		57,790.36	7,702,923.03	1,494,107.35	10,972,683.22	(101,605.70)	(28,093.98)	3,273.83	(268,317.26)	6,474,766.16	(10,476.18)	688,247.74	26,985,298.58

REPORT STATUS SECTION

Report Month: December		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
Accrual Balances:	Accrual Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS

CAMDEN MUNICIPAL JOINT INSURANCE FUND

ALL FUND YEARS COMBINED

CURRENT MONTH December

CURRENT FUND YEAR 2025

	Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	Sweep Acct	TD Operating	TD Claims
	ID Number:								
	Maturity (Yrs)								
	Purchase Yield:								
	TOTAL for All Accts & instruments								
Opening Cash & Investn	\$29,290,386.79	0.00	-	0.00	-	21,418,224.67	-	7,872,162.12	-
Opening Interest Accrual	\$0.00	-	-	-	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discor	\$0.00	\$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	\$0.00
4 Accretion	\$1,454.95	\$0.00	\$0.00	\$0.00	\$0.00	\$1,454.95	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$74,132.99	\$0.00	\$0.00	\$0.00	\$0.00	\$48,979.82	\$0.00	\$25,153.17	\$0.00
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$21,732.86	\$0.00	\$0.00	\$0.00	\$0.00	-\$21,732.86	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$53,855.08	\$0.00	\$0.00	\$0.00	\$0.00	\$28,701.91	\$0.00	\$25,153.17	\$0.00
9 Deposits - Purchases	\$779,188.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$192,166.43	\$587,021.90
10 (Withdrawals - Sales)	-\$3,138,131.63	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,306.49	\$0.00	-\$2,547,803.24	-\$587,021.90
Ending Cash & Investment	\$26,985,298.57	\$0.00	\$0.00	-\$0.00	\$0.00	\$21,443,620.09	\$0.00	\$5,541,678.48	\$0.00
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$570,144.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$341,742.32	\$228,402.22
(Less Deposits in Transit)	\$228,402.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$228,402.22
Balance per Bank	\$27,783,845.33	\$0.00	\$0.00	-\$0.00	\$0.00	\$21,443,620.09	\$0.00	\$5,883,420.80	\$456,804.44

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

Month Current Fund Year		December 2025							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid December	3. Monthly Recoveries December	4. Calc. Net Paid Thru December	5. TPA Net Paid Thru December	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2025	Property	736,440.92	191,762.06	0.00	928,202.98	996,555.70	(68,352.72)	(90,544.30)	22,191.58
	Liability	83,733.78	8,294.30	0.00	92,028.08	92,028.08	0.00	0.00	0.00
	Auto	325,186.85	17,661.34	0.00	342,848.19	276,100.42	66,747.77	66,447.77	300.00
	Workers Comp	734,863.18	153,919.18	0.00	888,782.36	888,782.36	0.00	(13,395.37)	13,395.37
	Cherry Hill	20,354.43	24,481.47	20,354.43	24,481.47	24,481.47	0.00	0.00	0.00
	Total	1,900,579.16	396,118.35	20,354.43	2,276,343.08	2,277,948.03	(1,604.95)	(37,491.90)	35,886.95
2024	Property	1,097,614.33	0.00	0.00	1,097,614.33	1,102,984.91	(5,370.58)	(7,078.96)	1,708.38
	Liability	179,468.97	1,746.77	0.00	181,215.74	181,215.74	(0.00)	0.00	(0.00)
	Auto	79,315.91	8,442.08	0.00	87,757.99	88,382.99	(625.00)	(625.00)	0.00
	Workers Comp	1,517,829.37	27,785.69	0.00	1,545,615.06	1,546,781.06	(1,166.00)	(1,166.00)	0.00
	Cherry Hill	465.00	0.00	465.00	(0.00)	0.00	(0.00)	(0.00)	0.00
	Total	2,874,693.58	37,974.54	465.00	2,912,203.12	2,919,364.70	(7,161.58)	(8,869.96)	1,708.38
2023	Property	871,652.22	0.00	0.00	871,652.22	846,788.66	24,863.56	24,863.56	0.00
	Liability	323,792.08	8,828.89	0.00	332,620.97	356,919.93	(24,298.96)	(24,298.96)	0.00
	Auto	502,564.51	4,019.00	0.00	506,583.51	505,449.51	1,134.00	1,134.00	0.00
	Workers Comp	1,500,693.40	22,718.56	0.00	1,523,411.96	1,524,022.90	(610.94)	(41,105.94)	40,495.00
	Cherry Hill	0.00	651.00	0.00	651.00	651.00	0.00	0.00	0.00
	Total	3,198,702.21	36,217.45	0.00	3,234,919.66	3,233,832.00	1,087.66	(39,407.34)	40,495.00
2022	Property	887,749.99	452.53	0.00	888,202.52	929,434.30	(41,231.78)	(41,231.78)	0.00
	Liability	740,620.94	66,859.29	0.00	807,480.23	807,480.23	0.00	0.00	0.00
	Auto	337,460.73	7,160.50	0.00	344,621.23	320,520.66	24,100.57	24,100.57	0.00
	Workers Comp	2,962,065.36	32,882.34	0.00	2,994,947.70	2,994,947.70	(0.00)	(1,800.00)	1,800.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	4,927,897.02	107,354.66	0.00	5,035,251.68	5,052,382.89	(17,131.21)	(18,931.21)	1,800.00
2021	Property	800,961.06	0.00	0.00	800,961.06	800,962.06	(1.00)	(1.00)	0.00
	Liability	410,606.65	6,844.40	0.00	417,451.05	416,573.48	877.57	877.59	(0.02)
	Auto	318,986.33	0.00	0.00	318,986.33	318,986.33	(0.00)	(0.00)	0.00
	Workers Comp	2,447,961.96	2,512.50	0.00	2,450,474.46	2,450,474.46	0.00	0.00	0.00
	Cherry Hill	2,973.66	0.00	0.00	2,973.66	2,973.66	0.00	0.00	0.00
	Total	3,981,489.66	9,356.90	0.00	3,990,846.56	3,989,969.99	876.57	876.59	(0.02)
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	(10,235.64)	0.00	0.00	(10,235.64)	0.00	(10,235.64)	(10,235.64)	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	(17,630.00)	0.00	0.00	(17,630.00)	0.00	(17,630.00)	(17,630.00)	0.00
	Total	(27,865.64)	0.00	0.00	(27,865.64)	0.00	(27,865.64)	(27,865.64)	0.00
	TOTAL	16,855,495.99	587,021.90	20,819.43	17,421,698.46	17,473,497.61	(51,799.15)	(131,689.46)	79,890.31

DECEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	12/1/25-12/31/25	587,021.90				587,021.90	
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		587,021.90	-	-	-	587,021.90	
Monthly Rpt		587,021.90				587,021.90	
Variance		-	-	-	-	-	

**Asset and Accrual Detail - By Asset type**

Report ID: IACS0017

Base Currency: USD

Status: FINAL

MX6F92185102 - CAMDEN CO JIF

		11/30/2025				
Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base	Net Unrealized
UNIT OF PARTICIPATION						
U.S. DOLLAR						
UNITED STATES						
2,008,018.741	MEL JCMI ACCOUNT 99VV85Y75	10.6663	21,418,224.67	0.00	21,418,224.67	0.00
		10.6663	21,418,224.67	0.00	21,418,224.67	100.00
						0.00



MX6F92185102 - CAMDEN CO JIF

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

	11/30/2025		Fiscal Year To Date	
	11/01/2025	11/30/2025	01/01/2025	11/30/2025
NET ASSETS - BEGINNING OF PERIOD		21,295,458.42		20,200,953.67
		21,295,458.42		20,200,953.67
RECEIPTS				
INVESTMENT INCOME				
INTEREST	47,708.08		502,038.62	
REALIZED GAIN/LOSS	0.00		-4,382.33	
UNREALIZED GAIN/LOSS-INVESTMENT	82,639.71		764,718.16	
ACCRETION/AMORTIZATION	2,448.68		16,279.76	
TOTAL INVESTMENT INCOME		132,796.47		1,278,654.21
TOTAL RECEIPTS		132,796.47		1,278,654.21
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	535.55		5,743.04	
INVESTMENT ADVISORY FEES	8,959.12		49,897.13	
CONSULTING	535.55		5,743.04	
TOTAL ADMINISTRATIVE EXPENSES		10,030.22		61,383.21
TOTAL DISBURSEMENTS		10,030.22		61,383.21
NET ASSETS - END OF PERIOD		21,418,224.67		21,418,224.67

**Asset and Accrual Detail - By Asset type**

Report ID: IACS0017

Base Currency: USD

Status: FINAL

MX6F92185102 - CAMDEN CO JIF		12/31/2025		Net Income	Market Value	Percent Of Total	Net Unrealized
Shares/Par	Description	Price	Cost	Receivable	Local/Base		Gain/Loss
Security ID	Link Ref	Local/Base	Local/Base	Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT 99VVB5Y75	10.6790	21,443,620.09	0.00	21,443,620.09	100.00	0.00
		10.6790	21,443,620.09	0.00	21,443,620.09		0.00



MX6F92185102 - CAMDEN CO JIF

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

	12/31/2025		Fiscal Year To Date	
	Current Period	12/31/2025	01/01/2025	12/31/2025
NET ASSETS - BEGINNING OF PERIOD		21,418,224.67		20,200,953.67
		21,418,224.67		20,200,953.67
RECEIPTS				
INVESTMENT INCOME				
INTEREST	48,979.82		551,018.44	
REALIZED GAIN/LOSS	482.98		-3,899.35	
UNREALIZED GAIN/LOSS-INVESTMENT	-22,215.84		742,502.32	
ACCRETION/AMORTIZATION	1,454.95		17,734.71	
TOTAL INVESTMENT INCOME		28,701.91		1,307,356.12
TOTAL RECEIPTS		28,701.91		1,307,356.12
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	536.18		6,279.22	
INVESTMENT ADVISORY FEES	2,234.13		52,131.26	
CONSULTING	536.18		6,279.22	
TOTAL ADMINISTRATIVE EXPENSES		3,306.49		64,689.70
TOTAL DISBURSEMENTS		3,306.49		64,689.70
NET ASSETS - END OF PERIOD		21,443,620.09		21,443,620.09

RESOLUTION NO. 26-10

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
APPOINTING APPROVED COUNSEL**

WHEREAS, the Camden County Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund's coverage documents; and

WHEREAS, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Camden County Municipal Joint Insurance Fund to defend any members of the Fund; and

WHEREAS, the Camden County Municipal Joint Insurance Fund appoints firms to the panel in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

WHEREAS, responses were received in the Fund office,

WHEREAS, the law firms attached to this resolution have been proposed as Counsel for the Camden County Municipal Joint Insurance Fund for the year 2026 and have been reviewed and recommended by the Fund's Attorney,

NOW, THEREFORE BE IT RESOLVED, by the Fund Commissioners of the Camden County Municipal Joint Insurance Fund that the law firms attached to this resolution be and the same are hereby appointed as the approved counsel for the Camden County Municipal Joint Insurance Fund for the year 2026.

BE IT FURTHER RESOLVED by the Fund Commissioners of the Fund that the following fee schedule for Defense Attorney's for 2026 is established:

1. Third Party Liability cases - \$210/hour
2. Workers Compensation cases - \$155/hour
3. Litigation Expense and paralegal charges - \$90/hour

BE IT FURTHER RESOLVED that the Chairperson and Secretary of the Fund are hereby authorized to execute this resolution;

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Chairperson

Secretary

Date

BROWN & CONNERY, LLP

ATTORNEYS AT LAW
360 HADDON AVENUE
WESTMONT, NEW JERSEY 08108
(856) 854-8900
FAX (856) 858-4967

Joseph M. Nardi, III, Esquire
jnardi@brownconnery.com

January 12, 2026

VIA EMAIL:BSTOKES@PERMAINC.COM
Bradford Stokes, Vice President
Senior Account Executive
PERMA Risk Management Services.
P.O. Box 99106
Camden, NJ 08101

**Re: Camden County Municipal Joint Insurance Fund
Defense Panel for 2026
Our File No. 97-0715**

Dear Mr. Stokes:

I recommend the following law firms to be presented for approval by the Executive Committee of the Camden County Municipal Joint Insurance Fund for defense of litigated matters for the period from January 1, 2026 through December 31, 2026:

Matthew B. Wieliczko, Esquire
Eric Riso, Esquire
Zeller & Wieliczko, LLP
120 Haddontowne Court #2
Cherry Hill, New Jersey 08034
856-428-6600

Francis X. Donnelly, Esquire
Donnelly, Petrycki & Sansone
2201 Executive Building
Route 38, Suite 300
Cherry Hill, NJ 08002
856-667-2600

John M. Palm, Esquire
Law Office of John M. Palm, LLC
High Ridge Commons, Suite 101
200 Haddonfield Berlin Road
Gibbsboro, NJ 08026

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BROWN & CONNERY, LLP

Bradford Stokes, Vice President
January 12, 2026
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856-783-5461

Stuart A. Platt, Esquire
The Platt Law Group, P.C.
40 Berlin Road
Stratford, New Jersey 08084
856-784-1555

Burchard S. Martin, Esquire
Martin, Gunn & Martin, P.A.
216 Haddon Avenue, Suite 420
P.O. Box 358
Westmont, NJ 08108
856-858-0900

Charles Shimberg, Esquire
Shimberg & Friel, P.C.
20 Brace Road, Suite 350
Cherry Hill, NJ 08034
856-857-0700

Salvatore J. Siciliano, Esquire
Siciliano & Associates, LLC
2 Kings Highway West
Haddonfield, NJ 08033
856-795-0500

Brenton C. Owens, Esquire
Kent/McBride
1040 Kings Highway North, Suite 600
Cherry Hill, NJ 08034
856-667-3113
(Worker's Compensation)

John C. Gillespie, Esquire
Parker McCay, PA
9000 Midlantic Drive, #300
Mt. Laurel, NJ 08054
856-596-8900

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BROWN & CONNERY, LLP

Bradford Stokes, Vice President
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Jay J. Blumberg, Esquire
Christopher Wolk, Esquire
Blumberg & Wolk, LLC
158 Delaware Street
Woodbury, NJ 08096
856-848-7472

Christopher J. Saracino, Esquire
Pietras, Saracino, Smith & Meeks, LLP
270 N. Elmwood Road, Suite H-100
Marlton, New Jersey 08053
856-761-3773
(Workers' Compensation)

Timothy R. Bieg, Esquire
Madden & Madden, P.A.
108 Kings Highway East – Suite 200
Haddonfield, New Jersey 08033
856-428-9520

William T. Freeman, Esquire
Brown & Connery
20 Tanner Street
Haddonfield, NJ 08033
856-428-8310
(Workers' Compensation)

Vincent Sarubbi, Esquire
Archer Law
1025 Laurel Oak Road
Voorhees, NJ 08043
856-795-2121

Richard K. Tavani, Esquire
Bennett Bricklin & Saltzburg, LLC
6000 Sagemore Drive, Suite 6103
Marlton, NJ 08053-3900
856-751-5285
(Workers Compensation)

Christopher J. O'Connell, Esquire
Sweeney & Sheehan
Sentry Office Plaza

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Bradford Stokes, Vice President

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216 Haddon Avenue, Suite 300
Haddon Township, NJ 08108
856-869-5600

Jeffrey S. Craig, Esquire
Cockerill, Craig & Moore, LLC
58 Euclid Street
Woodbury, NJ 08096
856-795-2220

James F. Ferguson, Esquire
Dughi, Hewit & Domalewski, P.C.
340 North Avenue East
Cranford, NJ 07016
908-272-0200

Frank Borin, Esquire
DeCotiis, FitzPatrick, Cole & Giblin, LLP
61 Paramus Road, Suite 250
Paramus, NJ 07652
201-928-1100

Adam S. Malamut, Esquire
Malamut & Associates
457 Haddonfield Road, Suite 500
Cherry Hill, NJ 08002
856-424-1808
Email: adam@malamutlaw.com

Marmero Law, LLC
44 Euclid Street
Woodbury, NJ 08096
856-848-6440

Moustakas Nelson, LLC
255 Kings Hwy East
Haddonfield, NJ 08033
856-772-7800

Please present the foregoing list to the Executive Committee for consideration at the reorganization meeting scheduled for January 26, 2026.

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Bradford Stokes, Vice President
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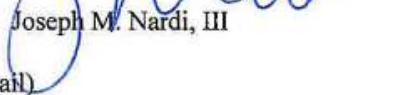
I also recommend approval of the hourly rate for defense counsel for third party liability cases at \$210.00 and for Workers' Compensation cases at \$155.00 and for reimbursement of litigation expenses incurred by the defense counsel. I recommend that the hourly rate for paralegal services at \$90.00 for all cases.

Thank you for your consideration. If you have any questions, please do not hesitate to contact me.

Very truly yours,

BROWN & CONNERY, LLP

JMN/ck



Joseph M. Nardi, III

cc: Michael Mevoli, Chairman (Via Email)
Karen Read (Via Email)

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SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: January 26, 2026

J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Vice President, Law Enforcement Risk Control Services khummel@jamontgomery.com Office: 856-552-6862	Glenn Prince Assistant Director Public Sector gprince@jamontgomery.com Office: 856-552-4744	Robert Garish Associate Director rgarish@jamontgomery.com Office: 856-552-4650
Chief Harry Earle (Ret.) Associate Director Law Enforcement Risk Control Services hearle@jamontgomery.com Office: 856-446-9277	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102	Jacqueline Cardenosa Risk Control Consultant jcardenosa@jamontgomery.com Office: 856-552-6888
Thomas Reilly Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205	P.O. Box 99106 Camden, NJ 08101	Tina M. Zaverzence Risk Control Specialist tzaverzence@jamontgomery.com Office: 856-552-4902

LOSS CONTROL SURVEYS - November & December

- Borough of Brooklawn on November 4, 2025
- Borough of Haddon Heights on November 6, 2025
- City of Gloucester on November 6, 2025
- Borough of Pine Hill on November 6, 2025
- Borough of Chesilhurst on November 11, 2025
- Borough of Glibbsboro on November 13, 2025
- Borough of Haddon Heights on November 13, 2025
- Borough of Medford Lakes on November 13, 2025
- Borough of Berlin on November 14, 2025
- Borough of Haddonfield on November 24, 2025
- Township of Pennsauken on December 2, 2025
- Borough of Magnolia on December 3, 2025
- Township of Winslow on December 16, 2025
- Township of Winslow on December 18, 2025

LAW ENFORCEMENT LOSS CONTROL SURVEYS – November & December

- Township of Berlin on November 4, 2025
- Borough of Pine Hill on November 17, 2025
- Borough of Barrington on December 3, 2025

MEETINGS ATTENDED – November & December

- Claims Review Committee Meeting on November 21, 2025
- Fund Commissioner's Meeting on November 24, 2025
- Executive Safety Committee Meeting on December 9, 2025
- Claims Review Committee Meeting on December 19, 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 – November & December

- Facility Hazard Identification Inspections Best Practices
- Schools Harassment Intimidation & Bullying (HIB) Resources & Best Practices
- School Facility Hazard Identification Inspections
- Driving Safety: Buckle Up! It Could Save Your Life
- Gun Free Zone - Sensitive Places Law & Concealed Carrying Firearms
- STIHL BR 800 Backpack Blowers
- Schools: Special Needs Classroom Best Practices
- Shooting Range Regulations & Best Practices
- CDL Maintaining ELDT Training Provider Status
- Crane Inspections Best Practices
- CDL-Drivers Annual Record Checks & Program Review Best Practices
- MSI Training Catalog
- Motor Vehicle Record Check Non-CDL Drivers Best Practices
- PEOSH Recording and Reporting Occupational Injuries and Illnesses
- NJOSH 300 Log of Work-Related Injuries & Illnesses

MSI FIRE & EMS – November & December

- No Fire & EMS Bulletin for the month of November.
- PEOSH Recording & Reporting Injuries & Illnesses

MSI LAW ENFORCEMENT – November & December

- Active Violent Event Policy and Critical Considerations
- Defensive Tactics Training: Essential Considerations for the Chief of Police

MSI NOW - November

[**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
Bellmawr	2
City of Camden	7
Cherry Hill	6
Clementon	2
Collingswood	1
Gibbsboro	7
City of Gloucester	7
Gloucester Township	2
Haddon	2
Laurel Springs	1
Magnolia	1
Mount Ephraim	1
Pine Hill	12
Winslow	4

MSI NOW - December

[**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
Bellmawr	11
Berlin Township	3
Clementon	14
Gibbsboro	4
Gloucester City	1
Gloucester Township	6
Haddon	9
Haddon Heights	6
Lindenwold	8
Magnolia	2
Winslow	6

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person and virtual classes. Experienced instructors provide an interactive experience for the attendees on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The [MSI LIVE Schedule](#) is available for registration. Please register early; under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Among those rules is that the class attendee must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the course or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and out. Also, we can track participation to demonstrate to the State agency that the student also participated in polls, quizzes, and question-and-answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI Helpline at 866-661-5120 or email MSI@jamontgomery.com.

NOTE: We need to keep our list of MSI Training Administrators up to date. If there are any changes or deletions, or you need to appoint a new Training Administrator, please call the MSI Helpline at 866-661-5120 or email MSI@jamontgomery.com.

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 10/22/2025 To 11/22/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Camden Community Partnership I - City of Camden	2 Aquarium Drive Camden, NJ 08103	City of Camden has a \$2,000,000 SIR on WC, \$750,000 SIR on GL/AL and a \$100,000 SIR on Property, which erode the JIF limits above. RE: Urban Investment Fund 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 Urban Investment Fund and the following locations: 7th and Clinton Street Park Sheila Roberts Park (Washington Street & 6th Street) 2631 Federal Street Roosevelt Plaza Park	10/23/2025 #5792300	GL AU EX WC OTH
H - NJEDA I - City of Camden	36 West State Street Trenton, NJ 08625	City of Camden has a \$2,000,000 SIR on WC, \$750,000 SIR on GL/AL and a \$100,000 SIR on Property, which erode the JIF limits above. RE: Urban Investment Fund 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 Urban Investment Fund and the following locations: 7th and Clinton Street Park Sheila Roberts Park (Washington Street & 6th Street) 2631 Federal Street Roosevelt Plaza Park	10/23/2025 #5792301	GL AU EX WC OTH
H - Bank47 I - Cherry Hill Fire District (BOFC District	415A Church Street Suite 101 Huntsville, AL 35601		10/24/2025 #5793534	GL AU EX WC OTH
H - Moorestown Mall Management I - Township of Cherry Hill	Office 400 Route 38 Moorestown, NJ 08057		10/24/2025 #5793537	GL AU EX WC OTH
H - State of New Jersey Department I - Borough of Merchantville	of Environmental Protection 428 E. State Street PO Box 420 Trenton, NJ 08625	RE: Forestry Grant The state of New Jersey 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 Forestry Grant.	10/27/2025 #5793929	GL AU EX WC
H - KS State Bank and/or Its Assigns I - Borough of Bellmawr	1010 Westloop, PO Box 69 Manhattan, KS 66505	RE: Leased Vehicles 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 following leased vehicles: 2018 Ford Police Utility, vin #1FM5K8AR3JGB47817, valued at \$26,879 2020 Ford Utility Interceptor, vin #1FM5K8AB7LGB43355, valued at \$31,422 2020 Ford Utility	10/27/2025 #5793823	GL AU EX WC OTH

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 10/22/2025 To 11/22/2025

		Interceptor, vin #1FM5K8AB9LGB43356, valued at \$31,422 2021 Chevy Tahoe, vin #1GNSKLED9MR357993, valued at \$49,010 2021 Ford F350, vin #1FTRF3B68MED53703, valued at \$38,987 2021 Ford Explorer, vin #1FM5K8ABXMG38848, valued at \$31,927 2021 Ford Explorer, vin #1FM5K8AB0MGB04558, valued at \$31,667 2022 Dodge Durango, vin #1C4RDJFG4NC184936, valued at \$34,739.00 2023 Dodge Durango, vin #1C4RDJFG3PC638743, valued at \$38,636 2024 Dodge Durango Pursuit Vehicle AWD WDEE, vin# 1C4SDJFT9RC240602, valued at \$44,675.15		
H - Borough of Lawnsider I - Borough of Audubon Park	4 Dr. Martin Luther King Drive Lawnside, NJ 08045	RE: Senior Holiday Gala Evidence of insurance as respect to the Senior Holiday Gala at the Wayne R. Bryant Community Center.	10/31/2025 #5799959	GL AU EX WC
H - Clementon Board of Education I - Borough of Clementon	4 Audubon Avenue Clementon, NJ 08021	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 Clementon Police Department for events, activities, or training during the current calendar year. Does not include amusements/inflatables or fireworks.	10/31/2025 #5799973	GL AU EX WC
H - Borough of Barrington I - Borough of Runnemede	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 Runnemede Police Department for training during the current calendar year.	11/10/2025 #5842539	GL AU EX WC
H - Borough of Barrington I - Borough of Runnemede	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.	11/10/2025 #5842535	GL AU EX WC

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 10/22/2025 To 11/22/2025

H - Township of Gloucester	1261 Chews Landing/Clementon Road Blackwood, NJ 08012	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 as respects to Statutory Bond coverage for Christie Ehret - CFO/Treasurer, effective 08/11/2020; and Leigha Bogdanowicz - Tax Collector, effective 11/10/2025.	11/17/2025	OTH
I - Township of Gloucester		#5852528		
Total # of Holders: 11				

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 11/22/2025 To 12/22/2025

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 Magnolia	of Community Affairs & Division of Housing and Community Resources PO BOX 0811 Trenton, NJ 08625	RE: Grant - Sewer & Stormwater Studies and Improvement 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 Grant for Sewer & Stormwater Studies and Improvement.	11/24/2025 #5855098	GL AU EX WC OTH
H - Borough of Berlin I - Borough of Berlin	59 South White Horse Pike Berlin, NJ 08009	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 as respects Statutory Bond coverage for Stacey DiVello - Treasurer, effective 06/23/2008; and Kathleen DiOrio - Tax Collector, effective 01/01/2025 (\$10,000 deductible applies).	11/25/2025 #5855506	OTH
H - David and Kevin Wallace I - Borough of Collingswood	37 Strawbridge Avenue Westmont, NJ 08108	RE: Fire Engine Parade Participation 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 the private fire engine (VIN: L4595) participating in the Borough's Holiday Parade.	11/26/2025 #5856383	GL AU EX WC
H - Township of Pennsauken I - Township of Pennsauken	5605 North Crescent Boulevard Pennsauken, NJ 08110		12/2/2025 #5878799	OTH
H - KS StateBank AOIA I - Borough of Oaklyn	1010 Westloop Place P.O. Box 69 Manhattan, KS 66505	RE: Vehicles/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 following vehicles/equipment: 2022 Chevrolet 3500 Truck with Western 9.0Pro Plus Snow Plow. VIN GB4YSE75NF313047, value \$76,982.00 2026 Ford Interceptor Police Vehicle- VIN 1FM5K8AB9TGA24982	12/10/2025 #5889548	GL AU EX WC OTH
H - 401 North Broad Street Lessee, I - Township of Voorhees	LLC Netrality Property Management Company LLC 401 North Broad St. Suite 210, Philadelphia, PA 19108	RE: Computer/Cloud Storage Services 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 off-site computer and cloud storage services.	12/11/2025 #5889921	GL AU EX WC

Camden County Municipal JIF
Certificate of Insurance Monthly Report

From 11/22/2025 To 12/22/2025

H - KS StateBank I - Township of Haddon	and/ or its Assigns 1010 Westloop Place Manhattan, KS 66502	RE: VIN #: 1FM5K8ABXSGB28315 Evidence of insurance as respects the 2025 Ford Interceptor SUV, VIN #: 1FM5K8ABXSGB28315.	12/15/2025 #5893413	GL AU EX WC OTH
Total # of Holders: 7				



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%
November	\$200,365.44	\$71,363.84	\$129,001.60	64.38%
December	\$392,149.57	\$146,033.57	\$246,116.00	62.76%
TOTAL 2025	\$3,329,519.58	\$1,348,925.75	\$1,980,593.83	59.49%

Monthly & YTD Summary:

PPO Statistics	November	December	YTD
Bills	172	232	2,430
PPO Bills	165	211	2,230
PPO Bill Penetration	95.93%	90.95%	91.77%
PPO Charges	\$189,839.08	\$361,208.99	\$2,973,863.70
Charge Penetration	94.75%	92.11%	89.32%

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
4th Quarter 2025 – Workers' Compensation Summary

Claims Reported:

2025

Report Only
Medical Treatment
Total FROI's

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2025
Report Only	19	26	21	38	104
Medical Treatment	36	44	63	74	217
Total FROI's	55	70	84	112	321

2024

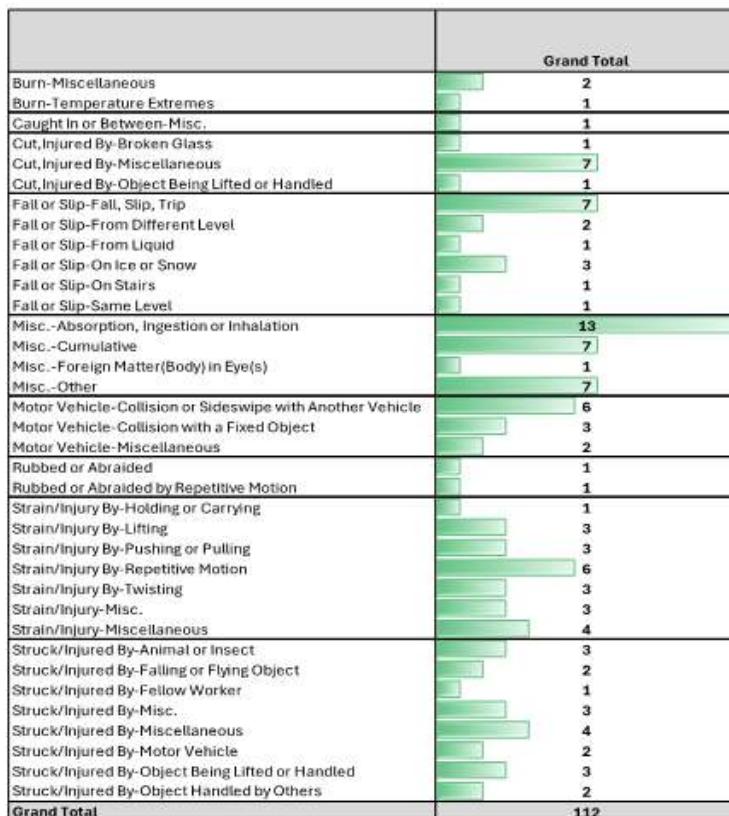
Report Only
Medical Treatment
Total FROI's

	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:

- **29** Open and treating cases; **8** out-of-work; **12** Released to TD (7 accommodated); **9** RTW FD
- **9** Employees had Lost Time (more than 7 days out of work)

Total Injuries by Cause





Monthly Subrogation Results

Liability

December 2025	Year 2025
\$30,406.17	\$341,827.98

Worker's Compensation

December 2025	Year 2025
\$33,293.83	\$90,931.81



CRC



2025

Preparer: Tracy Ware

Claim Number	Member	Date of Loss	Recovered	Month Recovered	Coverage
65009728990	Gloucester Township	8/16/2024	\$7,621.38	December	Liability
65010428985	Lawnside	12/24/2024	\$11,692.50	December	Liability
65011528967	Winslow	1/13/2025	\$10,853.29	December	Liability
65011529293	Winslow	5/7/2025	\$239.00	December	Liability
65000017092	Clementon	12/10/2021	\$1,128.60	November	Liability
65009628842	Collingswood	9/2/2024	\$1,785.56	November	Liability
65009217194	Gibbsboro	7/12/2022	\$12,000.00	November	Liability
65009717906	Gloucester Township	8/7/2023	\$14,411.00	November	Liability

65009729530	Gloucester Township	11/7/2025	\$11,139.29	November	Liability
65009929433	Haddon Township	1/29/2025	\$9,423.76	November	Liability
65010528719	Lindenwold	8/21/2024	\$8,893.60	November	Liability
65000118304	Pennsauken	8/7/2024	\$500.00	November	Liability
65000118304	Pennsauken	8/7/2024	\$500.00	November	Liability
65011529255	Winslow	4/30/2025	\$1,628.53	November	Liability
65011528867	Winslow	11/24/2024	\$2,830.20	November	Liability
65009228814	Berlin Township	11/1/2024	\$9,767.30	October	Liability
65011328738	Somerdale	9/17/2024	\$6,797.16	October	Liability
65011518272	Winslow	6/29/2024	\$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
65000018232	Winslow	6/5/2024	\$12,173.47	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
65000017092	Clementon	12/10/2021	\$1,128.60	May	Liability
65000028867	Winslow	11/24/2024	\$2,830.20	May	Liability
65000028877	Merchantville	11/27/2024	\$1,700.00	April	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 Recovered \$341,827.98

Claim Number	Member	Date of Loss	Recovered	Month Recovered	Coverage

65009012946	Bellmawr	10/9/2022	\$33,293.83	December	WC
6501152886	Winslow Twp	11/24/2024	\$3,448.24	August	WC
65009012805	Bellmawr	11/30/2022	\$54,189.74	June	WC

Total Recovered \$90,931.81

APPENDIX I – MINUTES

November 24, 2025

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – NOVEMBER 24, 2025
COLLINGSWOOD 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	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Gallagher	Winslow Township	Present
Gary Passanante	Borough of Somerdale	Present
Edward Hill	Borough of Lawnside	Present

EXECUTIVE COMMITTEE ALTERNATES:

Kenneth Cheeseman	Borough of Laurel Springs	Present
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APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
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Attorney	Brown & Connery Joseph Nardi, Esquire
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Claims Service	CRC David Harris, Lauren Joseph
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Safety Director	J.A. Montgomery Risk Control Thomas Rielly, Harry Earle
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Treasurer	Elizabeth Pigliacelli
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Managed Care	Consolidated Services Group Lizzie Lewis
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Underwriting Manager	Conner Strong & Bucklew Jonothan Tavares
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FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
Candace Gorman, Audubon Borough
Elizabeth Peddicord, Pennsauken Township
David Siedell, Haddonfield
Glenn Werner, Gibbsboro
Cassandra Duffy, Collingswood Borough

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
Mark Vonder Tann	Insurance Agencies Inc.

PROFESSIONALS

Nancy Ghani,	PERMA
Joseph DiBella	Conner Strong & Buckelew

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF OCTOBER 27, 2025**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 27, 2025**

Motion:	Commissioner Maley
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE**EXECUTIVE DIRECTOR:**

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) Proposed Assessments were distributed at the meeting.

Motion to open the Public Hearing on the 2026 Budget

Motion:	Commissioner Maley
Second:	Commissioner Cheeseman
Vote:	Unanimous

Discussion of Budget & Assessments: Executive Director reviewed the 2026 Budget and said the MEL assessment dropped from 12.2% to 10.89% due to the fact that the POL EPL Premium for all the

local JIFs came in higher than was anticipated and the MEL is going to pick up that 7difference so the Camden JIF will see a decrease in the 2026 Budget to 4.79%. Proposed Assessments were distributed and they went down as well because of the decrease. Executive Director asked if there were any questions from the Commissioners and the Public, with no questions heard and a motion to close the public hearing was in order.

Motion to close the Public Hearing

Motion:	Commissioner Maley
Second:	Commissioner DiAngleo
Vote:	Unanimous

Motion to adopt the 2026 Budget & Certify Assessments

Motion:	Commissioner Maley
Second:	Commissioner Shannon
Roll Call Vote:	8 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 will be provided at the meeting. Executive Director said a majority of the documents have been received. Anyone that has not returned their documents please send to the Fund Office.

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. Executive Director said the fund received responses from all of the incumbent professionals and they will be reappointed at the reorganization meeting in January.

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. Executive Director said the MEL adopted their budget at the November meeting. Chairman Mevoli said it was a very good meeting and the Camden JIF received \$171,000 from the MEL to lower the Camden JIF budget.

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. Commissioner Maley nominated Michael

Mevoli to serve as the representative and Chairman Mevoli said he would be happy to serve.

Motion to elect Michael Mevoli as the Camden County Municipal Joint Insurance Fund's 2026 representative to the Municipal Excess Liability Joint Insurance Fund.

Motion:	Commissioner Maley
Second:	Commissioner DiAngleo
Vote:	Unanimous

Motion to elect Michael Mevoli as the Camden County Municipal Joint Insurance Fund's 2026 representative to the Residual Claims Fund Joint Insurance Fund.

Motion:	Commissioner Maley
Second:	Commissioner DiAngleo
Vote:	Unanimous

Motion to elect Michael Mevoli as the Camden County Municipal Joint Insurance Fund's 2026 representative to the Environmental Joint Insurance Fund.

Motion:	Commissioner Maley
Second:	Commissioner DiAngleo
Vote:	Unanimous

Motion to elect Michael Mevoli as the Camden County Municipal Joint Insurance Fund's 2026 representative to the Cyber Risk Management Joint Insurance Fund

Motion:	Commissioner Maley
Second:	Commissioner DiAngleo
Vote:	Unanimous

Xcitium (D2) Cyber Security Report – The Cyber Security Status Report will be discussed in closed session. Executive Director said the report was distributed to members and as everyone can see there has been some very good progress thus far.

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. Executive Director said the Camden JIF has 10 members that are a part of Region 6 and realize the savings.

Police Accreditation: Executive Director was happy to report that Berlin Township Police Department has achieved accreditation. They are about the 10th department to achieve accreditation and they will receive 25% reimbursement for the cost of the accreditation.

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**.

The Executive Director reviewed September 30, 2025 Financial Fast Track that appeared on page 11 of the agenda with a gain in surplus of \$280,000 for the third quarter and year to date gain over \$1 million for a total surplus in the amount of \$9,553,355. Expected Loss Ratio Analysis as of September 30th for the Camden JIF is a little higher than the actuary's target of 47% the Camden JIF stands at 59%. The Loss Accident Frequency stands at 1.64 a little above the MEL average. The Executive Director reviewed the EPL Compliance report and said the Camden JIF has received 25 checklists back out of the 38 member municipalities. Executive Director asked the remaining members to return their checklist to the Fund office before the end of the year. 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 25-32 NOVEMBER 2025 Vouchers

TOTAL 2025	\$ 164,117.54
TOTAL	\$ 164,117.54

MOTION TO APPROVE NOVEMBER 2025 VOUCHER RESOLUTION 25-32

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Roll Call Vote: 8 Ayes - 0 Nays

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

Closed	.00
2021	3,240.67
2022	137,323.77
2023	110,174.87
2024	53,691.58
2025	319,780.74
TOTAL	624,211.53

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

Motion: Commissioner Maley
Second: Commissioner Cheeseman
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said reviewed the EPL Compliance status on page 14 of the agenda and said it is important for all the municipalities to review your financials, deductible and co-pays and at a minimum to speak to your risk manager to see the cost to reduce those amounts.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Rielly presented the Safety Director's Report, highlighting key activities and reminders, including the special events handbook prior to any special events in your town as well as bulletins on parades and space heaters. Chief Earle reported on the Front-Line Leadership Course in February which is filled to capacity. A new course will be launched in January on Active Shooter which is not specifically for police departments. More information will be provided in January 2026.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Jonathon Tavares reported on the Certificate Report for the period 9/22/25 to 10/22/25 was included on page 33-32 of the agenda with 13 certificated issued. Jonathon discussed the Underwriting Manager's report, noting that the packets with WC posters and auto IDs cards are in the process of being mailed out and the renewal certificates will go out the first week of December. A webinar is coming next Tuesday on Cyber Incident Response.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Lizzie Lewis provided the Managed Care report, detailing October workers' compensation statistics where there was savings of 56.62% and a total of 58.66% for the year.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: David Harris reported on the Subrogation reports were included on page 34 for the month of October 2025 for both workers compensation and liability. Mr. Harris presented the subrogation report, highlighting recoveries of \$18,681.00 in October, bringing the year-to-date total to \$229,349.00 for liability and \$57,637.98 for workers' comp.

MOTION TO GO INTO EXECUTIVE SESSION:

Motion:	Commissioner Maley
Second:	Commissioner Cheeseman
Vote:	Unanimous

MOTION TO GO INTO OPEN SESSION:

Motion:	Commissioner Maley
Second:	Commissioner Shannon
Vote:	Unanimous

MOTION TO APPROVE CLAIMS:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion: Commissioner DiAngelo
Second: Commissioner Shannon
Vote: Unanimous

MEETING ADJOURNED: 4:59 PM

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

APPENDIX II

MEL, EJIF, RCF & Cyber JIF Minutes



Municipal Excess Liability Residual Claims Fund

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

January 9, 2026

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

From: Chairman Michael Mevoli

Re: RCF 2026 Reorganization Meeting

The Executive Director reporting on the following:

Executive Committee Nominations: RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2026 Executive Committee and Alternates.

2026 Executive Committee
Joseph Criscuolo, Central, Chairperson
Michael Razze, TRICO JIF, Secretary
Paul Tomasko, Bergen JIF
Thomas Nolan, Monmouth JIF
Megan Champney Kweselait, Suburban Municipal
Brian Bigler, NJUA JIF
Sherry Sims, NJPHA JIF

Alternates - Executive Committee
Veronica Laureigh, Ocean JIF
Meghan Jack, Burlco JIF
Brian McNeilly, Morris JIF
Gregory Franz, South Bergen JIF
John Clarke, MEL JIF
James Pacanowski - Atlantic JIF
Michael Mevoli – Camden JIF
Gary Jeffas – Suburban Metro JIF
Kevin Aberant – PMM JIF

RCF Claims Committee: The following commissioners were submitted to serve on the 2026 RCF Claims Committee:

RCF Claims Committee
Joseph Criscuolo, Central, Chairperson
Michael Razze, TRICO JIF, Secretary
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
Gregory Franz, South Bergen JIF

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-26 Fund Professionals and Service Organizations: The RCF Board awarded competitive contracts in accordance with the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1et. Seq. for fund years 2026, 2027 and 2028. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2026.

The Board of Fund Commissioners confirmed the following:

2026 Fund Professionals	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Arthur J. Gallagher Risk Mgmt. Services (holdover on month-to-month basis on expiring terms)
Attorney	Fred Semrau, Esq. of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage

Resolution 2-26 Appointing Qualified Purchasing Agent: The RCF Board awarded the professional services contract without competitive bidding to Laracy Associates LLC. to serve as the fund's Qualified Purchasing Agent.

Resolution 3-26 Appointing Independent Accountant: The RCF Board awarded a professional services contract without competitive bidding to Derek Macchia to serve as the Fund's independent accountant.

Resolution 4-26 Appointing Fund Depository: The RCF Board awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing TD Bank as the Fund's Banking Manager.

Resolution 5-26 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Greg Franz was designated as the additional RCF Commissioner signatory.

Resolution 6-26 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2026 Meeting Schedule & 2027 Reorganization		
March 20, 2026	Forsgate Country Club	11:30 am
June 15, 2026	Forsgate Country Club	11:30 am
September 14, 2026	Forsgate Country Club	11:30 am
October 19, 2026	Forsgate Country Club	11:30 am
January 11, 2027	Forsgate Country Club	11:30 am

The RCF Claims Committee will meet via teleconference at 9:30AM on the following dates: January 7, March 18, May 6, June 3, July 15, September 9, October 14 and December 2, 2026. The committee is also scheduled to meet January 6, 2027.

Effective March 1, 2026 the RCF will publish all legal notices on its webpage is designated for official notices – <https://njmel.org/nj-residual-claims-fund/> and the webpage will include a hyperlink to the Secretary of State's legal notices website.

Resolution 7-26 Remote Meeting Procedures: The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

Resolution 8-26 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and PERMA Account Manager as Assistant Fund Secretary.

Resolution 9-26 Risk Management Plan: The Board adopted the 2026 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

Claims Committee: The Claims Review Committee met on December 3, 2025 and January 7, 2026 at 9:30 AM via teleconference.

Next Meeting: The next meeting of the RCF will be March 20, 2026 at 11:30 AM at Forsgate Country Club.



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

DATE: January 9, 2026

TO: Board of Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Chairman Michael Mevoli

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2026 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2026 Executive Committee and Alternates.

Position	JIF	Fund Commissioner	Member
Chairman	Central	Casey Wagner	Woodbridge
Secretary	Suburban Municipal	Megan Champney	Summit City
Executive Committee	Burlco	Meghan Jack	Riverside
	Monmouth	Thomas Nolan	Brielle
	Morris	Brian McNeilly	Stanhope
	South Bergen	Greg Franz	Edgewater
	NJUA	Bernie Rutkowski	Toms River MUA
Alternates:			
1.	Ocean	Veronica Laureigh	Lacey Twp.
2.	Bergen	Paul Tomasko	Alpine
3.	Trico	Michael Razze	Pittman
4.	Atlantic	James Pacanowski	Ventnor City
5.	Camden	Michael Mevoli	Brooklawn
6.	Suburban Metro	Gary Jeffas	Secaucus
7.	PMM	Kevin Aberant	Moorestown

REORGANIZATIONAL RESOLUTIONS – The 12 Resolutions necessary to undertake the 2026 Reorganization of the Fund were reviewed and adopted by the Board.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – The EJIF Board awarded competitive contracts in accordance with the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1et. Seq. for fund years 2026, 2027 and 2028. The EJIF Board also awarded professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq.

Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2026.

The Board of Fund Commissioners made the following appointments:

Executive Director	Stephen Sacco, Perma Risk Management Services
Fund Treasurer	Charles Cuccia
Banking Manager	TD Bank
Fund Auditor	Nisivoccia LLP
Underwriting Manager subcontracted.	Danskin Insurance Agency with Conner Strong & Buckelew
Actuary	AON Worldwide, Inc.
Environmental Engineer	First Environment
Claims Supervisor	Peter King, Esquire
Fund Attorney	Fred Semrau, Esquire (1/1/26- 12/31/26)
Qualified Purchasing Agent	The Canning Group <i>(As per the agreed pricing. (1/1/26- 12/31/26)</i>
Independent Accountant	Matt Laracy, Laracy Associates LLC. (1/1/26- 12/31/26)

2026 STANDING COMMITTEES - Five standing committees were established for the 2026 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

EXCESS AGGREGATE INSURANCE - The Underwriting Manager indicated that excess coverage for the EJIF will be issued in 2026 and 2027 by Ironshore Insurance Company and that will come with a savings of \$144,347 for 2026 and 2027.

2026 MEETING SCHEDULE:

2026 Meeting Schedule		
March 20, 2026	Forsgate Country Club	11:05 am
June 15, 2026	Forsgate Country Club	11:05 am
September 14, 2026	Forsgate Country Club	11:05 am
October 19, 2026	Forsgate Country Club	11:05 am
November 11, 2026	Virtual	9:30 am
January 11, 2027	Forsgate Country Club	11:05 am



Municipal Excess Liability Joint Insurance Fund

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

Date: Friday January 9, 2026

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

From: Chairman Michael Mevoli

Subject: Executive Director's Report

2026 Reorganization: The MEL conducted its annual Reorganization, electing a Chair, Secretary, Executive Committee and Alternates as follows:

Chair	Veronica Laureigh	Ocean JIF
Secretary	Adam Brewer	Morris JIF
Executive Committee		
	Greg Franz	South Bergen JIF
	Tom Nolan	Monmouth JIF
	Megan Champney Kвеселайт	Suburban Municipal JIF
	Paul Tomasko	Bergen JIF
	Michael Razze	Trico JIF
Alternates		
	John Clarke	NJPHA JIF
	Bernard Rutkowski	NJUA JIF
	Meghan Jack	Burlco JIF
	Jim Ulrich	NJSI JIF
	Robert McFarland	FIRST JIF
	Joy Tozzi	Mid-Jersey JIF
	Kevin Aberant	PMM JIF
	Joseph Criscuolo	Central JIF
	Frank Elenio	PAIC JIF
	James Paganowski	Atlantic JIF
	Gary Jeffas	Suburban Metro JIF
	Michael Mevoli	Camden JIF

Commissioner Tomasko thanked board members for the past two years as MEL Chair noting it was a privilege to succeed Commissioner Tozzi and that he was grateful to pass the baton to Commissioner Laureigh. Chairwoman Laureigh thanked Commissioner Tomasko for his two years of MEL leadership and also thanked the Board for their confidence in appointing her as Chair.

2026 Reorganization Resolutions: The Board of Fund Commissioner reorganized and adopted the resolutions noted below.

Resolution #1-26 Authorizing Award of Competitive Contract Request for Proposals (CCRFP)

Auditor is Nisivoccia LLP, Attorney is Dorsey & Semrau, Excess Liability Claims Administrator is CB Claims LLC, Excess WC

Administrator is Qual-Lynx, Excess Property Claims is Vanguard, Qual-Lyn is Managed Care Organization, Matthew Laracy is Treasurer, The Actuarial Advantage is Actuary, Pathways Government Relations is Lobbyist, Carr, Riggs & Ingram is Internal Auditor-Financial Services, Baker Tilly is Internal Auditor-Insurance Services, PERMA Risk Management Services is Executive Director, Conner Strong & Buckelew is Underwriting Manager-WC, Property and Casualty and J.A. Montgomery is Safety Director.

Resolution #2-26 Authorizing Agreement with Matthew Cavallo – Laracy Associates LLC as Qualified Purchasing Agent (QPA)

Resolution #3-26 Establishing 2026 Fiscal Management Plan; Commissioner Greg Franz is the designated Fund Commissioner signatory

Resolution #4-26 Establishing 2026 Public Meeting Procedures

Resolution #5-26 Establishing Funds Records Program

Resolution #6-26 Establishing Remote Procedures during declared State of Emergency

Resolution #7-26 Designation of Official Depository

Resolution #8-26 2026 Plan of Risk Management

Resolution #9-26 Award Excess Coverage – Equipment Breakdown to Chubb

Resolution #10-26 Award Excess Coverage -Workers' Compensation to Safety National

Resolution #11a-26 to #11oo-26 Award Excess Coverage – Property to 40 carriers

Resolution #12-26 Award Excess Coverage - Non-Owned Aircraft to Endurance

Resolution #13a-26 to #13h-26 Award Excess Coverage – Liability; Optional Excess Liability to Safety National, MunichRe, Great American, Palomar and Obsidian and Optional Public Officials Liability/Employment Practices to MunichRe and Great American

Resolution #14-26 Award Excess Coverage – Crime to Underwriters at Lloyd's

Resolution #15-26 Appointment of Special Legal Counsel - Thomas J. Germinario, Esq.

Resolution #16-26 Appointment of Special Legal Counsel – Matthew Giacobbe, Esq.

Resolution #17-26 Appointment of Special Legal Counsel – Craig Domalewski, Esq.

Resolution #18-26 Appointment of Eagle Asset Management as Asset Manager, Bank of New York as Custodial Services & Accounting & NW Financial Services Financial Adviser

2026 Standing Committee Chairpersons: The following Fund Commissioners will serve as Committee Chairs for the Fund Year 2026.

Management Committee	Veronica Laureigh
Marketing Committee	Joy Tozzi
Coverage Committee	Adam Brewer
Investment Committee	Adam Brewer
1. Legislative Committee	Greg Franz
Nominating Committee	Jim Ulrich
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Adam Brewer
Claims Review Committee	Megan Champney Kweselait

Executive Director's Report

The Executive Director reported on the following:

2026 Membership: Effective January 1st the following public entities have joined these MEL-affiliated joint insurance funds (JIFs):

Holmdel – Monmouth JIF
West Orange – Central Jersey JIF

Effective January 1st the following public entities did not renew their affiliated joint insurance funds (JIFs):

Hopewell – Trico JIF
Hamilton - Atlantic JIF
Galloway – Atlantic JIF
Matawan – Monmouth JIF
Dover – Morris JIF
Paramus – NJSI JIF

CCRFP Evaluation Committees: The following is a summary of the MEL Committees that met to evaluate and score responses for the noted CCRFPs. Committee minutes were submitted for information and Resolution #1-26 reflected the committee's final recommendations. The QPA submitted reports outlining the committee's recommendations and scoring results by position.

Management Committee met on December 22nd to review recommendations from the Claims Review Committee concerning 2026 appointments for excess property, workers' compensation and liability claims administrators. Management Committee voted to appoint Vanguard to serve as excess property claims administrator effective January 1, 2026 to provide adequate time to begin the transition.

In addition, Management Committee reviewed proposals in response to CC#25-02 (Actuary); CC#25-03 (Attorney); CC#25-12 (Legislative Agent); CC#25-14 (Strategic Planning/Communication Consultant) and CC#25-16 (Treasurer). Management Committee also met with the Fund Attorney and QPA and reviewed responses for CC#25-17 (Executive Director); CC#25-18 (Underwriting Manager – Workers' Compensation); CC#25-19 (Underwriting Manager - Property Casualty); CC#25-20 (Safety Director). Responses for Strategic Planning failed to return addendum acknowledgment and as a result the Fund will be reissuing this RFP.

Coverage Committee met December 18, 2026 to review responses for CC#25-15 (Technical Writer). Responses for Technical Writer did not meet the minimum qualifications and as a result, the Fund will be reissuing this RFP.

Claims Committee met on December 10th to review responses to CC#25-05 (Claims Administrator Excess Liability Litigation), CC#25-06 (Claims Administrator Excess Property), CC#25-07 (Claims Administrator Excess Workers Compensation) and CC#25-13 (Managed Care).

Audit Committee met on December 16th to review responses to CC#25-04 (Auditor); CC#25-10 (Internal Auditor-Financial Review) and CC#25-11A (Internal Auditor-Insurance Review).

Safety & Education Committee members reviewed and scored responses received to the CC#25-20 (Safety Director).

Reinsurance Committee: Reinsurance Committee met with the Underwriting Manager on December 22nd to review the 2026 renewal results and to consider insurer options on coverage enhancement, modifications on sub-limits, carriers and excess crime coverage. Submitted for information were the committee minutes as well as the Underwriting Manager's 2026 Renewal Overview presentation.

Fund Professional Contracts In Force: Submitted for information was a memorandum outlining the contracts the Fund currently has in force as well as the 2026 compensation.

Those contracts are: Acrisure is Marketing Consultant, Princeton Strategic Communications is Marketing Manager, PJM Consultants is Southern NJ Marketing Consultant, LaMendola Associates is Training Consultant for Manager/Supervisor Training, BIS Safety is the Learning Management System provider, Origami is the Risk Management & Information System provider and Benchmark Analytics is Police Accreditation Study Consultant.

In addition, J.A. Montgomery submitted a status report on Phase 2 of the Benchmark Analytics Police Accreditation Study. The next phase of the study will review operations of twenty-five law enforcement agencies - identified based on their low claim activity – to understand why some agencies perform better than others. Safety National, the Fund's Excess Workers' Compensation carrier, has agreed to support the study via a \$75,000 grant issued to the MEL.

Legislative Committee: This committee last met on November 19, 2025 and minutes of that meeting were submitted for information.

Residual Claims Fund (RCF): The RCF scheduled its 2026 Reorganization meeting for Monday January 9, 2026 at 11:30AM. Commissioner Adam Brewer is the designated MEL Representative for the 2026 Fund Year.

Cyber JIF: The NJ Cyber JIF conducted its public hearing on the 2025 budget on November 25, 2025 via Zoom; a copy of the report was submitted for information. The Cyber JIF is scheduled to reorganize on January 15, 2026.

The Cyber JIF approved an AI Template, which is now posted to the Cyber JIF "members only" section of the webpage. In addition, Cyber JIF Underwriting Manager has prepared an addendum to the Operation Technology Framework to account for municipalities with utility operations and utility authorities. The Cyber JIF recommended a select group of members to review the addendum prior to its release to all membership.

Power of Collaboration: Submitted for information was the latest in the series of Power of Collaboration advertisements to be published in the League of Municipalities magazine. The ad highlights that the South Bergen JIF was the 2nd municipal JIF organized in New Jersey and has provided savings of \$296 million since inception and a 60% reduction in Lost Time Accident rate since 1991.

Claims Review Committee: Committee last met on December 1st and the morning of January 9th; minutes of these meetings are sent to the full MEL Board separately from the agenda.

Underwriting Manager Report

Underwriting Manager reported it was a successful renewal with an overall 1% rate decrease of the entire MEL program resulting in significant savings. Underwriting manager highlighted the following coverage enhancements effective January 1, 2026:

- Reduced deductible on Named Windstorm (NWS) - going from a 5% deductible with a \$10million cap to a 2.5% deductible with a \$10million cap
- Increased limits on Flood Non-High Hazard limits from \$75million to \$110million and Flood High Hazard limits from \$50million to \$75million
- Increased excess crime limits of \$4million limit excess of the MEL's \$1 million limit with a \$10 million aggregate
- Increased cyber-crime limits from \$250,000 to \$500,000 in both the primary and excess layers.

A post renewal webinar has been scheduled for January 26, 2026 at 10AM; registration details will be sent to members.

Attorney Report

Fund Attorney summarized successful 2025 & upcoming 2026 initiatives as follows:

- In 2025, developed an overall strategy to address stormwater litigation where members were eligible for specialized legal and engineering consultation;
- In 2025, formalized a process to address potential conflicts of interest;
- Engaged the services of special legal counsel to defend a sexual molestation claim, which will be heard by the NJ Supreme Court in early 2026; and
- Developed Land Use Training to be conducted in 2026.

Executive Session: Fund Attorney requested a brief Executive Session to discuss a contractual matter under Attorney-Client privilege.

2026 & January 2027 MEL JIF Meeting Schedule

Except for November, all meetings will be held at the Forsgate Country Club in Monroe, NJ at 10:30AM.

Friday, March 20, 2026

Monday June 15, 2026

Monday September 14, 2026

Monday October 19, 2026

Wednesday November 18, 2026 – 12:30PM Steel Pier Room; Sheraton Hotel – Atlantic City, NJ

Monday January 11, 2027 – 2027 Reorganization Meeting