



CAMDEN
COUNTY MUNICIPAL
JOINT INSURANCE FUND

MEETING AGENDA
MARCH 23, 2026 – 4:30 PM

<https://permainc.zoom.us/j/97592109556>

ALSO TELEPHONICALLY AT:

Dial : 1-929-205-6099

Meeting ID: 975 9210 9556

OPEN PUBLIC MEETINGS ACT

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

1. Sending advance written notice to the Courier Post for publication on February 10, 2025.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on February 10, 2025.
3. Posting Electronic Notice of this meeting on the Fund's website including the time, date of the meeting and instructions for access to the Remote Public Meeting, and the agenda 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: MARCH 23, 2026**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2026 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: February 23, 2026 Open Minutes Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 1
- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 26-14 March BillsPage 16
Treasurer’s Report.....Page 18
Monthly ReportsPage 19
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly ReportPage 25
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 28
- MANAGED CARE – Medlogix**
Monthly ReportPage 31
- CLAIMS SERVICE – Claims Resolution Corporation**
Monthly Subrogation Report.....Page 32

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: April 27, 2026 – Bellmawr Community Center**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: March 23, 2026

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2026 PRIMA Conference** – As a reminder, Board Members are authorized to attend the Annual Public Risk Management Association's (PRIMA) annual conference that will be held in Ft. Lauderdale from June 7-10. If you are interested in attending this year's conference, please contact the fund office. Please see this link for information on the conference: <https://conference.primacentral.org/2026/>
- ❑ **Fund Auditor & Payroll Auditor** – Dennis Skalkowski, CPA of Bowman & Company has advised that their firm has joined PFK O'Connor Davies, LLC effective January 1, 2026. While the firm's name has changed, the representatives servicing the Fund will remain in place. Enclosed on **Page 3** is copy of email issued to Perma representatives outlining this change.
 - ❑ *Motion to Accept the assignment of the Fund's current contract from Bowman & Company LLP to PFK O'Connor Davies, LLC for the Fund Auditor & Payroll Auditor contracts effective January 1, 2026.*
- ❑ **2026 MEL, MR HIF & NJCE JIF Educational Seminar:** Included on **Page 4 & 5** please find a flyer announcing the 16th annual seminar to be conducted virtually on 2 half-day sessions: Friday April 24th and Friday May 1st from 9AM to 12PM.

The seminar is pending approval for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents.

There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). The Fund office will distribute a notice to all members and risk managers, which will include a registration link for the educational seminar.

- ❑ **MEL, RCF & EJIF Meetings** – The MEL, RCF & EJIF all met last Friday, March 20th at Forsgate in Monroe Twp. Chairman Mevoli’s reports of those meetings will be distributed via email when complete.
- ❑ **NJ Cyber JIF Meeting** – The NJ Cyber JIF met on Thursday, March 19th via Zoom. Chairman Mevoli’s report of that meeting will be distributed via email when complete.
- ❑ **Xcitium CyberSecurity Training** - The monthly status report from Xcitium, recapping members’ participation and training to date, will be discussed at next month’s meeting.
- ❑ **Cyber Risk Alert: (Page 6)** Attached is a copy of an email blast distributed on behalf of Underwriting Manager Ed Cooney addressing the increased cyber risks resulting from the military operations in Iran.
- ❑ **2025/2026 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The course has been uploaded into the MEL’s Learning Management System; a copy of directions to access the course is attached on **Page 8**.
- ❑ **2026 Financial Disclosures:** JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instructions in March with a deadline to file by April 30th.
- ❑ **Annual Safety Breakfast:** The Annual Safety Breakfast will be held at 9AM on Wednesday, April 1st at the Scottish Rite Grand Ballroom in Collingswood. Breakfast will be served starting at 8:30 with the program starting at 9.

Due Diligence Reports:

Financial Fast Track	<i>Distributed Quarterly</i>
Loss Ratio Analysis	Page 9
Loss Time Accident Frequency	Page 10
POL/EPL Compliance Report	Page 12
Fund Commissioners	Page 13
Regulatory Affairs Checklist	Page 14
RMC Agreements	Page 15

From: Dennis Skalkowski, CPA <dskalkowski@bowman.cpa>
Sent: Monday, January 5, 2026 9:28 AM
To: Perma
Subject: Exciting News: Bowman & Company LLP is Joining PKF O'Connor Davies LLP

External Email - This email has come from outside of our company. Think before you click links or open attachments!

Happy New Year!!

We have some exciting news to share with you. Effective January 1, 2026, Bowman & Company will join PKF O'Connor Davies, a top-tier Accounting and Advisory practice. I invite you to learn more by visiting PKF O'Connor Davies' website at www.pkfod.com.

We believe PKF O'Connor Davies is a great fit for our Firm and they bring the same level of client commitment and excellence which we at Bowman & Company have delivered throughout our existence. PKF O'Connor Davies brings tremendous resources and infrastructure that will only strengthen our relationships and bring more value to our clients.

You can rest assured that you will continue to benefit from the knowledge, skill and focused attention of the same professionals and staff who have served you in the past. Our team is dedicated to upholding the high-quality standards that have become a hallmark of our Firm. We will remain in our current locations in Voorhees, Haddonfield and Woodbury, New Jersey.

Thank you for the support and confidence you have shown Bowman & Company over the years. If you have any questions, please feel free to reach out to me. We look forward to continuing our relationship and providing even greater value in the years ahead.

Dennis



Dennis Skalkowski, CPA
Partner, Bowman & Company LLP
CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS
An Independent Member of the BDO Alliance USA
t: 856.454.7272
e: dskalkowski@bowman.cpa | w: www.bowman.cpa
a: 601 White Horse Road, Voorhees, NJ 08043-2493
   |  Download My vCard



You're invited to the 16th Annual MEL, MRHIF, & NJCE Educational Online Seminar!
 These sessions are designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers, and related professionals.

DATES:

Friday, April 24, 2026
 Friday, May 1, 2026

SAVE MY SPOT

TIME:

9:00 AM - 12:00 PM EDT

ABOUT THE SESSIONS:

Session #1 – Friday, April 24, 2026

- Local government health benefits crisis
- Police accreditation plus initiative
- Controlling workers' compensation costs
- **Presented by:**
 - *John Geaney Esq, Capehart & Scatchard*
 - *Chief Keith Hummel (retired), Vice President, Law Enforcement Risk Control, J.A. Montgomery Consulting*
 - *James Rhodes, Vice President, HIF Fund Governance & Executive Director, PERMA Risk Management Services*

Session #2 – Friday, May 1, 2026

- Anti-harassment programs for volunteer organizations
- Cyber JIF – A look after three years
- Local government ethics act
- **Presented by:**
 - *Ed Cooney, Partner, Managing Account Executive, Conner Strong & Buckelew*
 - *Paul Shives, Partner, Senior Director of Safety Services, J.A. Montgomery Consulting*
 - *Representative from the NJ Department of Community Affairs (to be announced)*

AVAILABLE AT NO COST TO MEMBERS

MEET THE SPEAKERS



John H. Geaney, Esq.
Shareholder, Co-Chair
Capehart Scatchard



Keith Hummel
Vice President, Law
Enforcement Risk Control
J.A. Montgomery Consulting



James Rhodes
Vice President, HIF Fund
Governance & Executive
Director
PERMA Risk Management
Services



**Edward Cooney, MBA,
CCIC**
Partner, Managing Account
Executive
Conner Strong & Buckelew



Paul Shives
Partner, Senior Director of
Safety Services
J.A. Montgomery Consulting



**Representative
(To Be Announced)**
NJ Department of Community
Affairs

SAVE MY SPOT

QUESTIONS? Please contact Jaine Testa at jainet@permainc.com.

Having trouble viewing this email? [Click here](#) to register.

Date: March 4, 2026

Memo To: Joint Insurance Fund Commissioners
Cyber JIF Members

From: Edward Cooney, Underwriting Manager

Subject: Cyber Risk Alert: Iran Cyber Threats & Recommended Mitigations

Below is a bulletin addressing the potential impact on cyber risks resulting from the situation in Iran, provided to us by the JIF's partner, The Chertoff Group.



Following the significant Iranian leadership losses, Iranian advanced persistent threats (APTs) and hacktivist proxies can be expected to target critical U.S. and Israeli organizations and assets. Iran-affiliated threat actors have previously conducted Distributed Denial of Service (DDoS) campaigns, defaced websites, deployed wiper malware, launched hack-and-leak operations and used cyber operations to collect intelligence.

Cybersecurity Considerations

Technology teams must consider the following mitigations:

- Validate DDoS mitigation and website protection services.
- Identify and disconnect Operational Technology (OT) assets from the public internet.
- Harden remote access technologies such as virtual network computing, remote desktop protocol (RDP), Secure Shell Protocol (SSH) and web management interfaces.
- Implement multi-factor authentication (MFA) wherever possible, track exceptions and immediately replace weak or default passwords.
- Apply the manufacturer's latest software patches for internet-facing systems to ensure protection against exploitation of known vulnerabilities.
- Ensure deployment of Endpoint Detection & Response technologies wherever possible.

- Monitor user access logs for remote access to OT networks and for implementation of any firmware or configuration changes.
- Ensure business continuity, disaster recovery and incident response plans are in place, including implementing full system and data backups to facilitate any recovery efforts.

Read the [full update](#) from The Chertoff Group:

[Read the Full Update](#)

For additional information or guidance, please contact your Cyber JIF Underwriting Manager



This seminar addresses the increasing costs of property/casualty claims in New Jersey since 2020. Municipal elected officials, authority commissioners, and a member's chief operating officer (i.e., municipal manager/administrator or executive director) who completes this course by May 2026 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2026 assessment.

Login to LMS

1. Click to access the [MSI Learning Management System](#).
2. If you have previously taken MSI classes, enter your username and password.
3. If you are new or do not know your username/password, check with your Training Administrator, or call the MSI Help Line at (866) 661-5120.
4. Click the **Request Training button** on the top right of your **Home Screen**.
5. Select the check box to the right of the course **2025-2026 Elected Officials Risk Management Seminar**.
6. Scroll to the bottom of the page to submit your selection.
7. The course now shows in the **Assigned** section of your **Home Screen**.
8. Click the program name to launch the course.
9. Upon completion of the course, a screen with your **Certificate of Completion** will appear and can be printed.
10. The course and certificate will now appear in the **Completed** section of your Home Screen. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

If you have any questions or need assistance, contact the [MSI Help Line](#) at **(866) 661-5120**.

**Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS**

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	49	MONTH	48	MONTH	37	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-26		31-Dec-25		31-Jan-25	
PROPERTY	812,040	956,971	117.85%	100.00%	117.79%	100.00%	106.42%	100.00%
GEN LIABILITY	1,666,133	988,857	59.35%	95.99%	57.55%	95.70%	20.58%	90.78%
AUTO LIABILITY	604,621	918,906	151.98%	92.93%	133.37%	92.58%	78.63%	87.77%
WORKER'S COMP	3,820,056	3,699,655	96.85%	99.46%	97.83%	99.40%	95.32%	98.27%
TOTAL ALL LINES	6,902,850	6,564,389	95.10%	98.11%	93.57%	97.98%	77.12%	95.75%
NET PAYOUT %	\$5,041,099		73.03%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	37	MONTH	36	MONTH	25	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-26		31-Dec-25		31-Jan-25	
PROPERTY	840,000	852,993	101.55%	100.00%	101.55%	100.00%	131.52%	100.00%
GEN LIABILITY	1,706,985	702,304	41.14%	90.78%	41.02%	90.15%	14.72%	80.55%
AUTO LIABILITY	570,755	811,951	142.26%	87.77%	142.26%	87.18%	20.41%	77.72%
WORKER'S COMP	4,160,000	2,117,358	50.90%	98.27%	51.99%	98.10%	47.97%	94.20%
TOTAL ALL LINES	7,277,740	4,484,608	61.62%	95.89%	62.22%	95.60%	47.63%	90.37%
NET PAYOUT %	\$3,422,653		47.03%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	25	MONTH	24	MONTH	13	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-26		31-Dec-25		31-Jan-25	
PROPERTY	1,054,175	1,201,806	114.00%	100.00%	114.98%	100.00%	102.53%	95.63%
GEN LIABILITY	1,912,663	410,670	21.47%	80.55%	21.36%	79.39%	11.20%	62.24%
AUTO LIABILITY	631,298	254,928	40.38%	77.72%	40.17%	76.44%	9.27%	54.16%
WORKER'S COMP	4,159,386	2,605,694	62.65%	94.20%	63.17%	93.51%	61.41%	70.13%
TOTAL ALL LINES	7,757,522	4,473,098	57.66%	90.28%	58.03%	89.52%	50.38%	70.35%
NET PAYOUT %	\$2,976,437		38.37%					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	13	MONTH	12	MONTH	1	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-26		31-Dec-25		31-Jan-25	
PROPERTY	1,229,641	1,563,215	127.13%	95.63%	121.09%	95.24%	1.67%	6.00%
GEN LIABILITY	1,936,198	381,252	19.69%	62.24%	17.56%	60.18%	0.01%	1.00%
AUTO LIABILITY	625,687	344,470	55.05%	54.16%	48.96%	51.17%	1.60%	1.00%
WORKER'S COMP	4,193,771	3,988,995	95.12%	70.13%	98.03%	64.07%	1.31%	0.50%
TOTAL ALL LINES	7,985,297	6,277,932	78.62%	70.89%	78.22%	66.92%	1.07%	1.51%
NET PAYOUT %	\$2,600,137		32.56%					

FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	1	MONTH	0	MONTH	-11	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-26		31-Dec-25		31-Jan-25	
PROPERTY	1,316,609	93,287	7.09%	6.00%	0.00%	0.00%	N/A	N/A
GEN LIABILITY	1,949,766	5,800	0.30%	1.00%	0.00%	0.00%	N/A	N/A
AUTO LIABILITY	636,092	0	0.00%	1.00%	0.00%	0.00%	N/A	N/A
WORKER'S COMP	4,249,441	119,000	2.80%	0.50%	0.00%	0.00%	N/A	N/A
TOTAL ALL LINES	8,151,908	218,087	2.68%	1.55%	0.00%	0.00%	N/A	N/A
NET PAYOUT %	\$125		0.00%					

Camden County JOINT INSURANCE FUND
2026 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS

		DATA VALUED AS OF January 31, 2026								
		# CLAIMS	Y.T.D.	2026	2025	2024			TOTAL	
MEMBER_ID	MEMBER	** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE	
		* 1/31/2026	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2026 - 2024	
1	87 Audubon		0	0	0.00	2.31	0.00	1 Audubon	1.11	
2	88 Audubon Park		0	0	0.00	0.00	0.00	2 Audubon Park	0.00	
3	89 Barrington		0	0	0.00	1.08	0.00	3 Barrington	0.50	
4	91 Berlin Borough		0	0	0.00	0.00	0.00	4 Berlin Borough	0.00	
5	92 Berlin Township		0	0	0.00	0.00	0.00	5 Berlin Township	0.00	
6	93 Brooklawn		0	0	0.00	2.60	0.00	6 Brooklawn	1.22	
7	94 Chesilhurst		0	0	0.00	0.00	0.00	7 Chesilhurst	0.00	
8	95 Clementon		0	0	0.00	0.00	4.62	8 Clementon	2.20	
9	96 Collingswood		0	0	0.00	2.08	0.60	9 Collingswood	1.24	
10	97 Gibbsboro		0	0	0.00	0.00	2.99	10 Gibbsboro	1.49	
11	98 Gloucester City		0	0	0.00	3.82	0.00	11 Gloucester City	1.83	
12	99 Haddon		0	0	0.00	0.00	1.75	12 Haddon	0.80	
13	100 Haddon Heights Borough		0	0	0.00	0.00	0.00	13 Haddon Heights Borough	0.00	
14	101 Haddonfield		0	0	0.00	1.69	1.63	14 Haddonfield	1.59	
15	102 Hi-Nella		0	0	0.00	0.00	0.00	15 Hi-Nella	0.00	
16	103 Laurel Springs		0	0	0.00	0.00	0.00	16 Laurel Springs	0.00	
17	104 Lawnside		0	0	0.00	4.55	0.00	17 Lawnside	2.19	
18	105 Lindenwold		0	0	0.00	2.80	1.79	18 Lindenwold	2.24	
19	106 Magnolia		0	0	0.00	2.15	0.00	19 Magnolia	1.05	
20	107 Medford Lakes		0	0	0.00	1.85	1.72	20 Medford Lakes	1.71	
21	108 Merchantville		0	0	0.00	0.00	0.00	21 Merchantville	0.00	
22	109 Mount Ephraim		0	0	0.00	2.04	1.98	22 Mount Ephraim	1.93	
23	110 Oaklyn		0	0	0.00	0.00	1.67	23 Oaklyn	0.78	
24	111 Pine Hill		0	0	0.00	1.75	0.00	24 Pine Hill	0.87	
25	112 Runnemede		0	0	0.00	2.26	0.00	25 Runnemede	1.07	
26	113 Somerdale		0	0	0.00	0.00	3.45	26 Somerdale	1.58	
27	114 Voorhees		0	0	0.00	1.37	2.27	27 Voorhees	1.74	
28	115 Winslow		0	0	0.00	2.13	2.55	28 Winslow	2.24	
29	116 Winslow Township Fire Distric		0	0	0.00	0.00	0.00	29 Winslow Township Fire Distric	0.00	
30	117 Woodlynne		0	0	0.00	0.00	3.85	30 Woodlynne	1.79	
31	451 Tavistock		0	0	0.00	0.00	0.00	31 Tavistock	0.00	
32	564 Cherry Hill		0	0	0.00	0.89	0.65	32 Cherry Hill	0.74	
33	565 Camden Parking Authority		0	0	0.00	4.76	12.77	33 Camden Parking Authority	8.69	
34	584 Cherry Hill Fire District		0	0	0.00	1.82	1.20	34 Cherry Hill Fire District	1.45	
35	90 Bellmawr		1	1	8.73	5.24	4.65	35 Bellmawr	5.11	
36	692 Gloucester Township	**	0	0	0.00	***	***	36 Gloucester Township	0.00	
37	695 Camden City	**	0	0	0.00	***	***	37 Camden City	0.00	
38	724 Pennsauken	**	0	0	0.00	***	***	38 Pennsauken	0.00	
Totals:			1	1	0.38	155	1.32		1.39	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND							
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund							
Data Valued As of :		March 17, 2026					
Total Participating Members		38					
Complaint		37					
Percent Compliant		97.37%					
		01/01/26		2026		Land Use	
Member Name	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/26	Deductible	Co-Insurance
AUDUBON	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
AUDUBON PARK	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
BARRINGTON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BELLMAWR	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BERLIN BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K	\$ 20,000	20% of \$1,000,000
BERLIN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
BROOKLAWN	Yes	Yes	\$ 20,000	\$ 20,000	0%	\$ 20,000	20% of \$1,000,000
CAMDEN CITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CAMDEN PARKING AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHERRY HILL	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHERRY HILL FIRE DISTRICT	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CHESILHURST	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
CLEMENTON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
COLLINGSWOOD	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
GIBBSBORO	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K	\$ 5,000	20% of \$1,000,000
GLOUCESTER	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
GLOUCESTER TWP	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K	\$ 100,000	20% of \$1,000,000
HADDON	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K	\$ 10,000	20% of \$1,000,000
HADDON HEIGHTS	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
HADDONFIELD	No	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL	\$ 20,000	20% of \$1,000,000
HI-NELLA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
LAUREL SPRINGS	Yes	Yes	\$ 20,000	\$ 20,000	0%	\$ 20,000	20% of \$1,000,000
LAWNESIDE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
LINDENWOLD	Yes	Yes	\$ 5,000	\$ 5,000	0%	\$ 5,000	20% of \$1,000,000
MAGNOLIA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MEDFORD LAKES	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MERCHANTVILLE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
MOUNT EPHRAIM	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
OAKLYN	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
PENNSAUKEN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
PINE HILL	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
RUNNEMEDE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
SOMERDALE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
TAVISTOCK	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
VOORHEES	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K	\$ 7,500	20% of \$1,000,000
WINSLOW	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
WINSLOW TOWNSHIP FIRE DEPT	Yes	Yes	\$ 2,500	\$ 2,500	0%	\$ 2,500	20% of \$1,000,000
WOODYLYNNE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	\$ 20,000	20% of \$1,000,000

* Member does NOT participate in EPL coverage

Camden JIF 2026 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	Elizabeth Peddicord	
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 2026 as of February 1, 2026

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

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2026 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of March 17, 2026				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	03/04/26	03/04/26	12/31/26
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/12/2026	2/12/2026	12/31/26
BARRINGTON	CONNER STRONG & BUCKELEW			12/31/25
BELLMAWR	CONNER STRONG & BUCKELEW			12/31/25
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	03/02/26	03/02/26	12/31/26
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW			12/31/25
BROOKLAWN	CONNER STRONG & BUCKELEW	1/13/2026		12/31/25
CHERRY HILL	CONNER STRONG & BUCKELEW	1/26/2026		12/31/25
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW			12/31/25
CHESILHURST	EDGEWOOD ASSOCIATES		2/13/2026	12/31/26
CAMDEN CITY	CONNER STRONG & BUCKELEW	2/3/2026	2/3/2026	12/31/26
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		01/26/26	12/31/26
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP		01/29/26	12/31/26
GLOUCESTER CITY	CONNER STRONG & BUCKELEW		1/26/2026	12/31/26
GLOUCESTER 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		02/02/26	12/31/26
HI-NELLA	CONNER STRONG & BUCKELEW	01/05/26	01/05/26	12/31/28
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/11/26	02/11/26	12/31/26
LAWN SIDE	M&C INSURANCE AGENCY			01/01/26
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/11/26	02/11/26	12/31/26
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	3/11/2026	3/11/2026	12/31/26
RUNNEMEDE	CONNER STRONG & BUCKELEW			12/31/25
SOMERDALE	CONNER STRONG & BUCKELEW		2/3/2026	12/31/25
TAVISTOCK	CONNER STRONG & BUCKELEW			12/31/25
VOORHEES	CONNER STRONG & BUCKELEW		1/30/2026	12/31/25
WINSLOW	CONNER STRONG & BUCKELEW			12/31/25
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	1/26/2026	1/26/2026	12/31/26
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	2/12/2026	2/12/2026	12/31/26

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

RESOLUTION NO. 26-14

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – MARCH 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.

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

<u>FUND YEAR 2025</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
0000004326			
0000004326	GANNETT NEW YORK NJ LOCALIQ	A# 1122589 INV 7480701-11899171 12/10/25	57.90
			57.90
0000004327			
0000004327	WINSLOW FIRE DISTRICT	2025 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
		Total Payments FY 2025	1,057.90
<u>FUND YEAR 2026</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
0000004328			
0000004328	INTERSTATE MOBILE CARE INC.	FEN 26 D&A TESTING INV 19944 03/26	4,859.00
			4,859.00
0000004329			
0000004329	CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE - GLOUCESTER 650-03-2026	1,291.67
0000004329	CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE 650-03-2026 03/26	43,145.58
0000004329	CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHERRY HILL 650-03-2026	2,458.33
			46,895.58
0000004330			
0000004330	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 03/26	18,765.50
			18,765.50
0000004331			
0000004331	PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/26	56.43
0000004331	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 03/26	48,197.83
			48,254.26
0000004332			
0000004332	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 03/26	5,265.50
			5,265.50
0000004333			
0000004333	BROWN & CONNERY, LLP	ATTORNEY EXPENSES FOR 02/26	4.18
0000004333	BROWN & CONNERY, LLP	FEB 26 ATTORNEY FEES 03/26	2,305.75
0000004333	BROWN & CONNERY, LLP	FEB 26 LITIGATION MGMT 03/26	5,103.00
			7,412.93
0000004334			
0000004334	ELIZABETH PIGLIACELLI	TREASURER FEES 03/26	2,406.58
			2,406.58
0000004335			
0000004335	M. JAMES MALEY, JR..	Q1 26 EXECUTIVE COMMITTEE MEETINGS	450.00
			450.00
0000004336			
0000004336	KENNETH CHEESEMAN	Q1 26 EXECUTIVE COMMITTEE MEETINGS	450.00
			450.00
0000004337			
0000004337	MICHAEL MEVOLI	Q1 26 EXECUTIVE COMMITTEE MEETINGS	450.00
			450.00
0000004338			
0000004338	ELIZABETH PEDDICORD	Q1 2026 EXEC COMMITTEE MEETING 04/26	450.00
			450.00

0000004339	TERRY KIERSZNOWSKI	Q1 26 EXECUTIVE COMMITTEE MEETINGS	450.00
0000004339			450.00
0000004340	JOSEPH GALLAGHER	Q1 26 EXECUTIVE COMMITTEE MEETING	450.00
0000004340			450.00
0000004341	GARY PASSANANTE	Q1 26 EXECUTIVE COMMITTEE MEETINGS	450.00
0000004341			450.00
0000004342	EDWARD H. HILL	Q1 26 EXECUTIVE COMMITTEE MEETINGS	450.00
0000004342			450.00
0000004343	MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 03/26	1,083.00
0000004343	MEDLOGIX LLC	MANAGED CARE SERVICES 03/26	11,139.19
0000004343			12,222.19
0000004344	CONNER STRONG & BUCKELEW	UNDERWRITING MGR 03/26	1,336.92
0000004344			1,336.92
0000004345	ACCESS	INV 12013815 DEPT 409 01/31/26 FOR FEB	219.05
0000004345			219.05
0000004346	USA TODAY MEDIA CORP	A# 1122589 INV 7575534-12088684 2/17/26	52.23
0000004346			52.23
0000004347	LOUIS DIANGELO	Q1 26 EXECUTIVE COMMITTEE MEETINGS	300.00
0000004347			300.00
0000004348	ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC- 1ST INSTALL 26- WOODLYNNE 3/26	2,986.00
0000004348	ACRISURE NJ PARTNERS INS. SERVICES, LLC	RMC- 1ST INSTALL 26 AUDUBON PARK 3/26	1,360.00
0000004348			4,346.00
		Total Payments FY 2026	155,935.74
		TOTAL PAYMENTS ALL FUND YEARS	156,993.64

Chairperson

Attest:

Dated: _____

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

Treasurer

March 23, 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 February 28, 2026 for Fund Years 2022, 2023, 2024, 2025 and 2026. 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 March: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- INVESTMENT INCOME:

Net Investment Income received for February totaled \$258,698.69. TD’s rate is 3.56%

- RECEIPT ACTIVITY FOR February:

MEL	\$500.00
Cherry Hill Deductible	39,157.29
Assessments	<u>4,866,954.00</u>
Total Receipts	<u>\$4,906,611.29</u>

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

- CLAIM ACTIVITY FOR February:

Claim Expense	\$ 912,363.83
Administration Expense	<u>1,801,140.33</u>
Total Claims/Expenses	<u>\$2,713,504.16</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$28,020,149.66 to a closing balance of \$30,461,904.26 showing an increase of \$2,441,754.60.

The information contained in this report is a summary of the attached detailed schedules.

Sincerely,
Elizabeth Pigliacelli, Treasurer

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

Current Fund Year: 2026												
Month Ending: February												
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN BALANCE	(317,937.13)	6,810,941.22	1,263,799.13	10,611,343.32	408,856.13	88,822.26	(137,450.00)	283,716.88	8,558,018.19	(39,155.79)	489,195.45	28,020,149.66
RECEIPTS												
Assessments	303,173.30	447,734.49	146,068.98	962,055.79	486,471.85	109,907.67	107,937.86	1,542,393.70	747,439.62	0.00	13,770.75	4,866,954.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39,157.29	0.00	39,157.29
Invest Pymnts	1,524.52	62,630.56	12,073.87	97,577.47	0.00	0.00	0.00	0.00	79,117.51	0.00	4,498.44	257,422.37
Invest Adj	7.56	310.53	59.86	483.80	0.00	0.00	0.00	0.00	392.27	0.00	22.30	1,276.32
Subtotal Invest	1,532.08	62,941.09	12,133.73	98,061.27	0.00	0.00	0.00	0.00	79,509.78	0.00	4,520.74	258,698.69
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	0.00	0.00	0.00	500.00
TOTAL	304,705.38	510,675.58	158,202.71	1,060,117.06	486,471.85	109,907.67	107,937.86	1,542,893.70	826,949.40	39,157.29	18,291.49	5,165,309.98
EXPENSES												
Claims Transfers	67,181.42	27,534.18	214,207.86	583,319.15	0.00	0.00	0.00	0.00	0.00	20,121.22	0.00	912,363.83
Expenses	0.00	0.00	0.00	0.00	1,059,228.50	0.00	0.00	0.00	741,911.83	0.00	0.00	1,801,140.33
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,051.22	0.00	0.00	10,051.22
TOTAL	67,181.42	27,534.18	214,207.86	583,319.15	1,059,228.50	0.00	0.00	0.00	751,963.05	20,121.22	0.00	2,723,555.38
END BALANCE	(80,413.17)	7,294,082.62	1,207,793.98	11,088,141.22	(163,900.52)	198,729.93	(29,512.14)	1,826,610.57	8,633,004.54	(20,119.72)	507,486.94	30,461,904.26

REPORT STATUS SECTION

Report Month: February

	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	February									
CURRENT FUND YEAR	2026									
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 & Investm	\$28,020,149.66	-	-	-	-	21,497,328.56	-	6,522,821.10	-	-
Opening Interest Accrua	\$0.00	-	-	-	-	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$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	\$0.00
4 Accretion	\$1,276.32	\$0.00	\$0.00	\$0.00	\$0.00	\$1,276.32	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$75,171.11	\$0.00	\$0.00	\$0.00	\$0.00	\$49,865.53	\$0.00	\$25,305.58	\$0.00	\$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	\$0.00
7 Realized Gain (Loss)	\$182,251.26	\$0.00	\$0.00	\$0.00	\$0.00	\$182,251.26	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$258,698.69	\$0.00	\$0.00	\$0.00	\$0.00	\$233,393.11	\$0.00	\$25,305.58	\$0.00	\$0.00
9 Deposits - Purchases	\$5,818,975.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,906,611.29	\$912,363.83	\$0.00
10 (Withdrawals - Sales)	-\$3,635,919.21	\$0.00	\$0.00	\$0.00	\$0.00	-\$10,051.22	\$0.00	-\$2,713,504.16	-\$912,363.83	\$0.00
Ending Cash & Investment	\$30,461,904.26	\$0.00	\$0.00	\$0.00	\$0.00	\$21,720,670.45	\$0.00	\$8,741,233.81	\$0.00	\$0.00
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,128,435.92	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$627,385.54	\$501,050.38	\$0.00
(Less Deposits in Transit)	-\$501,050.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$501,050.38
Balance per Bank	\$31,089,289.80	\$0.00	\$0.00	\$0.00	\$0.00	\$21,720,670.45	\$0.00	\$9,368,619.35	\$0.00	\$0.00

FEBRUARY						
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals
1	02/01/26-02/28/20	912,363.83				912,363.83
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	912,363.83	-	-	-	912,363.83
	Monthly Rpt	912,363.83				912,363.83
	Variance	-	-	-	-	-

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
Month		February							
Current Fund Year		2026							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2026	Property	125.00	17,709.70	0.00	17,834.70	17,834.70	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	21,049.84	0.00	21,049.84	21,049.84	0.00	0.00	0.00
	Cherry Hill	0.00	4,009.59	0.00	4,009.59	4,009.59	0.00	0.00	0.00
	Total	125.00	42,769.13	0.00	42,894.13	42,894.13	0.00	0.00	0.00
2025	Property	1,024,622.22	49,924.25	0.00	1,074,546.47	1,142,899.19	(68,352.72)	(68,352.72)	0.00
	Liability	92,769.41	8,835.55	0.00	101,604.96	101,604.96	0.00	0.00	0.00
	Auto	332,624.90	15,569.00	0.00	348,193.90	281,446.13	66,747.77	66,747.77	0.00
	Workers Comp	1,110,457.21	471,136.78	0.00	1,581,593.99	1,581,593.99	(0.00)	0.00	(0.00)
	Cherry Hill	38,057.94	16,090.63	37,685.94	16,462.63	16,462.63	(0.00)	0.00	(0.00)
	Total	2,598,531.68	561,556.21	37,685.94	3,122,401.95	3,124,006.90	(1,604.95)	(1,604.95)	(0.00)
2024	Property	1,121,180.16	0.00	0.00	1,121,180.16	1,126,550.74	(5,370.58)	(5,370.58)	0.00
	Liability	200,623.53	3,001.00	0.00	203,624.53	203,624.53	0.00	0.00	0.00
	Auto	92,898.14	9,729.46	0.00	102,627.60	103,252.60	(625.00)	(625.00)	0.00
	Workers Comp	1,554,589.87	33,131.57	0.00	1,587,721.44	1,588,887.44	(1,166.00)	(1,166.00)	0.00
	Cherry Hill	(0.00)	0.00	0.00	(0.00)	0.00	(0.00)	(0.00)	0.00
	Total	2,969,291.70	45,862.03	0.00	3,015,153.73	3,022,315.31	(7,161.58)	(7,161.58)	0.00
2023	Property	871,652.22	0.00	0.00	871,652.22	846,788.66	24,863.56	24,863.56	0.00
	Liability	336,200.47	4,440.43	0.00	340,640.90	364,939.86	(24,298.96)	(24,298.96)	(0.00)
	Auto	681,583.51	1,974.00	0.00	683,557.51	682,423.51	1,134.00	1,134.00	0.00
	Workers Comp	1,533,653.10	48,345.22	0.00	1,581,998.32	1,582,609.26	(610.94)	(610.94)	0.00
	Cherry Hill	651.00	21.00	372.00	300.00	300.00	0.00	0.00	0.00
	Total	3,423,740.30	54,780.65	372.00	3,478,148.95	3,477,061.29	1,087.66	1,087.66	(0.00)
2022	Property	888,655.05	(452.53)	0.00	888,202.52	929,434.30	(41,231.78)	(41,231.78)	0.00
	Liability	807,480.23	11,257.20	0.00	818,737.43	818,737.43	0.00	0.00	0.00
	Auto	387,372.85	186,935.40	0.00	574,308.25	550,207.68	24,100.57	24,100.57	0.00
	Workers Comp	2,977,754.19	9,655.74	0.00	2,987,409.93	2,987,409.93	0.00	0.00	0.00
	Cherry Hill	446.85	0.00	446.85	0.00	0.00	0.00	0.00	0.00
	Total	5,061,709.17	207,395.81	446.85	5,268,658.13	5,285,789.34	(17,131.21)	(17,131.21)	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	(1,911.00)	0.00	0.00	(1,911.00)	0.00	(1,911.00)	(1,911.00)	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	652.50	(652.50)	0.00	(652.50)	0.00	(652.50)
	Total	(1,911.00)	0.00	652.50	(2,563.50)	0.00	(2,563.50)	(1,911.00)	(652.50)
TOTAL		14,051,486.85	912,363.83	39,157.29	14,924,693.39	14,952,066.97	(27,373.58)	(26,721.08)	(652.50)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF		02/28/2026					
Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCM ACCOUNT	10.8170	21,720,670.45	0.00	21,720,670.45		0.00
99VVB5Y75		10.8170	21,720,670.45	0.00	21,720,670.45	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value

02/28/2026

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	02/01/2026	02/28/2026	01/01/2026	02/28/2026
NET ASSETS - BEGINNING OF PERIOD		21,497,328.56		21,443,620.09
		<u>21,497,328.56</u>		<u>21,443,620.09</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	49,865.53		99,095.14	
REALIZED GAIN/LOSS	-516.23		-516.23	
UNREALIZED GAIN/LOSS-INVESTMENT	182,767.49		189,131.80	
ACCRETION/AMORTIZATION	1,276.32		2,705.65	
TOTAL INVESTMENT INCOME		<u>233,393.11</u>		<u>290,416.36</u>
TOTAL RECEIPTS		<u>233,393.11</u>		<u>290,416.36</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	543.10		1,080.63	
INVESTMENT ADVISORY FEES	8,965.02		11,204.74	
CONSULTING	543.10		1,080.63	
TOTAL ADMINISTRATIVE EXPENSES		<u>10,051.22</u>		<u>13,366.00</u>
TOTAL DISBURSEMENTS		<u>10,051.22</u>		<u>13,366.00</u>
NET ASSETS - END OF PERIOD		<u><u>21,720,670.45</u></u>		<u><u>21,720,670.45</u></u>

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: March 23, 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 P.O. Box 99106 Camden, NJ 08101	Jacqueline Cardenosa Risk Control Consultant jcardenosa@jamontgomery.com Office: 856-552-6888
Thomas Reilly Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205		Tina M. Zaverzence Risk Control Specialist tzaverzence@jamontgomery.com Office: 856-552-4902

LOSS CONTROL SURVEYS

- Township of Berlin on February 3, 2026
- Township of Cherry Hill on February 3, 2026
- Borough of Collingswood on February 3, 2026
- Borough of Runnemede on February 10, 2026
- Borough of Collingswood on February 11, 2026
- Borough of Somerdale on February 12, 2026
- Township of Winslow on February 19, 2026
- Borough of Gibbsboro on February 24, 2026

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Chief of Police Meeting on February 11, 2026
- Claims Review Committee Meeting on February 20, 2026
- Executive Committee Meeting on February 23, 2026

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

- Winter Ice Activities Best Practices
- Snow Plow Warning Light Law Updated
- E-Bike NJ Law Update (Bill S4834/A6235)
- MSI Expo
- Blind Spots Retrofitting Equipment with Cameras & Blind Spot Technology
- Utility Vehicle Operation & Training Best Practices

MSI FIRE & EMS

- Lactation Accommodations
- Apparatus & Equipment Testing for Fire Departments

MSI LAW ENFORCEMENT

- NPI Study - Shift Work - Fatigue and Overtime
- E-Bike Considerations in Light of Legislative Changes
- Employment Practices & Litigation: New Policies Available Supporting Professional Policing

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
Audubon Park	1
Bellmawr	8
Berlin Borough	8
Berlin Township	4
City of Camden	1
Cherry Hill	7
Clementon	23

MSI NOW	
Collingswood	3
Gibbsboro	3
Gloucester Township	1
Haddon	7
Laurel Springs	9
Lindenwold	1
Magnolia	45
Oaklyn	1
Runnemede	5
Winslow	4

MSI LIVE

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

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

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

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

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

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

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2026 To 2/22/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - US Government I - Member Towns of the Camden County Joint	Joint Base McGuire-Dix-Lakehurst Joint Base MDL, NJ 08641	RE: Zone 5 Critical Incident Tactical Team Evidence of insurance as respects use of any/all premises by the Zone 5 Critical Incident Tactical Team and the following Camden County Municipal JIF members: Borough of Audubon Borough of Barrington Borough of Bellmawr Borough of Brooklawn Borough of Collingswood Borough of Haddon Heights Borough of Magnolia Borough of Mt. Ephraim Borough of Oaklyn Borough of Runnemede Limits shown on this certificate of insurance apply separately to each member municipality and not jointly.	1/22/2026 #5967836	GL AU EX WC
H - Gibbsboro Board of Education I - Borough of Gibbsboro	37 Kirkwood Road Gibbsboro, NJ 08026	RE: Use of Premises- Borough Events 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 for Borough sponsored events during the current calendar year. Does not include amusements or fireworks.	1/26/2026 #5968841	GL AU EX WC
H - USDA Rural Development I - Borough of Gibbsboro	1971 Jacksonville-Jobstown Road Columbus, NJ 08022	Evidence of insurance as respects a loan.	1/26/2026 #5968821	GL AU EX WC
H - USDA Rural Development I - Borough of Gibbsboro	1971 Jacksonville-Jobstown Road Columbus, NJ 08022	Evidence of Insurance	1/26/2026 #5968822	GL AU EX WC
H - USDA Rural Development I - Borough of Gibbsboro	1971 Jacksonville-Jobstown Road Columbus, NJ 08022	Evidence of Insurance	1/26/2026 #5968810	GL AU EX WC
H - TD Bank, N.A as Trustee I - Borough of Mt. Ephraim	9000 Atrium Way Mt. Laurel, NJ 08054	RE: CCIA Bond Issues The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee (trustee) on the Property Policy if required by written contract as respects to the CCIA Bond issues.	1/27/2026 #5971041	GL AU EX WC OTH

02/24/2026

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Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2026 To 2/22/2026

H - USDA Rural Development I - Borough of Gibbsboro	1971 Jacksonville-Jobstown Road Columbus, NJ 08022	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	1/29/2026 #5981661	OTH
H - New Jersey Department of I - Borough of Haddon Heights	Environmental Protection 428 East State Street PO Box 402 Trenton, NJ 08625	RE: Additional Insured The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	2/4/2026 #5987144	GL AU EX WC
H - State of New Jersey Department I - Borough of Haddon Heights	of Environmental Protection 428 East State Street PO Box 402 Trenton, NJ 08625	RE: Additional Insured The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	2/4/2026 #5987145	GL AU EX WC
H - USDA Rural Development I - Borough of Somerdale	1971 Jacksonville Jobstown Road Columbus, NJ 08022	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	2/5/2026 #5990945	OTH
H - USDA Rural Development I - Borough of Somerdale	1971 Jacksonville Jobstown Road Columbus, NJ 08022	Evidence of Insurance	2/5/2026 #5990949	GL AU EX WC OTH
H - Commons at Chanticleer I - Township of Cherry Hill	1000 Chanticleer Drive Cherry Hill, NJ 08003	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Chanticleer ARHAT Units Evidence of insurance with respects to the following Chanticleer ARHAT units that are owned by the Township - Units 711, 715, 731, 1115, 1135, 1141, 1151, 1311, 1315, 1343, 1344. - Units 711, 715, 731, 1115, 1135, 1141, 1151, 1311, 1315, 1343, 1344.	2/9/2026 #5999737	GL AU EX WC OTH
H - State of New Jersey I - Township of Gloucester	P.O. Box 420 428 East State Street, 4th Floor Trenton, NJ 08625	RE: Leaf Composting 2025 Grant Identifier LC2025-00068 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess	2/11/2026 #6001548	GL AU EX WC

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Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2026 To 2/22/2026

		Liability Policies if required by written contract as respect to the Department of Environmental Protection Leaf Composting 2025 Grant Identifier LC2025-00068.		
H - To Whom It May Concern I - Township of Cherry Hill		Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: ARHAT Property- 108 Edison Road, Cherry Hill Evidence of insurance as respects the ARHAT property that is owned by the Township located at 108 Edison Road, Cherry Hill, NJ 08034.	2/11/2026 #6001546	GL AU EX WC OTH
H - State of New Jersey I - Township of Berlin	P.O. Box 420 428 East State Street, 4th Floor Trenton, NJ 08625	RE: Leaf Composting 2025 Grant Identifier LC2025-00036 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the Department of Environmental Protection Leaf Composting 2025 Grant Identifier LC2025-00036.	2/11/2026 #6001447	GL AU EX WC
H - NJ Transit Local I - Township of Voorhees	Programs/Community Mobility 283-299 Market Street Suite #1100 Newark, NJ 07102	RE: Ford E-450, VIN #: 1FDPE4FSXKDC27747 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 Vehicle #: 16-2039, Grant #NJ--2018-018-00 (NJ-65-007), Vehicle Type: 2019 Ford E-450, VIN #1FDPE4FSXKDC27747	2/13/2026 #6002316	GL AU EX WC OTH
H - State of New Jersey I - Township of Pennsauken	P.O. Box 420 428 East State Street, 4th Floor Trenton, NJ 08625	RE: Leaf Composting 2025 Grant Identifier LC2025-00033 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the Department of Environmental Protection Leaf Composting 2025 Grant Identifier LC2025-00033.	2/13/2026 #6002319	GL AU EX WC
H - To Whom It May Concern I - Township of Cherry Hill		Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: ARHAT Properties Evidence of insurance as respects the following ARHAT properties that are owned by the Township: 108 Edison Road, Cherry Hill 105 Burnt Mill Road, Cherry Hill	2/13/2026 #6002348	GL AU EX WC OTH
Total # of Holders: 18				

02/24/2026

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CAMDEN JIF

Workers' Compensation Medical Bills - PPO Reductions

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$459,618.41	\$195,983.56	\$263,634.85	57.36%
February	\$918,465.59	\$476,477.26	\$441,988.33	48.12%
TOTAL 2026	\$1,378,084.00	\$672,460.82	\$705,623.18	51.20%

Monthly & YTD Summary:

PPO Statistics	February	YTD
Bills	326	555
PPO Bills	305	524
PPO Bill Penetration	93.56%	94.41%
PPO Charges	\$889,531.59	\$1,247,529.69
Charge Penetration	96.85%	90.53%

Savings History:

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%
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%



Monthly Subrogation Results

Liability

**February 2026
\$78,272.31**

**Year to Date
\$87,028.09**

Worker's Compensation

**February 2026
\$61,824.22**

**Year to Date
\$99,510.56**





2026
Preparer: Tracy Ware

Claim Number	Member	Date of Loss	Recovered	Month Recovered	Coverage
65018304	Pennsauken	8/7/2024	\$600.00	January	Liability
65018304	Pennsauken	8/7/2024	\$500.00	January	Liability
65029521	Cherry Hill	8/18/2025	\$7,655.78	January	Liability
65058817	Cherry Hill	9/10/2024	\$41,479.71	February	Liability
65018237	Voorhees	5/29/2024	\$11,540.64	February	Liability
65018190	Runnemede	4/23/2024	\$10,289.50	February	Liability
65029184	Pennsauken	4/23/2025	\$3,478.00	February	Liability
65029657	Gloucester Township	10/30/2025	\$2,728.68	February	Liability

Total Recovered \$78,272.31

Claim Number	Member	Date of Loss	Recovered	Month Recovered	Coverage
65012817	Lindenwold	12/7/2022	\$37,686.34	January	WC
65028798	Cherry Hill	10/25/2024	\$24,137.88	February	WC

Total Recovered \$61,824.22

APPENDIX I – MINUTES

February 23, 2026

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 23, 2026
MEETING HELD ELECTRONICALLY 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
Elizabeth Peddicord	Pennsauken Township	Present
Ari Messinger	Cherry Hill Township	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read, Crystal Chuck
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CRC Tracy Ware
Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Harry Earle,
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn
Robert Jakubowski, Audubon
Glenn Werner, Gibbsboro
John Foley, Cherry Hill Fire District
Lorraine Sacco, Winslow Township Fire District
Damond Burke, City of Camden
Steve Whalen, Magnolia

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Frank Covelli	PIA
Thomas Merchel	Conner Strong & Buckelew
Jaclyn Lindsey	Conner Strong & Buckelew
Samantha Wilson	Hardenbergh Insurance
Terry Mason	M&C Insurance

APPROVAL OF MINUTES: OPEN SESSION OF JANUARY 26, 2026

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 26, 2026

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

2026 PRIMA Conference – In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Ft. Lauderdale, Florida from June 7-10. Resolution 26-11 authorizing travel expenses is on **Page 3**. Please see this link for information on the conference <https://conference.primacentral.org/2026/>

Motion to Adopt Resolution 26-11 Authorizing Conference Attendance

Motion:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

Risk Management Plan Amendment:

The Underwriting Manager drafted an amendment to the 2026 Risk Management Plan to further clarify the added co-pay for claims arising from wire transfers and checks. The change was announced last year but was not reflected in the Risk Management Plan. Included on **Page 4** is Resolution 26-12 amending Resolution 26-7.

Motion to Adopt Resolution 26-12 Amending the 2026 Plan of Risk Management

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo

Vote:

Unanimous

Safety Incentive Program – Optional Safety Award – This is a final reminder for members to submit documentation for the 2025 Optional Safety Award. 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 March 15th. The notice appears on **Pages 5 & 6**.

2026 MEL, MR HIF & NJCE JIF Educational Seminar: Included on **Page 7** please find a flyer announcing the 16th annual seminar to be conducted virtually on 2 half-day sessions: Friday April 24th and Friday May 1st from 9AM to 12PM.

The seminar is pending approval for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents.

There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). The Fund office will distribute a notice to all members and risk managers, which will include a registration link for the educational seminar.

EJIF Website: In continuation of their Marketing initiative; EJIF has revised its website. Please see the announcement below:

Accessing the latest news, information, and resources about environmental issues and coverage just got easier. The New Jersey Municipal Environmental Risk Management Fund (EJIF) has launched a new website to help you quickly locate information about: compliance, environmental alerts and bulletins, regulatory guidance, audit forms, claims procedures, emergency response procedures and more -visit: <https://njejif.org/>. **Page 8**



MEL Renewal Webinar: MEL Underwriting Manager conducted a webinar on January 26th to review the 2026 renewal. Although it was very well-attended, it did follow a snowstorm – so the Underwriting Manager scheduled a second webinar for February 26th at 2:30PM. Included on **Page 9** is the invitation.

Xcitium CyberSecurity Training - The monthly status report from Xcitium, recapping members' participation and training to date, will be discussed in closed session. Executive Director said an email was sent to members and if anyone has any questions please contact the fund office.

2025/2026 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The course is in the process of being uploaded into the MEL's Learning Management System; directions to access will be distributed when completed.

League Magazine Article: Enclosed is a copy of article published in the latest edition of the

League Magazine. The article *Civility in Service Maintaining Decorum in Public Meetings* discusses the importance of establishing meeting protocols for local government meetings. The Article is written by Mayor Paul Tomasko & Dave Grubb.

DUE DILIGENCE REPORTS – Included in the agenda were due diligence reports as follows: The Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report. Executive Director reviewed the 4th Quarter Financial Fast Track report showing surplus is down approximately \$240,000. There were a handful of claims in which the reserves were increased, however the surplus is up \$832,000 year to date with \$9.3 million in total surplus. The Expected Loss Ratio Analysis for December, where the actuary projected 67%, we are currently at 78% with workers comp driving that number. Executive Director said as a note to members the RCF most likely will have an additional assessment and more information will be coming in the next few months. It is probably going to be a little tougher, because of the claims just discussed. Executive Director said at the next claims committee meeting these claims can be discussed a little more in depth. The Lost Time Accident Frequency as of December 2025 is at 1.43, a little higher than the MEL average. The Camden JIF have a rough end of the year with 11 lost time accidents. The EPL POL Compliance shows 97% compliance. We are just waiting for one town to complete their information and send over their documents. Executive Director thanked the Commissioners for the reappointment of PERMA.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 26-13 FEBRUARY 2026 Vouchers

TOTAL 2025	\$ 21,470.94
TOTAL 2026	\$1,779,669.39
TOTAL	\$1,801,140.33

MOTION TO APPROVE FEBRUARY VOUCHERS RESOLUTION 26-13,

Motion:	Commissioner Shannon
Second:	Commissioner Passanante
Roll Call Vote:	9 Ayes - 0 Nays

Confirmation of January 2026 Claims Payments/Certification of Claims Transfers:

Closed	.00
2022	64,143.83
2023	222,171.97
2024	77,502.46
2025	340,936.67
2026	125.00
TOTAL	704,879.93

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JANUARY 2026 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Shannon
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi raised concerns about the recent ICE activity in Lindenwold and encouraged municipalities to proactively coordinate with Police Chiefs regarding potential ICE presence acting on public or state property. Everyone should take a proactive approach and be well prepared. In response to Commissioner Shannon, Attorney Nardi said there is a summary of the Governor's Executive Order and legislative summaries available that he will pass on to members.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly reviewed the Safety Director's report. The 2026 Safety Management Program was sent out to all members please contact the Safety Director's office please sign and return indicating your safety committee meetings. If members have any questions, please do not hesitate to reach out to the Safety Director's office. In January, former Governor Murphy signed an amendment to Title 39 permitting government vehicles actively preparing for snowy roads or plowing snow to display. One or more green lights in addition to the required amber lights. Studies have shown that green lights are more visible in poor weather conditions. There is an MSI bulletin available on the MEL website that provides more details about this, amendment to Title 39. The 2026 MSI Expo in-person training dates have been sent out, so please ask your employees to review the flyer so they can reserve a seat.

Ret. Police Chief Harry Earle discussed the fire survey spoken about several times which was scheduled to go out, but unfortunately, with the tragic death of the firefighter in Camden was delayed. It is now scheduled to go out on Thursday on behalf of Mr. Stokes. Chief Earle gave a shout out to Fund Commissioner and Chief Cheeseman for his help in facilitating the partnership with the Fire Chiefs Association in Camden County. We are looking forward to getting that information. A bulletin went out today entitled Employee Practices Litigation. It listed a whole host of new policies and updates. Six of those were specific to employee practices and new policies that were put into the portal about licensing, whistleblowers and background investigations. Chief Earle said they are looking to have an in-person session before the beginning of summer for the new Active Shooter course for the Camden JIF in Collingswood. A bulletin went out last month on Law Enforcement and a Safety Director's bulletin about e-bikes. This has been a hot topic in the past and will be again, very soon. It is addressed in a way to speak on how it's potentially a vehicle now, and the impacts, particularly to law enforcement that utilizes bikes, and some changes to consider. Gloucester Township will be hosting the 4-day Supervisor course tomorrow. Many of the towns in the Camden JIF will be in the class. Chief Earle commented on a sample policy in the learning portal for immigration. It has been updated to reflect the most recent guidance concerning the ICE Operations Center and the portal for video that's included in there. There was a good discussion at the Camden County Chiefs meeting last week about the policy and the actions taking place in the county and the steps they need to take.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 12/22/25 to 01/22/26 sent out as a separate attachment which was 105 pages of the annual renewal certificates.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider thanked the board for the reappointment for 2026. Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for January 2026 where there was a savings of 57.36%

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator reviewed the Subrogation reports for January 2026 for both workers compensation and liability.

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

MOTION TO APPROVE CLAIMS AS DISCUSSED:

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Shannon
Second:	Commissioner Cheeseman
Vote:	Unanimous

MEETING ADJOURNED: 5:00 PM

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