

Camden County Municipal Joint Insurance Fund

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PUBLIC MEETING NOTICE

January 15, 2026

MEMBER MUNICIPALITIES CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Please be reminded that the annual Reorganization meeting of the Camden County Municipal Joint Insurance Fund will be held on **Monday, January 26, 2026 at 4:30 p.m.** Please post this notice on the Public Bulletin Board of each member municipality.

Please be advised that in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq., the Reorganization Meeting of the Camden County Municipal JIF, a public entity established under N.J.S.A. 17:1-C-6E, 17:1-8.1 and N.J.S.A. 40A: 10-36, will be held remotely on January 26, 2026 at 4:30 pm via the Zoom platform. Fund Commissioners, Fund Professionals, Risk Management Consultants and members of the public who wish to participate in the meeting will find access to the virtual meeting posted on the Fund's website at <https://camdenmunicipaljif.org/> prior to the meeting date. Individuals calling into this number will be able to fully participate in the meeting, including providing public comment. A non-public dial-in number will be used if executive session is required. Official action will be taken.

We strongly urge your Commissioner's attendance (or alternate commissioner) at the Reorganization meeting since a quorum is required. (See attached list of Fund Commissioners and please RSVP if you will be attending or not.)

We would also like to remind you that this is the time to consider appointments or re-appointments of Fund Commissioners. **Kindly check the status of your present appointee (see attached list) and advise the Fund of any changes as soon as possible.**

In addition, please be advised that state statutes concerning Joint Insurance Funds, P.L. 1993 Chapter 269 (N.J.S.A. 40A:10-36), requires that all member municipalities provide copies of their contracts with their risk managers to the state. In order to comply with this regulation, we ask that you forward us a copy of the 2026 agreement between your authority and risk management consultant and we will file for the JIF. A sample agreement is enclosed for your information.

Thank you for your immediate attention to these matters. If you have any questions on the above please contact Karen A. Read at kread@permainc.com.

cc: Fund Commissioners, Risk Management Consultants & Fund Professionals
(Sent via email if available)

Please use the attached form to RSVP by January 23rd to Karen Read via email at kread@permainc.com

Municipality/Entity _____

Name _____

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2025 FUND COMMISSIONERS**

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	

Risk Management Consultant's/Insurance Producer's Agreement

The MEL has adopted the following model Risk Management Consultant's Agreement. This Agreement is intended to be used by its members as a guideline, and may be modified by individual municipalities or Funds as deemed necessary.

Model

RISK MANAGEMENT CONSULTANT'S AGREEMENT

THIS AGREEMENT entered into this 1st day of January, 20__, between the _____ (hereinafter referred to as MUNICIPALITY or AUTHORITY) and _____ (hereinafter referred to as the CONSULTANT).

WHEREAS, the CONSULTANT has offered to the MUNICIPALITY or AUTHORITY professional risk management consulting services as required in the bylaws of the _____ Municipal Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Funds, and;

WHEREAS, the MUNICIPALITY or AUTHORITY desires these professional services pursuant to the resolution adopted by the governing body of the MUNICIPALITY or AUTHORITY at a meeting held _____ and;

NOW, THEREFORE, the parties in consideration of the mutual promises and covenants set forth herein, agree as follows:

- I. For and in consideration of the amount stated hereinafter, the CONSULTANT shall:
 - a) Assist the MUNICIPALITY or AUTHORITY in identifying its insurable Property & Casualty exposures and to recommend professional methods to reduce, assume or transfer the risk or loss.
 - b) Assist the MUNICIPALITY or AUTHORITY in understanding the various coverages available from the _____ Municipal Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund.
 - c) Review with the MUNICIPALITY or AUTHORITY any additional coverages that the CONSULTANT feels should be carried but are not available from the FUND and subject to the MUNICIPALITY's or AUTHORITY's authorization, place such coverages outside the FUND.
 - d) Assist the MUNICIPALITY or AUTHORITY in the preparation of applications, statements of values, and similar documents requested by the FUND, it being understood that this Agreement does not include any appraisal work by the CONSULTANT.
 - e) Review Certificates of Insurance from contractors, vendors and professionals when requested by the MUNICIPALITY or AUTHORITY.
 - f) Review the MUNICIPALITY's or AUTHORITY's assessment as prepared by the FUND and assist the MUNICIPALITY or AUTHORITY in the preparation of its annual insurance budget.
 - g) Review the loss and engineering reports and generally assist the safety committee in its loss containment objectives. Also, attend no less than one (1) municipal safety committee meeting per annum to promote the safety objectives and goals of the MUNICIPALITY or AUTHORITY and the FUND.

- h) Assist where needed in the settlement of claims, with the understanding that the scope of the CONSULTANT's involvement does not include the work normally done by a public adjuster.
 - i) Perform any other risk management related services required by the FUND's bylaws.
2. In exchange for the above services, the CONSULTANT shall be compensated in the following manner:
- a) The CONSULTANT shall be paid by the MUNICIPALITY or AUTHORITY a fee as compensation for services rendered, an amount equal to six percent (6%) of the MUNICIPALITY's or AUTHORITY's annual assessment as promulgated by the FUNDS. Said fee shall be paid to the CONSULTANT within thirty (30) days of payment of the MUNICIPALITY's or AUTHORITY's assessment.
 - b) For any insurance coverages authorized by the MUNICIPALITY or AUTHORITY to be placed outside the FUND, the CONSULTANT shall receive as compensation the normal brokerage commissions paid by the insurance company. The premiums for said policies shall not be added to the FUND's assessment in computing the fee outlined in 2 (a).
 - c) If the MUNICIPALITY or AUTHORITY shall require of the CONSULTANT extra services other than those outlined above, the CONSULTANT shall be paid by the MUNICIPALITY or AUTHORITY a fee at the rate of _____ per hour, in addition to actual expenses incurred.
3. The term of this Agreement shall be one (1) year. However, this Agreement may be terminated by either party at any time by mailing to the other written notice, certified mail return receipt, calling for termination at not less than thirty (30) days thereafter. In the event of termination of this Agreement, the CONSULTANT's fees outlined in 2 (a) above shall be prorated to date of termination.

ATTEST:

MUNICIPALITY or AUTHORITY:

ATTEST:

CONSULTANT:

Note:

This sample has been promulgated by the MEL to assist municipalities or authorities in preparing or negotiating agreements with their risk managers. It does not represent an official statement of MEL policy, nor is it an endorsement of any form or amount of compensation. Careful consideration at the local level should be given to determine how the document may be amended to meet a community's or authority's unique needs or desires. Prior to use, the sample should also be reviewed by the local attorney for form, consistency with local JIF bylaws, inclusion of affirmative action language, etc.