



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA APRIL 27, 2026 – 4:30 PM

BELLMAWR COMMUNITY CENTER
29 E. BROWNING ROAD
BELLMAWR, NJ 08031

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 17, 2026.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on February 17, 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, 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: APRIL 27, 2026**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE IN MEMORY OF Mark von der Tann**
- ROLL CALL OF 2026 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: March 23, 2026 Open Minutes.....Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
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- TREASURER – Elizabeth Pigliacelli**
March Supplemental Voucher List – Ratification of Resolution No. 26-15..... Page 26
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- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
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- UNDERWRITING MANAGER – Conner Strong & Buckelew**
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- MANAGED CARE – Medlogix**
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- CLAIMS SERVICE – Claims Resolution Corporation**
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-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: May 18, 2026 – Zoom**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: April 27, 2026

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **New Jersey Family Leave Act Amendment (Pages 3-11)** - Governor Murphy signed legislation in January amending the New Jersey Family Leave Act. Attached are new policies, prepared by Matt Giacobbe for the MEL, for Personnel Manuals and Employee Handbooks. In addition, the Cyber JIF drafted the attached Artificial Intelligence Policy. We will be distributing these documents to all MEL members.

❑ **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/>

❑ **2026 MEL, MR HIF & NJCE JIF Educational Seminar** - Day 2 of the 16th annual educational seminar will be conducted virtually on Friday, May 1st from 9AM to 12PM. Anti-Harassment programs for volunteer organizations, Cyber JIF & Local Government Ethics Act are the topics of day 2. On **Pages 12 & 13** are program & registration information.

The seminar is approved 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.

❑ **MEL, RCF & EJIF Meetings** – The MEL, RCF & EJIF all met on March 20th at Forsgate in Monroe Twp. Chairman Mevoli's reports of those meetings appear in Appendix II.

❑ **NJ Cyber JIF Meeting** – The NJ Cyber JIF met on Thursday, March 19th via Zoom. Chairman Mevoli's report of that meeting appears in Appendix II.

❑ **Xcitium CyberSecurity Training** - The monthly status report from Xcitium, recapping members' participation and training to date, will be discussed in closed session.

Xcitium sent emails to members announcing the launch of the second course (**Page 14**). In addition, they encourage members to review their employee training records.

- ❑ **League March 2026 Article:** Enclosed on **Page 15** is an article published in the League Magazine. The article *Emergency Communications: Organizing your public-facing responses* discusses the importance of Developing a Crisis Communications Planning. The article is written by Adam Brewer, Pequannock Twp Manager & Norris Clark, Partner, Princeton Strategic Communications.

- ❑ **Power of Collaboration Ad:** Included on **Page 16** is the latest in a series of advertisements to appear in the League Magazine. The ad highlights MEL training available to MEL/ JIF members from the MEL Safety Institute. In 2025, the MEL conducted essential online training for 7,353 counselors, lifeguards and seasonal employees throughout New Jersey to ensure a safe summer season.

- ❑ **Volunteer Board Members' Best Practices:** The Safety Director's office developed new training for individuals who have been appointed to volunteer board positions in New Jersey to assist them in ethically, legally, and faithfully performing their appointed position. Enclosed on **Page 17** is a copy of the training announcement sent to Fund Commissioners, Safety Coordinators, Risk Managers and Training Administrators.

- ❑ **2026 Policies:** Fund Office has begun the process of generating coverage documents. Once completed, we will begin uploading member manuals and commercial policies to Origami

- ❑ **2025/2026 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar has been uploaded into the MEL's Learning Management System; a copy of directions to access the course is attached on **Page 18**.

- ❑ **2026 Financial Disclosures:** JIF Commissioners can begin the online filing of the Financial Disclosure forms inclusive of any other municipal-related positions that require filing. The Division of Local Government Services released notice LFN-2026-07 containing filing instructions with a deadline to file by April 30th. The JIFs roster has been updated for 2026.

Due Diligence Reports:

Financial Fast Track	<i>Distributed Quarterly</i>
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RMC Agreements	Page 25

MATTHEW J. GIACOBBE, Partner
mgiacobbe@cgajlaw.com

To: Member Entities

From: Matthew J. Giacobbe, Esq.
Nicholas DelGaudio, Esq.
Fred Semrau, Esq.

Date: April, 2026

Re: New Jersey Family Leave Act Amendments to Necessitate Changes to Employee Handbook and Personnel Policies and Procedures Manual; Artificial Intelligence Optional Policy

On January 17, 2026, outgoing Governor Murphy signed legislation that makes significant amendments to the New Jersey Family Leave Act (“NJFLA”). These changes go into effect on July 17, 2026, and necessitate minor revisions to the model personnel manual and employee handbook.

Essentially, the amendments to the NJFLA will decrease the amount of time that an employee needs to be employed before being eligible for NJFLA leave from one year to three months, while also reducing the number of hours the employee needs to have worked to be eligible for such leave from 1,000 hours in the preceding 12-month period to 250 hours. The amendments also lower the eligible employer threshold from 30 employees to 15 employees, although this change does not affect public entities, as all state and local government entities are already covered by the law regardless of size.

The amendments also provide that any employee who receives temporary disability benefits or Family Leave Insurance (“FLI”) benefits during a leave shall be entitled to be restored by the employer to the position held by the employee when the leave commences or to an equivalent position of like seniority, status, employment benefits, pay, and other terms and conditions of employment. While this same protection already exists for those taking leave pursuant to the NJFLA and/or federal Family and Medical Leave Act (“FMLA”), this new provision opens up the possibility of additional job protection if a scenario should arise where the employee is not eligible for leave under the NJFLA or FMLA, is granted an unpaid leave of absence anyway, and is eligible to receive FLI or TDI benefits.

Enclosed we have provided the recommended redlined changes to the “New Jersey Family Leave” and “Family and Medical Leave” policies in the model Personnel Policies and Procedures Manual, as well as the recommended redlined changes to the “Family and Medical Leave” policy in the model Employee Handbook.

In addition, in response to the emerging issues that have arisen out of the growth of artificial intelligence, we have also enclosed an optional Artificial Intelligence Policy which can be modified and adopted at an entity’s discretion.

We urge you to consult with your entity's General or Labor Counsel regarding these recommended changes prior to the July 17, 2026 effective date of the law.

NEW JERSEY FAMILY LEAVE

The Employer provides eligible employees with up to twelve (12) weeks of unpaid, job-protected leave for specified family reasons under the New Jersey Family Leave Act (NJFLA).

Eligible Employees. To be eligible for NJFLA leave, an employee must have worked at least ~~twelve-three (3+2)~~ months for the Employer and have worked at least ~~4,000~~250 hours for the Employer over the previous twelve (12) months.

Qualifying Reasons for Leave. An employee may take NJFLA leave to care for:

- A newly born or adopted child or a child placed into foster care with the employee, but the leave must start within twelve (12) months of the birth of the child or the placement of the child.
- A family member (sibling, grandparent, grandchild, child, spouse, domestic partner, civil union partner, parent-in-law, or parent of a covered individual, or any other individual related by blood to the employee, and any other individual that the employee shows to have a close association with the employee which is the equivalent of a family relationship) with a serious health condition.
- In the event of a state of emergency declared by the Governor, or when indicated to be needed by the Commissioner of Health or other public health authority, an epidemic of a communicable disease, a known or suspected exposure to the communicable disease, or efforts to prevent spread of a communicable disease, which:
 - (i) requires in-home care or treatment of a child due to the closure of the school or place of care of the child of the employee, by order of a public official due to the epidemic or other public health emergency;
 - (ii) prompts the issuance by a public health authority of a determination, including by mandatory quarantine, requiring or imposing responsive or prophylactic measures as a result of illness caused by an epidemic of a communicable disease or known or suspected exposure to the communicable disease because the presence in the community of a family member in need of care by the employee, would jeopardize the health of others; or
 - (iii) results in the recommendation of a health care provider or public health authority, that a family member in need of care by the employee voluntarily undergo self-quarantine as a result of suspected exposure to a communicable disease because the presence in the community of that family member in need of care by the employee, would jeopardize the health of others.

Leave taken to care for a newly born or adopted child or a child placed into foster care with the employee may be consecutive or intermittent and must begin by the end of the twelve (12) month period after the birth or placement for adoption or foster care.

Leave Benefits. An employee may take up to a maximum of twelve (12) weeks of NJFLA leave in a twenty-four (24) month period, which is measured as a rolling twenty-four (24) month period that commences with the first day of NJFLA leave taken.

You may take NJFLA leave to care for a seriously ill family member:

- As a single block of time.
- By reducing your normal work schedule for no more than twenty-four (24) consecutive weeks in a twenty-four (24) month period.
- Intermittently when medically necessary.

Employees permitted to take intermittent or reduced-schedule leave must try to schedule their leave so that it will not unduly disrupt the Employer's operations. The total time within which an intermittent leave is taken may not exceed a twelve (12) month period, if such leave is taken in connection with a single serious health condition.

Intermittent leaves taken in connection with more than one serious health condition episode must be taken within a consecutive twenty-four (24) month period, or until such time as the employee's twelve (12) week family leave entitlement is exhausted, whichever is shorter. An employee taking a family leave on a reduced leave schedule shall not be entitled to such leave for more than a consecutive twenty-four (24) week period. An eligible employee shall be entitled to only one leave on a reduced leave schedule during any consecutive twenty-four (24) month period. Any remaining family leave to which the employee is entitled subsequent to the expiration of a leave taken on a reduced leave schedule may be taken on a consecutive or intermittent basis.

~~Depending on the purpose of the employee's leave, the~~The employee may be required to or may choose to use accrued paid leave, concurrently with some or all of his/her NJFLA leave. If the employee applies and is eligible for New Jersey Family Leave Insurance ("FLI") benefits [see "New Jersey Family Leave Insurance" section below] during his/her NJFLA leave, the employee will not be required to use accrued paid leave instead.—The employee will not be eligible to accrue seniority or benefits, including vacation and holidays, during any period of NJFLA leave. The Employer will notify employees of their options to continue to participate in our group health plans during NJFLA leave.

Required Notice and Certifications. When requesting NJFLA leave, an employee must provide the Employer thirty (30) days' advance written notice. For employees requesting leave on an intermittent basis, at least fifteen (15) days advance written notice must be provided. If advance written notice is not possible because of an emergency, the employee must provide the Employer with reasonable oral notice and then follow up with written notice.

The employee also must give the Employer a medical certification supporting the need for leave. The Employer reserves the right to require second or third medical opinions and periodic recertifications. The employee must also provide periodic reports during the leave regarding the

employee's status and intent to return to work as deemed appropriate by the Employer. If an employee fails to provide the required documentation, the Employer may delay the start of the employee's NJFLA leave, withdraw any designation of NJFLA leave or deny the leave, in which case the absences will be treated in accordance with the Employer's standard leave of absence and attendance policies and the employee may be subject to discipline up to and including termination of employment.

If an employee provides false or misleading information or omits material information about an NJFLA leave, the employee will be subject to discipline up to and including immediate termination of employment.

Benefits Protection. During a family leave of absence, the employee's health benefits will be maintained under the same conditions as if the employee continued to work. If the employee decides to return to work when his/her family leave of absence ends, the employee may be reinstated to the same or equivalent job with the same pay, benefits, and terms and conditions of employment. If the employee decides not to return to work when the family leave of absence ends, the employee may be required to reimburse the Employer for the health insurance premiums paid on his/her behalf during the leave of absence (except if the failure to return to work was caused by the continuation, recurrence, or onset of serious health condition which would entitle the employee to a leave of absence under the law or other circumstances beyond the employee's control).

With regard to any pension contributions, the employee must contact the human resources official to make payment arrangements concerning contributions or credits paid toward his/her pension benefits. Employees should consult with the Employer prior to taking an approved leave.

Returning to Work after NJFLA Leave. On returning to work after NJFLA leave, eligible employees will typically be restored to their original job or to an equivalent job with equivalent pay, benefits and other employment terms and conditions. Any employee who fails to return to work as scheduled after NJFLA leave or exceeds the twelve (12) week NJFLA entitlement will be subject to the Employer's standard leave of absence and attendance policies. This may result in termination if the employee's continued absence is unauthorized (for example, if the employee has no other Employer-provided leave available to him/her).

Retaliation Prohibited. The Employer and the NJFLA prohibit the interference with, restraint of or denial of any right provided under the NJFLA and/or discharge or discrimination against any person for opposing any practice made unlawful by the NJFLA or for involvement in any proceeding under or relating to the NJFLA. The Employer encourages employees to bring any concerns or complaints about retaliation or compliance with the NJFLA to the attention of the human resources official.

New Jersey Family Leave Insurance. During a period of unpaid leave to care for a family member with a serious health condition or a newborn or adopted child or child placed into foster care with the employee, the employee may be eligible for up to twelve (12) weeks of Family

Personnel Manual- New Jersey Family Leave Act

Leave Insurance (“FLI”) payments through the State in a twelve (12) month period. FLI is a monetary benefit paid by the State and not a separate leave entitlement, and will thus run concurrently with FMLA and/or NJFLA leaves.

An employee who receives Family Leave Insurance (“FLI”) benefits during a leave shall be entitled to be restored by the employer to the position held by the employee when the leave commences or to an equivalent position of like seniority, status, employment benefits, pay, and other terms and conditions of employment.

~~An employee’s job is not protected while receiving FLI benefits—unless the employee is eligible for leave under the FMLA, NJFLA, or is otherwise designated for an approved family leave of absence.~~

NJFLA Notice of Leave. Employees must provide the Employer with advance notice of need for leave, as follows:

- At least thirty (30) days before leave to bond with a newborn or newly adopted child, unless the time of the leave is unforeseeable or the time of the leave changes for unforeseeable reasons.
- In a reasonable and practicable manner for leave to care for a seriously ill family member on a continuous, non-intermittent basis, unless an emergency or other unforeseen circumstance precludes advance notice.
- At least fifteen (15) days before leave to care for a seriously ill family member or leave to bond with a newborn or newly adopted child on an intermittent basis unless an emergency or other unforeseen circumstance precludes advance notice.

ARTIFICIAL INTELLIGENCE POLICY

Purpose. This policy establishes guidelines for the responsible and ethical use of artificial intelligence (“AI”), including Generative AI, while working for the Employer. The goal of this policy is to ensure AI technologies are used ethically, securely, and transparently, and are used in alignment with the Employer’s values and legal obligations. In the event of uncertainty in how any part of this policy applies, employees should seek guidance from a supervisor.

Scope. This policy applies to all employees, vendors, contractors, volunteers, and any other individuals operating on behalf of the Employer. It covers all AI-based technologies, including but not limited to Generative AI systems that produce text, images, audio, or other content based on input data, including large language model (“LLM”) technologies.

Definitions.

- **Artificial Intelligence (“AI”):** Systems that simulate human intelligence to perform tasks such as decision-making, problem-solving, and content generation.
- **Generative AI Systems (“Gen AI”):** A class of AI systems that generate new content, such as text, images, audio, or video, based on patterns learned from input data, including large language models (“LLMs”).
- **Confidential Information:** Information classified as personally identifiable information (PII), criminal history information (CHI), criminal justice information (CJI), financial information, or any other information that is not publicly accessible or can potentially identify a person or entity such as any person’s name, date of birth, Social Security numbers, home or work addresses, next of kin or other associate’s names, phone number, picture, images or video of individuals.
- **Official Internal Use:** Defined as information, documents, materials, or other content that is disseminated or utilized internally to support the daily functions, policies, and services for the Employer.

Authorized Gen AI Use. The use of any Gen AI system requires the pre-approval of a supervisor. *[alternatively, Employer can list the specific Gen AI systems that are permitted to be used, such as ChatGPT by OpenAI, Gemini by Google, Co-Pilot by Microsoft, etc.]*

Permitted Uses. While Generative AI may be used as a starting point for written content, the final product is to be created by employees and others working for the Employer, whether the content is to be public-facing content or used internally. Employees are at all times fully responsible for the content they use, and errors within the AI-produced content may not be used to excuse the employee’s work product.

Principals of AI Use.

1. Employees who utilize AI must do so only in accordance with this policy.
2. It is the responsibility of every employee who utilizes AI to verify the accuracy of information. AI can be used to assist in the production of content, but the employees are responsible for the outcome of said content.
3. Every employee is responsible for and must ensure that its use of AI-related capabilities and the resulting information is trusted, safe, and secure to the best extent possible.
4. Review of AI-generated content is recommended to ensure that the content is free of unintended or undesirable instances of bias or potentially harmful material. This includes a review of generated content to ensure it is free of unauthorized copyrighted material.
5. Whenever an employee utilizes AI for any task approved by this policy, they must inform their supervisor, who will thoroughly review the material.
6. It shall be the policy of the Employer to prioritize privacy and protect citizens' data as AI systems are developed, implemented, and procured. To ensure the highest data security and protection, the Chief Administrative Officer and the head of the Employer's IT Department must approve any development, procurement, or trial of AI applications, software, tools, or applications that include AI capability.
7. All images and videos created by AI systems must be attributed to the appropriate Gen AI system.

Protecting Data. Employees utilizing Gen AI systems:

1. Shall ensure that only the most necessary data is used in AI systems and that no personal or confidential information of any kind, as defined in this policy, is entered or utilized in any fashion.
2. Shall not enter any proprietary information of the Employer into a Gen AI system.
3. Shall not enter into a Gen AI system:
 - a. Personal information of any person.
 - b. Property history information for any location.
 - c. Personnel or staffing structure.
 - d. Organizational policies or procedures or any portion thereof.
 - e. System passwords or software codes.
 - f. Town logos or insignias.
 - g. Court records or tax records of any person or property.
4. Shall assume that all use of generative AI tools and content are subject to relevant public records requests and must adhere to the existing Employer data retention requirements where appropriate.

5. Shall follow data privacy practices when interacting with AI or generative AI systems by adhering to existing Employer privacy and information security policies, including the “Computer Use, Electronic Mail and Internet” policy.

Gen AI Prohibitions.

1. The use of any personal Gen AI system or account for any work-related activity is prohibited. Accounts used for such work-related activity shall be tied to the Employer.
2. The use of Gen AI shall never be utilized for:
 - a. Performance evaluations.
 - b. Letters of reprimand
 - c. Termination letters.
3. The use of Gen AI on any personal device during work hours is prohibited.

Monitoring.

1. The use of Gen AI systems will be regularly monitored by the Employer for performance, bias, security risks and unintended consequences.
2. Periodic internal audits of AI use will be conducted by the Employer to ensure compliance with this policy and any applicable laws or regulations.
3. As with all computer systems and software, there is no expectation of privacy when using any Gen AI System at work or for work-related tasks, and an employee's use of Gen AI is subject to review by the Employer at any time.

Reporting Violations. Any employee learning of any Gen AI output or Gen AI use that may be considered discriminatory, having a disparate impact, producing an algorithm bias, or in violation of this policy in any other manner shall report such to their immediate supervisor and/or the Chief Administrative Officer.

Training. All employees shall receive regular training on the use of Gen AI systems, including the ethical use of AI and data privacy and security best practices. Employees involved in AI-related tasks should continuously stay updated on the latest technological developments, ethical considerations, and legal requirements.

Enforcement and Consequences. Violation of this policy may result in disciplinary action, including but not limited to suspension of access to AI tools, revocation of job responsibilities, or termination of employment. Any misuse of AI can also result in legal action, depending on the severity of the violation.

Any employee unsure of the requirements associated with the use of Gen AI or who has questions concerning any Gen AI tool or application should consult their immediate supervisor and/or the Chief Administrative Officer.



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.

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

Good morning,

This is Alex with Xcitium (formerly D2). As you all know, the date set for training part 1 is coming up on March 30th. The NJ Cyber JIF has a goal of 80% completion, and your training status will be recorded at that time. Part 2 is scheduled to be released on March 31st. Trainees that completed part 1 will have part 2 unlocked and will be able to take the course. Completing part 2 will provide your certificate of completion for 2026.

If you require assistance to achieve the goal percentage, please book a call with me using the link below and I will be more than happy to assist.

<https://calendly.com/alex-leonard-xcitium/njcyberjif>

Thank you for doing your part to stay cyber safe.



Alex Leonard
Customer Success
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200 Broadacres Drive
Bloomfield, NJ 07003



Emergency Communications

Organizing your public-facing responses

Adam Brewer, *Manager, Pequannock Township*;
Norris Clark, *Partner, Princeton Strategic Communications*

The Emergency Management Coordinator must organize all aspects of the local government's response to a disaster, including communications. The crisis communications plan must clearly designate the spokesperson and who is responsible for preparing the content. Every official must become fully versed in this plan upon election.

Developing a Crisis Communications Plan

Most local governments need two related plans—one for issues that fall under the scope of the Emergency Management Coordinator and a second to respond to other issues. The individual responsible for communications will probably be the same. When the Emergency Management Coordinator is involved, the Communications Director serves on the Local Emergency Management Planning Committee (LEPC). Otherwise, the Communications Director will report to either the local government's top elected official or CEO. In either case, the Communication Director must be able to act immediately.

Communications Planning

Determine who will be in overall command for each scenario and who will be the incident commander. Then identify who on the staff needs to be involved.

The Communications Director must develop factual, responsive messages for use by the organization and its representatives. All media and public inquiries should be referred to the authorized spokesperson. All other staff should be professional and helpful to the media by connecting them with the spokespeople but will neither speak to the media nor provide any information.

Do not release information until the crisis team manager has reviewed the situation and authorized the strategy. Quickly craft holding statement(s) to deliver interim responses. This demonstrates that local government is not stonewalling or being uncooperative.

1. "No comment" is never an acceptable response. If an answer is unknown or cannot be immediately answered, tell the inquirer you will get back to them, and do so. Let the inquirer know if the question cannot be answered due to a policy (e.g., sharing personnel information or HIPAA).
2. Personnel matters are to remain confidential except as required by the Open Public Meetings Act and the Open Public Records Act.

3. Communicate the scope and significance of the problems before promoting the solution. Once the solution is implemented, communicate the actions being taken to resolve the crisis. Avoid speculation or blame when little is known about the crisis's origins. Focus on mitigating the crisis and protecting public health and safety.
4. Keep in constant contact with key stakeholders: schools, utilities, hospitals, and neighboring towns.
5. Without guessing or speculating, create realistic, honest expectations of the actual risk and what the public can expect and whether protective actions are required. Do not communicate unverified numbers and quickly correct or clarify inaccurate/misleading statements.
6. Tap independent third parties, when possible, where their expertise is unique or pertinent.
7. Anticipate the needs of journalists, especially timeliness.
8. Designate a liaison to stay in touch with the victim's families. Show empathy for people and place their concerns above costs.
9. Ensure the quality of the communications itself does not become an issue. Stay on message.
10. At the end of the crisis, conduct a post-mortem evaluation: What worked well and what didn't? Were there any points of confusion? ↴

6 Communications Steps from the CDC

- **Be First:** Crises are time sensitive. Communicating information quickly is crucial. For the public, the first source of information is often the preferred one.
- **Be Right:** Accuracy establishes credibility. Information can include what is known, what is unknown, and what is being done to fill the gaps.
- **Be Credible:** Honesty and truthfulness should not be compromised during crises.
- **Express Empathy:** Crises create harm and suffering that should be acknowledged. Addressing how people feel and the challenges they face builds trust/rapport.
- **Promote Action:** Giving people meaningful things to do calms anxiety, helps restore order, and promotes a sense of control.
- **Show Respect:** Respectful communication is particularly important when people feel vulnerable. Respectful communication promotes cooperation.



SUMMER FUN FOR CHILDREN...

MEL Training Makes the Safety Difference

This summer thousands of children will enjoy participating safely in recreation programs and day camps run by towns throughout New Jersey—thanks to the MEL.

During 2025, MEL provided essential online safety training to 7,353 counselors, lifeguards and seasonal employees throughout New Jersey to ensure a safe summer season. The courses include an in-depth review of essential safe practices on playgrounds, in aquatics programs, and during transportation. Training also provides a detailed review of important safety issues such as the prevention of sexual abuse and bullying.

For lifeguards, a comprehensive review of responsibilities and safety-related skills required on the pool deck is provided.

Registration is available at no charge to MEL/JIF members from the MEL Safety Institute at www.njmel.org, which offered a wide variety of essential training programs attended by 104,267 participants in 2025.

REGISTER AT NJMEL.ORG

Available at no charge to MEL/JIF members from the MEL Safety Institute.

“MEL training provides assurance that popular summer programs are safely managed as well as fun for children. Training programs are available online so they can be taken at any time.”

BERNIE RUTKOWSKI

Chair of the MEL Safety & Education Committee and Executive Director, Toms River Municipal Utilities Authority

MEL



PROMOTING SAFETY AS A WAY OF LIFE AT THE WORKPLACE AND IN YOUR COMMUNITY

njmel.org

From: Tina Zaverzence
Sent: Tuesday, March 10, 2026 9:32 AM
Cc: Tina Zaverzence
Subject: Volunteer New Jersey Board Members' Best Practices - MSI NOW

TRAINING ANNOUNCEMENT



VOLUNTEER NEW JERSEY BOARD MEMBERS' BEST PRACTICES

This new [MSI NOW](#) training focuses on the legal and procedural requirements that apply to individuals who have been appointed to volunteer board positions in New Jersey to assist them in ethically, legally, and faithfully performing their appointed position. Topics reviewed include the NJ Local Government Ethics Act, Open Public Meetings Act, Open Public Records Act, board bylaws, harassment laws and policies, and the local government's social media policy.

The course is available ondemand in the [MSI Learning Management System](#). It can be taken individually or in a group setting.

[MSI NOW Group Sign-in Sheets](#) (On-Demand Classes in the MSI LMS): You are responsible for recording the learning in the MSI LMS. Please follow the step-by-step instructions to record each class. If you email an MSI NOW group sign-in sheet, it will be returned, and you will be provided with the instructions to complete it.

Questions?

Call: MSI Helpline 866-661-5120

Email: MSI@jamontgomery.com

Please note this email is being sent "bcc" to Fund Commissioners, Safety Coordinators, Risk Managers, JIF Executive Directors, and Training Administrators.



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	50	MONTH	49	MONTH	38	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-26	31-Jan-26	28-Feb-25			
PROPERTY	812,040	956,519	117.79%	100.00%	117.85%	100.00%	106.44%	100.00%
GEN LIABILITY	1,666,133	988,857	59.35%	96.23%	59.35%	95.99%	20.58%	91.38%
AUTO LIABILITY	604,621	684,769	113.26%	93.27%	151.98%	92.93%	78.63%	88.30%
WORKER'S COMP	3,820,056	3,688,571	96.56%	99.52%	96.85%	99.46%	99.41%	98.43%
TOTAL ALL LINES	6,902,850	6,318,716	91.54%	98.24%	95.10%	98.11%	79.39%	96.02%
NET PAYOUT %	\$5,248,048		76.03%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-26	31-Jan-26	28-Feb-25			
PROPERTY	840,000	864,036	102.86%	100.00%	101.55%	100.00%	126.40%	100.00%
GEN LIABILITY	1,706,985	705,883	41.35%	91.38%	41.14%	90.78%	13.92%	81.65%
AUTO LIABILITY	570,755	811,951	142.26%	88.30%	142.26%	87.77%	20.41%	78.92%
WORKER'S COMP	4,160,000	2,091,484	50.28%	98.43%	50.90%	98.27%	48.46%	94.80%
TOTAL ALL LINES	7,277,740	4,473,356	61.47%	96.16%	61.62%	95.89%	47.15%	91.07%
NET PAYOUT %	\$3,477,061		47.78%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-26	31-Jan-26	28-Feb-25			
PROPERTY	1,054,175	1,201,806	114.00%	100.00%	114.00%	100.00%	112.94%	96.03%
GEN LIABILITY	1,912,663	493,403	25.80%	81.65%	21.47%	80.55%	10.58%	64.20%
AUTO LIABILITY	631,298	241,775	38.30%	78.92%	40.38%	77.72%	14.20%	56.96%
WORKER'S COMP	4,159,386	2,606,976	62.68%	94.80%	62.65%	94.20%	67.26%	74.88%
TOTAL ALL LINES	7,757,522	4,543,960	58.57%	90.97%	57.66%	90.28%	55.18%	73.66%
NET PAYOUT %	\$3,022,299		38.96%					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-26	31-Jan-26	28-Feb-25			
PROPERTY	1,229,641	1,538,338	125.10%	96.03%	127.13%	95.63%	4.31%	13.00%
GEN LIABILITY	1,936,198	494,143	25.52%	64.20%	19.69%	62.24%	0.07%	2.50%
AUTO LIABILITY	625,687	348,272	55.66%	56.96%	55.05%	54.16%	7.87%	2.50%
WORKER'S COMP	4,193,771	3,984,838	95.02%	74.88%	95.12%	70.13%	0.00%	2.00%
TOTAL ALL LINES	7,985,297	6,365,591	79.72%	74.15%	78.62%	70.89%	1.30%	3.85%
NET PAYOUT %	\$3,124,007		39.12%					

FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-26	31-Jan-26	28-Feb-25			
PROPERTY	1,316,609	164,315	12.48%	13.00%	7.09%	6.00%	N/A	N/A
GEN LIABILITY	1,949,766	15,500	0.79%	2.50%	0.30%	1.00%	N/A	N/A
AUTO LIABILITY	636,092	8,746	1.37%	2.50%	0.00%	1.00%	N/A	N/A
WORKER'S COMP	4,249,441	498,160	11.72%	2.00%	2.80%	0.50%	N/A	N/A
TOTAL ALL LINES	8,151,908	686,721	8.42%	3.94%	2.68%	1.55%	N/A	N/A
NET PAYOUT %	\$42,894		0.53%					

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

		DATA VALUED AS OF February 28, 2026							
MEMBER_ID	MEMBER	** # CLAIMS FOR * 2/28/2026	Y.T.D. LOST TIME ACCIDENTS	2026 LOST TIME FREQUENCY	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2026 - 2024	
1	87 Audubon	0	0	0.00	2.31	0.00	1 Audubon	1.08	
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	0.48	
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	1.18	
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	2.12	
9	96 Collingswood	0	0	0.00	2.08	0.60	9 Collingswood	1.19	
10	97 Gibbsboro	0	0	0.00	0.00	2.99	10 Gibbsboro	1.43	
11	98 Gloucester City	0	0	0.00	3.82	0.00	11 Gloucester City	1.76	
12	99 Haddon	0	0	0.00	0.00	1.75	12 Haddon	0.77	
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	1.52	
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	105 Lindenwold	0	0	0.00	2.80	1.79	17 Lindenwold	2.20	
18	106 Magnolia	0	0	0.00	2.15	0.00	18 Magnolia	1.00	
19	107 Medford Lakes	0	0	0.00	1.85	1.72	19 Medford Lakes	1.64	
20	108 Merchantville	0	0	0.00	0.00	0.00	20 Merchantville	0.00	
21	109 Mount Ephraim	0	0	0.00	2.04	1.98	21 Mount Ephraim	1.86	
22	110 Oaklyn	0	0	0.00	0.00	1.67	22 Oaklyn	0.75	
23	111 Pine Hill	0	0	0.00	3.51	0.00	23 Pine Hill	1.67	
24	112 Runnemede	0	0	0.00	2.26	0.00	24 Runnemede	1.03	
25	113 Somerdale	0	0	0.00	0.00	3.45	25 Somerdale	1.52	
26	116 Winslow Township Fire Distric	0	0	0.00	0.00	0.00	26 Winslow Township Fire Distric	0.00	
27	117 Woodlynne	0	0	0.00	0.00	3.85	27 Woodlynne	1.74	
28	451 Tavistock	0	0	0.00	0.00	0.00	28 Tavistock	0.00	
29	564 Cherry Hill	2	2	0.00	0.44	0.65	29 Cherry Hill	0.77	
30	565 Camden Parking Authority	0	0	0.00	4.76	12.77	30 Camden Parking Authority	8.41	
31	115 Winslow	1	1	2.55	2.13	2.55	31 Winslow	2.35	
32	584 Cherry Hill Fire District	1	1	3.67	1.82	1.20	32 Cherry Hill Fire District	1.68	
33	90 Bellmawr	0	1	4.36	5.24	4.65	33 Bellmawr	4.91	
34	114 Voorhees	2	2	5.11	1.37	2.27	34 Voorhees	2.09	
35	104 Lawnside	1	1	11.88	3.03	0.00	35 Lawnside	2.12	
Totals:		7	8	1.77	1.49	1.32		1.43	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
 Data Valued As of : **April 17, 2026**

Total Participating Members	38
Complaint	38
Percent Compliant	100.00%

Member Name	Checklist Submitted	Compliant	01/01/26	2026	Co-Insurance	Amended Date	Amended Co-Insurance	Land Use	
			EPL Deductible	POL Deductible				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	Yes	Yes	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL	3/25/2026	20% of 1st 250K	\$ 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
LAWNSIDE	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 DISTRICT #1	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

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
Pennsuaken Township	Elizabeth Peddicord	Timothy Killion
Pine Hill	Patricia Hendricks	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passanante	Michele Miller
Tavistock	Terry Shannon	
Voorhees	Stephen J. Steglick	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Sacco	Marc Rigberg
Woodlynne	Joseph Chukwueke	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2026 as of April 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 April 20, 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	3/24/2026	12/31/28
HADDON	WAYPOINT INSURANCE SERVICES	12/26/2025	12/26/2025	12/31/26
HADDONFIELD	PROFESSIONAL INSURANCE ASSC.	03/24/26	03/24/26	12/31/26
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
LAWNSIDE	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. 26-15

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
SUPPLEMENTAL 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.

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
COLLINGSWOOD FOUNDATION FOR	BALLROOM RENTAL & CATERING 03/26	6,068.70
		6,068.70
	Total Payments FY 2026	6,068.70
	TOTAL PAYMENTS ALL FUND YEARS	6,068.70

Chairperson

Attest:

Dated: _____

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

Treasurer

RESOLUTION NO. 26-16

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

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
APEX INSURANCE AGENCY C/O LEXINGTON INSURANCE	POL/EPL- 2ND INSTALL 1/26-1/27 04/26	1,059,228.50
		1,059,228.50
INTERSTATE MOBILE CARE INC.	MARCH 26 D&A TESTING INV 19998 04/26	4,873.00
INTERSTATE MOBILE CARE INC.	MARCH 26 DOT TESTING INV 19997 04/26	80.00
		4,953.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- GLOUCESTER 650-04-2026	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE 650-04-2026 04/26	43,145.58
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE- CHERRY HILL 650-04-2026	2,458.33
		46,895.58
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 04/26	18,765.50
		18,765.50
PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/26	92.98
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 04/26	48,197.83
		48,290.81
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 04/26	5,265.50
		5,265.50
BROWN & CONNERY, LLP	ATTORNEY EXPENSES FOR 03/26	11.18
BROWN & CONNERY, LLP	MARCH 26 ATTORNEY FEES 04/26	2,305.75
BROWN & CONNERY, LLP	MARCH 26 LITIGATION MGMT 04/26	5,754.00
		8,070.93
ELIZABETH PIGLIACELLI	TREASURER FEES 04/26	2,406.58
		2,406.58
ARI MESSINGER	Q1 2026 MEETING ATTENDANCE 04/26	450.00
		450.00
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 04/26	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 04/26	11,139.19
		12,222.19
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 04/26	1,336.92
CONNER STRONG & BUCKELEW	SELECTIVE- BOND RENEWAL 5/26-5/27	1,912.00
		3,248.92
ACCESS	INV 12108452 DEPT 409 03/31/26 FOR APR	430.74
ACCESS	INV 12060842 DEPT 409 02/28/26 FOR MAR	184.09
		614.83
	Total Payments FY 2026	1,210,412.34

TOTAL PAYMENTS ALL FUND YEARS 1,210,412.34

Chairperson

Attest

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

Treasurer

RESOLUTION NO. 26-17

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
SUPPLEMENTAL BILLS LIST – APRIL 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>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BOROUGH OF LAUREL SPRINGS	2025 SAFETY INCENTIVE AWARD 04/26	1,000.00 1,000.00
VOORHEES TOWNSHIP	2025 SAFETY INCENTIVE AWARD 04/26	2,000.00 2,000.00
TAVISTOCK BOROUGH	2025 SAFETY INCENTIVE AWARD 04/26	1,000.00 1,000.00
CHERRY HILL TOWNSHIP CHERRY HILL TOWNSHIP	2025 SAFETY INCENTIVE AWARD 04/26 2025 OPTIONAL SAFETY AWARD 04/26	1,100.00 1,000.00 2,100.00
BOROUGH OF CLEMENTON	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00 1,500.00
CITY OF CAMDEN	2025 SAFETY INCENTIVE AWARD 04/26	2,000.00 2,000.00
PENNSAUKEN TOWNSHIP	2025 SAFETY INCENTIVE AWARD 04/26	2,000.00 2,000.00
BOROUGH OF BERLIN	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00 1,500.00
MAGNOLIA BOROUGH	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00 1,500.00
BOROUGH OF COLLINGSWOOD	2025 SAFETY INCENTIVE AWARD 04/26	2,000.00 2,000.00
HADDON TOWNSHIP	2025 SAFETY INCENTIVE AWARD 04/26	2,000.00 2,000.00
BOROUGH OF HADDONFIELD	2025 SAFETY INCENTIVE AWARD 04/26	2,000.00 2,000.00
BERLIN TOWNSHIP	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00 1,500.00
BOROUGH OF BELLMAWR	2025 SAFETY INCENTIVE AWARD 04/26	2,000.00 2,000.00
CHESILHURST BOROUGH	2025 SAFETY INCENTIVE AWARD 04/26	1,000.00 1,000.00
GLOUCESTER CITY	2025 SAFETY INCENTIVE AWARD 04/26	2,000.00 2,000.00

BOROUGH OF MERCHANTVILLE	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00
		1,500.00
MEDFORD LAKES BOROUGH	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00
		1,500.00
BOROUGH OF LINDENWOLD	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00
		1,500.00
BROOKLAWN BOROUGH	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00
		1,500.00
AUDUBON BOROUGH	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00
		1,500.00
AUDUBON PARK BOROUGH	2025 SAFETY INCENTIVE AWARD 04/26	1,000.00
		1,000.00
BARRINGTON BOROUGH	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00
		1,500.00
OAKLYN BOROUGH	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00
		1,500.00
BOROUGH OF GIBBSBORO	2025 SAFETY INCENTIVE AWARD 04/26	1,000.00
		1,000.00
RUNNEMEDE BOROUGH	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00
		1,500.00
HI-NELLA BOROUGH	2025 SAFETY INCENTIVE AWARD 04/26	1,000.00
		1,000.00
SOMERDALE BOROUGH	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00
		1,500.00
WINSLOW FIRE DISTRICT	2025 SAFETY INCENTIVE AWARD 04/26	1,000.00
		1,000.00
HADDON HEIGHTS BOROUGH	2025 SAFETY INCENTIVE AWARD 04/26	2,000.00
		2,000.00
CAMDEN CITY PARKING AUTHORITY	2025 SAFETY INCENTIVE AWARD 04/26	1,500.00
		1,500.00
	Total Payments FY 2025	48,100.00

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MICHAEL MEVOLI	REIMB. EXPENSE FOR JUNE 26 PRIMA CONF.	1,790.00
		1,790.00
	Total Payments FY 2026	1,790.00
	TOTAL PAYMENTS ALL FUND YEARS	49,890.00

Chairperson

Attest: _____

Dated: _____

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

Treasurer

April 27, 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 March 31, 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 April: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- INVESTMENT INCOME:

Net Investment Income received for March totaled \$78,429.42. TD’s rate is 3.56%

- RECEIPT ACTIVITY FOR March:

MEL	\$153,489.91
Cherry Hill Deductible	20,729.63
Assessments	<u>663,913.00</u>
Total Receipts	<u>\$838,132.54</u>

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

- CLAIM ACTIVITY FOR March:

Claim Expense	\$ 394,962.49
Administration Expense	<u>163,062.34</u>
Total Claims/Expenses	<u>\$558,024.83</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$30,461,904.26 to a closing balance of \$30,565,071.38 showing an increase of \$103,167.12.

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: March												
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN 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
RECEIPTS												
Assessments	41,356.60	61,076.55	19,925.62	131,236.36	66,360.81	14,992.77	14,724.07	210,401.67	101,960.05	0.00	1,878.50	663,913.00
Refunds	70,332.28	11,540.64	47,479.11	21.00	0.00	0.00	0.00	0.00	0.00	20,708.63	0.00	150,081.66
Invest Pymnts	(710.50)	(44,144.70)	(7,619.48)	(67,106.81)	0.00	0.00	0.00	0.00	(52,525.47)	0.00	(3,071.36)	(175,178.32)
Invest Adj	6.31	391.99	67.65	595.88	0.00	0.00	0.00	0.00	466.41	0.00	27.27	1,555.51
Subtotal Invest	(704.19)	(43,752.71)	(7,551.83)	(66,510.93)	0.00	0.00	0.00	0.00	(52,059.06)	0.00	(3,044.09)	(173,622.81)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24,137.88	0.00	0.00	24,137.88
TOTAL	110,984.69	28,864.48	59,852.90	64,746.43	66,360.81	14,992.77	14,724.07	210,401.67	74,038.87	20,708.63	(1,165.59)	664,509.73
EXPENSES												
Claims Transfers	61,504.60	36,730.74	9,740.90	271,017.58	0.00	0.00	0.00	0.00	0.00	15,968.67	0.00	394,962.49
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,375.69	0.00	0.00	4,375.69
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	162,004.44	0.00	0.00	162,004.44
TOTAL	61,504.60	36,730.74	9,740.90	271,017.58	0.00	0.00	0.00	0.00	166,380.13	15,968.67	0.00	561,342.62
END BALANCE	(30,933.07)	7,286,216.36	1,257,905.98	10,881,870.08	(97,539.71)	213,722.70	(14,788.08)	2,037,012.24	8,540,663.28	(15,379.76)	506,321.36	30,565,071.37

REPORT STATUS SECTION

Report Month: March

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	March								
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		
ID Number:									
Maturity (Yrs)									
Purchase Yield:									
TOTAL for All Accts & instruments									
Opening Cash & Investm	\$30,461,904.26	-	-	-	-	21,720,670.45	-	-	8,741,233.81
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
2 Interest Accrued - discou	\$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	\$1,555.52	\$0.00	\$0.00	\$0.00	\$0.00	\$1,555.52	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$78,429.42	\$0.00	\$0.00	\$0.00	\$0.00	\$51,503.90	\$0.00	\$0.00	\$26,925.52
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)	-\$253,607.74	\$0.00	\$0.00	\$0.00	\$0.00	-\$253,607.74	\$0.00	\$0.00	\$0.00
8 Net Investment Income	-\$173,622.80	\$0.00	\$0.00	\$0.00	\$0.00	-\$200,548.32	\$0.00	\$0.00	\$26,925.52
9 Deposits - Purchases	\$1,233,095.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$838,132.54
10 (Withdrawals - Sales)	-\$956,305.11	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,317.79	\$0.00	\$0.00	-\$558,024.83
Ending Cash & Investment	\$30,565,071.38	\$0.00	\$0.00	\$0.00	\$0.00	\$21,516,804.34	\$0.00	\$0.00	\$9,048,267.04
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	\$458,420.62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$235,102.41
(Less Deposits in Transit)	-\$223,318.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$30,800,173.79	\$0.00	\$0.00	\$0.00	\$0.00	\$21,516,804.34	\$0.00	\$0.00	\$9,283,369.45

MARCH							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	03/01/26-03/31/20	394,962.49				394,962.49	
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	394,962.49	-	-	-	394,962.49	
	Monthly Rpt	394,962.49				394,962.49	
	Variance	-	-	-	-	-	

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

Month		March							
Current Fund Year		2026							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid March	3. Monthly Recoveries March	4. Calc. Net Paid Thru March	5. TPA Net Paid Thru March	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2026	Property	17,834.70	72,861.01	0.00	90,695.71	90,695.71	0.00	0.00	0.00
	Liability	0.00	1,524.00	0.00	1,524.00	1,524.00	0.00	0.00	0.00
	Auto	0.00	2,795.61	0.00	2,795.61	2,795.61	0.00	0.00	0.00
	Workers Comp	21,049.84	40,523.01	0.00	61,572.85	57,048.69	4,524.16	0.00	4,524.16
	Cherry Hill	4,009.59	9,584.37	4,009.59	9,584.37	9,584.37	0.00	0.00	0.00
	Total	42,894.13	127,288.00	4,009.59	166,172.54	161,648.38	4,524.16	0.00	4,524.16
2025	Property	1,074,546.47	32,623.30	18,563.07	1,088,606.70	1,153,647.08	(65,040.38)	(68,352.72)	3,312.34
	Liability	101,604.96	7,257.77	0.00	108,862.73	108,862.73	0.00	0.00	0.00
	Auto	348,193.90	0.00	47,479.11	300,714.79	281,446.13	19,268.66	66,747.77	(47,479.11)
	Workers Comp	1,581,593.99	152,302.42	0.00	1,733,896.41	1,724,700.55	9,195.86	(0.00)	9,195.86
	Cherry Hill	16,462.63	4,864.16	16,699.04	4,627.75	4,627.75	(0.00)	(0.00)	0.00
	Total	3,122,401.95	197,047.65	82,741.22	3,236,708.38	3,273,284.24	(36,575.86)	(1,604.95)	(34,970.91)
2024	Property	1,121,180.16	(43,979.71)	51,769.21	1,025,431.24	1,082,571.03	(57,139.79)	(5,370.58)	(51,769.21)
	Liability	203,624.53	4,629.45	11,540.64	196,713.34	208,253.98	(11,540.64)	0.00	(11,540.64)
	Auto	102,627.60	4,710.50	0.00	107,338.10	107,963.10	(625.00)	(625.00)	0.00
	Workers Comp	1,587,721.44	11,550.69	21.00	1,599,251.13	1,600,417.13	(1,166.00)	(1,166.00)	(0.00)
	Cherry Hill	(0.00)	512.14	0.00	512.14	512.14	(0.00)	(0.00)	0.00
	Total	3,015,153.73	(22,576.93)	63,330.85	2,929,245.95	2,999,717.38	(70,471.43)	(7,161.58)	(63,309.85)
2023	Property	871,652.22	0.00	0.00	871,652.22	846,788.66	24,863.56	24,863.56	0.00
	Liability	340,640.90	9,937.65	0.00	350,578.55	374,877.51	(24,298.96)	(24,298.96)	0.00
	Auto	683,557.51	914.00	0.00	684,471.51	683,337.51	1,134.00	1,134.00	0.00
	Workers Comp	1,581,998.32	55,167.59	0.00	1,637,165.91	1,637,776.85	(610.94)	(610.94)	0.00
	Cherry Hill	300.00	0.00	0.00	300.00	300.00	0.00	0.00	0.00
	Total	3,478,148.95	66,019.24	0.00	3,544,168.19	3,543,080.53	1,087.66	1,087.66	0.00
2022	Property	888,202.52	0.00	0.00	888,202.52	929,434.30	(41,231.78)	(41,231.78)	0.00
	Liability	818,737.43	13,381.87	0.00	832,119.30	832,119.30	0.00	0.00	(0.00)
	Auto	574,308.25	1,320.79	0.00	575,629.04	551,528.47	24,100.57	24,100.57	0.00
	Workers Comp	2,987,409.93	11,473.87	0.00	2,998,883.80	2,998,883.80	0.00	0.00	0.00
	Cherry Hill	0.00	1,008.00	0.00	1,008.00	1,008.00	0.00	0.00	0.00
	Total	5,268,658.13	27,184.53	0.00	5,295,842.66	5,312,973.87	(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	(652.50)	0.00	0.00	(652.50)	0.00	(652.50)	(652.50)	0.00
	Total	(2,563.50)	0.00	0.00	(2,563.50)	0.00	(2,563.50)	(2,563.50)	0.00
TOTAL		14,924,693.39	394,962.49	150,081.66	15,169,574.22	15,290,704.40	(121,130.18)	(27,373.58)	(93,756.60)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

03/31/2026

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT	10.7154	21,516,804.34	0.00	21,516,804.34		0.00
99VVB5Y75		10.7154	21,516,804.34	0.00	21,516,804.34	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value
03/31/2026

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	03/01/2026	03/31/2026	01/01/2026	03/31/2026
NET ASSETS - BEGINNING OF PERIOD		21,720,670.45		21,443,620.09
		<u>21,720,670.45</u>		<u>21,443,620.09</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	51,503.90		150,599.04	
REALIZED GAIN/LOSS	-669.67		-1,185.90	
UNREALIZED GAIN/LOSS-INVESTMENT	-252,938.07		-63,806.27	
ACCRETION/AMORTIZATION	1,555.52		4,261.17	
TOTAL INVESTMENT INCOME		<u>-200,548.32</u>		<u>89,868.04</u>
TOTAL RECEIPTS		<u>-200,548.32</u>		<u>89,868.04</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	538.02		1,618.65	
INVESTMENT ADVISORY FEES	2,241.75		13,446.49	
CONSULTING	538.02		1,618.65	
TOTAL ADMINISTRATIVE EXPENSES		<u>3,317.79</u>		<u>16,683.79</u>
TOTAL DISBURSEMENTS		<u>3,317.79</u>		<u>16,683.79</u>
NET ASSETS - END OF PERIOD		<u><u>21,516,804.34</u></u>		<u><u>21,516,804.34</u></u>



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: April 27, 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 Sr. 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 Voorhees on March 2, 2026
- Township of Pennsauken on March 3, 2026
- Borough of Magnolia on March 4, 2026
- Township of Voorhees on March 4, 2026
- Borough of Oaklyn on March 6, 2026
- Township of Gloucester on March 17, 2026
- Borough of Barrington on March 19, 2026
- City of Camden on March 24, 2026
- Borough of Medford Lakes on March 25, 2026
- Borough of Audubon on March 26, 2026
- Borough of Haddonfield on March 27, 2026

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Haddon Heights on March 2, 2026

MEETINGS ATTENDED

- Claims Review Committee Meeting on March 20, 2026
- Fund Commissioners Meeting on March 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

- Avian Flu Safety Best Practices
- Injury & Near Misses Investigation Best Practices
- Strengthening Policy and Awareness in a Heightened Threat Environment
- Chemical Labeling Requirements- NJ Right to Know
- School Chemistry Laboratory Best Practices
- CDL: Failed or Refused Drug or Alcohol Test Best Practices
- Safety Recall LFTE Swing Seat
- Schools De-Escalation Best Practices
- Mobile Work Zone Traffic Control Best Practices

MSI FIRE & EMS

- Motor Vehicle Record Checks Best Practices
- Elected Officials Guide to Firefighter Medical Evaluations
- Fitness Room Best Practices

MSI LAW ENFORCEMENT

- No MSI Law Enforcement Bulletins for the Month of March

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
Bellmawr	10
Berlin Borough	8
Berlin Twp	3
City of Camden	10
Cherry Hill	8
Clementon	24

MSI NOW	
Gibbsboro	1
Gloucester Twp	1
Haddon	6
Haddon Heights	4
Hi-Nella	1
Laurel Springs	7
Lindenwold	1
Magnolia	30
Medford Lakes	7
Oaklyn	1
Pennsauken	1
Pine Hill	2
Runnemede	2
Somerdale	1
Winslow	3

MSI LIVE

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

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

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

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

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

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

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2026 To 3/22/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Chaparral 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 Chanticleer ARHAT Unit #344 owned by the Township.	2/26/2026 #6019401	GL AU EX WC OTH
H - State of New Jersey Department I - Borough of Audubon	of Environmental Protection 428 E. State Street PO Box 420 Trenton, NJ 08625	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	2/26/2026 #6026047	GL AU EX WC
H - Vermeer North Atlantic I - Borough of Haddonfield	7 Maple Avenue Lumberton, NJ 08048	RE: Equipment Rentals 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 equipment rentals and he following: Vermeer Model BC1200XL Serial# 1VRD14AD8S1051265, value \$59,950	3/4/2026 #6035639	GL AU EX WC OTH
H - KS StateBank I - Township of Haddon	and/ or its Assigns 1010 Westloop Place Manhattan, KS 66502	RE: VIN #: 1FM5K8ABXSGB28315 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 2025 Ford Interceptor SUV, VIN #: 1FM5K8ABXSGB28315.	3/5/2026 #6040147	GL AU EX WC OTH
H - Borough of Merchantville I - Borough of Merchantville	1 W. Maple Avenue Merchantville, NJ 08109	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 respect to Statutory Bond Coverage for Ryan Giles - Tax Collector, effective 09/09/2025.	3/6/2026 #6040929	OTH
H - State of New Jersey I - Borough of Collingswood	P.O. Box 420 428 East State Street, 4th Floor Trenton, NJ 08625	RE: Leaf Composting 2025 Grant Identifier LC2025-00053 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 LC2025-00053.	3/6/2026 #6041653	GL AU EX WC

03/23/2026

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Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2026 To 3/22/2026

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 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 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 #1FM5K8ABXMGC38848, 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 2024 Chevrolet 1500 Pickup Truck w/ Cap & Misc. Equipment, vin #3GCUDAED4RG392254, valued at \$71,934	3/6/2026 #6041647	GL AU EX WC OTH
H - State of New Jersey Department I - City of Camden	of Environmental Protection 428 East State Street PO Box 420 Trenton, NJ 08625		3/10/2026 #6043368	GL AU EX WC OTH
H - State of New Jersey Department I - City of Gloucester City	of Environmental Protection 401 East State Street PO Box 420 Trenton, NJ 08625	RE: Grant Number WBTA2024-00027 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 Grant Number WBTA2024-00027.	3/12/2026 #6044304	GL AU EX WC
H - Borough of Lawnside I - Borough of Lawnside	4 Douglas Avenue Lawnside, NJ 08045	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 Carol Redmond - Tax Collector, effective 07/30/2025.	3/12/2026 #6044084	OTH
H - Winslow Township Board of I - Winslow Township	Education 40 Cooper Folly Road Atco, NJ 08004	RE: Use of Property for Fireworks 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 use of the BOE's property for the fireworks show July 3rd, rain date July 5th.	3/16/2026 #6052434	GL AU EX WC

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 2/22/2026 To 3/22/2026

H - Delaware River Port Authority of I - Borough of Collingswood	PA & NJ One Port Center 2 Riverside Drive Camden, NJ 08103	RE: Right of Entry Permit- Collingswood Farmers Market 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 - access to the DRPA-owned right-of way between Collings and Irvin Avenues, weekly on Saturdays between 6am and 12:30pm during the current policy period for the Collingswood Farmers Market.	3/16/2026 #6052448	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 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 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 #1FM5K8ABXMGC38848, 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 2024 Chevrolet 1500 Pickup Truck w/ Cap & Misc. Equipment, vin #3GCUDAED4RG392254, valued at \$73,934.01	3/19/2026 #6147631	GL AU EX WC OTH
H - TD Equipment Finance, Inc I - Township of Cherry Hill	And Sucessors and Assigns ATIMA 9000 Atrium Way Mt. Laurel, NJ 08054	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Lease #50001161 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: 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW3SGA08942 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW3SGA04387 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW7SGA05882 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW5SGA03712 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW2SGA08947 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW7SGA08832 - \$71,661 2025 Ford Police Interceptor Utility w/equipment, 1FM5K8AW2SGA04395 - \$80,661	3/20/2026 #6182463	GL AU EX WC OTH
Total # of Holders: 14				

03/23/2026

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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%
March	\$260,460.13	\$78,497.97	\$181,962.16	69.86%
TOTAL 2026	\$1,638,544.13	\$750,958.79	\$887,585.34	54.17%

Monthly & YTD Summary:

PPO Statistics	March	YTD
Bills	255	810
PPO Bills	242	766
PPO Bill Penetration	94.90%	94.57%
PPO Charges	\$245,214.13	\$1,492,743.82
Charge Penetration	94.15%	91.10%

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%
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
1st Quarter 2026 – Workers' Compensation Summary**

Claims Reported:

2026	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2026
Report Only	42				42
Medical Treatment	68				68
Total FROI's	110				110

2025	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

Claim Statistics:

- **18** Open and treating cases; **3** out-of-work; **7** Released to TD (5 accommodated); **8** RTW FD
- **9** Employees had Lost Time (more than 7 days out of work)

Total Injuries by Cause

	Fire													Property		Grand Total			
	Animal Control Officer	Apparatus Technician	Borough Clerk	Bus Operator	Bus Clerk 2	Custodian	EMT Specialist	Firefighter	Inspector	Keyboarding Clerk	Laborer/Driver	Mechanic Operator	Inspector	Police Officer	Maintenance Officer		Maintenance		
Burn-Contact With Object						1											1		
Burn-Fire or Flame								4									4		
Caught In or Between Misc.										2							2		
Cut, Injured By Broken Glass														1			1		
Cut, Injured By Miscellaneous										2				5			7		
Cut, Injured By Object Being Lifted or Handled										1							1		
Cut, Injured By Powered Tool								1									1		
Electrical Current						1											1		
Fall or Slip-Fall, Slip, Trip				1			1	1	2	1						1	7		
Fall or Slip-On Ice or Snow	1	1				2	4	1	3				1	4	1	1	18		
Fall or Slip-On Stairs					1		1										2		
Misc.-Absorption, Ingestion or Inhalation						1		1									2		
Misc.-Cumulative								2						2			4		
Misc.-Foreign Matter(Body) in Eye(s)										1							1		
Misc.-Other														1			1		
Misc.-Other Than Physical Cause of Injury				1													1		
Misc.-Person in Act of a Crime															2		2		
Motor Vehicle-Collision or Sideswipe with Another Vehicle															5		5		
Motor Vehicle-Collision with a Fixed Object															2		2		
Motor Vehicle-Misc.											1				5		6		
Rubbed or Abraded by Repetitive Motion															1		1		
Strain/Injury By Holding or Carrying							1			3				1			5		
Strain/Injury By Lifting								2				1					3		
Strain/Injury By Pushing or Pulling							1										1		
Strain/Injury By Repetitive Motion										2							2		
Strain/Injury By Twisting															1		1		
Strain/Injury By Using Tool or Machinery										1	1						2		
Strain/Injury-Misc.				1													1		
Struck/Injured By Animal or Insect																	2		
Struck/Injured By-Misc.											1						1		
Struck/Injured By-Motor Vehicle																	3		
Struck/Injured By-Object Being Lifted or Handled							1										1		
Struck/Injured By-Object Handled by Others																	1		
Grand Total	1	1	1	1	1	1	7	1	17	1	2	23	1	1	1	47	1	2	110



Monthly Subrogation Results

Liability

**March 2026
\$53,370.15**

**Year to Date
\$131,642.46**

Worker's Compensation

**March 2026
\$0.00**

**Year to Date
\$37,686.34**





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
65029389	Pennsauken	7/16/2025	\$2,996.49	March	Liability
65029600	Winslow Township	2/10/2026	\$7,845.50	March	Liability
65029008	Pine Hill	2/9/2026	\$11,301.23	March	Liability

65029102	Bellmawr	3/6/2025	\$31,226.93	March	Liability
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Total Recovered \$131,642.46

Claim Number	Member	Date of Loss	Recovered	Month Recovered	Coverage
65012817	Lindenwold	12/7/2022	\$37,686.34	January	WC

Total Recovered \$37,686.34

APPENDIX I – MINUTES

March 23, 2026

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MARCH 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 2026 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, Robert Garish
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
John Foley, Cherry Hill Fire District
Lorraine Sacco, Winslow Township Fire District
Damond Burke, City of Camden
Steve Whalen, Magnolia
Michelle Miller, Somerdale
David Siedell, Haddonfield
Brian Morrell, Gloucester City
Candice Gorman, Audubon

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
Terry Mason	M&C Insurance
Randy von der Tann	Insurance Agencies Inc.

APPROVAL OF MINUTES: OPEN SESSION OF FEBRUARY 23, 2026

MOTION TO APPROVE THE OPEN MINUTES OF FEBRUARY 23, 2026

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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.

Motion:	Commissioner Shannon
Second:	Commissioner Maley

Vote:

Unanimous

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.

Xcitiium CyberSecurity Training - The monthly status report from Xcitiium, 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. Underwriting Manager Jonathon Tavares reported recently there was a U.S. healthcare company that was under attack through Iran. This bulletin in conjunction with the Chertoff Group explains the heightened risk and suggest members to be extra cautions of all cyber security considerations.

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**. Executive Director said the deadline to complete the training is May 1st.

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 AM with the program starting at 9:00 AM.

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 the Expected Loss Ratio Analysis for January, where the actuary projected 1.5%, we are currently at 2.6% very close to the actuary's target. The Lost Time Accident Frequency as of January is at 0.38, right on the MEL average. The Camden JIF did have a one lost time accident in January. 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's Report Made Part of Minutes.

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

Approving Payment of Resolution 26-14 MARCH 2025 Vouchers

TOTAL 2025	\$ 1,057.90
TOTAL 2026	\$ 155,935.74
TOTAL	\$ 156,993.64

MOTION TO APPROVE MARCH VOUCHERS RESOLUTION 26-14,

Motion: Commissioner Shannon
 Second: Commissioner DiAngelo
 Roll Call Vote: 10 Ayes - 0 Nays

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

Closed	.00
2022	207,395.81
2023	54,780.65
2024	45,862.03
2025	561,556.21
2026	42,769.13
TOTAL	912,363.83

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF FEBRUARY 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 provided an update on a significant Supreme Court case regarding the retroactive application of amendments to the Child Sexual Abuse Act, which is still pending a decision. An update will be provided with the court decision that has been reached.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly highlighted upcoming events including National Workplace Violence Prevention Month in April and the MSI Expo training dates. Violence, harassment, and intimidation prevention should always be an integral component of all your safety programs. Many municipalities are going to be taking place in the Take Our Kids to Work Day, scheduled for the fourth Thursday in April. Please take time to review the Safety Director Bulletin on the MSI to assist with planning to ensure a safe and successful event.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 01/22/26 to 02/22/26 was enclosed in the agenda showing 18 certificates issued for the period. Mr. Tavares reported much education will be coming out of the Cyber JIF. A full accreditation program on the Cyber front as well as a full webinar series out of the Cyber JIF.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for February 2026 where there was a savings of 48%

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator reviewed the Subrogation reports for February 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 Shannon
Second:	Commissioner Passanante
Roll Call Vote:	10 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 4:53 PM

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

MEL, EJIF, RCF and Cyber Reports



Municipal Excess Liability Joint Insurance Fund

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

Date: Friday, March 20, 2026
To: Fund Commissioners
Camen County Municipal Joint Insurance Fund
From: Chairman Mevoli
Subject: MEL March 2026 Report

Correspondence

Notice - Atlantic, Burlco and Trico Joint Insurance Funds (JIFs): Fund Attorney for the Atlantic, Trico and Burlco JIFs submitted correspondence noting these JIFs, despite their disapproval of the MEL bylaw amendment, will not be providing notice to the MEL within 90 days (on or before March 9, 2026) that they will withdraw.

Notice – Qual-Lynx corporate name change: Qual-Lynx submitted notice for information only that their firm would be changing its corporate name for tax purposes.

Executive Director’s Report

The Executive Director reported on the following:

Claims Summit & Coverage Review: A meeting has been scheduled for April 8th for the Underwriting Manager to meet with MEL and local affiliated JIF Claims Administrators to outline 2026 coverage changes and discuss best practices.

Claims Review Committee: Committee met to review Payment Authority Requests on January 9, 2026 and met at 9:45am today. *Claims Review Committee minutes are sent separately to the full Board for information only.*

In addition, the Board took action to correct the meeting time of May, July and December virtual only MEL Claims Review Committee meetings to 10:45am.

Competitive Contracts: Responses for Technical Writer did not meet the minimum qualifications and as a result, the Fund will be reissuing this RFP and provide a report at the next meeting. Executive Director also noted that the Fund will reissue the Communications RFP for similar reasons.

Safety & Education Committee: This committee met on March 6, 2026 and copies of the minutes were submitted for information. Committee is scheduled to meet next on May 4, 2026 at 11am.

LaMendola Associates is contracted to provide Manager/Supervisor Training services but has announced his retirement. To prepare for the replacement of services, committee reviewed a new Leadership Training module that would accommodate more attendees and made a recommendation to hold two leadership sessions at a not to exceed \$53,000 cost. The Fund office will be working with the MEL Qualified Purchasing Agent (QPA) on next steps for procurement of services.

Legislative Committee: This committee met on February 19, 2026 and minutes of the meeting were submitted for information. Committee is scheduled to meet next in April.

Marketing Committee: This committee met on March 13, 2026. Committee reviewed annual reports of the Marketing Consultant and Marketing Manager regarding membership renewals and discussed increasing the MEL's visibility and services through its website and mobile app. Marketing Manager will also look into feasibility of using AI Chatbot for MEL website and MSI.

Volunteer NJ Board Members' Best Practices: The Safety Director developed a new training for individuals who have been appointed to volunteer board positions in New Jersey to assist them in ethically, legally, and faithfully performing their appointed position. The new training announcement was sent to Fund Commissioners, Safety Coordinators, Risk Managers and Training Administrators.

Residual Claims Fund (RCF): The RCF conducted its 2026 Reorganization on January 9, 2026; submitted for information was a copy of Commissioner Brewer's report on the meeting.

Cyber JIF: The Cyber JIF conducted its 2026 Reorganization on January 15, 2026; submitted for information was a report of the meeting.

Cyber JIF also met on March 19, 2026. Commissioner Tozzi reported the JIF reviewed an updated infographic for incident response and held initial discussions on developing a *Cyber JIF Accreditation Program* for risk managers to better understand the program and its coverages. In addition, Cyber JIF reviewed amendments to current deductibles within the Basic-Intermediate-Advanced groups of the Cybersecurity Framework to incentivize more member compliance with the program. This was tabled for further discussion. Lastly, with the assistance of The Chertoff Group, a cyber risk alert was issued to members based on the recent events in Iran.

2026 MEL, MR HIF & NJCE JIF Educational Seminar: The MEL's 16th Annual Educational Seminar to be conducted virtually on 2 half-day sessions: Friday April 24th and Friday May 1st from 9AM to 12PM.

The seminar has been approved for Continuing Educational Credits for CFO/CMFO, Public Works, Clerks, Tax Collectors, Registered Public Purchasing Officials and Qualified Purchasing Agents. Approval is still pending for Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators. 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).

Government Accounting Standards Board (GASB): GASB has established requirement #102 which requires state and local governments to disclose information in financial statement notes regarding risks from specific concentrations or constraints that could significantly impact their ability to provide services. The Fund office prepared a memorandum in conjunction with the Fund's Auditor that satisfies the requirement and submitted it to the MEL Board for information.

League March 2026 Article: Submitted for information was an article published in the latest edition of the League Magazine. The article *Emergency Communications: Organizing your public-facing responses* discussed the importance of Developing a Crisis Communications Planning and was co-written by Adam Brewer, Pequannock Twp Manager & Norris Clark, Partner, Princeton Strategic Communications.

New Jersey Family Leave Act (NJFLA): It was reported that there are minor changes to the NJFLA that are effective July 17, 2026. The fund office will distribute a notice to members to update their model personnel manual and employee handbook where applicable.

Attorney Report

Fund Attorney summarized the following 2026 initiatives and recent achievements:

- Development of a "Brief Bank" - Last year, the MEL developed a strategy to address stormwater litigation where members were eligible for specialized legal and engineering consultation. The program was fully funded by the MEL's excess carriers and suggestion is to use leftover funding to develop a searchable repository of successful non-monetary briefs which will only be accessible to members.
- Land Use Training – In response to an increase of land-use related claims, the Fund Attorney developed a more advanced training program which will be available to members over the next few weeks. A more basic program for newcomers is also still available.
- Flood litigation success – Following the decision of *Ames vs Haddonfield*, other similar suits have been filed and one coming out of Englewood representing forty-six properties was dismissed

due to late notice of Tort claim. MEL has had success on other claims as well since implementing a consistent defense strategy.

- Sexual Assault Molestation (SAM) claim – Fund Attorney summarized the success of a recent SAM claim involving a Board of Education in which the MEL did an amicus brief in support.
- Genesis – Fund Attorney said significant effort has been made by several professionals from PERMA, CSB and his office to resolve recoveries owed from the MEL's prior excess workers' compensation carrier from 1991-2002 and additional information may be available at the next meeting.



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

DATE: March 20, 2026

TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Chairman Mevoli

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

Revised 2026 Budget and Related 2026 Professional Fee Amendments: The EJIF 2026 budget that was adopted at the October 15, 2025 meeting has been revised to reflect the addition of new members as well as some members that have left the program. The overall change is a .61% decrease and does not need to be filed with the state. However, the change in membership slightly changed the professional fees for Fund Attorney, Executive Director, Underwriting Managers, Environmental Services and Claims Administrator. A motion was passed to adopt the amended budget and approve the changes for the mentioned Fund professionals.

AST with Underground Piping - The E-JIF has been reimbursing these tests up to a \$400 per tank tested. The reimbursement amount has not changed in twelve (12) years and it has been brought to our attention that the amount is not adequate to cover the actual cost for testing today. A motion was passed to approve the increase in reimbursement limit to \$500 per tank tested.

November 2026 Meeting – Due to the November 2026 meeting falling on a Holiday when some municipalities may be closed, a motion was passed to move the meeting to Friday, November 13th at 10am via Zoom.

Website – The EJIF website underwent a remodeling. The following was sent out to all Fund Commissioners “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/>.”

Government Accounting Standards Board (GASB) - GASB establishes accounting and financial reporting standards for U.S. state and local governments that follow generally accepted accounting principles (GAAP). The Board recently issued Statement No. 102 – Certain Risk Disclosures for period ending 12/31/2025 and later, which states that management of a government entity is required to discuss and assess whether disclosure is necessary and communicate such to the governing boards. A memorandum was included in the agenda packet.

Financial Disclosures: JIF Commissioners should anticipate the online filing notice of the Financial Disclosure forms inclusive of any other municipal related positions that require filing before the deadline of April 30th.

Next Meeting - The next meeting of the EJIF is scheduled for Monday June 15, 2026 at Forsgate Country Club, Monroe Twp, N.J



Municipal Excess Liability Residual Claims Fund

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

March 20, 2026

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Chairman Mevoli

Re: RCF March 2026 Meeting

The Executive Director reporting on the following:

Deputy Executive Director Contract: At the January 2026 meeting, the Board voted to extend the contract with Deputy Executive Director on a month-to-month basis, effectively tabling the 2026 appointment pending confirmation of Atlantic, Trico & Burlco continued membership in the MEL. In January, the three member JIFs confirmed their continued membership in the MEL. A motion was passed adopting a resolution to award a three-year agreement to Risk Program Administrators which will pro-rate their fee to April 1 2026.

Task Force: Representatives from the Executive Director's office held strategy meetings and set Task Force Initiatives. After April 1, Executive Director's office will include representatives from the Deputy Executive Director's office.

Auditor: Dennis Skalkowski, CPA of Bowman & Company, LLP has advised that their firm has joined PFK O'Connor Davies, LLC effective January 1, 2026. While the firm name has changed, the representatives servicing the Fund will remain in place. A motion was passed adopting a resolution to accept the assignment of the Fund's current contract from Bowman & Company LLP to PFK O'Conner Davies LLC.

Government Accounting Standards Board (GASB): GASB establishes accounting and financial reporting standards for U.S. state and local governments that follow generally accepted accounting principles (GAAP). The Board recently issued Statement No. 102 – Certain Risk Disclosures for period ending 12/31/2025 and later, which states that management of a government entity is required to discuss and assess whether disclosure is necessary and communicate such to the governing boards. A memorandum was included in the agenda packet.

Website: The RCF has previously operated their webpage as a subpage of the Municipal Excess Liability website. Given the new regulations put in place starting March 1st 2026 of linking to the state webpage, we have worked with New Tech Services to create a separate webpage which can be found at njmelrcf.org

Financial Disclosures: JIF Fund Commissioners should anticipate the online filing of the Financial Disclosure forms in April. Typically, the deadline for filing is April 30th.

Claims Committee: The Claims Review Committee met on March 18, 2026 and recommended PARs were approved.

Next Meeting: The next meeting of the RCF is scheduled for June 15, 2026 at 11:30 AM at Forsgate Country Club.



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel 201.881.7632

Date: March 19, 2026
To: Executive Committee
Camden County Municipal Joint Insurance Fund
From: Chairman Mevoli
Subject: Summary of Topics Discussed at the March Cyber JIF Meeting

The Cyber JIF met on March 19th. Below is an overview of items discussed:

Claims Committee: The Claims Committee met virtually at 10:00am before the Board meeting to discuss a Payment Authority Request (PAR). Board accepted committee's recommendation for payments.

Operations Committee: Executive Director and Underwriting Manager provided an overview of discussion items and recommendations from the Operations Committee's meeting on February 17, 2026. The discussion items were:

Educational Programs:

Cyber JIF Accreditation Program: Committee recommended launching an accreditation program for risk managers similar to the MEL accreditation program for risk management consultants. The program would be held over two three-hour in-person sessions at a centrally located venue in October. Recommend a Fee of \$500 per Risk Management consultant firm and the Cyber JIF to cover the remaining expenses. Fund Commissioners are also encouraged to attend. A draft curriculum was presented to the board's review and consideration. Additionally, NJ-GMIS President offered their services to assist with the accreditation program. Board accepted the committee's recommendation to move forward with the Cyber accreditation program.

2026 Webinar Series: Recommended the following Cyber Educational Series (1) Artificial Intelligence and (2) Cybersecurity Insights in 2026: Emerging Risks, JCMi Banking Controls, and Framework Fundamentals. The 2025 series included topics focusing on Cyber Incident Response and JCMi Banking Controls. Underwriting Manager will finalize dates and issue registration links when confirmed.

Infographic: Underwriting Manager in conjunction with the Chertoff Group developed an updated infographic for Incident Response following the Cyber Incident Response webinar in December 2025 which included changes from the committee's recommendations. A copy of the infographic is attached.

3rd Party Risk Assessment Tool: Underwriting Manager to connect with the Fund Attorney to discuss the feasibility of performing reviews ahead of time for major vendors many of our members utilize so the assessment tool doesn't need to be performed repeatedly. The updated version of the tool was reviewed.

Risk Control Services: The Fund's contract with Xcitium, Inc. will expire at the end of August; Executive Director, Deputy Executive Director and Planning Consultant will meet to review the scope of services and report any findings to the Operations Committee. Underwriting Manager is also considering the addition of several security tools to recommend the Fund consider adding to the RFP. Underwriting Manager will also meet with the Chertoff Group to find alternative solutions.

Cyber Claims: Cyber incidents require expedient response via engagement of cyber legal counsel and forensic vendors. Members have experienced difficulties complying with local public contract laws and/or organizing their council quickly enough to rapidly engage such vendors. Recognizing this challenge, the Cyber JIF has been diligently working on a solution.

Specific to the cyber legal counsel, the Underwriting Manager has worked together to develop an agreement in principle with Mullen Coughlin on a solution through a Master Service Agreement. Underwriting Manager is consulting with the Fund Attorney and several QPAs and will present a copy of the agreement when ready. A strategy is also being developed to address the forensic services.

Cybersecurity Framework/Amending Deductible Controls: An amended cybersecurity framework was reviewed reflecting the new 2026 excess cyber attachment point, deductible incentive savings and new max out of pocket (deductible/co-pay). The amended framework was uploaded to cyberjif.org.

Noting the reduction in the Fund's attachment point to its commercial carrier, Underwriting Manager presented amended deductible incentives and the Board of Fund Commissioners agreed to consider approval of the revised deductible incentives at the May 21st meeting.

Cyber Risk Alert: Iran Cyber Threats & Recommended Mitigations: Fund office distributed a bulletin via email addressing the potential impact on cyber risks resulting from the situation in Iran, provided to us by the JIF's partner, The Chertoff Group.

Government Accounting Standards Board (GASB): GASB has established requirement #102 which requires state and local governments to disclose information in financial statement notes regarding risks from specific concentrations or constraints that could significantly impact their ability to provide services. A memorandum prepared in conjunction with the Fund's Auditor that satisfies the requirement was included in the agenda.

Financial Disclosures: JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. In the past the Division of Local Government Services distributed a notice with filing instruction with a deadline to file by April 30th.

Next Meeting Date: Thursday, May 21, 2026 at 1:30 PM via video / audio teleconference.

Incident Response



Identify

Technology leader and incident response manager identify and declare the incident

START

Report

Incident reported to JIF
(email JIF and call hotline)
(855) 566-4724



Triage

Technology team performs immediate triage to "stop the bleeding"



Analyze

Cyber counsel and response team will analyze the incident to identify next steps



Eradicate

Technology team and forensics will eradicate the incident



Recovery

Continuity of operations and full recovery of systems

FINISH

More information

Template Incident Response Plan (IRP) can be found on the Cyber JIF website on the Documents page under "Step 3: Template Policies"

<https://cyberjif.org/documents/>

Your Incident Response Team should at least consist of 1) incident response manager, 2) highest ranking official, 3) chief of police, 4) cyber counsel, 5) general counsel, 6) HR manager, and 7) risk manager.

Tabletop exercises (TTX) can be self-performed or done professionally.

Self-performed TTX templates are provided by CISA: <https://www.cisa.gov/resources-tools/resources/tabletop-exercises-scenarios>

Professional TTXs by Mullen Coughlin can be accessed at discounted rates via the Corner Strong. Contact Ed Cooney ecooney@cornerstrong.com.



<https://cyberjif.org/>



(201) 881-7632



info@cyberjif.org

