



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA MAY 18, 2026 – 4:30 PM

<https://permainc.zoom.us/j/92153590587>

ALSO TELEPHONICALLY AT:

Dial : 1-929-205-6099

Meeting ID: 921 5359 0587

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: MAY 18, 2026**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2026 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: April 27, 2026 Open Minutes.....Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 1

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 26-19Page 13
Treasurer’s Report.....Page 15
Monthly ReportsPage 16

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 22

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 25

- MANAGED CARE – Medlogix**
Monthly Report.....Page 28

- CLAIMS SERVICE – Claims Resolution Corporation**
Monthly Subrogation Report.....Page 29

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: June 22, 2026 – Haddon Twp.**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: May 18, 2026

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **NJ Cyber JIF:** The Cyber JIF is scheduled to meet on May 21st At 1:30 pm via Zoom. Chairman Mevoli's report will be included in the June agenda.
- ❑ **MEL, RCF and EJIF Funds:** The MEL, RCF and EJIF funds are scheduled to meet on June 15th at the Forsgate Country Club. Chairman Mevoli's reports will be included in the June agenda.
- ❑ **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** - The 16th annual seminar was conducted virtually over 2 half-day sessions on Friday April 24th and Friday May 1st. More than 250 people attended each day. PERMA is in the process of generating certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified DPW, Tax Collectors, Qualified Purchasing Agents and Registered Public Purchasing Official (RPPO).

We are still waiting for final approval for Total Content Hours for Water Supply & Wastewater License Operators. We have already provided data to the Insurance Institute for Accountants, Lawyers and Insurance Producers credits.

- ❑ **2026 Financial Disclosures:** As of the April 30th deadline, with the exception of one, all fund commissioners have filed their disclosure statement and all fund professionals have filed.
- ❑ **Auditor & Actuary Year-End Reports:** The financial audit for the period ending December 31, 2025 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

- ❑ **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 3**.
- ❑ **Power of Collaboration Ad:** Included on **Page 4** is the latest in a series of advertisements to appear in the League Magazine. The ad highlights MEL Model Policies and training address critical member needs. A broad range of onsite training and best practices models addressing essential operational needs, policies and accreditation requirements are available to members

Due Diligence Reports:

Financial Fast Track	Page 5
Loss Ratio Analysis	Page 6
Loss Time Accident Frequency	Page 7 & 8
POL/EPL Compliance Report	Page 9
Fund Commissioners	Page 10
Regulatory Affairs Checklist	Page 11
RMC Agreements	Page 12



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.



MEL Model Policies and Training Address Critical Member Needs

A broad range of onsite training and best practices models addressing essential operational needs, policies and accreditation requirements are available

ACCREDITATION PLUS FOR LAW ENFORCEMENT

Provides 80 model policies that meet and exceed accreditation standards and provide critical best practices to strengthen operations and mitigate risk.

LAW ENFORCEMENT TRAINING

More than 4,000 officers have attended 105 classes designed to strengthen supervisory skills, and operational practices. Over 550 onsite risk control visits have been conducted during the past three years.

SAFETY

The MEL Safety Institute offers 45 model policies on a wide range of health and safety topics including Protecting Minors from Abuse, Transitional Duty and Artificial Intelligence.

CYBER SECURITY

A comprehensive risk management program including security services and bulletins is available from the Cyber JIF.

ENVIRONMENTAL RISK MANAGEMENT

Regulatory requirements, standard operating procedures and guidance, checklists and tutorials addressing a broad range of environmental issues are available from the E-JIF.

ONLINE TRAINING

MSI Live offers online interactive instructor-led courses on safety and risk control. MSI Now includes 200 training videos available 24/7 on demand.

PERSONNEL

The updated MEL Model Personnel Policies and Procedures including training programs are available online.

Information regarding these programs can be downloaded from the MEL, Cyber JIF and E-JIF websites. For assistance contact your JIF Executive Director or the MSI Help Line (866) 661-5120 during business hours.

"The MEL provides its members with the tools and training needed to ensure safe, secure, and environmentally responsible communities and meet essential regulatory requirements."



JOSEPH CRISCUOLO

*Business Administrator,
Township of East Brunswick
Chairman,
Municipal Excess Liability
Residual Claims Fund*

MEMBERSHIP

To apply for membership in a local joint insurance fund participating in the MEL, contact:

**The Municipal
Excess Liability Joint
Insurance Fund**
njmel.org
(201) 881-2632



THE POWER OF
COLLABORATION

njmel.org

CAMDEN COUNTY MUNICIPAL FUND					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2026		
		1ST	YTD	PRIOR	FUND
		QUARTER		YEAR END	BALANCE
1.	UNDERWRITING INCOME	5,325,975	5,325,975	348,688,693	354,014,668
2.	CLAIM EXPENSES				
	Paid Claims	1,722,520	1,722,520	137,147,054	138,869,575
	Case Reserves	(422,484)	(422,484)	12,764,050	12,341,566
	IBNR	446,943	446,943	10,136,406	10,583,349
	Aggregate Excess	-	-	-	-
	Recoveries	37,686	37,686	(1,282,666)	(1,244,979)
	Discounted Claim Value	(62,682)	(62,682)	(1,179,303)	(1,241,985)
	TOTAL CLAIMS	1,721,984	1,721,984	157,585,541	159,307,525
3.	EXPENSES				
	Excess Premiums	2,422,428	2,422,428	111,194,078	113,616,506
	Administrative	816,855	816,855	61,373,492	62,190,347
	TOTAL EXPENSES	3,239,283	3,239,283	172,567,570	175,806,853
4.	UNDERWRITING PROFIT (1-2-3)	364,709	364,709	18,535,581	18,900,290
5.	INVESTMENT INCOME	163,425	163,425	14,162,440	14,325,865
6.	DIVIDEND INCOME	0	0	5,088,220	5,088,220
7.	PROFIT (4+5+6)	528,133	528,133	37,786,241	38,314,375
8.	DIVIDEND	0	0	24,969,713	24,969,713
9.	RCF & MEL Additional Assessments	0	0	3,873,608	3,873,608
10.	SURPLUS (7-8-9)	528,133	528,133	8,942,920	9,471,053
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed	47,922	47,922	5,683,091	5,731,013
	Aggregate Excess LFC	0	0	198,238	198,238
	2022	217,219	217,219	459,566	676,785
	2023	(71,608)	(71,608)	1,441,128	1,369,520
	2024	186,417	186,417	1,356,728	1,543,145
	2025	(436,940)	(436,940)	(195,831)	(632,772)
	2026	585,124	585,124		585,124
	TOTAL SURPLUS (DEFICITS)	528,133	528,133	8,942,920	9,471,053
TOTAL CASH					30,565,070
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	0	0	128,484,629	128,484,629
	FUND YEAR 2022				
	Paid Claims	259,583	259,583	5,035,252	5,294,835
	Case Reserves	(484,216)	(484,216)	1,444,557	960,341
	IBNR	(63,357)	(63,357)	554,744	491,387
	Aggregate Excess	-	0	0	0
	Recoveries	37,686	37,686	(37,741)	(55)
	Discounted Claim Value	49,195	49,195	(111,877)	(62,682)
	TOTAL FY 2022 CLAIMS	(201,109)	(201,109)	6,884,935	6,683,826
	FUND YEAR 2023				
	Paid Claims	309,600	309,600	3,234,269	3,543,868
	Case Reserves	(238,496)	(238,496)	1,294,253	1,055,757
	IBNR	(97,086)	(97,086)	2,366,613	2,269,527
	Recoveries	0	0	0	0
	Discounted Claim Value	127,183	127,183	(239,060)	(111,877)
	TOTAL FY 2023 CLAIMS	101,201	101,201	6,656,075	6,757,275
	FUND YEAR 2024				
	Paid Claims	16,531	16,531	2,912,203	2,928,734
	Case Reserves	(102,348)	(102,348)	1,582,351	1,480,003
	IBNR	(135,826)	(135,826)	2,809,929	2,674,103
	Aggregate Excess	0	0	0	0
	Recoveries	0	0	0	0
	Discounted Claim Value	68,569	68,569	(307,629)	(239,060)
	TOTAL FY 2024 CLAIMS	(153,074)	(153,074)	6,996,854	6,843,780
	FUND YEAR 2025				
	Paid Claims	980,219	980,219	2,251,862	3,232,081
	Case Reserves	(458,053)	(458,053)	3,969,429	3,511,376
	IBNR	(259,355)	(259,355)	2,862,495	2,603,140
	Aggregate Excess	0	0	0	0
	Recoveries	0	0	0	0
	Discounted Claim Value	213,108	213,108	(520,737)	(307,629)
	TOTAL FY 2025 CLAIMS	475,919	475,919	8,563,049	9,038,968
	FUND YEAR 2026				
	Paid Claims	156,588	156,588		156,588
	Case Reserves	860,629	860,629		860,629
	IBNR	1,002,567	1,002,567		1,002,567
	Recoveries	0	0		0
	Discounted Claim Value	(520,737)	(520,737)		(520,737)
	TOTAL FY 2026 CLAIMS	1,499,047	1,499,047		1,499,047
	COMBINED TOTAL CLAIMS	1,721,984	1,721,984	157,585,541	159,307,525

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

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

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	51	MONTH	50	MONTH	39	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-26		28-Feb-26		31-Mar-25	
PROPERTY	812,040	956,519	117.79%	100.00%	117.79%	100.00%	107.23%	100.00%
GEN LIABILITY	1,666,133	993,885	59.65%	96.38%	59.35%	96.23%	23.57%	91.95%
AUTO LIABILITY	604,621	684,763	113.25%	93.62%	113.26%	93.27%	81.62%	88.81%
WORKER'S COMP	3,820,056	3,638,094	95.24%	99.57%	96.56%	99.52%	98.46%	98.57%
TOTAL ALL LINES	6,902,850	6,273,261	90.88%	98.33%	91.54%	98.24%	79.94%	96.28%
NET PAYOUT %	\$5,312,919		76.97%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	39	MONTH	38	MONTH	27	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-26		28-Feb-26		31-Mar-25	
PROPERTY	840,000	864,036	102.86%	100.00%	102.86%	100.00%	121.38%	100.00%
GEN LIABILITY	1,706,985	711,979	41.71%	91.95%	41.35%	91.38%	18.09%	82.70%
AUTO LIABILITY	570,755	713,505	125.01%	88.81%	142.26%	88.30%	22.77%	80.03%
WORKER'S COMP	4,160,000	2,309,317	55.51%	98.57%	50.28%	98.43%	48.56%	95.33%
TOTAL ALL LINES	7,277,740	4,598,837	63.19%	96.42%	61.47%	96.16%	47.80%	91.71%
NET PAYOUT %	\$3,543,081		48.68%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	27	MONTH	26	MONTH	15	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-26		28-Feb-26		31-Mar-25	
PROPERTY	1,054,175	1,196,860	113.54%	100.00%	114.00%	100.00%	111.34%	96.43%
GEN LIABILITY	1,912,663	513,424	26.84%	82.70%	25.80%	81.65%	12.02%	66.07%
AUTO LIABILITY	631,298	257,062	40.72%	80.03%	38.30%	78.92%	20.03%	59.58%
WORKER'S COMP	4,159,386	2,512,359	60.40%	95.33%	62.68%	94.80%	65.85%	78.67%
TOTAL ALL LINES	7,757,522	4,479,704	57.75%	91.60%	58.57%	90.97%	55.03%	76.42%
NET PAYOUT %	\$2,999,701		38.67%					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	15	MONTH	14	MONTH	3	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-26		28-Feb-26		31-Mar-25	
PROPERTY	1,229,641	1,544,139	125.58%	96.43%	125.10%	96.03%	8.66%	23.00%
GEN LIABILITY	1,936,198	510,275	26.35%	66.07%	25.52%	64.20%	1.24%	6.00%
AUTO LIABILITY	625,687	371,825	59.43%	59.58%	55.66%	56.96%	24.50%	6.00%
WORKER'S COMP	4,193,771	4,358,421	103.93%	78.67%	95.02%	74.88%	10.66%	3.00%
TOTAL ALL LINES	7,985,297	6,784,661	84.96%	76.85%	79.72%	74.15%	9.15%	7.04%
NET PAYOUT %	\$3,273,284		40.99%					

FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

	Budget	Limited	3	MONTH	2	MONTH	-9	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Mar-26		28-Feb-26		31-Mar-25	
PROPERTY	1,316,609	213,901	16.25%	23.00%	12.48%	13.00%	N/A	N/A
GEN LIABILITY	1,949,766	40,642	2.08%	6.00%	0.79%	2.50%	N/A	N/A
AUTO LIABILITY	636,092	15,280	2.40%	6.00%	1.37%	2.50%	N/A	N/A
WORKER'S COMP	4,249,441	752,454	17.71%	3.00%	11.72%	2.00%	N/A	N/A
TOTAL ALL LINES	8,151,908	1,022,277	12.54%	7.18%	8.42%	3.94%	N/A	N/A
NET PAYOUT %	\$161,648		1.98%					

Camden County JOINT INSURANCE FUND									
2026 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS									
DATA VALUED AS OF March 31, 2026									
MEMBER_ID	MEMBER	# CLAIMS ** FOR * 3/31/2026	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	1.04	
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	0.47	
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	1.13	
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	2.04	
9	96 Collingswood	0	0	0.00	2.08	0.60	9 Collingswood	1.15	
10	97 Gibbsboro	0	0	0.00	0.00	2.99	10 Gibbsboro	1.38	
11	98 Gloucester City	0	0	0.00	3.82	0.00	11 Gloucester City	1.70	
12	99 Haddon	0	0	0.00	0.00	1.75	12 Haddon	0.74	
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	1.46	
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	3.74	1.79	17 Lindenwold	2.59	
18	106 Magnolia	0	0	0.00	2.15	0.00	18 Magnolia	0.96	
19	107 Medford Lakes	0	0	0.00	1.85	1.72	19 Medford Lakes	1.58	
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	1.79	
22	110 Oaklyn	0	0	0.00	0.00	1.67	22 Oaklyn	0.72	
23	111 Pine Hill	0	0	0.00	3.51	0.00	23 Pine Hill	1.60	
24	112 Runnemede	0	0	0.00	2.26	0.00	24 Runnemede	0.99	
25	113 Somerdale	0	0	0.00	0.00	3.45	25 Somerdale	1.46	
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	1.68	
28	451 Tavistock	0	0	0.00	0.00	0.00	28 Tavistock	0.00	
29	564 Cherry Hill	0	2	0.00	0.44	0.22	29 Cherry Hill	0.55	
30	565 Camden Parking Authority	0	0	0.00	4.76	12.77	30 Camden Parking Authority	8.14	
31	115 Winslow	0	1	1.70	2.55	2.55	31 Winslow	2.46	
32	90 Bellmawr	0	1	2.91	5.24	4.65	32 Bellmawr	4.72	
33	114 Voorhees	0	2	3.40	1.82	2.27	33 Voorhees	2.21	
34	584 Cherry Hill Fire District	1	2	4.89	1.82	1.20	34 Cherry Hill Fire District	1.88	
35	104 Lawnside	0	1	7.92	3.03	0.00	35 Lawnside	2.06	
Totals:		1	9	1.33	158	1.26		1.41	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
 Data Valued As of : **May 12, 2026**

Total Participating Members	38
Complaint	38
Percent Compliant	100.00%

Member Name	Checklist Submitted	Compliant	01/01/26	2026	Amended Deductible	Revised EPL	Co-Insurance	Amended Date	Amended Co-Insurance	Land Use		
			EPL	POL							Deductible	Co-Insurance
			Deductible	Deductible	Date	Deductible	01/01/26			Deductible	Co-Insurance	
AUDUBON	Yes	Yes	\$ 2,500	\$ 2,500			0%			\$ 2,500	20% of \$1,000,000	
AUDUBON PARK	Yes	Yes	\$ 2,500	\$ 2,500			0%			\$ 2,500	20% of \$1,000,000	
BARRINGTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
BELLMAWR	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
BERLIN BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 100K			\$ 20,000	20% of \$1,000,000	
BERLIN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
BROOKLAWN	Yes	Yes	\$ 20,000	\$ 20,000			0%			\$ 20,000	20% of \$1,000,000	
CAMDEN CITY	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
CAMDEN PARKING AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
CHERRY HILL	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
CHERRY HILL FIRE DISTRICT	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
CHESILHURST	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
CLEMENTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
COLLINGSWOOD	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
GIBBSBORO	Yes	Yes	\$ 5,000	\$ 5,000			20% of 1st 100K			\$ 5,000	20% of \$1,000,000	
GLOUCESTER	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
GLOUCESTER TWP	Yes	Yes	\$ 100,000	\$ 100,000			20% of 1st 250K			\$ 100,000	20% of \$1,000,000	
HADDON	Yes	Yes	\$ 10,000	\$ 10,000			20% of 1st 100K			\$ 10,000	20% of \$1,000,000	
HADDON HEIGHTS	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000	
HADDONFIELD	Yes	Yes	\$ 100,000	\$ 20,000	03/25/26	\$ 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 DEPT	Yes	Yes	\$ 2,500	\$ 2,500			0%			\$ 2,500	20% of \$1,000,000	
WOODLYNNE	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 May 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	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 May 11, 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		4/22/2026	12/31/26
BELMAWR	CONNER STRONG & BUCKELEW		4/22/2026	12/31/26
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	03/02/26	03/02/26	12/31/26
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW		04/22/26	12/31/26
BROOKLAWN	CONNER STRONG & BUCKELEW	1/13/2026	04/22/26	12/31/26
CHERRY HILL	CONNER STRONG & BUCKELEW	1/26/2026		12/31/25
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW		4/22/2026	12/31/26
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		04/22/26	12/31/26
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/05/26	1/5/2026	12/31/27
MERCHANTVILLE	CONNER STRONG & BUCKELEW		4/22/2026	12/31/26
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		4/22/2026	12/31/26
OAKLYN	CONNER STRONG & BUCKELEW		4/22/2026	12/31/26
PENNSUAKEN	CONNER STRONG & BUCKELEW	5/5/2026	5/5/2026	12/31/26
PINE HILL	HARDENBERGH INSURANCE GROUP	3/11/2026	3/11/2026	12/31/26
RUNNEMEDE	CONNER STRONG & BUCKELEW		4/22/2026	12/31/26
SOMERDALE	CONNER STRONG & BUCKELEW	02/03/26	4/22/2026	12/31/26
TAVISTOCK	CONNER STRONG & BUCKELEW		4/22/2026	12/31/25
VOORHEES	CONNER STRONG & BUCKELEW		1/30/2026	12/31/26
WINSLOW	CONNER STRONG & BUCKELEW		4/22/2026	12/31/26
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	1/26/2026	1/26/2026	12/31/26
WOODYLYNNE	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. 26-19

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – MAY 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 CLOSED</u>		
<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CITY OF CAMDEN	PUBLIC OFF. CLAIMS AGREE- RES 26-18	400,000.00
		400,000.00
	Total Payments FY CLOSED	400,000.00
<u>FUND YEAR 2025</u>		
<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
J.A. MONTGOMERY RISK CONTROL	2025 RIGHT TO KNOW SERVICES 05/26	55,607.00
		55,607.00
PKF O'CONNOR DAVIES, LLP	PROGRESS -25 Y/E AUDIT CLIENT 3500396	13,865.00
		13,865.00
	Total Payments FY 2025	69,472.00
<u>FUND YEAR 2026</u>		
<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MUNICIPAL EXCESS LIABILITY JIF	PROPERTY Q2 2026	613,414.00
MUNICIPAL EXCESS LIABILITY JIF	FPB Q2 2026	25,909.75
MUNICIPAL EXCESS LIABILITY JIF	MEL Q2 2026	1,020,238.00
		1,659,561.75
INTERSTATE MOBILE CARE INC.	04/26 D&A TESTING INV 20033 05/26	4,915.00
INTERSTATE MOBILE CARE INC.	04/26 DOT TESTING INV 20032 05/26	458.00
		5,373.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE GLOUCESTER 650-05-2026	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE 650-05-2026 05/26	43,145.58
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE CHERRY HILL 650-05-2026 05/26	2,458.33
		46,895.58
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 05/26	18,765.50
		18,765.50
THE SOURCING GROUP, LLC	125 KOOZIE LUNCH TINS INV 7987789	2,682.40
		2,682.40
PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/26	58.73
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 05/26	48,197.83
		48,256.56
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 05/26	5,265.50
		5,265.50

BROWN & CONNERY, LLP	ATTORNEY EXPENSES FOR 04/26	17.67
BROWN & CONNERY, LLP	APRIL 26 ATTORNEY FEES 05/26	2,305.75
BROWN & CONNERY, LLP	APRIL 26 LITIGATION MGMT 05/26	4,830.00
		7,153.42
ELIZABETH PIGLIACELLI	TREASURER FEE 05/26	2,406.58
ELIZABETH PIGLIACELLI	REIMB. STORAGE BOXES PURCHASED 5/26	24.51
		2,431.09
BOROUGH OF BELLMAWR	REIMB. 1/2 04/27/26 MEETING BILL 05/26	339.00
		339.00
MICHAEL MEVOLI	FLIGHT REIMB. FOR 06/26 PRIMA CONF. 5/26	468.80
		468.80
MUNICIPAL EXCESS LIABILITY JIF	MSI Q2 2026	25,575.25
		25,575.25
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 05/26	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 05/26	11,139.19
		12,222.19
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 05/26	1,336.92
		1,336.92
ACCESS	INV 12159448 DEPT 409 04/30/26	197.00
		197.00
	Total Payments FY 2026	1,836,523.96
	TOTAL PAYMENTS ALL FUND YEARS	2,305,995.96

Chairperson

Attest:

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

Dated: _____

Treasurer

May 18, 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 April 30, 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 May: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- INVESTMENT INCOME:

Net Investment Income received for April totaled \$56,404.29. TD’s rate is 3.56%

- RECEIPT ACTIVITY FOR April:

Recovery	\$32,775.88
Cherry Hill Deductible	16,049.67
MEL	<u>12,829.82</u>
Total Receipts	<u>\$61,655.37</u>

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

- CLAIM ACTIVITY FOR April:

Claim Expense	\$ 420,069.12
Administration Expense	<u>1,260,302.34</u>
Total Claims/Expenses	<u>\$1,680,371.46</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$30,565,071.38 to a closing balance of \$28,999,437.65 showing a decrease of \$1,565,633.73.

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: April												
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN BALANCE	648,879.75	7,241,228.76	1,250,750.72	10,835,767.83	(105,097.19)	(27,380.02)	(16,422.90)	1,442,224.49	8,804,028.65	(15,379.76)	506,471.08	30,565,071.41
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	45,169.69	436.01	0.00	0.00	0.00	0.00	0.00	16,049.67	0.00	61,655.37
Invest Pymnts	1,408.72	13,461.11	2,421.94	20,143.18	0.00	0.00	0.00	0.00	16,366.28	0.00	941.51	54,742.74
Invest Adj	42.75	408.58	73.52	611.39	0.00	0.00	0.00	0.00	496.75	0.00	28.57	1,661.56
Subtotal Invest	1,451.47	13,869.69	2,495.46	20,754.57	0.00	0.00	0.00	0.00	16,863.03	0.00	970.08	56,404.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,451.47	13,869.69	47,665.15	21,190.58	0.00	0.00	0.00	0.00	16,863.03	16,049.67	970.08	118,059.67
EXPENSES												
Claims Transfers	63,975.31	63,975.72	6,105.55	274,389.72	0.00	0.00	0.00	0.00	0.00	11,622.82	0.00	420,069.12
Expenses	0.00	0.00	0.00	0.00	1,059,228.50	0.00	0.00	0.00	201,073.84	0.00	0.00	1,260,302.34
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,321.93	0.00	0.00	3,321.93
TOTAL	63,975.31	63,975.72	6,105.55	274,389.72	1,059,228.50	0.00	0.00	0.00	204,395.77	11,622.82	0.00	1,683,693.39
END BALANCE	586,355.91	7,191,122.73	1,292,310.32	10,582,568.69	(1,164,325.69)	(27,380.02)	(16,422.90)	1,442,224.49	8,616,495.91	(10,952.91)	507,441.16	28,999,437.69

REPORT STATUS SECTION

Report Month: April

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	April									
CURRENT FUND YEAR	2026									
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	Sweep Acct	TD Operating	TD Claims		
ID Number:										
Maturity (Yrs)										
Purchase Yield:										
TOTAL for All Accts & instruments										
Opening Cash & Investm	\$30,565,071.38	-	-	-	-	21,516,804.34	-	9,048,267.04	-	-
Opening Interest Accrua	\$0.00	-	-	-	-	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$1,661.56	\$0.00	\$0.00	\$0.00	\$0.00	\$1,661.56	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$77,946.72	\$0.00	\$0.00	\$0.00	\$0.00	\$51,747.71	\$0.00	\$26,199.01	\$0.00	\$0.00
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$23,203.99	\$0.00	\$0.00	\$0.00	\$0.00	-\$23,203.99	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$56,404.29	\$0.00	\$0.00	\$0.00	\$0.00	\$30,205.28	\$0.00	\$26,199.01	\$0.00	\$0.00
9 Deposits - Purchases	\$481,724.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$61,655.37	\$420,069.12	\$0.00
10 (Withdrawals - Sales)	-\$2,103,762.51	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,321.93	\$0.00	-\$1,680,371.46	-\$420,069.12	\$0.00
Ending Cash & Investment	\$28,999,437.65	\$0.00	\$0.00	\$0.00	\$0.00	\$21,543,687.69	\$0.00	\$7,455,749.96	\$0.00	\$0.00
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$966,271.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$572,038.69	\$394,232.36	\$0.00
(Less Deposits in Transit)	-\$394,232.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$394,232.36
Balance per Bank	\$29,571,476.34	\$0.00	\$0.00	\$0.00	\$0.00	\$21,543,687.69	\$0.00	\$8,027,788.65	\$0.00	\$0.00
						\$21,543,687.69		\$8,027,788.65		\$0.00
						-		-		-

APRIL							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	04/01/26-04/30/20	420,069.12				420,069.12	
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	420,069.12	-	-	-	420,069.12	
	Monthly Rpt	420,069.12	-	-	-	420,069.12	
	Variance	-	-	-	-	-	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
Month		April							
Current Fund Year		2026							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2026	Property	90,695.71	27,081.99	0.00	117,777.70	117,777.70	(0.00)	0.00	(0.00)
	Liability	1,524.00	0.00	0.00	1,524.00	1,524.00	0.00	0.00	0.00
	Auto	2,795.61	1,533.10	0.00	4,328.71	4,328.71	0.00	0.00	0.00
	Workers Comp	61,572.85	65,734.33	0.00	127,307.18	122,783.02	4,524.16	4,524.16	(0.00)
	Cherry Hill	9,584.37	6,603.72	9,584.37	6,603.72	6,603.72	(0.00)	0.00	(0.00)
	Total	166,172.54	100,953.14	9,584.37	257,541.31	253,017.15	4,524.16	4,524.16	(0.00)
2025	Property	1,088,606.70	15,610.94	0.00	1,104,217.64	1,124,849.76	(20,632.12)	(65,040.38)	44,408.26
	Liability	108,862.73	1,923.81	0.00	110,786.54	110,786.54	0.00	0.00	0.00
	Auto	300,714.79	948.50	23,775.24	277,888.05	261,360.88	16,527.17	19,268.66	(2,741.49)
	Workers Comp	1,733,896.41	130,678.76	0.00	1,864,575.17	1,869,099.33	(4,524.16)	9,195.86	(13,720.02)
	Cherry Hill	4,627.75	3,569.60	4,864.16	3,333.19	3,333.19	(0.00)	(0.00)	0.00
	Total	3,236,708.38	152,731.61	28,639.40	3,360,800.59	3,369,429.70	(8,629.11)	(36,575.86)	27,946.75
2024	Property	1,025,431.24	10,239.38	0.00	1,035,670.62	1,019,646.72	16,023.90	(57,139.79)	73,163.69
	Liability	196,713.34	2,719.08	0.00	199,432.42	199,432.42	0.00	(11,540.64)	11,540.64
	Auto	107,338.10	858.00	21,394.45	86,801.65	108,821.10	(22,019.45)	(625.00)	(21,394.45)
	Workers Comp	1,599,251.13	44,902.57	121.01	1,644,032.69	1,645,198.69	(1,166.00)	(1,166.00)	0.00
	Cherry Hill	512.14	1,000.00	512.14	1,000.00	1,000.00	(0.00)	(0.00)	0.00
	Total	2,929,245.95	59,719.03	22,027.60	2,966,937.38	2,974,098.93	(7,161.55)	(70,471.43)	63,309.88
2023	Property	871,652.22	11,043.00	0.00	882,695.22	857,831.66	24,863.56	24,863.56	0.00
	Liability	350,578.55	39,884.42	0.00	390,462.97	414,761.93	(24,298.96)	(24,298.96)	0.00
	Auto	684,471.51	0.00	0.00	684,471.51	683,337.51	1,134.00	1,134.00	0.00
	Workers Comp	1,637,165.91	20,761.51	315.00	1,657,612.42	1,658,223.36	(610.94)	(610.94)	0.00
	Cherry Hill	300.00	449.50	0.00	749.50	749.50	0.00	0.00	0.00
	Total	3,544,168.19	72,138.43	315.00	3,615,991.62	3,614,903.96	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	832,119.30	19,448.41	0.00	851,567.71	851,567.71	0.00	0.00	0.00
	Auto	575,629.04	2,765.95	0.00	578,394.99	554,294.42	24,100.57	24,100.57	(0.00)
	Workers Comp	2,998,883.80	12,312.55	0.00	3,011,196.35	3,011,196.35	0.00	0.00	(0.00)
	Cherry Hill	1,008.00	0.00	1,008.00	0.00	0.00	0.00	0.00	0.00
	Total	5,295,842.66	34,526.91	1,008.00	5,329,361.57	5,346,492.78	(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	81.00	(733.50)	0.00	(733.50)	(652.50)	(81.00)
	Total	(2,563.50)	0.00	81.00	(2,644.50)	0.00	(2,644.50)	(2,563.50)	(1,054.00)
TOTAL		15,169,574.22	420,069.12	61,655.37	15,527,987.97	15,557,942.52	(29,954.55)	(121,130.18)	(2,773.42)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

04/30/2026

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	10.7288	21,543,687.69	0.00	21,543,687.69		0.00
99VVB5Y75		10.7288	21,543,687.69	0.00	21,543,687.69	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value
04/30/2026

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	04/01/2026	04/30/2026	01/01/2026	04/30/2026
NET ASSETS - BEGINNING OF PERIOD		21,516,804.34		21,443,620.09
		<u>21,516,804.34</u>		<u>21,443,620.09</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	51,747.71		202,346.75	
REALIZED GAIN/LOSS	0.00		-1,185.90	
UNREALIZED GAIN/LOSS-INVESTMENT	-23,203.99		-87,010.26	
ACCRETION/AMORTIZATION	1,661.56		5,922.73	
TOTAL INVESTMENT INCOME		<u>30,205.28</u>		<u>120,073.32</u>
TOTAL RECEIPTS		<u>30,205.28</u>		<u>120,073.32</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	538.69		2,157.34	
INVESTMENT ADVISORY FEES	2,244.55		15,691.04	
CONSULTING	538.69		2,157.34	
TOTAL ADMINISTRATIVE EXPENSES		<u>3,321.93</u>		<u>20,005.72</u>
TOTAL DISBURSEMENTS		<u>3,321.93</u>		<u>20,005.72</u>
NET ASSETS - END OF PERIOD		<u><u>21,543,687.69</u></u>		<u><u>21,543,687.69</u></u>



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: May 18, 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

- Borough of Audubon Park on April 2, 2026
- Borough of Lawnside on April 2, 2026
- Township of Berline on April 14, 2026
- Township of Winslow on April 16, 2026
- Borough of Woodlynne on April 16, 2026
- Borough of Merchantville on April 21, 2026
- Borough of Haddonfield on April 27, 2026
- Borough of Somerdale on April 30, 2026

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Reports for the month of April

MEETINGS ATTENDED

- Safety Kickoff Breakfast on April 1, 2026
- Camden Chiefs Meeting on April 8, 2026
- Claim Committee Meeting on April 24, 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

- Distracted Driver Awareness Month
- Pool Manager Best Practices
- Tree Work Near Electrical Hazards Best Practices
- Camp Counselors Supervisor Best Practices
- Family Medical Leave Acts New Jersey & Federal
- Spray Park Best Practices

MSI FIRE & EMS

- Cathy's Law: Social Media Best Practices
- Rehabilitation Best Practice

MSI LAW ENFORCEMENT

- Police Vehicle Crash Prevention, Investigation, and Accountability

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
Audubon Park	2
Bellmawr	6
Berlin Boro	7
Berlin Twp	4
City of Camden	5
Cherry Hill	11
Chesilhurst	8
Clementon	22
Gibbsboro	14
Gloucester City	8

MSI NOW	
Haddon	9
Haddon Heights	2
Haddon Twp	1
Laurel Springs	2
Lawnside	1
Lindenwold	2
Magnolia	7
Pine Hill	1
Runnemede	5
Somerdale	11
Winslow	1
Winslow Fire District	2

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person and virtual classes. Experienced instructors provide interactive sessions for 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 if 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 3/22/2026 To 4/22/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Berlin I - Borough of Berlin	59 South White Horse Pike Berlin, NJ 08009	Evidence of Insurance	3/24/2026 #6190768	GL AU EX WC OTH
H - Borough of Berlin I - Borough of Berlin	59 South White Horse Pike Berlin, NJ 08009	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance as respects Statutory Bond coverage for Stacey DiVello - Treasurer, effective 06/23/2008; and Kathleen DiOrio - Tax Collector, effective 01/01/2025 (\$10,000 deductible applies).	3/24/2026 #6190777	OTH
H - Winslow Township I - Township of Berlin	125 S Route 73 Braddock, NJ 08037	RE: 2018 Ford E450 Ambulance, VIN #09118 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to use of 2018 Ford E450 Ambulance, VIN #09118, Value: \$185,00.00	3/30/2026 #6206283	GL AU EX WC OTH
H - Camden County Board of I - Borough of Barrington	Commissioners 520 Market Street Camden, NJ 08102	RE: Hooked on Fishing 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 Hooked on Fishing events at Haddon Lake Park.	3/31/2026 #6224994	GL AU EX WC
H - Enterprise FM Trust I - Borough of Somerdale	PO Box 16805 St. Louis, MO 63105	RE: Leased Vehicles The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles: 2021 Ford Police Interceptor Utility- VIN #18384, value: \$39,406 2021 Ford Police Interceptor Utility- VIN #18379, value: \$39,406 2021 Ford Police Interceptor Utility- VIN #83091, value: \$39,406 2021 Ford Explorer- VIN #98503, value: \$40,000 2022 Ford Police Interceptor Utility- VIN #27859, value: \$46,523	4/2/2026 #6258750	GL AU EX WC OTH
H - Mercer County Fire Academy I - Borough of Berlin	350 Lawrence Station Road Lawrence Twp, NJ 08648	RE: Use of Premises Evidence of insurance as respects use of premises for training during the current calendar year.	4/14/2026 #6276655	GL AU EX WC

04/22/2026

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Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 3/22/2026 To 4/22/2026

H - Camden County Board of Commissioners I - Borough of Collingswood	Camden County Parks Dept. 1301 Park Blvd. Cherry Hill, NJ 08002	RE: Fireworks Display at Newton Lake Park 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 Borough's fireworks display and festivities at Newton Lake Park.	4/15/2026 #6277008	GL AU EX WC
H - Collingswood Board of Education I - Borough of Collingswood	100 Lees Avenue Collingswood, NJ 08108	RE: Use of Premises- July 4th Celebration 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 premises for the annual July 4th celebration.	4/15/2026 #6277010	GL AU EX WC
H - ABC Emergency Rental I - Township of Gloucester	76 S. Wyetta Road Medford, NJ 08055	RE: Ladder Truck Rental Evidence of insurance as respects to the rental of a replacement ladder truck.	4/17/2026 #6283268	GL AU EX
H - ABC Emergency Rental I - Township of Gloucester	76 S. Wyetta Road Medford, NJ 08055	Township of Gloucester has a \$500,000 SIR on WC, which erode the JIF limits above. Evidence of Insurance.	4/17/2026 #6282711	GL AU EX
H - ABC Emergency Rental I - Township of Gloucester	76 S. Wyetta Road Medford, NJ 08055		4/17/2026 #6282713	GL AU EX
H - ABC Emergency Rental I - Township of Gloucester	76 S. Wyetta Road Medford, NJ 08055	Evidence of Insurance.	4/17/2026 #6282714	GL AU EX

04/22/2026

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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%
April	\$292,477.45	\$147,687.70	\$144,789.75	49.50%
TOTAL 2026	\$1,931,021.58	\$898,646.49	\$1,032,375.09	53.46%

Monthly & YTD Summary:

PPO Statistics	April	YTD
Bills	264	1,074
PPO Bills	245	1,009
PPO Bill Penetration	92.80%	93.95%
PPO Charges	\$264,994.85	\$1,757,390.67
Charge Penetration	90.60%	91.01%

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%



Monthly Subrogation Results

Liability

**April 2026
\$29,839.87**

**Year to Date
\$161,482.33**

Worker's Compensation

**April 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
65028949	Magnolia	1/9/2025	\$17,255.75	April	Liability
65028986	Gloucester Township	4/28/2024	\$8,564.53	April	Liability
65029389	Pennsauken	7/15/2025	\$4,019.49	April	Liability

Total Recovered \$161,482.23

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

APRIL 27, 2026

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – APRIL 27, 2026
BELLMAWR COMMUNITY CENTER AT 4:30 PM**

Meeting of Executive Committee called to order by Chairman Mevoli. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

MOMENT OF SILENCE OBSERVED FOR MARK VON DER TANN

ROLL CALL OF 2026 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present (<i>telephonically</i>)
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	Absent

EXECUTIVE COMMITTEE ALTERNATES:

Kenneth Cheeseman	Borough of Laurel Springs	Absent
Elizabeth Peddicord	Pennsauken Township	Present
Ari Messinger	Cherry Hill Township	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CRC Tracy Ware
Safety Director	J.A. Montgomery Risk Control Thomas Reilly
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
Damond Burke, City of Camden
Glenn Werner, Gibbsboro
Candice Gorman, Audubon
Fran Wright, Bellmawr Borough
Kelly Santosusso, Haddon Heights Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard Leonard O'Neill Insurance Group
Randy von der Tann Insurance Agencies Inc.
Samantha Wilson Hardenbergh Insurance Group
Walt Eife Waypoint Insurance
Peter DiGambattista Associated Insurance Partners
Don Sciolaro PIA
Thomas Merchel Conner Strong & Buckelew
Jaclyn Lindsey Conner Strong & Buckelew

APPROVAL OF MINUTES: OPEN SESSION OF MARCH 23, 2026

MOTION TO APPROVE THE OPEN MINUTES OF MARCH 23, 2026

Motion: Commissioner Shannon
Second: Commissioner DiAngelo
Vote: Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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. Executive Director said the Family Leave Act policies will need to be added to your personnel manuals and employee handbooks. Attorney Nardi said the update is very easy to accomplish and reminded members to have the resolution been adopted, to be sure to notify all employees when the manuals are updated and disseminate the information to all employees.

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.

City of Camden Resolution 26-18 Authorizing Payment for Public Official Claims – Executive Director said the City of Camden has reached out to the JIF requesting financial assistance with legal expenses on an employment practices claim. The letter was sent to the Board last Friday asking if the Camden JIF could provide a loan of \$400K to be paid back to the JIF in three years with interest. Executive Director noted the letter said four years but, has confirmed three years is acceptable and the adopted resolution states a three-year term. The Camden JIF adopted a program back in 2011 to assist members in managing large, unexpected expenses associated with employment

cases. Executive Director said if approved Camden City will execute a repayment agreement and a promissory note. Attorney Nardi prepared Resolution 26-18 which was sent out this afternoon to Executive Committee members. Attorney Nardi said the information provide by the City of Camden complies with all the requirements of the Executive Committee's Resolution 18-11 that was established back in 2011.

MOTION TO APPROVE RESOLUTION 26-18 AUTHORIZING PAYMENT FOR PUBLIC OFFICIAL CLAIM FOR THE CITY OF CAMDEN

Motion: Commissioner Gallagher
 Second: Commissioner Shannon
 Vote: 7 Ayes, 0 Nays

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 February, where the actuary projected 4%, we are currently at 8.5% workers comp is driving that and is reflected on the next report. The Lost Time Accident Frequency as of January is at 1.77, for a rough February. The Camden JIF did have 7 lost time accidents in February which are attributed to the slips and falls that were reported by Ms. Goldstien of Medlogix. The EPL POL Compliance shows 100% compliance as the last town did submit their paperwork and as always the Camden JIF is very proud of this accomplishment every two years.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 26-15 MARCH 2026 SUPPLEMENTAL BILL LIST

TOTAL 2026	\$ 6,068.70
TOTAL	\$ 6,068.70

Approving Payment of Resolution 26-16 APRIL 2026 BILL LIST

TOTAL 2026	\$1,210,412.34
TOTAL	\$1,210,412.34

Approving Payment of Resolution 26-17 APRIL 2026 SUPPLEMENTAL BILL LIST

TOTAL 2025	\$48,100.00
TOTAL 2026	\$ 1,790.00
TOTAL	\$49,890.00

MOTION TO APPROVE MARCH AND APRIL VOUCHERS RESOLUTIONS 26-15, 26-16 AND 26-17

Motion: Commissioner Shannon
 Second: Commissioner DiAngelo

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

Closed	.00
2022	27,184.53
2023	66,019.24
2024	(22,576.93)
2025	197,047.65
2026	127,288.00
TOTAL	394,962.49

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

Motion: Commissioner DiAngelo
 Second: Commissioner Shannon
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi discussed Complaints arising out of the registration fees charged for vacant and abandoned properties in many surrounding towns and counties. Attorney Nardi cautioned members that in instances where towns are charging flat fees to be sure the CFO is reviewing the fee and how much time is being dedicated to inspections, clerical, administrative, zoning officer, construction code official and fire departments and figure what the hours are on an annual or periodic basis so that when challenged the town would be able to justify the cost charged for the flat fee. Commissioner Shannon noted that in the past the reason the towns were charging the fees was because the towns were hit with a glut of vacant properties after the real estate crash in around 2009 and the banks were sitting on them and it was to try and get them to sell the vacant properties. Attorney Nardi said there was no doubt about that but calculations should be there to support the fee.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the monthly reports. Mr. Reilly highlighted May as the perfect time to do safety inspections, checking playground equipment and conducting safety audits to make sure playground apparatus is clean and clear of any safety hazards. MSI has training to assist with playground inspections as well as safety bulletins and safety hazard inspections list. In 1960 President John F. Kennedy proclaimed National Public Works Week as an annual reminder of the important work that the Public Works Department plays in our daily lives. Mr. Reilly reminded members the week of May 10th-16th is National Police Week, May 17th-23rd is National Public Works Employee Week as well as National EMS week. An additional Front Line Leadership class will be June 15-18 at the Police Academy.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 02/22/26 to 03/22/26 was enclosed in the agenda showing 14 certificates issued for the period.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for March where there was a savings of 69.86% and reported on the 2026 1st Quarter Work Compensation Summary.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator reviewed the Subrogation reports for March 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 DiAngelo
Roll Call Vote:	7 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: 5:02 PM

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