



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

JUNE 22, 2026 – 4:30 PM

HADDON TOWNSHIP MUNICIPAL BUILDING
135 HADDON AVENUE
HADDON TOWNSHIP, NJ 08108

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 twice a month including the link to the Fund's website.
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: JUNE 22, 2026**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2026 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: May 18, 2026 Open MinutesAppendix I**

- CORRESPONDENCE – None**

REPORTS

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

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 26-21 June BillsPage 15
Treasurer’s Report.....Page 18
Monthly ReportsPage 19

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 25

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 28

- MANAGED CARE – Medlogix**
Monthly Report.....Page 31

- CLAIMS SERVICE – Claims Resolution Corporation**
Monthly Subrogation Report.....Page 32

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - NEXT MEETING: July 27, 2026 – Zoom**
 - MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund
2 Cooper Street
Camden, NJ 08102

Date: June 22, 2026

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Audit Report as of December 31, 2025** – The Auditor’s Report as of December 31, 2025 will be sent under separate cover to the Executive Committee. The Audit Committee held a call with representatives from PKF O’Connor Davies to review the report. Dennis Skalkowski will give a brief report at the meeting and following that, the Board will formally adopt **Resolution 26-20** approving year end financials along with the Group Affidavit. (Pages 3-5)
 - ❑ **Motion to Approve Year-End Financials as of December 31, 2025 as Presented, Adopt Resolution 26-20 and execute the Group Affidavit indicating that members of the Executive Committee have read the General Comments Section of the Audit Report**
- ❑ **MEL, RCF & EJIF Meetings** – The MEL, RCF & EJIF all met on June 15th at Forsgate in Monroe Twp. Chairman Mevoli’s reports of those meetings will be distributed when available.
- ❑ **NJ Cyber JIF** – The NJ Cyber JIF met on May 21st via Zoom. Chairman Mevoli’s report of that meeting appears in Appendix II. The JIF also met on June 18th, Chairman Mevoli’s report of that meeting will be distributed when available.

Additionally, attached on **page 6** of the agenda you will find a memorandum issued by the Underwriting Manager announcing the 1st and 2nd in the cyber educational series sponsored by the NJ Cyber Risk Management Fund as distributed June 15th via email by the Fund Office. The topic for the June 23rd seminar will be “Artificial Intelligence”. The following is the Link to register for the seminar:

https://permainc.zoom.us/webinar/register/WN_ndcbZpObTJSg2cECISZUtg

- ❑ **Xcitium CyberSecurity Training** - The monthly status report from Xcitium, recapping members’ participation and training to date, will be distributed at the meeting.

- ❑ **2027 Membership Renewals** – Six members are scheduled to renew as of January 1, 2027. Membership documents will be mailed to those members early next month. Haddon Heights has already provided renewal documents last month.
- ❑ **2026 Policies:** Fund Office generated the 2026 coverage documents. They are in the process of being uploaded to Origami. An email will be sent when policies are available for viewing and downloading to member’s computer files.
- ❑ **Annual Underwriting Renewal:** In response to member requests, we are working with Origami to launch the annual underwriting process on July 1st. The due date would remain the same as prior years – August 31st.
- ❑ **League Magazine Article:** Included on **page 7** is a copy of an article written by Don Ruprecht and Ken Schulz of JA Montgomery Consulting. The article addresses safety practices for emergency vehicle crashes to keep the public and public employees safe.
- ❑ **2026 MEL, MRHIF & NJCE JIF Educational Seminar:** The 16th annual seminar was conducted virtually over 2 half-day sessions on Friday April 24th and Friday May 1st. At this time, all the certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified Public Works Managers, Tax Collectors, Qualified Purchasing Agents and Registered Public Purchasing Official have been issued.

DEP did not approve any Total Contact Hour Credits (TCH) – noting the subject matter was not relevant to water/wastewater operations

- ❑ **July & August Fund Meetings:** As a reminder, the July & August meetings will take place virtually via Zoom.

Due Diligence Reports:

Financial Fast Track	<i>Distributed Quarterly</i>
Loss Ratio Analysis	Page 8
Loss Time Accident Frequency	Page 9 & 10
POL/EPL Compliance Report	Page 11
Fund Commissioners	Page 12
Regulatory Affairs Checklist	Page 13
RMC Agreements	Page 14

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
Resolution of Certification
Annual Audit Report for Period Ending December 31, 2025

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2025 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the EXECUTIVE COMMITTEE, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the EXECUTIVE COMMITTEE of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the EXECUTIVE COMMITTEE have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the EXECUTIVE COMMITTEE have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the EXECUTIVE COMMITTEE.

WHEREAS, such resolution of certification shall be adopted by the EXECUTIVE COMMITTEE no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the EXECUTIVE COMMITTEE have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the EXECUTIVE COMMITTEE to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the EXECUTIVE COMMITTEE of the Camden County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

WE HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON JUNE 22, 2026.

ATTEST:

MICHAEL MEVOLI, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF EXECUTIVE COMMITTEE
of the
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

We members of the Executive Committee of the Camden County Municipal Joint Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

- 1.) We are duly elected members of the Executive Committee of the Camden County Municipal Joint Insurance Fund.
- 2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2025.
- 3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

Attest:

M. James Maley, Jr. Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

Crystal Chuck

From: Jaine Testa
Sent: Monday, June 15, 2026 5:44 PM

Subject: NJ Cyber Risk Management Fund Educational Series – June & August – Registration information

Memo to: Fund Commissioners & Risk Management Consultants (via bcc)
Cyber Affiliated Joint Insurance Funds

From: Edward Cooney, Underwriting Manager

Subject: Cyber JIF Educational Series – June 23rd at 10:00 am & August 5th at 10:00 am

We are pleased to announce the 1st and 2nd in the cyber educational series sponsored by the NJ Cyber Risk Management Fund. Below is the link to register for the June 23rd session.

The topic for the August 5th seminar will be "Cybersecurity Insights in 2026: Emerging Risks, JCM Banking Controls, and Framework Fundamentals". Link for August session will be sent at a later date.

June 23, 2026 at 10:00 am:
Topic: Artificial Intelligence

June registration link:

https://permainc.zoom.us/webinar/register/WN_ndcbZpObTJSg2cECISZUtg

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Emergency Vehicle Crashes

Keeping public servants, and the public, safer

*Kenneth Schutz, Senior Fire Instructor, County of Bergen;
Donald Ruprect, MEL, Director of Risk Control Training*

Accidents involving emergency vehicles have increased dramatically. In 2010, there were 131 fatalities nationwide involving emergency vehicles (86 police cruisers, 31 EMS ambulances, and 14 fire apparatus). In 2022, fatalities involving emergency vehicles reached 224 (149 police, 40 fire, and 35 ambulance).



- 69% of the deaths resulted from crashes involving multiple vehicles.
- 56% of the fatalities were occupants of a second, non-emergency vehicle.
- 16% were first responders in the emergency vehicle.

Motor vehicle crashes are leading cause of line-of-duty deaths of police officers. They are also the second leading cause of firefighter fatalities. Fire trucks are designed for power, not agility. They have longer stopping distances, broader turning radii, and limited visibility zones.

Addressing the issue

Most JIFs offer a comprehensive program to address this issue, including model policies, training resources, and access to risk control professionals. Model policies are the starting point and can also assist public safety agencies in achieving accreditation status. In addition to police agencies, accreditation is also available to fire and EMS agencies.

Agencies that are up to date with training requirements experience 46% fewer accidents. A formal training program for instructors working with of emergency vehicle drivers is also available. Many of the state's JIFs established a Leadership Academy with a Law Enforcement track. The S:ERVE online simulator training, the National Safety Council N.J. Defensive Driving Program, and fire/EMS driver qualification skill sheets are also available online for all emergency responders. Talk to your JIF's safety representative about these resources.

Discussing safety

Research also shows that organizations where supervisors and crew leaders discuss safety with their associates at the start of each shift average less than half the frequency of accidents. Adults use information when it is immediately relevant to their success.

- **At the beginning of the day or pre-shift:** Supervisors should provide brief reminders of driving best practices or challenges specific to that day's driving situations, for example bad weather. Pay special attention to vehicle blind zones, schools, crossing guards and glare during certain times of the year.
- **On-the-job coaching:** Fire and EMS supervisors are often in the seat next to the driver during non-emergency trips. They can use these opportunities to discuss vehicle safety in specific situations.
- **Daily or post-incident debriefing:** At the end of the workday or immediately after the incident, crews naturally discuss what happened as they clean up or wait to leave. This is the perfect time for the leader to interject a message about the operation of vehicles during the response.

These strategies require leaders to identify the behavior they need to adjust, to be laser-focused on it, and to be observant for relevant examples of both desirable and undesirable behaviors to discuss.

Facts alone do not sufficiently excite listeners to overcome complacency. The key to creating a safety culture is to frequently and consistently emphasize the basics. 📌

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

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	52 Actual	MONTH TARGETED	51 Actual	MONTH TARGETED	40 Actual	MONTH TARGETED
			30-Apr-26		31-Mar-26		30-Apr-25	
PROPERTY	812,040	973,276	119.86%	100.00%	117.79%	100.00%	107.52%	100.00%
GEN LIABILITY	1,666,133	1,123,906	67.46%	96.51%	59.65%	96.38%	26.17%	92.48%
AUTO LIABILITY	604,621	776,881	128.49%	93.94%	113.25%	93.62%	82.45%	89.30%
WORKER'S COMP	3,820,056	3,638,094	95.24%	99.62%	95.24%	99.57%	96.84%	98.70%
TOTAL ALL LINES	6,902,850	6,512,157	94.34%	98.42%	90.88%	98.33%	79.78%	96.53%
NET PAYOUT %	\$5,346,438		77.45%					
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	40 Actual	MONTH TARGETED	39 Actual	MONTH TARGETED	28 Actual	MONTH TARGETED
			30-Apr-26		31-Mar-26		30-Apr-25	
PROPERTY	840,000	861,536	102.56%	100.00%	102.86%	100.00%	120.38%	100.00%
GEN LIABILITY	1,706,985	828,063	48.51%	92.48%	41.71%	91.95%	32.34%	83.56%
AUTO LIABILITY	570,755	713,505	125.01%	89.30%	125.01%	88.81%	22.77%	81.06%
WORKER'S COMP	4,160,000	2,266,331	54.48%	98.70%	55.51%	98.57%	47.83%	95.79%
TOTAL ALL LINES	7,277,740	4,669,435	64.16%	96.65%	63.19%	96.42%	50.61%	92.26%
NET PAYOUT %	\$3,615,219		49.68%					
FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	28 Actual	MONTH TARGETED	27 Actual	MONTH TARGETED	16 Actual	MONTH TARGETED
			30-Apr-26		31-Mar-26		30-Apr-25	
PROPERTY	1,054,175	1,112,006	105.49%	100.00%	113.54%	100.00%	122.26%	96.65%
GEN LIABILITY	1,912,663	553,738	28.95%	83.56%	26.84%	82.70%	12.54%	67.85%
AUTO LIABILITY	631,298	257,063	40.72%	81.06%	40.72%	80.03%	25.26%	62.03%
WORKER'S COMP	4,159,386	2,516,023	60.49%	95.79%	60.40%	95.33%	69.82%	81.73%
TOTAL ALL LINES	7,757,522	4,438,829	57.22%	92.15%	57.75%	91.60%	59.20%	78.73%
NET PAYOUT %	\$2,937,483		37.87%					
FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	16 Actual	MONTH TARGETED	15 Actual	MONTH TARGETED	4 Actual	MONTH TARGETED
			30-Apr-26		31-Mar-26		30-Apr-25	
PROPERTY	1,229,641	1,518,008	123.45%	96.65%	125.58%	96.43%	22.92%	30.00%
GEN LIABILITY	1,936,198	469,172	24.23%	67.85%	26.35%	66.07%	2.77%	10.00%
AUTO LIABILITY	625,687	350,791	56.06%	62.03%	59.43%	59.58%	43.30%	10.00%
WORKER'S COMP	4,193,771	4,498,421	107.26%	81.73%	103.93%	78.67%	13.38%	6.00%
TOTAL ALL LINES	7,985,297	6,836,393	85.61%	79.11%	84.96%	76.85%	14.62%	10.98%
NET PAYOUT %	\$3,351,852		41.98%					
FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	4 Actual	MONTH TARGETED	3 Actual	MONTH TARGETED	-8 Actual	MONTH TARGETED
			30-Apr-26		31-Mar-26		30-Apr-25	
PROPERTY	1,316,609	314,234	23.87%	30.00%	16.25%	23.00%	N/A	N/A
GEN LIABILITY	1,949,766	39,723	2.04%	10.00%	2.08%	6.00%	N/A	N/A
AUTO LIABILITY	636,092	16,554	2.60%	10.00%	2.40%	6.00%	N/A	N/A
WORKER'S COMP	4,249,441	1,176,518	27.69%	6.00%	17.71%	3.00%	N/A	N/A
TOTAL ALL LINES	8,151,908	1,547,029	18.98%	11.15%	12.54%	7.18%	N/A	N/A
NET PAYOUT %	\$253,017		3.10%					

2026 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

April 30, 2026

	2026	2025	2024	TOTAL
FUND	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY	RATE * 2026 - 2024
Monmouth County	0.39	0.95	0.92	0.86
NJ Public Housing Authority	0.92	1.49	1.71	1.49
Professional Municipal Management	0.94	1.45	1.48	1.39
South Bergen County	1.02	2.13	1.82	1.84
Ocean County	1.03	1.64	1.74	1.58
Atlantic County Municipal JIF	1.05	1.91	2.40	2.02
Morris County	1.09	1.27	1.42	1.31
Bergen County	1.15	1.51	1.24	1.34
Camden County	1.44	1.58	1.29	1.43
NJ Utility Authorities	1.67	1.54	2.51	1.97
Suburban Metro	1.70	1.56	1.87	1.71
Suburban Municipal	1.75	1.10	1.42	1.33
Central New Jersey	1.76	2.28	2.02	2.10
Gloucester, Salem, Cumberland Counties Municipal JIF	1.81	2.12	2.07	2.06
Burlington County Municipal JIF	1.87	1.49	2.09	1.80
AVERAGE	1.31	1.60	1.73	1.62

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

DATA VALUED AS OF April 30, 2026									
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2026 LOST TIME FREQUENCY	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	MEMBER	TOTAL RATE
		*	4/30/2026	ACCIDENTS					2026 - 2024
1	87 Audubon		0	0	0.00	1.16	0.00	1 Audubon	0.50
2	89 Barrington		0	0	0.00	1.08	0.00	2 Barrington	0.45
3	91 Berlin Borough		0	0	0.00	1.01	0.00	3 Berlin Borough	0.43
4	92 Berlin Township		0	0	0.00	0.00	0.00	4 Berlin Township	0.00
5	93 Brooklawn		0	0	0.00	2.60	0.00	5 Brooklawn	1.09
6	94 Chesilhurst		0	0	0.00	0.00	0.00	6 Chesilhurst	0.00
7	95 Clementon		0	0	0.00	0.00	4.62	7 Clementon	1.97
8	96 Collingswood		0	0	0.00	2.08	0.60	8 Collingswood	1.11
9	97 Gibbsboro		0	0	0.00	0.00	2.99	9 Gibbsboro	1.33
10	98 Gloucester City		0	0	0.00	3.82	0.00	10 Gloucester City	1.63
11	99 Haddon		0	0	0.00	0.00	1.75	11 Haddon	0.71
12	100 Haddon Heights Borough		0	0	0.00	0.00	0.00	12 Haddon Heights Borough	0.00
13	101 Haddonfield		0	0	0.00	1.69	1.63	13 Haddonfield	1.40
14	102 Hi-Nella		0	0	0.00	0.00	0.00	14 Hi-Nella	0.00
15	103 Laurel Springs		0	0	0.00	0.00	0.00	15 Laurel Springs	0.00
16	105 Lindenwold		0	0	0.00	3.74	1.79	16 Lindenwold	2.54
17	106 Magnolia		0	0	0.00	2.15	0.00	17 Magnolia	0.92
18	107 Medford Lakes		0	0	0.00	1.85	1.72	18 Medford Lakes	1.52
19	108 Merchantville		0	0	0.00	0.00	0.00	19 Merchantville	0.00
20	109 Mount Ephraim		0	0	0.00	2.04	1.98	20 Mount Ephraim	1.73
21	110 Oaklyn		0	0	0.00	0.00	1.67	21 Oaklyn	0.70
22	111 Pine Hill		0	0	0.00	3.51	0.00	22 Pine Hill	1.55
23	112 Runnemede		0	0	0.00	2.26	0.00	23 Runnemede	0.95
24	113 Somerdale		0	0	0.00	0.00	3.45	24 Somerdale	1.41
25	116 Winslow Township Fire Distric		0	0	0.00	0.00	0.00	25 Winslow Township Fire Distric	0.00
26	451 Tavistock		0	0	0.00	0.00	0.00	26 Tavistock	0.00
27	564 Cherry Hill		0	2	0.00	0.44	0.22	27 Cherry Hill	0.55
28	565 Camden Parking Authority		0	0	0.00	4.76	17.02	28 Camden Parking Authority	9.87
29	115 Winslow		0	1	1.27	2.55	2.55	29 Winslow	2.37
30	584 Cherry Hill Fire District		0	2	3.67	1.82	1.20	30 Cherry Hill Fire District	1.82
31	114 Voorhees		1	3	3.83	1.82	2.27	31 Voorhees	2.32
32	90 Bellmawr		1	2	4.36	5.24	4.65	32 Bellmawr	4.86
33	104 Lawnside		0	1	5.94	3.03	0.00	33 Lawnside	2.00
34	117 Woodlynne		1	1	13.95	0.00	3.85	34 Woodlynne	3.27
35	88 Audubon Park		1	1	19.35	0.00	0.00	35 Audubon Park	2.80
36	692 Gloucester Township	**	0	0	0.00	***	***	36 Gloucester Township	0.00
37	695 Camden City	**	0	0	0.00	***	***	37 Camden City	0.00
38	724 Pennsauken	**	0	0	0.00	***	***	38 Pennsauken	0.00
Totals:			4	13	1.44	1.58	1.29		1.43

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
 Data Valued As of : June 11, 2026

Total Participating Members	38
Complaint	38
Percent Compliant	100.00%

Member Name	Checklist Submitted	Compliant	01/01/26	2026	Amended Deductible Date	Revised EPL Deductible	Co-Insurance	Amended Date	Amended Co-Insurance	Land Use	
			EPL	POL						01/01/26	Amended Date
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 DISTRICT	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 June 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 June 17, 2026

MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	03/04/26	03/04/26	12/31/26
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/12/2026	2/12/2026	12/31/26
BARRINGTON	CONNER STRONG & BUCKELEW		4/22/2026	12/31/26
BELLMAWR	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	5/28/2026	12/31/26
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	05/28/26	05/28/26	12/31/26
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	05/19/26	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	05/28/26	05/28/26	01/01/27
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	05/28/26	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	12/31/26
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
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. 26-21

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – JUNE 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>
MUNICIPAL EXCESS LIABILITY RCF	2025 ASSESSMENT FOR CLOSE OF FY 2021	1,057,447.00
		1,057,447.00
	Total Payments FY CLOSED	1,057,447.00
<u>FUND YEAR 2025</u>		
<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BOROUGH OF PINE HILL	2025 SAFETY INCENTIVE AWARD 6/26	1,500.00
		1,500.00
TOWNSHIP OF GLOUCESTER	2025 SAFETY INCENTIVE AWARD 6/26	2,000.00
		2,000.00
MOUNT EPHRAIM BOROUGH	2025 SAFETY INCENTIVE AWARD 6/26	1,500.00
		1,500.00
CHERRY HILL FIRE DISTRICT 13	2025 SAFETY INCENTIVE AWARD 6/26	2,000.00
		2,000.00
BOROUGH OF WOODLYNNE	2025 SAFETY INCENTIVE AWARD 6/26	1,000.00
		1,000.00
BOROUGH OF LAWNSIDE	2025 SAFETY INCENTIVE AWARD 6/26	1,500.00
		1,500.00
WINSLOW TOWNSHIP	2025 SAFETY INCENTIVE AWARD 6/26	2,000.00
		2,000.00
	Total Payments FY 2025	11,500.00
<u>FUND YEAR 2026</u>		
<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INTERSTATE MOBILE CARE INC.	05/26 D&A TESTING INV 20080 06/26	4,923.00
		4,923.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE GLOUCESTER 650-06-2026	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE 650-06-2026	43,145.58
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE CHERRY HILL 650-06-2026	2,458.33
		46,895.58
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 06/26	18,765.50
		18,765.50
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/26	88.50
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 06/26	48,197.83
		48,286.33

THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 06/26	5,265.50 5,265.50
BROWN & CONNERY, LLP	ATTORNEY EXPENSES FOR 05/26	11.21
BROWN & CONNERY, LLP	MAY 26 ATTORNEY FEES 06/26	2,305.75
BROWN & CONNERY, LLP	MAY 26 LITIGATION MGMT 06/26	6,489.00
		8,805.96
ELIZABETH PIGLIACELLI	TREASURER FEE 06/26	2,406.58 2,406.58
M. JAMES MALEY, JR..	Q2 26 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
KENNETH CHEESEMAN	Q2 26 EXECUTIVE COMMITTEE MEETINGS	300.00 300.00
MICHAEL MEVOLI	Q2 26 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
ELIZABETH PEDDICORD	Q2 26 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
TERRY KIERSZNOWSKI	Q2 26 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
JOSEPH GALLAGHER	Q2 26 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
ARI MESSINGER	Q2 26 EXECUTIVE COMMITTEE MEETINGS	300.00 300.00
GARY PASSANANTE	Q2 26 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
EDWARD H. HILL	Q2 26 EXECUTIVE COMMITTEE MEETINGS	300.00 300.00
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 06/26	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 06/26	11,139.19
		12,222.19
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 06/26	1,336.92 1,336.92
MARCO'S RESTAURANT, INC	CATER FOR EXEC. SAFETY MEETING	1,524.00 1,524.00
ACCESS	INV 12195794 DEPT 409 05/31/26	225.11 225.11
USA TODAY MEDIA CORP	A# 1122589 INV 7667877-12227413 FOR 4/26	18.92 18.92
M & C INSURANCE AGENCY, INC.	RMC- 1ST INSTALL 2026 LAWN SIDE	7,960.00
M & C INSURANCE AGENCY, INC.	RMC- 1ST INS. 2026 CAMDEN PARK AUTH	11,146.00
		19,106.00

LOUIS DIANGELO	Q2 26 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
WORLD INSURANCE ASSOCIATES, LLC	RMC- 1ST INSTALL 26 BOR. HADDONFIELD	20,269.00
		20,269.00
	Total Payments FY 2026	194,100.59
	TOTAL PAYMENTS ALL FUND YEARS	1,263,047.59

Chairperson

Attest:

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

Treasurer

June 22, 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 May 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 June: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- INVESTMENT INCOME:

Net Investment Income received for May totaled \$35,887.61. TD’s rate is 3.56%

- RECEIPT ACTIVITY FOR May:

Recovery	\$39,121.74
Cherry Hill Deductible	11,622.82
Assessments	<u>2,502,598.00</u>
Total Receipts	<u>\$2,553,342.56</u>

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

- CLAIM ACTIVITY FOR May:

Claim Expense	\$ 561,448.05
Administration Expense	<u>2,305,995.96</u>
Total Claims/Expenses	<u>\$2,867,444.01</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$28,999,437.65 to a closing balance of \$28,717,900.42 showing a decrease of \$361,315.52.

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: May												
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN 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
RECEIPTS												
Assessments	155,892.35	230,226.02	75,108.98	494,691.11	250,144.85	56,514.75	55,501.87	793,102.09	384,335.02	0.00	7,080.95	2,502,598.00
Refunds	650.00	0.00	27,463.13	11,008.61	0.00	0.00	0.00	0.00	0.00	11,622.84	0.00	50,744.58
Invest Pymnts	823.12	8,380.18	1,566.71	12,332.42	0.00	0.00	0.00	0.00	10,041.24	0.00	591.35	33,735.02
Invest Adj	52.51	534.74	99.96	786.92	0.00	0.00	0.00	0.00	640.72	0.00	37.73	2,152.58
Subtotal Invest	875.63	8,914.92	1,666.67	13,119.34	0.00	0.00	0.00	0.00	10,681.96	0.00	629.08	35,887.60
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	157,417.98	239,140.94	104,238.78	518,819.06	250,144.85	56,514.75	55,501.87	793,102.09	395,016.98	11,622.84	7,710.03	2,589,230.18
EXPENSES												
Claims Transfers	133,991.56	167,411.51	26,130.48	215,084.11	0.00	0.00	0.00	0.00	0.00	18,830.39	0.00	561,448.05
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,659,561.75	249,757.60	0.00	0.00	1,909,319.35
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	400,000.00	0.00	0.00	400,000.00
TOTAL	133,991.56	167,411.51	26,130.48	215,084.11	0.00	0.00	0.00	1,659,561.75	649,757.60	18,830.39	0.00	2,870,767.40
END BALANCE	609,782.33	7,262,852.16	1,370,418.61	10,886,303.65	(914,180.84)	29,134.74	39,078.97	575,764.83	8,361,755.30	(18,160.46)	515,151.19	28,717,900.47

REPORT STATUS SECTION

Report Month: May

	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	May										
CURRENT FUND YEAR	2026										
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	Sweep Acct	TD Operating	TD Claims			
ID Number:											
Maturity (Yrs)											
Purchase Yield:											
TOTAL for All Accts & instruments											
Opening Cash & Investm	\$28,999,437.65	-	-	-	-	21,543,687.69	-	7,455,749.96	-		
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	\$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	\$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	\$0.00
4 Accretion	\$2,152.61	\$0.00	\$0.00	\$0.00	\$0.00	\$2,152.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$76,019.48	\$0.00	\$0.00	\$0.00	\$0.00	\$53,033.51	\$0.00	\$22,985.97	\$0.00	\$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	\$0.00
7 Realized Gain (Loss)	-\$42,284.48	\$0.00	\$0.00	\$0.00	\$0.00	-\$42,284.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$35,887.61	\$0.00	\$0.00	\$0.00	\$0.00	\$12,901.64	\$0.00	\$22,985.97	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$3,114,790.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,553,342.56	\$561,448.05	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$3,432,215.45	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,323.39	\$0.00	-\$2,867,444.01	-\$561,448.05	\$0.00	\$0.00
Ending Cash & Investment	\$28,717,900.42	\$0.00	\$0.00	\$0.00	\$0.00	\$21,553,265.94	\$0.00	\$7,164,634.48	\$0.00	\$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	\$0.00
Plus Outstanding Checks	\$878,490.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$642,852.75	\$235,637.25	\$0.00	\$0.00
(Less Deposits in Transit)	-\$235,637.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$235,637.25	\$0.00
Balance per Bank	\$29,360,753.17	\$0.00	\$0.00	\$0.00	\$0.00	\$21,553,265.94	\$0.00	\$7,807,487.23	\$0.00	\$0.00	\$0.00

MAY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	05/01/26-05/31/20	561,448.05				561,448.05	
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	561,448.05	-	-	-	561,448.05	Treas. Rpt.
	Monthly Rpt					-	TPA Rpt.
	Variance	561,448.05	-	-	-	561,448.05	Difference

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

Month		May							
Current Fund Year		2026							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2026	Property	117,777.70	98,123.61	0.00	215,901.31	215,901.31	(0.00)	(0.00)	0.00
	Liability	1,524.00	5,792.36	0.00	7,316.36	7,316.36	0.00	0.00	0.00
	Auto	4,328.71	3,237.93	0.00	7,566.64	7,566.64	(0.00)	0.00	(0.00)
	Workers Comp	127,307.18	73,540.74	0.00	200,847.92	200,847.92	(0.00)	4,524.16	(4,524.16)
	Cherry Hill	6,603.72	0.00	6,603.72	0.00	0.00	0.00	(0.00)	0.00
	Total	257,541.31	180,694.64	6,603.72	431,632.23	431,632.23	(0.00)	4,524.16	(4,524.16)
2025	Property	1,104,217.64	23,378.95	0.00	1,127,596.59	1,145,728.71	(18,132.12)	(20,632.12)	2,500.00
	Liability	110,786.54	20,525.98	0.00	131,312.52	131,312.52	0.00	0.00	0.00
	Auto	277,888.05	2,748.50	27,463.13	253,173.42	264,109.38	(10,935.96)	16,527.17	(27,463.13)
	Workers Comp	1,864,575.17	124,052.35	0.00	1,988,627.52	1,988,627.52	0.00	(4,524.16)	4,524.16
	Cherry Hill	3,333.19	18,142.89	3,569.62	17,906.46	17,907.08	(0.62)	(0.00)	(0.62)
	Total	3,360,800.59	188,848.67	31,032.75	3,518,616.51	3,547,685.21	(29,068.70)	(8,629.11)	(20,439.59)
2024	Property	1,035,670.62	0.00	650.00	1,035,020.62	1,019,646.75	15,373.87	16,023.90	(650.03)
	Liability	199,432.42	44,267.99	0.00	243,700.41	232,095.82	11,604.59	0.00	11,604.59
	Auto	86,801.65	17,033.55	0.00	103,835.20	137,459.24	(33,624.04)	(22,019.45)	(11,604.59)
	Workers Comp	1,644,032.69	4,152.30	0.00	1,648,184.99	1,649,350.99	(1,166.00)	(1,166.00)	0.00
	Cherry Hill	1,000.00	687.50	1,000.00	687.50	687.50	(0.00)	(0.00)	(0.00)
	Total	2,966,937.38	66,141.34	1,650.00	3,031,428.72	3,039,240.30	(7,811.58)	(7,161.55)	(650.03)
2023	Property	882,695.22	0.00	0.00	882,695.22	857,831.66	24,863.56	24,863.56	0.00
	Liability	390,462.97	70,163.93	0.00	460,626.90	484,925.86	(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	1,657,612.42	9,929.72	0.00	1,667,542.14	1,668,153.08	(610.94)	(610.94)	0.00
	Cherry Hill	749.50	0.00	449.50	300.00	300.00	0.00	0.00	0.00
	Total	3,615,991.62	80,093.65	449.50	3,695,635.77	3,694,548.11	1,087.66	1,087.66	(0.00)
2022	Property	888,202.52	12,489.00	0.00	900,691.52	941,923.30	(41,231.78)	(41,231.78)	(0.00)
	Liability	851,567.71	26,661.25	0.00	878,228.96	878,228.96	0.00	0.00	0.00
	Auto	578,394.99	3,110.50	0.00	581,505.49	557,404.92	24,100.57	24,100.57	0.00
	Workers Comp	3,011,196.35	3,409.00	10,682.11	3,003,923.24	3,014,605.35	(10,682.11)	0.00	(10,682.11)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	5,329,361.57	45,669.75	10,682.11	5,364,349.21	5,392,162.53	(27,813.32)	(17,131.21)	(10,682.11)
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	326.50	(326.50)	0.00	(326.50)	0.00	(326.50)
	Cherry Hill	(733.50)	0.00	0.00	(733.50)	0.00	(733.50)	(733.50)	0.00
	Total	(2,644.50)	0.00	326.50	(2,971.00)	0.00	(2,971.00)	(2,644.50)	(326.50)
TOTAL		15,527,987.97	561,448.05	50,744.58	16,038,691.44	16,105,268.38	(66,576.94)	(29,954.55)	(36,622.39)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

05/31/2026

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	10.7336	21,553,265.94	0.00	21,553,265.94		0.00
99VVB5Y75		10.7336	21,553,265.94	0.00	21,553,265.94	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value
05/31/2026

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	05/01/2026	05/31/2026	01/01/2026	05/31/2026
NET ASSETS - BEGINNING OF PERIOD		21,543,687.69		21,443,620.09
		<u>21,543,687.69</u>		<u>21,443,620.09</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	53,033.51		255,380.26	
REALIZED GAIN/LOSS	140.14		-1,045.76	
UNREALIZED GAIN/LOSS-INVESTMENT	-42,424.62		-129,434.88	
ACCRETION/AMORTIZATION	2,152.61		8,075.34	
TOTAL INVESTMENT INCOME		<u>12,901.64</u>		<u>132,974.96</u>
TOTAL RECEIPTS		<u>12,901.64</u>		<u>132,974.96</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	538.92		2,696.26	
INVESTMENT ADVISORY FEES	2,245.55		17,936.59	
CONSULTING	538.92		2,696.26	
TOTAL ADMINISTRATIVE EXPENSES		<u>3,323.39</u>		<u>23,329.11</u>
TOTAL DISBURSEMENTS		<u>3,323.39</u>		<u>23,329.11</u>
NET ASSETS - END OF PERIOD		<u><u>21,553,265.94</u></u>		<u><u>21,553,265.94</u></u>



Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: June 22, 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 Cherry Hill on May 13, 2026
- Borough of Haddon Heights on May 13, 2026
- Borough of Runnemede on May 13, 2026
- Borough of Barrington on May 14, 2026
- Borough of Laurel Springs on May 18, 2026
- Borough of Medford Lakes on May 19, 2026
- Borough of Collingswood on May 27, 2026
- City of Gloucester on May 20, 2026
- Township of Cherry Hill on May 27, 2026

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Claims Committee Meeting on May 15, 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

- CDL Designated Employer Representative (DER) Best Practices
- Chainsaw Best Practices
- Head Protection Selection Best Practices
- Batting Cages Best Practices

MSI FIRE & EMS

- Nuclear Verdict: Firefighter Lodd \$31.5 Million Verdict
- Vehicle Ramming at Stations
- Traffic Controls During Roadway Incidents

MSI LAW ENFORCEMENT

- National Police Week 2026 - New Policy Resources to Keep Officers Safe
- Missing Persons - Essential Policy Considerations

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	3
Berlin Twp	1
Cherry Hill	12
Chesilhurst	3
Clementon	4
Gloucester City	11
Haddon	2
Haddon Heights	6
Lindenwold	1
Magnolia	8
Runnemede	2
Winslow Twp 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 4/22/2026 To 5/22/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - PSE&G I - Borough of Haddonfield	80 Park Plaza Newark, NJ 07101	RE: Pole Attachment Agreement Public Service Enterprise Group, its subsidiaries and affiliates are Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Pole Attachment Agreement for installation and display of holiday decorations, lights, banners, flags, video cameras, surveillance cameras and other municipal programs on PSE&G poles.	4/22/2026 #6290496	GL AU EX WC OTH
H - PSE&G I - Borough of Haddonfield	80 Park Plaza Newark, NJ 07101	RE: Pole Attachment Agreement 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 Pole Attachment Agreement for installation and display of holiday decorations, lights, banners, flags, video cameras, surveillance cameras and other municipal programs on PSE&G poles.	4/22/2026 #6290495	GL AU EX WC OTH
H - State of New Jersey Department I - Township of Haddon	of Environmental Protection PO Box 420 428 East State Street, 4th Floor Trenton, NJ 08625	RE: Shade Tree Commission Grant Application The State of New Jersey 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 Haddon Township Shade Tree Commission NJDEP grant application.	4/27/2026 #6291617	GL AU EX WC OTH
H - Camden County Parks Department I - Borough of Lindenwold	1301 Park Boulevard Cherry Hill, NJ 08003	RE: Hooked on Fishing- Not Drugs 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 of Lindenwold Police Department's event: Hooked on Fishing Not Drugs.	4/28/2026 #6292691	GL AU EX WC
H - Camden County Board of County I - Borough of Lindenwold	Commissioners 520 Market Street Camden, NJ 08102	RE: Hooked on Fishing- Not Drugs The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Lake Worth Park for the annual Hooked on Fishing-Not Drugs event.	4/28/2026 #6292690	GL AU EX WC
H - New Jersey Infrastructure Bank I - Township of Cherry Hill	3131 Princeton Pike, Building 4, Suite 216 Lawrenceville, NJ 08648	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Additional Insured The Certificate Holder and New Jersey Department of Environmental Protection is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	4/30/2026 #6294509	GL AU EX WC OTH
H - Civista Leasing and Finance	and/or assigns 680 Anderson Drive, Suite 505	RE: Contract #9639MLA-1 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and	4/30/2026	GL AU EX WC OTH

05/22/2026

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 4/22/2026 To 5/22/2026

I - Borough of Oaklyn	Pittsburgh, PA 15220	Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles/equipment: Elgin Broom Badger 4 Wheel Mechanical Sweeper SN: CJ41172 and Elgin Broom Badger 4 Wheel Mechanical Sweeper SN: CJ41172 with 2024 Chevrolet CT61003 VIN: JALEEW167R730540. Total value: \$290,119.25.	#6293926	
H - Civista Leasing and Finance I - Borough of Oaklyn	and/or assigns 680 Anderson Drive, Suite 505 Pittsburgh, PA 15220	RE: Contract #9639MLA-1 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles/equipment: Elgin Broom Badger 4 Wheel Mechanical Sweeper SN: CJ41172 and Elgin Broom Badger 4 Wheel Mechanical Sweeper SN: CJ41172 with 2024 Chevrolet CT61003 VIN: JALEEW167R730540 at 500 White Horse Pike, Oaklyn, NJ 08107. Total value: \$290,119.25.	4/30/2026 #6293821	GL AU EX WC OTH
H - Township of Winslow I - Borough of Gibbsboro	125 South Route 73 Hammonton, NJ 08037	RE: Use of Premises- 1988 Pierce Lance Pumper Storage The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for storage od the 1988 Pierce Lance Pumper during the current calendar year.	5/15/2026 #6304418	GL AU EX WC
H - Township of Winslow I - Borough of Gibbsboro		RE: Use of Premises- Storage The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of any/all premises for storage during the current calendar year.	5/15/2026 #6304417	GL AU EX WC
H - Township of Cherry Hill I - Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08003	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. Evidence of Insurance	5/19/2026 #6306615	GL AU EX WC OTH
H - Township of Cherry Hill I - Township of Cherry Hill	820 Mercer Street Cherry Hill, NJ 08003	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 L. Redmond - Tax Collector, effective 01/01/07; Mona Noyes - Library Treasurer, effective 12/12/12; and Michelle L. Samalonis - Treasurer/CFO, effective 05/22/2018.	5/19/2026 #6306618	OTH

05/22/2026

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Camden County Municipal JIF
Certificate of Insurance Monthly Report

From 4/22/2026 To 5/22/2026

H - Township of Haddon	135 Haddon Avenue Westmont, NJ 08108		5/21/2026	GL AU EX WC OTH
I - Township of Haddon			#6326722	
Total # of Holders: 13				



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%
April	\$292,477.45	\$147,687.70	\$144,789.75	49.50%
May	\$795,760.14	\$378,643.62	\$417,116.52	52.42%
TOTAL 2026	\$2,726,781.72	\$1,277,290.11	\$1,449,491.61	53.16%

Monthly & YTD Summary:

PPO Statistics	May	YTD
Bills	446	1,520
PPO Bills	414	1,423
PPO Bill Penetration	92.83%	93.62%
PPO Charges	\$774,393.85	\$2,531,784.52
Charge Penetration	97.31%	92.85%

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

**May 2026
\$28,113.13**

**Year to Date
\$189,595.36**

Worker's Compensation

**May 2026
\$10,682.11**

**Year to Date
\$48,368.45**



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
65018304	Pennsauken	8/7/2024	\$650.00	May	Liability
65029526	Berlin Township	9/12/2025	\$2,641.63	May	Liability
650129354	Borough of Berlin	6/19/2025	\$24,821.50	May	Liability

Total Recovered \$189,595.36

Claim Number	Member	Date of Loss	Recovered	Month Recovered	Coverage
65012817	Lindenwold	12/7/2022	\$37,686.34	January	WC
65012794	Collingswood	11/14/2022	\$10,682.11	May	WC

Total Recovered \$48,368.45

APPENDIX I – MINUTES

MAY 18, 2026

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – MAY 18, 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 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
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	Absent

APPOINTED OFFICIALS PRESENT:

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

FUND COMMISSIONERS PRESENT:

Eleanor Kelly, Runnemede Borough
Bonnie Taft, Oaklyn

Damond Burke, City of Camden
Candice Gorman, Audubon
John Foley, Cherry Hill Fire District
Dave Siedell, Borough of Haddonfield

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Randy von der Tann	Insurance Agencies Inc.
Danielle Colaianni	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 APRIL 27, 2026

MOTION TO APPROVE THE OPEN MINUTES OF APRIL 27, 2026

Motion:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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/>. Executive Director said if any Board member is interested please contact Karen Read for information on registration.

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. Executive Director reported an Audit Committee meeting will be scheduled shortly before the next meeting. Commissioners Terry Shannon, Gary Pasanante and Joseph Gallagher are the members of the committee along with Chairman Mevoli.

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**. The deadline to complete the training is May 31st. We urge any commissioners or elected officials who are interested in completing the course please do so by the deadline.

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

Reminder: Second installment bills have been emailed to all members and payments are due on June 15, 2026.

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 reported the first quarter Financial Fast Track on page 5 reflected a gain over \$500,000 in surplus, bringing the total surplus over \$9.4 million. This was a very good quarter with over \$30 million in cash. The Expected Loss Ratio Analysis where the actuary projected 7%, and the Camden JIF is currently at 12.5%, workers comp is driving that with a lot of slips trips and falls in the first quarter. The Lost Time Accident Frequency as of March is at 1.33. The Camden JIF only had 1 lost time accidents in March which is good and hopefully things will begin to level out. 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. On page 12 was the RMC agreements listing. Any RMC that has not forwarded their RMC agreement and the municipalities resolutions please do so at your earliest convenience. As always, we appreciate everyone’s cooperation.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 26-19 MAY 2026 BILL LIST

CLOSED	\$ 400,000.00
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TOTAL 2025	\$ 59,472.00
TOTAL 2026	\$1,836,523.96
TOTAL	\$2,305,995.96

MOTION TO APPROVE MAY VOUCHERS RESOLUTION 26-19

Motion: Commissioner Shannon
 Second: Commissioner DiAngelo
 Roll Call Vote: 7 Ayes - 0 Nays

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

Closed	.00
2022	34,526.91
2023	72,138.43
2024	59,719.03
2025	152,731.61
2026	100,953.14
TOTAL	420,069.12

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF APRIL 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 reported that a significant case from January 2022 involving a tragic accident on involving a fire truck on the White Horse Pike in Lawnside which has been settled, marking Fran Donnelly's final case before retirement after 30 years of service. Terms of the settlement we very good. Attorney Nardi thanked Commissioner Hill as the attorney for Lawnside who was very helpful throughout the case particularly with communications with the governing body. Chairman Mevoli said Fran Donnelly has done a great job for the JIF over the years and he will be missed and we thank him for his service.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly discussed heat stress prevention programs and OSHA's enforcement of crossing guard safety standards, while Harry shared information about active shooter training courses and bulletins on missing children and police safety. An additional Front Line Leadership class will be held on June 15-18 at the Police Academy. Ret. Chief Harry Early

reported the Active Shooter and Hostile Events for Organizational Leaders will be held at the Collingwood Community Center on June 1st at 9:00 am. This training is for community leaders, directors, fund commissioners, mayors and business administrators. Two important bulletins will be coming out over the next week on National Missing Children’s Day and one in honor of Police Week for civil rights violations and keeping officers safe.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 03/22/26 to 04/22/26 was enclosed in the agenda showing 12 certificates issued for the period.

Underwriting Manager Jonathon Tavares reported on a data breach affecting GovPilot users and provided details about the cyber breach hotline available to members. If you need the breach hotline, the phone number is 1-855-566-4724. Mr. Tavares said they are available to help members navigate through the breach over the course of the next couple weeks. In response to Commissioner Shannon, Mr. Tavares said obviously the impact will be different for each organization, depending on how they used the platform, but there is a potential for at least personally identifiable information being exposed, credit card data, and things of that nature. Mr. Tavares recommended at least getting in contact with the Breach Hotline, which is free and no-cost to talk through your situation with a cyber expert that can kind of help navigate each member’s situation.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for April where there was a savings of 49.50% and a total savings of 53.46% for 2026.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator reviewed the Subrogation reports for April 2026 for both workers compensation and liability recoveries of \$161,482.33 year-to-date.

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

MOTION TO APPROVE CLAIMS AS DISCUSSED:

Motion:	Commissioner DiAngelo
Second:	Commissioner Passanante
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: 4:55 PM

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

APPENDIX II

Cyber JIF May 2026 Report



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: May 21, 2026

To: Fund Commissioners
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 May 21st. Below is an overview of items discussed:

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

3rd Party Risk Assessment Tool: Underwriting Manager submitted a revised 3rd Party Risk Assessment Tool in March and was asked to see if he could revisit to reduce some redundancies, but he was not able to. Underwriting Manager said the tool was updated in conjunction with the operations committee and The Chertoff Group. Executive Director added this tool helps assess the security controls implemented by a third-party vendor. The Board approved the amended 3rd party risk assessment tool as presented.

Operations Committee: Executive Director and Underwriting Manager provided an overview of discussion items and recommendations from the Operations Committee's meeting on May 18, 2026. The discussion items and recommendations were as follows:

Cyber Claims: Members have experienced difficulties complying with local public contract laws and/or organizing their council quickly enough to rapidly engage cyber legal counsel and forensic vendors. Recognizing this challenge, the Underwriting Manager worked on a solution specific to cyber legal counsel. Underwriting Manager has since come to an agreement in principle with Mullen Coughlin via a Master Service Agreement. Fund Attorney said Underwriting Manager has come back with a solution that addresses member's concerns & meets breach counsel requirement that "attorney-client confidentiality" is maintained

Underwriting Manager consulted with the Fund Attorney and several QPAs and presented a copy of the agreement to the operations committee. The committee agreed to present it to the Board of Fund Commissioners for approval. Fund Attorney reiterated the importance of this agreement especially when it comes to establishing client attorney privileges. The Board of Fund Commissioners reviewed and approved the agreement as presented.

Amending Deductible Controls: At the March 19th Fund meeting, the Board of Fund Commissioners were presented with amended deductible control options where Basic deductible is reduced to \$25,000, Intermediate deductible is reduced to \$0 and with

Advanced there is a premium reduction of 20%.

Committee reviewed the proposed amendments to the deductible incentive structure and recommend adopting effective June 1, 2026. In addition, Committee recommends the advanced premium incentive of 20% be effective annually, for those members fully compliant and have provided supporting documentation to the Underwriting Manager. The Board of Fund Commissioners approved a resolution Amending Deductible Controls for 2026 Renewal of Excess Cyber Coverage drafted by the Fund Attorney. Executive Director, in conjunction with the Underwriting Manager, will distribute a notice along with submission guidelines.

Educational Programs:

Cyber JIF Accreditation Program: Executive Director provided an update on the program noting it has been tentatively scheduled for Friday October 2nd and Friday October 9th from 9am – 2pm at the National Conference Center. Underwriting Manager will begin refining the program and finalizing speakers. Executive Director’s office will send out a “save the date”.

2026 Webinar Series: Underwriting Manager provided an update on the Cyber Educational Series. There will be two webinars: (1) Artificial Intelligence and (2) Cybersecurity Insights in 2026: Emerging Risks, JCMI Banking Controls, and Framework Fundamentals. They are scheduled for Tuesday June 23rd at 10am and Wednesday, August 5th at 10am respectively. Registration links will be sent following the meeting.

Risk Control Services: In March, the board appointed a task force to prepare an updated scope of services for the Competitive Contracting RFP for cyber training/phishing simulation & vulnerability scanning; current contract expires in September. The task force, comprised of the Executive Director, Deputy Executive Director, Planning Consultant and Underwriting Manager have met twice to review the scope of services and will submit their draft to the Chertoff Group and several municipal IT professionals prior to presenting a final draft to the operations committee. Executive Director expects the RFPs to be issued in July.

Cyber Risk Alert: Outsourced Vendor Break: Committee discussed a notice that was issued by the Underwriting Manager via email alerting members and risk managers of a breach to SDL, aka GovPilot, a common outsourced vendor used by large numbers of members. Underwriting Manager has put the carrier on notice. Members are encouraged to call the AXA XL hotline to begin working through actual or potential issues.

Technology E&O Coverage Option: Underwriting Manager renewed this coverage for a short-term expiring 1/1/27 for Ho-Ho-Kus Borough, Vineland Housing Authority, City of Camden, Woodbridge Township, Allentown Borough, Oceanport Borough, Madison Borough and Riverside Township.

Cyber Risk Alert: Included in the agenda was an email blast with a copy of two communications on cyber risk alerts and scams distributed by the Fund Office on behalf of Edward Cooney. Fund Attorney complemented the Underwriting team on their quick response in issuing the scam alert bulletin and announcement.

Financial Disclosures: All JIF Commissioners and required professionals completed the online filing of the Financial Disclosure forms by the April 30th filing deadline.

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.

Next Meeting Date: Thursday, June 18, 2026 at 1:30 PM via video / audio teleconference.