



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA

JULY 27, 2026 – 4:30 PM

<https://permainc.zoom.us/j/91481689301>

ALSO TELEPHONICALLY AT:

Dial : 1-929-205-6099

Meeting ID: 914 8168 9301

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: JULY 27, 2026**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE - MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2026 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES:** June 22, 2026 Open Minutes **Appendix I**
June 22, 2026 Closed Minutes ***Distributed Separately***

- ☐ **CORRESPONDENCE – None**

REPORTS

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

- ☐ **TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 26-22 **Page 16**
Treasurer's Report..... **Page 18**
Monthly Reports **Page 19**

- ☐ **ATTORNEY – Joseph Nardi, Esquire**

- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report **Page 23**

- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Page 26**

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

- ☐ **CLAIMS SERVICE – Claims Resolution Corporation**
Monthly Subrogation Report..... **Page 30**

-
- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **NEXT MEETING: August 24, 2026 – Via Zoom**
 - ☐ **MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: July 22, 2026

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2027 Renewal:** Members and Risk Managers have received an email **page 3** from Origami with a link to renewal worksheets to begin the 2027 underwriting renewal. We will issue an email with additional directions once the underwriting system link is sent to Fund Commissioners Users and Risk Management Consultants users by Origami. The deadline for completion of the updates is August 30th.
- ❑ **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.
- ❑ **NJ Cyber JIF:** The Cyber JIF met on June 18th via Zoom. Enclosed is a copy of Chairman Mevoli's report. **(Page 4)**
- ❑ **Cyber Educational Session:** The next session in the educational series sponsored by the NJ Cyber Risk Management Fund will be held on August 5th at 10:00 am. Topic will be Cybersecurity Insights in 2026: Emerging Risks, JCMI Banking Controls, and Framework Fundamentals". Included on **page 6** is the notice sent to members along with the registration link.
- ❑ **Cyber Risk Management Consultant Accreditation Program:** The Cyber JIF is conducting a Cybersecurity Risk Management Program for IT Professionals and Risk Management Consultants serving member entities. The program is a two-day event and has been scheduled for October 2nd and October 9th at the National Conference Center in East Windsor.
- ❑ **MEL, RCF and EJIF Funds:** The MEL, RCF and EJIF funds met on Monday June 15th at the Forsgate Country Club. Included in **Appendix II** are copies of Chairman Mevoli's reports. The Funds are scheduled to meet again on September 14th at the Forsgate Country Club in Monroe, NJ beginning at 10:30 a.m..

The Residual Claims Fund held a special meeting on June 29th to hold a public hearing and adopt a Resolution authorizing Supplemental Assessments.

Included on **pages 7-8** is a copy of the resolution and the breakdown by member JIF; the assessments have already been encumbered in the member JIFs' 2025 year-end financials.

- ❑ **Property Appraisals:** The Fund Office is working with Centurisk (Asset Works) to trend the property's listed in Origami by applying trend factors to update insurance replacement cost for insurance reporting. The service fee is \$1,500. Trending will also be completed in 2027. The Fund Office will be issuing an RFP in 2028 to begin a three-year appraisal program for all members.
- ❑ **2025 Audit Filing:** PERMA filed the 2025 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Departments of Insurance and Community Affairs. In addition, the Synopsis of Audit will be published in the Fund's official newspapers and posted to the fund's website.
- ❑ **August Fund Meetings:** As a reminder, the August meeting will take place virtually via Zoom.

Due Diligence Reports:

Financial Fast Track	<i>Distributed Quarterly</i>
Loss Ratio Analysis	Page 9
Loss Time Accident Frequency	Page 10 & 11
POL/EPL Compliance Report	Page 12
Fund Commissioners	Page 13
Regulatory Affairs Checklist	Page 14
RMC Agreements	Page 15

2027 Renewal Email

Please follow this link to the 2027 Exposure Review Process through Origami Risk. Deadline to complete the renewal process is **September 1, 2026**. If you have questions as you go through this process, please contact your Risk Management Consultant or your Executive Director's office.

https://live.origamirisk.com/Origami/ValuesIntake/MyForms?valueCollectionID=10012&ProposalID=&_account=MELJIF

If you're receiving this email, you have been assigned the role of completing the Exposure Review Process. The Fund Commissioner access will be considered the "primary user" and the Risk Management Consultant will be considered the "secondary user". Both roles will have the ability to view, edit, and complete the Exposure Review Process.

Also note, the primary or secondary user can select some (or all worksheets) and forward to another person by "reassigning". For example, the Fund Commissioner or the Risk Management Consultant can reassign to another employee. When the delegated user has completed the assigned schedule, they have the option to either mark the schedule completed or reassign the schedule back to the Fund Commissioner or the Risk Manager for them to review and mark complete. Options to Save as Completed, Save for Later, or Reassign will appear as appropriate in the dark blue menu bar. **IMPORTANT:** Each schedule must be marked complete in order to finalize the 2027 renewal.

FUND COMMISSIONERS SHOULD COORDINATE THEIR EFFORTS WITH RISK MANAGEMENT CONSULTANTS BEFORE BEGINNING THE PROCESS. IN SOME INSTANCES, RISK MANAGEMENT CONSULTANTS HAVE ALREADY MET WITH THE TOWN AND ENTERED MUCH OF THE 2027 RENEWAL INFORMATION.

You will notice that in most cases "prior values" have been pushed forward. To change the current value, overwrite.

Clicking on items in red will populate the screen with additional data or a new worksheet. For example, if your town had completed a worksheet for Waterfronts, the town name will appear in red at the bottom of the Special Exposure Worksheet. If you click on town name, it will expand to show the answers previously provided. You should review this information to confirm it is still correct or revise as necessary.

If you need to export to Excel or PDF, you will not be able to perform this task within the renewal collection area of Origami. You can access the schedules by scrolling to the top and using the white menu ribbon to navigate to the data you would like to export.



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: June 18, 2026

To: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Chairman Michael Mevoli

Subject: Summary of Topics Discussed at the June Cyber JIF Meeting

The Cyber JIF met on June 18th meeting at 1:30 PM via Zoom. Below is an overview of items discussed:

Audit Report and Actuary Valuation Report as of December 31, 2025: The Audit Report as of December 31, 2025 was presented for analysis and review. The Actuary's Year End Valuation Report was enclosed separately. Fund Auditor reviewed the Statement of Revenues, Expenses and Change in Net Position. The Fund ended in a surplus of \$6,300,494 with no recommendations and one comment regarding the upcoming GASB statement.

The Board approved the year-end financials as presented, adopted resolution 32-26 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

Operations Committee: The Committee met virtually on June 18th at 11:15 a.m.; the Committee discussed the following:

Risk Control Services: Ad Hoc committee met twice and consulted with the Chertoff Group and member IT personnel to develop modifications to the scope of services for cyber training/phishing simulation and vulnerability external scanning.

Operations Committee reviewed the proposed changes and recommended for the board's review. Fund Attorney also reviewed the modified scope of services providing supplemental legal language. The Board accepted the modified scope of services.

Zero Trust Deployment: In response to the advent of artificial intelligence and quantum computing the Chertoff Group prepared Zero Trust Guide material for members to utilize. The Underwriting also prepared a companion worksheet in excel to complement the Chertoff Group's work. This will represent the transition from generation 1 to generation 2 cyber security.

Board agreed that zero trust is to be viewed over time and systematically through educational webinars and material. Zero Trust contains some items that are already

included in the Fund's Cyber Risk Control Program. Eventually, the Fund may consider adding other elements from the Zero Trust to the program.

Claims Committee: There were no PARs since the last meeting in May. A Claims Detail Report as of 5.30.2026 was sent to the Fund Commissioners under separate cover.

Cyber JIF Website:

Website Updates: Fund Office is in the process of updating the website to include the amended 3rd party risk assessment tool, revised cyber framework with the amended deductible incentive structure and the two bulletins on cyber risk alerts.

Website Usage: Princeton Strategic Communications also reported at the MEL Safety and Education Committee on, among other topics, statistics on the Cyber JIF website usage. Information from their report pertaining to the Cyber JIF website was in the agenda.

Cyber Educational Series: Underwriting Manager is scheduled to hold the 1st webinar of the educational series on June 23rd at 10 a.m. on Artificial Intelligence. The notice that included the link to register was distributed to membership on June 15th.

Next meeting: The next Cyber JIF meeting is scheduled for August 20, 2026 at 2:00 PM via audio / video teleconference.

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

From: Edward Cooney, Underwriting Manager

Subject: Cyber JIF Educational Series –August 5th at 10:00 am

We are pleased to announce the 2nd in the cyber educational series sponsored by the NJ Cyber Risk Management Fund. Below is the link to register for the August session.

The topic is:

Cybersecurity Insights in 2026: Emerging Risks, JCMI Banking Controls, and Framework Fundamentals.

Secure Banking in a Cyber World

This educational program will give participants a detailed understanding of the challenges in protecting our finances from cyber criminals looking to get paid. The presenters have pulled together the collective knowledge on how to reduce or prevent these scams and will provide clear best practices to be used during daily operations.

August registration link:

https://permainc.zoom.us/webinar/register/WN_8gOedBfmQgmAd8_ZhSAp6A

**RESOLUTION 21-26
OF THE
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
AUTHORIZING SUPPLEMENTAL ASSESSMENTS FOR WORKER'S
COMPENSATION AND LIABILITY FOR SPECIFIED FUND YEARS**

WHEREAS, the Municipal Excess Liability Residual Claims Fund has experienced increases in worker's compensation and liability claims costs for Fund Year 2008, 2012, 2013, 2014, 2017, 2018, and 2019 that has put pressure on the financials, resulting in the need for supplemental assessments; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director that:

Fund Year 2008 Workers' Compensation for \$261,636,
Fund Year 2012 Workers' Compensation for \$464,954,
Fund Year 2013 Workers' Compensation for \$133,990,
Fund Year 2014 Workers' Compensation for \$120,840,
Fund Year 2017 Liability for \$922,847,
Fund Year 2017 Workers' Compensation for \$4,175,783,
Fund Year 2018 Liability for \$1,570,092,
Fund Year 2018 Workers' Compensation for \$1,529,743, and
Fund Year 2019 Liability for \$1,621,425.

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Municipal Excess Liability Residual Claims Fund, as follows:

1. That the Executive Director be and hereby is authorized and directed to bill the member local units pursuant to Schedule A, which is attached and incorporated as part of this resolution, which participated in the 2008, 2012, 2013, 2014, 2017, 2018 and 2019 Fund Years, a total supplemental assessment of \$10,801,310 which shall be apportioned in the same rates as said member local units were assessed for Property, Liability and Workers' Compensation for Fund Year 2008, 2008, 2012, 2013, 2014, 2017, 2018 and 2019.

2. The Executive Director is authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the supplemental assessment in the amount set forth above.

Adopted on the 15th day of June 2026.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

Chairman

Secretary

RCF ADDITIONAL ASSESSMENT - December 31, 2025

Fund Year	2008	2012	2013	2014	2017	2018	2019	Total
Additional Assessment	261,635	464,954	133,990	120,839	5,098,631	3,099,834	1,621,425	10,801,308
Fund_ID								
Atlantic	21,559	33,078	9,098	11,082	455,477	246,025	62,186	838,505
Bergen	10,630	9,461	3,470	3,933	211,892	152,785	81,328	473,499
BMEL	-	-	-	-	-	-	-	-
Burlco	4,214	6,311	2,435	1,286	82,545	69,713	36,575	203,079
Camden	4,029	18,483	4,250	5,358	108,183	134,752	28,931	303,986
Central	15,067	19,343	7,880	7,930	217,047	187,873	69,100	524,240
MEL	127,262	259,105	67,155	49,480	2,485,375	1,144,832	745,765	4,878,974
Monmouth	11,987	17,555	5,631	8,746	194,046	198,934	86,423	523,322
Morris	8,485	20,848	8,073	4,978	264,394	257,076	106,334	670,188
NJPHA	10,886	7,623	1,630	2,003	122,864	71,183	58,089	274,278
NJUA	5,678	7,629	2,250	1,114	115,295	42,053	52,944	226,963
Ocean	18,701	24,602	10,603	7,560	327,083	274,663	75,887	739,099
PMM	3,092	3,639	551	846	41,086	31,461	4,556	85,231
South Bergen	6,010	7,296	2,022	5,436	184,171	147,106	74,598	426,639
Suburban Essex	3,592	12,101	2,923	3,146	104,760	92,447	83,019	301,988
Suburban Municipal	203	5,146	1,568	1,838	50,689	8,589	14,583	82,616
Trico	10,241	12,734	4,451	6,104	133,723	40,343	41,107	248,703
Totals	261,636	464,954	133,990	120,840	5,098,630	3,099,835	1,621,425	10,801,310

Camden Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	53 Actual	MONTH TARGETED 31-May-26	52 Actual	MONTH TARGETED 30-Apr-26	41 Actual	MONTH TARGETED 31-May-25
PROPERTY	812,040	972,884	119.81%	100.00%	119.86%	100.00%	107.82%	100.00%
GEN LIABILITY	1,666,133	1,123,906	67.46%	96.63%	67.46%	96.51%	28.50%	92.99%
AUTO LIABILITY	604,621	816,998	135.13%	94.26%	128.49%	93.94%	97.75%	89.77%
WORKER'S COMP	3,820,056	3,568,939	93.43%	99.66%	95.24%	99.62%	97.45%	98.81%
TOTAL ALL LINES	6,902,850	6,482,726	93.91%	98.50%	94.34%	98.42%	82.05%	96.76%
NET PAYOUT %	\$5,392,108		78.11%					
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	41 Actual	MONTH TARGETED 31-May-26	40 Actual	MONTH TARGETED 30-Apr-26	29 Actual	MONTH TARGETED 31-May-25
PROPERTY	840,000	861,536	102.56%	100.00%	102.56%	100.00%	110.38%	100.00%
GEN LIABILITY	1,706,985	795,174	46.58%	92.99%	48.51%	92.48%	33.75%	84.65%
AUTO LIABILITY	570,755	713,505	125.01%	89.77%	125.01%	89.30%	50.81%	82.02%
WORKER'S COMP	4,160,000	2,267,979	54.52%	98.81%	54.48%	98.70%	47.11%	96.21%
TOTAL ALL LINES	7,277,740	4,638,194	63.73%	96.88%	64.16%	96.65%	51.57%	92.82%
NET PAYOUT %	\$3,694,848		50.77%					
FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	29 Actual	MONTH TARGETED 31-May-26	28 Actual	MONTH TARGETED 30-Apr-26	17 Actual	MONTH TARGETED 31-May-25
PROPERTY	1,054,175	1,088,937	103.30%	100.00%	105.49%	100.00%	126.08%	96.87%
GEN LIABILITY	1,912,663	622,756	32.56%	84.65%	28.95%	83.56%	23.32%	69.55%
AUTO LIABILITY	631,298	268,284	42.50%	82.02%	40.72%	81.06%	23.19%	64.31%
WORKER'S COMP	4,159,386	2,618,929	62.96%	96.21%	60.49%	95.79%	69.02%	84.23%
TOTAL ALL LINES	7,757,522	4,598,906	59.28%	92.72%	57.22%	92.15%	61.78%	80.71%
NET PAYOUT %	\$2,989,794		38.54%					
FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	17 Actual	MONTH TARGETED 31-May-26	16 Actual	MONTH TARGETED 30-Apr-26	5 Actual	MONTH TARGETED 31-May-25
PROPERTY	1,229,641	1,472,993	119.79%	96.87%	123.45%	96.65%	29.70%	37.00%
GEN LIABILITY	1,936,198	705,503	36.44%	69.55%	24.23%	67.85%	3.36%	14.00%
AUTO LIABILITY	625,687	377,041	60.26%	64.31%	56.06%	62.03%	53.46%	15.00%
WORKER'S COMP	4,193,771	4,613,249	110.00%	84.23%	107.26%	81.73%	18.04%	9.00%
TOTAL ALL LINES	7,985,297	7,168,786	89.77%	81.06%	85.61%	79.11%	19.05%	14.99%
NET PAYOUT %	\$3,532,608		44.24%					
FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	5 Actual	MONTH TARGETED 31-May-26	4 Actual	MONTH TARGETED 30-Apr-26	-7 Actual	MONTH TARGETED 31-May-25
PROPERTY	1,316,609	365,453	27.76%	37.00%	23.87%	30.00%	N/A	N/A
GEN LIABILITY	1,949,766	59,620	3.06%	14.00%	2.04%	10.00%	N/A	N/A
AUTO LIABILITY	636,092	320,154	50.33%	15.00%	2.60%	10.00%	N/A	N/A
WORKER'S COMP	4,249,441	1,123,763	26.44%	9.00%	27.69%	6.00%	N/A	N/A
TOTAL ALL LINES	8,151,908	1,868,991	22.93%	15.19%	18.98%	11.15%	N/A	N/A
NET PAYOUT %	\$431,632		5.29%					

2026 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
		May 31, 2026		
	2026 LOST TIME FREQUENCY	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	TOTAL RATE * 2026 - 2024
FUND				
Suburban Municipal	1.28	1.15	1.42	1.28
Monmouth County	0.26	0.95	0.92	0.83
NJ Public Housing Authority	0.74	1.54	1.71	1.46
Atlantic County Municipal JIF	1.20	1.93	2.40	2.02
Professional Municipal Management	0.75	1.45	1.48	1.33
Morris County	1.11	1.29	1.42	1.32
South Bergen County	1.13	2.13	1.82	1.83
Ocean County	1.21	1.64	1.74	1.60
Suburban Metro	2.15	1.56	1.90	1.79
NJ Utility Authorities	1.75	1.54	2.55	1.99
Camden County	1.33	1.64	1.32	1.46
Central New Jersey	1.67	2.28	2.00	2.06
Bergen County	1.31	1.52	1.24	1.37
Gloucester, Salem, Cumberland Counties Municipal JIF	1.75	2.12	2.10	2.05
Burlington County Municipal JIF	1.73	1.54	2.09	1.80
AVERAGE	1.29	1.62	1.74	1.61
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Camden County JOINT INSURANCE FUND										
2026 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS										
DATA VALUED AS OF May 31, 2026										
			# CLAIMS FOR 5/31/2026	Y.T.D. LOST TIME ACCIDENTS	2026 LOST TIME FREQUENCY	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY			TOTAL RATE 2026 - 2024
MEMBER_ID	MEMBER	**						MEMBER		
1	87 Audubon		0	0	0.00	1.16	0.00	1 Audubon		0.49
2	89 Barrington		0	0	0.00	1.08	0.00	2 Barrington		0.43
3	91 Berlin Borough		0	0	0.00	1.01	0.00	3 Berlin Borough		0.42
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		1.06
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		1.91
8	96 Collingswood		0	0	0.00	2.08	0.60	8 Collingswood		1.07
9	97 Gibbsboro		0	0	0.00	0.00	2.99	9 Gibbsboro		1.29
10	98 Gloucester City		0	0	0.00	3.82	0.00	10 Gloucester City		1.58
11	99 Haddon		0	0	0.00	0.00	1.75	11 Haddon		0.69
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		1.35
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		2.50
17	106 Magnolia		0	0	0.00	2.15	0.00	17 Magnolia		0.88
18	107 Medford Lakes		0	0	0.00	1.85	1.72	18 Medford Lakes		1.47
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		1.67
21	110 Oaklyn		0	0	0.00	0.00	1.67	21 Oaklyn		0.68
22	111 Pine Hill		0	0	0.00	3.51	0.00	22 Pine Hill		1.49
23	112 Runnemede		0	0	0.00	2.26	0.00	23 Runnemede		0.92
24	113 Somerdale		0	0	0.00	0.00	3.45	24 Somerdale		1.36
25	115 Winslow		-1	0	0.00	1.70	1.70	25 Winslow		1.41
26	451 Tavistock		0	0	0.00	0.00	0.00	26 Tavistock		0.00
27	564 Cherry Hill		0	2	0.00	0.89	0.44	27 Cherry Hill		0.88
28	565 Camden Parking Authority		0	0	0.00	4.76	17.02	28 Camden Parking Authority		9.58
29	584 Cherry Hill Fire District		0	2	2.94	1.82	1.20	29 Cherry Hill Fire District		1.76
30	114 Voorhees		0	3	3.06	1.82	2.27	30 Voorhees		2.23
31	116 Winslow Township Fire Distric		1	1	4.32	3.42	3.03	31 Winslow Township Fire Distric		3.39
32	90 Bellmawr		1	3	5.24	5.24	4.65	32 Bellmawr		5.00
33	104 Lawnside		1	2	9.50	3.03	0.00	33 Lawnside		2.60
34	117 Woodlynne		0	1	11.16	0.00	3.85	34 Woodlynne		3.18
35	88 Audubon Park		0	1	15.48	0.00	0.00	35 Audubon Park		2.71
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:			2	15	133	164	132			1.46
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)										
* Member does not participate in the FUND for Workers' Comp coverage										
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report										
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										
**** SIR Claims data is not available for this member										
2025 Loss Time Accident Frequency as of			May 31, 2025		0.00					

Total Participating Members	38
Complaint	38
Percent Compliant	100.00%

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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 July 20, 2026

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

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND 2026 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of July 20, 2026				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	03/04/26	03/04/26	12/31/26
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/12/2026	2/12/2026	12/31/26
BARRINGTON	CONNER STRONG & BUCKELEW	7/17/2026	4/22/2026	12/31/26
BELLMAWR	CONNER STRONG & BUCKELEW	7/17/2026	4/22/2026	12/31/26
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	03/02/26	03/02/26	12/31/26
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	7/17/2026	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	7/17/2026	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	07/17/26	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	7/17/2026	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
LAWN SIDE	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	07/17/26	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	7/17/2026	4/22/2026	12/31/26
OAKLYN	CONNER STRONG & BUCKELEW	7/17/2026	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	07/17/26	4/22/2026	12/31/26
SOMERDALE	CONNER STRONG & BUCKELEW	02/03/26	4/22/2026	12/31/26
TAVISTOCK	CONNER STRONG & BUCKELEW	7/17/2026	4/22/2026	12/31/26
VOORHEES	CONNER STRONG & BUCKELEW	07/17/26	1/30/2026	12/31/26
WINSLOW	CONNER STRONG & BUCKELEW	7/17/2026	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. 26-22**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – JULY 2026**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Camden County Municipal Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

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

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

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
PKF O'CONNOR DAVIES, LLP	FINAL- 25 Y/E AUDIT CLIENT 3500396 07/26	13,865.00
		13,865.00

Total Payments FY 2025	13,865.00
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FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
NJ CYBER RISK MANAGEMENT FUND	CYBER- 2ND INSTALL/ TECH E&O 07/26	238,225.50
		238,225.50
MUNICIPAL EXCESS LIABILITY JIF	PROPERTY- Q3 2026 07/26	613,414.00
MUNICIPAL EXCESS LIABILITY JIF	FPB Q3 2026 07/26	25,909.75
MUNICIPAL EXCESS LIABILITY JIF	MEL Q3 2026 07/26	1,020,238.00
		1,659,561.75
NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK	EJIF- 2ND INSTALL 2026 07/26	239,309.50
		239,309.50
INTERSTATE MOBILE CARE INC.	6/26 D&A TESTING INV 20132 07/26	4,986.00
INTERSTATE MOBILE CARE INC.	6/1/26 DRUG TESTING INV 20130 07/26	82.00
		5,068.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE GLOUCESTER 650-07-2026	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE 650-07-2026	43,145.58
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE -CHERRY HILL 650-07-2026	2,458.33
		46,895.58
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 07/26	18,765.50
J.A. MONTGOMERY RISK CONTROL	REIMB CATER 6/1/26 TRAINING CLASS 7/26	383.91
		19,149.41
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/26	84.76
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 07/26	48,197.83
		48,282.59
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 07/26	5,265.50
		5,265.50
BROWN & CONNERY, LLP	ATTORNEY EXPENSES FOR 06/26	7.60
BROWN & CONNERY, LLP	JUNE 26 ATTORNEY FEES 07/26	2,305.75
BROWN & CONNERY, LLP	JUNE 26 LITIGATION MGMT 07/26	3,114.00
		5,427.35
PKF O'CONNOR DAVIES LLP	PAYROLL AUDIT SERV. CL 3500396.001 7/26	7,500.00
		7,500.00
ELIZABETH PIGLIACELLI	TREASURER FEE 07/26	2,406.58
		2,406.58
FINIZIO'S LLC	1/2 PAYMENT FOR 6/22/26 MEETING	191.44
		191.44
MUNICIPAL EXCESS LIABILITY JIF	MSI Q3 2026 07/26	25,575.25
		25,575.25

MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 07/26	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICES 07/26	11,139.19
		12,222.19
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 07/26	1,336.92
		1,336.92
ACCESS	INV 12258802 DEPT 409 6/30/26	232.21
		232.21
USA TODAY MEDIA CORP	A# 1122589 ORD # 12227502 6/15/26	18.92
		18.92
HARDENBERGH INSURANCE GROUP	RMC-2ND INSTALL 26 LINDENWOLD 07/26	24,514.00
HARDENBERGH INSURANCE GROUP	RMC-2ND INSTALL 26 LAUREL SPRINGS 7/26	4,831.00
HARDENBERGH INSURANCE GROUP	RMC-2ND INSTALL 2026 PINE HILL 07/26	11,308.00
HARDENBERGH INSURANCE GROUP	RMC- 2ND INSTALL 2026 AUDUBON 07/26	14,901.00
HARDENBERGH INSURANCE GROUP	RMC-2ND INSTALL 2026 CLEMENTON 07/26	10,261.00
HARDENBERGH INSURANCE GROUP	RMC-2ND INSTALL 2026 HADDON HTS 7/26	10,147.00
		75,962.00
LEONARD-O'NEILL INS GROUP, INC.	RMC- 2ND INSTALL 2026 GIBBSBORO 07/26	3,746.00
		3,746.00
EDGEWOOD ASSOCIATES INC.	RMC-2ND INSTALL 2026 CHESILHURST 7/26	3,937.00
EDGEWOOD ASSOCIATES INC.	RMC-2ND NSTALL 2026 BOR BERLIN 07/26	16,330.00
		20,267.00
WORLD INSURANCE ASSOCIATES, LLC	RMC- 2ND INSTALL 26 BOR. HADDONFIELD	20,269.00
		20,269.00
ACRISURE EAST INSURENCE SERVICES, LLC	RMC-2ND INSTALL 26- WOODLYNNE 07/26	2,986.00
ACRISURE EAST INSURENCE SERVICES, LLC	RMC- 2ND INSTALL 26 AUDUBON PARK 7/26	1,360.00
		4,346.00
	Total Payments FY 2026	2,441,258.69
	TOTAL PAYMENTS ALL FUND YEARS	2,455,123.69

Chairperson

Attest:

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

Dated: _____

Treasurer

July 27, 2026

To the Members of the
Executive Board of the
Camden County Municipal
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a “cash basis” and relate to financial activity through the periods ending June 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 July: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- INVESTMENT INCOME:

Net Investment Income received for June totaled \$32,343.67. TD’s rate is 3.56%

- RECEIPT ACTIVITY FOR June:

Recovery	\$70,496.67
Cherry Hill Deductible	18,830.39
Assessments	<u>6,772,296.30</u>
Total Receipts	<u>\$6,861,623.36</u>

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

- CLAIM ACTIVITY FOR June:

Claim Expense	\$ 861,442.83
Administration Expense	<u>1,263,047.59</u>
Total Claims/Expenses	<u>\$2,079,490.42</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$28,717,900.42 to a closing balance of \$33,591,095.52 showing an increase of \$4,873,195.10.

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: June												
Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL	
OPEN 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
RECEIPTS												
Assessments	423,272.75	625,100.60	203,932.93	1,343,165.78	679,183.42	153,446.63	150,696.50	2,153,399.48	1,043,531.29	0.00	19,225.91	6,794,955.30
Refunds	70,496.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,830.39	0.00	89,327.06
Invest Pymnts	2,335.79	22,855.91	4,476.61	34,258.78	0.00	0.00	0.00	0.00	26,314.13	0.00	1,621.16	91,862.38
Invest Adj	64.39	630.05	123.40	944.38	0.00	0.00	0.00	0.00	725.36	0.00	44.70	2,532.28
Subtotal Invest	2,400.18	23,485.96	4,600.01	35,203.16	0.00	0.00	0.00	0.00	27,039.49	0.00	1,665.86	94,394.66
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(22,659.00)	0.00	0.00	(22,659.00)
TOTAL	496,169.60	648,586.56	208,532.94	1,378,368.94	679,183.42	153,446.63	150,696.50	2,153,399.48	1,047,911.78	18,830.39	20,891.77	6,956,018.02
EXPENSES												
Claims Transfers	95,460.11	117,729.27	272,785.57	311,840.17	0.00	0.00	0.00	0.00	0.00	18,627.71	0.00	816,442.83
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,057,447.00	205,600.59	0.00	0.00	1,263,047.59
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,332.47	0.00	0.00	3,332.47
TOTAL	95,460.11	117,729.27	272,785.57	311,840.17	0.00	0.00	0.00	1,057,447.00	208,933.06	18,627.71	0.00	2,082,822.89
END BALANCE	1,010,491.82	7,793,709.45	1,306,165.98	11,952,832.42	(234,997.41)	182,581.37	189,775.47	1,671,717.31	9,200,734.02	(17,957.78)	536,042.96	33,591,095.60
REPORT STATUS SECTION												
XXX												
Report Month: June												
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												
Accural Balances: Accural Balances are equal \$0.00												

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH	June								
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	\$28,717,900.42	-	-	-	-	21,553,265.94	-	7,164,634.48	-
Opening Interest Accrua	\$0.00	-	-	-	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discor	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$2,532.26	\$0.00	\$0.00	\$0.00	\$0.00	\$2,532.26	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Inst	\$86,501.67	\$0.00	\$0.00	\$0.00	\$0.00	\$54,158.00	\$0.00	\$32,343.67	\$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
7 Realized Gain (Loss)	\$5,360.70	\$0.00	\$0.00	\$0.00	\$0.00	\$5,360.70	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$94,394.63	\$0.00	\$0.00	\$0.00	\$0.00	\$62,050.96	\$0.00	\$32,343.67	\$0.00
9 Deposits - Purchases	\$7,678,066.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,861,623.36	\$816,442.83
10 (Withdrawals - Sales)	-\$2,899,265.72	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,332.47	\$0.00	-\$2,079,490.42	-\$816,442.83
Ending Cash & Investment	\$33,591,095.52	\$0.00	\$0.00	\$0.00	\$0.00	\$21,611,984.43	\$0.00	\$11,979,111.09	\$0.00
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$512,132.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$266,915.83	\$245,216.41
(Less Deposits in Transit)	-\$245,216.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$245,216.41
Balance per Bank	\$33,858,011.35	\$0.00	\$0.00	\$0.00	\$0.00	\$21,611,984.43	\$0.00	\$12,246,026.92	\$0.00



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF		06/30/2026		Status: FINAL			
Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT	10.7628	21,611,984.43	0.00	21,611,984.43		0.00
99VVB5Y75		10.7628	21,611,984.43	0.00	21,611,984.43	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value
06/30/2026

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

		Current Period		Fiscal Year To Date	
		06/01/2026	06/30/2026	01/01/2026	06/30/2026
NET ASSETS - BEGINNING OF PERIOD			21,553,265.94		21,443,620.09
			21,553,265.94		21,443,620.09
RECEIPTS					
INVESTMENT INCOME					
INTEREST	54,158.00			309,538.26	
REALIZED GAIN/LOSS	418.88			-626.88	
UNREALIZED GAIN/LOSS-INVESTMENT	4,941.82			-124,493.06	
ACCRETION/AMORTIZATION	2,532.26			10,607.60	
TOTAL INVESTMENT INCOME			62,050.96		195,025.92
TOTAL RECEIPTS			62,050.96		195,025.92
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	540.40			3,236.66	
INVESTMENT ADVISORY FEES	2,251.67			20,188.26	
CONSULTING	540.40			3,236.66	
TOTAL ADMINISTRATIVE EXPENSES			3,332.47		26,661.58
TOTAL DISBURSEMENTS			3,332.47		26,661.58
NET ASSETS - END OF PERIOD			21,611,984.43		21,611,984.43

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: July 27, 2026

J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Vice President, Law Enforcement Risk Control Services khummel@jamontgomery.com Office: 856-552-6862	Glenn Prince Assistant Director Public Sector gprince@jamontgomery.com Office: 856-552-4744	Robert Garish Associate Director rgarish@jamontgomery.com Office: 856-552-4650
Chief Harry Earle (Ret.) Associate Director Law Enforcement Risk Control Services hearle@jamontgomery.com Office: 856-446-9277	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102	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	P.O. Box 99106 Camden, NJ 08101	Tina M. Zaverzence Risk Control Specialist tzaverzence@jamontgomery.com Office: 856-552-4902

LOSS CONTROL SURVEYS

- Township of Pennsauken on June 2, 2026
- Borough of Pine Hill on June 2, 2026
- Borough of Collingswood on June 3, 2026
- City of Camden on June 8, 2026
- Borough of Bellmawr on June 9, 2026
- Borough of Brooklawn on June 12, 2026
- Borough of Runnemede on June 17, 2026
- Township of Winslow on June 18, 2026
- Borough of Haddonfield on June 22, 2026

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Claims Committee Meeting on June 22, 2026
- Executive Safety Committee Meeting on June 26, 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

- Hurricane Preparedness Best Practices
- Earbuds & Bluetooth Headphones in Workplace Best Practices
- Tick & Tick-Borne Illnesses Best Practices
- Mark Out Best Practices
- Confined Space Ventilation Calculating Wait Time for Air Changes

MSI FIRE & EMS

- SAFER Grant 2026
- Hurricane Preparedness Best Practices
- Non-Firefighters on Fire Apparatus & in Station Best Practices
- Wildfire Operation Model Policy
- Turnout Gear Contaminants Best Practices

MSI LAW ENFORCEMENT

- No Law Enforcement Bulletins for the month of June

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
Barrington	6
Berlin Township	8
Camden	1
Cherry Hill	9
Clementon	1
Gloucester City	10
Haddon Township	1
Haddon Heights	9

MSI NOW	
Laurel Springs	6
Pennsauken	3
Runnemede	4
Winslow Twp	4

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

From 5/22/2026 To 6/22/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Gibbsboro I - Winslow Township Fire District #1	49 Kirkwood Road Gibbsboro, NJ 08026	RE: Fire Truck 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 he storage of the Gibbsboro Fire Truck at Tansboro Fire Station #254 during maintenance.	5/26/2026 #6471254	GL AU EX WC
H - New Jersey Infrastructure Bank I - Borough of Bellmawr	3131 Princeton Pike Suite 216 Lawrenceville, NJ 08648	RE: Additional Insured & Loss Payee New Jersey Infrastructure Bank and the State of New Jersey Department of Environmental Protection are 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 the following projects: NJIB Project issue: 2008 S342 011-01 NJIB Project issue: 2014 S340 337-03 NJIB Project issue: 2019 W0404001-006	5/26/2026 #6471199	GL AU EX WC OTH
H - Kennedy University Hospital, I - Township of Cherry Hill	Inc., t/a Jefferson Health - New Jersey 2201 Chapel Avenue West Cherry Hill, NJ 08002	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Use of Parking Lot 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 the parking lot at 500 Marlboro Avenue, Cherry Hill for the Township's annual fireworks display.	5/26/2026 #6471126	GL AU EX WC OTH
H - Saint Thomas Greek Orthodox I - Township of Cherry Hill	Church 615 Mercer Street Cherry Hill, NJ 08002	Township of Cherry Hill has a \$50,000 SIR on WC, which erode the JIF limits above. RE: Use of Parking Lot 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 the parking lot for the Township's annual fireworks display	6/5/2026 #6505541	GL AU EX WC OTH
H - Event Central LLC I - Borough of Audubon	50 Cutler Avenue Westville, NJ 08093	RE: Rented/Leased Equipment 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 rentd/leased equipment.	6/12/2026 #6508614	GL AU EX WC
H - Event Central LLC I - Borough of Audubon	50 Cutler Avenue Westville, NJ 08093	RE: Rented/Leased Equipment 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 rented/leased equipment.	6/17/2026 #6510299	GL AU EX WC
H - New Jersey Infrastructure Bank	3131 Princeton Pike	RE: NJIB Project Issue New Jersey Infrastructure Bank and the	6/17/2026	GL AU EX

06/22/2026

1 of 1

Camden County Municipal JIF
Certificate of Insurance Monthly Report

From 5/22/2026 To 6/22/2026

I - Borough of Medford Lakes	Building 4, Suite 216 Lawrenceville, NJ 08648	State of New Jersey Department of Environmental Protection are 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 the following projects: NJIB Project Issue: 2025-S340319-03	#6511793	WC OTH
Total # of Holders: 7				



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%
June	\$279,465.41	\$109,331.47	\$170,133.94	60.88%
TOTAL 2026	\$3,006,247.13	\$1,386,621.58	\$1,619,625.55	53.88%

Monthly & YTD Summary:

PPO Statistics	June	YTD
Bills	278	1,797
PPO Bills	247	1,670
PPO Bill Penetration	88.85%	92.93%
PPO Charges	\$258,559.41	\$2,790,343.93
Charge Penetration	92.52%	92.82%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$187,312.70	\$94,173.19	\$93,139.51	49.72%
February	\$255,517.60	\$79,800.55	\$175,717.05	68.77%
March	\$351,972.54	\$188,395.89	\$163,576.65	46.47%
April	\$129,188.59	\$59,582.32	\$69,606.27	53.88%
May	\$269,224.82	\$116,846.38	\$152,378.44	56.60%
June	\$258,829.00	\$133,674.73	\$125,154.27	48.35%
July	\$168,675.51	\$54,733.67	\$113,941.84	67.55%
August	\$425,268.08	\$145,155.22	\$280,112.86	65.87%
September	\$462,490.77	\$160,035.91	\$302,454.86	65.40%
October	\$228,524.96	\$99,130.48	\$129,394.48	56.62%
November	\$200,365.44	\$71,363.84	\$129,001.60	64.38%
December	\$392,149.57	\$146,033.57	\$246,116.00	62.76%
TOTAL 2025	\$3,329,519.58	\$1,348,925.75	\$1,980,593.83	59.49%
TOTAL 2024	\$3,419,448.55	\$1,496,176.49	\$1,923,272.06	56.25%
TOTAL 2023	\$2,895,155.50	\$1,279,978.81	\$1,615,176.69	55.79%
TOTAL 2022	\$3,443,490.89	\$1,675,899.91	\$1,767,590.98	51.33%
TOTAL 2021	\$2,341,455.56	\$1,215,725.78	\$1,125,729.78	48.08%
TOTAL 2020	\$3,160,515.05	\$1,697,689.83	\$1,462,825.22	46.28%
TOTAL 2019	\$3,042,329.21	\$1,379,303.91	\$1,663,025.30	54.66%
TOTAL 2018	\$2,845,780.35	\$1,441,081.52	\$1,404,698.83	49.36%
TOTAL 2017	\$1,803,457.88	\$879,858.84	\$923,599.04	51.21%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%



**Camden County Municipal JIF
2nd Quarter 2026 – Workers' Compensation Summary**

Claims Reported:

2026	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2026
Report Only	42	39			81
Medical Treatment	68	50			118
Total FROI's	110	89			199

2025	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2025
Report Only	19	26	21	38	104
Medical Treatment	36	44	63	74	217
Total FROI's	55	70	84	112	321

Claim Statistics:

- **17** Open and treating cases; **3** out-of-work; **7** Released to TD (2 accommodated); **7** RTW FD
- **8** Employees had Lost Time (more than 7 days out of work)

Total Injuries by Cause

	Building Maintenance Worker	Crossing Guard	Driver/ Laborer	Fire EMT	Fire Inspector	Fire Marshal	Fire Captain	Fire Prevention Specialist	Firefighter	Librarian	Mechanic	Plumbing Inspector	Police Officer	Police Secretary	Public Works Manager	Supervisor Coordinator	Grand Total
Burn-Contact With Object									1								1
Burn-Fire or Flame									1								1
Caught In or Between-Misc			1														1
Cut/Injured By-Broken Glass									1				2				3
Cut/Injured By-Misc			1			1			1	1			3		1		8
Cut/Injured By-Object Being Lifted or Handled			2														2
Fall or Slip-Fall, Slip, Trip		1	1				1						2				5
Fall or Slip-From Different Level									1								1
Fall or Slip-Same Level			1														1
Misc.-Absorption, Ingestion or Inhalation			2										1				3
Misc.-Cumulative			2	1					1				1	1			6
Misc.-Foreign Matter(Body) in Eye(s)			1	2									1				4
Misc.-Other-Misc			1														1
Misc.-Person in Act of a Crime													3				3
Motor Vehicle-Collision or Sideswipe with Another Vehicle												1	3			1	5
Motor Vehicle-Collision with a Fixed Object			1														1
Motor Vehicle-Misc													1				1
Slipped, Did Not Fall			1										1				2
Stepping On/Striking-Sharp Object									1								1
Strain/Injury By-Holding or Carrying			1														1
Strain/Injury By-Lifting			2					1	2								5
Strain/Injury By-Pushing or Pulling								1					1				2
Strain/Injury By-Reaching								1									1
Strain/Injury By-Repetitive Motion								2									2
Strain/Injury By-Twisting								1									1
Strain/Injury-Miscellaneous			1					2			1						4
Struck/Injured By-Animal or Insect	1				1				1			1	4				8
Struck/Injured By-Fellow Worker													1				1
Struck/Injured By-Hand Tool or Machine in Use								1									1
Struck/Injured By-Misc			1	1							1		5				11
Struck/Injured By-Object Being Lifted or Handled			2						3								2
Grand Total	1	1	21	4	1	1	1	1	21	1	2	2	29	1	1	1	89



Monthly Subrogation Results

Liability

**June 2026
\$70,496.67**

**Year to Date
\$260,092.03**

Worker's Compensation

**June 2026
\$0.00**

**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
65018238	Voorhees	5/21/2024	\$50,000.00	June	Liability
65017353	Clementon	6/22/2022	\$10,227.00	June	Liability
65029687	Pennsauken	11/5/2025	\$4,450.00	June	Liability
65029972	Haddon Township	1/26/2026	\$5,819.67	June	Liability

Total Recovered \$260,092.03

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

JUNE 22, 2026

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JUNE 22, 2026
MEETING HELD AT HADDON TOWNSHIP
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

WELCOME: Commissioner James Mulroy welcomed Camden JIF members to Haddon Township and how much the town appreciates the work the JIF does for Haddon Township.

ROLL CALL OF 2026 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Absent
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Absent
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	Absent
Ari Messinger	Cherry Hill Township	Present

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, Jackie Cardenosa
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
Candice Gorman, Audubon

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Don Sciolaro	PIA
Thomas Merchel	Conner Strong & Buckelew

APPROVAL OF MINUTES: OPEN SESSION OF MAY 18, 2026

MOTION TO APPROVE THE OPEN MINUTES OF MAY 18, 2026

Motion:	Commissioner Gallagher
Second:	Commissioner Passanante
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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)** Mr. Skalkowski reviewed the 2025 Audit briefly and was happy to report that they issued a clean and unmodified opinion with respect to the financial statements as a whole. As of December 31, 2025, the Fund had a total ending net position of \$12 million which is an increase of \$600,000 over last year. Chairman Mevoli thanked the auditors and with no questions being heard a motion to adopt Resolution 26-20 and execute the group affidavit.

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

Motion:	Commissioner Passanante
Second:	Commissioner Cheeseman
Vote:	Unanimous

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. Executive Director said the MEL and EJIF approved their audit and the next meeting is on September 14th. The RCF approved their audit and will be conducting a special meeting on June 29th to approve a supplemental assessment to offset post deficits. The Camden JIF's share of that is \$304,000. The RCF has been running deficits over the last few years mainly because of worker compensation reopeners. The Department of Banking and Insurance requires them to show how they are going to offset the deficits and the answer to that is the additional assessments. In response to Commissioner DiAngelo, Executive Director said the Camden JIF

has a very healthy surplus so there are funds to cover the supplemental assessments but the Camden JIF could add a line item in the budget in the future that would be used for possible future supplemental assessments.

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. Executive Director said the deductibles have been amended for Basic Tier the deductible was reduced to \$25,000, Intermediate Tier deductible reduced to \$0 and in the Advanced Tier 10% premium credit will be available. On June 18th the audit was approved and scope of services were approved for an upcoming RFP on phishing and cyber training as Xcitium’s contract expires later this year.

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. Executive Director reviewed the Cyber training reports.

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 – 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 Loss Ratio Analysis where the actuary projected 11%, and the Camden JIF is currently at 9%, workers comp is driving factor. The Lost Time Accident Frequency as of April is at 1.44. The Camden JIF had 4 lost time accidents in April for a total of 11. The EPL POL Compliance shows 100% compliance. The Regulatory Checklist will be updated next month for the Audit filing with the State.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 26-21 June 2026 BILL LIST

CLOSED	\$ 1,057,447.00
TOTAL 2025	\$ 11,500.00
TOTAL 2026	\$ 194,100.59
TOTAL	\$1,263,047.59

MOTION TO APPROVE JUNE VOUCHERS RESOLUTION 26-21

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

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

Closed	.00
2022	46,669.75
2023	80,093.65
2024	66,141.34
2025	188,848.67
2026	180,694.64
TOTAL	561,448.05

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

Motion:	Commissioner Passanante
Second:	Commissioner Cheeseman
Vote:	Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi report was for closed session.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly reviewed the Safety Directors report. Mr. Reilly reminded members that utility vehicles should be operated with safe operations and review the owners manuals and using the proper vehicles for the proper task they are used for. Summer heat safety policy and procedures should be followed including wearing long pants to prevent poison ivy, ticks or contact with any chemicals they may be working with and reflective vests are still required when working in the heat.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 04/22/26 to 05/22/26 was enclosed in the agenda showing 13 certificates issued for the period.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for May where there was a savings of 52.42% and a total savings of 53.16% for 2026.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator reviewed the Subrogation reports for May 2026 for workers compensation recoveries of \$48,368.45 and liability recoveries of \$189,595.36 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 Cheeseman
Roll Call Vote:	7 Ayes – 0 Nays

MOTION TO GO INTO CLOSED SESSION:

Motion:	Commissioner Gallagher
Second:	Commissioner Cheeseman
Vote:	Unanimous

MOTION TO GO INTO OPEN SESSION:

Motion:	Commissioner Gallagher
Second:	Commissioner DiAngelo
Vote:	Unanimous

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Cheeseman
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 4:57 PM

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

APPENDIX II

MEL, RCF and EJIF Reports



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel (201) 881-7632 - Fax (201) 881-7633

Date: Monday June 15, 2026
To: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Chairman Mevoli
Subject: MEL June 2026 Report

Executive Director's Report

The Executive Director reported on the following:

Management Committee: Committee met on May 7th to review the status of the competitive contract request for proposal (CCRFP) for Manager/Supervisory training and to review an additional loan request from a member of Monmouth JIF; minutes of the meeting were submitted for information.

In addition, Fund Attorney requested executive session with commissioners of the committee to discuss contract matters; minutes of executive session were prepared by the Fund Attorney and sent to the full Board of Fund Commissioners by his office.

Following the meeting, the Qualified Purchasing Agent (QPA) confirmed that the Fund can solicit quotations for Strategic Planning services – since it has been uncoupled from the Strategic Planning/Communications contract. Included in the agenda was the proposed scope of services; review and feedback by board members and professionals will be requested prior to issuance of quote in the coming month.

Audit Committee: Committee met on Friday June 12th to review the year-end financials and Internal Audits of 1) Treasury & Investments, 2) Actuarial Second Opinion on Reserves and 3) Fund Year 2025 Reinsurance Checklist.

Fund Auditor present at today's meeting and reviewed The Statement of Net Position as of December 31, 2025 noting the Total Net Position was \$7.3 million and confirmed there were no findings or recommendations. Fund Actuary reviewed the Valuation Report as of December 31, 2025 and noted the report reflected a reasonable determination of reserves.

Fund Auditor said report included suggestions to management to monitor operations and any deficits as a result of increased claim activity and/or additional assessments by the Residual Claims Fund (RCF) were acknowledged. Management confirmed that an RCF Taskforce was recently formed to review various external factors affecting claim activity.

The Board of Fund Commissioners accepted the Financial Audit Report and Actuarial Valuation Report as of December 31, 2025 and accepted the Internal Audit Reports and 2025 Reinsurance Checklist as presented.

Coverage Committee: A meeting of this committee will be scheduled to address coverage concerns submitted by insureds or risk managers. Current topics include review of the appeal

process in place for statutory bonds when denied and review of Technical Writer request for proposal to be issued.

Safety & Education Committee: Committee met on May 5th; minutes of the meeting were submitted for information. Committee is the designated Evaluation Committee for the CCRFP for Manager/Supervisory training. Responses to the initial CCRFP for Manager/Supervisory training were deemed non-responsive by the MEL's QPA and the CCRFP was refined and reissued with a return date of June 16th. For information, the contract with BIS Safety that hosts the MEL's Learning Management System (LMS) is set to expire at year-end.

Committee is scheduled to meet next on August 14th and is expected to review and score responses to the CCRFP for Manager/Supervisory for a recommendation at the September 14th MEL meeting.

Legislative Committee: Committee met on May 11th; minutes of the meeting were submitted for information.

Marketing Committee: Committee met on March 13th; minutes of the meeting were submitted for information.

Claims Summit & Coverage Review: On April 8th, the Underwriting Manager met with MEL and local affiliated Joint Insurance Fund Claims Administrators to outline 2026 coverage changes and discuss best practices. Based on the positive feedback, the summit is expected to be held on an annual basis.

Claims Review Committee: Committee met at 9:45am before the MEL meeting and last met on May 6, 2026 virtually to review Payment Authority Requests (PARs). *Claims Review Committee minutes are sent separately to the full Board for information only.*

Residual Claims Fund (RCF): Submitted for information was a copy of Commissioner Brewer's report on the RCF March meeting. The RCF will meet after today's MEL meeting.

Cyber JIF: The Cyber JIF met on March 19th and May 21st; submitted for information were the meeting reports for information.

NJ Cyber JIF is hosting an Educational Series starting with 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 have been sent to MEL members.

2026 MEL, MRHIF & NJCE JIF Educational Seminar Credits: 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 DPW, Tax Collectors, Qualified Purchasing Agents and Registered Public Purchasing Official (RPPO) have been issued, and the Fund office provided data to the Insurance Institute for Accountants, Lawyers and Insurance Producers credits. The DEP did not approve any Total Contact Hour Credits (TCH) noting the subject matter was not relevant to water/wastewater operations

League Magazine Article: Included in the agenda was 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. Additional resources can be found on the MEL website www.njmel.org.

Liability Claims Manager said this article is very timely and he noted that he has seen an uptick in accidents impacting innocent third parties as a result of emergency responders.

Underwriting Manager Report

Underwriting Manager submitted a memorandum outlining the MEL's requirements for fireworks and amusement displays, available resources related to America's 250th Anniversary or FIFA World Cup events and guidance on drone shows.

Attorney Report

Fund Attorney provided a status report on the following 2026 initiatives and information:

- Development of a "Brief Bank" - Last year, the MEL developed a strategy to address stormwater litigation where members were eligible for specialized legal and engineering consultation. The program was fully funded by the MEL's excess carriers and leftover funding is now available to be used to develop a searchable repository of successful non-monetary briefs which will only be accessible to members.
- Land Use Training – In response to an increase of land-use related claims, the Fund developed a more advanced training program and said the final edits are being made prior to distribution to MEL members.
- Data Centers – Fund Attorney noted the difficulty municipalities may be facing and said it would be difficult for the MEL to provide any guidance at this time.
- Monthly Case Report – Submitted for information was a monthly case report of significant decisions affecting public entities.

Lastly, the MEL JIF is involved in ex parte litigation proceedings through an affiliated JIF member and the court has ordered that an entity or individual be designated to pay expenses while a coverage determination is underway. Fund Attorney confirmed the JIF has a payment authority request process in place and requested the MEL Executive Director and MEL Fund Attorney be named as the "designated persons" to satisfy the requirements. The Board of Fund Commissioners accepted the request as presented and requested a status report at the next meeting.

Next Meeting: The next meeting of the MEL JIF is scheduled for Monday September 14, 2026 at 10:30AM at Forsgate Country Club, 375 Forsgate Drive, Monroe Twp. NJ.



Municipal Excess Liability Residual Claims Fund

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

June 15, 2026

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Chairman Mevoli

Re: RCF June 15, 2026 Meeting

The Executive Director reporting on the following:

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2025 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor reviewed the Statement of Revenues, Expenses and Change in Net Position. There were no Recommendations or Findings reported for 2025.

Fund Actuary reviewed the total discounted reserves as of December 31, 2025 and said they are consistent with their estimate of unpaid claim liabilities. Fund Actuary's opinion determination is stated at 'Reasonable'.

Following the reports, the Board approved the year-end financials as presented and adopted Resolution 20-26 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

2025 Budget Amendment: The Board approved an amendment to fund year 2025 budget to accept the transfer of liabilities as of December 31st for fund year 2021. A motion was approved to introduce on first reading the amendments to the 2025 Budget and to schedule the Public Hearing on September 14, 2026 at 11:30 a.m. at the Forsgate Country Club, 375 Forsgate Drive, Monroe, New Jersey. Enclosed is the 2025 proposed amended budget.

Supplemental Assessment and RCF Task Force: Executive Director submitted Resolution 21-26 Authorizing a Supplemental Assessments totaling \$10,801,310 - which shall be apportioned in the same rates as our member entities were assessed at time of transfer for Fund Year 2008, 2012, 2013, 2014, 2017, 2018, and 2019 as outlined in the below. This supplemental assessment will bring the RCF financials for year end 2025 to a loss of \$(362,147). Encumbered in the financial report is an unrealized loss of \$1,111,239. The Department of Banking & Insurance expects the Fund to issue additional assessments if the Fund were to otherwise post a deficit – but they do not expect the Fund to resolve any amount of the deficit that is the result of the unrealized loss.

Fund Year 2008 Workers' Compensation for \$261,636,
Fund Year 2012 Workers' Compensation for \$464,954,
Fund Year 2013 Workers' Compensation for \$133,990,

**Fund Year 2014 Workers' Compensation for \$120,840,
Fund Year 2017 Liability for \$922,847,
Fund Year 2017 Workers' Compensation for \$4,175,783,
Fund Year 2018 Liability for \$1,570,092,
Fund Year 2018 Workers' Compensation for \$1,529,743, and
Fund Year 2019 Liability for \$1,621,425.**

In addition, Executive Director noted the Fund's bylaws require 90-day notice prior to collecting the supplemental assessments. Due to impracticality of the 90-day bylaw requirement, the resolution is traditionally adopted at the June meeting to ensure timely completion. The Fund Attorney recommended initial approval today, subject to a remote public hearing and final adoption on June 29th 2026 at 12pm, allowing members notice and opportunity to comment. This ensures the process is completed before the end of June. The RCF Taskforce has now met and established a regular monthly meeting date.

Claims Committee: The Claims Review Committee met on March 18, May 6, and June 3, 2026. Next meeting is scheduled for July 15th at 9:30am via teleconference.

Next Meeting: The next meeting of the RCF Board is scheduled for June 29th, 2026 at 12:00PM via teleconference.



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

DATE: June 15, 2026

TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Chairman Mevoli

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

Auditor Year-End Reports – Mr. Ko of Nisivoccia LLC reviewed the audit report as of December 31, 2025. The Auditor said the Fund is in excellent financial condition and improved its financial position over the year. The audit report found no instances of noncompliance and issued no recommendations for corrective action. The Fund remains compliant, with only one noted deficit being actively addressed. Following his review of the audit, the Executive Board adopted Resolution #21-26 approving the Year-End Financials and executed the Group Affidavit.

Underwriting Manager Clarification - Resolution #22-26 was adopted to amend the 2026 appointment of Danskin Insurance Agency, Inc. as Underwriting Manager.

Financial Disclosures: All JIF Commissioners completed the online filing of the Financial Disclosure forms by the filing deadline, which was April 30th.

Actuarial IBNR Estimates – The E-JIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2026; the Fund is off to a good start for the year

Next Meeting - The next meeting of the EJIF is scheduled for Monday September 14, 2026 at Forsgate Country Club, Monroe Twp, N.J