



CAMDEN
COUNTY MUNICIPAL
JOINT INSURANCE FUND

MEETING AGENDA
AUGUST 24, 2026 – 4:30 PM

<https://permainc.zoom.us/j/99725194880>

ALSO TELEPHONICALLY AT:

Dial : 1-929-205-6099

Meeting ID: 997 2519 4880

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 a 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: AUGUST 24, 2026**

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

- ☐ **CORRESPONDENCE – None**

REPORTS

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's ReportPage 1
- ☐ **TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 26-23Page 15
Treasurer’s Report.....Page 17
Monthly ReportsPage 18
- ☐ **ATTORNEY – Joseph Nardi, Esquire**
- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Page 24
- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 27
- ☐ **..... MANAGED CARE – Medlogix**
Monthly Report.....Page 33
- ☐ **CLAIMS SERVICE – Claims Resolution Corporation**
Monthly Subrogation Report.....Page 34

-
- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **NEXT MEETING: September 28, 2026 – Via Zoom**
 - ☐ **MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: August 24, 2026

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2027 MEL Renewal:** The MEL Underwriting Manager submitted the memorandum included on **pages 3-5** providing a brief overview of the 2027 renewal.

They will be hosting a 2027 pre-renewal webinar on Tuesday, September 22, 2026, to cover the current state of the market and anticipated program changes. An email with a registration link will be distributed to members and risk management consultants.

- ❑ **2027 Origami Renewal:** Members and Risk Managers received an email from Origami on July 20th with a link to renewal worksheets to begin the 2027 underwriting renewal. 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 were emailed to those members on July 29th. Haddon Heights has provided renewal documents.

- ❑ **Cyber Risk Management Consultant Accreditation Program:** A reminder that 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.

- ❑ **Power of Collaboration:** Enclosed on **page 6** is the latest in a series of Power of Collaboration advertisements to be published in the League of Municipalities magazine. The ad highlights the taxpayer savings generated by the MEL and affiliated local Joint Insurance Funds.

- ❑ **Safety Incentive Program – Optional Safety Award** – The notice for the 2026 Optional Safety Award will be sent out in the next week. This is a \$1,000 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the fund office by the end of the year.

- ❑ **Request for Qualifications/Proposals** – All professional positions expire at the end of the year. The fund office has released RFQ's with a due date of September 22nd at 2 PM. A report will be made at our September meeting.

- ❑ **September Fund Meetings:** The September meeting will now take place virtually via Zoom on the 28th.

Due Diligence Reports:

Financial Fast Track	Page 7
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

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all MEL members and Risk Management Consultants in preparation of the 2027 renewal.

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry, which indicates we can expect positive renewal results in terms of rates, coverages and capacity.
- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase (“social inflation”); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations.

We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity.

- ✓ **Workers’ Compensation** – We are all intimately aware of our Workers’ Compensation history, but it is worthwhile noting New Jersey is #1 in Workers’ Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.
- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in recent years. It’s critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise) and even just the Basic Security controls adopted by the Cyber JIF would prevent or minimize most losses.
- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses. While there are some Public Officials claims (especially Land Use related) that will see large loss dollars, Employment Practice claims should be our focus due to their significant total loss dollars.

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

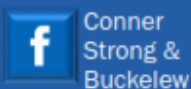
Other Reminders

- ✓ **Fireworks & Amusements** – The MEL has a special underwriting program of approving any member-sponsored firework displays and amusement rides. No coverage is provided without such approval, and your submission should be provided well in advance of the event (**not the day before**).
- ✓ **Skateboard Parks** – The MEL excludes skateparks until formal underwriting review is conducted.
- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF.
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage are required to be insured under Builder's Risk, whether by the builder or the MEL. All such projects over \$25m project value must be separately underwritten, so submit the application early.
- ✓ **Shared Services** – Shared Service Agreements are a great tool, but we must remember that these are still service contracts. If you are receiving a professional service, such as Information Technology (IT) or Accounting/Finance, you should be requesting evidence of Professional Liability coverage.
- ✓ **Renewal Certificates** – Renewal certificates are released in December. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.
- ✓ **Statutory Bonds** – Please be reminded, statutory bonds must be underwritten for Treasurers, Library Treasurers, Tax Collectors and Utility Collectors, including CFOs performing Treasurer duties. When reviewing the Limit of Insurance required per the state requirements for Treasurers, ensure you are taking 10% of the revenues to identify the revenue band and corresponding limit required. MEL's automatic limit after approval is \$5m.
- ✓ **E-Bikes** – Motorized Bicycles / Electric Motorized Bicycles (throttle-assisted, >20mph): should be scheduled in Origami as automobiles, since they are subject to auto liability insurance requirement

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

Camden, New Jersey
1-877-861-3220
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MEL Saves Taxpayers \$4.5 Billion

MEL JOINT INSURANCE FUND MEMBER SAVINGS				
Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)
Bergen	1985	\$ 358.9	38	\$ 9.5
South Bergen	1986	\$ 322.0	23	\$ 14.0
Atlantic	1987	\$ 518.3	39	\$ 13.3
Camden	1987	\$ 292.5	38	\$ 7.7
Mid-Jersey	1987	\$ 225.8	17	\$ 13.3
Morris	1987	\$ 343.9	46	\$ 7.5
Ocean	1987	\$ 409.5	31	\$ 13.2
PMM	1987	\$ 111.3	5	\$ 22.3
Monmouth	1988	\$ 355.3	41	\$ 8.7
Burlco	1991	\$ 156.2	28	\$ 5.6
NJ Utility Authorities	1991	\$ 233.7	76	\$ 3.1
Trico	1991	\$ 309.1	35	\$ 8.8
NJ Self-Insurers	1992	\$ 85.2	5	\$ 17.1
Suburban Metro	1992	\$ 14.0	12	\$ 11.8
NJ Housing Authorities	1994	\$ 167.7	90	\$ 1.9
Suburban Municipal	1994	\$ 102.2	11	\$ 9.4
PAIC	1997	\$ 158.1	20	\$ 7.9
Central	1998	\$ 217.6	18	\$ 12.1
First Responders	2009	\$ 53.9	33	\$ 1.6
TOTALS		\$4.5 Billion	606	Average \$7.5 million

"For more than 40 years, MEL has demonstrated what municipalities and authorities can accomplish by working together. By delivering innovative risk management solutions, exceptional safety programs, training and expert technical support, MEL has helped its members enhance public safety, strengthen local governments and save New Jersey taxpayers over \$4.5 billion. That commitment to collaboration, innovation and responsible stewardship remains the foundation of our success."



VERONICA LAUREIGH

*MEL Chair, Administrator,
Lacey Township*



THE POWER OF
COLLABORATION

njmel.org

CAMDEN COUNTY MUNICIPAL FUND				
FINANCIAL FAST TRACK REPORT				
AS OF June 30, 2026				
	1ST QUARTER	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	5,327,680	10,653,656	348,688,693	359,342,348
2. CLAIM EXPENSES				
Paid Claims	1,593,981	3,316,502	137,147,054	140,463,556
Case Reserves	1,293,414	870,930	12,764,050	13,634,980
IBNR	(465,739)	(18,796)	10,136,406	10,117,610
Aggregate Excess	-	-	-	-
Recoveries	(4,886)	32,801	(1,282,666)	(1,249,865)
Discounted Claim Value	(47,804)	(110,486)	(1,179,303)	(1,289,789)
TOTAL CLAIMS	2,368,967	4,090,951	157,585,541	161,676,492
3. EXPENSES				
Excess Premiums	2,424,030	4,846,458	111,194,078	116,040,536
Administrative	961,818	1,778,673	61,373,492	63,152,165
TOTAL EXPENSES	3,385,848	6,625,131	172,567,570	179,192,701
4. UNDERWRITING PROFIT (1-2-3)	(427,135)	(62,426)	18,535,581	18,473,155
5. INVESTMENT INCOME	186,687	350,111	14,162,440	14,512,552
6. DIVIDEND INCOME	0	0	5,088,220	5,088,220
7. PROFIT (4+5+6)	(240,448)	287,685	37,786,241	38,073,926
8. DIVIDEND	0	0	24,969,713	24,969,713
9. RCF & MEL Additional Assessments	0	0	3,873,608	3,873,608
10 SURPLUS (7-8-9)	(240,448)	287,685	8,942,920	9,230,605
SURPLUS (DEFICITS) BY FUND YEAR				
Closed	47,977	95,899	5,683,091	5,778,990
Aggregate Excess LFC	0	0	198,238	198,238
2022	(70,442)	146,777	459,566	606,344
2023	179,647	108,038	1,441,128	1,549,166
2024	42,775	229,192	1,356,728	1,585,920
2025	(133,206)	(570,146)	(195,831)	(765,978)
2026	(307,199)	277,925		277,925
TOTAL SURPLUS (DEFICITS)	(240,448)	287,685	8,942,920	9,230,605
TOTAL CASH				33,591,094
CLAIM ANALYSIS BY FUND YEAR				
TOTAL CLOSED YEAR CLAIMS	0	0	128,484,629	128,484,629
FUND YEAR 2022				
Paid Claims	481,709	741,292	5,035,252	5,776,544
Case Reserves	(307,066)	(791,282)	1,444,557	653,275
IBNR	(88,237)	(151,594)	554,744	403,150
Aggregate Excess	-	0	0	0
Recoveries	(790)	36,896	(37,741)	(845)
Discounted Claim Value	(1,211)	47,984	(111,877)	(63,893)
TOTAL FY 2022 CLAIMS	84,405	(116,703)	6,884,935	6,768,231
FUND YEAR 2023				
Paid Claims	184,758	494,358	3,234,269	3,728,626
Case Reserves	148,265	(90,231)	1,294,253	1,204,022
IBNR	(393,586)	(490,672)	2,366,613	1,875,941
Recoveries	(4,096)	(4,096)	0	(4,096)
Discounted Claim Value	(85,710)	41,473	(239,060)	(197,587)
TOTAL FY 2023 CLAIMS	(150,368)	(49,168)	6,656,075	6,606,907
FUND YEAR 2024				
Paid Claims	76,199	92,730	2,912,203	3,004,933
Case Reserves	393,278	290,930	1,582,351	1,873,281
IBNR	(433,239)	(569,065)	2,809,929	2,240,864
Aggregate Excess	0	0	0	0
Recoveries	0	0	0	0
Discounted Claim Value	(44,443)	24,126	(307,629)	(283,503)
TOTAL FY 2024 CLAIMS	(8,205)	(161,279)	6,996,854	6,835,575
FUND YEAR 2025				
Paid Claims	487,434	1,467,653	2,251,862	3,719,514
Case Reserves	39,480	(418,573)	3,969,429	3,550,856
IBNR	(344,394)	(603,749)	2,862,495	2,258,746
Aggregate Excess	0	0	0	0
Recoveries	0	0	0	0
Discounted Claim Value	(132,745)	80,363	(520,737)	(440,374)
TOTAL FY 2025 CLAIMS	49,775	525,694	8,563,049	9,088,742
FUND YEAR 2026				
Paid Claims	363,881	520,469		520,469
Case Reserves	1,019,457	1,880,086		1,880,086
IBNR	793,717	1,796,284		1,796,284
Recoveries	0	0		0
Discounted Claim Value	216,305	(304,432)		(304,432)
TOTAL FY 2026 CLAIMS	2,393,360	3,892,407		3,892,407
COMBINED TOTAL CLAIMS	2,368,967	4,090,951	157,585,541	161,676,492

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

Camden Joint Insurance Fund								
CLAIMS MANAGEMENT REPORT								
EXPECTED LOSS RATIO ANALYSIS								
FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	54 Actual 30-Jun-26	MONTH TARGETED	53 Actual 31-May-26	MONTH TARGETED	42 Actual 30-Jun-25	MONTH TARGETED
PROPERTY	812,040	960,057	118.23%	100.00%	119.81%	100.00%	107.82%	100.00%
GEN LIABILITY	1,666,133	1,100,260	66.04%	96.73%	67.46%	96.63%	31.34%	93.46%
AUTO LIABILITY	604,621	810,989	134.13%	94.56%	135.13%	94.26%	98.37%	90.21%
WORKER'S COMP	3,820,056	3,642,264	95.35%	99.70%	93.43%	99.66%	97.29%	98.92%
TOTAL ALL LINES	6,902,850	6,513,570	94.36%	98.57%	93.91%	98.50%	82.70%	96.97%
NET PAYOUT %	\$5,860,195		84.90%					
FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	42 Actual 30-Jun-26	MONTH TARGETED	41 Actual 31-May-26	MONTH TARGETED	30 Actual 30-Jun-25	MONTH TARGETED
PROPERTY	840,000	861,536	102.56%	100.00%	102.56%	100.00%	110.38%	100.00%
GEN LIABILITY	1,706,985	1,047,462	61.36%	93.46%	46.58%	92.99%	33.50%	85.57%
AUTO LIABILITY	570,755	718,211	125.84%	90.21%	125.01%	89.77%	88.77%	82.91%
WORKER'S COMP	4,160,000	2,401,830	57.74%	98.92%	54.52%	98.81%	45.30%	96.57%
TOTAL ALL LINES	7,277,740	5,029,040	69.10%	97.08%	63.73%	96.88%	53.45%	93.31%
NET PAYOUT %	\$3,825,018		52.56%					
FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	30 Actual 30-Jun-26	MONTH TARGETED	29 Actual 31-May-26	MONTH TARGETED	18 Actual 30-Jun-25	MONTH TARGETED
PROPERTY	1,054,175	992,987	94.20%	100.00%	103.30%	100.00%	126.90%	97.09%
GEN LIABILITY	1,912,663	877,634	45.89%	85.57%	32.56%	84.65%	23.82%	71.16%
AUTO LIABILITY	631,298	306,653	48.57%	82.91%	42.50%	82.02%	26.31%	66.43%
WORKER'S COMP	4,159,386	2,772,262	66.65%	96.57%	62.96%	96.21%	64.27%	86.31%
TOTAL ALL LINES	7,757,522	4,949,536	63.80%	93.21%	59.28%	92.72%	59.72%	82.42%
NET PAYOUT %	\$3,076,255		39.66%					
FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	18 Actual 30-Jun-26	MONTH TARGETED	17 Actual 31-May-26	MONTH TARGETED	6 Actual 30-Jun-25	MONTH TARGETED
PROPERTY	1,229,641	1,424,898	115.88%	97.09%	119.79%	96.87%	35.53%	45.00%
GEN LIABILITY	1,936,198	692,863	35.78%	71.16%	36.44%	69.55%	4.42%	19.00%
AUTO LIABILITY	625,687	376,897	60.24%	66.43%	60.26%	64.31%	53.10%	20.00%
WORKER'S COMP	4,193,771	4,760,504	113.51%	86.31%	110.00%	84.23%	26.17%	14.00%
TOTAL ALL LINES	7,985,297	7,255,162	90.86%	82.74%	89.77%	81.06%	24.45%	20.46%
NET PAYOUT %	\$3,704,306		46.39%					
FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION								
	Budget	Limited Incurred Current	6 Actual 30-Jun-26	MONTH TARGETED	5 Actual 31-May-26	MONTH TARGETED	-6 Actual 30-Jun-25	MONTH TARGETED
PROPERTY	1,316,609	443,661	33.70%	45.00%	27.76%	37.00%	N/A	N/A
GEN LIABILITY	1,949,766	93,988	4.82%	19.00%	3.06%	14.00%	N/A	N/A
AUTO LIABILITY	636,092	317,653	49.94%	20.00%	50.33%	15.00%	N/A	N/A
WORKER'S COMP	4,249,441	1,580,626	37.20%	14.00%	26.44%	9.00%	N/A	N/A
TOTAL ALL LINES	8,151,908	2,435,928	29.88%	20.67%	22.93%	15.19%	N/A	N/A
NET PAYOUT %	\$555,842		6.82%					

2026 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
		June 30, 2026		
FUND	2026 LOST TIME FREQUENCY	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	TOTAL RATE * 2026 - 2024
Monmouth County	0.26	0.96	0.92	0.82
Professional Municipal Management	0.63	1.45	1.48	1.29
NJ Public Housing Authority	0.92	1.54	1.71	1.47
South Bergen County	1.05	2.13	1.82	1.79
Morris County	1.06	1.29	1.42	1.30
Atlantic County Municipal JIF	1.25	1.94	2.38	2.01
Suburban Municipal	1.27	1.15	1.52	1.32
Ocean County	1.31	1.64	1.74	1.60
Bergen County	1.34	1.52	1.24	1.38
Camden County	1.40	1.64	1.38	1.49
NJ Utility Authorities	1.54	1.54	2.55	1.94
Gloucester, Salem, Cumberland Counties Municipal JIF	1.59	2.00	2.01	1.92
Central New Jersey	1.75	2.43	2.07	2.15
Burlington County Municipal JIF	1.82	1.54	2.09	1.81
Suburban Metro	2.64	1.56	1.90	1.87
AVERAGE	1.32	1.62	1.75	1.61

Camden County JOINT INSURANCE FUND									
2026 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS									
DATA VALUED AS OF June 30, 2026									
			# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2026 LOST TIME FREQUENCY	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY		TOTAL RATE
MEMBER_ID	MEMBER	** *	6/30/2026					MEMBER	2026 - 2024
1	89 Barrington		0	0	0.00	1.08	0.00	1 Barrington	0.42
2	91 Berlin Borough		0	0	0.00	1.01	0.00	2 Berlin Borough	0.40
3	92 Berlin Township		0	0	0.00	0.00	0.00	3 Berlin Township	0.00
4	93 Brooklawn		0	0	0.00	2.60	0.00	4 Brooklawn	1.02
5	94 Chesilhurst		0	0	0.00	0.00	0.00	5 Chesilhurst	0.00
6	95 Clementon		0	0	0.00	0.00	4.62	6 Clementon	1.84
7	96 Collingswood		0	0	0.00	2.08	0.60	7 Collingswood	1.04
8	97 Gibbsboro		0	0	0.00	0.00	2.39	8 Gibbsboro	1.25
9	98 Gloucester City		0	0	0.00	3.82	0.00	9 Gloucester City	1.53
10	99 Haddon		0	0	0.00	0.00	1.75	10 Haddon	0.66
11	100 Haddon Heights Borough		0	0	0.00	0.00	0.00	11 Haddon Heights Borough	0.00
12	102 Hi-Nella		0	0	0.00	0.00	0.00	12 Hi-Nella	0.00
13	103 Laurel Springs		0	0	0.00	0.00	0.00	13 Laurel Springs	0.00
14	105 Lindenwold		0	0	0.00	3.74	1.79	14 Lindenwold	2.46
15	106 Magnolia		0	0	0.00	2.15	0.00	15 Magnolia	0.85
16	107 Medford Lakes		0	0	0.00	1.85	1.72	16 Medford Lakes	1.42
17	109 Mount Ephraim		0	0	0.00	2.04	1.98	17 Mount Ephraim	1.61
18	110 Oaklyn		0	0	0.00	0.00	1.67	18 Oaklyn	0.66
19	111 Pine Hill		0	0	0.00	3.51	0.00	19 Pine Hill	1.44
20	112 Runnemede		0	0	0.00	2.26	0.00	20 Runnemede	0.89
21	113 Somerdale		0	0	0.00	0.00	3.45	21 Somerdale	1.31
22	115 Winslow		0	0	0.00	1.70	1.27	22 Winslow	1.19
23	451 Tavistock		0	0	0.00	0.00	0.00	23 Tavistock	0.00
24	564 Cherry Hill		0	2	0.00	0.89	0.65	24 Cherry Hill	0.99
25	565 Camden Parking Authority		0	0	0.00	4.76	21.28	25 Camden Parking Authority	11.16
26	101 Haddonfield		1	1	1.50	1.69	1.63	26 Haddonfield	1.63
27	584 Cherry Hill Fire District		0	2	2.45	1.82	1.20	27 Cherry Hill Fire District	1.70
28	114 Voorhees		0	3	2.55	1.82	2.27	28 Voorhees	2.15
29	87 Audubon		1	1	2.56	1.16	0.00	29 Audubon	0.94
30	108 Merchantville		1	1	2.90	0.00	0.00	30 Merchantville	0.58
31	116 Winslow Township Fire District		0	1	3.60	3.42	4.55	31 Winslow Township Fire District	3.94
32	90 Bellmawr		1	4	5.82	5.24	4.65	32 Bellmawr	5.13
33	104 Lawnside		0	2	7.92	3.03	0.00	33 Lawnside	2.53
34	117 Woodlynne		0	1	9.30	0.00	3.85	34 Woodlynne	3.09
35	88 Audubon Park		0	1	12.90	0.00	0.00	35 Audubon Park	2.61
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	19	1.40	1.64	1.38		1.49
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									

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

Total Participating Members	38
Complaint	38
Percent Compliant	100.00%

Member Name	Checklist Submitted	Compliant	01/01/26	2026	Amended Deductible	Revised EPL	Co-Insurance	Amended Date	Amended Co-Insurance	Land Use	
			EPL	POL	Date	Deductible	01/01/26			Deductible	Co-Insurance
AUDUBON	Yes	Yes	\$ 2,500	\$ 2,500			0%			\$ 2,500	20% of \$1,000,000
AUDUBON PARK	Yes	Yes	\$ 2,500	\$ 2,500			0%			\$ 2,500	20% of \$1,000,000
BARRINGTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
BELLMAWR	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
BERLIN BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 100K			\$ 20,000	20% of \$1,000,000
BERLIN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
BROOKLAWN	Yes	Yes	\$ 20,000	\$ 20,000			0%			\$ 20,000	20% of \$1,000,000
CAMDEN CITY	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
CAMDEN PARKING AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
CHERRY HILL	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
CHERRY HILL FIRE DISTRICT	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
CHESILHURST	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
CLEMENTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
COLLINGSWOOD	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
GIBBSBORO	Yes	Yes	\$ 5,000	\$ 5,000			20% of 1st 100K			\$ 5,000	20% of \$1,000,000
GLOUCESTER	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
GLOUCESTER TWP	Yes	Yes	\$ 100,000	\$ 100,000			20% of 1st 250K			\$ 100,000	20% of \$1,000,000
HADDON	Yes	Yes	\$ 10,000	\$ 10,000			20% of 1st 100K			\$ 10,000	20% of \$1,000,000
HADDON HEIGHTS	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
HADDONFIELD	Yes	Yes	\$ 100,000	\$ 20,000	03/25/26	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL	3/25/2026	20% of 1st 250K	\$ 20,000	20% of \$1,000,000
HI-NELLA	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
LAUREL SPRINGS	Yes	Yes	\$ 20,000	\$ 20,000			0%			\$ 20,000	20% of \$1,000,000
LAWNSIDE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
LINDENWOLD	Yes	Yes	\$ 5,000	\$ 5,000			0%			\$ 5,000	20% of \$1,000,000
MAGNOLIA	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
MEDFORD LAKES	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
MERCHANTVILLE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
MOUNT EPHRAIM	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
OAKLYN	Yes	Yes	\$ 2,500	\$ 2,500			0%			\$ 2,500	20% of \$1,000,000
PENNSAUKEN	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
PINE HILL	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
RUNNEMEDE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
SOMERDALE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
TAVISTOCK	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
VOORHEES	Yes	Yes	\$ 7,500	\$ 7,500			20% of 1st 100K			\$ 7,500	20% of \$1,000,000
WINSLOW	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000
WINSLOW TOWNSHIP FIRE DISTRICT #1	Yes	Yes	\$ 2,500	\$ 2,500			0%			\$ 2,500	20% of \$1,000,000
WOODYLYNNE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000

Camden JIF 2026 FUND COMMISSIONERS		
MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	Candice Gorman	Rob Jakubowski
Audubon Park	Michael Mevoli	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard V. Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Damon Burke	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Ari Messinger	Brian Bauerle
Cherry Hill Fire District	John Foley	John Mulholland
Chesilhurst	M. Jamila Odom-Garnett	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Cassandra Duffey
Gibbsboro	Glenn Werner	Amy Troxel
Gloucester City	Brian Morrell	
Gloucester Township	Tom Cardis	
Haddon Heights	Michael Mansdoerfer	Kelly Santosusso
Haddon Twp	James Mulroy	
Haddonfield	Dave Siedell	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Edward Hill	Angelique Rankins
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Steve Whalen	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	Ray Woods
Mt. Ephraim	Elizabeth Peddicord	
Oaklyn	Bonnie Taft	Greg Bradley
Pennsuaken Township	Elizabeth Peddicord	Timothy Killion
Pine Hill	Patricia Hendricks	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passanante	Michele Miller
Tavistock	Terry Shannon	
Voorhees	Stephen J. Steglick	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Sacco	Marc Rigberg
Woodlynne	Joseph Chukwueke	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2026 as of August 18, 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	Online Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND 2026 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
As of August 18, 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. 26-23**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – AUGUST 2026**

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

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

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

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

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INTERSTATE MOBILE CARE INC.	07/26 DOT TESTING INV 20179 08/26	504.00
INTERSTATE MOBILE CARE INC.	7/26 D&A TESTING INV 20178 08/26	5,085.00
		5,589.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE GLOUCESTER 650-08-2026	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE 650-08-2026	43,145.58
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE -CHERRY HILL 650-08-2026	2,458.33
		46,895.58
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 08/26	18,765.50
J.A. MONTGOMERY RISK CONTROL	REIMB SUPPLIES FOR 4/26 SAFETY KICKOFF	1,275.38
		20,040.88
PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/26	27.78
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 08/26	48,197.83
		48,225.61
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 08/26	5,265.50
		5,265.50
BROWN & CONNERY, LLP	ATTORNEY EXP/ POSTAGE FOR 07/26	13.49
BROWN & CONNERY, LLP	JULY 26 ATTORNEY FEES 08/26	2,305.75
BROWN & CONNERY, LLP	JULY 2026 LITIGATION MGMT 08/26	5,019.00
		7,338.24
ELIZABETH PIGLIACELLI	TREASURER FEE 08/26	2,406.58
ELIZABETH PIGLIACELLI	POSTAGE REIMBURSEMENT FOR 07/26	10.66
		2,417.24
CONNER STRONG & BUCKELEW	RMC FEES 2ND INSTALL 2026 08/26	472,874.00
		472,874.00
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 08/26	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICE 08/26	11,139.19
		12,222.19
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 08/26	1,336.92
		1,336.92
ACCESS	INV 12306752 DEPT 409 07/31/26	232.21
		232.21

USA TODAY MEDIA CORP	A# 1122589 INV 7799675-12227510 07/26	18.92
USA TODAY MEDIA CORP	A# 1122589 INV 7711254-12227492 05/26	18.92
		37.84
WALTER A. EIFE	RMC 2ND INSTALL 2026 HADDON TWP 08/26	23,321.00
		23,321.00
	Total Payments FY 2026	645,796.21
	TOTAL PAYMENTS ALL FUND YEARS	645,796.21

Chairperson

Attest:

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

Dated: _____

Treasurer

August 24, 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 July 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 August: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- INVESTMENT INCOME:
Net Investment Income received for July totaled \$92,179.51. TD’s rate is 3.56%

• RECEIPT ACTIVITY FOR July:	
Recovery	\$39,709.27
Cherry Hill Deductible	18,627.71
Assessments	<u>1,541,605.00</u>
Total Receipts	<u>\$1,599,941.98</u>

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

• CLAIM ACTIVITY FOR June:	
Claim Expense	\$ 322,048.91
Administration Expense	<u>2,455,123.69</u>
Total Claims/Expenses	<u>\$2,777,172.60</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$33,591,095.52 to a closing balance of \$32,358,813.58 showing a decrease of \$1,232,281.94.

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: July												
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN BALANCE	1,010,491.82	7,793,709.45	1,306,165.98	11,952,504.86	(234,997.41)	182,581.37	189,775.47	2,729,164.31	8,143,614.58	(17,957.78)	536,042.96	33,591,095.60
RECEIPTS												
Assessments	96,029.98	141,819.65	46,267.27	304,730.64	154,089.69	34,813.19	34,189.26	488,552.35	236,751.09	0.00	4,361.88	1,541,605.00
Refunds	37,018.61	0.00	2,690.66	0.00	0.00	0.00	0.00	0.00	0.00	18,627.71	0.00	58,336.98
Invest Pymnts	(2,606.60)	(17,712.44)	(3,489.45)	(27,163.97)	0.00	0.00	0.00	0.00	(18,507.66)	0.00	(1,218.24)	(70,698.36)
Invest Adj	110.45	750.51	147.85	1,150.98	0.00	0.00	0.00	0.00	784.21	0.00	51.61	2,995.61
Subtotal Invest	(2,496.15)	(16,961.93)	(3,341.60)	(26,012.99)	0.00	0.00	0.00	0.00	(17,723.45)	0.00	(1,166.63)	(67,702.75)
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	130,552.44	124,857.72	45,616.33	278,717.65	154,089.69	34,813.19	34,189.26	488,552.35	241,686.64	18,627.71	3,195.25	1,554,898.23
EXPENSES												
Claims Transfers	24,706.22	83,037.76	17,835.50	189,372.45	0.00	0.00	0.00	0.00	0.00	7,096.98	0.00	322,048.91
Expenses	0.00	0.00	0.00	0.00	0.00	239,309.50	0.00	1,659,561.75	566,260.03	0.00	0.00	2,465,131.28
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	24,706.22	83,037.76	17,835.50	189,372.45	0.00	239,309.50	0.00	1,659,561.75	566,260.03	7,096.98	0.00	2,787,180.19
END BALANCE	1,116,338.04	7,835,529.41	1,333,946.81	12,041,850.06	(80,907.72)	(21,914.94)	223,964.73	1,558,154.91	7,819,041.18	(6,427.05)	539,238.21	32,358,813.64
REPORT STATUS SECTION												
Report Month: July												
						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	July							
CURRENT FUND YEAR	2026							
Description:		Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	Sweep Acct	TD Operating
ID Number:								
Maturity (Yrs)								
Purchase Yield:								
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$33,591,095.52	-	-	-	-	21,611,984.43	-	11,979,111.09
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$2,995.62	\$0.00	\$0.00	\$0.00	\$0.00	\$2,995.62	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$92,179.51	\$0.00	\$0.00	\$0.00	\$0.00	\$55,571.31	\$0.00	\$36,608.20
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$162,877.86	\$0.00	\$0.00	\$0.00	\$0.00	-\$162,877.86	\$0.00	\$0.00
8 Net Investment Income	-\$67,702.73	\$0.00	\$0.00	\$0.00	\$0.00	-\$104,310.93	\$0.00	\$36,608.20
9 Deposits - Purchases	\$1,944,649.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,622,600.98
10 (Withdrawals - Sales)	-\$3,109,229.10	\$0.00	\$0.00	\$0.00	\$0.00	-\$10,007.59	\$0.00	-\$2,777,172.60
Ending Cash & Investment Balance	\$32,358,813.58	\$0.00	\$0.00	\$0.00	\$0.00	\$21,497,665.91	\$0.00	\$10,861,147.67
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$2,818,973.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,636,070.08
(Less Deposits in Transit)	-\$182,902.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$34,994,883.66	\$0.00	\$0.00	\$0.00	\$0.00	\$21,497,665.91	\$0.00	\$13,497,217.75

JULY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	07/01/26-07/30/21	322,048.91				322,048.91	
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	322,048.91	-	-	-	322,048.91	
	Monthly Rpt	322,048.91				322,048.91	
	Variance	-	-	-	-	-	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
Month		July							
Current Fund Year		2026							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	July	July	July	July	Reconciled	Variance From	Month
2026	Property	241,137.96	14,352.08	0.00	255,490.04	253,635.99	1,854.05	(0.00)	1,854.05
	Liability	8,135.32	3,616.81	0.00	11,752.13	10,933.17	818.96	0.00	818.96
	Auto	8,566.64	0.00	1,854.05	6,712.59	9,385.60	(2,673.01)	0.00	(2,673.01)
	Workers Comp	262,629.17	76,185.52	0.00	338,814.69	398,909.46	(60,094.77)	(42,864.73)	(17,230.04)
	Cherry Hill	17,230.04	6,254.86	17,230.04	6,254.86	6,254.86	0.00	0.00	0.00
	Total	537,699.13	100,409.27	19,084.09	619,024.31	679,119.08	(60,094.77)	(42,864.73)	(17,230.04)
2025	Property	1,172,066.77	9,955.14	2,200.00	1,179,821.91	1,180,694.16	(872.25)	7,831.01	(8,703.26)
	Liability	136,387.39	13,826.50	0.00	150,213.89	150,213.89	0.00	0.00	0.00
	Auto	258,882.52	3,388.50	836.61	261,434.41	265,247.11	(3,812.70)	(10,935.96)	7,123.26
	Workers Comp	2,152,177.65	74,187.29	0.00	2,226,364.94	2,407,216.10	(180,851.16)	(180,851.16)	0.00
	Cherry Hill	(236.43)	271.98	0.00	35.55	35.55	(0.00)	(0.00)	0.00
	Total	3,719,277.90	101,629.41	3,036.61	3,817,870.70	4,003,406.81	(185,536.11)	(183,956.11)	(1,580.00)
2024	Property	986,280.62	399.00	34,818.61	951,861.01	935,837.14	16,023.87	16,023.87	0.00
	Liability	251,291.67	53,449.60	0.00	304,741.27	293,136.68	11,604.59	11,604.59	0.00
	Auto	110,465.20	14,115.50	0.00	124,580.70	154,840.74	(30,260.04)	(33,624.04)	3,364.00
	Workers Comp	1,656,895.61	13,036.38	0.00	1,669,931.99	1,904,244.70	(234,312.71)	(232,915.04)	(1,397.67)
	Cherry Hill	1,397.67	570.14	1,397.67	570.14	570.14	(0.00)	(0.00)	(0.00)
	Total	3,006,330.77	81,570.62	36,216.28	3,051,685.11	3,288,629.40	(236,944.29)	(238,910.62)	1,966.33
2023	Property	882,695.22	0.00	0.00	882,695.22	857,831.66	24,863.56	24,863.56	0.00
	Liability	476,357.65	11,794.00	0.00	488,151.65	516,960.11	(28,808.46)	(28,808.46)	0.00
	Auto	690,333.48	273.00	0.00	690,606.48	689,472.48	1,134.00	1,134.00	0.00
	Workers Comp	1,679,240.13	13,343.31	0.00	1,692,583.44	1,839,519.24	(146,935.80)	(146,935.80)	0.00
	Cherry Hill	300.00	0.00	0.00	300.00	300.00	0.00	0.00	0.00
	Total	3,728,926.48	25,410.31	0.00	3,754,336.79	3,904,083.49	(149,746.70)	(149,746.70)	0.00
2022	Property	904,688.13	0.00	0.00	904,688.13	945,919.91	(41,231.78)	(41,231.78)	0.00
	Liability	966,742.39	350.85	0.00	967,093.24	967,093.24	0.00	0.00	0.00
	Auto	835,089.99	58.50	0.00	835,148.49	811,047.92	24,100.57	24,100.57	0.00
	Workers Comp	3,070,023.42	12,619.95	0.00	3,082,643.37	3,171,049.10	(88,405.73)	(88,405.73)	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	5,776,543.93	13,029.30	0.00	5,789,573.23	5,895,110.17	(105,536.94)	(105,536.94)	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	(1,911.00)	0.00	0.00	(1,911.00)	0.00	(1,911.00)	(1,911.00)	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cherry Hill	(733.50)	0.00	0.00	(733.50)	0.00	(733.50)	(733.50)	0.00
	Total	(2,644.50)	0.00	0.00	(2,644.50)	0.00	(2,644.50)	(2,644.50)	0.00
TOTAL		16,766,133.71	322,048.91	58,336.98	17,029,845.64	17,770,348.95	(740,503.31)	(723,659.60)	(16,843.71)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

07/31/2026

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 JCMJ ACCOUNT	10.7059	21,497,665.91	0.00	21,497,665.91		0.00
99VVB5Y75		10.7059	21,497,665.91	0.00	21,497,665.91	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value
07/31/2026

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	07/01/2026	07/31/2026	01/01/2026	07/31/2026
NET ASSETS - BEGINNING OF PERIOD		21,611,984.43		21,443,620.09
		<u>21,611,984.43</u>		<u>21,443,620.09</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	55,571.31		365,109.57	
REALIZED GAIN/LOSS	0.00		-626.88	
UNREALIZED GAIN/LOSS-INVESTMENT	-162,877.86		-287,370.92	
ACCRETION/AMORTIZATION	2,995.62		13,603.22	
TOTAL INVESTMENT INCOME		<u>-104,310.93</u>		<u>90,714.99</u>
TOTAL RECEIPTS		<u>-104,310.93</u>		<u>90,714.99</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	537.54		3,774.20	
INVESTMENT ADVISORY FEES	8,932.51		29,120.77	
CONSULTING	537.54		3,774.20	
TOTAL ADMINISTRATIVE EXPENSES		<u>10,007.59</u>		<u>36,669.17</u>
TOTAL DISBURSEMENTS		<u>10,007.59</u>		<u>36,669.17</u>
NET ASSETS - END OF PERIOD		<u><u>21,497,665.91</u></u>		<u><u>21,497,665.91</u></u>

SAFETY DIRECTOR REPORT

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: August 24, 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

- Borough of Somerdale on July 1, 2026
- Borough of Chesilhurst on July 2, 2026
- Borough of Laurel Springs on July 6, 2026
- Borough of Merchantville on July 7, 2026
- Borough of Hi-Nella on July 9, 2026
- Winslow Township Fire Department on July 8, 2026
- Borough of Gibbsboro on July 13, 2026
- Borough of Oaklyn on July 14, 2026
- Borough of Lindenwold on July 15, 2026
- City of Camden on July 16, 2026
- Borough of Lawnside on July 30, 2026

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Bellmawr on July 29, 2026

MEETINGS ATTENDED

- Claims Committee Meeting on July 24, 2026
- Executive Safety Committee Meeting on July 27, 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

- Heat Related Illnesses Best Practices
- Severe Weather Clean Up & Recovery Best Practices
- Tornado Best Practices
- Kobalt Battery Power Yard Tools
- Flash Flood Preparedness Best Practices
- E-Bike Legislative & Essential Considerations
- Arc Flash Best Practices
- Echelon Front: Extreme Ownership Foundational Principles
- Flag Football Program Best Practices
- PEOSH - 2026 Second Quarter Most Identified Serious Hazards
- Hurricane Preparedness Best Practices

MSI FIRE & EMS

- Acquired Structures Training

MSI LAW ENFORCEMENT

- Weather-Related & High Heat Risk Considerations
- Fatigue: Critical Risk and Mitigation Strategies
- E-Bikes Essential Policy and Enforcement 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
Berlin Boro	3
Berlin Twp	2
Cherry Hill	16
Chesilhurst	2
Collingswood	2

MSI NOW	
Haddon	9
Haddon Heights	1
Haddonfield	2
Hi-Nella	3
Lindenwold	1
Pennsauken	42
Winslow	4
Winslow Fire District	2

MSI LIVE

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

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

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

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

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

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

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 6/22/2026 To 7/22/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Voorhees Township Board of I - Township of Voorhees	Education 329 Route 73 Voorhees, NJ 08043	RE: Use of Premises- Junior Police Academy Evidence of insurance as respects use of any/all premises for the Voorhees Township Junior Police Academy.	6/22/2026 #6512797	GL AU EX WC
H - Camden County Department of I - Borough of Collingswood	Parks 1301 Park Blvd Cherry Hill, NJ 08002	RE: Use of Showmobile The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of Showmobile for Borough events during the current calendar year.	6/24/2026 #6527323	GL AU EX WC
H - Public Safety Capital LLC I - Cherry Hill Fire District (BOFC District)	3350 Riverwood Parkway SE 670 Atlanta, GA 30339	RE: Leased Vehicles The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles: TraumaHawk 164 Type III, Ford E350; VIN # 1FDXE4FN8TDD14336, value: \$295,482 TraumaHawk 164 Type III, Ford E350; VIN # 1FDXE4FN7TDD14344, value: \$295,482	6/25/2026 #6537619	GL AU EX WC OTH
H - Namdar Realty Group, LLC I - Township of Voorhees	Voorhees Center Realty 150 Great Neck Road, Suite 304 Great Neck, NY 11021	RE: Use of Premises- Junior Police Academy Evidence of insurance as respects use of any/all premises for the Voorhees Township Junior Police Academy.	6/26/2026 #6540219	GL AU EX WC
H - Haddonfield Board of Education I - Borough of Haddonfield	95 Grove Street Haddonfield, NJ 08033	RE: Use of Premises- Borough Events 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 Borough sponsored events during the current calendar year.	6/26/2026 #6539599	GL EX
H - Bayada I - Township of Pennsauken	4300 Haddonfield Road Pennsauken, NJ 08109	Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. RE: Use of Premises-Serve Day Car Wash Evidence of insurance as respects use of premises for the Serve Day Car Wash.	7/6/2026 #6583447	GL AU EX WC OTH
H - Big Truck Rental, LLC	4221 Boy Scout Road suite 400 Tampa, FL 33607	RE: VIN # 3BK6LK0XXSF736965 The Certificate Holder is an Additional Insured on the above-referenced Commercial General	7/10/2026	GL AU EX WC OTH

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2026 To 7/22/2026

I - Winslow Township		Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respect to the 2025 Kenworth L770 VIN # 3BK6LK0XXSF736965. Value: \$485,097.72	#6600551	
H - Big Truck Rental, LLC I - Winslow Township	3350 Riverwood Parkway SE 670 Atlanta, GA 30339	RE: VIN # 3BK6LK0XXSF736965 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respect to the 2025 Kenworth L770 VIN # 3BK6LK0XXSF736965. Value: \$485,097.72	7/10/2026 #6600427	GL AU EX WC OTH
H - State of New Jersey Department I - Borough of Audubon	of Environmental Protection 428 E. State Street PO Box 420 Trenton, NJ 08625	RE: Additional Insured The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract.	7/15/2026 #6607501	GL AU EX WC
H - Vermeer North Atlantic I - Borough of Haddonfield	7 Maple Avenue Lumberton, NJ 08048	RE: Equipment Rentals The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to equipment rentals and the following: Vermeer Model BC1200XL Serial# 1VRD14AD8S1051265, value \$59,950 Vermeer Model BC1200XL Serial# 1VRD14AD4T1051362, value \$74,462	7/16/2026 #6608414	GL AU EX WC OTH
H - New Jersey Infrastructure Bank I - Borough of Collingswood	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	RE: NJIB Project Issue: 2009-S340367-02 New Jersey Infrastructure Bank and the State of New Jersey Department of Environmental Protection are Additional Insured Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respect to NJIB Project Issue: 2009-S340367-02.	7/17/2026 #6609031	GL AU EX WC OTH
H - New Jersey Department of I - Borough of Berlin	Environmental Protection 401 E. State Street 7th Floor, East Wing Trenton, NJ 08609	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	7/20/2026 #6609402	GL AU EX WC OTH
H - Bowman and Co. LLP I - Borough of Berlin	601 White Horse Road Voorhees, NJ 08043	Evidence of Insurance	7/20/2026 #6609403	GL AU EX WC OTH

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2026 To 7/22/2026

H - New Jersey Infrastructure Bank I - Borough of Berlin	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	7/20/2026 #6609401	GL AU EX WC OTH
H - Inter Community Celebration I - Borough of Berlin	Association (ICCA) 54 S. White Horse Pike Berlin, NJ 08009	RE: July 4th Parade Evidence of insurance with respects to July 4th Parade. Does not include amusements of fireworks.	7/20/2026 #6609367	GL AU EX
H - State of New Jersey Department I - Borough of Berlin	of Transportation PO Box 600 Trenton, NJ 08625	RE: Inter-Community Celebration Association (Quasi Entity) Evidence of insurance as respects to Berlin Inter-Community Celebration Association (a quasi entity) for events during the current policy year. Does not include amusements or fireworks.	7/20/2026 #6609365	GL AU EX
H - Inter-Community Celebration I - Borough of Berlin	Association PO Box 488 Berlin, NJ 08009	RE: Additional Named Insured (Quasi Entity) The Certificate Holder is an Additional Named Insured on the above-referenced Policies as an approved quasi entity.	7/20/2026 #6609366	GL AU EX
H - Board of Fire Commissioners I - Borough of Berlin	Fire District #4 14 W. Central Avenue Blackwood, NJ 08012	RE: Use of Fire Safety Trailer Evidence of insurance as respects the use of Gloucester Township's Fire Safety Trailer.	7/20/2026 #6609364	GL AU EX WC
H - Camden County College Regional I - Borough of Berlin	Emergency Training Academy 420 Woodbury/Turnersville Road Blackwood, NJ 08012	RE: Use of Premises Evidence of insurance as respects use of premises for training during the current policy year.	7/20/2026 #6609361	GL AU EX WC
H - Burlington County Emergency I - Borough of Berlin	Services Training Center 53 Academy Drive Westampton, NJ 08060	RE: Use of Premises Evidence of insurance as respects use of use of premises for training during the current policy year.	7/20/2026 #6609362	GL AU EX WC

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2026 To 7/22/2026

H - Borough of Berlin I - Borough of Berlin	59 South White Horse Pike Berlin, NJ 08009	Evidence of Insurance	7/20/2026 #6609363	GL AU EX WC
H - DGMB Casino, LLC dba Resorts I - Borough of Berlin	Atlantic City Casino 1133 Boardwalk Atlantic City, NJ 08401	RE: Bus Trips for Seniors DGMB Casino LLC dba Resorts Casino Hotel, DGMB Casino Holding, LLC, DGMB Casino SPE Corp., as well their respective members, shareholders, managers, partners, officers, directors, , agents and employees are Certificate Holders and Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	7/20/2026 #6609360	GL AU EX WC
H - Lion Tamers Lake I - Borough of Berlin	263 Mill Road Marlton, NJ 08063	RE: Use of Premises- Fire Department Training 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 Fire Department training during the current policy year.	7/20/2026 #6609359	GL AU EX WC
H - Michael's Distribution Center I - Borough of Berlin	130 Makers Avenue Berlin, NJ 08009	RE: Use of Premises- Police Department Training Evidence of insurance with respects to the use of any/all premises for training by the Borough of Berlin's Police Department.	7/20/2026 #6609357	GL AU EX WC
H - Mercer County Fire Academy I - Borough of Berlin	350 Lawrence Station Road Lawrence Twp, NJ 08648	RE: Use of Premises Evidence of insurance as respects use of premises for training during the current policy year.	7/20/2026 #6609358	GL AU EX WC
H - NJ Department of Health I - Borough of Berlin	Office of EMS PO Box 360 Trenton, NJ 08625	RE: State Recertification Evidence of insurance as respect to State recertification. Professional Liability language is included within the Member Manual (General Liability). The Excess Liability Policy sits excess of the General Liability Policy. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a	7/20/2026 #6609356	GL AU EX WC

07/23/2026

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2026 To 7/22/2026

		medical emergency immediately following the occurrence of such emergency.		
H - NJ Department of Health I - Borough of Berlin	Office of EMS PO Box 360 Trenton, NJ 08625	RE: EMS Inspections and License Renewals 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 Berlin's EMS Inspections and License Renewals. Professional Liability language is included within the Member Manual (General Liability). The Excess Liability Policy sits excess of the General Liability Policy. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	7/20/2026 #6609355	GL AU EX WC
H - New Jersey Transit c/o Greystone I - Borough of Berlin	Realty Estate Dept 7th fl One Penn Plaza East Newark, NJ 07105	RE: Train Station - Lease #0401-1629-01 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 station parcel aka Train Station 1.7 acres, block 99, NJT lease #0401-1629-01.	7/20/2026 #6609354	GL AU EX WC
H - State of New Jersey I - Borough of Berlin	State Street Trenton, NJ 08608	RE: Coin Drops Evidence of insurance as respects to the Berlin Fire Company's Coin Drops during the current policy period.	7/20/2026 #6609352	GL AU EX WC
H - South Jersey Industries I - Borough of Berlin	and all its subsidiaries 1 South Jersey Plaza Folsom, NJ 08037	Evidence of Insurance	7/20/2026 #6609353	GL AU EX WC
H - State of New Jersey I - Borough of Berlin	Department of Health & Senior Services Office of Emergency Medical Services PO Box 360; Trenton, NJ 08625	RE: Berlin Inter-Community Ambulance Association Evidence of insurance as respects to the Berlin Inter-Community Ambulance Association's Workers' Compensation Coverage and Automobile Coverage. Professional Liability language is included within the Member Manual (General Liability). The Excess Liability Policy sits excess of the General Liability Policy. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue	7/20/2026 #6609351	GL AU EX WC

07/23/2026

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 6/22/2026 To 7/22/2026

		squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.		
H - State of New Jersey I - Borough of Berlin	Department of Health & Senior Services Office of Emergency Medical Services PO Box 360; Trenton, NJ 08625	RE: CLD Evidence of insurance as respects to CLD	7/20/2026 #6609350	GL AU EX WC
H - Board of Fire Commissioners I - Borough of Berlin	Fire District #4 14 W. Central Avenue Blackwood, NJ 08012	RE: Use of Fire Safety Trailer Evidence of insurance as respects the use of Gloucester Township's Fire Safety Trailer.	7/20/2026 #6609345	GL AU EX WC
H - Township of Berlin I - Borough of Berlin	135 Route 73 South West Berlin, NJ 08091	RE: July 4th Parade Evidence of insurance as respects to the July 4th Parade. Does not include amusements or fireworks.	7/20/2026 #6609349	GL AU EX WC
Total # of Holders: 34				

07/23/2026

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CAMDEN JIF

Workers' Compensation Medical Bills - PPO Reductions

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$459,618.41	\$195,983.56	\$263,634.85	57.36%
February	\$918,465.59	\$476,477.26	\$441,988.33	48.12%
March	\$260,460.13	\$78,497.97	\$181,962.16	69.86%
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%
July	\$283,331.76	\$90,892.54	\$192,439.22	67.92%
TOTAL 2026	\$3,289,578.89	\$1,477,514.12	\$1,812,064.77	55.09%

Monthly & YTD Summary:

PPO Statistics	July	YTD
Bills	215	2,012
PPO Bills	194	1,864
PPO Bill Penetration	90.23%	92.64%
PPO Charges	\$259,241.76	\$3,049,585.69
Charge Penetration	91.50%	92.70%

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%



2026 Subrogation Results

Liability

**July
\$39,709.27**

**Year to Date
\$299,801.30**

Worker's Compensation

**July
\$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
650-29852	Audubon	1/15/2026	\$1,000.00	July	Liability
650-28953	Gibbsboro	12/16/2024	\$10,239.38	July	Liability
650-29862	Clementon	1/18/2026	\$854.05	July	Liability
650-28958	Pennsauken	10/13/2024	\$24,579.23	July	Liability
650-29672	Collingswood	10/27/2025	\$836.61	July	Liability

650-29522	Audubon	3/29/2025	\$2,200.00	July	Liability
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Total Recovered \$299,801.30

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

JULY 27, 2026

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JULY 27, 2026
VIA ZOOM
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**

ROLL CALL OF 2026 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Gallagher	Winslow Township	Present
Gary Passanante	Borough of Somerdale	Present
Edward Hill	Borough of Lawnside	Present

EXECUTIVE COMMITTEE ALTERNATES:

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

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CRC Candice Jordan
Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Jackie Cardenosa, Robert Garish, 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
Robert Jakubowski, Audubon
John Foley, Cherry Hill Fire District
Donza Worlds, Lawnside
Dameon Burke, Camden City
Millard Wilkenson, Berlin Borough

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
Jaclyn Lindsey	Conner Strong & Buckelew
Samantha Wilson	Hardenbergh Insurance Group
Randy von der Tann	Insurance Agencies Inc.
Terry Mason	M&C Insurance

APPROVAL OF MINUTES: OPEN SESSION OF JUNE 22, 2026

MOTION TO APPROVE THE OPEN MINUTES OF JUNE 22, 2026

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

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. Executive Director asked Underwriting Manager Tavares for an update and Mr. Tavares reported this is the second seminar coming out of the Cyber JIF this year. The first was on Artificial Intelligence and upcoming session is an all-encompassing seminar that will discuss banking controls and the framework which will be held on August 5th. The Cyber JIF is working

on a Risk Manager Accreditation program on Cyber. This will be a two-day deep dive and we encourage IT professionals, Risk Managers and member entities to sign up and participate, which should be eye-opening and educational.

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. Executive Director said on pages 7-8 is the breakdown which shows the Camden JIF share is about \$304,000. These assessments have already been encumbered into the financials for last year, so they've already had an impact, but does not show anything going forward.

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.

Fund Professionals 2027: All the fund professional contracts expire at the end of the year. The fund office will advertise for RFPs for the positions in the next few months. Executive Director requested a motion to authorize the fund office to advertise for requests for proposals.

**MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE
FOR REQUESTS FOR QUALIFICATIONS**

Motion:	Commissioner Passanante
Second:	Commissioner Cheeseman
Roll Call Vote:	10 Ayes, 0 Nays

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 – 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 15%, and the Camden JIF is currently at 22%, workers comp is driving factor mainly from earlier in

the year. The Lost Time Accident Frequency as of May is at 1.33 which is a slight improvement from last month. The Camden JIF had 2 lost time accidents in May. The EPL POL Compliance shows 100% compliance. The Regulatory Checklist has been updated to reflect 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 26-22 July 2026 BILL LIST

TOTAL 2025	\$ 13,865.00
TOTAL 2026	\$2,441,258.69
TOTAL	\$2,455,123.69

MOTION TO APPROVE JULY VOUCHERS RESOLUTION 26-22

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

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

Closed	.00
2022	422,421.72
2023	33,2903.71
2024	25,589.55
2025	205,111.39
2026	130,029.46
TOTAL	816,442.83

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

Motion: Commissioner Gallagher
 Second: Commissioner DiAngelo
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi provided an update on the vacant and abandoned property registration fee cases, reporting that all outstanding municipalities have executed settlement agreements. He also announced that CRC will now provide quarterly subrogation reports to improve monitoring and communication of recovery efforts, following discussions with the Executive Director and Candace Jordan from CRC. Commissioner Shannon requested that future

subrogation reports include information on which claims they apply to, which Attorney Nardi agreed to follow up on.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly provided updates on safety requirements, including reminders about the 2025 right-to-know survey and guidance for National Night Out events. Robert Garish announced that Chief Earle's comprehensive guidance document on crossing guards will be released next week through the MEL app and website. In response to Commissioner Shannon, Mr. Garish said the report will be sent police departments as well.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 05/22/26 to 06/22/26 was enclosed in the agenda showing 7 certificates issued for the period. Jonathon Tavares reported on insurance updates, including changes to Cyber JIF deductibles - basic security compliance will receive a \$25,000 deductible now instead of \$35,000, Intermediate compliance will have \$0 deductible instead of \$20,000 and Advanced compliance will have a \$0 deductible plus a 10% assessment credit. After hearing feedback across the state that it is quite costly to get in compliance with advanced security this an incentive for members to keep pushing for the advanced category. In September there will be a pre-renewal update on the market with expectations going into 2027. In response to Chairman Mevoli, Mr. Tavares said the Underwriting Office received one of the highest submissions for fireworks and amusements and have not heard of any issues so far.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for June where there was a savings of 50.88% and a total savings of 53.88% for 2026. Jennifer Goldstein presented June workers' compensation claims results, noting 278 medical bills totaling \$279,465.41 in charges, with 89 injuries reported in the second quarter and presented the 2nd Quarter Workers Compensation Summary.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator reviewed the Subrogation reports for June 2026 for workers compensation recoveries of \$48,368.45 and liability recoveries of \$260,092.03 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 Maley
Roll Call Vote:	10 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Shannon
Second:	Commissioner Gallagher
Vote:	Unanimous

MEETING ADJOURNED: 4:56 PM

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