



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA SEPTEMBER 28, 2026 – 4:30 PM

<https://permainc.zoom.us/j/93050136489>

ALSO TELEPHONICALLY AT:

Dial : 1-929-205-6099

Meeting ID: 930 5013 6489

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: SEPTEMBER 28, 2026**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE - MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2026 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES:** August 24, 2026 Open MinutesAppendix I

- ☐ **CORRESPONDENCE – Department of Banking and Insurance Communication.....Page 1**

REPORTS

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
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- ☐ **TREASURER – Elizabeth Pigliacelli**
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- ☐ **ATTORNEY – Joseph Nardi, Esquire**

- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
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- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
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- ☐ **..... MANAGED CARE – Medlogix**
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- ☐ **CLAIMS SERVICE – Claims Resolution Corporation**
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-
- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **NEXT MEETING: October 26, 2026 – Via Zoom**
 - ☐ **MEETING ADJOURNED**

From: Strang, Tanner [DOBI] <Tanner.Strang@dob.nj.gov>
Sent: Friday, September 11, 2026 2:19 PM
To: Bradford Stokes; Karen A Read; Joseph P Hrubash
Cc: Carolina.Chong; william.leach
Subject: CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND - Negative Fund Years

Some people who received this message don't often get email from tanner.strang@dob.nj.gov. [Learn why this is important](#)

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

Good afternoon,

During a review of your financial statements as of December 31, 2025, we noted that the following fund years carry a negative net position:

Fund Year	Net Position as of 12/31/2025
2025	(716,567)

N.J.A.C 11:15-2.16(b) states "The fund commissioners shall submit to the Commissioner and the Commissioner of the Department of Community Affairs a report of the causes of the account's insufficiency, the assessments necessary to replenish it and the steps taken to prevent a recurrence of such circumstances"

Therefore, the Department is requesting that the Fund develop a formal and detailed plan to rectify the deficiencies in any fund year with a negative net position. The plan may include a planned supplemental assessments and/or transfer of funds per the regulation.

Please provide the plan to the Department by October 12, 2026, which should be approved by the fund commissioners through a formal resolution. Please also provide a copy of the resolution.

Best regards,
Tanner Strang
Insurance Examiner
Office of Solvency Regulation
Department of Banking and Insurance
Tanner.Strang@dob.nj.gov
+1(609)808-3545

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: September 28, 2026

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2027 MEL Renewal:** Members and Risk Management Consultants were asked to update underwriting data by September 1st. We are following up with members and risk managers that have not fully completed the process.
- ☐ **MEL JIF 2027 Pre-Renewal Webinar:** The MEL Underwriting Manager presented a 2027 pre-renewal webinar this morning to cover the current state of the market and anticipated program changes. The webinar was recorded and will be posted to the MEL website.
- ☐ **2027 Membership Renewals** – Six members are scheduled to renew as of January 1, 2027. Membership documents were emailed to those members on July 29th. Enclosed on **page 3** is the status of the renewals.
- ☐ **Request for Qualifications/Proposals** – All professional positions expire at the end of the year. The fund office released RFQ's with a due date of September 22nd. A report will be provided at our meeting.
- ☐ **Cyber JIF Training:** The Cyber JIF's contract with Xcitium (D2 Cybersecurity) to provide Training/Phishing & External Vulnerability Scanning has expired. The Cyber JIF issued Competitive Contracting RFPs and awarded the contract for Training/Phishing to Wizer and External Vulnerability Scanning to Xcitium. Attached on **Page 4** is a copy of the email sent to members announcing the change. A meeting with Wizer is being scheduled to identify next steps to get the new training up and running.
- ☐ **NJ Cyber JIF:** The Cyber JIF met via Zoom on August 31st. Chairman Mevoli's report is included on **pages 5 & 6**. The JIF met virtually on September 17th, if available, copies of the meeting reports will be distributed.
- ☐ **Cyber Risk Management Consultant Accreditation Program:** The Cyber JIF is conducting a Cybersecurity Risk Management Program for IT Professionals and Risk Management Consultants (RMC) serving member entities. The program is a two-day event scheduled for October 2nd and October 9th at the National Conference Center in East Windsor. Enclosed on **page 7** is a copy of the notice and registration form that was distributed to RMCs during the month of August.

The speakers for the program have now been finalized:

- ☐ Cyber Threat Landscape – Chertoff Group (Cybersecurity Principal, Adam Isles)
 - ☐ Cyber Risk Management Frameworks – Chubb (CCIC program director, Ben Bertossi)
 - ☐ Cyber Risk Assessment Basics – Cowbell (underwriter and cybersecurity engineer, TBD)
 - ☐ Stakeholder Communication – JIF Commissioners (TBD)
 - ☐ Governance & 3rd Party Risk – NJCCIC (Director, Mike Geraghty)
 - ☐ Technical Controls & Mitigation – eMazzanti (President, Carl Mazzanti)
 - ☐ Incident Response Planning – Mullen Coughlin (IRP Leader, Jeff Boogay)
 - ☐ Insurance Strategies – CSB (Underwriting manager, Ed Cooney)
- ☐ **NJ EJIF Alert:** Attached on **pages 9-12** is a copy of the EJIF alert issued to Fund Commissioners last week concerning a New Jersey Department of Environmental Protection (NJDEP) funding for investigation and remediation of contaminated properties through the Hazardous Discharge Site Remediation Fund.
- ☐ **RCF/MEL/EJIF Meetings:** The state-wide JIFs all conducted the meetings on September 14, 2026 at the Forsgate Country Club, Monroe NJ. Chairman Mevoli's reports can be found in **Appendix II**.
- ☐ **Safety Incentive Program – Optional Safety Award** – The notice for the 2026 Optional Safety Award was sent on September 17, 2026. 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. **Pages 13-14**

Due Diligence Reports:

Financial Fast Track	<i>Distributed Quarterly</i>
Loss Ratio Analysis	<i>Not Available</i>
Loss Time Accident Frequency	Page 15 & 16
POL/EPL Compliance Report	Page 17
Fund Commissioners	Page 18
Regulatory Affairs Checklist	Page 19
RMC Agreements	Page 20

2027 MEMBERSHIP RENEWALS

Member	Renewal Date	Documents Received
Chesilhurst	1/1/2027	
Haddon Heights	1/1/2027	5/19/2026
Runnemede	1/1/2027	9/17/2026
Somerdale	1/1/2027	9/4/2026
Voorhees	1/1/2027	
Woodlynne	1/1/2027	

From: [Jaine Testa](#)
Subject: NJ Cyber JIF Training and Phishing Vendor
Date: Wednesday, September 2, 2026 1:26:35 PM

Memo to: Fund Commissioners (via 'bcc')
NJ Cyber Risk Management Fund

From: Joseph Hrubash, Executive Director

Re: Training and Phishing Vendor

The NJ Cyber Risk Management Fund's (Cyber JIF) three-year contract with Xcitium (formerly D2 Cybersecurity) for External Vulnerability Scanning and Training and Phishing expired August 31st. The Cyber JIF issued Competitive Contracting RFPs for both positions. The Fund received multiple responses. The Fund reviewed all the responses and selected several for interviews. At their meeting yesterday, the Cyber JIF Board of Fund Commissioners awarded a contract to WIZER for the Employee Cyber Hygiene Training and Phishing and Xcitium for External Vulnerability Scanning services.

We are working with WIZER to initiate the process of transitioning these services and will contact members with further details shortly.

Cc: JIF Executive Directors
Risk Management Consultants



NEW JERSEY CYBER RISK MANAGEMENT FUND

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

Date: August 31, 2026
To: Board of Commissioners
Camden County Municipal Joint Insurance Fund
From: Chairmen Mike Mevoli

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

The Cyber JIF met on August 31st at 11:00 AM via Zoom. Below is an overview of items discussed:

Operations Committee: The Fund's contract with Xcitium is expiring. Competitive Contracting RFPs were issued with a July due date. Multiple responses were received for both Training/Phishing and External Scanning. The Operations Committee reviewed responses and selected 7 firms to interview. The QPA was provided with the individual scoring sheets completed by members of the committee. Results were available at the meeting and posted to the webpage.

The Board adopted the Operations Committee's recommendation to award Competitive Contract RFP#26-01 Training/Phishing to Wizer, Inc. and Competitive Contract RFP #26-02 External Scanning to Xcitium.

MEL's Joint Cash Management Investment Program: The Municipal Excess Liability established a Joint Cash Management and Investment (JCMI) pool in 2020. This program permits the JCMI to participate in the purchase of debt securities issued by highly rated municipalities.

At last month's meeting, the Fund Treasurer recommended the Cyber JIF participate in the JCMI. The Board approved resolution 36-26 Authorizing the Cyber JIF's participation in the Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI). The signed resolution and appropriate application will be completed and submitted to the JCMI for membership.

Cyber Physical Damage: Underwriting Manager submitted a quote for added coverage for members concerning physical damage and resulting business interruption from a cyber event. The Board agreed with the Executive Directors recommendation to have the Operations Committee consider this proposal with their 2027 budget deliberations.

Cyber Educational Series: Underwriting Manager held the second webinar of the educational series on August 5th at 10 a.m. on Cyber Insights and Emerging risks. It was well attended. A recording of the webinar and the presentation was uploaded to the website.

Cyber Risk Management Consultant Accreditation Program: A copy of the Notice and Registration form distributed to Risk Management Consultants during the month was included in the agenda. The two-day accreditation course is scheduled for October 2, 2026 and October 9, 2026. The courses and speakers that have been finalized are noted below:

October 2nd – Session 1

Cyber Threat Landscape for Public Entities – Chertoff Group (Cybersecurity Principal, Adam Isles)

Cyber Risk Management Frameworks – Chubb (CCIC program director, Ben Bertossi)

Cyber Risk Assessment Basics – Cowbell (underwriter and cybersecurity engineer, TBD)

Stakeholder Communication – JIF Commissioners (TBD)

October 9th – Session 2

Governance & Third Party Risk – NJCCIC (Director, Mike Geraghty)

Technical Controls & Mitigation – eMazzanti Technologies (President, Carl Mazzanti)

Cyber Incident Response Planning – Mullen Coughlin (IRP Leader, Jeff Boogay)

Cyber Insurance & Strategic Takeaways – CSB (Underwriting manager, Ed Cooney)

Next meeting: The next Cyber JIF meeting is scheduled for September 17, 2026 at 1:30 PM via audio / video teleconference. The Claims Committee will also meet prior to the Fund meeting on September 17, 2026 AT 10 AM.



TO: Risk Management Consultants, Cyber JIF
FROM: PERMA
DATE: August 18, 2026
SUBJECT: Cyber JIF Risk Manager Accreditation Program

We are pleased to announce the two-day Cyber JIF Risk Manager Accreditation Program, scheduled for:

WHEN: Friday, October 2nd and Friday, October 9th
TIME: 9:00 AM – 1:00 PM (Breakfast and lunch included)
LOCATION: Holiday Inn East Windsor
399 Monmouth Street, East Windsor, NJ 08520

This program is designed to provide essential cyber training for staff working with the firms retained as risk management consultants by members of CYBER-affiliated Joint Insurance Funds (JIFs). Cyber JIF Member government administrators, officials, and Cyber JIF Member IT professionals, as well as staff of other cyber professionals, are also welcome to attend.

AUDIENCE: IT professionals, risk managers, insurance brokers, government administrators, and other government officials and employees

PROGRAM FEE: Risk Management Consultant firms - \$500 (an invoice will be sent upon registration)
IT professionals, government administrators, and other government officials and employees - free of charge

CAPACITY: Limited to 200 participants

CREDITS: 7 NJ P&C Insurance CE Credits approved;
PA and DE pending

COURSES INCLUDE:

- Cyber Threat Landscape for Public Entities
- Cyber Risk Management Frameworks
- Cyber Risk Assessment Basics
- Stakeholder Communication
- Governance & Third-Party Risk
- Technical Controls & Mitigation
- Cyber Incident Response Planning
- Cyber Insurance & Strategic Takeaways

Sign Up Now

QUESTIONS?

CONTACT

Brandon Tracy
btracy@permainc.com

Cathy Dodd
cdodd@permainc.com

From: [Steven Krolan](#)
To: [NJ EJIF - Email Blast](#)
Subject: Friday, September 4, 2026 10:30:49 AM
Date: [2026.09.03_ENVAlert_HDSRF_NJIF_fnl.pdf](#)
Attachments:

Being sent to NJ EJIF Fund Commissioners via bcc...

Dear NJ EJIF Members,

We wanted to share the following update from our Environmental Engineer concerning available NJDEP funding for investigation and remediation of contaminated properties.

The New Jersey Department of Environmental Protection (NJDEP) program for providing assistance to municipalities, counties (and other development entities) to help investigate and remediate contaminated properties has been around since 1993. The Hazardous Discharge Site Remediation Fund (HDSRF) seeks to provide assistance to not only stabilize any environmental threat from contaminated sites, but to also redevelop these properties to the benefit of the surrounding communities.

Attached to this message is the latest EJIF Environmental Alert about the HDSRF program and the announced budget of \$20.5 million dollars being made available for 2027.

If you have any questions, please feel free to get in touch with your EJIF professional for assistance.

Steven Krolan
Account Manager

PERMA Risk Management Services
9 Campus Drive | Suite 216 | Parsippany, NJ 07054
P 973-659-6522
skrolan@permainc.com | permainc.com

Environmental Alert



From Underutilized Property to Community Asset

NJDEP Hazardous Discharge Site Remediation Fund (HDSRF) Grants Funding/Grant Opportunity for Brownfield Investigation, Cleanup, & Redevelopment for Municipalities, Counties, and Redevelopment Entities

WHY THIS MATTERS

Municipalities, counties, and redevelopment entities may be eligible for state funding to investigate and remediate contaminated or potentially contaminated properties. For FY2027, approximately \$20.5 million is available through the Hazardous Discharge Site Remediation Fund (HDSRF), with applications accepted on a rolling basis and up to \$3 million/year per applicant for 100% of Preliminary Assessment (PA), Site Investigation (SI), and Remedial Investigation (RI) eligible costs.

HDSRF AT A GLANCE

Key Program Highlights

- Approximately \$20.5 million is available statewide for FY2027.
- Up to 100% reimbursement of eligible PA, SI, and RI costs.
- Up to \$3 million per applicant per calendar year available for PA, SI, and RI activities.
- Up to 75% reimbursement of eligible remedial action costs with certain end uses, including recreation/open space, renewable energy, and affordable housing.
- Additional funding of up to \$2 million may be available for qualifying sites located within designated Brownfield Development Areas (BDAs), where municipalities, counties, and redevelopment entities are pursuing coordinated redevelopment of multiple contaminated properties.

Who May Be Eligible?

Municipalities, counties, and redevelopment entities may qualify if they:

- Own a contaminated or potentially contaminated property.
- Hold a tax sale certificate.
- Acquired a property through foreclosure or similar means.
- Have adopted a resolution or ordinance expressing an intent to acquire a property for redevelopment.

Applicants should generally demonstrate a commitment to redevelopment or future beneficial reuse of the property.

Ownership Not Required Before Application: Municipalities, counties, and redevelopment entities, property ownership is not always required before applying and may qualify if formal action has been taken demonstrating intent to acquire the property for redevelopment.

Do You Have a Potential Candidate Site?

Municipalities, counties, and redevelopment agencies should consider whether any of the following may be suitable candidates for HDSRF funding:

- Vacant or underutilized industrial properties
- Former commercial facilities with known or suspected environmental concerns
- Tax foreclosure properties
- Redevelopment area properties
- Sites targeted for affordable housing, parks, recreation, renewable energy, or economic development projects

Environmental conditions often create uncertainty that slows redevelopment. HDSRF funding can help municipalities, counties, and redevelopment entities reduce those uncertainties and advance community redevelopment goals.

How Can HDSRF Support Redevelopment Goals?

HDSRF funding may help support:

- Redevelopment of vacant, abandoned, or underutilized properties.
- Revitalization of redevelopment areas and downtown districts.
- Affordable housing initiatives.
- Economic development projects.
- Open space and recreational improvements.
- Renewable energy and infrastructure projects.
- Reduction of environmental liabilities that may impede property reuse.

GENERAL FUNDING PROCESS

Identify Property → Confirm Eligibility → Prepare Application → NJDEP Technical Review → NJEDA Financial Review → Funding Award

Applications are accepted on a rolling basis and may be submitted at any time, subject to funding availability. Since HDSRF funding is awarded on a first-come, first-served basis, applicants are strongly encouraged to identify eligible projects and submit applications as early as possible. In general, earlier applications have a greater opportunity to secure available funding than those submitted later in the funding cycle.

PROGRAM BACKGROUND

The HDSRF is administered jointly by the NJDEP and the New Jersey Economic Development Authority (NJEDA). The program was established to encourage investigation, cleanup, and redevelopment of environmentally impacted properties that might otherwise remain vacant, underutilized, or economically stagnant.

THE BOTTOM LINE

With approximately \$20.5 million available during FY2027, public entities including municipalities, counties, and redevelopment agencies have a significant opportunity to obtain state funding for environmental investigation, remediation, and redevelopment activities. Communities considering redevelopment initiatives, property acquisition, tax foreclosure actions, affordable housing projects, parks, renewable energy facilities, or other brownfield reuse opportunities should evaluate HDSRF eligibility before committing local funds.

For additional information regarding the program, please refer to the NJDEP HDSRF website: [NJDEP Contaminated Site Remediation & Redevelopment Program | HDSRF](#)

This newsletter is for information purposes only and does not represent legal or technical advice.

If you need a more detailed explanation of this topic or assistance identifying eligible sites, preparing HDSRF applications, developing technical scopes of work, or providing environmental and LSRP services, the EJIF suggests that you contact the EJIF environmental consultants for further information.

All EJIF members please feel free to contact Richard Erickson or Laura Clifford of First Environment at rerickson@firstenvironment.com and lclifford@firstenvironment.com, respectively, or 973.334.0003. Visit us at the November 2026 League of Municipalities at Booth #550.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
TRIAD1828 CENTRE
2 Cooper Street
Camden, NJ 08102

Michael Mevoli, Chairman
M. James Maley, Secretary

Bradford C. Stokes, Executive Director

Date: September 17, 2026

Memo to: Camden County Municipal JIF Fund Commissioners

Subject: 2026 Safety Incentive Program – Optional Safety Award

Dear Fund Commissioner:

The Camden County Municipal Joint Insurance Fund is pleased to announce the continuance of the Optional Safety Award in connection with the Camden JIF Safety Incentive Program. Safety continues to be a priority for all our members. Due to the hard work and determination in reducing claims over the past several years by members of the JIF, the Fund is able to continue this popular award. We are pleased to announce that the award remains at \$1,000 per member to be used for safety-related purchases in 2026.

Attached please find information regarding the Optional Safety Award. Please feel free to contact Bradford Stokes at 856-552-6816 or bstokes@permainc.com or Karen Read at 856-552-4712 or kread@permainc.com if you have any questions.

Yours truly,

Michael Mevoli

Michael Mevoli, Chairman
Camden County Municipal Joint Insurance Fund

cc: Governing Body, Safety Coordinators and Risk Managers

Optional Safety Award

This program is designed to help members by offering a reimbursement for safety related expenses and to assist them in meeting their own safety objectives. Financial reimbursement will be provided for safety related items or safety training programs purchased by the member municipality up to \$1,000 per member. Some suggestions for eligible items are as follows:

SAFETY ITEM SUGGESTIONS	SAFETY TRAINING SUGGESTIONS
<i>Safety Signs, posters</i>	<i>Subscription for tool box topics</i>
<i>AED's, eyewash stations</i>	<i>Safety Publications, Monthly Newsletters</i>
<i>Safety Equipment</i>	<i>Safety Manuals</i>
<i>Ergonomic assessments and accessories</i>	<i>Supplemental Training – not covered by MSI or EPL</i>
<i>Safety Attire (i.e. reflective vests, protective gloves)</i>	<i>Purchase of Safety Videos & DVD's</i>

Inadmissible Reimbursements

Please note that purchases made routinely within a municipality are not eligible for reimbursement. These items include such things as batteries, office supplies, office equipment, or janitorial supplies.

Reimbursement Instructions

Reimbursements will be made for **one time purchases of up to \$1,000**. The optional safety budget can not be split into multiple reimbursement amounts totaling up to \$1,000. Please hold your receipts until you have \$1,000 worth. The Fund can pay a vendor directly if desired.

Funds must be claimed by **December 31, 2026** and a signed voucher (see attached) must be submitted along with the appropriate receipts.

Please complete the shaded areas and marked **Pay To, Address, Tax ID#** (if paying vendor directly) and sign by **Vendor's Signature**.

Completed vouchers and receipts must be sent to the Executive Director's Office:

**Camden County Municipal Joint Insurance Fund
TRIAD1828 CENTRE
PO Box 99106
Camden, NJ 08101
Attn: Karen Read**

2026 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
		July 31, 2026		
FUND	2026 LOST TIME FREQUENCY	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY	TOTAL RATE * 2026 - 2024
Monmouth County	0.34	0.95	0.88	0.79
Professional Municipal Management	0.54	1.45	1.48	1.24
Morris County	1.12	1.34	1.42	1.32
South Bergen County	1.30	2.16	1.79	1.82
NJ Public Housing Authority	1.32	1.60	1.71	1.57
Suburban Municipal	1.34	1.15	1.52	1.33
Atlantic County Municipal JIF	1.36	1.94	2.38	2.01
Bergen County	1.43	1.52	1.26	1.40
Ocean County	1.48	1.65	1.74	1.64
NJ Utility Authorities	1.54	1.54	2.55	1.93
Gloucester, Salem, Cumberland Counties Municipal JIF	1.58	2.00	2.01	1.91
Camden County	1.58	1.80	1.44	1.61
Central New Jersey	1.83	2.43	2.11	2.17
Burlington County Municipal JIF	2.05	1.54	2.09	1.87
Suburban Metro	2.42	1.56	1.90	1.85
AVERAGE	1.42	1.64	1.75	1.63

Camden County JOINT INSURANCE FUND										
2026 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS										
DATA VALUED AS OF July 31, 2026										
			# CLAIMS FOR	Y.T.O. LOST TIME	2026 LOST TIME	2025 LOST TIME	2024 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	**	7/31/2026	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2026 - 2024
1	83 Barrington		0	0	0.00	1.08	0.00	1 Barrington		0.40
2	91 Berlin Borough		0	0	0.00	1.01	0.00	2 Berlin Borough		0.39
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		0.99
5	94 Chesilhurst		0	0	0.00	0.00	0.00	5 Chesilhurst		0.00
6	95 Clementon		0	0	0.00	1.52	4.62	6 Clementon		2.38
7	96 Collingswood		0	0	0.00	2.08	0.60	7 Collingswood		1.01
8	97 Gibbsboro		0	0	0.00	3.23	2.99	8 Gibbsboro		2.41
9	98 Gloucester City		0	0	0.00	3.82	0.00	9 Gloucester City		1.48
10	99 Haddon		0	0	0.00	0.00	1.75	10 Haddon		0.64
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		2.41
15	106 Magnolia		0	0	0.00	2.15	0.00	15 Magnolia		0.82
16	107 Medford Lakes		0	0	0.00	1.85	1.72	16 Medford Lakes		1.37
17	109 Mount Ephraim		0	0	0.00	2.04	1.98	17 Mount Ephraim		1.56
18	110 Oaklyn		0	0	0.00	0.00	1.67	18 Oaklyn		0.64
19	111 Pine Hill		0	0	0.00	3.51	0.00	19 Pine Hill		1.39
20	112 Runnemede		0	0	0.00	2.26	0.00	20 Runnemede		0.86
21	113 Somerdale		0	0	0.00	0.00	3.45	21 Somerdale		1.27
22	451 Tavistock		0	0	0.00	0.00	0.00	22 Tavistock		0.00
23	564 Cherry Hill		3	5	0.00	1.33	1.09	23 Cherry Hill		1.76
24	565 Camden Parking Authority		0	0	0.00	4.76	21.28	24 Camden Parking Authority		10.85
25	101 Haddonfield		0	1	1.29	1.69	1.63	25 Haddonfield		1.57
26	115 Winslow		2	2	1.46	1.70	1.27	26 Winslow		1.48
27	584 Cherry Hill Fire District		0	2	2.10	1.82	1.20	27 Cherry Hill Fire District		1.64
28	87 Audubon		0	1	2.20	2.31	0.00	28 Audubon		1.37
29	108 Merchantville		0	1	2.48	0.00	0.00	29 Merchantville		0.56
30	114 Voorhees		1	4	2.92	1.82	2.27	30 Voorhees		2.25
31	116 Winslow Township Fire District		0	1	3.09	3.42	4.55	31 Winslow Township Fire District		3.82
32	90 Bellmawr		0	4	4.99	5.24	4.65	32 Bellmawr		4.96
33	104 Lawnside		0	2	6.79	3.03	0.00	33 Lawnside		2.46
34	117 Woodlynne		0	1	7.97	0.00	3.85	34 Woodlynne		3.01
35	88 Audubon Park		0	1	11.06	0.00	0.00	35 Audubon Park		2.53
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:			6	25	1.58	1.80	1.44			1.61

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund
Data Valued As of : September 22, 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
			Deductible	Deductible							
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
WOODLYNNE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K			\$ 20,000	20% of \$1,000,000

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

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2026 as of September 1, 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	Collected
☐ 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 September 22, 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
LAWNSIDE	M&C INSURANCE AGENCY	05/28/26	05/28/26	01/01/27
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/11/26	02/11/26	12/31/26
MAGNOLIA	CONNER STRONG & BUCKELEW	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. 26-24**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – SEPTEMBER 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>
BOROUGH OF BERLIN	POLICE ACCREDITATION EARNED IN 2026	16,098.63
		16,098.63
INTERSTATE MOBILE CARE INC.	8/26 D&A TESTING INV 20223 09/26	4,951.00
INTERSTATE MOBILE CARE INC.	08/26 DOT TESTING INV 20222 09/26	586.00
		5,537.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE GLOUCESTER 650-09-2026	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE 650-09-2026	43,145.58
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE -CHERRY HILL 650-09-2026	2,458.33
		46,895.58
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 09/26	18,765.50
		18,765.50
CITY OF CAMDEN	2026 OPTIONAL SAFETY AWARD 09/26	1,000.00
		1,000.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/26	51.40
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 09/26	48,197.83
		48,249.23
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 09/26	5,265.50
		5,265.50
BROWN & CONNERY, LLP	ATTORNEY EXPENSES FOR 08/26	32.11
BROWN & CONNERY, LLP	AUG 2026 ATTORNEY FEES 09/26	2,305.75
BROWN & CONNERY, LLP	AUG 2026 LITIGATION MGMT 09/26	3,168.00
		5,505.86
ELIZABETH PIGLIACELLI	TREASURER FEE 09/26	2,406.58
		2,406.58
M. JAMES MALEY, JR..	Q3 26 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
KENNETH CHEESEMAN	Q3 26 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
MICHAEL MEVOLI	Q3 26 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
ELIZABETH PEDDICORD	Q3 26 EXECUTIVE COMMITTEE MEETINGS	450.00
		450.00
TERRY KIERSZNOWSKI	Q3 26 EXECUTIVE COMMITTEE MEETINGS	300.00
		300.00

JOSEPH GALLAGHER	Q3 26 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
ARI MESSINGER	Q3 26 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
GARY PASSANANTE	Q3 26 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
EDWARD H. HILL	Q3 26 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
GLOUCESTER CITY	2026 OPTIONAL SAFETY AWARD 09/26	1,000.00 1,000.00
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 09/26	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICE 09/26	11,139.19 12,222.19
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 09/26	1,336.92 1,336.92
ACCESS	INV 12358655 DEPT 409 08/31/26	225.11 225.11
USA TODAY MEDIA CORP	A#1122589 INV 7842748 12227522 08/26	18.92 18.92
LOUIS DIANGELO	Q3 26 EXECUTIVE COMMITTEE MEETINGS	450.00 450.00
WINSLOW TOWNSHIP	2026 OPTIONAL SAFETY AWARD 09/26	1,000.00 1,000.00
WINSLOW FIRE DISTRICT	2026 OPTIONAL SAFETY AWARD 09/26	1,000.00 1,000.00
	Total Payments FY 2026	170,877.02
	TOTAL PAYMENTS ALL FUND YEARS	170,877.02

Chairperson

Attest:

Dated: _____

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

Treasurer

September 28, 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 August 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 September:** Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- **INVESTMENT INCOME:**

Net Investment Income received for August totaled \$89,578.58. TD’s rate is 3.56%

- **RECEIPT ACTIVITY FOR August:**

Recovery	\$60,493.67
Cherry Hill Deductible	<u>7,191.48</u>
Total Receipts	<u>\$67,685.15</u>

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

- **CLAIM ACTIVITY FOR August:**

Claim Expense	\$ 500,343.33
Administration Expense	<u>645,796.21</u>
Total Claims/Expenses	<u>\$1,146,139.54</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$32,358,813.58 to a closing balance of \$31,660,467.61 showing a decrease of \$698,345.97.

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: August												
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN 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
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	53,337.29	0.00	7,156.38	0.00	0.00	0.00	0.00	0.00	0.00	7,191.48	0.00	67,685.15
Invest Pymnts	3,673.50	22,975.78	4,584.62	35,309.81	0.00	0.00	0.00	0.00	22,927.44	0.00	1,581.18	91,052.33
Invest Adj	137.27	858.54	171.31	1,319.43	0.00	0.00	0.00	0.00	856.74	0.00	59.08	3,402.37
Subtotal Invest	3,810.77	23,834.32	4,755.93	36,629.24	0.00	0.00	0.00	0.00	23,784.18	0.00	1,640.26	94,454.70
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	57,148.06	23,834.32	11,912.31	36,629.24	0.00	0.00	0.00	0.00	23,784.18	7,191.48	1,640.26	162,139.85
EXPENSES												
Claims Transfers	119,295.45	82,450.90	36,827.25	249,257.25	0.00	0.00	0.00	0.00	0.00	12,512.48	0.00	500,343.33
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	655,805.13	0.00	0.00	655,805.13
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	119,295.45	82,450.90	36,827.25	249,257.25	0.00	0.00	0.00	0.00	655,805.13	12,512.48	0.00	1,156,148.46
END BALANCE	1,054,190.65	7,776,912.83	1,309,031.87	11,829,222.05	(80,907.72)	(21,914.94)	223,964.73	1,558,154.91	7,187,020.23	(11,748.05)	540,878.47	31,364,805.03

REPORT STATUS SECTION

Report Month: August

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH	August								
CURRENT FUND YEAR	2026								
Description:		Investors Operating-58892	Investors Prop & Liab Claims-	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 & Investn	\$32,358,813.58	-	-	-	-	21,497,665.91	-	10,861,147.67	
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	
2 Interest Accrued - discor	\$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	
4 Accretion	\$3,402.36	\$0.00	\$0.00	\$0.00	\$0.00	\$3,402.36	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$89,578.58	\$0.00	\$0.00	\$0.00	\$0.00	\$57,086.27	\$0.00	\$32,492.31	
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$1,473.76	\$0.00	\$0.00	\$0.00	\$0.00	\$1,473.76	\$0.00	\$0.00	
8 Net Investment Income	\$94,454.70	\$0.00	\$0.00	\$0.00	\$0.00	\$61,962.39	\$0.00	\$32,492.31	
9 Deposits - Purchases	\$568,028.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$67,685.15	
10 (Withdrawals - Sales)	-\$1,656,491.79	\$0.00	\$0.00	\$0.00	\$0.00	-\$10,008.92	\$0.00	-\$1,146,139.54	
Ending Cash & Investment	\$31,364,804.97	\$0.00	\$0.00	\$0.00	\$0.00	\$21,549,619.38	\$0.00	\$9,815,185.59	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$515,833.92	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$295,772.64	
(Less Deposits in Transit)	-\$220,171.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$110.00	
Balance per Bank	\$31,660,467.61	\$0.00	\$0.00	\$0.00	\$0.00	\$21,549,619.38	\$0.00	\$10,110,848.23	

AUGUST							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	08/01/26-08/31/26	500,343.33				500,343.33	
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	500,343.33	-	-	-	500,343.33	
	Monthly Rpt	500,343.33				500,343.33	
	Variance	-	-	-	-	-	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
Month		August							
Current Fund Year		2026							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2026	Property	255,490.04	116,170.04	11,557.42	360,102.66	356,674.44	3,428.22	1,854.05	1,574.17
	Liability	11,752.13	10,545.06	0.00	22,297.19	21,478.23	818.96	818.96	0.00
	Auto	6,712.59	1,584.00	2,024.17	6,272.42	10,969.60	(4,697.18)	(2,673.01)	(2,024.17)
	Workers Comp	338,814.69	70,525.37	0.00	409,340.06	475,689.69	(66,349.63)	(60,094.77)	(6,254.86)
	Cherry Hill	6,254.86	11,499.48	6,254.86	11,499.48	11,499.48	0.00	0.00	(0.00)
	Total	619,024.31	210,323.95	19,836.45	809,511.81	876,311.44	(66,799.63)	(60,094.77)	(6,704.86)
2025	Property	1,179,821.91	2,873.41	31,557.94	1,151,137.38	1,151,159.40	(22.02)	(872.25)	850.23
	Liability	150,213.89	12,162.75	0.00	162,376.64	162,376.64	0.00	0.00	0.00
	Auto	261,434.41	750.00	5,132.21	257,052.20	265,997.11	(8,944.91)	(3,812.70)	(5,132.21)
	Workers Comp	2,226,364.94	56,985.66	0.00	2,283,350.60	2,464,473.74	(181,123.14)	(180,851.16)	(271.98)
	Cherry Hill	35.55	0.00	271.98	(236.43)	(236.43)	(0.00)	(0.00)	(0.00)
	Total	3,817,870.70	72,771.82	36,962.13	3,853,680.39	4,043,770.46	(190,090.07)	(185,536.11)	(4,553.96)
2024	Property	951,861.01	252.00	10,221.93	941,891.08	925,867.21	16,023.87	16,023.87	0.00
	Liability	304,741.27	6,450.94	0.00	311,192.21	299,587.62	11,604.59	11,604.59	0.00
	Auto	124,580.70	34,493.25	0.00	159,073.95	192,697.99	(33,624.04)	(30,260.04)	(3,364.00)
	Workers Comp	1,669,931.99	20,139.68	0.00	1,690,071.67	1,924,954.52	(234,882.85)	(234,312.71)	(570.14)
	Cherry Hill	570.14	992.00	570.14	992.00	992.00	(0.00)	(0.00)	0.00
	Total	3,051,685.11	62,327.87	10,792.07	3,103,220.91	3,344,099.34	(240,878.43)	(236,944.29)	(3,934.14)
2023	Property	882,695.22	0.00	0.00	882,695.22	857,831.66	24,863.56	24,863.56	0.00
	Liability	488,151.65	40,418.60	0.00	528,570.25	557,378.71	(28,808.46)	(28,808.46)	0.00
	Auto	690,606.48	0.00	0.00	690,606.48	689,472.48	1,134.00	1,134.00	0.00
	Workers Comp	1,692,583.44	90,174.78	0.00	1,782,758.22	1,929,694.02	(146,935.80)	(146,935.80)	0.00
	Cherry Hill	300.00	21.00	0.00	321.00	321.00	0.00	0.00	0.00
	Total	3,754,336.79	130,614.38	0.00	3,884,951.17	4,034,697.87	(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	967,093.24	12,873.55	0.00	979,966.79	979,966.79	0.00	0.00	0.00
	Auto	835,148.49	0.00	0.00	835,148.49	811,047.92	24,100.57	24,100.57	0.00
	Workers Comp	3,082,643.37	11,431.76	0.00	3,094,075.13	3,182,480.86	(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	5,789,573.23	24,305.31	0.00	5,813,878.54	5,919,415.48	(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	94.50	(828.00)	0.00	(828.00)	(733.50)	(94.50)
	Total	(2,644.50)	0.00	94.50	(2,739.00)	0.00	(2,739.00)	(2,644.50)	(94.50)
TOTAL		17,029,845.64	500,343.33	67,685.15	17,462,503.82	18,218,294.59	(755,790.77)	(740,503.31)	(15,287.46)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

Status: FINAL

MX6F92185102 - CAMDEN CO JIF

08/31/2026

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	10.7318	21,549,619.38	0.00	21,549,619.38		0.00
99VVB5Y75		10.7318	21,549,619.38	0.00	21,549,619.38	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value
08/31/2026

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	08/01/2026	08/31/2026	01/01/2026	08/31/2026
NET ASSETS - BEGINNING OF PERIOD		21,497,665.91		21,443,620.09
		<u>21,497,665.91</u>		<u>21,443,620.09</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	57,086.27		422,195.84	
REALIZED GAIN/LOSS	194.12		-432.76	
UNREALIZED GAIN/LOSS-INVESTMENT	1,279.64		-286,091.28	
ACCRETION/AMORTIZATION	3,402.36		17,005.58	
TOTAL INVESTMENT INCOME		<u>61,962.39</u>		<u>152,677.38</u>
TOTAL RECEIPTS		<u>61,962.39</u>		<u>152,677.38</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	538.83		4,313.03	
INVESTMENT ADVISORY FEES	8,931.26		38,052.03	
CONSULTING	538.83		4,313.03	
TOTAL ADMINISTRATIVE EXPENSES		<u>10,008.92</u>		<u>46,678.09</u>
TOTAL DISBURSEMENTS		<u>10,008.92</u>		<u>46,678.09</u>
NET ASSETS - END OF PERIOD		<u><u>21,549,619.38</u></u>		<u><u>21,549,619.38</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: September 28, 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 Sr. Risk Control Specialist tzaverzence@jamontgomery.com Office: 856-552-4902

LOSS CONTROL SURVEYS

- Borough of Audubon Park on August 10, 2026
- Borough of Pine Hill on August 13, 2026
- Borough of Berlin on August 14, 2026
- Township of Cherry Hill Fire Department on August 17, 2026

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Oaklyn on August 13, 2026

MEETINGS ATTENDED

- Claims Committee Meeting on August 21, 2026
- Executive Safety Committee Meeting on August 24, 2026

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification subscriptions. Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

- Schools: NJ PEOSH Regulations & Compliance
- Service Animals & Pets in Mass Care Setting
- LMS New Feature - Course Expiration Dates
- Bleachers & Grandstands Best Practices
- Jake's Law – Accessibility in Playgrounds Best Practices

MSI FIRE & EMS

- New NIOSH Fact Sheets on SCBA
- Driver Minimum Age for Fire Apparatus & Ambulance Drivers
- Rhabdomyolysis Awareness & Prevention Best Practices
- Cascade System Training Requirements

MSI LAW ENFORCEMENT

- CDL Federal Motor Carrier Safety Administration (FMCSA) Drug & Alcohol Clearinghouse
- Crossing Guards - Comprehensive Guidance for Agency-Employed and Vendor Supplied Services
- Downed Wires - Essential Policy and Training 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
Cherry Hill	14
Gloucester Township	1
Haddon Twp	5
Haddon Heights	5
Mount Laurel	5
Lawnside	4
Oaklyn	2
Pennsauken	36
Pine Hill	1
Winslow	5

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 uses the Zoom platform to track when 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@iamontgomery.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@iamontgomery.com.

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 7/22/2026 To 8/22/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Infrastructure Bank I - Borough of Gibbsboro	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	RE: Additional Insured The Certificate Holder and New Jersey Department of Environmental Protection is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	7/23/2026 #6610684	GL AU EX WC
H - Voorhees Township Board of I - Township of Voorhees	Education 329 Route 73 Voorhees, NJ 08043	RE: Use of Premises- Fire Department 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 by the Fire Department during the current policy year. Does not include amusements or fireworks.	7/23/2026 #6610817	GL AU EX WC
H - New Jersey Infrastructure Bank I - Borough of Merchantville	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.	7/24/2026 #6611362	GL AU EX WC OTH
H - Borough of Berlin I - Borough of Berlin	59 South White Horse Pike Berlin, NJ 08009	JIF Crime and MEL Excess exclude all Statutory Positions required to be bonded for Faithful Performance of Duties. MEL Statutory Bond covers all positions required to be bonded, such as magistrate, court clerk and court administrator; however, the positions of Treasurer, Tax Collector, Utility Collector and Library Treasurer, as well as a Chief Financial Officer performing Treasurer duties, must be underwritten and approved by the MEL. Such approved individuals are listed below: Evidence of insurance as respects Statutory Bond coverage for Alicia Hoos - Treasurer, effective 07/31/2026; and Kathleen DiOrio - Tax Collector, effective 01/01/2025 (\$10,000 deductible applies).	7/30/2026 #6617624	OTH
H - United States Department of I - Borough of Berlin	Agriculture Rural Development/ NJ State Office 1971 Jacksonville-Jobstown Road Columbus, NJ 08022	RE: USDA Pre-Application Evidence of Insurance as respects to USDA Pre-Application for Federal Assistance, Community Facilities Program Public Work Facility Expansion, Water and Waste Disposal Loans and Grants Program, Federal Catalog NO 10.760. KEI #12-150BE0126	7/31/2026 #6617820	GL AU EX WC
H - Holy Eucharist Roman Catholic I - Township of Cherry Hill	Church/Parish 344 Kresson Road Cherry Hill, NJ 08034	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 parking lot. Does not include fireworks or	7/31/2026 #6617978	GL AU EX WC OTH

08/25/2026

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 7/22/2026 To 8/22/2026

		amusements.		
H - Middlesex County Fire Academy I - City of Camden	1001 Fire Academy Drive Sayreville, NJ 08872	RE: Use of Premises 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 training during the current calendar year.	8/4/2026 #6637681	GL AU EX WC
H - To Whom It May Concern I - Borough of Collingswood		RE: Scottish Rite Building Evidence of insurance with respects to the Scottish Rite Building at 315 White Horse Pike, Collingswood. Coverage is provided under the Borough of Collingswood.	8/6/2026 #6641539	GL AU EX WC OTH
H - To Whom It May Concern I - Borough of Collingswood		RE: Scottish Rite Ballroom/Theatre Evidence of insurance with respects to the Scottish Rite Ballroom/Theatre at 315 White Horse Pike, Collingswood. Coverage is provided under the Borough of Collingswood.	8/6/2026 #6641542	GL AU EX WC OTH
H - State of New Jersey Department I - Township of Berlin	of Environmental Protection PO Box 420 428 East State Street, 4th Floor 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.	8/11/2026 #6647031	GL AU EX WC
H - State of New Jersey I - Winslow Township	P.O. Box 420 428 East State Street, 4th Floor Trenton, NJ 08625	RE: New Jersey Infrastructure Bank Loan The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the loan with New Jersey Infrastructure Bank.	8/14/2026 #6649511	GL AU EX WC
H - State of New Jersey Department I - Township of Pennsauken	of Environmental Protection PO Box 420 428 East State Street, 4th Floor Trenton, NJ 08625	Township of Pennsauken has a \$50,000 SIR on LEL and a \$600,000 SIR on WC, which erode the JIF limits above. RE: Leaf Composting 2025 Grant Identifier LC2025-00033 The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the Department of Environmental Protection Leaf Composting 2025 Grant Identifier LC2025-00033.	8/17/2026 #6649909	GL AU EX WC OTH
H - Rowan University Rutgers Camden	Board of Governors 201 S Broadway	RE: Parking Lot Management The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and	8/21/2026	GL AU EX WC

08/25/2026

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Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 7/22/2026 To 8/22/2026

I - Parking Authority of the City of Camden	Camden, NJ 08103	Excess Liability Policies if required by written contract as respect to the management of parking lots throughout the City of Camden designated in mutual contracts/agreements.	#6650949	
Total # of Holders: 13				

08/25/2026

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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

**August
\$60,493.67**

**Year to Date
\$360,294.97**

Worker's Compensation

**August
\$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
650-29972	Haddon Township	1/26/2026	1574.17	August	Liability
650-29431	Gibbsboro	6/9/2025	\$843.43	August	Liability
650-30269	Gloucester Township	3/11/2026	\$8,160.00	August	Liability
650-28831	Magnolia	9/20/2024	\$10,221.93	August	Liability
650-29729	Audubon	11/6/2025	\$4,281.98	August	Liability
650-29891	Haddon Township	1/22/2026	\$450.00	August	Liability
650-29520	Cherry Hill	8/31/2025	\$18,432.53	August	Liability
650-30229	Cherry Hill	4/14/2026	\$3,397.42	August	Liability
650-29467	Brooklawn	7/7/2025	\$8,000.00	August	Liability
650-29747	Winslow Township	12/9/2025	\$5,132.21	August	Liability
Total Recovered			360.294.97		

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

AUGUST 24, 2026

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 24, 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	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	Present
Ari Messinger	Cherry Hill Township	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Crystal Chuck Brandon Tracy
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CRC Tracy Ware, Candice Jorden, Daniel Malloy
Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Jackie Cardenosa, Keith Hummel, 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 Borough
Candice Gorman, Audubon Borough
Brian Morrell, Gloucester City
Steve Whalen, Magnolia 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 JULY 27, 2026**MOTION TO APPROVE THE OPEN MINUTES OF JULY 22, 2027**

Motion:	Commissioner DiAngelo
Second:	Commissioner Gallagher
Vote:	Unanimous

CORRESPONDENCE: NONE**EXECUTIVE DIRECTOR:**

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 – 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 on the second quarter Financial Fast Track and said the cash reserves are up and IBNR is down which resulted in \$240,000 less in surplus, however the Fund is still up \$287,000 for the year bringing us to \$9.2 million in surplus and a strong cash amount over \$33.5 million. The Loss Ratio Analysis where the actuary projected 20%, and the Camden JIF is currently at 29%. Looks like auto liability and workers comp is driving this, but last year at this point, we were at 24%, so the JIF is mirroring last year so far. The Lost Time Accident Frequency as of June is at 1.40. The MEL average is a 1.32 so we are a little higher than the average. The Camden JIF had 4 lost time accidents in June. The EPL POL Compliance shows 100% compliance. The balance of the reports are for informational purposes.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 26-23 August 2026 BILL LIST

TOTAL 2026	\$645,796.21
TOTAL	\$645,796.21

MOTION TO APPROVE AUGUST VOUCHERS RESOLUTION 26-23

Motion:	Commissioner Passanante
Second:	Commissioner Cheeseman
Roll Call Vote:	9 Ayes - 0 Nays

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

Closed	.00
2022	13,029.30
2023	25,410.31
2024	81,570.62
2025	101,629.41

2026	100,409.27
TOTAL	322,048.91

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 Passanante
 Second: Commissioner Cheeseman
 Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said members may recall earlier in the year, there was a discussion on a case that was before the New Jersey Supreme Court that would expand the potential causes of action under the Child Sexual Abuse Act, which has been in effect since 1992 and underwent significant amendments in 2019. For the purposes of this case, it expanded, or at least eliminated a requirement for passive abusers, which specifically noted that they were identified as those within the household which was always a factual question, but it limited to those that really stood in a guardian-type relationship, loco parentis.

In 2021, a case was filed in a Board of Education in Warren Hills. The trial court and the Appellate Division both found that the passive abusers amendment applied retroactively, meaning you could broaden the claims for any act that occurred, before 2019, before the amendments. That case was granted certification before the New Jersey Supreme Court, and you may recall that the MEL filed a Friend of the Court brief, and argued the case before the Supreme Court. Bill Cook of Brown & Connery argued the case, and he and others on his team prepared the brief. On August 4th the Supreme Court reversed both the Appellate Division and the Trial Court, and said the amendments to the Act, did not apply retroactively, which is a significant case, because it limits the number of potential claims of someone who was outside the home not within the home, for all those cases pre-2019. That expanded the amendments back then, and the statute of limitations that applied for these cases, which could go on for a much longer period of time than we are ordinarily accustomed to. Not only do we have the statute expanded, which we've always known about, but the class of potential defendants, and that would include a lot of municipal entities where there are adults supervising children that we see, unfortunately, too often in the press today, and is ongoing. Attorney Nardi said this is a very significant decision, and important that everyone recognizes it. The decision made sense, based upon the legislative history, but two courts said that it should have been retroactive. The Supreme Court reversed it, which is good news. We are fortunate that we don't have a bad experience when it comes to either those types of cases or investigations or claims that have been submitted, but still, it's important for the years going forward.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly provided updates on safety requirements, including reminders with school starting soon, to post on marquees or municipal websites to remind motorists about driving safely and looking out for crossing guards and children crossing the streets. The MSI Live Leaf Collection Safety Class is offered several times throughout the fall, with the first class starting

on September 21st. Several active shooter and hostile events, critical response considerations for organizational leaders, training courses have been added for September, October, November, and December on the MSI live training platform. Please visit the MSI to find out the times and the dates of these classes.

Chief Earle reported last week we put out an emergency PEOSH Notice, in response to an emergency on wires. There were a couple police officers in New Jersey that were injured. A bulletin was issued and created and a sample policy that went out today to everyone. Next week, there will be a bulletin going out about staffing and budgeting and some tools to help police officers and chiefs of police, to identify some staffing needs. This seems to be a consistent issue, especially with some of the retirements, staffing challenges and recruitment, as well as retention. At the claims meeting last week, there was a vehicle that was destroyed by a flare. Unusual, but we actually found some resources on that and it's happened before. In the next week or two a bulletin and a new policy will be sent on that and it was a really good conversation out of the claims meeting last week.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 06/22/26 to 07/22/26 was enclosed in the agenda showing 34 certificates issued for the period. Jonathon Tavares reported just to echo some of the items covered in the Executive Director's report on the renewal memo, the market generally remains stable, but losses continue from both a frequency and severity standpoint pretty much across the board in our program. We look forward to receiving everyone's renewal information in the next week or so, so that we can get out to market to negotiate with the insurers and reinsurers. We look forward to doing a deep dive with everybody on our strategy and the market in general on September 22nd. The balance of the memo is informational, and Mr. Tavares encourage members to reach out with any questions on it and then the Cyber Risk Management Consultant Accreditation Program. The slate was finished last week, and it's going to be a great two-day, deep dive on all things cyber. Mr. Tavares encouraged commissioners, risk managers and IT professionals to attend.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for July where there was a savings of 68% and a total savings of 55.09% for 2026.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator reviewed the Subrogation reports for July 2026 for workers compensation recoveries of \$48,368.45 and liability recoveries of \$299,801.30 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 Gallagher
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Gallagher
Second:	Commissioner Cheeseman
Vote:	Unanimous

MEETING ADJOURNED: 4:49 PM

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

APPENDIX II

MEL, RCF & 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 September 14, 2026
To: Fund Commissioners
Camden County Municipal Joint Insurance Fund
From: Chairman Mevoli
Subject: MEL September 2026 Report

Executive Director's Report

The Executive Director reported on the following:

Projected 2027 MEL Budget: Copies of the projected 2027 MEL budget and MEL rate table were submitted for information. The budget reflected an overall 3.4% increase based on exposure changes in progress and once the annual underwriting is complete, the budget will likely increase.

Claims loss funding levels are provided by the Actuary; the projected budget reflected the following range of rate increases for 1) liability 3.2% to 6.3%, 2) workers' compensation 9.2% to 13.7% and 3) property increasing by 10%. Underwriting Manager estimates a 5% rate increase for optional liability, optional POL/EPL, shared aggregate and a 5% rate increase for property. Underwriting Manager is asked to provide estimates before the marketing process is complete and as such, the changes in budgeted rates will differ. In 2026, the property rate was significantly lower than estimated and liability slightly higher than what was budgeted.

The draft 2027 MEL rate table and budget will be introduced at the October 19, 2026 meeting with a public hearing scheduled for November 18, 2026.

Management Committee: Committee met on July 14th and August 6th and submitted minutes of both meetings. Committee reviewed responses to the Fund's Competitive Contracting RFP and awarded a contract to Echelon Management for Manager & Supervisory Training. Committee also reviewed responses to quotes for Strategic Planning and will review before year end.

Firefighter's Cancer: Board of Fund Commissioners accepted the Management Committee's recommendation and awarded a professional service contract to John Geaney, Esq., who is considered an expert in workers' compensation and now, particularly, with occupational cancer claims. Mr. Geaney would serve in an advisory capacity to defense attorneys at the local JIF level as well as to provide defense for the claim

when that is determined to be in the JIF and MEL's best interest.

Coverage Committee: A meeting of this committee will be scheduled in September or October 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 August 14th; minutes of the meeting were submitted for information. The contract with *BIS Safety* that hosts the MEL's Learning Management System (LMS) is set to expire at year-end. The Fund office will work with the QPA to issue the bid document in the coming month and coordinate review of responses for the committee's next meeting.

Legislative Committee: Committee met on July 10th; minutes of the meeting were submitted for information.

Claims Review Committee: Committee met at 9:45am before the MEL meeting and last met on July 23rd virtually to review Payment Authority Requests (PARs). *Claims Review Committee minutes are sent separately to the full Board for information only.*

Audit Committee: Committee met on June 12th to review the year-end financials as of December 31, 2025 and the Internal Audits of 1) Treasury & Investments, 2) Actuarial Second Opinion on Reserves and 3) Fund Year 2025 Reinsurance Checklist. Minutes of the meeting were submitted for information. In addition, the Fund office submitted the necessary filings on the financial year-end audit to the state agencies.

Residual Claims Fund (RCF): A copy of Commissioner Brewer's report on the RCF June meeting was submitted for information; the RCF also met after today's MEL meeting.

Cyber JIF: The Cyber JIF met on August 31st and a copy of the report was submitted for information. The Fund's contract with Xcitium (*formerly D2 Cybersecurity*) to provide Training/Phishing & External Vulnerability Scanning expired. The Fund issued competitive contract request for proposals (CCRFP) and awarded the contract for Training/Phishing to Wizer and External Vulnerability Scanning to Xcitium. Cyber JIF issued a notice to its members announcing the change.

Commissioner Tozzi highlighted other initiatives of the Cyber JIF, such as, participation in the Joint Cash Management and Investment (JCMI) pool and consideration to expand coverages to include physical damage.

Cyber JIF Risk Management Consultant Accreditation Program: The Cyber JIF is conducting a Cybersecurity Risk Management Program for IT Professionals and Risk Management Consultants (RMC) serving member entities. The two-day program is scheduled for October 2nd and October 9th at the National Conference Center in East Windsor. Commissioner Criscuolo suggested the Cyber JIF reach out to include Library IT personnel as well.

The speakers for the program are as follows:

- Cyber Threat Landscape – Chertoff Group (Cybersecurity Principal, Adam Isles)
- Cyber Risk Management Frameworks – Chubb (CCIC program director, Ben Bertossi)
- Cyber Risk Assessment Basics – Cowbell (underwriter and cybersecurity engineer, TBD)
- Stakeholder Communication – JIF Commissioners (TBD)
- Governance & 3rd Party Risk – NJCCIC (Director, Mike Geraghty)
- Technical Controls & Mitigation – eMazzanti (President, Carl Mazzanti)
- Incident Response Planning – Mullen Coughlin (IRP Leader, Jeff Boogay)
- Insurance Strategies – CSB (Underwriting manager, Ed Cooney)

League Magazine Article: A copy of the latest Power of Collaboration series of advertisements to appear in the League Magazine was included in the agenda. The ad highlights how the MEL saved members \$4.5 billion over the past 40 years by providing exceptional safety programs, expert technical support and innovative risk management solutions.

MEL 2027 Membership Renewals: NJPHA JIF and FIRST JIF are the two Joint Insurance Funds scheduled to renew their MEL membership effective January 1, 2027.

Underwriting Manager Memorandum distributed highlighting the anticipated changes for the 2027 renewals by line of coverage. Underwriting Manager will be hosting a 2027 pre-renewal webinar on Tuesday September 22, 2026 at 9:00AM to cover the current state of the market and anticipated program changes.

In addition, MEL Underwriting Manager reported a favorable meeting with Safety National, the MEL's excess workers' compensation and excess liability carrier. Safety National had a favorable view of the MEL's collaborative efforts in its management of claims and risk control efforts.

Attorney Report

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

- **Sexual Abuse Molestation (SAM) case** – Fund Attorney provided an overview of *J.H. v. Warren Hills Board of Education* in which the NJ Supreme Court unanimously ruled that the 2019 statutory expansion of "passive abuser" liability under the Child Sexual Abuse Act applies prospectively and does not retroactively cover historical abuse occurring prior to December 1, 2019. The distinction of eliminating liability retroactively is especially important for governmental entities that may face these claims.
- **Development of a "Brief Bank"** - As previously reported, 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. The deadline to submit applicable briefs was September 15th; Fund Attorney will be issuing a notice to all local MEL JIF affiliated Fund Attorneys once finalized.

- **Land Use Training** – In response to an increase of land-use related claims, the Fund developed a more advanced training program. The training program is complete and will be available via the MEL Safety Institute; a notice will be issued.
- **Elected Officials** – In addition to covering factors affecting workers compensation and liability, this year's educational session at the League conference will include the topic of behavior at public meetings.

Managed Care Report

Managed Care provider will be providing the MEL a quote to consider audit review on provider codes.

Next Meeting: The next meeting of the MEL JIF is scheduled for Monday October 19, 2026 at 10:30AM at the Forsgate Country Club located at 375 Forsgate Drive, Monroe NJ.



Municipal Excess Liability Residual Claims Fund

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

September 14, 2026

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Chairman Mevoli

Re: RCF September 2026 Meeting

Independent Accountant: The Executive Director reported that the Independent Accountant submitted his resignation due to personal circumstances requiring priority attention and thanked him for his service and contributions.

Contributions Receivable Increase Explained for State: Pauline Kontomanolis of Perma explained that in response to the State, the increase in contributions receivable was mainly due to timing, since year-end assessments are finalized and billed later. She also noted that additional assessments are being billed gradually to ease cash flow impact, and the balance has already declined significantly.

2025 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2025 Budget, which reflected the transfer of the Fund Year 2021 claims from the local JIFs as of 12/31/25. Enclosed as part of this report is the Amended 2025 Budget.

2027 Budget: The Board of Fund Commissioners reviewed the proposed 2027 Budget. Under the conditions of the Fund, the 2027 expenses cannot be directly charged to an expense line established in the 2026 budget.

Executive Director recommended the amount of \$964,000 be returned to the members from Fund Years 2025 Contingency Accounts and the Board adopted Resolution 25-26 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2027 Budget and to schedule the Public Hearing at the October 19, 2026 meeting to be held at Forsgate Country Club at 375 Forsgate Drive, Monroe, N.J. Enclosed as part of this report is the Proposed 2027 Budget.

RCF Task Force: RCF Taskforce has met several times. Initial focus is on data analytics for workers' compensation claims from Fund years 2005 through 2015, which represents the development of claims since 2019. The goal is to determine the causes and then make

recommendations to improve performance. This is ongoing and will be a lengthy process. The Taskforce will provide a year end update at the October Board meeting.

2025 Audit Filing. The RCF 2025 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) and the Synopsis of Audit was published on the Fund's website.

Claims Committee: The Claims Review Committee met on June 3, July 15, and September 9, 2026. Meetings minutes were shared with the Commissioners.

Next Meeting: The next meeting of the RCF is scheduled for October 19, 2026 at the Forsgate Country Club, 375 Forsgate Drive, Monroe, NJ.



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

DATE: September 14, 2026

TO: Fund Commissioners
Camden County Municipal Joint Insurance Fund

FROM: Chairman Mevoli

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2027 BUDGET – Attached to this report, is the 2027 draft budget. The Finance Committee conducted its review of the proposed 2027 budget and dividend recommendation. The committee is recommending both for approval. The budget was introduced and approved by the Board and will be adopted at the Public Hearing scheduled for October 19, 2026 at Forsgate Country Club, 375 Forsgate Drive, Monroe, NJ.

2026 DIVIDEND - The Finance Committee has reviewed the financials and is recommending a 2026 dividend of \$3,000,000. Resolution #26-26 authorizing a total return dividend of \$3,000,000 was adopted by the Executive Board and is subject to State approval.

REGULATORY AFFAIRS - PERMA filed the 2025 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published on the Fund's website.

NEXT MEETING - The next meeting of the EJIF is scheduled for October 19, 2026 at the Forsgate Country Club, 375 Forsgate Drive, Monroe, NJ.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2027 PROPOSED BUDGET BASED ON 2020 CENSUS					
		2026	2,027		
		TOTAL	TOTAL	CHANGE	CHANGE
				\$	%
I. Claims and Excess Insurance					
Claims					
1 Third Party (Non-Site Specific)		495,280	593,239	97,959	19.8%
2 On Site Cleanup (Site Specific)		262,497	321,338	58,841	22.4%
3 PO Pollution Liability		158,490	160,669	2,179	1.4%
4 Tank Systems		252,593	259,542	6,949	2.8%
5 DMA Waste Sites (Superfund Buyout)		1,307,535	1,137,042	(170,493)	-13.0%
6 LFC		22,700	37,265	14,565	64.2%
7 Total Loss Fund		2,499,095	2,509,095	10,000	0.4%
8					
9 II. Expenses, Fees & Contingency					
10 Professional Services					
11 Actuary		63,750	65,025	1,275	2.0%
12 Attorney		110,347	112,554	2,207	2.0%
13 Auditor		18,699	19,073	374	2.0%
14 Executive Director		407,694	415,848	8,154	2.0%
15 Treasurer		24,000	24,481	481	2.0%
16 Fund Independent Accountant		10,000	10,000	-	0.0%
17 Legislative Agent		45,000	45,000	-	0.0%
18 Underwriting Managers		298,920	304,898	5,978	2.0%
19 Environmental Services		558,499	569,669	11,170	2.0%
20 Claims Administration		38,137	38,900	763	2.0%
21 QPA		5,202	5,306	104	2.0%
22					
23 Subtotal - Contracted Prof Svcs		1,580,248	1,610,754	30,506	1.9%
24					
25 Non-Contracted Services					
26 Expenses contingency		32,845	32,845	-	0.0%
27 Member Testing		21,268	22,616	1,348	6.3%
28					
29 Subtotal - Non-contracted svcs		54,113	55,461	1,348	2.5%
30					
31 Subtotal-Contracted/Non-contracted svcs		1,634,361	1,666,215	31,854	1.9%
32					
33 Excess Aggregate Insurance		577,719	525,724	(51,995)	-9.0%
34					
35 General Contingency		270,827	315,842	45,015	16.6%
36					
37 Total Exp, Fees & Contingency		2,482,907	2,507,781	24,874	1.0%
38					
39 TOTAL JIF APPROPRIATIONS		4,982,002	5,016,876	34,874	0.7%
40					
41			-		
LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)					