



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA OCTOBER 26, 2026 – 4:30 PM

<https://permainc.zoom.us/j/97656153711>

ALSO TELEPHONICALLY AT:

Dial : 1-929-205-6099

Meeting ID: 976 5615 3711

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: OCTOBER 26, 2026**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE - MOMENT OF SILENCE**
- ☐ **ROLL CALL OF 2026 EXECUTIVE COMMITTEE**
- ☐ **APPROVAL OF MINUTES:** September 28, 2026 Open Minutes Appendix I

- ☐ **CORRESPONDENCE – None**

REPORTS

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report Page 1
- ☐ **TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 26-26 Page 24
Treasurer’s Report.....Page 26
Monthly Reports Page 27
- ☐ **ATTORNEY – Joseph Nardi, Esquire**
- ☐ **SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report Page 33
- ☐ **UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report.....Page 36
- ☐ **..... MANAGED CARE – Medlogix**
Monthly Report Page 39
- ☐ **CLAIMS SERVICE – Claims Resolution Corporation**
Monthly Subrogation Report.....Page 41

-
- ☐ **OLD BUSINESS**
 - ☐ **NEW BUSINESS**
 - ☐ **PUBLIC COMMENT**
 - ☐ **NEXT MEETING: November 23, 2026 – Collingswood Senior Community Center**
 - ☐ **MEETING ADJOURNED**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: October 26, 2026

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2027 Budget** – The proposed 2027 Budget appears on **Page 3**. The Executive Committee held a budget workshop Zoom meeting last week to review the proposed budget. The Committee is recommending that the budget be introduced, totaling \$22,409,950 which represents an 4.80% increase over last year’s budget.

- ☐ **Motion to introduce the 2027 Budget for the Camden County Municipal Joint Insurance Fund and schedule a Public Hearing for November 23, 2026 at 4:30 PM in Collingswood.**

- ☐ **Department of Banking and Insurance** – As discussed last month, the Department of Banking and Insurance (DOBI), notified the Fund that it is requiring all JIF’s that have a fund year in a deficit position to develop a plan to rectify that by either a supplemental assessment or a transfer. A copy of that email appears on **page 4** highlights a deficit of \$716,567 in fund year 2025. Attached on **page 5-6** is Resolution No. 26-25 addressing these concerns.

- ☐ **Motion to adopt Resolution #26-25 as the Fund’s Detailed Plan**

- ☐ **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 7** is the status of the renewals.
- ☐ **Cyber JIF Training:** In August, the Cyber JIF awarded a contract for Training/Phishing to Wizer and External Vulnerability Scanning to Xcitium. Weekley meeting have been held with Wizer to identify next steps on training. We expect to schedule training in late October or early November to introduce the new vendor.

In addition, Wizer is able to provide various options that can be JIF specific. (**Pages 8-11**)

- ☐ **NJ Cyber JIF:** The Cyber JIF met via Zoom on October 15th via Zoom. If available, copies of the meeting report will be distributed.

- ❑ **Cyber Risk Management Consultant Accreditation Program:** The Cyber JIF conducted its two-day Cybersecurity Risk Management Program for IT Professionals and Risk Management Consultants (RMC) serving member entities. Over 120 people attended with the majority being town or IT personnel.
- ❑ **RCF/MEL/EJIF Meetings:** The state-wide JIFs all conducted the meetings on October 19, 2026 at the Forsgate Country Club in Monroe. Chairman Mevoli's reports will be circulated when complete. In Appendix II are reports from the September 14th fund meetings.
- ❑ **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 12-13**
- ❑ **New Jersey League of Municipalities (NJLOM) 2026 Conference Notice (Pages 14 & 15) -** Enclosed is a notice identifying the MEL JIF-related training sessions being held in conjunction with annual NJLOM conference scheduled for November 17th to November 19th. Also enclosed is the annual reception invite hosted by fund professionals.
- ❑ **Power of Collaboration (Page 16) -** Enclosed is the latest in a series of advertisements to appear in the League Magazine. The ad highlights how MEL training strengthens safety efforts and reduces cost.

Due Diligence Reports:

Financial Fast Track	<i>Distributed Quarterly</i>
Loss Ratio Analysis	Page 17
Loss Time Accident Frequency	Page 18 & 19
POL/EPL Compliance Report	Page 20
Fund Commissioners	Page 21
Regulatory Affairs Checklist	Page 22
RMC Agreements	Page 23

	CAMDEN MUNICIPAL JOINT INSURANCE FUND				
	2027 PROPOSED BUDGET	Loss Fund Confidence at MID			
	APPROPRIATIONS			CHANGE	
	I. Claims and Excess Insurance	Annualized 2026	Projected 2027	\$	%
	Claims				
1	Property - Deductible 5K PR 2.5K APD	1,316,609	1,326,000	9,391	0.71%
2	Liability	2,001,580	2,074,000	72,420	3.62%
3	Auto	653,760	721,000	67,240	10.29%
4	Workers' Comp.	4,189,500	4,271,000	81,500	1.95%
5	Loss Fund Contingency	59,941	59,941	0	0.00%
6					
7	Subtotal - Claims	8,221,390	8,451,941	230,551	2.80%
8	Premiums				
9	Environmental Fund	478,619	481,925	3,306	0.69%
10	Cyber JIF	475,508	484,477	8,969	1.89%
11	POL/EPL Premium	2,022,898	2,208,250	185,352	9.16%
12	Land Use Liability	95,559	104,113	8,554	8.95%
13	MEL	6,622,594	7,060,832	438,238	6.62%
14	SubTotal Premiums	9,695,178	10,339,597	644,419	6.65%
15	Total Loss Fund	17,916,568	18,791,538	874,970	4.88%
16					
17	II. Expenses, Fees & Contingency				
18					
19	Claims Adjustment	562,410	575,190	12,780	2.27%
20	Managed Care	151,614	154,646	3,032	2.00%
21	Loss Fund Management	85,225	86,930	1,705	2.00%
22	Litigation Mangement	56,819	57,955	1,136	2.00%
23	Safety Director	205,489	211,654	6,165	3.00%
24	Law Enforcement Service	19,697	20,288	591	3.00%
25	Right to Know	56,719	58,988	2,269	4.00%
26	CDL Drug Testing Monitor	59,569	60,760	1,191	2.00%
27	Safety Incentive Program	50,252	51,257	1,005	2.00%
28	MEL Safety Institute	102,302	102,599	297	0.29%
29	Administration	493,149	503,012	9,863	2.00%
30	Actuary	63,186	64,450	1,264	2.00%
31	Auditor	28,285	28,851	566	2.00%
32	Attorney	27,669	28,222	553	2.00%
33	Treasurer	28,009	28,569	560	2.00%
34	Payroll Auditor	23,454	23,923	469	2.00%
35	Property Appraisals	10,000	10,000	0	0.00%
36	Underwriting Manager	16,043	16,364	321	2.00%
37	Police Accreditation	25,000	25,000	0	0.00%
38					
39	Postage	3,112	3,112	0	0.00%
40	Printing	3,299	3,299	0	0.00%
41	Telephone	1,245	1,245	0	0.00%
42	Meeting Expenses	2,055	2,055	0	0.00%
43	Director's Fee	18,380	18,380	0	0.00%
44	Optional Safety Award	38,000	38,000	0	0.00%
45	Misc. Expense & Contingency				
46	Contingency	44,066	44,066	0	0.00%
47	EPL Training	9,000	5,000	(4,000)	-44.44%
48	Certified Fire Department Grant	0	50,000	50,000	100.00%
49					
50	Total Fund Exp & Contingency	2,184,048	2,273,815	89,767	4.11%
51	Risk Managers	1,283,018	1,344,597	61,579	4.80%
52					
53	Total JIF	21,383,634	22,409,950	1,026,316	4.80%

From: Strang, Tanner [DOBI] <Tanner.Strang@dobi.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@dobi.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@dobi.nj.gov
+1(609)808-3545

RESOLUTION NO. 26-25

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND (HEREINAFTER REFERRED TO AS “THE FUND”

WHEREAS: Since inception, the FUND, as part of the Municipal Excess Liability Joint Insurance Fund, has saved its members and taxpayers \$322.1 million.

WHEREAS: The New Jersey Department of Banking and Insurance has requested that the FUND establish, by resolution, plans to prevent Fund Year deficits and address any Fund Year deficits that may occur.

WHEREAS: In accordance with NJAC 11:15-2.4 (f) the FUND budgets for claims at an amount certified by the FUND’s Actuary as actuarially sound.

WHEREAS: Over the last five years, the FUND has been challenged by rising costs, including inflation and medical inflation, as well as more costly and challenging budgets as a result of the following:

WHEREAS: it has become more costly and challenging to budget as a result of the following:

- (1) The N.J. Department of Labor’s 2021 decision to transfer of the cost of accidental disability pensions to Workers’ Compensation.
- (2) The Legislature’s (a) 2019 decision to include firefighter cancer in Workers’ Compensation, (b) its 2019 decision to extend the statute of limitations in child sexual molestation cases, (c) its 2021 decision to include COVID in Workers’ Compensation and (d) its 2026 decision to expand coverage for PTSD.
- (3) The NJ Supreme Court’s 2021 decision in Gonzales v Jersey City that makes it more difficult for judges to grant summary judgements in questionable cases before trial.

WHEREAS: It is also more difficult to project the ultimate cost of New Jersey Workers’ Compensation cases because claimants continue to reopen cases five or more times when historically one reopener was a rare occasion.

WHEREAS: To reduce long term variability, the FUND is a member of the Municipal Excess Liability Residual Claims Fund (RCF) and transfers residual liability to the RCF at five years from the inception of a Fund Year.

WHEREAS: Upon the transfer of a Fund Year to the RCF, the FUND also transfers any surplus or deficit to the FUND’s Closed Fund Year Account.

WHEREAS: Upon the transfer to the Closed Fund Year Account, the surplus or deficit as the case may be is then allocated to each member pro rata based on that member’s assessment during the fund year being transferred.

NOW THEREFORE BE IT RESOLVED by the Camden County Municipal Joint Insurance Fund that at the beginning of each year upon receipt of the preliminary results of the previous year, the FUND shall, when necessary, implement a plan to address projected deficits and/or levy supplemental assessments pursuant to NJAC 11:15-2.16. as follows:

- a) The Camden County Municipal Joint Insurance Fund adopts a Resolution each year to transfer the outstanding liabilities of its five-year old fund year to the Municipal Excess Liability Residual Claims Fund. Resolution will include authorization to withdraw each member's allocated share from their "closed years account" balance to extinguish the transferring year deficit, if necessary.
- b) A supplemental assessment on any former member that has a deficit in the closed fund years account.
- c) A supplemental assessment on the oldest negative fund year starting with the closed fund year account if the overall fund balance is negative on an all fund year basis.
- d) Such other supplemental assessments that are necessary to sustain a positive balance.
- e) The calculations in (b) (c) and (d) shall not include any investment losses resulting from changes in interest rates.
- f) The calculations in (b) (c) and (d) above shall include any supplemental assessments from the MEL, RCF, E-JIF and the CYBER JIF.
- g) All supplemental assessments shall be enacted before the FUND files the annual certified report pursuant to NJAC 11:15-2.24 (a).
- h) All supplemental assessments shall be payable in a maximum of ten annual installments beginning in the year after the supplemental assessment was enacted.
- i) Notwithstanding above, the Fund Commissioners may enact a shorter schedule if it determines that there is a potential cash flow issue.
- j) The FUND shall charge interest for late payment of supplemental assessments in accordance with the FUND's cash management plan.
- k) Any deferred assessment shall become due and payable if a member leaves the FUND for any reason.

ADOPTED: *this 26th day of October 2026 by the Commissioners:*

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

MICHAEL MEVOLI, Chairperson

M. JAMEY MALEY, JR., Secretary

2027 MEMBERSHIP RENEWALS

Member	Renewal Date	Documents Received
Chesilhurst	1/1/2027	10/8/2026
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	Resolution Received
Woodlynne	1/1/2027	

Cybersecurity Awareness Training Options for JIF

Three ways to structure a full year of security awareness training — each meeting the 60-minute minimum requirement with a mix of video, interactive exercises and webinars.

MINIMUM REQUIREMENT

60 minutes / year

DELIVERY MIX

Video courses, interactive exercises, phishing simulations, monthly videos and live webinars.

TRAINING ASSETS

Annual Training Course

- 20–30 min watch time + quizzes
- 1 month training period
- Bulk of cyber topics covered

Mini-Courses

- 3–4 mini-courses
- ~8.5 minutes watch time each
- One focused topic per course

Supplemental Training

- Phishing exercise — ~12 min
- Monthly Videos (MV) — 1.5 min × 12 = 18 min/yr
- Webinar(s) — 30–60 min

AT A GLANCE

Option	Video Courses	Supplemental	Total
1 — Annual + Quarterly Mini-Course Series	54 min	102 min	156 min
2 — Split all training equally over the year	60 min	102 min	162 min
3 — Longer annual + some supplemental	45 min	90 min	135 min

OPTION 1

Annual Training + Quarterly Mini-Course Series

Total time: 156 minutes · Video 54 min · Supplemental 102 min

Launch the Annual Training (approx. 20 min) to cover the range of cyber safety topics for initial training, followed by a quarterly rollout of mini-courses and supplemental training for a more focused look at specific topics.

Q4	Q1	Q2	Q3
Oct — Annual Training (20 min)	Jan — Monthly Video	Apr — Mini-Course, MV	Jul — Mini-Course, MV
Nov — Phishing Exercise, MV	Feb — Mini-Course	May — Phishing Exercise, MV	Aug — MV
Dec — Mini-Course, MV	Mar — Webinar*, MV	Jun — MV	Sep — MV

OPTION 2

Split All Training Equally Over the Year

Total time: 162 minutes · Video 60 min · Supplemental 102 min

Four trainings that cover all topics of the Annual course plus focused topics, spread evenly across the year.

Q4	Q1	Q2	Q3
Oct — Training 1, 15 min + quiz	Jan — Training 2, 15 min + quiz, MV	Apr — Training 3, 15 min + quiz, MV	Jul — Training 4, 15 min + quiz, MV
Nov — MV	Feb — MV	May — MV	Aug — MV
Dec — Phishing Exercise, MV	Mar — Webinar*, MV	Jun — Phishing Exercise, MV	Sep — MV

OPTION 3

Longer Annual + Some Supplemental

Total time: 135 minutes · Video 45 min · Supplemental 90 min

An expanded Annual Training completed all at once, with lighter supplemental training carried through the rest of the year.

Q4	Q1	Q2	Q3
Oct — Annual, 45 min + quiz	Jan — Phishing Exercise, MV	Apr — Webinar*, MV	Jul — MV
Nov — MV	Feb — MV	May — MV	Aug — MV
Dec — MV	Mar — MV	Jun — MV	Sep — MV

* Assumes webinar is 60 minutes. MV = Monthly Video (1.5 min).

NOTE — EMPLOYEES WITH LIMITED DEVICE ACCESS

We discussed two solutions for staff who do not have regular device access:

1 — Wizer-led webinar

A webinar led by Wizer staff covering the basics of online safety, aligned with the Annual course. Attendance would be required and recorded to provide auditor documentation of training.

2 — Shared dedicated computer

Staff with email complete training on a dedicated computer. The challenge is ensuring each member logs off so the next employee receives credit accordingly.

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**



Municipal Excess Liability Joint Insurance Fund

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

MEL Events at the 2026 NJ League of Municipalities Conference

The MEL will participate in and host a few events during the 111th Annual NJ League of Municipalities Conference which runs November 17-19th at the Atlantic City Convention Center (ACCC).

Local Government Ethics (2 Sessions)

In partnership with the Local Finance Board, this session will be a discussion of the Local Government Ethics Law and review of recent board decisions. Presenters are David Grubb, Executive Director Emeritus of the MEL, Paul H. Tomasko, Immediate Past President NJLM, Former Chairman of MEL, and Mayor of Alpine Borough and a representative from NJ Division of Local Government Services. *(Note: This program does not count towards the MEL premium credit.)*

Session I

Date: Tuesday, November 17th
Time: 10:45am to 12:00pm
Location: Room 302 of the ACCC

Session II

Date: Thursday, November 19th
Time: 10:45am to 12:00pm
Location: Room 302 of the ACCC

MEL JIF Annual Risk Management Seminar (1 session)

Property Casualty Insurance costs New Jersey government \$1 billion each year of which 20% is attributable to property losses (fires, flood, theft, environmental, cyber) and 80% attributable to casualty losses (accidents involving the public and employees, civil rights actions). The MEL experts will discuss these issues and specific actions local governments can take to control these costs. By completing this Annual Risk Management Seminar session, elected officials from communities that are MEL JIF members will be eligible for a \$250 premium credit (subject to a maximum).

Session I

Date: Wednesday, November 18th
Time: 2:00pm to 3:15pm
Location: Room 303 of the ACCC

Pre-registration is not required. Attendance will be confirmed by a badge scanner or sign-in sheet.

Cybersecurity for Local Government (1 session)

Faced with a hard cyber insurance market and even more limited options for local governments to obtain cyber insurance, the MEL launched a first-of-its-kind Cyber JIF on January 1, 2023. As local governments continue to be prime targets for cybercriminals, the Cyber JIF offer cybers insurance coverage and risk management tools to assist local governments with mitigating the financial and security risks of cyber threats in today's landscape. This session will discuss plans to develop cybersecurity controls for the 2030s.

Session I

Date: Wednesday, November 18th
Time: 9:00am to 10:15am
Location: Room 308/309 of the ACCC

Annual Professionals Reception

All MEL members and guests are invited to attend this reception.

Date: Wednesday, November 18, 2026
Time: 6 p.m. – 8 p.m.
Legacy Lounge, Bally's Casino & Hotel, 1900 Pacific Avenue, Atlantic City, NJ

No RSVP is necessary to attend the reception.

Please stop by the MEL JIF booth at spot #1136 of the convention floor!



YOU'RE INVITED

MEL/MRHIF PROFESSIONALS'
ANNUAL RECEPTION 2026

WEDNESDAY **18** NOVEMBER

6:00PM - 8:00PM

LEGACY LOUNGE • BALLY'S ATLANTIC CITY
1900 PACIFIC AVENUE, ATLANTIC CITY, NJ

HOSTED BY PROFESSIONALS OF THE



MEL Training Strengthens Safety Efforts & Reduces Cost



At no additional cost, The MEL Safety Institute (MSI) provides training to MEL members. Enrollment in MSI training programs exceeded 103,000 participants this year.

THE RESULT:

MEL has reduced lost time accident rates for municipal and local utility employees by over 70% since 1991.



MEL

Promoting safety as a way of life at the workplace and in your community

THE POWER OF
COLLABORATION

njmel.org

Training is Extensive and Easy to Access

MSI LIVE offers 93 online interactive and in-person instructor-led courses on safety and risk control including those designed for law enforcement officers. Group participation is available. Courses are interactive so that questions and issues can be discussed with the instructor.

MSI NOW offers 355 streaming training videos on the MEL website – 217 in English, 138 in Spanish – available 24/7 on demand.

Law Enforcement Training and Fire Service Training and Support

Over 75 law enforcement training events have been conducted, attended by more than 3,000 officers and employees. Law enforcement training, video briefings, safety bulletins and risk analyses are available on the MEL website. A section for Fire and EMS services includes model policies, forms, checklists, safety bulletins, briefings and training videos.

The MSI Leadership Academy

Over 500 department heads participated in the MSI Leadership Academy, which offers training designed to strengthen management skills. The curriculum includes seven required courses and four electives focused on improving performance.

MSI EXPO

An opportunity for employees to enroll in nine essential training programs on the same day at a single location is offered in various locations throughout New Jersey.

MEL Leadership Skills for Supervisors

This program provides innovative, interactive training designed to strengthen supervisor management skills, improve team performance and reduce organizational stress.

Risk Management

The Annual Elected Officials Risk Management Seminar is available online. The MEL has added a webinar titled *Public Officials - What You Need to Know* to provide a regulatory and safety overview for newly appointed public officials and JIF leaders.

Bulletins and Video Briefings

Safety bulletins and video briefings are released throughout the year.

For more information regarding training, contact the MEL Safety Institute 732-735-5213.

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	56 Actual 31-Aug-26	MONTH TARGETED	55 Actual 31-Jul-26	MONTH TARGETED	44 Actual 31-Aug-25	MONTH TARGETED
PROPERTY	812,040	954,931	117.60%	100.00%	118.09%	100.00%	356.96%	100.00%
GEN LIABILITY	1,666,133	1,236,075	74.19%	96.90%	64.22%	96.81%	75.83%	94.32%
AUTO LIABILITY	604,621	808,198	133.67%	95.15%	134.14%	94.86%	276.16%	91.05%
WORKER'S COMP	3,820,056	4,034,044	105.60%	99.77%	104.47%	99.74%	338.79%	99.12%
TOTAL ALL LINES	6,902,850	7,033,248	101.89%	98.70%	98.96%	98.64%	271.97%	97.36%
NET PAYOUT %	\$5,918,721		85.74%					

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	44 Actual 31-Aug-26	MONTH TARGETED	43 Actual 31-Jul-26	MONTH TARGETED	32 Actual 31-Aug-25	MONTH TARGETED
PROPERTY	840,000	857,833	102.12%	100.00%	102.12%	100.00%	399.97%	100.00%
GEN LIABILITY	1,706,985	1,015,920	59.52%	94.32%	63.15%	93.91%	53.09%	87.24%
AUTO LIABILITY	570,755	704,472	123.43%	91.05%	123.43%	90.64%	111.25%	84.53%
WORKER'S COMP	4,160,000	2,392,572	57.51%	99.12%	57.98%	99.02%	180.08%	97.19%
TOTAL ALL LINES	7,277,740	4,970,797	68.30%	97.46%	69.42%	97.28%	170.28%	94.19%
NET PAYOUT %	\$4,060,012		55.79%					

FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	32 Actual 31-Aug-26	MONTH TARGETED	31 Actual 31-Jul-26	MONTH TARGETED	20 Actual 31-Aug-25	MONTH TARGETED
PROPERTY	1,054,175	937,075	88.89%	100.00%	90.69%	100.00%	234.81%	97.72%
GEN LIABILITY	1,912,663	1,039,479	54.35%	87.24%	54.38%	86.42%	30.65%	74.17%
AUTO LIABILITY	631,298	864,056	136.87%	84.53%	131.01%	83.75%	52.55%	70.26%
WORKER'S COMP	4,159,386	2,803,736	67.41%	97.19%	70.44%	96.90%	141.37%	89.50%
TOTAL ALL LINES	7,757,522	5,644,345	72.76%	94.09%	74.16%	93.67%	119.54%	85.27%
NET PAYOUT %	\$3,325,674		42.87%					

FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	20 Actual 31-Aug-26	MONTH TARGETED	19 Actual 31-Jul-26	MONTH TARGETED	8 Actual 31-Aug-25	MONTH TARGETED
PROPERTY	1,229,641	1,418,218	115.34%	97.72%	118.01%	97.40%	78.39%	61.00%
GEN LIABILITY	1,936,198	697,065	36.00%	74.17%	38.19%	72.70%	11.09%	30.00%
AUTO LIABILITY	625,687	326,787	52.23%	70.26%	53.72%	68.41%	45.01%	30.00%
WORKER'S COMP	4,193,771	5,006,442	119.38%	89.50%	114.62%	88.04%	32.19%	26.00%
TOTAL ALL LINES	7,985,297	7,448,512	93.28%	85.54%	91.84%	84.23%	35.19%	32.67%
NET PAYOUT %	\$4,023,578		50.39%					

FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

	Budget	Limited Incurred Current	8 Actual 31-Aug-26	MONTH TARGETED	7 Actual 31-Jul-26	MONTH TARGETED	-4 Actual 31-Aug-25	MONTH TARGETED
PROPERTY	1,316,609	706,694	53.68%	61.00%	42.08%	53.00%	N/A	N/A
GEN LIABILITY	1,949,766	112,253	5.76%	30.00%	5.96%	25.00%	N/A	N/A
AUTO LIABILITY	636,092	379,965	59.73%	30.00%	53.87%	25.00%	N/A	N/A
WORKER'S COMP	4,249,441	2,101,604	49.46%	26.00%	32.41%	19.00%	N/A	N/A
TOTAL ALL LINES	8,151,908	3,300,516	40.49%	32.92%	29.32%	26.39%	N/A	N/A
NET PAYOUT %	\$1,035,815		12.71%					

2026 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS

August 31, 2026

	2026	2025	2024	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2026 - 2024
Professional Municipal Management	0.47	1.45	1.48	1.20
Monmouth County	0.53	0.96	0.88	0.83
Morris County	1.19	1.32	1.42	1.33
NJ Public Housing Authority	1.23	1.60	1.71	1.54
Bergen County	1.36	1.52	1.26	1.39
Suburban Municipal	1.39	1.20	1.52	1.37
South Bergen County	1.42	2.16	1.79	1.83
Ocean County	1.50	1.67	1.75	1.65
Gloucester, Salem, Cumberland Counties Municipal JIF	1.57	2.00	2.01	1.90
NJ Utility Authorities	1.61	1.59	2.55	1.95
Camden County	1.71	1.80	1.44	1.64
Atlantic County Municipal JIF	1.72	1.94	2.38	2.07
Central New Jersey	1.82	2.43	2.13	2.16
Burlington County Municipal JIF	2.16	1.59	2.09	1.92
Suburban Metro	2.26	1.60	1.90	1.85
AVERAGE	1.46	1.66	1.75	1.64

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

DATA VALUED AS OF August 31, 2026

		# CLAIMS FOR 8/31/2026	Y.T.D. LOST TIME ACCIDENTS	2026 LOST TIME FREQUENCY	2025 LOST TIME FREQUENCY	2024 LOST TIME FREQUENCY		TOTAL RATE 2026 - 2024
MEMBER_ID	MEMBER						MEMBER	
1	89 Barrington	0	0	0.00	1.08	0.00	1 Barrington	0.39
2	91 Berlin Borough	0	0	0.00	1.01	0.00	2 Berlin Borough	0.38
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	0.96
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	2.31
7	96 Collingswood	0	0	0.00	2.08	0.60	7 Collingswood	0.98
8	97 Gibbsboro	0	0	0.00	3.23	2.99	8 Gibbsboro	2.34
9	98 Gloucester City	0	0	0.00	3.82	0.00	9 Gloucester City	1.43
10	99 Haddon	0	0	0.00	0.00	1.75	10 Haddon	0.62
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	2.37
15	106 Magnolia	0	0	0.00	2.15	0.00	15 Magnolia	0.79
16	107 Medford Lakes	0	0	0.00	1.85	1.72	16 Medford Lakes	1.33
17	109 Mount Ephraim	0	0	0.00	2.04	1.98	17 Mount Ephraim	1.51
18	110 Oaklyn	0	0	0.00	0.00	1.67	18 Oaklyn	0.62
19	111 Pine Hill	0	0	0.00	3.51	0.00	19 Pine Hill	1.35
20	112 Runnemede	0	0	0.00	2.26	0.00	20 Runnemede	0.83
21	113 Somerdale	0	0	0.00	0.00	3.45	21 Somerdale	1.23
22	451 Tavistock	0	0	0.00	0.00	0.00	22 Tavistock	0.00
23	564 Cherry Hill	1	6	0.00	1.55	1.09	23 Cherry Hill	1.98
24	565 Camden Parking Authority	0	0	0.00	4.76	21.28	24 Camden Parking Authority	10.56
25	101 Haddonfield	0	1	1.13	1.69	1.63	25 Haddonfield	1.52
26	115 Winslow	0	2	1.27	1.70	1.27	26 Winslow	1.43
27	87 Audubon	0	1	1.92	1.16	0.00	27 Audubon	0.89
28	108 Merchantville	0	1	2.17	0.00	0.00	28 Merchantville	0.54
29	114 Voorhees	0	4	2.55	1.82	2.27	29 Voorhees	2.18
30	584 Cherry Hill Fire District	2	4	3.67	1.82	1.20	30 Cherry Hill Fire District	2.05
31	116 Winslow Township Fire Distric	1	2	5.41	3.42	4.55	31 Winslow Township Fire Distric	4.33
32	90 Bellmawr	1	5	5.45	5.24	4.65	32 Bellmawr	5.08
33	117 Woodlynne	0	1	6.98	0.00	3.85	33 Woodlynne	2.93
34	104 Lawnside	1	3	8.91	3.03	0.00	34 Lawnside	3.00
35	88 Audubon Park	0	1	9.68	0.00	0.00	35 Audubon Park	2.45
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	31	1.71	1.80	1.44		1.64

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND											
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund											
Data Valued As of : October 20, 2026											
Total Participating Members		38									
Complaint		38									
Percent Compliant		100.00%									

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
Pennsauken 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 October 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 October 21, 2026				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	03/04/26	03/04/26	12/31/26
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/12/2026	2/12/2026	12/31/26
BARRINGTON	CONNER STRONG & BUCKELEW	7/17/2026	4/22/2026	12/31/26
BELLMAWR	CONNER STRONG & BUCKELEW	7/17/2026	4/22/2026	12/31/26
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	03/02/26	03/02/26	12/31/26
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	7/17/2026	04/22/26	12/31/26
BROOKLAWN	CONNER STRONG & BUCKELEW	1/13/2026	04/22/26	12/31/26
CHERRY HILL	CONNER STRONG & BUCKELEW	1/26/2026	5/28/2026	12/31/26
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	7/17/2026	4/22/2026	12/31/26
CHESILHURST	EDGEWOOD ASSOCIATES		2/13/2026	12/31/26
CAMDEN CITY	CONNER STRONG & BUCKELEW	2/3/2026	2/3/2026	12/31/26
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	05/28/26	05/28/26	12/31/26
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/15/26	01/15/26	12/31/26
COLLINGSWOOD	CONNER STRONG & BUCKELEW	07/17/26	01/26/26	12/31/26
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	05/19/26	01/29/26	12/31/26
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	7/17/2026	1/26/2026	12/31/26
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW	1/13/2026	3/24/2026	12/31/28
HADDON	WAYPOINT INSURANCE SERVICES	12/26/2025	12/26/2025	12/31/26
HADDONFIELD	PROFESSIONAL INSURANCE ASSC.	03/24/26	03/24/26	12/31/26
HADDON HEIGHTS	HARDENBERGH INSURANCE GROUP		02/02/26	12/31/26
HI-NELLA	CONNER STRONG & BUCKELEW	01/05/26	01/05/26	12/31/28
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	02/11/26	02/11/26	12/31/26
LAWN SIDE	M&C INSURANCE AGENCY	05/28/26	05/28/26	01/01/27
LINDENWOLD	HARDENBERGH INSURANCE GROUP	02/11/26	02/11/26	12/31/26
MAGNOLIA	CONNER STRONG & BUCKELEW	07/17/26	04/22/26	12/31/26
MEDFORD LAKES	CONNER STRONG & BUCKELEW	01/05/26	1/5/2026	12/31/27
MERCHANTVILLE	CONNER STRONG & BUCKELEW	05/28/26	4/22/2026	12/31/26
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW	7/17/2026	4/22/2026	12/31/26
OAKLYN	CONNER STRONG & BUCKELEW	7/17/2026	4/22/2026	12/31/26
PENNSUAKEN	CONNER STRONG & BUCKELEW	5/5/2026	5/5/2026	12/31/26
PINE HILL	HARDENBERGH INSURANCE GROUP	3/11/2026	3/11/2026	12/31/26
RUNNEMEDE	CONNER STRONG & BUCKELEW	07/17/26	4/22/2026	12/31/26
SOMERDALE	CONNER STRONG & BUCKELEW	02/03/26	4/22/2026	12/31/26
TAVISTOCK	CONNER STRONG & BUCKELEW	7/17/2026	4/22/2026	12/31/26
VOORHEES	CONNER STRONG & BUCKELEW	07/17/26	1/30/2026	12/31/26
WINSLOW	CONNER STRONG & BUCKELEW	7/17/2026	4/22/2026	12/31/26
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	1/26/2026	1/26/2026	12/31/26
WOODYLYNNE	ASSOCIATED INSURANCE PARTNERS	2/12/2026	2/12/2026	12/31/26
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 26-26**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – OCTOBER 2026**

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

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

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

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

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INTERSTATE MOBILE CARE INC.	9/26 D&A TESTING INV 20291 10/26	4,951.00
INTERSTATE MOBILE CARE INC.	09/26 D&A TESTING INV 20287 10/26	424.00
		5,375.00
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE GLOUCESTER 650-10-2026	1,291.67
CLAIMS RESOLUTION CORPORATION, INC	CLAIMS ADMIN FEE 650-10-2026	43,145.58
CLAIMS RESOLUTION CORPORATION, INC	ADMIN FEE -CHERRY HILL 650-10-2026	2,458.33
		46,895.58
BOROUGH OF LAUREL SPRINGS	2026 OPTIONAL SAFETY AWARD 10/26	1,000.00
		1,000.00
J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 10/26	18,765.50
		18,765.50
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/26	67.14
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 10/26	48,197.83
		48,264.97
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 10/26	5,265.50
		5,265.50
BROWN & CONNERY, LLP	ATTORNEY EXPENSES FOR 09/26	37.81
BROWN & CONNERY, LLP	SEPT 2026 ATTORNEY FEES 10/26	2,305.75
BROWN & CONNERY, LLP	SEPT 2026 LITIGATION MGMT 10/26	3,969.00
		6,312.56
ELIZABETH PIGLIACELLI	TREASURER FEE 10/26	2,406.58
		2,406.58
BOROUGH OF COLLINGSWOOD	2026 OPTIONAL SAFETY AWARD 10/26	1,000.00
		1,000.00
MEDLOGIX LLC	MANAGED CARE SERV. CHERRY HILL 10/26	1,083.00
MEDLOGIX LLC	MANAGED CARE SERVICE 10/26	11,139.19
		12,222.19
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 10/26	1,336.92
		1,336.92
ACCESS	INV 12444426 DEPT 409 09/30/26	259.27
		259.27
M & C INSURANCE AGENCY, INC.	RMC- 2ND INSTALL 2026 LAWN SIDE	7,960.00
M & C INSURANCE AGENCY, INC.	RMC-2ND INST. 2026 CAMDEN PARK AUTH	11,146.00
		19,106.00

OAKLYN BOROUGH

2026 OPTIONAL SAFETY AWARD 10/26

937.34

937.34

Total Payments FY 2026

169,147.41

TOTAL PAYMENTS ALL FUND YEARS

169,147.41

Chairperson

Attest:

Dated: _____

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

Treasurer

October 26, 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 September 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 October: Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.
- INVESTMENT INCOME:

Net Investment Income received for September totaled \$84,834.80. TD’s rate is 3.56%

- RECEIPT ACTIVITY FOR September:

Assessments	\$478,141.00
Cherry Hill Deductible	<u>12,512.48</u>
Total Receipts	<u>\$490,653.48</u>

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

- CLAIM ACTIVITY FOR September:

Claim Expense	\$1,085,221.01
Administration Expense	<u>170,877.02</u>
Total Claims/Expenses	<u>\$1,256,098.03</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$31,364,804.97 to a closing balance of \$30,275,075.39 showing a decrease of \$1,089,729.58.

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: September												
	Property	Liability	Auto	Workers Comp	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Cherry Hill	Contingency	TOTAL
OPEN 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
RECEIPTS												
Assessments	29,784.46	43,986.49	14,350.16	94,514.62	47,792.14	10,797.59	10,604.07	151,528.38	73,430.22	0.00	1,352.87	478,141.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,512.48	0.00	12,512.48
Invest Pymnts	(12,860.62)	(84,001.82)	(16,619.07)	(127,772.58)	0.00	0.00	0.00	0.00	(77,630.14)	0.00	(5,842.27)	(324,726.50)
Invest Adj	146.93	959.72	189.87	1,459.80	0.00	0.00	0.00	0.00	886.92	0.00	66.74	3,709.98
Subtotal Invest	(12,713.69)	(83,042.10)	(16,429.20)	(126,312.78)	0.00	0.00	0.00	0.00	(76,743.22)	0.00	(5,775.53)	(321,016.52)
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	17,070.77	(39,055.61)	(2,079.04)	(31,798.16)	47,792.14	10,797.59	10,604.07	151,528.38	(3,313.00)	12,512.48	(4,422.66)	169,636.96
EXPENSES												
Claims Transfers	90,583.81	90,314.72	282,619.72	586,395.54	0.00	0.00	0.00	0.00	0.00	35,307.22	0.00	1,085,221.01
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	174,145.54	0.00	0.00	174,145.54
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	90,583.81	90,314.72	282,619.72	586,395.54	0.00	0.00	0.00	0.00	174,145.54	35,307.22	0.00	1,259,366.55
END BALANCE	980,677.60	7,647,542.50	1,024,333.11	11,211,028.35	(33,115.58)	(11,117.35)	234,568.80	1,709,683.29	7,009,561.70	(34,542.79)	536,455.81	30,275,075.44
REPORT STATUS SECTION												
Report Month: September												
						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	September						
CURRENT FUND YEAR	2026						
	Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884	JCMI	
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investm	\$31,364,804.97	-	-	-	-	21,549,619.38	
Opening Interest Accrua	\$0.00	-	-	-	-	-	
1	Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discou	\$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
4	Accretion	\$3,709.99	\$0.00	\$0.00	\$0.00	\$0.00	\$3,709.99
5	Interest Paid - Cash Inst	\$84,834.80	\$0.00	\$0.00	\$0.00	\$0.00	\$56,730.61
6	Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	-\$409,561.30	\$0.00	\$0.00	\$0.00	\$0.00	-\$409,561.30
8	Net Investment Income	-\$321,016.51	\$0.00	\$0.00	\$0.00	\$0.00	-\$349,120.70
9	Deposits - Purchases	\$1,575,874.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$2,344,587.56	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,268.52
Ending Cash & Investment	\$30,275,075.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,197,230.16
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$557,376.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$194,467.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$30,637,984.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,197,230.16

SEPTEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	09/01/26-09/30/20	1,085,221.01				1,085,221.01	
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	1,085,221.01	-	-	-	1,085,221.01	
	Monthly Rpt	1,085,221.01				1,085,221.01	
	Variance	-	-	-	-	-	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN MUNICIPAL JOINT INSURANCE FUND									
Month		September							
Current Fund Year		2026							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2026	Property	360,102.66	49,490.30	0.00	409,592.96	405,714.74	3,878.22	3,428.22	450.00
	Liability	22,297.19	13,410.50	0.00	35,707.69	34,888.73	818.96	818.96	0.00
	Auto	6,272.42	14,555.26	0.00	20,827.68	25,524.86	(4,697.18)	(4,697.18)	0.00
	Workers Comp	409,340.06	285,362.03	0.00	694,702.09	772,551.20	(77,849.11)	(66,349.63)	(11,499.48)
	Cherry Hill	11,499.48	32,410.20	11,499.48	32,410.20	32,410.20	0.00	0.00	0.00
	Total	809,511.81	395,228.29	11,499.48	1,193,240.62	1,271,089.73	(77,849.11)	(66,799.63)	(11,049.48)
2025	Property	1,151,137.38	18,192.27	0.00	1,169,329.65	1,166,366.29	2,963.36	(22.02)	2,985.38
	Liability	162,376.64	10,261.36	0.00	172,638.00	172,638.00	(0.00)	0.00	(0.00)
	Auto	257,052.20	1,345.50	0.00	258,397.70	266,046.01	(7,648.31)	(8,944.91)	1,296.60
	Workers Comp	2,283,350.60	71,845.97	0.00	2,355,196.57	2,536,319.71	(181,123.14)	(181,123.14)	0.00
	Cherry Hill	(236.43)	2,897.02	0.00	2,660.59	2,660.59	(0.00)	(0.00)	(0.00)
	Total	3,853,680.39	104,542.12	0.00	3,958,222.51	4,144,030.60	(185,808.09)	(190,090.07)	4,281.98
2024	Property	941,891.08	14,118.81	0.00	956,009.89	939,986.02	16,023.87	16,023.87	0.00
	Liability	311,192.21	14,036.36	0.00	325,228.57	313,623.98	11,604.59	11,604.59	0.00
	Auto	159,073.95	266,718.96	0.00	425,792.91	459,416.95	(33,624.04)	(33,624.04)	(0.00)
	Workers Comp	1,690,071.67	44,854.75	0.00	1,734,926.42	1,970,801.27	(235,874.85)	(234,882.85)	(992.00)
	Cherry Hill	992.00	0.00	992.00	(0.00)	0.00	(0.00)	(0.00)	0.00
	Total	3,103,220.91	339,728.88	992.00	3,441,957.79	3,683,828.22	(241,870.43)	(240,878.43)	(992.00)
2023	Property	882,695.22	0.00	0.00	882,695.22	857,831.66	24,863.56	24,863.56	0.00
	Liability	528,570.25	51,292.00	0.00	579,862.25	608,670.71	(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	1,782,758.22	46,462.03	0.00	1,829,220.25	1,976,177.05	(146,956.80)	(146,935.80)	(21.00)
	Cherry Hill	321.00	0.00	21.00	300.00	300.00	0.00	0.00	0.00
	Total	3,884,951.17	97,754.03	21.00	3,982,684.20	4,132,451.90	(149,767.70)	(149,746.70)	(21.00)
2022	Property	904,688.13	8,782.43	0.00	913,470.56	953,694.34	(40,223.78)	(41,231.78)	1,008.00
	Liability	979,966.79	1,314.50	0.00	981,281.29	982,289.29	(1,008.00)	0.00	(1,008.00)
	Auto	835,148.49	0.00	0.00	835,148.49	811,047.92	24,100.57	24,100.57	0.00
	Workers Comp	3,094,075.13	137,870.76	0.00	3,231,945.89	3,320,561.62	(88,615.73)	(88,405.73)	(210.00)
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	5,813,878.54	147,967.69	0.00	5,961,846.23	6,067,593.17	(105,746.94)	(105,536.94)	(210.00)
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	(828.00)	0.00	0.00	(828.00)	0.00	(828.00)	(828.00)	0.00
	Total	(2,739.00)	0.00	0.00	(2,739.00)	0.00	(2,739.00)	(2,739.00)	0.00
TOTAL		17,462,503.82	1,085,221.01	12,512.48	18,535,212.35	19,298,993.62	(763,781.27)	(755,790.77)	(7,990.50)



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

09/30/2026

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT	10.5563	21,197,230.16	0.00	21,197,230.16		0.00
99VVB5Y75		10.5563	21,197,230.16	0.00	21,197,230.16	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets
Market Value
09/30/2026

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	09/01/2026	09/30/2026	01/01/2026	09/30/2026
NET ASSETS - BEGINNING OF PERIOD		21,549,619.38		21,443,620.09
		<u>21,549,619.38</u>		<u>21,443,620.09</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	56,730.61		478,926.45	
REALIZED GAIN/LOSS	-791.67		-1,224.43	
UNREALIZED GAIN/LOSS-INVESTMENT	-408,769.63		-694,860.91	
ACCRETION/AMORTIZATION	3,709.99		20,715.57	
TOTAL INVESTMENT INCOME		<u>-349,120.70</u>		<u>-196,443.32</u>
TOTAL RECEIPTS		<u>-349,120.70</u>		<u>-196,443.32</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	530.03		4,843.06	
INVESTMENT ADVISORY FEES	2,208.46		40,260.49	
CONSULTING	530.03		4,843.06	
TOTAL ADMINISTRATIVE EXPENSES		<u>3,268.52</u>		<u>49,946.61</u>
TOTAL DISBURSEMENTS		<u>3,268.52</u>		<u>49,946.61</u>
NET ASSETS - END OF PERIOD		<u>21,197,230.16</u>		<u>21,197,230.16</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: October 26, 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

- Township of Pennsauken on September 1, 2026
- Borough of Magnolia on September 2, 2026
- City of Gloucester on September 3, 2026
- Borough of Haddon Heights on September 3, 2026
- Township of Voorhees on September 3, 2026
- Borough of Oaklyn on September 4, 2026
- Township of Gloucester on September 15, 2026
- Township of Winslow Fire District on September 15, 2026
- Borough of Haddonfield on September 28, 2026

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys for the month of September.

MEETINGS ATTENDED

- Claims Committee Meeting on September 25, 2026
- Executive Safety Committee Meeting on September 28, 2026

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI News letter 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

- Asphalt Hot Box Operation Program
- Backflow Prevention Best Practices
- CDL Medical Certification Requirements for NJ Public Employees
- Dog Park Best Practices
- Parking Enforcement Agency Best Practices
- CDL Medical Exemptions - NJ Public Employees

MSI FIRE & EMS

- September 11th: Five Words That Strengthen Remembrance and Readiness
- Anniversary Effect Best Practices
- CDL Exemption for Fire & Emergency Medical Services
- Standard Operating Procedure Best Practices

MSI LAW ENFORCEMENT

- The National Policing Institute's Staffing and Budgeting Analysis Tool
- September 11th: Five Words That Strengthen Remembrance and Readiness
- ALPR-New Sample Policy Supports Responsible Use and Compliance
- School Crossing Guards - Essential Actions for Safety

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	1
Chesilhurst	1
Gibbsboro	2
Haddon Twp	10
Haddon Heights	9

MSI NOW	
Laurel Springs	1
Lawnside	3
Magnolia	5
Oaklyn	2
Pennsauken	1
Pine Hill	13
Winslow	4
Winslow Fire District	1

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@amontgomery.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@amontgomery.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 Insurance Comm.

From 9/1/2026 To 10/1/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey I - Camden County Municipal Utilities	401 East State Street Trenton, NJ 08608	Camden County MUA has a \$800,000 SIR on WC. The program stated above is excess of the Camden County MUA's SIR. RE: Grants The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	9/2/2026 #6662842	GL AU EX WC OTH
H - Township of Winslow I - Camden County Municipal Utilities	125 South Route 73 Braddock, NJ 08037	Camden County MUA has a \$800,000 SIR on WC. The program stated above is excess of the Camden County MUA's SIR. RE: Event Participation 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 exhibiting/participating at Township events.	9/2/2026 #6662844	GL AU EX WC OTH
H - Township of Cherry Hill I - Camden County Municipal Utilities	820 Mercer Street PO Box 5002 Cherry Hill, NJ 08002	Camden County MUA has a \$800,000 SIR on WC. The program stated above is excess of the Camden County MUA's SIR. RE: Event Participation Cherry Hill Township, all of its affiliates, employees, agents, representatives and successors are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to exhibiting/participating at Township events.	9/8/2026 #6667064	GL AU EX WC OTH
H - Township of Voorhees I - Camden County Municipal Utilities	2400 Voorhees Town Center Voorhees, NJ 08043	Camden County MUA has a \$800,000 SIR on WC. The program stated above is excess of the Camden County MUA's SIR. RE: Event Participation 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 exhibiting/participating at Township events.	9/8/2026 #6667065	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc I - County of Camden	PO Box 1400 Voorhees, NJ 08043	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: Leased/Rented Trailers & Containers HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following: Trailer #05108 1986 Dorsey storage trailer Serial #1DTV11X2XGA174928 Value \$11,500.00 Unit #017330 2004 Markline office trailer VIN #E40122113 List price: \$8,650 Unit #019270 2005 Markline office trailer VIN #E50724000 List price: \$9,000 Unit #032482 2016 Markline office trailer VIN #PA-030095	9/17/2026 #6672335	GL AU EX WC OTH
H - Gloucester Premium Outlets, LLC	100 Premium Outlets Drive Blackwood, NJ 08012	RE: Event Participation Owners, Managing Agent, Simon Property Group Inc., Simon Property Group LP, Gloucester Premium Outlets	9/17/2026	GL AU EX WC OTH

10/01/2026

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Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 9/1/2026 To 10/1/2026

I - County of Camden		LLC, and their respective officers, directors, shareholders, members, partners, parents, subsidiaries, and any other affiliated or related entities, managers, agents, servants, employees, and independent contractors or these persons or entities are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to event participation during the current calendar year.	#6672337	
H - Hale Trailer Brake & Wheel, Inc I - County of Camden	PO Box 1400 Voorhees, NJ 08043	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: Leased/Rented Trailers & Containers HALE TRAILER BRAKE & WHEEL, INC is an Additional Insured as the interests may appear on the above referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following: Trailer #05108 1986 Dorsey storage trailer Serial #1DTV11X2XGA174928 Value \$11,500.00 Unit #017330 2004 Markline office trailer VIN #E40122113 List price: \$8,650 Unit #019270 2005 Markline office trailer VIN #E50724000 List price: \$9,000 Unit #032482 2016 Markline office trailer VIN #PA-030095	9/17/2026 #6672338	GL AU EX WC OTH
Total # of Holders: 7				



CAMDEN JIF

Workers' Compensation Medical Bills - PPO Reductions

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$459,618.41	\$195,983.56	\$263,634.85	57.36%
February	\$918,465.59	\$476,477.26	\$441,988.33	48.12%
March	\$260,460.13	\$78,497.97	\$181,962.16	69.86%
April	\$292,477.45	\$147,687.70	\$144,789.75	49.50%
May	\$795,760.14	\$378,643.62	\$417,116.52	52.42%
June	\$279,465.41	\$109,331.47	\$170,133.94	60.88%
July	\$283,331.76	\$90,892.54	\$192,439.22	67.92%
August	\$305,408.04	\$104,546.27	\$200,861.77	65.77%
September	\$460,131.41	\$180,938.66	\$279,192.75	60.68%
TOTAL 2026	\$4,055,118.34	\$1,762,999.05	\$2,292,119.29	56.52%

Monthly & YTD Summary:

PPO Statistics	September	YTD
Bills	341	2,585
PPO Bills	326	2,407
PPO Bill Penetration	95.60%	93.11%
PPO Charges	\$406,963.41	\$3,732,041.97
Charge Penetration	88.45%	92.03%

Savings History:

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



**Camden County Municipal JIF
3rd Quarter 2026 – Workers' Compensation Summary**

Claims Reported:

2026

Report Only
Medical Treatment
Total FROI's

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2026
42	39	39		120
68	50	57		175
110	89	96		295

2025

Report Only
Medical Treatment
Total FROI's

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2025
19	26	21	38	104
36	44	63	74	217
55	70	84	112	321

Claim Statistics:

- 18 Open and treating cases; 4 out-of-work; 9 Released to TD (7 accommodated); 5 RTW FD
- 9 Employees had Lost Time (more than 7 days out of work)

Total Injuries by Cause

	Administrative Assistant	Building Inspector	Driver/ Laborer	EMT	Facilities/ Warehouse Manager	Fire Official	Firefighter	Housing and Rental Inspector	Mechanic	Personnel	Police Officer	Grand Total
Caught In-Machinery			1									1
Cut, Injured By-Broken Glass			1			1					1	3
Cut, Injured By-Hand Tool											1	1
Cut, Injured By-Misc			2									2
Cut, Injured By-Object Being Lifted or Handled							2					2
Cut, Injured By-Powered Tool							1					1
Fall or Slip-Fall, Slip, Trip	1	1	1								1	4
Fall or Slip-From Different Level			1	1								2
Fall or Slip-Into Openings			1									1
Fall or Slip-On Stairs			1				1					2
Misc.-Absorption, Ingestion or Inhalation			4	4			1		1			10
Misc.-Foreign Matter in Eye(s)			1	2					1		1	5
Misc.-Other-Misc			2				1			1		4
Misc.-Person in Act of a Crime											3	3
Motor Vehicle-Collision or Sideswipe			1			1				1	6	9
Strain/Injury By-Holding or Carrying			2									2
Strain/Injury By-Lifting			2	1	1		1				1	6
Strain/Injury By-Reaching			2									2
Strain/Injury By-Repetitive Motion			1	1							2	4
Strain/Injury By-Twisting			4				1					5
Strain/Injury-Misc			1	1							4	6
Struck/Injured By-Animal or Insect			2					1			3	6
Struck/Injured By-Falling or Flying Object			1	1							1	3
Struck/Injured By-Fellow Worker											1	1
Struck/Injured By-Misc			1				1				5	7
Struck/Injured By-Motor Vehicle											1	1
Struck/Injured By-Moving Parts of Machine							1					1
Struck/Injured By-Object Being Lifted or Handled			1	1								2
Grand Total	1	1	33	12	1	2	10	1	2	2	31	96



2026 Subrogation Results

Liability

**September
\$31,033.00**

**Year to Date
\$391,327.97**

Worker's Compensation

**September
\$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
650-0029852	Gloucester Township	4/11/2026	\$800.00	September	Liability
650-28892	Haddon Township	12/11/2024	\$17,462.36	September	Liability
650-18304	Pennsauken	8/7/2024	\$500.00	September	Liability
650-30072	Voorhees	9/15/2026	\$2,178.73	September	Liability
650-30238	Berlin Township	8/19/2026	\$9,441.91	September	Liability
650-30102	Bellmawr	3/7/2026	\$650.00	September	Liability
Total Recovered			\$391,327.97		

APPENDIX I – MINUTES

September 28, 2026

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – SEPTEMBER 28, 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 Karen Read
Attorney	Brown & Connery
Claims Service	CRC Tracy Ware, Daniel Malloy
Safety Director	J.A. Montgomery Risk Control Thomas Reilly, Jackie Cardenosa, 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
John Foley, Cherry Hill Fire District
Steve Whalen, Magnolia Borough
Donza Worlds, Lawnside Borough
Denise Moules, Tavistock

RISK MANAGEMENT CONSULTANTS PRESENT:

Roger Leonard	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Frank Covelli	PIA
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 AUGUST 24, 2026

MOTION TO APPROVE THE OPEN MINUTES OF AUGUST 24, 2027

Motion:	Commissioner DiAngelo
Second:	Commissioner Passanante
Vote:	Unanimous

CORRESPONDENCE: Department of Banking and Insurance Communication – Executive Director reported receiving correspondence from the Department of Banking and Insurance regarding a \$716,000 deficit in the 2025 fund year, despite having a \$9.2 million surplus overall. The department requested a detailed plan to rectify the deficit by October 12th, which the board plans to request an extension for and will draft a response before the next meeting..

EXECUTIVE DIRECTOR:

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. Underwriting Manager Jonathan Tavares reported on the 2027 pre-renewal webinar, highlighting stable insurance markets but increasing losses, and announced a preliminary guidance of 5.4% excess and reinsurance rate renewal not-to-exceed perspective for 2027. In the property line we had a rougher winter and just battled a nor'easter last weekend. Liability and workers comp remain challenging with social inflation and presumptions. Public officials and employment practices has shown significant loss development on the EPL side and land use side as well. The MEL will be deploying a multi-step strategy to combat some of the forces out there in the marketplace that are against us.

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. Executive Director reported on the successful RFP process for professional contracts, with only incumbents returning bids. Executive Director said he will be reaching out to the Contracts Committee shortly for a meeting as a few professionals submitted fees a little higher than the usual 2%.

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. Executive Director reported that the Cyber JIF is joining the JCMI Cash Management Plan and exploring physical damage coverage for cyber-attacks.

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. Underwriting Manager announced the upcoming risk management and accreditation program focused on cybersecurity, starting Friday with sessions open to commissioners and IT personnel. Bringing in some of the top industry leaders for a two-day deep dive on all things cybersecurity, coverage, best practices and legal updates.

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. Executive Director encouraged members to take a look at this program for a while it was unfunded but now there is \$2 million available now.

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**. Executive Director reported on the MEL budget projections showing a 3.4% increase, with budget

adoption scheduled for November, while the RCF introduced their 2027 budget with adoption planned for October. The EJIF budget had a 0.7% increase, adoption will be at the next meeting, and the fund authorized a \$3 million dividend.

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 – Included in the agenda were due diligence reports as follows: The Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report. Executive Director reported the Loss Ratio Analysis is not available this month. The Lost Time Accident Frequency as of July is at 1.58. The MEL average is a 1.42 so we are a little higher than the average. The Camden JIF had 6 lost time accidents in July. Congratulations to Berlin Borough Police Department for achieving police accreditation. The JIF offers 25% of the costs of accreditation to the members, and as shown on the bills list, Berlin Borough will receive a \$16,000 grant. Chief Harry Earle said the program is well received and is glad to see that folks are taking advantage of the program.

Executive Director said the JIF will schedule the budget meeting in the second or third week of October. Meeting dates will be circulated sometime next week to check everyone’s availability so the meeting can be scheduled.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 26-24 September 2026 BILL LIST

TOTAL 2026	\$170,877.02
TOTAL	\$170,877.02

MOTION TO APPROVE SEPTEMBER VOUCHERS RESOLUTION 26-24

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

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

Closed	.00
2022	24,305.31
2023	130,614.38
2024	62,327.87
2025	72,771.82
2026	210,323.95
TOTAL	500,343.33

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

Motion: Commissioner Gallagher
Second: Commissioner DiAngelo
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Executive Director provided updates on three legal matters, including a successful appeal that will result in the JIF loaning Camden City \$400,000 being repaid much quicker than anticipated, the settlement of a vacant and abandoned property registration fee case, and the dismissal of a federal case against Belmar.

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Risk Control Consultant Tom Reilly delivered the Safety Director's Report, highlighting upcoming fire department activities in October and pedestrian safety awareness month. Chief Harry Earle shared updates on law enforcement initiatives including a new after-action review course and bulletins on license plate readers and downed wires safety protocols.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 07/22/26 to 08/22/26 was enclosed in the agenda showing 13 certificates issued for the period. Jonathon Tavares reported on the updated drone bulletin with guidance on municipal drone shows, emphasizing the need for proper contracts and appropriate coverages.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for August where there was a savings of 66% for the month.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator reported liability recovery figures, with year-to-date liability recovery reaching \$360,294.97 and workers' compensation recovery at \$48,368.45.

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 Gallagher
Second:	Commissioner Passanante
Roll Call Vote:	9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner DiAngelo
Second:	Commissioner Passanante
Vote:	Unanimous

MEETING ADJOURNED: 5:57 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)				