



# CAMDEN

## COUNTY MUNICIPAL

JOINT INSURANCE FUND

### MEETING AGENDA

### JANUARY 24, 2022 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

<https://permainc.zoom.us/j/99124391172>

ALSO TELEPHONICALLY AT:

929-205-6099

Meeting ID: 991 2439 1172

**\* \* \* SPECIAL NOTE \* \* \***

**THIS MEETING SHALL SERVE AS THE 2022 REORGANIZATION MEETING OF THE FUND. ALL FUND COMMISSIONERS ARE ENCOURAGED TO ATTEND.**

### OPEN PUBLIC MEETINGS ACT

Pursuant to the New Jersey Open Public Meetings Act and regulations thereunder, Notice of this meeting was given by:

1. Sending advance written notice to the Courier Post for publication on January 20, 2022.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on January 11, 2022.
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, the agenda and 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: JANUARY 24, 2022**  
**5:15 P.M.**

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- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE – MOMENT OF SILENCE**
- ROLL CALL OF 2021 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES:** November 22, 2021 Open Minutes..... **Appendix I**  
December 29, 2021 Open Minutes..... **Appendix II**
- CORRESPONDENCE - None**

**ADJOURN MEETING**

Chair vacated - Chairman Mevoli asks Executive Director to run meeting

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- MEETING OF FUND COMMISSIONERS CALLED TO ORDER**
- ROLL CALL OF ALL CAMDEN JIF FUND COMMISSIONERS TO CONFIRM QUORUM**
- ELECTION OF OFFICERS, FIVE-MEMBER EXECUTIVE COMMITTEE & THREE ALTERNATES**
  - .Nominating Committee Report..... **Page 1**
  - .Executive Director - asks for nominations and conducts election

**ATTORNEY SWEARS IN OFFICERS AND EXECUTIVE COMMITTEE**

- MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER**
- ROLL CALL OF 2022 EXECUTIVE COMMITTEE**

**REPORTS**

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
  - .Executive Director's Report ..... **Page 2**
- TREASURER – Elizabeth Pigliacelli**
  - .December Vouchers - Resolutions 21-30 & 21-31 ..... **Page 49 & 52**
  - .January Vouchers - Resolution 22-10 ..... **Page 53**
  - .Monthly Reports – November & December..... **Page 56**
- ATTORNEY – Joseph Nardi, Esquire**
  - .2022 Defense Panel, Resolution 22-11..... **Page 70**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - .Monthly Report and Agenda..... **Page 75**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
  - .Monthly Certificate Holding report 10/22/21 to 11/22/21 ..... **Page 79**
  - .Monthly Certificate Holding report 11/22/21 to 12/22/21 ..... **Page 80**
  - .Cyber Risk Management Compliance – Version 2 - As of December 31, 2021 ..... **Page 84**

- MANAGED CARE – Consolidated Services Group**
  - .Monthly Report..... **Page 85**

- CLAIMS SERVICE – AmeriHealth Casualty**

- EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES - PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION**

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- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING – February 28, 2022**

# **CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

## ***NOMINATING COMMITTEE REPORT***

### **YEAR 2022**

<b>Michael Mevoli</b>	<b>Chairman</b>	<b>Borough of Brooklawn</b>
<b>Mayor James Maley</b>	<b>Secretary</b>	<b>Borough of Collingswood</b>
<b>Joseph Wolk</b>	<b>Executive Committee</b>	<b>Borough of Mt. Ephraim</b>
<b>Louis DiAngelo</b>	<b>Executive Committee</b>	<b>Borough of Bellmawr</b>
<b>Terry Shannon</b>	<b>Executive Committee</b>	<b>Borough of Barrington</b>
<b>Joseph Gallagher</b>	<b>Executive Committee</b>	<b>Winslow Township</b>
<b>David Taraschi</b>	<b>Executive Committee</b>	<b>Borough of Audubon</b>
	<b>Alternates</b>	
<b>Sharon Eggleston</b>	<b>Executive Committee 1<sup>st</sup> Alternate</b>	<b>City of Camden</b>
<b>Gary Passanante</b>	<b>Executive Committee 2<sup>nd</sup> Alternate</b>	<b>Borough of Somerdale</b>
<b>Edward Hill</b>	<b>Executive Committee 3<sup>rd</sup> Alternate</b>	<b>Borough of Lawnside</b>

# Camden County Municipal Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: January 24, 2022

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

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**Welcome Pennsauken** – The Camden JIF would like to welcome Pennsauken Township to the Fund.

**2022 Reorganization Resolutions**

**Fund Professional Service Agreements:** In September 2021, the board authorized the advertisement of RFQ's for certain Professional positions in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et Seq. Enclosed on **Page 4** is Resolution **22-1** reflecting the appointments and re-appointments & establishing compensation for Fund Year 2022.

**Motion to Approve Resolution 22-1 Appointing Fund Professionals**

Reorganization Resolution 22-2 through 22-9 by Consent Motion:

<b>.Resolution 22-2</b> Establishment of a Fiscal Management Plan	Page 6
<b>.Resolution 22-3</b> Establishment Public Meeting Procedures	Page 11
<b>.Resolution 22-4</b> Establishment a Fund Records Program	Page 13
<b>.Resolution 22-5</b> Authorization of Executive Committee Compensation	Page 14
<b>.Resolution 22-6</b> 2022 Risk Management Plan	Page 15
<b>.Resolution 22-7 thru 22-9</b> Placement of POL/EPL, VDO & Cyber Security Liability Coverage	Pages 25-27

**Motion to adopt Resolutions 22-2 through 22-9.**

**Committee Appointments:** The Fund has eight standing committees. Enclosed is the Chairs list of the committee appointments for 2022, as well as a brief description of their charges. You are encouraged to volunteer to serve in the upcoming year. **(Page 28)**

**Amending the 2022 Budget** – With the addition of Pennsauken Township and the merger of Pine Valley into Pine Hill along with two other adjustments, there is a need to amend the 2022 Budget. The revised budget in the amount of \$16,444,263 appears on **Page 31**. Since the budget amendment increase exceeds 5%, we will need to schedule a public hearing for our February meeting.

**Motion to schedule a public hearing for the purpose of amending the Fund's 2022 Budget - Roll Call Vote**

- ❑ **Cyber Security Kick-Off** – Two Cyber Security webinars were held last week to kick-off our Cyber Security Program. Both were well attended and most of our members were represented. The first important task is for members advising us who is the primary point of contact for each entity. Secondly, members will be asked to complete a user list of all employees’ name and email address. Included on **Pages 32-35** are several slides from the presentation.
- ❑ **MEL Cyber Risk Program** – Effective January 1, 2022, only compliance with the 2<sup>nd</sup> edition of the MEL Cyber Risk Management Program will qualify for deductible recoveries if a member suffers a cyber claim. The compliance checklist appears in the Underwriter’s report on **page 84**.
- ❑ **Residual Claims Fund 2022 Reorganization Meeting:** The Residual Claims Fund’s 2022 Reorganization meeting was held on January 6, 2022 via Zoom. Enclosed is a copy of Commissioner Wolk’s report on the meeting. (**Appendix III**)
- ❑ **E-JIF 2022 Reorganization Meeting:** The E-JIF 2022 Reorganization meeting was held on January 6, 2022 via Zoom. Enclosed is Commissioner Wolk’s report on the meeting. (**Appendix III**)
- ❑ **MEL 2022 Reorganization Meeting:** The MEL 2022 Reorganization meeting was held on January 6, 2022 via Zoom. Enclosed is a copy of Commissioner Wolk’s report on the meeting. (**Appendix III**)
- ❑ **2021/2022 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The MEL will shortly publish directions for the online version.
- ❑ **2022 Assessments:** The 2022 Assessments were mailed and emailed to all member towns on/about December 15<sup>th</sup>. First Installment payments are due by **January 31, 2022**.
- ❑ **Safety Incentive Program – Optional Safety Award** – As a reminder, the 2021 Optional Safety Award was sent to member entities for reimbursement of safety related items or training. The deadline to return all paperwork and vouchers was the end of the year but we will accept them for the next few months. The notice appears on **Pages 36 & 37**.
- ❑ **Due Diligence Reports:**
  - ❖ **Financial Fast Track Report** Page 38 & 39
  - ❖ **Expected Loss Ratio Analysis** Page 40
  - ❖ **Lost Time Accident Frequency Reports** Page 41-44
  - ❖ **EPL Compliance Report** Page 45
  - ❖ **Fund Commissioners** Page 46
  - ❖ **2021 Fund Year Regulatory Checklist** Page 47
  - ❖ **RMC Agreements** Page 48

**RESOLUTION NO. 22-1**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
(Hereinafter referred to as the “FUND”)

**APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS**

**WHEREAS**, the FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et. seq.); and

**WHEREAS**, The FUND finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11 et. seq.).

**WHEREAS**, the Fund resolved to award certain professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.; and

**WHEREAS**, the Fund is desirous to appoint and/or re-appoint the Fund Professionals – noted below – to three year terms (*unless otherwise specified*) commencing on January 1, 2022; and

**NOW, THEREFORE BE IT RESOLVED** by the Fund’s Governing Body that the contracts for the following professionals be appointed for 2021:

- I. **PERMA Risk Management Services** is hereby appointed as **Administrator**, Bradford Stokes is appointed as Executive Director, Joseph Hrubash as Deputy Executive Director and Karen Read as Account Manager and all as agent for process of services. 2022 Fee - \$512,710.00. The estimated dollar amount that will be expended in connection with this three year term is \$1,476,506.
- II. Mr. Joseph Nardi, Esq. of **Brown & Connery, LLP** is hereby appointed as **Fund Attorney** and shall receive a retainer for administrative services, legal research and legal opinions. In addition, Brown & Connery, LLP. shall provide **Litigation Management Services**. 2022 Fee - \$72,511.00. **Contract term to be one year.**
- III. **Elizabeth Pigliacelli** is hereby appointed as **Fund Treasurer**. 2022 Fee - \$25,876.00. **Contract term to be one year.**
- IV. **Investors Bank** is hereby appointed as **Banking Manager** at an earning rate based on a combined average balance of \$20,000,000 of participating joint insurance funds which will earn the higher end federal funds rate less .25% with a floor of .50%.
- V. **Bowman & Company** is hereby appointed as **Fund Auditor**. 2022 Fee - \$26,130.00 **Contract term to be one year.**
- VI. **Bowman & Company** is hereby appointed as **Fund Payroll Auditor**. 2022 Fee - \$18,933.00. **Contract term to be one year.**

- VII. **AmeriHealth Casualty Inc.** is hereby appointed as the **Claims Administrator** for the FUND to adjust all claims for current and prior Fund Years. 2022 Fee \$508,568.00. **Contract term to be one year with option for Fund Year 2023 at the sole discretion of the Fund.**
- VIII. **The Actuarial Advantage** is hereby appointed as **Actuary** for the FUND. 2022 Fee - \$58,374.00. The estimated dollar amount that will be expended in connection with this three year term is \$170,512.00.
- IX. **J.A. Montgomery Risk Control** is hereby re-appointed **Loss Control Consultant** and Right to Know Training Services to the FUND. 2022 Fee \$252,787.00. The estimated dollar amount that will be expended in connection with this three year term is \$724,949.
- X. **Conner Strong & Buckelew** is hereby re-appointed **Underwriting Manager** for the FUND. 2022 Fee - \$14,643. The estimated dollar amount that will be expended in connection with this three year term is \$42,682.00.
- XI. **Interstate Mobile Care** is hereby appointed as the **Fund CDL Drug & Alcohol Monitor** for the FUND. **Contract term to be one year.** 2022 Fee – \$36,555.
- XII. **Medlogix** is hereby re-appointed as the **Fund Managed Care Provider** for the FUND. 2022 Fee - \$140,068. The estimated dollar amount that will be expended in connection with this three year term is \$420,259.00.

All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for three year term unless otherwise specified from the adoption of this Resolution or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 2 Cooper Street, Camden, NJ 08102.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

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CHAIRMAN

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SECRETARY



**RESOLUTION NO. 22-2**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
(hereafter referred to as “THE FUND”)

**ESTABLISHING A FISCAL MANAGEMENT PLAN**

**FOR THE 2022 FUND YEAR**

**WHEREAS**, The FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

**WHEREAS**, The FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

**NOW, THEREFORE BE IT RESOLVED**, The FUND’s Governing Body hereby appoints the following professionals for the 2022 Fund Year:

**I** The following financial institutions are hereby declared as The FUND’s Official Depositories:

Investors Bank

**II.** All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution

Michael Mevoli	CHAIR
M. James Maley, Jr.	SECRETARY
Elizabeth Pigliacelli	TREASURER
Terry Shannon	COMMISSIONER

**III.** All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution.

**Michael Sullivan**  
**Juan Lopez**

**IV.** The Cash and Investment Policy attached herewith, shall be adopted.

- V. The rate of interest assessed by the Fund, for delinquent assessments shall
  - a. For the first 30 days - 0%
  - b. For the 31 to 60 days - the rate paid by the N.J. Cash Management Fund rate plus (2) percent.
  - c. For 61+ days – 10% percent per annum.
  
- VI. The assessment due dates are January 31, 2022 for the first installment and June 15, 2022 for the second installment.
  
- VII. Cherry Hill Township and the City of Camden operate on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill & Camden’s assessment due dates are February 28, 2022 for the first installment and July 31, 2022 for the second installment.
  
- VIII. Certifying and Approval Officer for all FUND expenses shall be the FUND’s Executive Director and/or the Account Manager so designated by the Executive Director.
  
- IX. Adjustments to Risk Management Fees in the amount of \$150 or less that are as a result of seminar credits will be waived.
  
- X. FOR WIRE TRANSFERS – that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
2022 CASH MANAGEMENT AND INVESTMENT POLICY**

1.) **Cash Management and Investment Objectives**

The Camden County Municipal Joint Insurance Fund (hereinafter referred to as the FUND) objectives in this area are:

- a) Preservation of capital.
- b) Adequate safekeeping of assets.
- c) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e) Maximization of total return, consistent with risk levels specified herein.
- f) Investment of assets in accordance with State and Federal Laws and Regulations.
- g) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to investments authorized under N.J.S.A. 40A:5-15.1 Joint Insurance Funds and Chapter 38, Joint Insurance Funds, Subchapter 1. Investments 5:38-1.1, 5:38-1.2 and 5:38-1.3 of the New Jersey Administrative Code.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories include but are not limited to:

Investors Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall identify the investment that is the most advantageous to the fund, unless otherwise directed by the FUND. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-16.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.)* The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.)* The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims impress accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

**RESOLUTION NO. 22-3**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
(hereafter the “FUND”)  
ESTABLISHING PUBLIC MEETING PROCEDURES**

**WHEREAS**, the FUND must establish meeting procedures for Fund Year 2022, and

- I. **THEREFORE BE IT RESOLVED**, by the Commissioners of the Camden County Municipal Joint Insurance Fund that the Fund shall hold public meetings during the year 2021 at on the fourth Monday of each month (unless otherwise noted) at 5:15 p.m. Meetings until further notice will be conducted virtually via Zoom.

February 28, 2022	Zoom	5:15 PM
March 28, 2022	Zoom	5:15 PM
April 25, 2022	Zoom	5:15 PM
May 23, 2022	Zoom	5:15 PM
June 27, 2022	Zoom	5:15 PM
July 25, 2022	Zoom	5:15 PM
August 22, 2022	Zoom	5:15 PM
September 26, 2022	Zoom	5:15 PM
October 24, 2022	Zoom	5:15 PM
November 28, 2022	Zoom	5:15 PM
January 23, 2023	Zoom	5:15 PM

- II. In addition, the Camden County Municipal Joint Insurance Fund Claims Committee will meet to discuss pending litigation and claims on the Friday before the fourth Monday of every month at 10AM via Zoom. The only exception to the Claims meeting schedule is the December 16, 2022 when the committee meets at 11:30 am.
- III. During the Public Comments portion of the meeting, any one person may address the Chairperson for a maximum of five (5) minutes; once a particular topic has been addressed by a member of the public, subsequent comments on that same topic by other people is limited to a maximum of two (2) minutes; and speakers are required to state their names and addresses.
- IV. The following is hereby designated the official newspaper (s) of the Fund: Courier Post, Cherry Hill, NJ. In addition, the Camden JIF’s webpage is designated for official notices at [www.camdenmunicipaljif.org](http://www.camdenmunicipaljif.org)
- V. The FUND Secretary or designated assistant shall provide notice of any and all meetings, including special or emergency meetings, to each official newspaper and shall issue all official notices required to be published in at least one of the official newspapers.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

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CHAIRMAN

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SECRETARY

**RESOLUTION NO. 22-4**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
(Hereinafter the "FUND")

**ESTABLISHING A FUND RECORDS PROGRAM**

**WHEREAS:** The FUND must establish a formal record retention program for the 2022 fund year.

**NOW, THEREFORE BE IT RESOLVED,** by the FUND's Governing Body that:

- I. James Maley, Fund Secretary,** is hereby designated as custodian of the FUND records, which shall be kept at the office of the Fund Administrator, located at 2 Cooper Street, Camden, NJ 08102
- II. The Account Manager** designated by the Executive Director is hereby designated as **Assistant Fund Secretary.**
- III. The records of the FUND** shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Archives and Records Management, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.
- IV. Each fund professional and service organization** shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, located at Allstate Business Archives, 24 Beckwith Avenue, Paterson, New Jersey. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY



**RESOLUTION NO. 22-5**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION AUTHORIZING COMPENSATION BE MADE TO  
EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT  
EXECUTIVE COMMITTEE MEETINGS**

**WHEREAS**, the Camden County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant N.J.S.A. 40:A:10 et seq; and

**WHEREAS**, an Amendment to the Bylaws of the Camden County Municipal Joint Insurance Fund was approved by the Executive Committee following a public hearing on November 25, 1991 and May 25, 1992; and

**WHEREAS**, pursuant to NJSA 40A:10-43, the Amendment was approved by the Governing Body of 75% of the participating municipalities;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Camden County Municipal Joint Insurance Fund that each regular and alternate member of the Executive Committee of the Camden County Municipal Joint Insurance Fund shall receive \$150 per Executive Committee meeting attended by said member not to exceed twelve meetings per year.

**BE IT FURTHER RESOLVED** that the Treasurer is hereby authorized to distribute payment as per monthly attendance sheet signed and dated by the Fund Secretary.

**BE IT FURTHER RESOLVED** that payment shall be made quarterly.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**Camden County Municipal Joint Insurance Fund**

(hereinafter the "Fund" or the "CAM JIF")

**ESTABLISHING THE 2022 PLAN OF RISK MANAGEMENT**

BE IT RESOLVED by the Fund's Commissioners that the 2022 Plan of Risk Management shall be:

Definitions:

"Commissioners" mean: The Board of Fund Commissioners or the Executive Committee thereof as appropriate

"Member" means: A local unit of government that has joined the Fund

"Sexual Abuse" means: An action brought pursuant to Section 1 of P.L. 1992, c.109 (C.2A:61B-1), paragraph (1) of subsection c. of section 1 of P.L.1959 (C.2A:53A-7) or section 1 of P.L.2005, c.264 (C.2A:53A-7.4)

## Section I – Coverage

### Insurance Coverages

The following coverages are provided to the Fund's members, effective January 1, 2022:

- Workers' Compensation
- Liability (including optional excess)
- Public Officials Liability / Employment Practices Liability (including optional excess)
- Optional Volunteer Directors & Officers Liability
- Crime
- Non-Owned Aircraft Liability
- Environmental Impairment Liability
- Cyber
- Property & Equipment Breakdown (effective December 31, 2021)
- Terrorism

### Limits of Coverage

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles . All references to the "MEL" stand for the "Municipal Excess Liability Joint Insurance Fund". **Please note, the following is a general discussion of the coverages and limits provided via the Fund; however, the actual terms and conditions are defined in the policy documents and all issues shall be decided on such. Additional coverages, limits and conditions may apply. Please also note, deductibles may differ for individual members; please refer to your policy(ies) for full details.**

#### 1. Workers' Compensation

- Workers' Compensation: \$300,000

- Employer's Liability: \$300,000
- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease: Per Person
- MEL Excess Limit: Statutory
- Employer's Liability Excess Limit: \$6,700,000

**2. Liability** *(includes General, Automobile, Employee Benefits and Law Enforcement Liability)*

- Fund Limit: \$300,000
- MEL Excess Limit: \$4,700,000
  - The \$3,000,000 layer excess of \$2,000,000 is subject to a \$0 per local member unit annual aggregate (Automobile Liability is not aggregated)
- Sublimits: The following sublimits are part of, and not in addition to, the limits above:
  - Good Samaritan Liability: Included
  - Quasi Municipal Organization Liability: Included (if approved)
  - Fungus or Spores: \$1,000,000
  - Disinfectants Release Hazard Coverage: \$1,000,000
  - Dam and Reservoir: \$5,000,000
    - a. \$5,000,000 per occurrence for any member entity owned dams defined as Class III or IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8;
    - b. Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
    - c. \$2,000,000 per occurrence for any member entity owned dam defined as Class I or II in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
    - d. \$2,000,000 per occurrence for any Class III or IV member entity owned dam involved with a Class I or II member entity owned dam.
  - Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
  - Subsidence: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
  - Quasi Entities Coverage: \$5,000,000
  - Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)
    - a. Subject to 20% member coinsurance of the first \$100,000
  - Riot, Civil Commotion or Mob Action: \$5,000,000 Per Occurrence
  - Failure to Supply Utility: \$5,000,000 Per Occurrence
  - Garagekeepers Liability: \$2,000,000 Per Occurrence
  - New Jersey Personal Injury Protection (NJ PIP): \$250,000

- New Jersey Uninsured/Underinsured Motorist (NJ UM/UIM): \$15,000 / \$30,000 / \$5,000

### 3. **Optional Excess Liability Limit**

The MEL offers Optional Excess Liability Limits excess of the MEL Excess Limit.

- The following limits are the Optional Excess Limits:
  - \$2,000,000 (equals \$7,000,000 total);
  - \$5,000,000 (equals \$10,000,000 total);
  - \$10,000,000 (equals \$15,000,000 total); and
  - \$15,000,000 (equals \$20,000,000 total);

The MEL also offers Optional JIF Shared Aggregate Excess Liability coverage, with limits of \$10,000,000 from the MEL. This coverage is only available to members of the Fund who purchase all \$20,000,000 available to them from the Optional Excess Liability Limits.

- \$10,000,000 aggregate (equals \$30,000,000 total)

### 4. **Public Officials Liability / Employment Practices Liability**

Each local member unit is 100% commercially insured with QBE Specialty Insurance Company for \$2,000,000 in the aggregate per member on a claims made and reported basis for each Fund year.

- Retentions and Coinsurance:
  - \$20,000 is the standard retention per claim and 20% of the first \$250,000 of the loss is the standard coinsurance, although other retentions and coinsurances may apply.
  - Local member units may qualify based on certain criteria to have options to purchase a lower retention and/or coinsurance contribution.
  - Members with adverse loss experience may be subject to higher retention and/or coinsurance.
- 

### 5. **Optional Excess Public Officials Liability / Employment Practices Liability**

The MEL offers Optional Excess Public Officials Liability / Employment Practices Liability limits excess of the local member units' primary \$2,000,000 Public Officials Liability / Employment Practices Liability policies with QBE Specialty Insurance Company as follows:

- \$1,000,000 (equals \$3,000,000 total);
- \$2,000,000 (equals \$4,000,000 total);
- \$3,000,000 (equals \$5,000,000 total);
- \$4,000,000 (equals \$6,000,000 total); and
- \$8,000,000 (equals \$10,000,000 total).

### 6. **Optional Volunteer Directors & Officers Liability**

Fire companies and Emergency Service Units have the option of purchasing optional Volunteer Directors & Officers Liability coverage. The coverage is 100% commercially insured with QBE Specialty Insurance Company and applies to the non-firematic/emergency activities of such entity per the following options:

Option	Limit of Liability	Deductible
1	\$1,000,000	\$1,000
2	\$1,000,000	\$2,000
3	\$1,000,000	\$5,000
4	\$2,000,000	\$1,000
5	\$2,000,000	\$2,000
6	\$2,000,000	\$5,000

### 7. Crime

- The Fund provides Crime coverage with a limit of \$50,000 for: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$2,500
- MEL Crime
  - MEL Crime Excess: \$950,000 excess of the Fund Crime limit
  - MEL Crime Statutory Position:
    - a. The MEL provides primary employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position. The MEL can provide MEL Crime Statutory Position limits, based on underwriting and via endorsement, above \$1,000,000, matching the member's auditor's recommendation, but no more than \$2,000,000. Such additional limit is available upon request and approval by the MEL.
    - b. The deductible is \$1,000
  - MEL Crime Excess Public Officials:
    - a. The MEL provides excess employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have not applied or have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000
    - b. The deductible is the greater of the underlying bond/policy in place or the statutory limit required

### 8. Non-Owned Aircraft Liability

- \$5,000,000; and
- Medical Expense for each passenger: \$5,000
- The coverage is 100% commercially insured with Endurance

### 9. Environmental Impairment Liability

- Environmental Impairment Liability is provided to the Fund's local member units by the New Jersey Environmental Risk Management Fund (EJIF). Please refer to the EJIF's Plan of Risk Management.

## 10. Cyber

The Fund purchases Cyber insurance

- Limits and Retention: Please contact your Risk Manager or the MEL

## 11. Property & Equipment Breakdown

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$900,000 limit excess of the Fund's limit
- The MEL purchases additional excess property limits, as follows: \$125,000,000, including certain sublimits, including, but not limited, to:
  - Aggregate, Earth Movement: \$100,000,000
  - Aggregate, Flood (includes Storm Surge): \$100,000,000
    - a. Per Location, High Hazard Flood Zone: \$52,500,000
      - a. Aggregate : \$75,000,000
  - Named Storm: Included
  - Vehicles: \$10,000,000
- Unmanned Aircraft Systems: \$100,000
- Member deductibles:
  - All Other: \$2,500
  - Automobile Physical Damage: \$2,500
  - Equipment Breakdown: \$5,000
  - SFHA Flood Maximum available NFIP limit, per location, regardless if member purchases it or not, but no less than \$500,000 building / \$500,000 contents (\$250,000 / \$100,000 for housing authorities and related non-profit buildings), but no more than the value of the building and contents.
  - Named Storm (Covered Property in Atlantic, Ocean, Monmouth and Burlington counties east of the Garden State Parkway, and any covered property in Cape May County):
    - a. Property Damage: 1% of TIV at location, per occurrence
    - b. Time Element: 1% of 12 months gross earnings at location, per occurrence
    - c. Minimum, per location: \$1,000,000
    - d. Maximum, per occurrence: \$2,500,000

## 12. Terrorism

Aggregate: \$125,000,000

## Individual Self-Insured Retentions

### Optional Individual Self-Insured Retentions:

1. Cherry Hill Township has a \$50,000 Deductible per occurrence for workers compensation. For workers' compensation, the Fund insures the \$250,000 excess of the \$50,000 town Deductible.
2. Gloucester Township has a \$500,000 retention per occurrence for workers compensation. The Fund insures \$100,000 excess of the \$500,000 retention. The Township also has a \$100,000 retention per occurrence for police professional liability. The Fund insures the \$200,000 excess of the town's retention.
3. Camden City has a \$2,000,000 retention per occurrence for workers compensation. The Fund has no excess coverage. The city also has a \$750,000 retention for General and Auto Liability. The Fund insures \$250,000 excess of the GL & AL \$750,000 retention. The city also has a \$100,000 retention for Property. The Fund insures \$100,000 excess of the \$100,000 property retention.
4. Pennsauken Township has a \$600,000 retention per occurrence for workers compensation. The Fund insures \$100,000 excess of the \$600,000 retention. The Township also has a \$50,000 retention per occurrence for police professional liability. The Fund insures the \$250,000 excess of the town's retention.

## Amount of Risk to be Retained by the Fund

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles.

1. **Workers' Compensation:** \$300,000
2. **Liability:** \$300,000
  - NJ Uninsured/Underinsured Motorist: \$15,000 / \$30,000 / \$5,000
  - NJ Personal Injury Protection: \$250,000
3. **Optional Excess Liability Limit:** \$0
4. **Public Officials Liability / Employment Practices Liability:** \$0
5. **Optional Excess Public Officials Liability / Employment Practices Liability:** \$0
6. **Optional Volunteer Directors & Officers Liability:** \$0
7. **Crime:** \$50,000
  - MEL Crime Excess: None
  - MEL Crime Statutory Position: None
  - MEL Crime Excess Public Officials: None
8. **Non-Owned Aircraft Liability:** \$0
9. **Environmental Impairment Liability :** \$0

10. **Cyber:** \$0

11. **Property:** \$100,000

- Equipment Breakdown: \$0
- SFHA Flood: \$0
- Named Storm (Covered Property in Atlantic, Ocean, Monmouth and Burlington counties east of the Garden State Parkway, and any covered property in Cape May County): \$0
- Unmanned Aircraft Systems (UAS):\$100,000

12. **Terrorism: \$0**

### **Commercial Insurance / Reinsurance Purchased**

The insurance/reinsurance listed below may contain sublimits, retentions and deductibles in addition to such already stated.

1. **Non-Owned Aircraft Liability:** The Fund purchases this coverage through the MEL from Endurance
2. **Excess Property & Equipment Breakdown:** The Fund purchases this coverage from the MEL
3. **Excess Liability:** The Fund purchases this coverage from the MEL
4. **Excess Workers' Compensation:** The Fund purchases this coverage from the MEL
5. **Excess Crime:** The Fund purchases this coverage from the MEL
6. **Public Officials Liability / Employment Practices Liability:** The Fund purchases this coverage from QBE Specialty Insurance Company
7. **Optional Volunteer Directors & Officers Liability:** The Fund purchases this coverage from QBE Specialty Insurance Company
8. **Cyber:** The Fund purchases this coverage
9. **Environmental Impairment Liability:** EJIF}
10. **Terrorism:** The Fund purchases this coverage from the MEL



## Section II – Conditions

### **The Amount of Unpaid Claims to be Established**

1. The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
2. Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

### **The Method of Assessing Contributions to be Paid by Each Member of the Fund**

1. By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating member is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
2. The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Commissioners also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the Commissioners. The total amount of each member's annual assessment is certified by majority vote of the Commissioners at least one (1) month prior to the beginning of the next fiscal year.
3. The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
4. If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
5. The Commissioners may by majority vote levy upon the participating members additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating members by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
6. Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Commissioners.
7. Sexual Abuse Liability Account: The Commissioners may establish a sexual abuse liability account. Reserves, IBNR, expenses, assets, assessments and other assets for this account shall be accounted for separately. After the end of the year before the Fund has finalized its year end accounting, the Commissioners may levy a supplementary assessment if the sexual abuse claims account is negative on a statutory basis.
8. At the discretion of the Commissioners, any supplemental assessments may be payable in equal installments for up to ten years. Deferred assessments shall become due and immediately payable if a member leaves the Fund.

### **Procedures Governing Loss Adjustment and Legal Expenses**

1. The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O, which are handled by Summit Risk Services representing QBE Specialty Insurance Company. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers (i.e. Munich Re for liability, and Safety National for workers' compensation). Every three years, the MEL's internal auditors also conduct an audit.
2. Each member is provided with a claims reporting procedure and appropriate forms.

3. In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
4. To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in governmental claims. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

### **Procedures for the Closure of Fund Years, including the Maintenance of All Relevant Accounting Records**

1. The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
2. Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
3. Each year, the Commissioners will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Banking and Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
4. In the event a member leaves the Fund, the Commissioners may assess the member's closed Fund Year account an amount not exceeding three (3) years stranded costs that the Fund incurs as a result of the member's withdraw. Stranded costs are those expenses incurred by the Fund that would otherwise have been paid from the withdrawing member's assessments had the member remained in the Fund. The dividend of any member that is no longer a member of the Fund and that member's share of the closed fund year account shall be held in escrow until the later of the tolling of the statute of limitations for all potential claims incurred during the membership period or the closure of all incurred claims by the Fund during the period of membership. A former member may apply to the Commissioners for a return of that member's remaining share of the closed Fund year account no sooner than when five (5) years have passed since the last Fund year in which the member participated has been closed. The Commissioners will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
5. All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
6. The Fund will retain all records in accordance with the Fund's record retention program.

### **Assumptions and Methodology Used for the Calculation of Appropriate Reserve Requirements to be Established and Administered in Accordance with Sound Actuarial Principles**

1. The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
2. The following is an overview of the two actuarial methods used to project the ultimate losses.
  - a. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
  - b. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

### **The Maximum Amount a Certifying and Approving Officer May Approve Pursuant to N.J.A.C. 11:15-2.22**

1. \$10,000 for General and automobile liability
2. \$7,500 for workers compensation

3. With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.
4. \$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting.

**ADOPTED:** *this \_\_\_\_ day of \_\_\_\_\_, 2022 by the Commissioners:*

**Camden County Municipal JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

**RESOLUTION NO. 22-7**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE**

**RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES  
CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR PRIMARY PUBLIC  
OFFICIALS/EMPLOYMENT PRACTICES LIABILITY**

**WHEREAS**, there is a need for public officials/employment practices coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to QBE Specialty Insurance Company for primary public officials/employment practices liability coverage in the amount of \$1,588,185.00 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, QBE Specialty Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that QBE Specialty Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit QBE Specialty Insurance Company from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2022 budget in the amount of \$1,667,072.00 inclusive of commission from:

**Line Items: POL/EPL Premium and Land Use Liability**

**NOW, THEREFORE, BE IT RESOLVED**, that the Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with QBE Specialty Insurance Company for the 2022 budget year for primary public officials/employment practices liability coverage in the amount of not to exceed \$1,667,072.00 inclusive of commission.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**RESOLUTION NO. 22-8**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES  
CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR OPTIONAL  
VOLUNTEER DIRECTOR'S AND OFFICER'S LIABILITY COVERAGE**

**WHEREAS**, there is a need for optional volunteer director's and officer's liability coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to QBE Specialty Insurance Company for optional volunteer director's and officer's liability coverage in the amount of \$11,650.00 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, QBE Specialty Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that QBE Specialty Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit QBE Specialty Insurance Company from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2022 budget in the amount of \$11,134.00 inclusive of commissions from:

**Line Items: Volunteer Director's and Officer's Liability**

**NOW, THEREFORE, BE IT RESOLVED**, that the Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with QBE Specialty Insurance Company for the 2022 budget year for optional volunteer director's and officer's liability coverage in the amount of not to exceed \$11,134.00 inclusive of commissions.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

**RESOLUTION NO. 22-9**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES  
CONTRACT WITH INDIAN HARBOR INSURANCE COMPANY FOR PRIMARY CYBER  
SECURITY LIABILITY COVERAGE**

**WHEREAS**, there is a need for primary cyber security liability coverage for the Camden County Municipal Joint Insurance Fund (FUND); and

**WHEREAS**, the Fund has sought and received proposals in accord with N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Underwriting Manager is recommending award to Indian Harbor Insurance Company for primary cyber security liability coverage in the amount of \$113,544.00 inclusive of commission; and

**WHEREAS**, the services qualify as an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b); and

**WHEREAS**, the certification of an Extraordinary Unspecifiable Service as demanded by to N.J.A.C. 5:34-2.1 et. seq. must be complied with and attached to this resolution; and

**WHEREAS**, Indian Harbor Insurance Company will submit a Business Entity Disclosure Certification and a Political Contribution Disclosure form which certifies that Indian Harbor Insurance Company has not made any reportable contributions to a political or candidate committee to the Fund in the previous one year, and that the contract will prohibit Indian Harbor Insurance Company from making any reportable contributions through the term of the contract, and

**WHEREAS**, the Fund Administrator has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S..40A:11-1 et. Seq); and

**WHEREAS**, the Treasurer has certified that funds are available, subject to approval by the board of commissioners in the 2022 budget in the amount of \$113,544.00 inclusive of commission from:

**Line Items: Primary Cyber Security Liability Coverage**

**NOW, THEREFORE, BE IT RESOLVED**, that the Camden County Municipal Joint Insurance Fund authorizes the Executive Director to enter into a contract with Indian Harbor Insurance Company for the 2022 budget year for primary cyber security liability coverage in the amount of not to exceed \$113,544.00 inclusive of commission.

**CAMDEN COUNTY MUNICIPAL  
JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY

## JIF 2022 COMMITTEES LIST

**Audit:** Charged with meeting to review the scope of the audit and the audit finding and results.

Mayor Joseph Wolk, Chair, Mt. Ephraim Borough  
Terry Shannon, Barrington Borough  
David Taraschi  
Elizabeth Pigliacelli, Treasurer  
James Miles, Auditor  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes \*

**Executive Safety:** Review Fund's loss prevention/control programs and provides recommendations to the Executive Committee.

Michael Mevoli, Executive Committee Chairperson, Brooklawn Borough  
Mayor Gary Passanante, Somerdale Borough  
Rick Bean, RMC  
Louis DiAngelo, Bellmawr Borough  
Ken Cheeseman, Borough of Laurel Springs  
Michael Avalone, Conner Strong & Buckelew  
Cassandra Duffey, Collingswood Borough  
Millard Wilkinson, Berlin Borough  
Lawrence Spellman, Voorhees Township  
Joseph Henry, Hardenbergh Insurance Group  
Jennifer Goldstein, Consolidated Services Group, Inc. / CHA  
Denise Hall, AmeriHealth  
John Saville, Conner Strong Risk Control  
Joseph Nardi, JIF Attorney  
Bradford Stokes\*

**Coverage:** Charged evaluating potential exposures and questions of coverage and determines whether policy decision should be made by Executive Committee.

Mayor M. James Maley, Chair, Collingswood Borough  
Joseph Wolk, Mt. Ephraim Borough  
Terry Shannon, Barrington Borough  
Peter DiGiambattista Jr., RMC  
Michael Avalone, Conner Strong & Buckelew  
Bonnie Ridolfino, Hardenbergh Insurance Group  
Edward Cooney, Conner Strong & Buckelew  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Nominating Committee:** Charged with review of candidates and selection of nominees for presentation in the event of an election of officer(s) or Executive Committee member(s)

Joseph Wolk, Committee Chairman – Mt. Ephraim Borough  
Louis DiAngelo, Bellmawr Borough  
Mayor M. James Maley, Collingswood Borough

**Strategic Planning:** This Committee is charged with long range strategies which should be pursued in order to insure the integrity, growth and viability of the Camden Fund.

Mayor M. James Maley, Chair, Collingswood Borough  
Joseph Gallagher, Winslow Township  
Michael Avalone, Conner Strong & Buckelew  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Contracts Review:** This Committee is charged with reviewing professional service contracts and adequacy of scope of service. This Committee also meets every October to review and discuss the budget process for the following year.

Louis DiAngelo, Chair, Bellmawr Borough  
Terry Shannon, Barrington Borough  
James Maley, Collingswood Borough  
Peter DiGiambattista Jr., RMC  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**Claims Review Committee:** This Committee reviews claims presented for consideration of payment by the Executive Committee. It also develops and recommends claim cost containment programs.

Louis DiAngelo, Bellmawr  
Terry Shannon, Barrington Borough  
Joseph Gallagher, Winslow Twp.  
David Taraschi, Borough of Audubon  
Joseph Nardi, Esq., Fund Attorney  
Denise Hall, AmeriHealth  
Doug Bushong, AmeriHealth  
Rick Bean, RMC  
Mike Avalone, RMC  
Consultant Representative, J.A. Montgomery Risk Control  
Jennifer Goldstein, Medlogix  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*



**Marketing and Communications Committee:** This Committee is charged with developing a mechanism of communication through the membership and community.

Mayor M. James Maley, Collingswood  
David Taraschi, Audubon  
Ken Cheeseman, Laurel Springs  
Rick Bean, RMC  
Michael Avalone, Conner Strong & Buckelew  
Michael Mevoli, Brooklawn Borough\*  
Bradford Stokes\*

**\*Chairperson and Executive Director sit ex officio on all committees except nominating**

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
2022 CERTIFIED BUDGET

Members 37

	Certified Budget	Police Accreditation Credit	Pine Valley - Merge Member into Pine Hill	Pennsauken - New Member	Lindenwold - POLEPL Buydown	REVISED BUDGET
<b>APPROPRIATIONS</b>						
<b>I. Claims and Excess Insurance</b>						
<b>Claims</b>						
Property	\$ 729,000		(460.00)	83,500.00		\$ 812,040
Liability	\$ 1,570,000	(7,236.00)	(1,607.00)	104,976.00		\$ 1,666,133
Auto	\$ 519,000	(2,231.00)	(454.00)	88,306.00		\$ 604,621
Workers' Comp.	\$ 3,464,000		(3,037.00)	7,307.00		\$ 3,468,270
Workers' Comp. Pension	\$ 343,000			8,786.00		\$ 351,786
LFC	\$ -					\$ -
<b>Subtotal - Claims</b>	<b>\$ 6,625,000</b>	<b>\$ (9,467)</b>	<b>\$ (5,558)</b>	<b>\$ 292,875</b>	<b>\$ -</b>	<b>\$ 6,902,850</b>
<b>Premiums</b>						
Crime	\$ 16,275		(6.00)	1,458.00		\$ 17,727
Environmental Fund	\$ 434,097		(12.00)	34,756.00		\$ 468,841
POL/EPL Premium	\$ 1,543,115		(3,122.00)	122,184.00	4,895.00	\$ 1,667,072
Vol Directors & Officers	\$ 11,134					\$ 11,134
Land Use Liability	\$ 72,193		(156.00)	6,109.00		\$ 78,146
MEL	\$ 2,913,927		(10,494.00)	203,365.00		\$ 3,106,798
MEL Property	\$ 1,089,617		(394.00)	59,836.00		\$ 1,149,059
<b>SubTotal Premiums</b>	<b>\$ 6,080,358</b>	<b>-</b>	<b>(14,184.00)</b>	<b>427,708.00</b>	<b>4,895.00</b>	<b>\$ 6,498,777</b>
<b>Total Loss Fund</b>	<b>\$ 12,705,358</b>	<b>(9,467.00)</b>	<b>(19,742.00)</b>	<b>720,583.00</b>	<b>4,895.00</b>	<b>\$ 13,401,627</b>
<b>II. Expenses, Fees &amp; Contingency</b>						
Claims Adjustment	\$ 507,012			12,568		\$ 519,580
Managed Care	\$ 140,068					\$ 140,068
Loss Fund Management	\$ 75,611			3,124		\$ 78,735
Litigation Mangement	\$ 45,086			1,863		\$ 46,949
Safety Director	\$ 174,405			12,205		\$ 186,610
Law Enforcement Service	\$ 17,475			722		\$ 18,197
Right to Know	\$ 44,156			3,824		\$ 47,980
CDL Drug Testing	\$ 35,105			1,450		\$ 36,555
Safety Incentive Program	\$ 44,583			1,842		\$ 46,425
MEL Safety Institute	\$ 90,327			7,588.00		\$ 97,915
Administration	\$ 406,194			27,781		\$ 433,975
Actuary	\$ 56,058			2,316		\$ 58,374
Auditor	\$ 25,093			1,037		\$ 26,130
Attorney	\$ 24,548			1,014		\$ 25,562
Treasurer	\$ 24,849			1,027		\$ 25,876
Payroll Auditor	\$ 18,182			751		\$ 18,933
Internal Auditor Prop	\$ -					\$ -
Underwriting Manager	\$ 14,062			581		\$ 14,643
Police Accreditation	\$ 19,374					\$ 19,374
Cyber Security Training	\$ 50,000			2,066		\$ 52,066
Postage	\$ 3,112					\$ 3,112
Printing	\$ 3,299					\$ 3,299
Telephone	\$ 1,245					\$ 1,245
Meeting Expenses	\$ 2,055					\$ 2,055
Director's Fee	\$ 18,380					\$ 18,380
Optional Safety Award	\$ 38,000					\$ 38,000
Misc. Expense & Contingency						
. Contingency	\$ 68,229		(1,383.00)	3,569		\$ 70,415
. EPL Training	\$ 25,528					\$ 25,528
<b>Total Fund Exp &amp; Contingency</b>	<b>\$ 1,972,036</b>	<b>-</b>	<b>(1,383.00)</b>	<b>85,328.00</b>	<b>-</b>	<b>\$ 2,055,981</b>
Risk Managers	\$ 936,854	\$ (604)	(1,348)	51,441	\$ 312	\$ 986,655
<b>Total JIF Disbursements</b>	<b>\$ 15,614,248</b>	<b>(10,071)</b>	<b>(22,473)</b>	<b>857,352</b>	<b>5,207</b>	<b>\$ 16,444,263</b>

## CORE Program

The CORE program was specifically designed for local municipalities and small businesses, with the goal of protecting our most valuable assets. The program requires little administration on behalf of each small business, D2 handles the operational logistics and reports results back to you.

### We offer:

- Phishing simulations to test and train your users on the latest Cyber threats. This requires less than 3 minutes during each simulation.
- 90 minutes of self paced Cybersecurity Awareness Training Content.
- Cyber newsletters that highlight a breach in other city districts to make officers, faculty and staff aware of the threats and how they can easily be prevented.
- Branded cyber-awareness posters and material to display around the building.
- Administration and consolidated reporting.



Cybersecurity  
Online  
Reassurance  
Education

# CORE Program Enrollment

Official course start date: 2/1/2022 (TBD)

- **Enrollment periods:**
  - January 1<sup>st</sup> - January 31<sup>st</sup>
  - February 1<sup>st</sup> - February 28<sup>th</sup>
  - March 1<sup>st</sup> - March 31<sup>st</sup>
- **Course completion deadline:**  
7/1/2022
- **Phishing schedule (TBD):**
  1. 3/4/2022 - 3/11/2022
  2. 6/13/2022 - 6/20/2022
  3. 9/19/2022 - 9/26/2022
  4. 11/21/2022 - 11/28/2022
- **Late enrollment course deadline:**  
11/31/2022

\*All enrollments after March 31<sup>st</sup> will be subject to less than 4 phishing simulations.

3



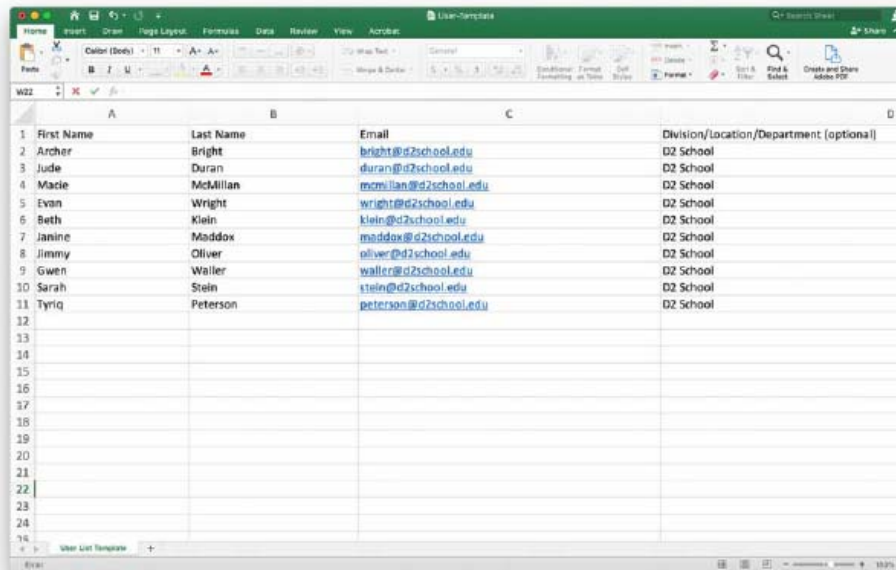
Cybersecurity  
Online  
Reassurance  
Education



## User List Instructions

Please use the provided “User List Template” excel file to add your users. It should be in the format of first name, last name, email address and division/location/department (optional)

↓ Example



	A	B	C	D
1	First Name	Last Name	Email	Division/Location/Department (optional)
2	Archer	Bright	<a href="mailto:bright@d2school.edu">bright@d2school.edu</a>	D2 School
3	Jude	Duran	<a href="mailto:duran@d2school.edu">duran@d2school.edu</a>	D2 School
4	Macle	McMillan	<a href="mailto:mcmillan@d2school.edu">mcmillan@d2school.edu</a>	D2 School
5	Evan	Wright	<a href="mailto:wright@d2school.edu">wright@d2school.edu</a>	D2 School
6	Beth	Klein	<a href="mailto:klein@d2school.edu">klein@d2school.edu</a>	D2 School
7	Janine	Maddox	<a href="mailto:maddox@d2school.edu">maddox@d2school.edu</a>	D2 School
8	Jimmy	Oliver	<a href="mailto:oliver@d2school.edu">oliver@d2school.edu</a>	D2 School
9	Gwen	Waller	<a href="mailto:waller@d2school.edu">waller@d2school.edu</a>	D2 School
10	Sarah	Stein	<a href="mailto:stein@d2school.edu">stein@d2school.edu</a>	D2 School
11	Tyriq	Peterson	<a href="mailto:peterson@d2school.edu">peterson@d2school.edu</a>	D2 School
12				
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This is most of the work!

8

## Let's get started



1. Email us list of POCs / Consolidate list from JIF
2. Upload List of Users
3. White List Emails
4. Test Phishing Campaigns
5. Schedule Training
6. Check Insight Portal for Progress

We are just a phone call or an email away to assist you!

**Call:**

Brian Lau (Director) – 609-915-2758, [brianlau@d2cybersecurity.com](mailto:brianlau@d2cybersecurity.com)

Craig Schiedlo (Sales Manager) – 862-333-8039 [cschiedlo@d2cybersecurity.com](mailto:cschiedlo@d2cybersecurity.com)

**Email:** [support@d2cybersecurity.com](mailto:support@d2cybersecurity.com)

**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: August 17, 2021**

**Memo to: Camden County Municipal JIF Fund Commissioners**

**Subject: 2021 Safety Incentive Program – Optional Safety Award**

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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 2021.

Attached please find information regarding the Optional Safety Award. Please feel free to contact Bradford Stokes at 856-552-6816 or [bstokes@permainc.com](mailto:bstokes@permainc.com) or Karen Read at 856-552-4712 or [kread@permainc.com](mailto: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:

<b>SAFETY ITEM SUGGESTIONS</b>	<b>SAFETY TRAINING SUGGESTIONS</b>
<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 &amp; 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, 2021** 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**



<b>CAMDEN COUNTY MUNICIPAL FUND</b>					
<b>FINANCIAL FAST TRACK REPORT</b>					
		<b>AS OF</b>	<b>October 31, 2021</b>		
		<b>THIS MONTH</b>	<b>YTD</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
1.	<b>UNDERWRITING INCOME</b>	<b>1,254,010</b>	<b>12,540,098</b>	<b>259,537,108</b>	<b>272,077,205</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	381,876	4,219,732	111,192,950	115,412,683
	Case Reserves	54,849	524,569	7,244,485	7,769,054
	IBNR	92,632	369,045	6,963,514	7,332,559
	Recoveries	(24,318)	(138,953)	(835,234)	(974,187)
	<b>TOTAL CLAIMS</b>	<b>505,039</b>	<b>4,974,393</b>	<b>124,565,716</b>	<b>129,540,109</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	468,051	4,680,513	74,200,119	78,880,632
	Administrative	212,562	2,222,806	46,098,520	48,321,325
	<b>TOTAL EXPENSES</b>	<b>680,613</b>	<b>6,903,318</b>	<b>120,298,639</b>	<b>127,201,957</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	68,357	662,386	14,672,753	15,335,139
5.	<b>INVESTMENT INCOME</b>	(92,053)	(66,066)	11,845,257	11,779,191
6.	<b>DIVIDEND INCOME</b>	0	0	3,957,637	3,957,637
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>(23,696)</b>	<b>596,320</b>	<b>30,475,647</b>	<b>31,071,967</b>
8.	<b>DIVIDEND</b>	0	0	21,889,123	21,889,123
9.	<b>RCF &amp; MEL Surplus Trigger Assessment</b>	0	0	540,489	540,489
10	<b>STATUTORY SURPLUS (7-8-9)</b>	<b>(23,696)</b>	<b>596,320</b>	<b>8,046,034</b>	<b>8,642,354</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	(20,118)	(12,949)	4,855,839	4,842,889
	<b>Aggregate Excess LFC</b>	18,215	219,486	994,812	1,214,298
	<b>2017</b>	(9,768)	(28,793)	1,706,716	1,677,922
	<b>2018</b>	(9,930)	163,151	1,105,131	1,268,282
	<b>2019</b>	(10,547)	(112,541)	(718,006)	(830,548)
	<b>2020</b>	(12,274)	(70,130)	101,544	31,414
	<b>2021</b>	20,727	438,096		438,096
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(23,696)</b>	<b>596,320</b>	<b>8,046,034</b>	<b>8,642,354</b>
	<b>TOTAL CASH</b>				<b>24,850,486</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>100,045,289</b>	<b>100,045,289</b>
	<b>FUND YEAR 2017</b>				
	Paid Claims	13,566	429,789	3,766,422	4,196,211
	Case Reserves	(73,326)	58,854	722,761	781,614
	IBNR	59,760	(410,738)	594,492	183,754
	Recoveries	-	(56,066)	(186,400)	(242,466)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>(0)</b>	<b>21,840</b>	<b>4,897,274</b>	<b>4,919,114</b>
	<b>FUND YEAR 2018</b>				
	Paid Claims	50,564	573,031	3,122,177	3,695,208
	Case Reserves	(32,243)	39,757	1,372,039	1,411,796
	IBNR	(18,321)	(759,592)	1,136,396	376,804
	Recoveries	-	(23,389)	(23,787)	(47,176)
	<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(170,193)</b>	<b>5,606,825</b>	<b>5,436,632</b>
	<b>FUND YEAR 2019</b>				
	Paid Claims	46,918	743,388	3,302,023	4,045,410
	Case Reserves	85,398	(52,500)	2,436,327	2,383,828
	IBNR	(132,316)	(568,225)	1,841,517	1,273,292
	Recoveries	-	(17,195)	(59,992)	(77,186)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>(0)</b>	<b>105,468</b>	<b>7,519,875</b>	<b>7,625,343</b>
	<b>FUND YEAR 2020</b>				
	Paid Claims	70,664	1,499,237	1,482,656	2,981,893
	Case Reserves	(53,096)	(573,034)	2,249,020	1,675,986
	IBNR	2,977	(972,967)	3,200,984	2,228,017
	Recoveries	(20,545)	19,478	(436,208)	(416,730)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(27,287)</b>	<b>6,496,453</b>	<b>6,469,166</b>
	<b>FUND YEAR 2021</b>				
	Paid Claims	200,164	974,287		974,287
	Case Reserves	128,116	1,051,492		1,051,492
	IBNR	180,532	3,080,567		3,080,567
	Recoveries	(3,773)	(61,782)		(61,782)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>505,039</b>	<b>5,044,565</b>		<b>5,044,565</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>505,039</b>	<b>4,974,393</b>	<b>124,565,716</b>	<b>129,540,109</b>

**CAMDEN COUNTY MUNICIPAL FUND  
FINANCIAL FAST TRACK REPORT  
AS OF November 30, 2021**

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,254,010	13,794,107	259,537,108	273,331,215
2. CLAIM EXPENSES				
Paid Claims	794,510	5,014,242	111,192,950	116,207,193
Case Reserves	(853,735)	(329,166)	7,244,485	6,915,320
IBNR	592,294	961,339	6,963,514	7,924,853
Recoveries	(15,717)	(154,670)	(835,234)	(989,904)
<b>TOTAL CLAIMS</b>	<b>517,352</b>	<b>5,491,745</b>	<b>124,565,716</b>	<b>130,057,461</b>
3. EXPENSES				
Excess Premiums	468,051	5,148,564	74,200,119	79,348,683
Administrative	217,359	2,440,165	46,098,520	48,538,684
<b>TOTAL EXPENSES</b>	<b>685,410</b>	<b>7,588,729</b>	<b>120,298,639</b>	<b>127,887,368</b>
4. UNDERWRITING PROFIT (1-2-3)	51,247	713,633	14,672,753	15,386,386
5. INVESTMENT INCOME	27,305	(38,761)	11,845,257	11,806,496
6. DIVIDEND INCOME	280,384	280,384	3,957,637	4,238,021
7. STATUTORY PROFIT (4+5+6)	<b>358,936</b>	<b>955,256</b>	<b>30,475,647</b>	<b>31,430,903</b>
8. DIVIDEND	1,130,396	1,130,396	21,889,123	23,019,519
9. RCF & MEL Surplus Trigger Assessment	0	0	540,489	540,489
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>(771,460)</b>	<b>(175,140)</b>	<b>8,046,034</b>	<b>7,870,894</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	(843,966)	(856,916)	4,855,839	3,998,923
Aggregate Excess LFC	23,343	242,829	994,812	1,237,641
2017	2,929	(25,864)	1,706,716	1,680,852
2018	2,936	166,087	1,105,131	1,271,218
2019	3,125	(109,416)	(718,006)	(827,422)
2020	3,621	(66,509)	101,544	35,034
2021	36,552	474,649		474,649
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(771,460)</b>	<b>(175,140)</b>	<b>8,046,034</b>	<b>7,870,894</b>
<b>TOTAL CASH</b>				<b>24,545,752</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>100,045,289</b>	<b>100,045,289</b>
<b>FUND YEAR 2017</b>				
Paid Claims	74,138	503,927	3,766,422	4,270,349
Case Reserves	(73,834)	(14,980)	722,761	707,781
IBNR	(304)	(411,042)	594,492	183,450
Recoveries	-	(56,066)	(186,400)	(242,466)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>21,840</b>	<b>4,897,274</b>	<b>4,919,114</b>
<b>FUND YEAR 2018</b>				
Paid Claims	87,062	660,093	3,122,177	3,782,270
Case Reserves	(276,707)	(236,950)	1,372,039	1,135,090
IBNR	189,645	(569,948)	1,136,396	566,448
Recoveries	-	(23,389)	(23,787)	(47,176)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(170,193)</b>	<b>5,606,825</b>	<b>5,436,632</b>
<b>FUND YEAR 2019</b>				
Paid Claims	266,360	1,009,747	3,302,023	4,311,770
Case Reserves	(259,123)	(311,622)	2,436,327	2,124,705
IBNR	(7,237)	(575,462)	1,841,517	1,266,055
Recoveries	-	(17,195)	(59,992)	(77,186)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>105,468</b>	<b>7,519,875</b>	<b>7,625,343</b>
<b>FUND YEAR 2020</b>				
Paid Claims	83,839	1,583,076	1,482,656	3,065,732
Case Reserves	(8,767)	(581,802)	2,249,020	1,667,219
IBNR	(56,815)	(1,029,781)	3,200,984	2,171,203
Recoveries	(18,258)	1,220	(436,208)	(434,987)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(27,287)</b>	<b>6,496,453</b>	<b>6,469,166</b>
<b>FUND YEAR 2021</b>				
Paid Claims	283,111	1,257,399		1,257,399
Case Reserves	(235,305)	816,188		816,188
IBNR	467,005	3,547,572		3,547,572
Recoveries	2,540	(59,242)		(59,242)
<b>TOTAL FY 2021 CLAIMS</b>	<b>517,352</b>	<b>5,561,917</b>		<b>5,561,917</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>517,352</b>	<b>5,491,745</b>	<b>124,565,716</b>	<b>130,057,461</b>

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

Fund Year 2020 and Fund Year 2021 Claims reflect anticipated recoverable amounts from the MEL of \$483,339 [Paid: \$366,138, Reserves: \$117,201] and \$313,245 [Paid: \$59,242, Reserves: \$254,003] respectively for COVID 19 Workers Compensation claims.

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

AS OF **December 31, 2021**

**FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	60 Actual 31-Dec-21	MONTH TARGETED	59 Actual 30-Nov-21	MONTH TARGETED	48 Actual 31-Dec-20	MONTH TARGETED
PROPERTY	566,229	427,203	75.45%	100.00%	75.45%	100.00%	76.79%	100.00%
GEN LIABILITY	1,464,528	923,336	63.05%	97.10%	63.05%	97.06%	49.54%	95.70%
AUTO LIABILITY	324,847	1,064,631	327.73%	96.17%	263.50%	95.94%	193.99%	92.58%
WORKER'S COMP	3,837,435	2,532,227	65.99%	99.88%	65.45%	99.86%	64.35%	99.40%
TOTAL ALL LINES	6,193,040	4,947,396	79.89%	99.04%	76.19%	99.01%	68.79%	98.22%
NET PAYOUT %	\$4,078,457		65.86%					

**FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	48 Actual 31-Dec-21	MONTH TARGETED	47 Actual 30-Nov-21	MONTH TARGETED	36 Actual 31-Dec-20	MONTH TARGETED
PROPERTY	600,000	350,779	58.46%	100.00%	58.46%	100.00%	59.68%	100.00%
GEN LIABILITY	1,506,000	948,705	63.00%	95.70%	64.46%	95.40%	36.10%	90.15%
AUTO LIABILITY	334,000	252,392	75.57%	92.58%	75.57%	92.21%	45.26%	87.18%
WORKER'S COMP	3,840,000	3,299,809	85.93%	99.40%	85.84%	99.34%	88.99%	98.10%
TOTAL ALL LINES	6,280,000	4,851,685	77.26%	98.21%	77.55%	98.08%	71.18%	95.79%
NET PAYOUT %	\$3,762,107		59.91%					

**FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	36 Actual 31-Dec-21	MONTH TARGETED	35 Actual 30-Nov-21	MONTH TARGETED	24 Actual 31-Dec-20	MONTH TARGETED
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.89%	100.00%	176.23%	100.00%
GEN LIABILITY	1,674,299	1,518,124	90.67%	90.15%	90.49%	89.48%	24.73%	79.39%
AUTO LIABILITY	387,682	113,225	29.21%	87.18%	29.21%	86.58%	29.41%	76.44%
WORKER'S COMP	3,672,619	3,475,785	94.64%	98.10%	94.94%	97.90%	105.94%	93.51%
TOTAL ALL LINES	6,456,842	6,348,591	98.32%	95.59%	98.45%	95.27%	88.15%	89.55%
NET PAYOUT %	\$4,370,989		67.70%					

**FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	24 Actual 31-Dec-21	MONTH TARGETED	23 Actual 30-Nov-21	MONTH TARGETED	12 Actual 31-Dec-20	MONTH TARGETED
PROPERTY	710,000	819,449	115.42%	100.00%	115.42%	99.33%	85.79%	95.24%
GEN LIABILITY	1,692,081	467,281	27.62%	79.39%	27.71%	78.18%	18.19%	60.18%
AUTO LIABILITY	397,295	688,033	173.18%	76.44%	135.30%	75.06%	96.11%	51.17%
WORKER'S COMP	3,527,720	3,156,336	89.47%	93.51%	70.04%	92.71%	69.55%	64.07%
TOTAL ALL LINES	6,327,096	5,131,099	81.10%	89.39%	67.91%	88.46%	59.30%	65.72%
NET PAYOUT %	\$3,087,754		48.80%					

**FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

	Budget	Limited Incurred Current	12 Actual 31-Dec-21	MONTH TARGETED	11 Actual 30-Nov-21	MONTH TARGETED	0 Actual 31-Dec-20	MONTH TARGETED
PROPERTY	717,100	693,668	96.73%	95.24%	90.61%	86.00%	N/A	N/A
GEN LIABILITY	1,681,349	112,367	6.68%	60.18%	5.83%	49.00%	N/A	N/A
AUTO LIABILITY	446,457	82,636	18.51%	51.17%	12.35%	45.00%	N/A	N/A
WORKER'S COMP	3,528,173	1,615,998	45.80%	64.07%	34.74%	52.00%	N/A	N/A
<b>TOTAL ALL LINES</b>	<b>6,373,079</b>	<b>2,504,669</b>	<b>39.30%</b>	<b>65.65%</b>	<b>31.83%</b>	<b>54.54%</b>	<b>N/A</b>	<b>N/A</b>



**Camden County JOINT INSURANCE FUND**  
**2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

		DATA VALUED AS OF <b>November 30, 2021</b>								
		**	# CLAIMS	Y.T.D.	2021	2020	2019		TOTAL	
MEMBER_ID	MEMBER	*	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	MEMBER	RATE	
			11/30/2021	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2021 - 2019	
1	88 Audubon Park		0	0	0.00	0.00	0.00	1 Audubon Park	0.00	
2	32 Berlin Township		0	0	0.00	1.22	4.82	2 Berlin Township	2.12	
3	93 Brooklawn		0	0	0.00	2.02	0.00	3 Brooklawn	0.68	
4	94 Chesilhurst		0	0	0.00	0.00	3.28	4 Chesilhurst	1.19	
5	95 Clementon		0	0	0.00	0.00	1.77	5 Clementon	0.58	
6	97 Gibbsboro		0	0	0.00	2.78	2.63	6 Gibbsboro	1.92	
7	98 Gloucester City		0	0	0.00	0.00	1.26	7 Gloucester City	0.46	
8	99 Haddon		0	0	0.00	0.71	2.06	8 Haddon	0.98	
9	100 Haddon Heights Borough		0	0	0.00	***	***	9 Haddon Heights Borou	0.00	
10	101 Haddonfield		0	0	0.00	2.50	1.53	10 Haddonfield	1.40	
11	102 Hi-Nella		0	0	0.00	0.00	0.00	11 Hi-Nella	0.00	
12	103 Laurel Springs		0	0	0.00	0.00	2.67	12 Laurel Springs	0.85	
13	105 Lindenwold		0	0	0.00	0.91	0.94	13 Lindenwold	0.63	
14	106 Magnolia		0	0	0.00	1.64	0.85	14 Magnolia	0.86	
15	109 Mount Ephraim		0	0	0.00	1.74	0.00	15 Mount Ephraim	0.58	
16	110 Oaklyn		0	0	0.00	0.00	0.00	16 Oaklyn	0.00	
17	112 Runnemede		0	0	0.00	1.03	0.97	17 Runnemede	0.69	
18	113 Somerdale		0	0	0.00	1.27	2.60	18 Somerdale	1.26	
19	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	19 Winslow Township Fire	0.00	
20	117 Woodlynne		0	0	0.00	5.13	0.00	20 Woodlynne	1.88	
21	451 Tavistock		0	0	0.00	0.00	0.00	21 Tavistock	0.00	
22	457 Pine Valley		0	0	0.00	0.00	0.00	22 Pine Valley	0.00	
23	564 Cherry Hill		-1	0	0.00	0.62	1.23	23 Cherry Hill	0.67	
24	96 Collingswood		0	1	0.54	0.00	0.51	24 Collingswood	0.35	
25	90 Bellmawr		0	1	0.67	2.25	2.73	25 Bellmawr	1.96	
26	91 Berlin Borough		0	1	1.07	0.93	0.00	26 Berlin Borough	0.67	
27	115 Winslow		0	3	1.43	2.76	2.84	27 Winslow	2.35	
28	108 Merchantville		0	1	1.56	0.00	0.00	28 Merchantville	0.46	
29	104 Lawnside		0	1	1.60	1.49	0.00	29 Lawnside	1.06	
30	111 Pine Hill		0	1	1.90	3.54	1.77	30 Pine Hill	2.41	
31	107 Medford Lakes		0	1	1.91	1.65	0.00	31 Medford Lakes	1.16	
32	87 Audubon		0	2	2.61	1.20	1.20	32 Audubon	1.64	
33	89 Barrington		0	3	2.83	0.93	1.79	33 Barrington	1.85	
34	114 Voorhees		1	6	2.94	3.15	1.87	34 Voorhees	2.66	
35	584 Cherry Hill Fire District		0	5	3.28	0.57	1.65	35 Cherry Hill Fire District	1.76	
36	565 Camden Parking Authority		0	1	3.36	2.63	2.60	36 Camden Parking Autho	2.82	
37	692 Gloucester Township	**	0	0				37 Gloucester Township		
38	695 Camden City	**	0	0				38 Camden City		
<b>Totals:</b>				0	27	0.86	1.26	1.42		<b>1.19</b>

<b>2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
		<b>December 31, 2021</b>		
<b>FUND</b>	<b>2021 LOST TIME FREQUENCY</b>	<b>2020 LOST TIME FREQUENCY</b>	<b>2019 LOST TIME FREQUENCY</b>	<b>TOTAL RATE * 2021 - 2019</b>
Monmouth County	0.80	0.86	1.28	0.98
<b>Camden County</b>	<b>0.94</b>	<b>1.27</b>	<b>1.48</b>	<b>1.21</b>
Burlington County Municipal JIF	1.15	1.19	1.25	1.20
Morris County	1.16	1.28	1.56	1.34
Suburban Municipal	1.17	1.58	1.81	1.52
NJ Public Housing Authority	1.32	1.64	1.80	1.59
Central New Jersey	1.33	1.50	1.52	1.45
Professional Municipal Management	1.33	1.35	2.40	1.69
Bergen County	1.38	1.25	1.52	1.38
Ocean County	1.49	1.54	1.90	1.65
NJ Utility Authorities	1.50	2.34	2.57	2.13
Suburban Metro	1.53	1.73	1.83	1.72
Atlantic County Municipal JIF	1.59	1.87	2.66	2.03
Gloucester, Salem, Cumberland Counties Municipal JIF	1.61	1.59	1.80	1.67
South Bergen County	1.96	1.86	1.69	1.84
<b>AVERAGE</b>	<b>1.35</b>	<b>1.52</b>	<b>1.80</b>	<b>1.56</b>

Camden County JOINT INSURANCE FUND									
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF December 31, 2021									
MEMBER_ID	MEMBER	**	# CLAIMS FOR 12/31/2021	Y.T.D. LOST TIME ACCIDENTS	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2021 - 2019
1	88 Audubon Park		0	0	0.00	0.00	0.00	1 Audubon Park	0.00
2	92 Berlin Township		0	0	0.00	1.22	4.82	2 Berlin Township	2.06
3	93 Brooklawn		0	0	0.00	2.02	0.00	3 Brooklawn	0.67
4	94 Chesilhurst		0	0	0.00	0.00	3.28	4 Chesilhurst	1.16
5	95 Clementon		0	0	0.00	0.00	1.77	5 Clementon	0.56
6	97 Gibbsboro		0	0	0.00	2.78	2.63	6 Gibbsboro	1.87
7	98 Gloucester City		0	0	0.00	0.00	1.26	7 Gloucester City	0.45
8	99 Haddon		0	0	0.00	0.71	2.06	8 Haddon	0.95
9	100 Haddon Heights Borough		0	0	0.00	---	---	9 Haddon Heights Borou	0.00
10	102 Hi-Nella		0	0	0.00	0.00	0.00	10 Hi-Nella	0.00
11	103 Laurel Springs		0	0	0.00	0.00	2.67	11 Laurel Springs	0.83
12	106 Magnolia		0	0	0.00	1.64	0.85	12 Magnolia	0.83
13	109 Mount Ephraim		0	0	0.00	1.74	0.00	13 Mount Ephraim	0.56
14	110 Oaklyn		0	0	0.00	0.00	0.00	14 Oaklyn	0.00
15	112 Runnemede		0	0	0.00	1.03	0.97	15 Runnemede	0.67
16	113 Somerdale		0	0	0.00	1.27	2.60	16 Somerdale	1.22
17	116 Winslow Township Fire Distri		0	0	0.00	0.00	0.00	17 Winslow Township Fire	0.00
18	117 Woodlynne		0	0	0.00	5.13	0.00	18 Woodlynne	1.83
19	451 Tavistock		0	0	0.00	0.00	0.00	19 Tavistock	0.00
20	564 Cherry Hill		1	1	0.21	0.62	1.23	20 Cherry Hill	0.72
21	96 Collingswood		0	1	0.50	0.00	0.51	21 Collingswood	0.34
22	90 Bellmawr		0	1	0.62	2.25	2.73	22 Bellmawr	1.91
23	101 Haddonfield		1	1	0.85	2.50	1.53	23 Haddonfield	1.63
24	105 Lindenwold		1	1	0.90	0.91	0.94	24 Lindenwold	0.92
25	91 Berlin Borough		0	1	0.99	0.93	0.00	25 Berlin Borough	0.65
26	115 Winslow		0	3	1.31	2.76	2.84	26 Winslow	2.28
27	108 Merchantville		0	1	1.43	0.00	0.00	27 Merchantville	0.45
28	104 Lawnside		0	1	1.47	1.49	0.00	28 Lawnside	1.03
29	111 Pine Hill		0	1	1.74	3.54	1.77	29 Pine Hill	2.35
30	107 Medford Lakes		0	1	1.75	1.65	0.00	30 Medford Lakes	1.13
31	87 Audubon		0	2	2.40	1.20	1.20	31 Audubon	1.60
32	89 Barrington		0	3	2.60	0.93	1.79	32 Barrington	1.79
33	565 Camden Parking Authority		0	1	3.08	2.63	2.60	33 Camden Parking Autho	2.75
34	114 Voorhees		1	7	3.15	3.15	1.87	34 Voorhees	2.73
35	584 Cherry Hill Fire District		1	6	3.60	0.57	1.65	35 Cherry Hill Fire District	1.91
36	692 Gloucester Township	**	0	0				36 Gloucester Township	
37	695 Camden City	**	0	0				37 Camden City	
Totals:			5	32	0.94	1.27	1.43		1.21

MEMBERS WITH 2022 EPL CHECKLIST SUBMITTED

MEL ID	JIF	Name	Checklist Received	Date Received
87	CAM	Audubon	Y	11/5/2021
88	CAM	Audubon Park	Y	11/1/2021
89	CAM	Barrington	Y	12/8/2021
90	CAM	Bellmawr	Y	1/7/2022
91	CAM	Berlin Borough	Y	10/26/2021
92	CAM	Berlin Township	Y	10/27/2021
93	CAM	Brooklawn	Y	10/28/2021
695	CAM	Camden City	Y	12/30/2021
565	CAM	Camden Parking Authority	Y	1/18/2022
564	CAM	Cherry Hill	Y	9/24/2021
584	CAM	Cherry Hill Fire District	Y	11/2/2021
94	CAM	Chesilhurst	Y	11/1/2021
95	CAM	Clementon	Y	11/29/2021
96	CAM	Collingswood	Y	11/22/2021
97	CAM	Gibbsboro	Y	11/18/2021
98	CAM	Gloucester City	Y	10/26/2021
692	CAM	Gloucester Township	Y	12/8/2021
99	CAM	Haddon	Y	11/1/2021
100	CAM	Haddon Heights Borough	Y	10/25/2021
101	CAM	Haddonfield	Y	11/2/2021
102	CAM	Hi-Nella	Y	1/6/2022
103	CAM	Laurel Springs	Y	10/28/2021
104	CAM	Lawnside	Y	11/24/2021
105	CAM	Lindenwold	Y	11/5/2021
106	CAM	Magnolia	Y	11/8/2021
107	CAM	Medford Lakes	Y	1/7/2022
108	CAM	Merchantville	Y	6/9/2021
109	CAM	Mount Ephraim	Y	11/1/2021
110	CAM	Oaklyn	Y	08/06/2021
111	CAM	Pine Hill	Y	10/27/2021
457	CAM	Pine Valley	Y	11/8/2021
112	CAM	Runnemede	Y	11/8/2021
113	CAM	Somerdale	Y	1/18/2022
451	CAM	Tavistock	Y	11/8/2021
114	CAM	Voorhees	Y	12/2/2021
115	CAM	Winslow	Y	10/13/2021
116	CAM	Winslow Township Fire District #1 Fire	Y	11/5/2021
117	CAM	Woodlynne		



<b>Camden JIF 2022 FUND COMMISSIONERS</b>		
<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE COMMISSIONER</b>
Audubon	David Taraschi	
Audubon Park	M. Larry Pennock	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Sharon Eggleston	
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	Sara Lipsett	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	David Taraschi	
Haddon Twp	James Mulroy	
Haddonfield	Kevin Roche	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	
Mt. Ephraim	Joseph Wolk	
Oaklyn	Bonnie Taft	Greg Bradley
Pennsauken Township	Elizabeth Peddicord	Timothy Killion
Pine Hill	Patricia Hendricks	
Runnemede	Eleanor Kelly	Nick Kappatos
Somerdale	M. Gary Passanante	
Tavistock	Terry Shannon	
Voorhees	Lawrence Spellman	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Azzarano	Marc Rigberg
Woodlynne	Joseph Chukwueke	

**Camden County Municipal Joint Insurance Fund**  
**Annual Regulatory Filing Check List**  
**Year 2021 as of December 31, 2021**

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	Filed
<input type="checkbox"/> Reinsurance Policies	Filed by UW Manager
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	Haddon Heights
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2021 Risk Management Plan	Filed
<input type="checkbox"/> 2021 Cash Management Plan	Filed
<input type="checkbox"/> 2021 Risk Manager Contracts	Collected
<input type="checkbox"/> 2021 Certification of Professional Contracts	Filed
<input type="checkbox"/> Unaudited Financials	Filed
<input type="checkbox"/> Annual Audit	Filed
<input type="checkbox"/> State Comptroller Audit Filing	Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

**CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND  
2021 RISK MANAGEMENT CONSULTANTS AGREEMENTS  
AS OF January 19, 2022**

<b>MUNICIPALITY</b>	<b>RISK MANAGEMENT CONSULTANT</b>	<b>Resolution Received</b>	<b>Agreement Received</b>	<b>Contract Term date</b>
AUDUBON	HARDENBERGH INSURANCE GROUP	01/20/21	01/20/21	12/31/21
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/29/2021	1/29/2021	12/31/21
BARRINGTON	CONNER STRONG & BUCKELEW	2/3/2021	2/3/2021	12/31/21
BELLMAWR	CONNER STRONG & BUCKELEW	3/5/2021	5/18/2021	12/31/21
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/06/22	05/10/21	12/31/21
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	2/5/2021	02/17/21	12/31/21
BROOKLAWN	CONNER STRONG & BUCKELEW		02/17/21	12/31/21
CHERRY HILL	CONNER STRONG & BUCKELEW	11/18/2021	12/27/2021	12/31/22
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	2/22/2021	2/22/2021	12/31/21
CHESILHURST	EDGEWOOD ASSOCIATES	1/12/2022	1/12/2022	12/31/22
CAMDEN CITY	CONNER STRONG & BUCKELEW	2/5/2021	6/15/2021	12/31/21
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY		03/10/21	12/31/21
CLEMENTON	HARDENBERGH INSURANCE GROUP	02/16/21	02/16/21	12/31/21
COLLINGSWOOD	CONNER STRONG & BUCKELEW	06/01/21	01/18/22	12/31/22
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	09/24/21	1/20/2021	12/31/21
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/11/2022	2/3/2021	12/31/21
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW	7/6/2020	7/6/2020	12/31/22
HADDON	WAYPOINT INSURANCE SERVICES	12/28/2021	12/28/2021	12/31/22
HADDONFIELD	HENRY BEAN & SONS	01/05/21	01/05/21	12/31/21
HADDON HEIGHTS	CONNER STRONG & BUCKELEW	01/04/21	01/14/21	12/31/21
HI-NELLA	CONNER STRONG & BUCKELEW	02/13/20	02/13/20	12/31/22
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/27/21	01/27/21	12/31/21
LAWNSIDE	M&C INSURANCE AGENCY	03/16/21	03/16/21	03/04/21
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/19/21	01/19/21	12/31/21
MAGNOLIA	CONNER STRONG & BUCKELEW	03/01/21	03/01/21	12/31/21
MEDFORD LAKES	CONNER STRONG & BUCKELEW	03/25/21	3/25/2021	12/31/21
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/19/21	1/19/2021	12/31/21
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW	6/10/2021	6/10/2021	05/31/22
OAKLYN	CONNER STRONG & BUCKELEW	1/15/2021	1/26/2021	12/31/21
PINE HILL	CONNER STRONG & BUCKELEW	2/5/2021	3/15/2021	12/31/21
PINE VALLEY	HENRY BEAN & SONS	1/25/2021	1/25/2021	12/31/21
RUNNEMEDE	CONNER STRONG & BUCKELEW	01/11/22	1/13/2021	12/31/21
SOMERDALE	CONNER STRONG & BUCKELEW	01/29/21	1/29/2021	12/31/21
TAVISTOCK	CONNER STRONG & BUCKELEW	5/16/2019	6/3/2019	12/31/22
VOORHEES	CONNER STRONG & BUCKELEW	01/11/22	2/5/2021	12/31/21
WINSLOW	CONNER STRONG & BUCKELEW	1/11/2022	3/18/2021	12/31/21
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW		1/12/2022	12/31/22
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	1/29/2021	1/29/2021	12/31/21

**Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.**

**RESOLUTION NO. 21-30**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST - DECEMBER 2021**

**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.

**FUND YEAR 2021**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002719			
002719	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 12/21	1,291.67
002719	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 12/21	37,273.67
002719	COMPSERVICES, INC.	CHERRY HILL SERVICES 12/21	2,458.33
			<b>41,023.67</b>
002720			
002720	INTERSTATE MOBILE CARE INC.	DOL DRUG TESTING - WINSLOW TWP 12/21	66.00
002720	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 11/21	3,290.00
			<b>3,356.00</b>
002721			
002721	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 12/21	15,676.42
002721	J.A. MONTGOMERY RISK CONTROL	COFFEE FOR CAM JIF RM FOR CST 10/21	147.62
			<b>15,824.04</b>
002722			
002722	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/21	30.90
002722	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMIN FEE 12/21	39,363.08
			<b>39,393.98</b>
002723			
002723	THE ACTUARIAL ADVANTAGE	NEW MEMBER REVIEW - PENNSAUKEN 12/21	500.00
002723	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 12/21	4,579.92
			<b>5,079.92</b>
002724			
002724	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 11/21	2,831.00
002724	BROWN & CONNERY, LLP	ATTORNEY FEES 11/21	2,074.00
002724	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 11/21	166.55
			<b>5,071.55</b>
002725			
002725	ELIZABETH PIGLIACELLI	TREASURER FEE 12/21	2,030.17
			<b>2,030.17</b>
002726			
002726	BOROUGH OF BERLIN	2021 SAFETY REIMBURSEMENT	997.00
			<b>997.00</b>
002727			
002727	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH 12/21	1,083.00
002727	MEDLOGIX LLC	WC MANAGED CARE SERVICES 12/21	10,360.50
			<b>11,443.50</b>

002728			
002728	BOROUGH OF MERCHANTVILLE	2021 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002729			
002729	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 12/21	1,148.83
			<b>1,148.83</b>
		<b>Total Payments FY 2021</b>	<b>126,368.66</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>126,368.66</b>

\_\_\_\_\_  
**Chairperson**

**Attest:**

\_\_\_\_\_  
**Secretary**

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
**Treasurer**

**RESOLUTION NO. 21-31**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
DIVIDENDS LIST – DECEMBER 2021**

**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.

<b><u>FUND YEAR CLOSED</u></b>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002695			
002695	BARRINGTON BOROUGH	2021 DIVIDEND	28,679.00
			<b>28,679.00</b>
002696			
002696	BELLMAWR BOROUGH	2021 DIVIDEND	58,930.00
			<b>58,930.00</b>
002697			
002697	BROOKLAWN BOROUGH	2021 DIVIDEND	16,350.00
			<b>16,350.00</b>
002698			
002698	GIBBSBORO BOROUGH	2021 DIVIDEND	7,579.00
			<b>7,579.00</b>
002699			
002699	GLOUCESTER CITY	2021 DIVIDEND	80,597.00
			<b>80,597.00</b>
002700			
002700	LINDENWOLD BOROUGH	2021 DIVIDEND	58,471.00
			<b>58,471.00</b>
002701			
002701	MEDFORD LAKES BOROUGH	2021 DIVIDEND	20,060.00
			<b>20,060.00</b>
002702			
002702	MOUNT EPHRAIM BOROUGH	2021 DIVIDEND	20,889.00
			<b>20,889.00</b>
002703			
002703	PINE HILL BOROUGH	2021 DIVIDEND	24,093.00
			<b>24,093.00</b>
002704			
002704	RUNNEMEDE BOROUGH	2021 DIVIDEND	30,654.00
			<b>30,654.00</b>
002705			
002705	TAVISTOCK BOROUGH	2021 DIVIDEND	1,044.00
			<b>1,044.00</b>
002706			
002706	HADDON HEIGHTS BOROUGH	2021 DIVIDEND	9,731.00
			<b>9,731.00</b>

002708			
002708	WOODLYNNE BOROUGH	2021 DIVIDEND	6,608.00
			<b>6,608.00</b>
002709			
002709	CHERRY HILL TOWNSHIP	2021 DIVIDEND	61,583.00
			<b>61,583.00</b>
002710			
002710	BERLIN TOWNSHIP	2021 DIVIDEND	32,510.00
			<b>32,510.00</b>
002711			
002711	MERCHANTVILLE BOROUGH	2021 DIVIDEND	19,260.00
			<b>19,260.00</b>
002712			
002712	WINSLOW TWP FIRE DISTRICT #1	2021 DIVIDEND	698.00
			<b>698.00</b>
002713			
002713	HADDON TOWNSHIP	2021 DIVIDEND	54,536.00
			<b>54,536.00</b>
002714			
002714	MAGNOLIA BOROUGH	2021 DIVIDEND	21,576.00
			<b>21,576.00</b>
002715			
002715	CAMDEN PARKING AUTHORITY	2021 DIVIDEND	18,813.00
			<b>18,813.00</b>
002716			
002716	CHERRY HILL FIRE DISTRICT	2021 DIVIDEND	56,143.00
			<b>56,143.00</b>
002717			
002717	HADDONFIELD BOROUGH	2021 DIVIDEND	58,848.00
			<b>58,848.00</b>
002718			
002718	VOORHEES TOWNSHIP	2021 DIVIDEND	85,691.00
			<b>85,691.00</b>
		<b>Total Payments FY CLOSED</b>	<b>790,021.00</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>790,021.00</b>

\_\_\_\_\_  
**Chairperson**

**Attest:**

\_\_\_\_\_  
**Secretary**

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
**Treasurer**

**RESOLUTION NO. 22-10**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST - JANUARY 2022**

**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.

**FUND YEAR CLOSED**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002718			
002718	VOORHEES TOWNSHIP	VOID	-85,691.00
			<b>-85,691.00</b>
		<b>Total Payments FY CLOSED</b>	<b>-85,691.00</b>

**FUND YEAR 2021**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002730			
002730	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 12/21	3,290.00
002730	INTERSTATE MOBILE CARE INC.	DOL DRUG TESTING - LINDENWOLD 12/21	66.00
			<b>3,356.00</b>
002731			
002731	VOORHEES TOWNSHIP	2021 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002732			
002732	HADDON HEIGHTS BOROUGH	2021 OPTIONAL SAFETY AWARD	981.00
			<b>981.00</b>
002733			
002733	CITY OF CAMDEN	2021 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002734			
002734	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/21	17.41
			<b>17.41</b>
002735			
002735	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 12/21	2,356.00
002735	BROWN & CONNERY, LLP	ATTORNEY FEES 12/21	2,074.00
002735	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 12/21	44.67
			<b>4,474.67</b>
002736			
002736	TOWNSHIP OF HADDON	2021 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002737			
002737	BOROUGH OF CHESILHURST	HOODIES & SHIRTS - SAFETY 2021	573.00
			<b>573.00</b>
002738			
002738	COURIER POST	ACCT #CHL-083028 - MTG - 12.22.21	55.84
002738	COURIER POST	ACCT #CHL-083028 - AD - 12.10.21	72.12
002738	COURIER POST	ACCT #CHL-083028 - BDGT - 12.21.21	52.00
			<b>179.96</b>
002739			
002739	ACCESS	ACCT #409 - ARC. AND STOR. - 12.31.21	99.62
002739	ACCESS	ACCT #409 - ARC. AND STOR. - 11.30.21	99.62
			<b>199.24</b>



002740			
002740	BOROUGH OF BROOKLAWN	2021 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002741			
002741	BOROUGH OF AUDUBON	2021 OPTIONAL SAFETY AWARD	999.92
			<b>999.92</b>
002742			
002742	BOROUGH OF GIBBSBORO	2021 OPTIONAL SAFETY AWARD	781.00
			<b>781.00</b>
002743			
002743	BOROUGH OF PINE HILL	2021 OPTIONAL SAFETY AWARD	953.55
			<b>953.55</b>
002744			
002744	HI-NELLA BOROUGH	2021 OPTIONAL SAFETY AWARD	250.00
002744	HI-NELLA BOROUGH	2021 OPTIONAL SAFETY AWARD	750.00
			<b>1,000.00</b>
002745			
002745	BOROUGH OF LAWNESIDE	2021 OPTIONAL SAFETY AWARD	953.64
			<b>953.64</b>
		<b>Total Payments FY 2021</b>	<b>18,469.39</b>

**FUND YEAR 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002746			
002746	MUNICIPAL EXCESS LIABILITY JIF	FPB - MEL 2022 1ST QUARTER	4,123.00
			<b>4,123.00</b>
002747			
002747	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - MEL 2022 1ST QUARTER	424,955.00
002747	MUNICIPAL EXCESS LIABILITY JIF	MEL - MEL 2022 1ST QUARTER	577,006.68
			<b>1,001,961.68</b>
002748			
002748	NEW JERSEY MUNICIPAL ENVIRONMENTAL	2022 EJIF FIRST INSTALLMENT	217,052.00
			<b>217,052.00</b>
002749			
002749	COMP SERVICES, INC.	GLOUCESTER TWP SERVICES 1/22	1,291.67
002749	COMP SERVICES, INC.	CLAIMS ADMIN FEE 1/22	37,273.67
002749	COMP SERVICES, INC.	CHERRY HILL SERVICES 1/22	2,458.33
			<b>41,023.67</b>
002750			
002750	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 1/22	15,990.00
			<b>15,990.00</b>
002751			
002751	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMIN FEE 1/22	40,150.42
			<b>40,150.42</b>
002752			
002752	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 1/22	4,671.50
			<b>4,671.50</b>
002753			
002753	ELIZABETH PIGLIACELLI	TREASURER FEE 1/22	2,070.75
			<b>2,070.75</b>
002754			
002754	MUNICIPAL EXCESS LIABILITY JIF	MSI - MEL 2022 1ST QUARTER	21,451.75
			<b>21,451.75</b>
002755			
002755	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH HILL 1/22	1,083.00
002755	MEDLOGIX LLC	WC MANAGED CARE SERVICES 1/22	10,360.50
			<b>11,443.50</b>
002756			
002756	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 1/22	1,172.00
			<b>1,172.00</b>
002757			
002757	WALTER A. EIFE	HADDON TOWNSHIP - 1ST RMC FEE 2022	18,531.00
			<b>18,531.00</b>
002758			
002758	HENRY D. BEAN & SONS, INC.	BORO OF HADDONFIELD - 1ST RMC FEE 2022	16,018.00
			<b>16,018.00</b>
002759			
002759	LEONARD-O'NEILL INS GROUP, INC.	BORO OF GIBBSBORO - 1ST RMC FEE 2022	2,948.00
			<b>2,948.00</b>

002760			
002760	EDGEWOOD ASSOCIATES INC.	BORO OF CHESILHURST - 1ST RMC FEE 2022	3,118.00
002760	EDGEWOOD ASSOCIATES INC.	BOROUGH OF BERLIN - 1ST RMC FEE 2022	12,937.00
			<b>16,055.00</b>
		<b>Total Payments FY 2022</b>	<b>1,414,662.27</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,347,440.66</b>

\_\_\_\_\_  
**Chairperson**

**Attest:**

\_\_\_\_\_  
**Secretary**      **Dated:** \_\_\_\_\_

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

\_\_\_\_\_  
 \_\_\_\_\_  
**Treasurer**

January 24, 2022

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 November 30, 2021 and December 31, 2021 for Fund Years 2017, 2018, 2019 and 2020. 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 LIST FOR THE MONTHS OF DECEMBER and JANUARY:

Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- INVESTMENT INCOME:

Net Investment Income received or accrued for November totaled \$27,304.92.

Net Investment Income received or accrued for December totaled \$19,440.22.

- RECEIPT ACTIVITY FOR November:

Assessment	\$320,733.00	
MEL	280,384.00	
Cherry Hill Deductible	25,254.98	
Recovery/Restitution	2,311.31	
Total Receipts		<u>\$628,683.29</u>

- RECEIPT ACTIVITY FOR December:

Cherry Hill Deductible	\$15,879.05	
Recovery/Restitution	9,048.08	
Total Receipts		<u>\$24,927.13</u>

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

- CLAIM ACTIVITY FOR November:

Property Liability Claims	\$ 562,678.11	
Workers Compensation Claims	250,021.25	
Administration Expense	<u>145,843.22</u>	
Total Claims/Expenses		<u>\$958,542.58</u>

- CLAIM ACTIVITY FOR December:

Property Liability Claims	\$ 257,305.52	
Workers Compensation Claims	230,708.44	
Administration Expense	<u>916,389.66</u>	
Total Claims/Expenses		<u>\$1,404,403.62</u>

- CASH ACTIVITY FOR November:

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$24,850,487.45 to a closing balance of \$24,545,753.44 showing a decrease of \$304,734.01.

- CASH ACTIVITY FOR December:

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$24,545,753.44 to a closing balance of \$23,141,279.55 showing a decrease of \$1,404,473.89.

The information contained in this report is a summary of the attached detailed schedules.

Sincerely,  
Elizabeth Pigliacelli, Treasurer

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2021 Month Ending: November										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	262,069.86	5,921,140.64	706,115.80	9,367,961.57	1,602,982.97	(3,420.52)	398,231.04	6,616,771.78	(21,365.76)	24,850,487.39
<b>RECEIPTS</b>										
Assessments	15,284.15	35,835.99	9,515.71	75,198.88	37,455.82	74,881.17	9,162.15	63,399.14	0.00	320,733.00
Refunds	2,011.31	300.00	0.00	0.00	0.00	0.00	0.00	0.00	25,254.98	27,566.29
Invest Pymnts	780.29	5,816.16	1,093.51	9,201.86	1,629.17	831.09	402.14	8,170.18	4.38	27,928.78
Invest Adj	(17.43)	(129.92)	(24.42)	(205.54)	(36.39)	(18.57)	(8.99)	(182.49)	(0.10)	(623.85)
Subtotal Invest	762.86	5,686.24	1,069.09	8,996.32	1,592.78	812.52	393.15	7,987.69	4.28	27,304.93
Other *	0.00	0.00	0.00	0.00	0.00	0.00	280,384.00	0.00	0.00	280,384.00
<b>TOTAL</b>	<b>18,058.32</b>	<b>41,822.23</b>	<b>10,584.80</b>	<b>84,195.20</b>	<b>39,048.60</b>	<b>75,693.69</b>	<b>289,939.30</b>	<b>71,386.83</b>	<b>25,259.26</b>	<b>655,988.22</b>
<b>EXPENSES</b>										
Claims Transfers	169,071.11	381,105.44	12,502.76	234,142.20	0.00	0.00	0.00	0.00	15,879.05	812,700.56
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145,843.22	0.00	145,843.22
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,178.44	0.00	2,178.44
<b>TOTAL</b>	<b>169,071.11</b>	<b>381,105.44</b>	<b>12,502.76</b>	<b>234,142.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>148,021.66</b>	<b>15,879.05</b>	<b>960,722.22</b>
<b>END BALANCE</b>	<b>111,057.07</b>	<b>5,581,857.43</b>	<b>704,197.84</b>	<b>9,218,014.57</b>	<b>1,642,031.57</b>	<b>72,273.17</b>	<b>688,170.35</b>	<b>6,540,136.94</b>	<b>(11,985.55)</b>	<b>24,545,753.39</b>
<b>REPORT STATUS SECTION</b>										
<b>Report Month: November</b>										
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 COUNTY MUNICIPAL JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	November						
CURRENT FUND YEAR	2021						
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	\$24,850,487.45	4,760,623.47	- 37,479.33	44,358.73	-	20,082,984.58	
Opening Interest Accrua	\$0.00	-	-	-	-	-	
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$623.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$623.84
5 Interest Paid - Cash Inst	\$19,584.21	\$1,557.12	\$60.97	\$36.66	\$0.00	\$17,929.46	
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$8,344.55	\$0.00	\$0.00	\$0.00	\$0.00	\$8,344.55	
8 Net Investment Income	\$27,304.92	\$1,557.12	\$60.97	\$36.66	\$0.00	\$25,650.17	
9 Deposits - Purchases	\$1,441,382.65	\$628,683.29	\$562,678.11	\$250,021.25	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$1,773,421.58	-\$958,542.58	-\$562,679.31	-\$250,021.25	\$0.00	-\$2,178.44	
Ending Cash & Investment	\$24,545,753.44	\$4,432,321.30	-\$37,419.56	\$44,395.39	\$0.00	\$20,106,456.31	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$1,339,533.20	\$701,850.03	\$477,274.87	\$160,408.30	\$0.00	\$0.00	
(Less Deposits in Transit)	-\$477,003.24	-\$114,688.30	-\$267,131.90	-\$95,183.04	\$0.00	\$0.00	
Balance per Bank	\$25,408,283.40	\$5,019,483.03	\$172,723.41	\$109,620.65	\$0.00	\$20,106,456.31	

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

Month		November							
Current Fund Year		2021							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	292,320.98	169,071.11	2,011.31	459,380.78	459,381.78	(1.00)	0.20	(1.20)
	Liability	29,273.00	5,636.34	300.00	34,609.34	34,609.34	0.00	0.00	0.00
	Auto	26,191.15	590.00	0.00	26,781.15	26,781.15	0.00	0.00	0.00
	Workers Comp	626,502.36	110,125.22	0.00	736,627.58	736,627.58	0.00	0.00	0.00
	Cherry Hill	24,461.83	14,011.05	24,461.88	14,011.00	14,011.00	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>998,749.32</b>	<b>299,433.72</b>	<b>26,773.19</b>	<b>1,271,409.85</b>	<b>1,271,410.85</b>	<b>(1.00)</b>	<b>0.20</b>	<b>(1.20)</b>
2020	Property	705,977.34	0.00	0.00	705,977.34	705,977.34	0.00	0.00	0.00
	Liability	270,353.49	37,587.29	0.00	307,940.78	307,940.78	(0.00)	0.00	(0.00)
	Auto	86,911.17	6,342.30	0.00	93,253.47	93,253.47	0.00	0.00	0.00
	Workers Comp	1,849,801.48	39,909.84	0.00	1,889,711.32	1,889,711.32	0.00	0.00	0.00
	Cherry Hill	793.10	0.00	793.10	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>2,913,836.58</b>	<b>83,839.43</b>	<b>793.10</b>	<b>2,996,882.91</b>	<b>2,996,882.91</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>
2019	Property	1,233,955.13	0.00	0.00	1,233,955.13	1,233,955.13	0.00	0.00	0.00
	Liability	502,928.87	259,079.53	0.00	762,008.40	762,008.40	(0.00)	(0.00)	(0.00)
	Auto	76,837.74	0.00	0.00	76,837.74	76,837.74	(0.00)	(0.00)	0.00
	Workers Comp	2,154,501.95	7,280.29	0.00	2,161,782.24	2,162,018.74	(236.50)	(236.50)	0.00
	Cherry Hill	(3,000.00)	1,586.50	0.00	(1,413.50)	(1,413.50)	0.00	0.00	0.00
	<b>Total</b>	<b>3,965,223.69</b>	<b>267,946.32</b>	<b>0.00</b>	<b>4,233,170.01</b>	<b>4,233,406.51</b>	<b>(236.50)</b>	<b>(236.50)</b>	<b>(0.00)</b>
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	(0.00)	0.00
	Liability	527,432.91	77,738.28	0.00	605,171.19	605,171.19	0.00	(0.00)	0.00
	Auto	252,391.86	0.00	0.00	252,391.86	252,391.86	0.00	0.00	0.00
	Workers Comp	2,517,635.32	9,323.80	0.00	2,526,959.12	2,526,458.11	501.01	501.01	0.00
	Cherry Hill	(206.50)	281.50	0.00	75.00	75.00	0.00	0.00	0.00
	<b>Total</b>	<b>3,648,032.14</b>	<b>87,343.58</b>	<b>0.00</b>	<b>3,735,375.72</b>	<b>3,734,874.71</b>	<b>501.01</b>	<b>501.01</b>	<b>0.00</b>
2017	Property	427,202.53	0.00	0.00	427,202.53	427,202.53	(0.00)	(0.00)	0.00
	Liability	820,880.39	1,064.00	0.00	821,944.39	821,944.39	0.00	0.00	0.00
	Auto	740,273.25	5,570.46	0.00	745,843.71	745,843.71	(0.00)	(0.00)	0.00
	Workers Comp	1,965,389.02	67,503.05	0.00	2,032,892.07	2,031,912.87	979.20	979.20	0.00
	Cherry Hill	574.64	0.00	0.00	574.64	574.64	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>3,954,319.83</b>	<b>74,137.51</b>	<b>0.00</b>	<b>4,028,457.34</b>	<b>4,027,478.14</b>	<b>979.20</b>	<b>979.20</b>	<b>0.00</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	(1,272.35)	0.00	0.00	(1,272.35)	0.00	(1,272.35)	(1,272.35)	0.00
	<b>Total</b>	<b>(1,272.35)</b>	<b>0.00</b>	<b>0.00</b>	<b>(1,272.35)</b>	<b>0.00</b>	<b>(1,272.35)</b>	<b>(1,272.35)</b>	<b>0.00</b>
<b>TOTAL</b>		<b>15,478,889.21</b>	<b>812,700.56</b>	<b>27,566.29</b>	<b>16,264,023.48</b>	<b>16,264,053.12</b>	<b>(29.64)</b>	<b>(28.44)</b>	<b>(1.20)</b>

NOVEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	11/03/2021	28,963.80				28,963.80	
2	11/04/2021	26,645.28				26,645.28	
3	11/10/2021	3,680.66				3,680.66	
4	11/10/2021	42,771.84				42,771.84	
5	11/10/2021	37,227.36				37,227.36	
6	11/17/2021	110,028.33				110,028.33	
7	11/17/2021	42,424.21				42,424.21	
8	11/23/2021	35,152.04				35,152.04	
9	11/23/2021	9,037.12				9,037.12	
10	11/30/2021	99,347.22				99,347.22	
11	11/30/2021	377,897.50	- 476.00			377,421.50	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	813,175.36	- 476.00		-	812,699.36	
	Monthly Rpt	812,699.36				812,699.36	
	Variance	476.00	- 476.00		-	-	



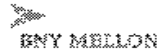
**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2021 Month Ending: December	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	111,057.07	5,581,857.43	704,197.84	9,218,014.57	1,642,031.57	72,273.17	688,170.35	6,540,136.94	(11,985.55)	24,545,753.39
<b>RECEIPTS</b>										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	9,048.08	0.00	0.00	0.00	0.00	15,879.05	24,927.13
Invest Pymnts	(502.88)	(4,363.03)	(873.00)	(7,205.23)	(1,326.94)	(720.51)	(546.62)	(6,511.17)	(2.09)	(22,051.47)
Invest Adj	(17.56)	(152.42)	(30.50)	(251.71)	(46.36)	(25.17)	(19.09)	(227.46)	(0.07)	(770.34)
Subtotal Invest	(520.44)	(4,515.45)	(903.50)	(7,456.94)	(1,373.30)	(745.68)	(565.71)	(6,738.63)	(2.16)	(22,821.81)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	(520.44)	(4,515.45)	(903.50)	1,591.14	(1,373.30)	(745.68)	(565.71)	(6,738.63)	15,876.89	2,105.32
<b>EXPENSES</b>										
Claims Transfers	80,508.66	109,843.09	66,953.77	230,249.44	0.00	0.00	0.00	0.00	459.00	488,013.96
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	916,389.66	0.00	916,389.66
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,175.56	0.00	2,175.56
<b>TOTAL</b>	80,508.66	109,843.09	66,953.77	230,249.44	0.00	0.00	0.00	918,565.22	459.00	1,406,579.18
<b>END BALANCE</b>	<b>30,027.97</b>	<b>5,467,498.89</b>	<b>636,340.57</b>	<b>8,989,356.27</b>	<b>1,640,658.27</b>	<b>71,527.49</b>	<b>687,604.64</b>	<b>5,614,833.09</b>	<b>3,432.34</b>	<b>23,141,279.53</b>
<b>REPORT STATUS SECTION</b>										
<b>Report Month: December</b>										
Balance Differences										
Opening Balances:	Opening Balances are equal				\$0.00					
Imprest Transfers:	Imprest Totals are equal				\$0.00					
Investment Balances:	Investment Payment Balances are equal				\$0.00					
	Investment Adjustment Balances are equal				\$0.00					
Ending Balances:	Ending Balances are equal				\$0.00					
Accural Balances:	Accural Balances are equal				\$0.00					

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	December						
CURRENT FUND YEAR	2021						
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	\$24,545,753.44	4,432,321.30	- 37,419.56	44,395.39	-	20,106,456.31	
Opening Interest Accrua	\$0.00	-	-	-	-	-	
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$770.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$770.35
5 Interest Paid - Cash Inst	\$19,440.22	\$1,375.07	\$84.63	\$56.78	\$0.00	\$17,923.74	
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$41,491.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$41,491.71
8 Net Investment Income	-\$22,821.84	\$1,375.07	\$84.63	\$56.78	\$0.00	-\$24,338.32	
9 Deposits - Purchases	\$512,941.09	\$24,927.13	\$257,305.52	\$230,708.44	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$1,894,593.14	-\$1,404,403.62	-\$257,305.52	-\$230,708.44	\$0.00	-\$2,175.56	
Ending Cash & Investment	\$23,141,279.55	\$3,054,219.88	-\$37,334.93	\$44,452.17	\$0.00	\$20,079,942.43	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$394,134.08	\$212,341.35	\$68,751.28	\$113,041.45	\$0.00	\$0.00	
(Less Deposits in Transit)	-\$5,359.36	-\$114,688.30	\$110,765.60	-\$1,436.66	\$0.00	\$0.00	
Balance per Bank	\$23,530,054.27	\$3,151,872.93	\$142,181.95	\$156,056.96	\$0.00	\$20,079,942.43	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND									
Month		December							
Current Fund Year		2021							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid December	Monthly Recoveries December	Calc. Net Paid Thru December	TPA Net Paid Thru December	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	459,380.78	80,508.66	0.00	539,889.44	539,890.44	(1.00)	(1.00)	0.00
	Liability	34,609.34	2,372.00	0.00	36,981.34	36,981.34	0.00	0.00	0.00
	Auto	26,781.15	3,462.77	0.00	30,243.92	30,243.92	0.00	0.00	0.00
	Workers Comp	736,627.58	64,103.05	0.00	800,730.63	800,730.63	0.00	0.00	0.00
	Cherry Hill	14,011.00	0.00	14,011.05	(0.05)	149.95	(150.00)	(0.00)	(150.00)
	<b>Total</b>	<b>1,271,409.85</b>	<b>150,446.48</b>	<b>14,011.05</b>	<b>1,407,845.28</b>	<b>1,407,996.28</b>	<b>(151.00)</b>	<b>(1.00)</b>	<b>(150.00)</b>
2020	Property	705,977.34	0.00	0.00	705,977.34	705,977.34	0.00	0.00	0.00
	Liability	307,940.78	0.00	0.00	307,940.78	307,940.78	(0.00)	(0.00)	0.00
	Auto	93,253.47	573.00	0.00	93,826.47	93,826.47	0.00	0.00	0.00
	Workers Comp	1,889,711.32	91,652.76	0.00	1,981,364.08	1,981,364.08	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>2,996,882.91</b>	<b>92,225.76</b>	<b>0.00</b>	<b>3,089,108.67</b>	<b>3,089,108.67</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2019	Property	1,233,955.13	0.00	0.00	1,233,955.13	1,233,955.13	0.00	0.00	0.00
	Liability	762,008.40	87,767.59	0.00	849,775.99	849,775.99	(0.00)	(0.00)	0.00
	Auto	76,837.74	0.00	0.00	76,837.74	76,837.74	(0.00)	(0.00)	0.00
	Workers Comp	2,161,782.24	61,624.45	9,048.08	2,214,358.61	2,214,595.11	(236.50)	(236.50)	0.00
	Cherry Hill	(1,413.50)	459.00	1,586.50	(2,541.00)	(2,541.00)	0.00	0.00	0.00
	<b>Total</b>	<b>4,233,170.01</b>	<b>149,851.04</b>	<b>10,634.58</b>	<b>4,372,386.47</b>	<b>4,372,622.97</b>	<b>(236.50)</b>	<b>(236.50)</b>	<b>0.00</b>
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	(0.00)	0.00
	Liability	605,171.19	19,703.50	0.00	624,874.69	621,299.69	3,575.00	0.00	3,575.00
	Auto	252,391.86	0.00	0.00	252,391.86	252,391.86	0.00	0.00	0.00
	Workers Comp	2,526,959.12	7,810.20	0.00	2,534,769.32	2,534,268.31	501.01	501.01	0.00
	Cherry Hill	75.00	0.00	281.50	(206.50)	(206.50)	0.00	0.00	0.00
	<b>Total</b>	<b>3,735,375.72</b>	<b>27,513.70</b>	<b>281.50</b>	<b>3,762,607.92</b>	<b>3,758,531.91</b>	<b>4,076.01</b>	<b>501.01</b>	<b>3,575.00</b>
2017	Property	427,202.53	0.00	0.00	427,202.53	427,202.53	(0.00)	(0.00)	0.00
	Liability	821,944.39	0.00	0.00	821,944.39	821,944.39	0.00	0.00	0.00
	Auto	745,843.71	62,918.00	0.00	808,761.71	808,761.71	(0.00)	(0.00)	0.00
	Workers Comp	2,032,892.07	5,058.98	0.00	2,037,951.05	2,036,971.85	979.20	979.20	0.00
	Cherry Hill	574.64	0.00	0.00	574.64	574.64	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>4,028,457.34</b>	<b>67,976.98</b>	<b>0.00</b>	<b>4,096,434.32</b>	<b>4,095,455.12</b>	<b>979.20</b>	<b>979.20</b>	<b>0.00</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	(1,272.35)	0.00	0.00	(1,272.35)	0.00	(1,272.35)	(1,272.35)	0.00
	<b>Total</b>	<b>(1,272.35)</b>	<b>0.00</b>	<b>0.00</b>	<b>(1,272.35)</b>	<b>0.00</b>	<b>(1,272.35)</b>	<b>(1,272.35)</b>	<b>0.00</b>
<b>TOTAL</b>		<b>16,264,023.48</b>	<b>488,013.96</b>	<b>24,927.13</b>	<b>16,727,110.31</b>	<b>16,723,714.95</b>	<b>3,395.36</b>	<b>(29.64)</b>	<b>3,425.00</b>

DECEMBER							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	12/08/2021	37,739.67				37,739.67	
2	12/08/2021	100,259.09				100,259.09	
3	12/15/2021	114,422.86				114,422.86	
4	12/15/2021	45,200.08				45,200.08	
5	12/22/2021	23,144.42				23,144.42	
6	12/22/2021	97,110.01				97,110.01	
7	12/29/2021	49,800.65				49,800.65	
8	12/29/2021	14,736.34				14,736.34	
9	12/31/2021	5,600.84				5,600.84	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	488,013.96	-	-	-	488,013.96	
	Monthly Rpt	488,013.96				488,013.96	
	Variance	0.00	-	-	-	0.00	



Asset and Accrual Detail - By Asset type

Report ID: IACS0017  
Base Currency: USD  
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

11/30/2021

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
<b>UNIT OF PARTICIPATION</b>							
<b>U.S. DOLLAR</b>							
<b>UNITED STATES</b>							
2,008,018.741	MEL JCMJ ACCOUNT	10.0131	20,106,456.31	0.00	20,106,456.31		0.00
99VVB5Y75		10.0131	20,106,456.31	0.00	20,106,456.31	100.00	0.00



BNY MELLON

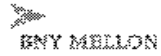
MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets  
Market Value

11/30/2021

Report ID: IGLS0002  
Base Currency: USD  
Status: FINAL

	Current Period		Fiscal Year To Date	
	11/01/2021	11/30/2021	01/01/2021	11/30/2021
<b>NET ASSETS - BEGINNING OF PERIOD</b>		<b>20,082,984.58</b>		<b>20,193,931.63</b>
		<u>20,082,984.58</u>		<u>20,193,931.63</u>
<b>RECEIPTS</b>				
<b>INVESTMENT INCOME</b>				
INTEREST	17,929.46		213,572.85	
REALIZED GAIN/LOSS	0.00		10.08	
UNREALIZED GAIN/LOSS-INVESTMENT	8,344.55		-281,956.56	
ACCRETION/AMORTIZATION	-623.84		4,976.28	
<b>TOTAL INVESTMENT INCOME</b>		<u>25,650.17</u>		<u>-63,397.35</u>
<b>TOTAL RECEIPTS</b>		<u>25,650.17</u>		<u>-63,397.35</u>
<b>DISBURSEMENTS</b>				
<b>ADMINISTRATIVE EXPENSES</b>				
TRUSTEE/CUSTODIAN	502.72		5,577.82	
INVESTMENT ADVISORY FEES	1,173.00		12,950.06	
CONSULTING	502.72		5,550.09	
<b>TOTAL ADMINISTRATIVE EXPENSES</b>		<u>2,178.44</u>		<u>24,077.97</u>
<b>TOTAL DISBURSEMENTS</b>		<u>2,178.44</u>		<u>24,077.97</u>
<b>NET ASSETS - END OF PERIOD</b>		<u><u>20,106,456.31</u></u>		<u><u>20,106,456.31</u></u>



Asset and Accrual Detail - By Asset type

Report ID: IACS0017  
Base Currency: USD  
Status: FINAL

MX6F92185102 - CAMDEN CO JIF

12/31/2021

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
<b>UNIT OF PARTICIPATION</b>							
<b>U.S. DOLLAR</b>							
<b>UNITED STATES</b>							
2,008,018.741	MEL JCM1 ACCOUNT	9.9999	20,079,942.43	0.00	20,079,942.43		0.00
99VVB5Y75		9.9999	20,079,942.43	0.00	20,079,942.43	100.00	0.00



MX6F92185102 - CAMDEN CO JIF

Statement of Change in Net Assets  
Market Value  
12/31/2021

Report ID: IGL50002  
Base Currency: USD  
Status: FINAL

	Current Period		Fiscal Year To Date	
	12/01/2021	12/31/2021	01/01/2021	12/31/2021
<b>NET ASSETS - BEGINNING OF PERIOD</b>		<b>20,106,456.31</b>		<b>20,193,931.63</b>
		<u>20,106,456.31</u>		<u>20,193,931.63</u>
<b>RECEIPTS</b>				
<b>INVESTMENT INCOME</b>				
<b>INTEREST</b>	17,923.74		231,496.59	
<b>REALIZED GAIN/LOSS</b>	0.00		10.08	
<b>UNREALIZED GAIN/LOSS-INVESTMENT</b>	-41,491.71		-323,448.27	
<b>ACCRETION/AMORTIZATION</b>	-770.35		4,205.93	
<b>TOTAL INVESTMENT INCOME</b>		<u>-24,338.32</u>		<u>-87,735.67</u>
<b>TOTAL RECEIPTS</b>		<u>-24,338.32</u>		<u>-87,735.67</u>
<b>DISBURSEMENTS</b>				
<b>ADMINISTRATIVE EXPENSES</b>				
<b>TRUSTEE/CUSTODIAN</b>	502.05		6,079.87	
<b>INVESTMENT ADVISORY FEES</b>	1,171.46		14,121.52	
<b>CONSULTING</b>	502.05		6,052.14	
<b>TOTAL ADMINISTRATIVE EXPENSES</b>		<u>2,175.56</u>		<u>26,253.53</u>
<b>TOTAL DISBURSEMENTS</b>		<u>2,175.56</u>		<u>26,253.53</u>
<b>NET ASSETS - END OF PERIOD</b>		<u><u>20,079,942.43</u></u>		<u><u>20,079,942.43</u></u>



**RESOLUTION NO. 22-11**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
APPOINTING APPROVED COUNSEL**

**WHEREAS**, the Camden County Municipal Joint Insurance Fund is responsible for providing a defense to certain claims brought against its members in accordance with the Fund’s coverage documents; and

**WHEREAS**, in order to appoint defense counsel, a law firm must be on the approved counsel list of the Camden County Municipal Joint Insurance Fund to defend any members of the Fund; and

**WHEREAS**, the Camden County Municipal Joint Insurance Fund appoints firms to the panel in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq.;

**WHEREAS**, responses were received in the Fund office,

**WHEREAS**, the law firms attached to this resolution have been proposed as Counsel for the Camden County Municipal Joint Insurance Fund for the year 2022 and have been reviewed and recommended by the Fund’s Attorney,

**NOW, THEREFORE BE IT RESOLVED**, by the Fund Commissioners of the Camden County Municipal Joint Insurance Fund that the law firms attached to this resolution be and the same are hereby appointed as the approved counsel for the Camden County Municipal Joint Insurance Fund for the year 2022.

**BE IT FURTHER RESOLVED** by the Fund Commissioners of the Fund that the following fee schedule for Defense Attorney’s for 2022 is established:

1. Third Party Liability cases - \$195/hour
2. Workers Compensation cases - \$140/hour
3. Litigation Expense and paralegal charges - \$65/hour

**BE IT FURTHER RESOLVED** that the Chairperson and Secretary of the Fund are hereby authorized to execute this resolution;

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

## **BROWN & CONNERY, LLP**

ATTORNEYS AT LAW  
360 HADDON AVENUE  
WESTMONT, NEW JERSEY 08108  
(856) 854-8900  
FAX (856) 858-4967

Joseph M. Nardi, III, Esquire  
[jnardi@brownconnery.com](mailto:jnardi@brownconnery.com)

January 12, 2022

Bradford Stokes, Vice President  
Senior Account Executive  
PERMA Risk Management Services.  
P.O. Box 99106  
Camden, NJ 08101

**Re: Camden County Municipal Joint Insurance Fund  
Defense Panel for 2022  
Our File No. 97-0715**

Dear Mr. Stokes:

I recommend the following law firms to be presented for approval by the Executive Committee of the Camden County Municipal Joint Insurance Fund for defense of litigated matters for the period from January 1, 2022 through December 31, 2022:

Matthew B. Wieliczko, Esquire  
Zeller & Wieliczko, LLP  
120 Haddontowne Court #2  
Cherry Hill, New Jersey 08034  
856-428-6600

Francis X. Donnelly, Esquire  
Turner, O'Mara, Donnelly & Petrycki  
2201 Executive Building  
Route 38, Suite 300  
Cherry Hill, NJ 08002  
856-667-2600

John M. Palm, Esquire  
John M. Palm Law Office, LLC  
High Ridge Commons, Suite 101  
200 Haddonfield Berlin Road  
Gibbsboro, NJ 08026  
856-783-5461

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**BROWN & CONNERY, LLP**

**Bradford Stokes, Account Executive**

**January 12, 2022**

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Stuart A. Platt, Esquire  
The Platt Law Group  
40 Berlin Road  
Stratford, New Jersey 08084  
856-784-1555

Burchard S. Martin, Esquire  
Martin, Gunn & Martin, P.A.  
216 Haddon Avenue, Suite 420  
P.O. Box 358  
Westmont, NJ 08108  
856-858-0900

Charles Shimberg, Esquire  
Shimberg & Friel, P.C.  
20 Brace Road, Suite 350  
Cherry Hill, NJ 08034  
856-857-0700

Salvatore J. Siciliano, Esquire  
Siciliano & Associates, LLC  
2 Kings Highway West  
Haddonfield, NJ 08033  
856-795-0500

Brenton C. Owens, Esquire  
Kent/McBride  
1040 Kings Highway North, Suite 600  
Cherry Hill, NJ 08034  
856-667-3113  
(Worker's Compensation)

John C. Gillespie, Esquire  
Parker McCay, PA  
9000 Midlantic Drive, #300  
Mt. Laurel, NJ 08054  
856-596-8900

Jay J. Blumberg, Esquire  
Christopher Wolk, Esquire  
Blumberg & Wolk, LLC  
158 Delaware Street  
Woodbury, NJ 08096

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**BROWN & CONNERY, LLP**

**Bradford Stokes, Account Executive**

**January 12, 2022**

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856-848-7472

Christopher J. Saracino, Esquire  
Pietras, Saracino, Smith & Meeks, LLP  
2060 Fairfax Avenue  
Cherry Hill, New Jersey 08003  
856-761-3773  
(Workers' Compensation)

Timothy R. Bieg, Esquire  
Madden & Madden, P.A.  
108 Kings Highway East – Suite 200  
Haddonfield, New Jersey 08033  
856-428-9520

William T. Freeman, Esquire  
Brown & Connery  
20 Tanner Street  
Haddonfield, NJ 08033  
856-428-8310  
(Workers' Compensation)

Birchmeier & Powell, LLC  
P.O. Box 582  
Tuckahoe, NJ 08250  
856-848-7091

Vincent Sarubbi, Esquire  
John C. Connell, Esquire  
Archer Attorneys at Law  
One Centennial Square  
Haddonfield, NJ 08033  
856-795-0574

Jeffrey Craig, Esquire  
Craig, Annin Baxter Law  
58 Euclid Street  
Woodbury, NJ 08096  
856-795-2220

Richard K. Tavani, Esquire  
Bennett Bricklin & Saltzburg, LLC  
6000 Sagemore Drive, Suite 6103

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**BROWN & CONNERY, LLP**

**Bradford Stokes, Account Executive**  
**January 12, 2022**  
**Page 4**

Marlton, NJ 08053-3900  
856-751-5285  
(Workers Compensation)

Capehart Scatchard  
8000 Midlantic Drive, Suite 300S  
Mt. Laurel, NJ 08054-5016  
856-234-6800  
(Workers Compensation)

Please present the foregoing list to the Executive Committee for consideration at the reorganization meeting scheduled for January 24, 2022.

I also recommend approval of the hourly rate for defense counsel for third party liability cases to be increased to \$195.00 and for Workers' Compensation cases to be increased to \$140.00 as well as reimbursement of litigation expenses and hourly paralegal charges of \$65.00 for all cases.

Thank you for your consideration. If you have any questions, please do not hesitate to contact me.

Very truly yours,

**BROWN & CONNERY, LLP**



Joseph M. Nardi, III

JMN/ck  
cc: Michael Mevoli, Chairman

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**Camden County Municipal Joint Insurance Fund**

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Keith Hummel, JIF Safety Director  
**DATE:** January 11, 2022

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

Keith Hummel Associate Public Sector Director <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862	Glenn Prince Assistant Director Public Sector <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744	John Saville Senior Risk Control Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009
Chief Harry Earle (Ret.) Law Enforcement Risk Control Consultant <a href="mailto:hearle@jamontgomery.com">hearle@jamontgomery.com</a> Office: 856-446-9277	Mailing Address:  TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102  P.O. Box 99106 Camden, NJ 08101	Robert Garish Senior Risk Control Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650
Liam Callahan Risk Control Consultant <a href="mailto:lcallahan@jamontgomery.com">lcallahan@jamontgomery.com</a> Office: 856-552-4902		Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070

**LOSS CONTROL SURVEYS**

**November**

- City of Camden Parking Authority on November 5, 2021
- Borough of Chesilhurst on November 23, 2021

**LAW ENFORCEMENT LOSS CONTROL SURVEYS**

**December**

- Township of Gloucester on December 13, 2021

**MEETINGS ATTENDED**

**November**

- Claims Committee Meeting on November 19, 2021
- Fund Commissioners Meeting on November 22, 2021

### **December**

- Executive Safety Committee Meeting on December 2, 2021
- Risk Command Staff Meeting – Lawnside on December 16, 2021
- Claims Committee Meeting on December 17, 2021
- Fund Commissioners Meeting on December 29, 2021
- Special Meeting – Pennsauken and Pine Valley on December 29, 2021

### **MEL SAFETY INSTITUTE (MSI)**

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

If you wish to continue to receive communications as soon as they are released, please be sure to download the [NJ MEL App](#) and select "Role Content" to receive communications related only to your operations and responsibilities.

### **MSI SAFETY DIRECTOR**

### **November**

- Avoiding Deer-Vehicle Collisions
- Hayrides – Best Practices
- Safety Recall Alert – Stihl TS 410 and Stihl TS 420 Cut-off Saw
- Law Enforcement Bulletin
- Winter Ice Activity Best Practices
- Temporary Ice Skating Rink Best Practices

### **December**

- MSI Leadership Academy
- Law Enforcement Message: NJOHSP
- Safety Recall Alert: 3M DBI-Sala® Nano-Lok™ Self Retracting Life Line with Anchor Hook
- Non-Firefighters on Fire Apparatus
- Law Enforcement Bulletin
- Training Announcement: Designated Employer Representative Training
- Preparing Buildings for Cold Weather
- Managing Slips and Falls in Winter Months
- MSI LIVE Schedule

### **MSI LAW ENFORCEMENT**

### **November**

- After Market Police Vehicle Theft Prevention Devices – MSI LE Message
- Recall 56100 Tactec Plate carriers – MSI LE Alert
- Firefighter Cameras – MSI LE Bulletin

**MSI NOW & MSI DVD**

[MSI NOW](#) provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

**November**

MSI NOW	
Municipality	Number of Videos
Berlin Township	14
Brooklawn	1
Camden City	4
Clementon	6
Winslow	2

**December**

MSI NOW	
Municipality	Number of Videos
Cherry Hill	6
Gloucester Township	5

[MSI DVD](#) includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

**November**

MSI DVD	
Municipality	Number of Videos
-0-	-0-

**December**

MSI DVD	
Municipality	Number of Videos
-0-	-0-

**MSI LIVE**

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee 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. Chief among those rules is the attendee of the class 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 class or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & 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 Helpdesk at 866-661-5120.

**NOTE:** We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at [afelip@jamontgomery.com](mailto:afelip@jamontgomery.com).

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 10/22/2021 To 11/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NFI Industries I - City of Camden	2 Cooper Street Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Tree Lighting Evidence of insurance with respects to the Citys Holiday Tree Lighting event held at 2 Aquarium Loop Drive, Camden, NJ 08103.	11/16/2021 #3147439	GL AU EX WC OTH
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: use of Lot 7 for Teddys Toys Evidence of insurance with respects to the use of Lot 7 for the Citys Teddys Toys event held at the Adventure Aquarium.	11/16/2021 #3147442	GL AU EX WC OTH
H - NFI Industries I - City of Camden	2 Cooper Street Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Tree Lighting Evidence of insurance with respects to the Citys Holiday Tree Lighting event held at 2 Aquarium Loop Drive, Camden, NJ 08103.	11/16/2021 #3147462	GL AU EX WC OTH
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: use of lots for Tree Lighting Evidence of insurance with respects to the use of Lots 8 and 10 for the Citys Holiday Tree Lighting event held at 2 Aquarium Loop Drive, Camden, NJ 08103.	11/16/2021 #3147463	GL AU EX WC OTH
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: use of lots for Turkey Giveaway Evidence of insurance with respects to the use of parking lot located at the intersection of Hudson and Federal Streets for the Citys Turkey Giveaway at Roosevelt Plaza event.	11/18/2021 #3149423	GL AU EX WC OTH
<b>Total # of Holders: 5</b>				

11/22/2021

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 11/22/2021 To 12/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: use of Lot 7 for Senior Safe and Warm Evidence of insurance with respects to the use of Lot 7 for the Citys Senior Safe and Warm event.	11/24/2021 #3151300	GL AU EX WC OTH
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: use of Lot 7 for Senior Safe and Warm Evidence of insurance with respects to the use of Lot 7 for the Citys Senior Safe and Warm event.	12/2/2021 #3156887	GL AU EX WC OTH
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: use of lots for Turkey Giveaway Evidence of insurance with respects to the use of parking lot located at the intersection of Hudson and Federal Streets for the Citys Turkey Giveaway at Roosevelt Plaza event.	12/2/2021 #3156888	GL AU EX WC OTH
H - NFI Industries I - City of Camden	2 Cooper Street Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Tree Lighting Evidence of insurance with respects to the Citys Holiday Tree Lighting event held at 2 Aquarium Loop Drive, Camden, NJ 08103.	12/2/2021 #3156889	GL AU EX WC OTH
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: use of lots for Tree Lighting Evidence of insurance with respects to the use of Lots 8 and 10 for the Citys Holiday Tree Lighting event held at 2 Aquarium Loop Drive, Camden, NJ 08103.	12/2/2021 #3156890	GL AU EX WC OTH
H - Parking Authority of the City of I - City of Camden	Camden 10 Delaware Ave Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: use of Lot 7 for Teddys Toys Evidence of insurance with respects to the use of Lot 7 for the Citys Teddys Toys event held at the Adventure Aquarium.	12/2/2021 #3156891	GL AU EX WC OTH
H - Camden City School District I - City of Camden	1033 Cambridge Street Camden, NJ 08105	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: use of facilities at schools for the Citys evening programs Evidence of insurance with respects to the use of facilities	12/2/2021 #3156892	GL AU EX WC OTH

12/21/2021

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## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 11/22/2021 To 12/22/2021

		at the following schools for the Citys evening programs: Woodrow Wilson High School, Hatch School, and Camden Big Picture Learning Academy.		
H - Camden City School District I - City of Camden	1033 Cambridge Street Camden, NJ 08105	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Camden Peace Mission Games Evidence of insurance with respects to the use of facilities at the Creative Arts Gym, located at 990 Morgan Blvd, Camden, NJ for the Citys Camden Peace Mission Games event.	12/2/2021 #3156893	GL AU EX WC OTH
H - County of Camden I - City of Camden	Department of Parks 1301 Park Blvd Cherry Hill, NJ 08002	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Hispanic Heritage Celebration 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 property at Von Nieda Park for the Citys Hispanic Heritage Celebration event.	12/2/2021 #3156894	GL AU EX WC OTH
H - To Whom it May Concern I - City of Camden		Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. Evidence of insurance	12/2/2021 #3156895	GL AU EX WC OTH
H - Camden County Regional Emergency I - City of Camden	Training Center 410 Woodbury-Turnersville Rd Blackwood, NJ 08012	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: use of facilities for training by the City Firefighters Evidence of insurance with respects to the use of facilities for training by the City of Camdens Firefighters.	12/2/2021 #3156896	GL AU EX WC OTH
H - Cherry Hill Fire District I - City of Camden	1100 Marlkrass Road Cherry Hill, NJ 08003	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: use of facilities by the Camden Fire Department Evidence of insurance with respects to the use of facilities by the Camden Fire Department.	12/2/2021 #3156897	GL AU EX WC OTH
H - State of NJ Dept. of Env. Prot. I - City of Camden	Compl. & Enf. Office of the Asst. Commissioner 401 East State St, PO Box 402 Trenton, NJ 08625	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: IDP-CAD Agreement. Purchase order #8867221. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the IDP-CAD Agreement. Purchase order #8867221.	12/2/2021 #3156898	GL AU EX WC OTH
H - City of Camden I - City of Camden	520 Market Street City Hall - Room 419 Camden, NJ 08101	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. Evidence of insurance	12/2/2021 #3156899	GL AU EX WC OTH

12/21/2021

1 of 1

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 11/22/2021 To 12/22/2021

H - New Jersey Historic Trust I - City of Camden	PO Box 457 Trenton, NJ 08625	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Project #2020.H003 - Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Project #2020.H003 - Grant	12/2/2021 #3156900	GL AU EX WC OTH
H - Camden Promise Charter School I - City of Camden	250 Federal Street Camden, NJ 08102	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: City's Aquatics Program throughout calendar year Evidence of insurance with respects to the use of facilities for the City's Aquatics Program throughout calendar year.	12/2/2021 #3156901	GL AU EX WC OTH
H - Dept of Treasury I - City of Camden	Division of Property Management & Construction 33 W. State St. Trenton, NJ 08625	Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Former Riverfront State Prison Site - Block 79, Lot 13, Camden NJ New Jersey Economic Development Authority is included as an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract. 30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured.	12/2/2021 #3156902	GL AU EX WC OTH
H - To Whom it May Concern I - City of Camden		Camden JIF and MEL JIF limits are in excess of the City of Camden's \$2,000,000 SIR for WC, \$750,000 SIR for GL & AL and \$100,000 for Property. RE: Mae Schultz Park Evidence of insurance with respects to Mae Schultz Park, located at 1200 Merrimac Road, Camden City, NJ. Scheduled building is in Flood Zone X. FLOOD in the Annual Aggregate but not to exceed the following limits in the Annual Aggregate: Flood Limit \$50,000,000 Locations with any part of the legal description within a Special Flood Hazard Area (SFHA) and not otherwise listed herein: \$2,500,000 All property located outside building or structure but, not defined as outdoor property: \$1,000,000 per occurrence Pumping Stations: \$2,500,000 per occurrence Flood Deductible: The following deductibles apply to loss, damage caused by, or resulting from Flood. This Flood Deductible will apply regardless of any other deductibles that may also apply: Property Damage (PD) and Time Element (TE): \$500,000 Combined per Occurrence As respects Locations with any part of the legal description within a Special Flood Hazard Area (SFHA): Building Damage \$500,000; Contents Damage \$500,000; Time Element \$500,000 Housing Authority/Non Profit: Building Damage \$250,000, Contents Damage \$100,000 and	12/2/2021 #3161559	GL AU EX WC OTH
H - KS State Bank and/or Its Assigns I - Borough of Bellmawr	PO Box 69 Manhattan, KS 66505	RE: 2021 Ford Explorer, vin #1FM5K8ABXMGC38848 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2021 Ford Explorer, vin #1FM5K8ABXMGC38848, valued at	12/6/2021 #3162868	GL AU EX WC OTH

12/21/2021

1 of 1

## Camden County Municipal JIF Certificate of Insurance Monthly Report

From 11/22/2021 To 12/22/2021

		\$31,927.00, for the Bellmawr Police Department.		
H - KS State Bank and/or Its Assigns I - Borough of Bellmawr	PO Box 69 Manhattan, KS 66505	RE: 2021 Ford F350, vin #1FTRF3B68MED53703 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2021 Ford F350, vin #1FTRF3B68MED53703, valued at \$38,987.00.	12/14/2021 #3179012	GL AU EX WC OTH
H - Starlite Productions I - Borough of Collingswood	International, Inc. D/B/A Starlite 9 Whittendale Drive Moorestown, NJ 08057	RE: rented/leased equipment by Coll. Found. of Arts The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to rented/leased equipment by the Collingswood Foundation for the Arts.	12/15/2021 #3179509	GL AU EX WC
H - Big Truck Rental, LLC I - Borough of Collingswood	5001 W. Lemon Street Tampa, FL 33609	RE: vin #WYBKASL17LV259303 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a 2020 Freightliner Rear Loader Trash Truck, vin #WYBKASL17LV259303, valued at \$295,216.00.	12/16/2021 #3180463	GL AU EX WC OTH
<b>Total # of Holders: 22</b>				

Cyber Risk Management Compliance Report as of December 31, 2021  
Version 2

JIF	Tier 1			Tier 2			Tier 3		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Camden County	11	9	18	8	12	18	5	15	18

JIF	Member	Approval Status - Tier 1	Approval Status - Tier 2	Approval Status - Tier 3
Camden County	Audubon	Approved	Approved	Approved
Camden County	Audubon Park	Approved	Incomplete	Incomplete
Camden County	Barrington			
Camden County	Bellmawr			
Camden County	Berlin Borough	Approved	Approved	Approved
Camden County	Berlin Township	Incomplete	Incomplete	Incomplete
Camden County	Brooklawn			
Camden County	Camden City			
Camden County	Camden Parking Authority	Approved	Approved	Approved
Camden County	Cherry Hill			
Camden County	Cherry Hill Fire District			
Camden County	Chesilhurst	Incomplete	Incomplete	Incomplete
Camden County	Clementon	Incomplete	Incomplete	Incomplete
Camden County	Collingswood			
Camden County	Gibbsboro	Incomplete	Incomplete	Incomplete
Camden County	Gloucester City			
Camden County	Gloucester Township			
Camden County	Haddon	Approved	Incomplete	Incomplete
Camden County	Haddon Heights Borough	Approved	Approved	Incomplete
Camden County	Haddonfield	Incomplete	Incomplete	Incomplete
Camden County	Hi-Nella			
Camden County	Laurel Springs	Incomplete	Incomplete	Incomplete
Camden County	Lawnside	Approved	Approved	Approved
Camden County	Lindenwold	Approved	Approved	Incomplete
Camden County	Magnolia			
Camden County	Medford Lakes			
Camden County	Merchantville			
Camden County	Mount Ephraim			
Camden County	Oaklyn	Approved	Incomplete	Incomplete
Camden County	Pine Hill	Incomplete	Incomplete	Incomplete
Camden County	Pine Valley	Incomplete	Incomplete	Incomplete
Camden County	Runnemede			
Camden County	Somerdale			
Camden County	Tavistock			
Camden County	Voorhees	Approved	Approved	Incomplete
Camden County	Winslow	Approved	Approved	Approved
Camden County	Winslow Township Fire District #1	Incomplete	Incomplete	Incomplete
Camden County	Woodlynne			



**CAMDEN JIF  
PPO & BILL REVIEW SAVINGS  
Workers' Compensation Medical Savings By Month**

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$255,358.91	\$153,512.88	\$101,846.03	39.88%
February	\$169,613.84	\$93,281.57	\$76,332.27	45.00%
March	\$235,297.95	\$136,201.93	\$99,096.02	42.12%
April	\$143,131.74	\$73,144.19	\$69,987.55	48.90%
May	\$143,906.78	\$69,990.39	\$73,916.39	51.36%
June	\$248,971.32	\$116,664.38	\$132,306.94	53.14%
July	\$270,646.74	\$156,347.54	\$114,299.20	42.23%
August	\$181,439.78	\$88,875.37	\$92,564.41	51.02%
September	\$109,353.22	\$53,837.27	\$55,515.95	50.77%
October	\$221,611.00	\$77,352.74	\$144,258.26	65.10%
November	\$207,023.62	\$107,918.26	\$99,105.36	47.87%
December	\$155,100.66	\$88,599.26	\$66,501.40	42.88%
<b>TOTAL 2021</b>	<b>\$2,341,455.56</b>	<b>\$1,215,725.78</b>	<b>\$1,125,729.78</b>	<b>48.08%</b>

**Monthly & YTD Summary:**

PPO Statistics	November	December	YTD
Bills	217	184	2,192
PPO Bills	201	164	2,021
PPO Bill Penetration	92.63%	89.13%	92.20%
PPO Charges	\$194,064.49	\$139,965.66	\$2,163,476.18
Charge Penetration	93.74%	90.24%	92.40%

**Savings History:**

<b>TOTAL 2020</b>	<b>\$3,160,515.05</b>	<b>\$1,697,689.83</b>	<b>\$1,462,825.22</b>	<b>46.28%</b>
<b>TOTAL 2019</b>	<b>\$3,042,329.21</b>	<b>\$1,379,303.91</b>	<b>\$1,663,025.30</b>	<b>54.66%</b>
<b>TOTAL 2018</b>	<b>\$2,845,780.35</b>	<b>\$1,441,081.52</b>	<b>\$1,404,698.83</b>	<b>49.36%</b>
<b>TOTAL 2017</b>	<b>\$1,803,457.88</b>	<b>\$879,858.84</b>	<b>\$923,599.04</b>	<b>51.21%</b>
<b>TOTAL 2016</b>	<b>\$2,534,730.41</b>	<b>\$1,393,859.39</b>	<b>\$1,140,871.02</b>	<b>45.01%</b>
<b>TOTAL 2015</b>	<b>\$2,642,806.56</b>	<b>\$1,379,391.36</b>	<b>\$1,263,415.20</b>	<b>47.81%</b>
<b>TOTAL 2014</b>	<b>\$2,462,610.10</b>	<b>\$1,290,804.11</b>	<b>\$1,171,805.99</b>	<b>47.58%</b>
<b>TOTAL 2013</b>	<b>\$2,350,634.69</b>	<b>\$1,046,355.16</b>	<b>\$1,304,279.53</b>	<b>55.49%</b>
<b>TOTAL 2012</b>	<b>\$3,492,188.94</b>	<b>\$1,551,241.48</b>	<b>\$1,940,947.46</b>	<b>55.58%</b>
<b>TOTAL 2011</b>	<b>\$3,001,784.51</b>	<b>\$1,383,535.61</b>	<b>\$1,618,248.90</b>	<b>53.91%</b>





### Camden County Municipal JIF

#### 4<sup>th</sup> Quarter 2021 - Workers' Comp Injury Review

##### Claims Reported:

<u>2021</u>	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2021
Report Only	40	24	36	22	122
Medical Treatment	107	44	112	101	364
<b>Total FROI's</b>	<b>147</b>	<b>68</b>	<b>148</b>	<b>123</b>	<b>486</b>

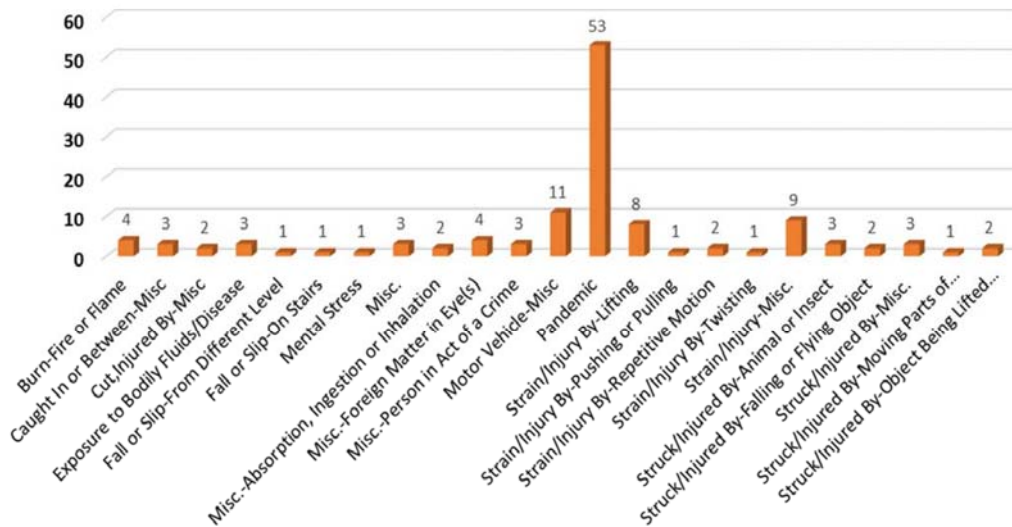
<u>2020</u>	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total 2020
Report Only	13	71	41	32	157
Medical Treatment	67	71	98	195	431
<b>Total FROI's</b>	<b>80</b>	<b>142</b>	<b>139</b>	<b>227</b>	<b>588</b>

##### Claim Statistics:

- **36** Open and treating cases; **11** remain out-of-work; **5** Released to TD/ **2** Accommodated; **18** RTW FD
- **40** Employees had Lost Time (more than 7 days out of work)

##### COVID-19 Claims:

- **53** Reported during the quarter, representing 43% of total injuries; increase from 32% in 2<sup>nd</sup> quarter



***APPENDIX I – MINUTES***

**November 22, 2021**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – NOVEMBER 22, 2021  
MEETING HELD ELECTRONICALLY**

Meeting of Executive Committee called to order by Chairman Mevoli. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE  
MOMENT OF SILENCE OBSERVED**

**ROLL CALL OF 2021 EXECUTIVE COMMITTEE:**

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Wolk	Borough of Mount Ephraim	Present
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Sharon Eggleston	City of Camden	Present
Gary Passanante	Borough of Somerdale	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes</b> <b>Karen Read</b>
Auditor	Bowman & Company
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Denise Hall, Cheryl Little</b>
Safety Director	J.A. Montgomery Risk Control <b>John Saville, Harry Earle</b>
Treasurer	<b>Elizabeth Pigliacelli</b>
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew

**FUND COMMISSIONERS PRESENT:**

Millard Wilkinson, Berlin Borough  
Ari Messinger, Cherry Hill Alternate  
Ken Cheeseman, Laurel Springs  
Edward Hill, Lawnside  
Cass Duffy, Collingswood  
Chris Walters, Oaklyn

**FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:**

Katie Walters                      Conner Strong & Buckelew  
Roger Leonard                    Leonard O'Neill Insurance Group  
Rick Bean                            Henry D. Bean & Sons Insurance  
Peter DiGambattista              Associated Insurance Partners  
Danielle Colaianni                Hardenbergh Insurance  
John McCrudden                    Hardenbergh Insurance  
Terry Mason                        M&C Insurance  
Mark von der Tann                 Insurance Agencies Inc.  
Walt Eife                             Waypoint Insurance

**APPROVAL OF MINUTES: OPEN SESSION OF OCTOBER 25, 2021**

**MOTION TO APPROVE THE OPEN MINUTES OF OCTOBER 25, 2021**

Motion:                              Commissioner Wolk  
Second:                              Commissioner DiAngelo  
Vote:                                    Unanimous

**CORRESPONDENCE: NONE**

**EXECUTIVE DIRECTOR:**

**2022 Budget** – At the October Fund Meeting, the Board of Fund Commissioners introduced the Budget for 2022 in the amount of \$15,614,243 that represents a 3.69% increase over last year’s budget. In accordance with state regulations, the proposed budget has been advertised in the Fund’s official newspaper and sent to each member municipality/entity. **(Page 4)**

**Motion to open the Public Hearing on the 2022 Budget**

Motion:                              Commissioner DiAngelo  
Second:                              Commissioner Wolk  
Vote:                                    Unanimous

**Discussion of Budget & Assessments:** Executive Director briefly reviewed the 2022 Budget since it was discussed in detail at the October JIF meeting. Executive Director said starting off with claims the workers comp pension change by the Department of Labor was discussed previously and an 11% increase on workers comp is anticipated on workers comp claims so we have \$340,000 as a contingency. The legislative contingency and the aggregate excess loss fund contingency has been dropped to zero since we have not seen any claims come out of the sexual molestation and firefighter cancer preemption act so the MEL has eliminated the aggregate excess fund, so that will offset a bit to our favor. The overall loss funds are up 0.36. Moving on to premiums. The EJIF came in a little

below 1% and we did get pretty hard by the MEL and on the property so overall total loss funds are up over 4%. Contractual increased are 2% for professionals and there is a new line item for cyber security at \$50,000. Overall the total fund expenses are at 4.36% POL premiums are a slight increase of 0.31% well below the JIF wide average, which is great news. Overall the 2022 Budget is at 3.69% which is higher than what is normally expected as we try to keep it at 2% or lower, but with the hurricane and obviously Covid the increase is a little higher. With no questions or comments Executive Director said a motion to close the public hearing would be in order.

**Motion to close the Public Hearing**

Motion: Commissioner Shannon  
Second: Commissioner DiAngelo  
Vote: Unanimous

**Motion to adopt the 2022 Budget & Certify Assessments**

Motion: Commissioner Wolk  
Second: Commissioner Shannon  
Roll Call Vote: 9 Ayes, 0 Nays

**2021 Dividend** – At last month’s meeting, the Board authorized a \$1,130,396.00 dividend, pending state approval. The Fund Office sent out a memorandum to all members entitled to a dividend, an option to receive a credit or a check. We have heard back from a majority of the members. Attached on **Pages 5 & 6** is the letter along with the dividend breakdown. Executive Director said the deadline to return the dividend form was today but that will be extended to next Wednesday so everyone can complete and return their option form to the Fund Office.

**Residual Claims Fund (RCF):** The public hearing on the RCF 2022 budget was held on October 20, 2021 at the Forsgate Country Club and the 2022 budget was adopted. A copy of Commissioner Wolk’s report is enclosed in Appendix II.

**Environmental JIF:** The public hearing on the EJIF 2022 budget was held on October 20, 2021 at the Forsgate Country Club and the 2022 budget was adopted. Enclosed is a copy of Commissioner Wolk’s report in Appendix II.

**MEL Report:** The MEL met on October 20, 2021 at the Forsgate Country Club and scheduled its public hearing at its next meeting at 12:30 on November 17, 2021 in the Steel Pier Room at the Sheraton Hotel, Atlantic City. Enclosed is a copy of Commissioner Wolk’s report.

**MEL, RCF & EJIF Representative** - The fund should elect its representative to the MEL, RCF & EJIF for the 2022 Fund Year.

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2022 representative to the Municipal Excess Liability Joint Insurance Fund.**

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

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2022 representative to the Residual Claims Fund Joint Insurance Fund.**

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

**Motion to elect Joseph Wolk as the Camden County Municipal Joint Insurance Fund's 2022 representative to the Environmental Joint Insurance Fund.**

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

**RCF 2017 Fund Year Rollover** – The Residual Claims Fund board adopted a resolution accepting the transfer of member JIF’s Fund Year 2017. Enclosed on **Page 7** is **Resolution 21-27** authorizing the transfer of the Camden JIF’s 2017 claim liabilities to the RCF.

**Motion to Approve Resolution 21-27 Authorizing the Transfer of Fund Year 2017 to the RCF**

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

**Employment Practices Compliance Program:** Please visit the MEL webpage to review all the elements of the MEL’s EPL Compliance Program. **Please note the deadline to complete the program requirements was November 1, 2021.** Please use the following link to view an outline of the MEL program and its model documents:

<https://njmel.org/insurance/public-officials/risk-management-program/>

This year, the Managers & Supervisors Training can be met by attending the Instructor-led webinar: *“Protecting Children From Abuse – Managers/Supervisors”*. This course for Managers includes an Employment Practices component. Attached on **Page 8** you will find a copy of a notice distributed to members on classes scheduled through December.

We are following up with members on Police Chief & Command Staff training. A number of towns have not yet met this requirement. We expect one more class to be scheduled.

**Membership Renewals:** The Camden JIF has seven members scheduled to renew fund membership; the Executive Director will provide an update. Executive Director said there are three members that have not returned their renewal documents. Gloucester Township advised their paperwork will be approved at their December meeting and the other two will also be coming in also.

**Safety Incentive Program – Optional Safety Award** – As a reminder the 2021 Optional Safety Award was sent to member entities. 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. The notice appears on **Pages 9 & 10**.

**League Magazine Ad:** Enclosed on **Page 11** is the latest in the series of “Power of Collaboration ads that will appear in the League of Municipalities magazine. The ad highlights the MEL Safety Institute Leadership Academy, which is a four-part course to review risk management and workplace challenges facing public sector managers. Enrollment in the MEL Safety Institute Leadership Academy will be available February 2022.

**December Meeting** – For the past several years, the JIF has voted to cancel the December meeting and to process any necessary claim payments and professional fees for the month. Should the Commissioners wish to follow past procedures, **Resolution 21-28** authorizing this action is part of the agenda. **(Page 12)**

A special meeting may be called if we have to act on new membership.

### **Motion to Approve Resolution 21-28 Cancelling the December Meeting**

Motion:	Commissioner Shannon
Second:	Commissioner Gallagher
Vote:	Unanimous

Executive Director reported the Financial Fast Track as September 30, 2021 stands at \$8.6 million, which is a dip of \$16,000 from the prior month there are some reserve and IBNR changes but overall the JIF is up \$620,000 for the year. The Expected Loss Ratio Analysis for September reflects the actuary targeted 45% and the JIF is at 31%, so the Camden JIF is well ahead. This time last year we were at 38%. The Lost Time Accident Frequency for October 2021 report shows the Camden JIF in very good shape at 0.95 and we had just two lost time accidents for the month. Executive Director mentioned the EPL POL compliance checklist and said there are some police that still need to take the training that is coming up this month and several members are waiting for their December meeting to approve their resolution so we are looking forward to 100% compliance.

Executive Director said there is an additional agenda item as you may recall the JIF did fund for cyber training for the employee training alone with the phishing emails that will be sent to your employees. This was discussed today with Commissioner Shannon and Attorney Nardi so we are looking for approval to advertise an RFP for these services so that this process can begin in January 2022. Commissioner Shannon said there has been a plethora of bogus emails going around right now that look like they are from Mayors and an employee actually got caught in a scam and it would be costing her quite a bit of money which is why we would like to get the training about phishing emails out as quickly as possible.

### **Motion to advertise RFP for Cyber Training**

Motion:	Commissioner Shannon
Second:	Commissioner Passanante
Vote:	Unanimous

Executive Director said Pine Valley will be consolidated with Pine Hill at the end of the year so the

JIF will be losing Pine Valley as a member. Pennsauken has submitted an application and hopefully we will be adding them as a member in 2022. The underwriting process is happening

right now and it looks fairly favorable. Hopefully we will be reporting back to members in the next few weeks.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Executive Director reviewed the Treasurer reports included in the agenda.

**Approving Payment of Resolution 21-29 November 2021 Vouchers**

<b>CLOSED</b>	\$1,203.00
<b>TOTAL 2021</b>	\$144,640.22
<b>TOTAL</b>	<b>\$145,843.22</b>

**Confirmation of October 2021 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	0.00
<b>2017</b>	13,565.86
<b>2018</b>	50,564.28
<b>2019</b>	46,917.81
<b>2020</b>	71,456.83
<b>2021</b>	226,225.75
<b>TOTAL</b>	<b>408,730.53</b>

**MOTION TO APPROVE THE NOVEMBER 2021 VOUCHERS RESOLUTION 21-29**

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

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF OCTOBER 2021 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner Wolk  
Second: Commissioner Shannon  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Attorney Nardi as we near the end of the year many of the cases have had the good fortune with settlements. The caseload is starting to reduce and have received some very good summary judgements and low settlements. This a good sign and reflection of our defense panel and some of the work they have been doing and the number look good going into the end of the year.



**SAFETY DIRECTOR:** Safety Director John Saville reviewed the Safety Director’s report. Be sure to keep the Safety Director’s office informed if there are any changes to training administrators, or safety coordinators please send updated information to the Safety Director’s office. Mr. Saville said there is a full description on the website for the Leadership training, and it will cover topics like communication for results, conflict resolution, using influence effectively, managing organizational stress and this will be classroom training. It can be done over the course of a year and there are training credits and a certificate involved with it. Mr. Saville said if anyone has ideas on how to improve the safety incentive program please send suggestions to the Safety Director’s office. The next Executive Safety Committee meeting will be held on December 12.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:** The Certificate Report for the period 09/22/21 to 10/22/21 was included in the agenda showing 10 certificates issued. Executive Director said if members are in compliance with version one of the MEL cyber risk management program grandfather status will end January 1, 2022. Please continue your efforts towards getting into compliance with version two and let us know if you have any questions.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for October 2021 where there was a savings of 65% for the month and 48.51% savings year to date.

Monthly Activity Report Part of Minutes.

**CLAIMS ADMINISTRATOR:** Chairman Mevoli said the Claims Committee held a meeting on Friday where all claims were reviewed and discussed. All members of the Committee received the PARs and Minutes that would normally be reviewed in Executive Session. A motion was requested to accept the committee’s recommendation on the claims as discussed and reviewed.

**MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:**

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

**OLD BUSINESS:** NONE

**NEW BUSINESS:** Chairman Mevoli said after discussion with a lot of different Commissioners it looks as though it would be best for the JIF will continue with Zoom meetings starting in 2022. Camden County just reported 318 Covid cases over the weekend. This can always be changed when the situation improves. The next meeting will be on January 24, 2022 and is the annual Reorganization meeting. Chairman Mevoli wished members a safe and happy holiday.

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Passanante
Vote:	Unanimous

**MEETING ADJOURNED: 5:44 PM**

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

# **Appendix II - Minutes**

**December 29, 2021**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
SPECIAL MEETING – DECEMBER 29, 2021  
MEETING HELD ELECTRONICALLY**

Meeting of Executive Committee called to order by Chairman Mevoli. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF 2020 EXECUTIVE COMMITTEE:**

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Absent
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Joseph Wolk	Borough of Mount Ephraim	Present
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Sharon Eggleston	Camden City	Present
M. Gary Passanante	Borough of Somerdale	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes, Karen A. Read</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Auditor	Bowman and Company
Claims Service	CompServices <b>Denise Hall, Gladys Driggins</b>
Safety Director	J.A. Montgomery Consulting <b>John Saville, Harry Earle, Robert Garish Keith Hummel</b>
Treasurer	
Managed Care	Consolidated Services Group <b>Jennifer Goldstein</b>
Underwriting Manager	Conner Strong & Buckelew <b>Jonathan Tavaras</b>

**FUND COMMISSIONERS PRESENT:**

Cass Duffy, Collingswood  
Sarah Lipsett, Cherry Hill Fire District  
Lawrence Spellman, Voorhees Township  
Steve Whalen, Magnolia Borough  
Glenn Werner, Gibbsboro

**FUND PROFESSIONALS AND RISK MANAGEMENT CONSULTANTS PRESENT:**

Katie Walters	Conner Strong & Buckelew
Rick Bean	Henry D. Bean & Sons Insurance
Roger Leonard	Leonard O’Neill Insurance Agency
Danielle Colaianni	Hardenbergh Insurance Group
John McCrudden	Hardenbergh Insurance Group
Walt Eife	Waypoint Insurance
Terry Mason	M&C Insurance

**WELCOME:** Chairman Mevoli welcomed everyone to the meeting.

**CORRESPONDENCE:** A letter was received from Pine Valley included on page 2 of the agenda. Executive Director said the letter explains that Pine Valley will be merging into Pine Hill Borough effective January 1, 2022. The letter expressed Pine Valley’s appreciation of all the support for the Camden County Municipal JIF over the years. Chairman Mevoli said it was a very nice letter and it was a pleasure to have Pine Valley in the Fund.

**EXECUTIVE DIRECTOR:**

**New Membership Applications** – We have received an application for new membership from the Pennsauken Township. Perma, along with our Underwriting Manager and Actuary have reviewed their submission and associated loss information and is recommending that an offer of membership be extended to the Township. A new member review appears on page 3 of the agenda.

Executive Director said he and Fund Attorney Joseph Nardi met with the Pennsauken Township Administrator and CFO last week to review the proposal and they accepted. Executive Director said the total insurable value for property is \$26,085,158 and vehicles with a value over \$13 million. Pennsauken has special exposures, which includes a concession stand, special events including fireworks, public pools, watercraft and a golf course. Executive Director said membership is subject to a field survey by JA Montgomery. Pennsauken is a well run municipality and the facilities are well kept. They are leaving the private markets through McKee & Nationwide where with a favorable loss history. Pennsauken would retain the first \$600,000 in workers comp retention and a \$50,000 law enforcement liability retention. The proposed assessment is \$857,352.00. Pennsauken will be save \$75,000 from their current program by joining the Camden JIF. Executive Director said the recommendation is to approve the membership. Attorney Joseph Nardi concurred with the Executive Director and said the meeting was very good and Pennsauken is looking forward to participating in the JIF, they had good questions and would be an active responsible member of the Camden JIF.

Executive Director asked if there were any questions regarding the membership. In response to Commissioner Shannon, Executive Director said the actuary did review their claims and they were satisfied and that is how we received the loss funding information. With no other questions heard, a motion to approve membership was in order.

**MOTION TO APPROVE MEMBERSHIP AND BIND COVERAGE FOR PENNSAUKEN TOWNSHIP EFFECTIVE JANUARY 1, 2022.**

Motion: Commissioner DiAngelo  
Second: Commissioner Shannon  
Roll Call Vote: 8 Ayes - 0 Nays

**Cyber Security Request for Proposals** - The Fund office received Requests for Proposals for Cyber Security Services for its members. The Executive Director will provide a report.

Executive Director said the Camden JIF received three responses and one was rejected because they did not return the required documents – the investment in Iran and a few other documents so they had to be removed and they were not the lowest responding bidder. Executive Director said the other two responding bids were sent to the Contracts Committee – Commissioner Shannon, Commissioner DiAngelo and Chairman Mevoli. The responses were reviewed and scored and the recommendation of the Contracts Committee is to go with D2 Cybersecurity. They have an extensive background in New Jersey JIFs and they do five or six other Insurance Funds as well so they are aware of the process.

Commissioner Shannon said D2 Cybersecurity can provide the information, services and deliverables that were in the RFP. They can comply with everything we are looking for and they have a lot of background and experience, and their pricing was the best.

Commissioner DiAngelo said D2 Cybersecurity was the obvious choice and their pricing was so exceptional.

Executive Director said the pricing is estimated to be around \$56,000 once we submit all of the actual employees who have email addresses, that number will fluctuate and possibly downward. There is \$50,000 in the budget and if it is over that amount we can certainly take funds from miscellaneous. In response to Commissioner Passanante, Executive Director said if members want to keep their current vendor they can do so. D2 Cybersecurity’s services will check off a couple of items from the MEL Cyber Risk Management Program checklist and is more for the employee training and awareness. If a member does not have a contracted service and is looking for additional guidance D2 Cybersecurity could provide a quote to individual towns for those services as well.

**MOTION TO APPOINT D2 CYBERSECURITY FOR CYBER SECURITY SERVICES**

Motion: Commissioner Shannon  
Second: Commissioner Passanante  
Roll Call Vote: 8 Ayes - 0 Nays

Executive Director extended Happy New Year wishes and a healthy 2022 to Camden JIF Members and Professionals.

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:** NONE

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

Chairman Mevoli welcomed Pennsauken Township to the JIF.

**MEETING ADJOURNED: 5:48 PM**

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

**APPENDIX III**

**RCF, EJIF & MEL REPORT**





Municipal Excess Liability Residual Claims Fund

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

January 6, 2022

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

**Re: RCF 2022 Reorganization Meeting**

**Executive Committee Nominations:** Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2022 Executive Committee and Alternates.

2022 Executive Committee
John Clarke, MEL JIF, Chairperson
Megan Champney, Suburban Municipal, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Joseph Catenaro, Suburban Metro JIF

Alternates - Executive Committee
Richard Hirsch, Atlantic JIF
Tom Merchel, PMM JIF
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Robert Law, Trico JIF
Meghan Jack, Burlco JIF
Brian McNeilly, Morris JIF
Gregory Franz, South Bergen JIF

**RCF Claims Committee:** The following commissioners were submitted to serve on the 2022 RCF Claims Committee:

RCF Claims Committee
John Clarke, MEL JIF, Chairperson
Megan Champney, Suburban Municipal, Secretary
Sherry Sims, NJPHA JIF
Tom Merchel, PMM JIF

Veronica Laureigh, Ocean JIF
Richard Hirsch, Atlantic JIF
Robert Law, Trico JIF
Gregory Franz, South Bergen JIF

**Reorganizational Resolutions:** The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-22 Appointing Fund Depository: The RCF Board awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing Investors Bank as the Fund’s Banking Manager.

Resolution 2-22 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Joseph Catenaro was designated as the additional RCF Commissioner signatory.

Resolution 3-22 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2022 Meeting Schedule & 2023 Reorganization		
March 25, 2022	Princeton Marriot	9:00 am
June 2, 2022	Forsgate Country Club	10:30 am
September 8, 2022	Forsgate County Club	10:30 am
October 19, 2022	Forsgate County Club	10:30 am
January 5, 2023	Forsgate County Club	10:30 am

The RCF Claims Committee will meet on the same day as the Board of Fund Commissioners / Executive Committee at the above listed locations at 9:30AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will also meet at 9:30AM on March 2, May 4, July 20 and December 7, 2022 and will be held at PERMA’s Camden office at 2 Cooper Street, Camden, NJ and via teleconference.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – [www.njmel.org](http://www.njmel.org).

Resolution 4-22 Remote Meeting Procedures: The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

Resolution 5-22 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Resolution 6-22 Risk Management Plan: The Board adopted the 2022 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

RCF Membership Renewals: All sixteen current members of the RCF have passed resolutions to renew their membership with the RCF for the 2022 – 2024 term

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat has been scheduled for March 25, 2022 starting at 9:00AM at Princeton Marriott at Forrester, Princeton, N.J. Registration information and agenda will be distributed prior to the Retreat.

Claims Committee: The Claims Review Committee met on December 3, 2021 and met the morning of the Commissioner's meeting. Minutes of the December meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF will be March 25, 2022 at 9:00AM at Princeton Marriott.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: January 6, 2022  
Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund  
From: Chairman Joseph Wolk  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

**2022 REORGANIZATION-** The election of the slate was confirmed. Below is a listing of the 2022 Executive Committee and the 2022 Fund Professionals.

		<u>2022</u>
Chairman:	NJUA	Bernie Rutkowski
Secretary:	PMM	Thomas Merchel
Executive Committee:	Burlco	Meghan Jack
	Sub Essex JIF	Joe Catenaro
	Monmouth	Thomas Nolan
	Camden	Joe Wolk
	South Bergen	Greg Franz
	Trico	Robert Law
Alternates:		
#1	Bergen	Paul Tomasko
#2	Ocean	Veronica Laureigh
#3	Central	William Northgrave
#4	Sub-Muni	Megan Champney
#5	Morris	Brian McNeilly

**REORGANIZATIONAL RESOLUTIONS** – The Resolutions necessary to undertake the 2022 Reorganization of the Fund were reviewed and adopted by the Board.

**STORMWATER TRAINING VIDEO CONTRACT ADDENDUM** – The Environmental Engineer has informed the Fund that the not-to-exceed amount may need to be amended due to unforeseen delays and additional costs being incurred to complete the project.

**FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS** – The E-JIF Board previously awarded competitive contracts in accordance with the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1et. Seq. for fund years 2021, 2022 and 2023. The fund reserves the right to extend the competitive contract for an added two (2) years under the authority of N.J.S.A. 40A:11-4.2.

The E-JIF Board also awarded professional service agreements in accordance with a non-fair and open process pursuant to N.J.S.A. 19:44A-21.4 et. seq. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2022.

The Board of Fund Commissioners made the following appointments:

<b>Executive Director</b>	Stephen Sacco, PERMA Risk Management Services
<b>Fund Treasurer</b>	Charles Cuccia
<b>Banking Manager</b>	Investors Bank
<b>Fund Auditor</b>	Nisivoccia LLP
<b>Underwriting Manager</b>	Danskin Insurance Agency and Conner Strong & Buckelew
<b>Actuary</b>	AON Worldwide, Inc.
<b>Environmental Engineer</b>	First Environment
<b>Claims Supervisor</b>	Peter King, Esquire
<b>Legislative Agent</b>	Princeton Public Affairs Group (9/4/19- 9/4/24)
<b>Fund Attorney</b>	Fred Semrau, Esquire (1/1/22- 1/1/22)
<b>Qualified Purchasing Agent</b>	The Canning Group ( <i>As per the agreed pricing. 1/1/22- 1/1/22</i> )

**2022 STANDING COMMITTEES** - Five standing committees were established for the 2022 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

**EXCESS AGGREGATE INSURANCE** - The Underwriting Manager indicated that excess coverage for the E-JIF will be issued in 2022 by Ascot Specialty Insurance Company. A summary is as follows:

**EXCESS COVERAGE RENEWAL**

<b>COVERAGE:</b>	Follow Form Excess Pollution Liability – Claims Made Coverage	
<b>COMPANY:</b>	Ascot Specialty Insurance Company	
<b>LIMIT OF LIABILITY:</b>	\$ 9,000,000	Pollution Incident Limit
	\$ 9,000,000	Aggregate Limit
<b>SELF INSURED RETENTION:</b>	\$3,000,000	Aggregate of All Losses Incurred

**2022 MEETING SCHEDULE:**

<b>2022 Meeting Schedule</b>		
March 25, 2022	*Zoom Virtual Meeting	9:20 am
June 2, 2022	*Zoom Virtual Meeting	10:50 am
September 1, 2022	*Zoom Virtual Meeting	10:50 am
October 19, 2022	*Zoom Virtual Meeting	10:50 am
**November 9, 2022	*Zoom Virtual Meeting	9:30 am
January 5, 2023	*Forsgate Country Club	10:50 am

*\*Meeting Format Subject to Change*

*\*\*Meeting Date and Time Subject to Change*



**Municipal Excess Liability Joint Insurance Fund**  
9 Campus Drive – Suite 216  
Parsippany, New Jersey 07054  
*Tel (201) 881-7632*  
*Fax (201) 881-7633*

January 6, 2022

**Memo to:** Executive Committee  
Camden County Municipal Joint Insurance Fund

**From:** Chairman Joseph Wolk

**Subject:** MEL 2022 Reorganization

**2022 Reorganization -** The MEL conducted its 2022 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

1	JOY TOZZI - Chair	Mid-Jersey
2	PAUL TOMASKO - Secretary	Bergen
3	ROBERT LAW	Trico
4	CHARLES CUCCIA	South Bergen
5	RICHARD HIRSCH	Atlantic
6	JOSEPH WOLK	Camden
7	TOM MERCHEL	PMM
8	JOSEPH CATENARO	Sub Essex
9	TOM NOLAN	Monmouth
10	JOSEPH D'ARCO	Self-Insurers
11	BERNARD RUTKOWSKI	NJUA
12	JOHN CLARKE	PHA
13	VERONICA LAUREIGH	Ocean
14	WILLIAM NORTHGRAVE	Central
15	MEGAN CHAMPNEY	Suburban Municipal
16	KEVIN DAVIS	PAIC
17	MEGHAN JACK	Burlco
18	STEVEN SCHOLEY	FRESP
19	JOSEPH ZANGA	Middlesex
20	ADAM BREWER	Morris
21	SHERRY SIMS	PHA - SPECIAL COMMISSIONER - TIE BREAKER *
		<b>*Special FC is 1-year appointment</b>

Chairwoman Tozzi thanked outgoing chair - Thomas Merchel for the service he provided as Chairman through 2020 and 2021 - which were 2 very challenging years. She said she hopes she was able to learn from watching him during her time serving as Secretary.

## 2022 Meeting Schedule

March 25, 2022 (Friday)	Princeton Marriott	9:40 am
June 2, 2022 (Thurs)	Forsgate Country Club	11:15 am
September 8, 2022 (Thurs)	Forsgate Country Club	11:15 am
October 19, 2022 (Wed)	Forsgate Country Club	11:15 am
November 16, 2022 (Wed)	Sheraton Hotel, Atlantic City	12:30 pm
January 5, 2023 (Thurs)	Forsgate Country Club	11:15 am

### 2022 Standing Committees Chairpersons

Management Committee	Joy Tozzi
Marketing Committee	Richard Hirsch
Coverage Committee	Paul Tomasko
Investment Committee	Thomas Merchel
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Thomas Merchel
Claims Review Committee	Richard Hirsh

In accordance with prior practice, Chairwoman to serve as Chair of Management Committee and Secretary to serve as Chair of Coverage Committee. Chairwoman asked existing Chairs for remainder of committee to contact her if they needed to make any changes.

The Board of Fund Commissioner then reorganized for Fund year 2022 and adopted the resolutions noted below.

- Resolution #1-22 Fiscal Management Plan
- Resolution #2-22 Designation of Meeting Dates & Designation of Official Newspapers
- Resolution #3-22 Designation of Secretary as Custodian of Records
- Resolution #4-22 2022 Plan of Risk Management
- Resolution #5-22 2022 Named Storm Deductible Risk Sharing Program
- Resolution #6-22 2022 Remote Meeting Procedures/Public Access
- Resolution #7-22 Appointment of Asset Manager, Custodial & Accounting, Financial Advisory
- Resolution #8-22 Designation of Investors as Official Depository
- Resolution #9-22 Authorizing agreement with The Canning Group
- Resolution #10-22 Appointment of Special Legal Counsel - Thomas J. Germinario, Esq.
- Resolution #11-22 Appointment of Special Legal Counsel – Matthew Giacobbe, Esq.
- Resolution #13-22 Establishing Excess Insurance Rates
- Resolution #14-22 Award Excess Property
- Resolution #15-22 Award Excess Workers' Compensation
- Resolution #16-22 Award Excess Flood
- Resolution #17-22 Award Non-owned Aircraft Liability
- Resolution #18-22 Award Optional Excess Liability, Optional Shared Aggregate and Optional Public Officials/Employment Practices
- Resolution #19-22 Award Excess Cyber Liability

**Renewal:** Executive Director said the Underwriting Manager had a very difficult market and said negotiations would normally have concluded sooner. A meeting of the Management Committee will be scheduled in the coming days to review the details. Underwriting Manager said he also plans to conduct several webinars to review changes with members and risk management consultants.

**2022 Membership:** Effective Jan 1<sup>st</sup>, South Bound Brook and Metuchen Parking Authority joined the Central Jersey JIF, the Borough of East Newark joined the Suburban Metro JIF, Washington Township BOFC joined First Responders JIF, Atlantic City MUA joined the NJUA JIF, Pennsauken in Camden JIF and Middlesex JIF's membership is now expanded to include all lines. We are waiting on final membership count for Middlesex JIF before we compute the 2022 assessment.

**Competitive Contracts Request for Proposals (CCRFP), Contracts & Professional Services:** The MEL procures contracts and services via the competitive contract process and/or professional services as guided by the QPA and NJ Local Public Contracts Law.

Historically the MEL adopts a resolution each year re-confirming contract awards. However, this action is not necessary for competitive contracts as the initial resolution confirms the procurement. Memorandum submitted providing a summary of contracts that are currently in force.

**Learning Management System (LMS):** The MEL awarded a 3-year contract (2020-2022) to FirstNet Learning to provide an LMS for MEL members. FirstNet provided notification that they are phasing out the current platform as of 12/31/22. Safety Director submitted a memorandum on recommended next steps. Board accepted the recommendation and authorized the release of a Competitive Contracting RFP.

**2021/2022 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. The MEL will shortly publish directions for the online version.

**RCF:** The Residual Claims Fund scheduled its 2022 Reorganization meeting for Thursday January 6, 2022 at 10:30AM via Zoom audio/video. Commissioner John Clarke is the designated MEL representative for the 2022 Fund Year.

**Legislative Committee:** Committee met on November 17, 2021; Minutes of the meeting submitted for information.

**Safety & Education Committee:** Committee is scheduled to meet next on February 4, 2022.

**Coverage Committee:** Committee met on November 12, 2021; Minutes of the meeting submitted for information.

**Cyber Task Force:** On March 8, 2021 the Task Force issued the 2<sup>nd</sup> edition of the MEL Cyber Risk Management Program, which provided clarity and added a Tier 3. Members must be in compliance with the tiers at the time of the claim in order to be eligible for reimbursement.

Chairwoman Tozzi appointed volunteers to serve on a special committee to research the creation of a special JIF to insure cyber beginning in 2023.

**Claims Committee:** The Claims Review Committee met on December 1, 2021 and is scheduled to meet immediately following today's board meeting.

**Fund Attorney:** Mr. Semrau recognized Russell Huntington – who was participating in the MEL call. Mr. Huntington served as the Fund Attorney for the Bergen JIF and was instrumental in its formation – setting forth a process where fund professionals are in constant communication with each other in the operations of the Joint Insurance Funds.