



CAMDEN

COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA FEBRUARY 28, 2022 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

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

ALSO TELEPHONICALLY AT:

1-929-205-6099

Meeting ID: 991 2439 1172

OPEN PUBLIC MEETINGS ACT

In accordance with the New Jersey Open Public Meetings Act N.J.S.A. 10:4-6 et seq. and regulations thereunder, Notice of this meeting was given by:

1. Sending advance written notice to the Courier Post for publication on February 7, 2022.
2. Filing advance written and electronic notice of this meeting with the Clerk/Administrator of each member municipality on February 9, 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: FEBRUARY 28, 2022**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2022 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES: January 24, 2022 Open Minutes Appendix I**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
 - Executive Director's Report Page 1
- TREASURER – Elizabeth Pigliacelli**
 - Monthly Vouchers - Resolution No. 22-12 February Bills Page 14
 - Treasurer’s Report Page 16
 - Monthly Reports Page 17
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Page 23
- UNDERWRITING MANAGER – Conner Strong & Buckelew**
 - Monthly Certificate Holding Report..... Page 27
 - Cyber Risk Management Compliance – Version 2 - As of January 28, 2022 Page 29
- MANAGED CARE – Medlogix**
 - Monthly Report..... Page 30
- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: March 28, 2022**

Camden County Municipal Joint Insurance Fund

2 Cooper Street
Camden, NJ 08102

Date: February 28, 2022

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Amendment to the 2022 Budget** – At last month’s meeting, an amended 2022 Budget was introduced in the amount of \$16,444,263. With the addition Pennsauken Township into the fund, this amendment was required since the increase of the adopted budget was over 5%. This is the public hearing on the amended budget which appears on **Page 3**.
 - Motion to open the Public Hearing on the proposed 2022 Amended Budget.**
 - Discussion of Budget**
 - Motion to close the Public Hearing and Adopt the Amended Budget.**

- 2022 MEL/RCF/EJIF March 25th Meeting & Retreat:** The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year’s retreat will be held on March 25th at the Princeton Marriott. The purpose of the retreat is to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF.

- 2022 MEL, MR HIF & NJCE JIF Educational Seminar:** The 11th annual seminar will be conducted virtually on two half-day sessions: Friday, April 29th and Friday, May 6th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). We are in the process of preparing to distribute this notice to all members and risk managers.

Enclosed on **page 4** is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine that highlights the educational seminar.

- ❑ **Cyber Security Enrollment:** D2 Cyber Security continues to work with member entities in the enrollment process of the program. Attached on **page 5** is a report from D2 showing what members have completed the enrollment.
- ❑ **MEL Cyber JIF Initiative:** The MEL is in the early stages of exploring the feasibility of a creating a Cyber JIF which would be based off the E JIF model that would provide statewide JIF self-funding, excess insurance coverage as well as consistency in compliance with minimum standards, available risk control services, training, and education for membership.
- ❑ **MEL Cyber Committee:** The Committee issued a story that focuses on Third Party Vulnerabilities, which is one of our top 3 causes of claims. Included are four stories our members have experienced. The story finishes by pointing to which MEL Cyber Program items directly address the four claims examples. **Page 6.**
- ❑ **2021/2022 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached on **page 7** are the directions to follow to complete the course.

The MEL will provide a credit of \$250 against each member’s assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2022. The credit will continue to be extended to the member’s municipal manager/administrator or authority executive director.

- ❑ **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. The fund office sent a reminder to the 14 members who have not sent documentation in yet for reimbursement.

Due Diligence Reports:

Financial Fast Track	To be posted
Loss Ratio Analysis	Page 8
Loss Time Accident Frequency	Page 9
POL/EPL Compliance Report	Page 10
Fund Commissioners	Page 11
Regulatory Affairs Checklist	Page 12
RMC Agreements	Page 13

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
2022 CERTIFIED BUDGET

Members

37

	Certified Budget	REVISED BUDGET
APPROPRIATIONS		
I. Claims and Excess Insurance		
Claims		
Property	\$ 729,000	\$ 812,040
Liability	\$ 1,570,000	\$ 1,666,133
Auto	\$ 519,000	\$ 604,621
Workers' Comp.	\$ 3,464,000	\$ 3,468,270
Workers' Comp. Pension	\$ 343,000	\$ 351,786
LFC	\$ -	\$ -
Subtotal - Claims	\$ 6,625,000	\$ 6,902,850
Premiums		
Crime	\$ 16,275	\$ 17,727
Environmental Fund	\$ 434,097	\$ 468,841
POL/EPL Premium	\$ 1,543,115	\$ 1,667,072
Vol Directors & Officers	\$ 11,134	\$ 11,134
Land Use Liability	\$ 72,193	\$ 78,146
MEL	\$ 2,913,927	\$ 3,106,798
MEL Property	\$ 1,089,617	\$ 1,149,059
SubTotal Premiums	\$ 6,080,358	\$ 6,498,777
Total Loss Fund	\$ 12,705,358	\$ 13,401,627
II. Expenses, Fees & Contingency		
Claims Adjustment	\$ 507,012	\$ 519,580
Managed Care	\$ 140,068	\$ 140,068
Loss Fund Management	\$ 75,611	\$ 78,735
Litigation Management	\$ 45,086	\$ 46,949
Safety Director	\$ 174,405	\$ 186,610
Law Enforcement Service	\$ 17,475	\$ 18,197
Right to Know	\$ 44,156	\$ 47,980
CDL Drug Testing	\$ 35,105	\$ 36,555
Safety Incentive Program	\$ 44,583	\$ 46,425
MEL Safety Institute	\$ 90,327	\$ 97,915
Administration	\$ 406,194	\$ 433,975
Actuary	\$ 58,058	\$ 58,374
Auditor	\$ 25,093	\$ 26,130
Attorney	\$ 24,548	\$ 25,562
Treasurer	\$ 24,849	\$ 25,876
Payroll Auditor	\$ 18,182	\$ 18,933
Internal Auditor Prop	\$ -	\$ -
Underwriting Manager	\$ 14,062	\$ 14,643
Police Accreditation	\$ 19,374	\$ 19,374
Cyber Security Training	\$ 50,000	\$ 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	\$ 70,415
- EPL Training	\$ 25,528	\$ 25,528
Total Fund Exp & Contingency	\$ 1,972,036	\$ 2,055,981
Risk Managers	\$ 936,854	\$ 986,655
Total JIF Disbursements	\$ 15,614,248	\$ 16,444,263



AVAILABLE ONLINE AT NO COST ...

11th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 29 ▶ 9:00 A.M. – NOON

FRIDAY, MAY 6 ▶ 9:00 A.M. – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

TO REGISTER

Connect to njmel.org...or email Jaine Testa at jainet@permainc.com

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MEL



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**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 29

KEYNOTE

The Local Government
Ethics Law

Jacquelyn Suarez,
*Director NJ Division of Local
Government Services*

CYBER ISSUES

Combating Cyber Attacks

BENEFITS ISSUES

Controlling Benefits Costs

FRIDAY, MAY 6

ETHICS

Ethics in Local Elections

SAFETY

Safety in the COVID Era

RISK MANAGEMENT

Local Government Risk
Management

THE POWER OF COLLABORATION

njmel.org

D2 Cybersecurity Enrollment Report
As of February 23, 2022

Member Name	Confirmed Whitelisted	Enrolled
Audubon		✓
Audubon Park		
Barrington		
Berlin Boro		
Berlin Township		
Bellmawr		✓
Brooklawn		
Camden City		
Camden City Parking Authority		
Cherry Hill		✓
Cherry Hill Fire District		
Chesilhurst		
Clementon		
Collingswood		
Gibbsboro		✓
Gloucester City		
Gloucester Township		
Haddon Heights	✓	✓
Haddon Twp		✓
Haddonfield		
Hi-Nella		
Laurel Springs		
Lawnside		
Lindenwold		
Magnolia		
Medford Lakes		
Merchantville		✓
Mount Ephraim		
Oaklyn		✓
Pennsauken Township		✓
Pine Hill		
Runnemede		
Somerdale		
Tavistock		✓
Voorhees		
Winslow		✓
Winslow Township Fire Dist. #1		✓
Woodlynne		

MEL CYBER TASK FORCE UPDATE

In “The Rock”, Sean Connery and team made their way into the drainage tunnels of Alcatraz in order to breach the prison. Despite its high walls and rocky cliffs, the drainage tunnels were a necessary weakness of operating the prison. In so many more movies about breaches of castles or prisons, it is common to see tunnels (or even a wooden horse gift from “your friends”) being the chink in the chain. We have these same **necessary weaknesses** in cybersecurity.

Third Party Vulnerabilities

Do you employ an outside Information Technology consultant? Or maybe your payroll is managed by another company? How about health insurance management for your employees? Purchasing software from other companies? Following are events experienced by MEL members surrounding third party vulnerabilities. Each event above resulted in **weeks of lost or diminished productivity, hundreds of thousands of dollars** in extra expenses and even more in **ransom payments**.

1.IT Company: You may recall a MEL story from a few years back regarding an outsourced IT company. As is customary, the IT company had access (password protected) to their customers’ networks; however, the password of an employee of the company was compromised by an attacker. Multiple MEL members were hit at once.

2.Payroll Manager: Maybe you were one of the 8 Million affected by Kronos in 2021. Kronos is a very popular payroll manager, including the likes of NYC Public Employees and Tesla, as well as many NJ public entities. In December, Kronos was crippled by ransomware resulting in people not receiving paychecks; and the delays continue to today.

3.Software: Maybe you have heard of a company called Microsoft; their software is on over 1 Billion computers. In March, a Zero Day vulnerability was discovered in its Exchange software, allowing attackers access to users’ systems. The result was countless organizations finding themselves crippled by ransomware.

4.Software of Software: Maybe you heard of “Log4j”. Log4j is software in other software; in fact, it is in a TON of other software, and can be found in everything from routers, to servers to video games. Log4j had a critical vulnerability attackers were able to exploit to gain access to users’ systems, and millions were affected by different attacks.

MEL Cyber Program

Here are items in the MEL’s Cyber Program that directly help address these third party vulnerabilities, while other controls can address tertiary damage from these events:

- ✓ Patch Management (Tier 1) – *Stories 3 & 4*
- ✓ Defensive Software (Tier 1) – *Story 1*
- ✓ 3rd Party Risk Management (Tier 1) – *Stories 1 & 2*
- ✓ Remote Access (Tiers 2 and 3) – *Story 1*
- ✓ Business Continuity (Tier 2) – *Stories 2,3 & 4*
- ✓ Network Segmentation (Tier 3) – *Story 1*

For details, contact the MEL Underwriting Manager or your local JIF Executive Director





2021-2022 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2022. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is approximately 5% of the member's MEL assessment.

1. Click the MEL Safety Institute's **Learning Management System (LMS)** link: www.firstnetcampus.com/melijif
2. **Login to LMS**
 - If you have previously taken MSI classes, enter your username and password.
 - If you do not know your username/password, check with your Training Administrator or call the MSI Help Line at (866) 661-5120
 - If you are new, click **New User Registration**, complete the fields and you will receive an email with your username and password.
3. Click **MSI NOW** on the bottom right.
4. Click the course: **2021-2022 Elected Officials Risk Management Seminar**
5. Click **Enroll**.
6. Click **My Training** tab on the top blue tool bar.
7. Click the **Program Name** to launch the course.
8. Upon completion of the course and questions navigate to the **Student Center** tab to **print your Certificate of Completion**. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

IMPORTANT: You must **complete the entire program and the affidavit** at the end of the program to receive credit.

If you have questions or need assistance contact the **MSI Help Line (866) 661-5120**, during business hours. The MEL Safety Institute can also be accessed anytime by going to www.melsafetvinstitute.org.

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

AS OF **January 31, 2022**

FUND YEAR 2018 – LOSSES CAPPED AT RETENTION

	Budget	Limited	49	MONTH	48	MONTH	37	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-22		31-Dec-21		31-Jan-21	
PROPERTY	600,000	350,779	58.46%	100.00%	58.46%	100.00%	59.68%	100.00%
GEN LIABILITY	1,506,000	965,750	64.13%	95.99%	63.00%	95.70%	35.52%	90.78%
AUTO LIABILITY	334,000	252,392	75.57%	92.93%	75.57%	92.58%	45.26%	87.77%
WORKER'S COMP	3,840,000	3,229,093	84.09%	99.46%	85.93%	99.40%	87.43%	98.27%
TOTAL ALL LINES	6,280,000	4,798,013	76.40%	98.33%	77.26%	98.21%	70.08%	96.08%
NET PAYOUT %	\$3,810,794		60.68%					

FUND YEAR 2019 – LOSSES CAPPED AT RETENTION

	Budget	Limited	37	MONTH	36	MONTH	25	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-22		31-Dec-21		31-Jan-21	
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.89%	100.00%	173.81%	100.00%
GEN LIABILITY	1,674,299	1,763,030	105.30%	90.78%	90.67%	90.15%	33.54%	80.55%
AUTO LIABILITY	387,682	158,225	40.81%	87.77%	29.21%	87.18%	30.70%	77.72%
WORKER'S COMP	3,672,619	3,478,211	94.71%	98.27%	94.64%	98.10%	102.36%	94.20%
TOTAL ALL LINES	6,456,842	6,640,923	102.85%	95.89%	98.32%	95.59%	88.20%	90.32%
NET PAYOUT %	\$4,426,118		68.65%					

FUND YEAR 2020 – LOSSES CAPPED AT RETENTION

	Budget	Limited	25	MONTH	24	MONTH	13	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-22		31-Dec-21		31-Jan-21	
PROPERTY	710,000	814,449	114.71%	100.00%	115.42%	100.00%	88.54%	95.63%
GEN LIABILITY	1,692,081	455,092	26.90%	80.55%	27.62%	79.39%	18.38%	62.24%
AUTO LIABILITY	397,295	844,323	212.52%	77.72%	173.18%	76.44%	120.51%	54.16%
WORKER'S COMP	3,527,720	3,159,682	89.57%	94.20%	74.00%	93.51%	60.61%	70.13%
TOTAL ALL LINES	6,327,096	5,273,546	83.35%	90.16%	72.47%	89.39%	56.21%	69.88%
NET PAYOUT %	\$3,141,139		49.65%					

FUND YEAR 2021 – LOSSES CAPPED AT RETENTION

	Budget	Limited	13	MONTH	12	MONTH	1	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-22		31-Dec-21		31-Jan-21	
PROPERTY	718,669	727,416	101.22%	95.63%	96.52%	95.24%	1.56%	6.00%
GEN LIABILITY	1,681,349	111,153	6.61%	62.24%	6.68%	60.18%	0.00%	1.00%
AUTO LIABILITY	446,457	91,545	20.50%	54.16%	18.51%	51.17%	0.56%	1.00%
WORKER'S COMP	3,528,173	1,862,020	52.78%	70.13%	35.90%	64.07%	0.86%	0.50%
TOTAL ALL LINES	6,374,648	2,792,135	43.80%	69.81%	33.81%	65.66%	0.69%	1.29%
NET PAYOUT %	\$1,593,842		25.00%					

FUND YEAR 2022 – LOSSES CAPPED AT RETENTION

	Budget	Limited	1	MONTH	0	MONTH	-11	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	31-Jan-22		31-Dec-21		31-Jan-21	
PROPERTY	812,040	57,571	7.09%	6.00%	0.00%	0.00%	N/A	N/A
GEN LIABILITY	1,666,133	100	0.01%	1.00%	0.00%	0.00%	N/A	N/A
AUTO LIABILITY	604,621	16,152	2.67%	1.00%	0.00%	0.00%	N/A	N/A
WORKER'S COMP	3,820,056	43,050	1.13%	0.50%	0.00%	0.00%	N/A	N/A
TOTAL ALL LINES	6,902,850	116,873	0.02%	1.31%	0.00%	0.00%	N/A	N/A
NET PAYOUT %	\$21,359		0.31%					

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund					
Data Valued As of :		February 18, 2022			
Total Participating Members		38			
Complaint		37			
Percent Compliant		97.37%			
		01/01/22		2022	
Member Name	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/22
AUDUBON	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN CITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLOUCESTER TWP	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K
HADDON	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDON HEIGHTS	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDONFIELD	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWN SIDE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	\$ 5,000	\$ 5,000	0%
MAGNOLIA	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	\$ 2,500	\$ 2,500	0%
PENNSAUKEN		New Member	\$ 20,000	\$ 20,000	20% of 1st 250K
PINE HILL	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
RUNNEMEDE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WINSLOW TOWNSHIP FIRE DISTRICT #1	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODLYNNE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

Camden JIF 2022 FUND COMMISSIONERS		
MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	John Ward
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	Jason Asuncion
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 2022 as of February 1, 2022

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	To be filed
<input type="checkbox"/> Assessments	To be Filed
<input type="checkbox"/> Actuarial Certification	To be filed
<input type="checkbox"/> Reinsurance Policies	UW Manager Filing
<input type="checkbox"/> Fund Commissioners	To be filed
<input type="checkbox"/> Fund Officers	To be filed
<input type="checkbox"/> Renewal Resolutions	To be filed
<input type="checkbox"/> New Members	Pennsauken
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2022 Risk Management Plan	To be filed
<input type="checkbox"/> 2022 Cash Management Plan	To be filed
<input type="checkbox"/> 2022 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2022 Certification of Professional Contracts	To be filed
<input type="checkbox"/> Unaudited Financials	To be filed
<input type="checkbox"/> Annual Audit	To be filed
<input type="checkbox"/> State Comptroller Audit Filing	To be filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2021 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF February 18, 2022				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/26/22	01/26/22	12/31/22
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	1/29/2021	1/29/2021	12/31/21
BARRINGTON	CONNER STRONG & BUCKELEW	2/3/2021	2/1/2022	12/31/22
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	1/27/2022	02/17/21	12/31/21
BROOKLAWN	CONNER STRONG & BUCKELEW	2/11/2022	02/11/22	12/31/22
CHERRY HILL	CONNER STRONG & BUCKELEW	11/18/2021	12/27/2021	12/31/22
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	2/18/2022	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	02/26/22	02/26/22	12/31/22
COLLINGSWOOD	CONNER STRONG & BUCKELEW	02/18/22	01/18/22	12/31/22
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	09/24/21	01/13/22	12/31/22
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/11/2022	2/8/2022	12/31/22
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	02/08/22	02/08/22	12/31/22
HI-NELLA	CONNER STRONG & BUCKELEW	02/13/20	02/13/20	12/31/22
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/26/22	01/26/22	12/31/22
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	01/24/22	03/01/21	12/31/21
MEDFORD LAKES	CONNER STRONG & BUCKELEW	03/25/21	3/25/2021	12/31/21
MERCHANTVILLE	CONNER STRONG & BUCKELEW	02/18/22	1/27/2022	12/31/22
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW	6/10/2021	6/10/2021	05/31/22
OAKLYN	CONNER STRONG & BUCKELEW	1/17/2022	1/24/2022	12/31/22
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	1/24/2022	12/31/22
SOMERDALE	CONNER STRONG & BUCKELEW	01/29/21	2/11/2022	12/31/22
TAVISTOCK	CONNER STRONG & BUCKELEW	5/16/2019	6/3/2019	12/31/22
VOORHEES	CONNER STRONG & BUCKELEW	01/11/22	2/1/2022	12/31/22
WINSLOW	CONNER STRONG & BUCKELEW	1/11/2022	2/11/2022	12/31/22
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. 22-12

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – FEBRUARY 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.

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

<u>FUND YEAR 2021</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002761	MUNICIPAL EXCESS LIABILITY JIF	ADDITIONAL ASSM FOR COLLINGSWOOD 2021	5,604.00
			5,604.00
002762	RP DESIGN MANAGEMENT	CH HILL SAFETY INCENTIVE AWARD 2021	900.00
			900.00
002763	PERMA RISK MANAGEMENT SERVICES	2021 1099 A.ATRIX FILINGS	41.65
			41.65
002764	BOROUGH OF HADDONFIELD	2021 OPTIONAL SAFETY AWARD	968.24
			968.24
002765	WINSLOW TWP FIRE DISTRICT	2021 OPTIONAL SAFETY AWARD	1,000.00
			1,000.00
		Total Payments FY 2021	8,513.89
<u>FUND YEAR 2022</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002766	APEX INSURANCE AGENCY, c/o QBE INSURANCE	VES DIRECTORS & OFFICERS 1ST INS. 2022	5,567.00
002766	APEX INSURANCE AGENCY, c/o QBE INSURANCE	POL & EPL 1ST INS. 2022	807,654.00
			813,221.00
002767	COMP SERVICES, INC.	GLOUCESTER TWP SERVICES 2/22	1,291.67
002767	COMP SERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 2/22	37,273.67
002767	COMP SERVICES, INC.	CHERRY HILL SERVICES 2/22	2,458.33
			41,023.67
002768	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 1/22	3,451.00
			3,451.00
002769	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 2/22	17,067.50
002769	J.A. MONTGOMERY RISK CONTROL	1/22 AMENDED BUDGET FEE ADJ. - NEW MEM.	1,077.50
			18,145.00
002770	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/22	37.03
002770	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMIN FEE 2/22	42,725.83
002770	PERMA RISK MANAGEMENT SERVICES	1/22 AMENDED BUDGET FEE ADJ. - NEW MEM.	2,575.41
			45,338.27
002771	THE ACTUARIAL ADVANTAGE	1/22 AMENDED BUDGET FEE ADJ. - NEW MEM.	193.00
002771	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 2/22	4,864.50
			5,057.50
002772	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 1/22	3,880.50
002772	BROWN & CONNERY, LLP	ATTORNEY FEES & NEW MEMBER 1/22	2,186.34
002772	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 1/22	31.91
			6,098.75

002773			
002773	ELIZABETH PIGLIACELLI	TREASURER FEE 2/22	2,156.33
002773	ELIZABETH PIGLIACELLI	1/22 AMENDED BUDGET FEE ADJ. - NEW MEM.	85.58
			2,241.91
002774			
002774	COURIER POST	ACCT #CHL-0830028 - MTG - 1.20.22	42.76
			42.76
002775			
002775	CONNER STRONG & BUCKELEW	1ST RMC FEE 2022	278,709.00
			278,709.00
002776			
002776	MEDLOGIX LLC	1/22 AMENDED BUDGET FEE ADJ. - NEW MEM.	228.83
002776	MEDLOGIX LLC	WC MANAGED CARE SERVICES 2/22	10,360.50
002776	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH HILL 2/22	1,083.00
			11,672.33
002777			
002777	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 2/22	1,172.00
002777	CONNER STRONG & BUCKELEW	1/22 AMENDED BUDGET FEE ADJ. - NEW MEM.	48.25
			1,220.25
002778			
002778	ACCESS	ACCT #409 - ARC. AND STOR. - 1.31.22	90.38
			90.38
002779			
002779	HARDENBERGH INSURANCE GROUP	LINDENWOLD BOROUGH - 1ST RMC INS. 2022	19,260.00
002779	HARDENBERGH INSURANCE GROUP	LAUREL SPRINGS BO. - 1ST RMC INS. 2022	3,885.00
002779	HARDENBERGH INSURANCE GROUP	AUDUBON BOROUGH - 1ST RMC INS. 2022	11,733.00
002779	HARDENBERGH INSURANCE GROUP	CLEMENTON BOROUGH - 1ST RMC INS. 2022	7,618.00
			42,496.00
		Total Payments FY 2022	1,268,807.82
		TOTAL PAYMENTS ALL FUND YEARS	1,277,321.71

Chairperson

Attest:

Dated: _____

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

Treasurer

February 28, 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 January 31, 2022 for Fund Years 2018, 2019, 2020, 2021 and 2022. 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 MONTH OF FEBRUARY:

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

- INVESTMENT INCOME:

Net Investment Income received or accrued for January totaled \$20,010.00.

- RECEIPT ACTIVITY FOR January:

Assessment	\$3,145,857.50	
Total Receipts		<u>\$3,145,857.50</u>

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

- CLAIM ACTIVITY FOR January:

Property Liability Claims	\$ 175,064.01	
Workers Compensation Claims	189,491.37	
Administration Expense	<u>1,347,440.66</u>	
Total Claims/Expenses		<u>\$1,711,996.04</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$23,141,279.55 to a closing balance of \$24,340,381.64 showing an increase of \$1,199,102.09.

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: 2022										
Month Ending: January										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	(119,385.96)	4,752,073.84	1,111,566.61	7,040,919.06	1,634,223.07	912,143.17	407,024.78	7,399,975.22	2,739.75	23,141,279.54
RECEIPTS										
Assessments	155,346.71	318,738.33	115,666.57	730,792.97	335,997.61	836,286.36	89,691.28	563,337.66	0.00	3,145,857.50
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(3,618.97)	(41,648.35)	(9,742.04)	(61,708.34)	(14,810.02)	(7,994.24)	(3,665.07)	(88,593.41)	(24.01)	(231,804.45)
Invest Adj	(12.56)	(144.62)	(33.83)	(214.28)	(51.43)	(27.77)	(12.73)	(307.64)	(0.09)	(804.95)
Subtotal Invest	(3,631.53)	(41,792.97)	(9,775.87)	(61,922.62)	(14,861.45)	(8,022.01)	(3,677.80)	(88,901.05)	(24.10)	(232,609.40)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	151,715.18	276,945.36	105,890.70	668,870.35	321,136.16	828,264.35	86,013.48	474,436.61	(24.10)	2,913,248.10
EXPENSES										
Claims Transfers	54,488.24	94,091.03	26,484.74	173,672.44	0.00	0.00	0.00	0.00	15,818.93	364,555.38
Expenses	0.00	0.00	0.00	0.00	0.00	1,223,136.68	0.00	209,994.98	0.00	1,433,131.66
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(83,541.01)	0.00	(83,541.01)
TOTAL	54,488.24	94,091.03	26,484.74	173,672.44	0.00	1,223,136.68	0.00	126,453.97	15,818.93	1,714,146.03
END BALANCE	(22,159.02)	4,934,928.17	1,190,972.57	7,536,116.97	1,955,359.23	517,270.84	493,038.26	7,747,957.86	(13,103.28)	24,340,381.61

REPORT STATUS SECTION

Report Month: January

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	January						
CURRENT FUND YEAR	2022						
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	\$23,141,279.55	3,054,219.88	- 37,334.93	44,452.17	-	20,079,942.43	
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 - discou	\$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	-\$804.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$804.94
5 Interest Paid - Cash Inst	\$20,010.00	\$1,289.29	\$54.31	\$50.07	\$0.00	\$18,616.33	
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$251,814.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$251,814.44
8 Net Investment Income	-\$232,609.38	\$1,289.29	\$54.31	\$50.07	\$0.00	-\$234,003.05	
9 Deposits - Purchases	\$3,510,412.88	\$3,145,857.50	\$175,064.01	\$189,491.37	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$2,078,701.41	-\$1,711,996.04	-\$175,064.01	-\$189,491.37	\$0.00	-\$2,149.99	
Ending Cash & Investment	\$24,340,381.64	\$4,489,370.63	-\$37,280.62	\$44,502.24	\$0.00	\$19,843,789.39	
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$600,421.56	\$233,530.63	\$251,199.68	\$115,691.25	\$0.00	\$0.00	
(Less Deposits in Transit)	-\$203,128.58	-\$133,764.23	-\$41,672.41	-\$27,691.94	\$0.00	\$0.00	
Balance per Bank	\$24,737,674.62	\$4,589,137.03	\$172,246.65	\$132,501.55	\$0.00	\$19,843,789.39	

JANUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	01/05/2022	1,485.26				1,485.26	
2	01/05/2022	21,875.00				21,875.00	
3	01/12/2022	54,487.83				54,487.83	
4	01/11/2022	71,186.10				71,186.10	
5	01/19/2022	11,333.48				11,333.48	
6	01/19/2022	42,198.04				42,198.04	
7	01/26/2022	42,765.85				42,765.85	
8	01/26/2022	45,695.29				45,695.29	
9	01/31/2022	31,856.12				31,856.12	
10	01/31/2022	41,672.41	2,327.42			43,999.83	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	364,555.38	2,327.42	-	-	366,882.80	
	Monthly Rpt	366,882.80				366,882.80	
	Variance	- 2,327.42	2,327.42	-	-	-	

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

Month	January								
Current Fund Year	2022								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	0.00	15,479.08	0.00	15,479.08	15,479.08	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	2,451.90	0.00	2,451.90	2,451.90	0.00	0.00	0.00
	Workers Comp	0.00	232.84	0.00	232.84	232.84	0.00	0.00	0.00
	Cherry Hill	0.00	1,369.28	0.00	1,369.28	1,369.28	0.00	0.00	0.00
	Total	0.00	19,533.10	0.00	19,533.10	19,533.10	0.00	0.00	0.00
2021	Property	539,889.44	39,009.16	0.00	578,898.60	578,899.60	(1.00)	(1.00)	0.00
	Liability	36,981.34	8,425.00	0.00	45,406.34	45,406.34	0.00	0.00	0.00
	Auto	30,243.92	4,497.29	0.00	34,741.21	34,741.21	0.00	0.00	0.00
	Workers Comp	800,730.63	121,440.00	0.00	922,170.63	922,170.58	0.05	0.00	0.05
	Cherry Hill	(0.05)	14,449.65	0.00	14,449.60	14,449.65	(0.05)	(150.00)	149.95
	Total	1,407,845.28	187,821.10	0.00	1,595,666.38	1,595,667.38	(1.00)	(151.00)	150.00
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	10,217.76	0.00	318,158.54	318,158.54	0.00	0.00	0.00
	Auto	93,826.47	19,364.55	0.00	113,191.02	113,191.02	0.00	0.00	0.00
	Workers Comp	1,981,364.08	23,802.90	0.00	2,005,166.98	2,005,166.98	0.00	0.00	0.00
	Cherry Hill	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,089,108.67	53,385.21	0.00	3,142,493.88	3,142,493.88	0.00	0.00	0.00
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	849,775.99	42,734.89	0.00	892,510.88	892,510.88	(0.00)	0.00	(0.00)
	Auto	76,837.74	171.00	0.00	77,008.74	77,008.74	(0.00)	0.00	(0.00)
	Workers Comp	2,214,358.61	12,223.08	0.00	2,226,581.69	2,226,818.19	(236.50)	(236.50)	0.00
	Cherry Hill	(2,541.00)	0.00	0.00	(2,541.00)	(2,541.00)	0.00	0.00	0.00
	Total	4,372,386.47	55,128.97	0.00	4,427,515.44	4,427,751.94	(236.50)	(236.50)	0.00
2018	Property	350,778.55	0.00	0.00	350,778.55	350,778.55	(0.00)	0.00	(0.00)
	Liability	624,874.69	32,713.38	0.00	657,588.07	654,013.07	3,575.00	3,575.00	0.00
	Auto	252,391.86	0.00	0.00	252,391.86	252,391.86	0.00	0.00	0.00
	Workers Comp	2,534,769.32	15,973.62	0.00	2,550,742.94	2,550,241.93	501.01	501.01	(0.00)
	Cherry Hill	(206.50)	0.00	0.00	(206.50)	(206.50)	0.00	0.00	0.00
	Total	3,762,607.92	48,687.00	0.00	3,811,294.92	3,807,218.91	4,076.01	4,076.01	(0.00)
Closed FY	Property		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
	Auto		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
	Cherry Hill		0.00	0.00	0.00	0.00	0.00	(1,272.35)	1,272.35
	Total	0.00	0.00	0.00	0.00	0.00	0.00	(1,272.35)	1,272.35
TOTAL		12,631,948.34	364,555.38	0.00	12,996,503.72	12,992,665.21	3,838.51	2,416.16	1,422.35



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F92185102 - CAMDEN CO JIF

01/31/2022

Status: FINAL

Shares/Par Security ID	Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,008,018.741	MEL JCMI ACCOUNT	9.8823	19,843,789.39	0.00	19,843,789.39		0.00
99VVB5Y75		9.8823	19,843,789.39	0.00	19,843,789.39	100.00	0.00

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
 Base Currency: USD
 Status: FINAL

	Current Period		Fiscal Year To Date	
	01/01/2022	01/31/2022	01/01/2022	01/31/2022
NET ASSETS - BEGINNING OF PERIOD		20,079,942.43		20,079,942.43
		<u>20,079,942.43</u>		<u>20,079,942.43</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	18,616.33		18,616.33	
UNREALIZED GAIN/LOSS-INVESTMENT	-251,814.44		-251,814.44	
ACCRETION/AMORTIZATION	-804.94		-804.94	
TOTAL INVESTMENT INCOME		<u>-234,003.05</u>		<u>-234,003.05</u>
TOTAL RECEIPTS		<u>-234,003.05</u>		<u>-234,003.05</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	496.15		496.15	
INVESTMENT ADVISORY FEES	1,157.69		1,157.69	
CONSULTING	496.15		496.15	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,149.99</u>		<u>2,149.99</u>
TOTAL DISBURSEMENTS		<u>2,149.99</u>		<u>2,149.99</u>
NET ASSETS - END OF PERIOD		<u><u>19,843,789.39</u></u>		<u><u>19,843,789.39</u></u>

Camden County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: February 8, 2022

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

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

LOSS CONTROL SURVEYS

- City of Camden – Opening PEOSH Conference on January 20, 2022
- Borough of Brooklawn on January 27, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in January

MEETINGS ATTENDED

- Career Survival for First Line Supervisor Course on January 11, 2022
- Police Chiefs Meeting on January 12, 2022
- New Member Review for Township of Pennsauken on January 13, 2022
- Safety Committee Meeting on January 19, 2022
- Claims Committee Meeting on January 21, 2022

- Fund Commissioners / Reorganizational Meeting on January 24, 2022
- CC CIT Steering Committee Meeting on January 27, 2022
- New Member Review for Township of Pennsauken on January 27, 2022

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

- 2022 MSI Expo
- Training Announcement: Designated Employee Representative Training
- Best Practices for Snow Emergencies
- Fitness Room Best Practices
- Virtual Leadership Skills Training
- Law Enforcement Bulletin
- Motor Vehicle Record Check CDL Drivers Best Practices
- Motor Vehicle Records Check: Non-CDL Best Practices
- New CDL Entry-Level Driver Training Regulation
- MSI Live Schedule
- COVID – 2022 UPDATE* (Virtual)
- Covid 19: Executive Order No. 280 & No. 281
- Reporting & Recording Covid-Related Illnesses
- Space Heater Safety
- NJ PEOSH Recordkeeping Annual Reminder

MSI LAW ENFORCEMENT MESSAGES

- Resource Considerations for Reducing Officer-Involved Motor Vehicle Crashes
- Winter Weather Considerations for the Law Enforcement Leader – MSI LE Message
- Roll Call Training Video for Law Enforcement on Flammable Liquids and the use of CEDs
- Facility Self-Assessment Tool
- Vehicle Fire Safety

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.

MSI NOW	
Municipality	Number of Videos
Audubon	3
Barrington	23
Berlin Borough	9
Berlin Township	34
Cherry Hill	3
Gloucester City	4
Gloucester Township	1
Haddonfield	4
Pennsauken	2
Runnemede	3
Voorhees	1

[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.

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.

Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2021 To 10/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Mt. Ephraim I - Borough of Mt. Ephraim	121 S. Black Horse Pike Mt. Ephraim, NJ 08059	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of Insurance with respects to Statutory Bond Coverage for Kimberly Beebe - Tax Collector, Eff: 7/1/2021	9/22/2021 #3040808	OTH
H - Mount Ephraim Public Schools I - Borough of Mt. Ephraim	125 S. Black Horse Pike Mount Ephraim, NJ 08059	RE: Boroughs Boos and Brews event Evidence of insurance with respects to the use of school property for the Boroughs Boos and Brews event.	10/8/2021 #3069272	GL AU EX WC
H - Camden County Regional Emergency I - Borough of Laurel Springs	Training Center 420 Woodbury-Turnersville Rd. Blackwood, NJ 08012	RE: emergency response training Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to use of premises for emergency response training. Training dates are 10/12 and 10/19	10/8/2021 #3069280	GL AU EX WC
H - Cherry Hill Public Schools I - Township of Cherry Hill	500 Kresson Road Cherry Hill, NJ 08034	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: Townships Harvest Festival The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot at Johnson School for the Townships Harvest Festival	10/12/2021 #3070030	GL AU EX WC OTH
H - Bancroft I - Township of Cherry Hill	1255 Caldwell Road Cherry Hill, NJ 08034	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: Townships Harvest Festival The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot for the Townships Harvest Festival	10/12/2021 #3070031	GL AU EX WC OTH
H - Masso's Event Rentals I - Township of Cherry Hill	210 South Delsea Drive Glassboro, NJ 08028	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 Deductible on WC. RE: Townships Harvest Festival 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 rental of tables and chairs	10/12/2021 #3070032	GL AU EX WC OTH

10/26/2021

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Camden County Municipal JIF Certificate of Insurance Monthly Report

From 9/22/2021 To 10/22/2021

		for the Townships Harvest Festival.		
H - CTOS Rentals, LLC and its I - Borough of Runnemede	subsidiaries and affiliates 7701 Independence Ave Kansas City, MO 64125	RE: rental of a 40 bucket truck 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 40 bucket truck	10/18/2021 #3076445	GL AU EX WC OTH
H - CTOS Rentals, LLC and its I - Borough of Runnemede	subsidiaries and affiliates 7701 Independence Ave Kansas City, MO 64125	RE: rental of a 40 bucket truck CTOS Rentals, LLC and its subsidiaries and affiliates are an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy as respects to the rental of a 40 bucket truck. Leased and rented equipment is included under the Property Policy.	10/19/2021 #3078780	GL AU EX WC OTH
H - Clementon Park Holdings, LLC. I - Borough of Clementon	144 Berlin Road Clementon, NJ 08021	RE: Trunk or Treat 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 facilities for Trunk or Treat event taking place during the current policy period.	10/19/2021 #3081857	GL AU EX WC
H - Haddonfield Board of Education I - Borough of Haddonfield	1 Lincoln Ave Haddonfield, NJ 08033	RE: Movie Night 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 Scout Field for outdoor movie night taking place during the current calendar year.	10/20/2021 #3082071	GL AU EX WC
Total # of Holders: 10				

10/26/2021

1 of 1

Camden County Municipal JIF Status of Cyber Compliance Version 2 as of January 28, 2022

JIF	Tier 1			Tier 2			Tier 3		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Camden County	12	7	19	9	10	19	5	14	19

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	Approved	Approved	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	Pennsauken			
Camden County	Pine Hill	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 Fire District	Incomplete	Incomplete	Incomplete
Camden County	Woodlynne			



CAMDEN JIF

Workers' Compensation Medical Bills - PPO Reductions

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Reductions	%
January	\$219,832.96	\$105,354.00	\$114,478.96	52.08%
TOTAL 2022	\$219,832.96	\$105,354.00	\$114,478.96	52.08%

Monthly & YTD Summary:

PPO Statistics	January	YTD
Bills	157	157
PPO Bills	145	145
PPO Bill Penetration	92.36%	92.36%
PPO Charges	\$191,414.96	\$191,414.96
Charge Penetration	87.07%	87.07%

Savings History:

TOTAL 2021	\$2,341,455.56	\$1,215,725.78	\$1,125,729.78	48.08%
TOTAL 2020	\$3,160,515.05	\$1,697,689.83	\$1,462,825.22	46.28%
TOTAL 2019	\$3,042,329.21	\$1,379,303.91	\$1,663,025.30	54.66%
TOTAL 2018	\$2,845,780.35	\$1,441,081.52	\$1,404,698.83	49.36%
TOTAL 2017	\$1,803,457.88	\$879,858.84	\$923,599.04	51.21%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%

APPENDIX I – MINUTES

January 24, 2022 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – JANUARY 24, 2022
MEETING HELD ELECTRONICALLY AT 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

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 Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Tracy Ware, Gladys Driggins
Safety Director	J.A. Montgomery Risk Control John Saville, Harry Earle
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Edward Cooney

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
 Millard Wilkinson, Berlin Boro
 Eleanor Kelly, Runnemede Borough
 Dawn Amadio, Pine Valley
 Bonnie Taft, Oaklyn
 Glenn Werner, Gibbsboro
 Sara Lipsett, Cherry Hill Fire District
 John Mulholland, Cherry Hill Fire District
 Ken Cheeseman, Laurel Springs
 Edward Hill, Lawnside
 Cassandra Duffy, Collingswood
 Lawrence Spellman, Voorhees
 Lorraine Azzarano, Winslow Township Fire District
 Brian Morrell, Gloucester City
 Kevin Roche, Haddonfield
 Steve Whalen, Magnolia
 Elizabeth Peddicord, Pennsauken Twp
 Mayor Brandley, Oaklyn Borough

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Danielle Colaianni	Hardenbergh Insurance
Meredith Storch	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Terry Mason	M&C Insurance Agency, Inc.
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF NOVEMBER 23, 2021 AND OPEN SESSION OF DECEMBER 29, 2021

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF NOVEMBER 23, 2021 AND OPEN MINUTES OF DECEMBER 29, 2021

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

MOTION TO ADJOURN SINE DIE MEETING:

Motion:	Commissioner Maley
Second:	Commissioner Wolk
Vote:	Unanimous

SINE DIE MEETING ADJOURNED – COMMISSIONER DIANGELO EXECUTIVE DIRECTOR TO RUN ELECTIONS OF OFFICERS, 5-MEMBER EXECUTIVE COMMITTEE, 3 ALTERNATES TO EXECUTIVE COMMITTEE

ROLL CALL OF ALL 2022 FUND COMMISSIONERS (OR ALTERNATES):

MEMBER	FUND COMMISSIONER	PRESENT
--------	-------------------	---------

Audubon	David Taraschi	Yes
Audubon Park	M. Larry Pennock	No
Barrington	Terry Shannon	Yes
Bellmawr	Louis. P. DiAngelo	Yes
Berlin Boro	Millard Wilkinson	Yes
Berlin Twp	Catherine Underwood	No
Brooklawn	Michael Mevoli	Yes
Camden City	Sharon Eggleston	Yes
Camden City Parking Authority	Willie Hunter	No
Cherry Hill	Ari Messinger	Yes
Cherry Hill Fire District	Sara Lipsett	Yes
Chesilhurst	M. Jamila Oden-Garnett	No
Clementon	Jenai Johnson	No
Collingswood	M. James Maley	Yes
Gibbsboro	Glenn Werner	Yes
Gloucester City	Brian Morrell	Yes
Gloucester Township	Tom Cardis	No
Haddon Twp	James Mulroy	No
Haddon Heights	David Taraschi	Yes
Haddonfield	Kevin Roche	Yes
Hi-Nella	Phyllis Twisler	No
Laurel Springs	Ken Cheeseman	Yes
Lawnside	Edward Hill	Yes
Lindenwold	Craig Wells	No
Magnolia	Steve Whalen	Yes
Medford Lakes	Dr. Robert Burton	No
Merchantville	Edward Brennan	No
Mt. Ephraim	Joseph Wolk	Yes
Oaklyn	Bonnie Taft	Yes
Pennsauken Twp	Elizabeth Peddicord	Yes
Pine Hill	Patricia Hendricks	No
Runnemede	Eleanor Kelly	Yes
Somerdale	M. Gary Passanante	Yes
Tavistock	Terry Shannon	Yes
Voorhees	Lawrence Spellman	Yes
Winslow	Joseph Gallagher	Yes
Winslow Twp. Fire Dist. #1	Lorraine Azzarano	Yes
Woodlynne	Joseph Chukwueke	No

With 24 Commissioners present a quorum of 16 was achieved. Fund Commissioner for new Member Pennsauken Twp as January 2022 – Elizabeth Peddicord was present.

ELECTION OF 2022 CHAIRMAN, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE, 3 EXECUTIVE COMMITTEE ALTERNATES:

NOMINATIONS COMMITTEE – Executive Director read the slate of the 2022 committee, which was submitted by Commissioner Wolk, Chair of Nominating Committee:

OFFICERS:

Michael Mevoli – Borough of Brooklawn, Chairman
M. James Maley – Borough of Collingswood, Secretary

FIVE MEMBER EXECUTIVE COMMITTEE:

Louis DiAngelo - Borough of Bellmawr
Terry Shannon – Barrington Borough
M. Joseph Wolk – Borough of Mt. Ephraim
Joseph Gallagher – Winslow Township
David Taraschi - Audubon Borough

EXECUTIVE COMMITTEE ALTERNATES

#1 Sharron Eggleston – City of Camden
#2 Gary Passanante – Borough of Somerdale
#3 Edward Hill – Borough of Lawnside

MOTION TO NOMINATE MICHAEL MEVOLI, BOROUGH OF BROOKLAWN AS CHAIR; M. JAMES MALEY, BOROUGH OF COLLINGSWOOD AS SECRETARY; LOUIS DIANGELO, BOROUGH OF BELLMAWR; TERRY SHANNON, BOROUGH OF BARRINGTON; JOSEPH WOLK, BOROUGH OF MT. EPHRAIM; JOSEPH GALLAGHER, TOWNSHIP OF WINSLOW AND DAVID TARASCHI - AUDUBON BOROUGH FOR EXECUTIVE COMMITTEE AND AS ALTERNATE #1, SHARON EGGLESTON, CITY OF CAMDEN AND ALTERNATE #2 GARY PASSANANTE, BOROUGH OF SOMERDALE AND ALTERNATE #3 EDWARD HILL, BOROUGH OF LAWNSIDE.

ADDITIONAL NOMINATIONS FOR EXECUTIVE COMMITTEE ENTERTAINED

Hearing no additional nominations,

MOTION TO CLOSE NOMINATIONS AND CONFIRM ELECTIONS:

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

ATTORNEY ADMINISTERED OATH OF OFFICE TO OFFICERS AND TO THE EXECUTIVE COMMITTEE.

Chairman Mevoli called meeting to order.

ROLL CALL OF 2022 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	
M. Neal Rochford	Borough of Haddonfield	Present	
Joseph Gallagher	Winslow Township	Present	

EXECUTIVE COMMITTEE ALTERNATES:

David Taraschi	Borough of Audubon	Present
Sharon Eggleston	City of Camden	Present

Gary Passanante
Edward Hill

Borough of Somerdale
Borough of Lawnside

Present
Present

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

2022 REORGANIZATION:

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.

RESOLUTION 22-1 APPOINTMENTS

- 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.

MOTION TO ADOPT RESOLUTION 22-1 CONFIRMING APPOINTMENT OF FUND PROFESSIONALS AS AMENDED:

Motion:	Commissioner Tarashi
Second:	Commissioner Wolk
Vote:	9 Ayes – 0 Nays

ORGANIZATION RESOLUTIONS

RESOLUTION 22-2 DESIGNATION FISCAL MANAGEMENT PLAN The Fiscal Management Plan includes financial institutions declared as the Fund’s Official Depositories, and interest rates for delinquent assessments. In addition, the Fiscal Management Plan allows Cherry Hill Township to process their assessment payment based on a fiscal year operation.

I. Those banks listed as official depositories: Investors Bank, the New Jersey Cash Management Plan.

II. Designation of Authorized Signatures, Any Two Except For Checks Over \$50,000, Which Require Third Signature

Chairman	Michael Mevoli
Secretary	M. James Maley
Treasurer	Elizabeth Pigliacelli
Member Executive Committee	Terry Shannon

III. Designation Of Authorized Signatures For Claim Payments, One Of Which Must Be Treasurer For Amounts Over \$50,000

Michael Sullivan
Juan Lopez

IV. Adoption of Cash and Investment Policy

- 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 operates on a fiscal calendar year beginning July 1 and ending June 30. Cherry Hill Township 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 are as a result of seminar credits.
- 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.

RESOLUTION 22-3 ESTABLISHING PUBLIC MEETING PROCEDURES Executive Director said the meetings will be published as Zoom meetings for now to play it safe and whenever the JIF is able to meet in person again then we will make the adjustments and advertise the schedule and meeting locations in the Fund newspaper.

RESOLUTION 22-4 DESIGNATION OF SECRETARY AS CUSTODIAN OF RECORDS TO BE KEPT AND MAINTAINED AT THE FUND OFFICE AS REQUIRED BY THE FUND'S BYLAWS

RESOLUTION 22-5 AUTHORIZATION OF COMPENSATION TO EXECUTIVE COMMITTEE FOR MEETING ATTENDANCE AT EXECUTIVE COMMITTEE MEETINGS.

RESOLUTION 22-6 ESTABLISHING THE 2022 PLAN OF RISK MANAGEMENT.

The Underwriting Manager said Plan was updated to reflect the renewal information but more importantly the Underwriting office will be hosting Zoom sessions for risk managers and commissioners to review the renewal and go over changes to tackle in 2022. More information will be coming out shortly.

RESOLUTION 22-7 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR PRIMARY PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY

RESOLUTION 22-8 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH QBE SPECIALTY INSURANCE COMPANY FOR OPTIONAL VOLUNTEER DIRECTOR'S AND OFFICER'S LIABILITY COVERAGE

RESOLUTION 22-9 AWARDING AN EXTRAORDINARY UNSPECIFIABLE SERVICES CONTRACT WITH INDIAN HARBOR INSURANCE COMPANY FOR PRIMARY CYBER SECURITY LIABILITY COVERAGE

MOTION TO ADOPT ORGANIZATIONAL RESOLUTIONS 22-2 THROUGH 22-9:

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

Organizational Resolutions & Risk Management Plan Made Part of Minutes.

EXECUTIVE DIRECTOR – Executive Director thanked the board for re-appointment.

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)**. Executive Director said there is one addition to the safety committee Sara Lipsett volunteered to be on the committee. If anyone else is interested in volunteering for a committee please contact the Executive Director's office.

MOTION TO APPROVE THE COMMITTEE APPOINTMENTS FOR 2022

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

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

Motion: Commissioner Taraschi
Second: Commissioner Wolk
Roll Call Vote: 9 Ayes – 0 Nays

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. Executive Director

reviewed the program and said there will be 90 minutes of training content for employees and reports will go directly back to the members as well as phishing simulations. Executive Director asked members to complete the spreadsheet that was mailed out with the name, email addresses and department name so the training can begin. The enrollment period is through the end of March and completion of the course is targeted in July.

MEL Cyber Risk Program – Effective January 1, 2022, only compliance with the 2nd 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 15th. 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 – Included in the agenda were due diligence reports as follows: The Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the Financial Fast Track on page 38 as of October, 2021 the statutory surplus was \$8.5 million surplus showing slight decrease of \$24,000 and some reserve changes and the November report shows a surplus of \$7.8 million down \$771,000 but due to the dividends which is a good reason for the decrease. Executive Director also reviewed the Expected Loss Ratio Analysis where the actuary projected 65% we are currently a little less than 39% so 2021 is trending very well. On the Lost Time Accident Frequency the November 2021 report at 0.86 and December is a little higher reflects 0.94 with five extra lost time accidents and for the year we have a total of 32 where last year there were 38 so that is trending well. The Regulatory Filing checklist will be updated as we submit our state filings. The EPL POL Compliance shows all members but one has completed their checklist and we appreciated everyone trying to get this done since it has been a couple of years since it was last completed. Executive Director said on behalf of everyone at PERMA, thank you for the reappointment in 2022.

Executive Director's Report Made Part of Minutes.

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

Approving Payment of Resolution 21-30 December 2022 Vouchers

TOTAL 2021	\$126,368.66
TOTAL	\$126,368.66

MOTION TO APPROVE THE DECEMBER 2021 VOUCHERS RESOLUTION 21-30

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

Approving Payment of Resolution 21-31 December 2021 Dividend Vouchers

CLOSED	\$790,021.00
TOTAL	\$790,021.00

MOTION TO APPROVE THE DIVIDEND VOUCHERS RESOLUTION 21-31

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

Approving Payment of Resolution 22-10 January 202 Vouchers

CLOSED	-\$85,691.00
TOTAL 2021	\$18,469.39
TOTAL 2022	\$1,414,662.27
TOTAL	\$1,347,440.66

MOTION TO APPROVE THE JANUARY 2022 VOUCHERS RESOLUTION 22-10

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

Confirmation of December 2021 Claims Payments/Certification of Claims Transfers:

Closed	.00
2017	67,976.98
2018	27,513.70
2019	149,851.04
2020	92,225.76
2020	150,446.48
TOTAL	488,013.96

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

Motion: Commissioner DiAngelo
Second: Commissioner Shannon
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Fund Attorney thanked the Committee for the reappointment for 2022. On page 70 of the agenda is Resolution 22-11 appointing approved counsel. On pages 71 thru 74 of the agenda was Mr. Nardi's letter recommending defense counsel for 2022. Mr. Nardi recommended the hourly approval for their party liability cases to be increased to \$195.00 per hour and for workers' compensation cases to be increased to \$140.00 as well as reimbursement of hourly paralegal charges of \$65.00.

MOTION TO APPROVE RESOLUTION 22-11 FOR THE 2022 DEFENSE PANEL:

Motion: Commissioner Gallagher
Second: Commissioner Wolk
Roll Call Vote: 8
Ayes— 0 Nays, 1 Abstain –
Commissioner Wolk

Defense Panel Attached & Report made Part of Minutes

SAFETY DIRECTOR:

Safety Director thanked the Committee for the reappointment of JA Montgomery as Safety Director. Mr. Saville reviewed the monthly reports. Mr. Saville reminded members to notify any changes in training administrators to Andrea Felipe of JA Montgomery.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

The Certificate Report for the period 10/22/21 to 12/22/21 was included in the agenda on pages 79 – 83. Edward Cooney reported the MEL has established a new committee focused on future cyber risk management due to the fact that these problems keep increasing in frequency and there is a need to come up with more solutions. The MEL hopes to have more updates by the end of the first quarter on what direction will be taken over the next year. Mr. Cooney also said Zoom meetings on the insurance renewal for 2022 will be coming out very shortly. In response to Commissioner Shannon, Mr. Cooney said since the cyber phishing and training program is in the process of beginning in the Camden JIF that section of the MEL Cyber Risk Management Program checklist can be checked off.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider thanked the board for the reappointment for 2022.

Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for November and December 2021 where there was a savings of 42.88% for December and a total of 48.08% for the year. Ms. Goldstein reported 2021 4th Quarter Workers Compensation Injury Review.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Denise Hall 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. Ms. Hall said this will be her last meeting and said it was pleasure working with the JIF and thanked the JIF for the many years of working the members. Chairman Mevoli said Denise Hall did an outstanding job and the JIF appreciates all the hard work and best of luck in the future.

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner DiAngelo
Second:	Commissioner Taraschi
Roll Call Vote:	9 Ayes – 0 Nays

Claims Administrator thanked the Committee for their reappointment for 2022.

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT: Commissioner Wilkinson said he was very thankful for the opportunity and many years with the Camden County Municipal Joint Insurance Fund as well as getting it started and up and running. Everyone has done an outstanding job in terms of finances and money the JIF has saved the respective communities and the services provided in terms of training and other things of that nature. Commissioner Wilkinson wished everyone a wonderful new year.

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Wolk
Vote:	Unanimous

MEETING ADJOURNED: 6:02 PM

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