



# CAMDEN

## COUNTY MUNICIPAL

JOINT INSURANCE FUND

### MEETING AGENDA MARCH 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: MARCH 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:** February 28, 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. 22-15 March Bills ..... **Page 14**  
Treasurer’s Report ..... **Page 17**  
Monthly Reports ..... **Page 18**
- ATTORNEY – Joseph Nardi, Esquire**
- SAFETY DIRECTOR – J.A. Montgomery Risk Control**  
Monthly Report..... **Page 24**
- UNDERWRITING MANAGER – Conner Strong & Buckelew**  
Monthly Certificate Holding Report..... **Appendix II**  
Cyber Risk Management Compliance – Version 2 - As of February 28, 2022 ..... **Page 27**
- MANAGED CARE – Medlogix**  
Monthly Report..... **Page 28**
- CLAIMS SERVICE – AmeriHealth Casualty**

- 
- OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
  - MEETING ADJOURNED**
  - NEXT MEETING: April 25, 2022**

# Camden County Municipal Joint Insurance Fund

2 Cooper Street  
Camden, NJ 08102

Date: March 28, 2022

Memo to: Executive Committee  
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

---

---

- ❑ **2022 MEL/RCF/EJIF Meeting & Retreat:** The MEL, RCF and EJIF held their March meetings in conjunction with the MEL Annual Retreat. This year's retreat was held on March 25<sup>th</sup> at the Princeton Marriott. The purpose of the retreat was 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 11<sup>th</sup> annual seminar will be conducted virtually on two half-day sessions: Friday, April 29<sup>th</sup> and Friday, May 6<sup>th</sup> 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 3** 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.
  
- ❑ **2022 PRIMA Conference** – The JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in San Antonio from June 5-8. Please notify the Fund office if you are interested in attending.
  
- ❑ **Cyber Security Enrollment:** D2 Cyber Security continues to work with member entities in the enrollment process of the program. Attached on **page 4** is a report from D2 showing what members have completed the enrollment.
  
- ❑ **MEL Cyber Liability JIF:** A committee was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability. The committee is comprised of MEL Commissioners, Executive Directors and Professionals; to date the full committee has met twice to meet the target start-up date of January 1, 2023. Enclosed on **page 5** is a memorandum on the progress to date.

- ❑ **2021/2022 Elected Officials Seminar:** The MEL’s Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached on **page 6** 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.

- ❑ **Financial Disclosures:** Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. We have been asked by the Division of Local Government Services to update the 2022 Fund Commissioner roster and expect a notice to be issued shortly.
- ❑ **Financial Fast Track:** As in prior years, the financial fast track as of 12/31/21 is not available. The Actuary is in the process of completing year-end actuarials. This will be available for our next meeting.

**Due Diligence Reports:**

<b>Financial Fast Track</b>	<b>Not Available</b>
<b>Loss Ratio Analysis</b>	<b>Page 7</b>
<b>Loss Time Accident Frequency</b>	<b>Page 8 &amp; 9</b>
<b>POL/EPL Compliance Report</b>	<b>Page 10</b>
<b>Fund Commissioners</b>	<b>Page 11</b>
<b>Regulatory Affairs Checklist</b>	<b>Page 12</b>
<b>RMC Agreements</b>	<b>Page 13</b>



## 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](http://njmel.org)...or email Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

#### SPONSORED BY



**MEL**



Page 3



**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](http://njmel.org)

## D2 Cybersecurity Enrollment Report As of March 18, 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		



## Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216  
Parsippany, New Jersey 07054-4412  
*Tel (201) 881-7632*  
*Fax (201) 881-7633*

To: Fund Executive Committees, MEL Member JIFs

Date: March 1, 2022

Re: Cyber Liability insurance

We are pleased to report that the MEL is researching the idea of forming a special purpose JIF to insure Cyber Liability. Currently, your Cyber Liability coverage is insured on a group basis with XL Insurance America. Premiums for this coverage increased 125% for 2022.

This new “Cyber JIF” will both provide coverage and jointly purchase basic risk control services to help protect each member’s systems from attack.

- Paul Forlenza, Executive Director of the Atlantic, Burlco and Trico JIFs recently conducted an extensive RFQ for Cyber risk control services and concluded that purchasing these services on a large scale substantially cuts the cost.
- Ed Cooney, the MEL’s underwriting Manager has conferred to commercial insurers who believe that excess insurance costs can also be reduced by universally implementing this package of risk control programs.

The MEL has created a special taskforce to research these concepts. The task force has three sub committees: (1) Risk Control, (2) Excess Insurance and Underwriting, and (3) Administration and Regulatory. The projected target start-up date for the new Cyber JIF is January 1, 2023.

The key to success is the uniform adoption of basic risk control programs. This will be accomplished by group purchase of risk control services so that all members of the new Cyber JIF can achieve this basic standard at a substantially reduced cost.

We will provide periodic updates as the research progresses.



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](http://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](http://www.melsafetvinstitute.org)



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

AS OF **February 28, 2022**

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

	Budget	Limited	50	MONTH	49	MONTH	38	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-22		31-Jan-22		28-Feb-21	
PROPERTY	600,000	350,779	58.46%	100.00%	58.46%	100.00%	59.68%	100.00%
GEN LIABILITY	1,506,000	982,739	65.25%	96.23%	64.13%	95.99%	35.57%	91.38%
AUTO LIABILITY	334,000	252,392	75.57%	93.27%	75.57%	92.93%	71.35%	88.30%
WORKER'S COMP	3,840,000	3,225,550	84.00%	99.52%	84.09%	99.46%	86.52%	98.43%
TOTAL ALL LINES	6,280,000	4,811,459	76.62%	98.45%	76.40%	98.33%	70.93%	96.35%
NET PAYOUT %	\$4,016,128		63.95%					

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

	Budget	Limited	38	MONTH	37	MONTH	26	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-22		31-Jan-22		28-Feb-21	
PROPERTY	722,242	1,241,457	171.89%	100.00%	171.89%	100.00%	173.81%	100.00%
GEN LIABILITY	1,674,299	1,788,417	106.82%	91.38%	105.30%	90.78%	33.02%	81.63%
AUTO LIABILITY	387,682	158,225	40.81%	88.30%	40.81%	87.77%	28.95%	78.92%
WORKER'S COMP	3,672,619	3,477,606	94.69%	98.43%	94.71%	98.27%	100.75%	94.80%
TOTAL ALL LINES	6,456,842	6,665,705	103.23%	96.17%	102.85%	95.89%	87.05%	91.02%
NET PAYOUT %	\$4,474,739		69.30%					

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

	Budget	Limited	26	MONTH	25	MONTH	14	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-22		31-Jan-22		28-Feb-21	
PROPERTY	710,000	816,319	114.97%	100.00%	114.71%	100.00%	109.31%	96.03%
GEN LIABILITY	1,692,081	455,091	26.90%	81.65%	26.90%	80.55%	18.43%	64.20%
AUTO LIABILITY	397,295	841,510	211.81%	78.92%	212.52%	77.72%	153.29%	56.96%
WORKER'S COMP	3,527,720	3,184,478	90.27%	94.80%	89.57%	94.20%	82.46%	74.88%
TOTAL ALL LINES	6,327,096	5,297,398	83.73%	90.87%	83.35%	90.16%	72.79%	73.27%
NET PAYOUT %	\$3,165,668		50.03%					

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

	Budget	Limited	14	MONTH	13	MONTH	2	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-22		31-Jan-22		28-Feb-21	
PROPERTY	718,669	821,423	114.30%	96.03%	101.22%	95.63%	2.92%	13.00%
GEN LIABILITY	1,681,349	105,553	6.28%	64.20%	6.61%	62.24%	0.09%	2.50%
AUTO LIABILITY	446,457	91,420	20.48%	56.96%	20.50%	54.16%	2.60%	2.50%
WORKER'S COMP	3,528,173	2,003,854	56.80%	74.88%	52.78%	70.13%	4.38%	2.00%
TOTAL ALL LINES	6,374,648	3,022,251	47.41%	73.19%	43.80%	69.81%	2.96%	3.41%
NET PAYOUT %	\$1,810,071		28.39%					

**FUND YEAR 2022 – LOSSES CAPPED AT RETENTION**

	Budget	Limited	2	MONTH	1	MONTH	-10	MONTH
		Incurred	Actual	TARGETED	Actual	TARGETED	Actual	TARGETED
		Current	28-Feb-22		31-Jan-22		28-Feb-21	
PROPERTY	812,040	159,047	19.59%	13.00%	7.09%	6.00%	N/A	N/A
GEN LIABILITY	1,666,133	1,201	0.07%	2.50%	0.01%	1.00%	N/A	N/A
AUTO LIABILITY	604,621	444,301	73.48%	2.50%	2.67%	1.00%	N/A	N/A
WORKER'S COMP	3,820,056	123,186	3.22%	2.00%	1.13%	0.50%	N/A	N/A
TOTAL ALL LINES	6,902,850	727,735	10.54%	3.46%	0.00%	1.31%	N/A	N/A
NET PAYOUT %	\$47,219		0.68%					

<b>2022 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
		<b>February 28, 2022</b>		
	<b>2022</b>	2021	2020	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	FREQUENCY	FREQUENCY	<b>2022 - 2020</b>
Monmouth County	0.00	0.86	0.90	0.81
NJ Utility Authorities	0.00	1.64	2.39	1.85
Professional Municipal Management	0.00	1.43	1.35	1.30
Morris County	0.25	1.29	1.32	1.23
Ocean County	0.51	1.66	1.54	1.52
Burlington County Municipal JIF	0.57	1.15	1.15	1.11
NJ Public Housing Authority	0.68	1.37	1.64	1.45
Bergen County	0.73	1.50	1.27	1.34
Atlantic County Municipal JIF	0.77	1.75	1.96	1.77
<b>Camden County</b>	<b>0.82</b>	<b>1.13</b>	<b>1.29</b>	<b>1.18</b>
Central New Jersey	0.89	1.39	1.53	1.41
Suburban Municipal	1.08	1.29	1.58	1.41
Suburban Metro	1.13	1.84	1.80	1.76
Gloucester, Salem, Cumberland Counties Municipal JIF	1.23	1.84	1.59	1.68
South Bergen County	1.47	2.03	1.88	1.92
<b>AVERAGE</b>	<b>0.67</b>	1.48	1.55	<b>1.45</b>

<b>Camden County JOINT INSURANCE FUND</b>							
<b>2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>							
<b>DATA VALUED AS OF February 28, 2022</b>							
	# CLAIMS	Y.T.D.	2022	2021	2020		TOTAL
	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
MEMBER	2/28/2022	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2022 - 2020
Chesilhurst	0	0	0.00	0.00	0.00	1 Chesilhurst	0.00
Gibbsboro	0	0	0.00	0.00	2.78	2 Gibbsboro	1.34
Gloucester City	0	0	0.00	0.00	0.00	3 Gloucester City	0.00
Bellmawr	0	0	0.00	1.85	2.25	4 Bellmawr	1.94
Berlin Borough	0	0	0.00	0.99	0.93	5 Berlin Borough	0.89
Berlin Township	0	0	0.00	0.00	1.22	6 Berlin Township	0.58
Brooklawn	0	0	0.00	0.00	2.02	7 Brooklawn	1.02
Barrington	0	0	0.00	2.60	0.93	8 Barrington	1.66
Audubon	0	0	0.00	2.40	2.40	9 Audubon	2.20
Audubon Park	0	0	0.00	0.00	0.00	10 Audubon Park	0.00
Clementon	0	0	0.00	0.00	0.00	11 Clementon	0.00
Collingswood	0	0	0.00	1.00	0.00	12 Collingswood	0.47
Haddon	0	0	0.00	0.74	0.71	13 Haddon	0.67
Haddon Heights Borough	0	0	0.00	0.00	***	14 Haddon Heights Borou	0.00
Haddonfield	0	0	0.00	0.85	2.50	15 Haddonfield	1.55
Hi-Nella	0	0	0.00	0.00	0.00	16 Hi-Nella	0.00
Laurel Springs	0	0	0.00	0.00	0.00	17 Laurel Springs	0.00
Lawnside	0	0	0.00	1.47	1.49	18 Lawnside	1.37
Lindenwold	0	0	0.00	0.90	0.91	19 Lindenwold	0.84
Magnolia	0	0	0.00	0.00	1.64	20 Magnolia	0.76
Medford Lakes	0	0	0.00	1.75	1.65	21 Medford Lakes	1.57
Merchantville	0	0	0.00	1.43	0.00	22 Merchantville	0.62
Mount Ephraim	0	0	0.00	0.00	1.74	23 Mount Ephraim	0.82
Oaklyn	0	0	0.00	0.00	0.00	24 Oaklyn	0.00
Pine Hill	0	0	0.00	1.74	3.54	25 Pine Hill	2.44
Runnemede	0	0	0.00	0.00	1.03	26 Runnemede	0.47
Voorhees	0	0	0.00	3.60	3.15	27 Voorhees	3.10
Winslow Township Fire District #1 Fire District	0	0	0.00	0.00	0.00	28 Winslow Township Fire	0.00
Woodlynne	0	0	0.00	0.00	5.13	29 Woodlynne	2.60
Tavistock	0	0	0.00	0.00	0.00	30 Tavistock	0.00
Camden Parking Authority	0	0	0.00	3.08	2.63	31 Camden Parking Autho	2.68
Cherry Hill Fire District	0	0	0.00	4.20	0.57	32 Cherry Hill Fire District	2.16
Pennsauken	0	0	0.00	***	***	33 Pennsauken	0.00
Cherry Hill	1	1	1.39	0.21	0.62	34 Cherry Hill	0.49
Somerdale	1	1	6.63	0.00	1.27	35 Somerdale	1.09
Winslow	3	3	7.98	1.75	2.76	36 Winslow	2.69
Gloucester Township	0	0				37 Gloucester Township	
Camden City	0	0				38 Camden City	
	5	5	0.82	1.13	1.29		1.18

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : March 23, 2022						
Total Participating Members		38	38			
Complaint			37			
Percent Compliant			97.37%			
Member Name	EPL Program ?	Checklist Submitted	Compliant	01/01/22	2022	Co-Insurance 01/01/22
				EPL Deductible	POL Deductible	
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDON HEIGHTS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWNSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	Yes	\$ 5,000	\$ 5,000	0%
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
PENNSAUKEN	No	No	New Member	\$ 20,000	\$ 20,000	20% of 1st 250K
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WINSLOW TOWNSHIP FIRE DISTRICT #1	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

<b>Camden JIF 2022 FUND COMMISSIONERS</b>		
<b>MEMBER</b>	<b>FUND COMMISSIONER</b>	<b>ALTERNATE COMMISSIONER</b>
Audubon	David Taraschi	Rob Jakubowski
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 March 1, 2022**

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	To be filed
<input type="checkbox"/> Reinsurance Policies	UW Manager Filing
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	Pennsauken
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2022 Risk Management Plan	Filed
<input type="checkbox"/> 2022 Cash Management Plan	Filed
<input type="checkbox"/> 2022 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2022 Certification of Professional Contracts	Filed
<input type="checkbox"/> Unaudited Financials	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 March 22, 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	3/1/2022	3/1/2022	12/31/22
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/06/22	03/16/22	12/31/22
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/27/2022	03/01/22	12/31/22
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
LAWN SIDE	M&C INSURANCE AGENCY	03/09/22	03/02/22	03/09/23
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
PENNSUAKEN	CONNER STRONG & BUCKELEW		2/28/2022	12/31/22
PINE HILL	CONNER STRONG & BUCKELEW	2/5/2021	3/22/2022	12/31/22
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	03/01/22	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
<b>Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.</b>				

**RESOLUTION NO. 22-15**

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

**FUND YEAR 2021**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002783			
002783	J.A. MONTGOMERY RISK CONTROL	2021 RIGHT TO KNOW INVENTORY SERVICES	43,290.00
			<b>43,290.00</b>
002784			
002784	CHERRY HILL TOWNSHIP	2021 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002785			
002785	BOROUGH OF CLEMENTON	2021 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002786			
002786	TOWNSHIP OF GLOUCESTER	2021 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002787			
002787	BOROUGH OF MAGNOLIA	2021 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002788			
002788	CHERRY HILL FIRE DEPT.	2021 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
002789			
002789	BOROUGH OF RUNNEMEDE	2021 OPTIONAL SAFETY AWARD	1,000.00
			<b>1,000.00</b>
		<b>Total Payments FY 2021</b>	<b>49,290.00</b>

**FUND YEAR 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002790			
002790	COMPSERVICES, INC.	1/22-2/22 AMENDED BDGT FEE ADJ - NEW MEM	2,714.00
002790	COMPSERVICES, INC.	GLOUCESTER TWP SERVICES 3/22	1,291.67
002790	COMPSERVICES, INC.	CLAIMS ADMINISTRATIVE FEE 3/22	38,630.67
002790	COMPSERVICES, INC.	CHERRY HILL SERVICES 3/22	2,458.33
			<b>45,094.67</b>
002791			
002791	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 2/22	3,490.00
002791	INTERSTATE MOBILE CARE INC.	DOT & NON-DOT DRUG & ALC. TESTING 2/22	240.00
			<b>3,730.00</b>
002792			
002792	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 3/22	17,067.50
			<b>17,067.50</b>
002793			
002793	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/22	57.82
002793	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR/ADMIN FEE 3/22	42,725.83
			<b>42,783.65</b>
002794			
002794	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE 3/22	4,864.50
			<b>4,864.50</b>



002795				
002795	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 2/22		2,632.50
002795	BROWN & CONNERY, LLP	ATTORNEY FEES 2/22		2,130.17
002795	BROWN & CONNERY, LLP	ATTORNEY EXPENSES 2/22		138.88
				<b>4,901.55</b>
002796				
002796	ELIZABETH PIGLIACELLI	TREASURER FEE 3/22		2,156.33
				<b>2,156.33</b>
002797				
002797	DAVID TARASCHI	1ST QTR MEETING ATTENDANCE 2022		450.00
				<b>450.00</b>
002798				
002798	M. JAMES MALEY	1ST QTR MEETING ATTENDANCE 2022		450.00
				<b>450.00</b>
002799				
002799	JOSEPH WOLK	1ST QTR MEETING ATTENDANCE 2022		450.00
				<b>450.00</b>
002800				
002800	MICHAEL MEVOLI	1ST QTR MEETING ATTENDANCE 2022		450.00
				<b>450.00</b>
002801				
002801	TERRY SHANNON	1ST QTR MEETING ATTENDANCE 2022		450.00
				<b>450.00</b>
002802				
002802	JOSEPH GALLAGHER	1ST QTR MEETING ATTENDANCE 2022		450.00
				<b>450.00</b>
002803				
002803	SHARON EGGLESTON	1ST QTR MEETING ATTENDANCE 2022		450.00
				<b>450.00</b>
002804				
002804	GARY PASSANANTE	1ST QTR MEETING ATTENDANCE 2022		450.00
				<b>450.00</b>
002805				
002805	EDWARD HILL	1ST QTR MEETING ATTENDANCE 2022		450.00
				<b>450.00</b>
002806				
002806	COURIER POST	ACCT #CHL-083028 - MTG - 2.11.22		67.28
				<b>67.28</b>
002807				
002807	MEDLOGIX LLC	WC MANAGED CARE SERVICES - CH 3/22		1,083.00
002807	MEDLOGIX LLC	WC MANAGED CARE SERVICES 3/22		10,360.50
				<b>11,443.50</b>
002808				
002808	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 3/22		1,220.25
002808	CONNER STRONG & BUCKELEW	2/22 AMENDED BUDGET FEE ADJ. - NEW MEM.		48.25
				<b>1,268.50</b>
002809				
002809	DANA T. LERMAN, MD	COVID-19 RISK MITIGATION WEBINAR #3 3/22		325.00
				<b>325.00</b>
002810				
002810	LOUIS DiANGELO	1ST QTR MEETING ATTENDANCE 2022		450.00
				<b>450.00</b>
		<b>Total Payments FY 2022</b>		<b>138,202.48</b>

**TOTAL PAYMENTS ALL FUND YEARS 187,492.48**

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

**Attest:**

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

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

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

March 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 February 28, 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 MARCH:

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

- INVESTMENT INCOME:

Net Investment Income received or accrued for February totaled \$19,674.40.

- RECEIPT ACTIVITY FOR February:

Deductible	\$ 29,992.16	
Assessment	\$3,987,262.00	
Total Receipts		<u>\$4,017,254.16</u>

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

- CLAIM ACTIVITY FOR February:

Property Liability Claims	\$ 279,240.86	
Workers Compensation Claims	247,788.45	
Administration Expense	<u>2,292,818.71</u>	
Total Claims/Expenses		<u>\$2,819,848.02</u>

The enclosed report shows that during the reporting month the Fund’s “Cash Position” changed from an opening balance of \$24,340,381.64 to a closing balance of \$25,429,259.93 showing an increase of \$1,088,878.29.

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**

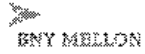
<b>Current Fund Year: 2022</b>										
<b>Month Ending: February</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Workers Comp</b>	<b>POL/EPL</b>	<b>MEL</b>	<b>EJIF</b>	<b>Admin</b>	<b>Cherry Hill</b>	<b>TOTAL</b>
OPEN BALANCE	(22,258.39)	4,933,784.79	1,190,705.11	7,534,422.87	1,954,952.64	517,051.38	492,937.66	7,751,889.49	(13,103.94)	24,340,381.62
RECEIPTS										
Assessments	196,882.34	404,074.19	146,545.47	926,271.53	425,946.16	1,059,699.64	113,680.94	714,161.72	0.00	3,987,262.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,992.16	29,992.16
Invest Pymnts	(1,972.59)	(19,081.13)	(4,604.98)	(29,138.95)	(7,775.69)	(3,495.80)	(1,949.57)	(37,471.16)	(10.50)	(105,500.37)
Invest Adj	(16.63)	(160.87)	(38.82)	(245.67)	(65.56)	(29.46)	(16.43)	(315.92)	(0.09)	(889.45)
Subtotal Invest	(1,989.22)	(19,242.00)	(4,643.80)	(29,384.62)	(7,841.25)	(3,525.26)	(1,966.00)	(37,787.08)	(10.59)	(106,389.82)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>194,893.12</b>	<b>384,832.19</b>	<b>141,901.67</b>	<b>896,886.91</b>	<b>418,104.91</b>	<b>1,056,174.38</b>	<b>111,714.94</b>	<b>676,374.64</b>	<b>29,981.57</b>	<b>3,910,864.34</b>
EXPENSES										
Claims Transfers	46,281.63	232,654.90	304.33	227,168.16	0.00	0.00	0.00	0.00	20,620.29	527,029.31
Expenses	0.00	0.00	0.00	0.00	807,654.00	1,015,497.00	0.00	471,805.70	0.00	2,294,956.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>46,281.63</b>	<b>232,654.90</b>	<b>304.33</b>	<b>227,168.16</b>	<b>807,654.00</b>	<b>1,015,497.00</b>	<b>0.00</b>	<b>471,805.70</b>	<b>20,620.29</b>	<b>2,821,986.01</b>
<b>END BALANCE</b>	<b>126,353.10</b>	<b>5,085,962.09</b>	<b>1,332,302.45</b>	<b>8,204,141.62</b>	<b>1,565,403.55</b>	<b>557,728.77</b>	<b>604,652.60</b>	<b>7,956,458.43</b>	<b>(3,742.66)</b>	<b>25,429,259.95</b>
<b>REPORT STATUS SECTION</b>										
<b>Report Month: February</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	February					
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	\$24,340,381.64	4,489,370.63	- 37,280.62	44,502.24	-	19,843,789.39
Opening Interest Accrua	\$0.00	-	-	-	-	-
1 Interest Accrued and/or	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discou	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$889.50	\$0.00	\$0.00	\$0.00	\$0.00	-\$889.50
5 Interest Paid - Cash Inst	\$19,674.40	\$1,979.92	\$61.67	\$52.31	\$0.00	\$17,580.50
6 Interest Paid - Term Ins	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$125,174.76	\$0.00	\$0.00	\$0.00	\$0.00	-\$125,174.76
8 Net Investment Income	-\$106,389.86	\$1,979.92	\$61.67	\$52.31	\$0.00	-\$108,483.76
9 Deposits - Purchases	\$4,544,283.47	\$4,017,254.16	\$279,240.86	\$247,788.45	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$3,349,015.32	-\$2,819,848.02	-\$279,240.86	-\$247,788.45	\$0.00	-\$2,137.99
Ending Cash & Investment	\$25,429,259.93	\$5,688,756.69	-\$37,218.95	\$44,554.55	\$0.00	\$19,733,167.64
Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$2,624,782.53	\$2,374,312.17	\$134,988.49	\$115,481.87	\$0.00	\$0.00
(Less Deposits in Transit)	-\$95,685.85	-\$85,372.30	\$4,877.95	-\$15,191.50	\$0.00	\$0.00
Balance per Bank	\$27,958,356.61	\$7,977,696.56	\$102,647.49	\$144,844.92	\$0.00	\$19,733,167.64

FEBRUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	02/09/2022	\$ 83,328.96				83,328.96	
2	02/09/2022	\$ 79,876.41				79,876.41	
3	02/16/2022	190,720.72				190,720.72	
4	02/16/2022	78,035.84				78,035.84	
5	02/24/2022	67,067.97				67,067.97	
6	02/24/2022	13,521.68				13,521.68	
7	02/28/2022	19,355.68				19,355.68	
8	02/28/2022	2,346.60	- 7,224.55			- 4,877.95	
9						-	
10						-	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	534,253.86	- 7,224.55	-	-	527,029.31	
	Monthly Rpt	527,029.31				527,029.31	
	Variance	7,224.55	- 7,224.55	-	-	- 0.00	

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

Month		February							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	15,479.08	10,666.58	0.00	26,145.66	26,145.66	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	500.00	0.00	500.00	500.00	0.00	(2,451.90)	2,451.90
	Workers Comp	232.84	14,054.65	0.00	14,287.49	14,287.49	0.00	0.00	0.00
	Cherry Hill	1,369.28	2,918.78	1,369.28	2,918.78	4,288.06	(1,369.28)	0.00	(1,369.28)
	<b>Total</b>	<b>17,081.20</b>	<b>28,140.01</b>	<b>1,369.28</b>	<b>43,851.93</b>	<b>45,221.21</b>	<b>(1,369.28)</b>	<b>(2,451.90)</b>	<b>1,082.62</b>
2021	Property	578,898.60	32,745.05	0.00	611,643.65	611,644.65	(1.00)	(1.00)	0.00
	Liability	45,406.34	380.00	0.00	45,786.34	45,786.34	0.00	0.00	0.00
	Auto	37,193.11	4,374.90	0.00	41,568.01	41,568.01	0.00	2,451.90	(2,451.90)
	Workers Comp	922,170.63	169,263.91	0.00	1,091,434.54	1,091,434.54	0.00	0.05	(0.05)
	Cherry Hill	14,449.60	14,396.85	27,897.88	948.57	15,398.22	(14,449.65)	(0.05)	(14,449.60)
	<b>Total</b>	<b>1,598,118.28</b>	<b>221,160.71</b>	<b>27,897.88</b>	<b>1,791,381.11</b>	<b>1,805,831.76</b>	<b>(14,450.65)</b>	<b>2,450.90</b>	<b>(16,901.55)</b>
2020	Property	705,977.34	2,870.00	0.00	708,847.34	708,847.34	0.00	0.00	0.00
	Liability	318,158.54	781.98	0.00	318,940.52	318,940.52	(0.00)	0.00	(0.00)
	Auto	113,191.02	(6,022.85)	0.00	107,168.17	107,168.17	0.00	0.00	0.00
	Workers Comp	2,005,166.98	26,935.64	0.00	2,032,102.62	2,032,102.62	0.00	0.00	(0.00)
	Cherry Hill	0.00	0.00	36.00	(36.00)	(36.00)	0.00	0.00	(36.00)
	<b>Total</b>	<b>3,142,493.88</b>	<b>24,564.77</b>	<b>36.00</b>	<b>3,167,022.65</b>	<b>3,167,022.65</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	892,510.88	38,354.43	0.00	930,865.31	930,865.31	(0.00)	(0.00)	0.00
	Auto	77,008.74	1,452.28	0.00	78,461.02	78,461.02	(0.00)	(0.00)	0.00
	Workers Comp	2,226,581.69	5,608.96	0.00	2,232,190.65	2,232,427.15	(236.50)	(236.50)	0.00
	Cherry Hill	(2,541.00)	2,413.66	459.00	(586.34)	(586.34)	(0.00)	0.00	(0.00)
	<b>Total</b>	<b>4,427,515.44</b>	<b>47,829.33</b>	<b>459.00</b>	<b>4,474,885.77</b>	<b>4,475,122.27</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	657,588.07	193,138.49	0.00	850,726.56	850,726.56	(0.00)	3,575.00	(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	2,550,742.94	11,305.00	0.00	2,562,047.94	2,561,546.93	501.01	501.01	0.00
	Cherry Hill	(206.50)	891.00	0.00	684.50	684.50	0.00	0.00	0.00
	<b>Total</b>	<b>3,811,294.92</b>	<b>205,334.49</b>	<b>0.00</b>	<b>4,016,629.41</b>	<b>4,016,128.40</b>	<b>501.01</b>	<b>4,076.01</b>	<b>(3,575.00)</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	0.00	0.00	230.00	(230.00)	0.00	(230.00)	0.00	(230.00)
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>230.00</b>	<b>(230.00)</b>	<b>0.00</b>	<b>(230.00)</b>	<b>0.00</b>	<b>(230.00)</b>
<b>TOTAL</b>		<b>12,996,503.72</b>	<b>527,029.31</b>	<b>29,992.16</b>	<b>13,493,540.87</b>	<b>13,509,326.29</b>	<b>(15,785.42)</b>	<b>3,838.51</b>	<b>(19,623.93)</b>



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

Status: REVISED

MX6F92185102 - CAMDEN CO JIF

02/28/2022

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 JCMI ACCOUNT	9.8272	19,733,167.64	0.00	19,733,167.64		0.00
99VVB5Y75		9.8272	19,733,167.64	0.00	19,733,167.64	100.00	0.00



**Statement of Change in Net Assets**  
**Market Value**  
 02/28/2022

Report ID: IGLS0002  
 Base Currency: USD  
 Status: REVISED

	Current Period		Fiscal Year To Date	
	02/01/2022	02/28/2022	01/01/2022	02/28/2022
<b>NET ASSETS - BEGINNING OF PERIOD</b>		<b>19,843,789.39</b>		<b>20,079,942.43</b>
		<u>19,843,789.39</u>		<u>20,079,942.43</u>
<b>RECEIPTS</b>				
<b>INVESTMENT INCOME</b>				
INTEREST	17,580.50		36,196.83	
UNREALIZED GAIN/LOSS-INVESTMENT	-125,174.76		-376,989.20	
ACCRETION/AMORTIZATION	-889.50		-1,694.44	
<b>TOTAL INVESTMENT INCOME</b>		<u>-108,483.76</u>		<u>-342,486.81</u>
<b>TOTAL RECEIPTS</b>		<u>-108,483.76</u>		<u>-342,486.81</u>
<b>DISBURSEMENTS</b>				
<b>ADMINISTRATIVE EXPENSES</b>				
TRUSTEE/CUSTODIAN	493.38		989.53	
INVESTMENT ADVISORY FEES	1,151.23		2,308.92	
CONSULTING	493.38		989.53	
<b>TOTAL ADMINISTRATIVE EXPENSES</b>		<u>2,137.99</u>		<u>4,287.98</u>
<b>TOTAL DISBURSEMENTS</b>		<u>2,137.99</u>		<u>4,287.98</u>
<b>NET ASSETS - END OF PERIOD</b>		<u><u>19,733,167.64</u></u>		<u><u>19,733,167.64</u></u>

# SAFETY DIRECTOR REPORT

## Camden County Municipal Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Keith Hummel, JIF Safety Director  
**DATE:** March 2, 2022

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

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

#### *LOSS CONTROL SURVEYS*

- Borough of Audubon on February 9, 2022
- Borough of Runnemede on February 10, 2022
- City of Camden Metro on February 22, 2022
- Borough of Medford Lakes on February 23, 2022

#### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- Borough of Woodlynne on February 8, 2022

#### *MEETINGS ATTENDED*

- Covid Virtual Workshop on February 16, 2022
- Claims Committee Meeting on February 25, 2022
- Fund Commissioners on February 28, 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 would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

***MSI SAFETY DIRECTOR***

- 2022 MSI Expo
- Training Announcement: Bloodborne Pathogens (BBP) & Hazard Communication Standards for Fire Departments
- MSI Fire Service
- EMS Accountability
- Safety Recall Alert: Select 3M™ Protecta® Self-Retracting Lifelines
- New Jersey Recreational Cannabis Guide
- Understanding Fall Protection Equipment Warranty Requirement
- Law Enforcement Risk Analysis: Vehicular Law Enforcement Crash Mitigation Considerations
- MSI LIVE Schedule
- NJLTAP – Compliance to the Americans with Disabilities Act (ADA) in the Public Right-of-Way (Webinar)

***MSI LAW ENFORCEMENT MESSAGES***

- Body Camera Directive - Risk Analysis Bulletin and Implementation Worksheet
- Vehicular Law Enforcement Crash Reduction Considerations
- POAC Autism Shield Training
- Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals
- Dealing with Difficult People and Preparing for First Amendment Audits

***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.

<b>MSI NOW</b>	
<b>Municipality</b>	<b>Number of Videos</b>
Barrington	9
Bellmawr	5
Brooklawn	1
Cherry Hill	4

Clementon	3
Gloucester City	2
Haddon	4
Magnolia	2
Merchantville	2
Pennsauken	1
Pine Hill	3
Winslow	12

[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
Haddon Township	1

### *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 Status of Cyber Compliance Version 2 as of February 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

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



**CAMDEN JIF**

**Workers' Compensation Medical Bills - PPO Reductions**

<b>Reviewed Date</b>	<b>Provider Billed Amt</b>	<b>CSG Repriced Amt</b>	<b>Reductions</b>	<b>%</b>
January	\$219,832.96	\$105,354.00	\$114,478.96	52.08%
February	\$534,026.42	\$312,040.87	\$221,985.55	41.57%
<b>TOTAL 2022</b>	<b>\$753,859.38</b>	<b>\$417,394.87</b>	<b>\$336,464.51</b>	<b>44.63%</b>

**Monthly & YTD Summary:**

<b>PPO Statistics</b>	<b>February</b>	<b>YTD</b>
Bills	225	381
PPO Bills	208	352
PPO Bill Penetration	92.44%	92.39%
PPO Charges	\$465,379.56	\$656,370.39
Charge Penetration	87.15%	87.07%

**Savings History:**

<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>
<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>

# ***APPENDIX I – MINUTES***

**February 28, 2022 Meeting**

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES  
MEETING – FEBRUARY 28, 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** for Mayor Barry White of Winslow Township who recently passed away.

**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
Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

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

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA, Risk Management Services <b>Bradford Stokes, Karen A. Read Crystal Chuck</b>
Attorney	Brown & Connery <b>Joseph Nardi, Esquire</b>
Claims Service	CompServices <b>Tracy Ware, Gladys Driggins</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, Adam Giaquinto</b>
Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>



**FUND COMMISSIONERS PRESENT:**

Ari Messinger, Cherry Hill Alternate  
Glenn Werner, Gibbsboro  
Ken Cheeseman, Laurel Springs  
Sara Lipsett, Cherry Hill Fire District  
Bonnie Taft, Oaklyn Borough  
Brian Morrell, Gloucester City  
Steve Whalen, Magnolia  
Kevin Roche, Haddonfield  
Eleanor Kelly, Runnemede

**FUND PROFESSIONALS RISK MANAGEMENT CONSULTANTS PRESENT:**

Mark von der Tann	Edgewood Associates
Meredith Storch	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
Terry Mason	M&C Insurance

**APPROVAL OF MINUTES: OPEN SESSION OF JANUARY 24, 2022**

**MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 24, 2022**

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**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**

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

**DISCUSSION:** Executive Director said on page three of the agenda members will find the amended budget showing increases in the loss funds, expenses and professional fees. Accordingly, the new budget amount is \$16,444,263. Executive Director asked if there were any questions or comments on the amended budget, with none being heard a motion to close the public hearing and adopt the budget was in order.

## MOTION TO CLOSE THE PUBLIC HEARING AND ADOPT THE AMENDED BUDGET

Motion: Commissioner Passanante  
Second: Commissioner DiAngelo  
Vote: 10 Ayes, 0 Nays

**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 25<sup>th</sup> 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 11<sup>th</sup> annual seminar will be conducted virtually on two half-day sessions: Friday, April 29<sup>th</sup> and Friday, May 6<sup>th</sup> 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. Executive Director said there are 12 members enrolled at this time and we ask that everyone load the information onto the site. If members have not received some sort of communication from D2 Cyber Security please reach out to Karen Read or the Executive Director to assist in getting the enrollment going. Progress is going well so far but we would like to have everyone enrolled and have their information loaded on the site so training can begin.

**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. Underwriting Manager Edward Cooney said the MEL is trying to decide and figure out what the future of cyber insurance and cyber risk control is to the entire membership and one of the big parts of the solution is going to potentially be a cyber JIF and the MEL is evaluating that now. Just as the EJIF has done over the past many years they came together because of the need to purchase that type of insurance efficiently. The same principals will apply here to this potential cyber JIF. More details will come to follow and the group has been working extremely hard to figure this out and we hope to have a nice plan outlined for everyone by the beginning of the 2<sup>nd</sup> quarter. Chairman Mevoli said especially with everything going on in Europe right now and a lot of our towns have been hijacked so it is really important now more than ever.

**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.** Underwriting Manager Edward Cooney said

this is one of the many updates members will receive this year. This focuses on third party vulnerabilities where vendors can connect to your systems and manage data for the towns or software that is purchased from other people. These four different third-party vulnerability examples are highlighted in the bulletin and there are MEL member claims that have happened maybe to some even on the call this evening. Mr. Cooney said it is very critical to read about these because it is one of the hottest areas of claims.

**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.

**PRIMA Conference** - Executive Director said there is an add on item Resolution 22-14 authorizing advanced travel expenses for authorized official travel. The PRIMA Conference will take place on June 5, 2022 in San Antonio, TX and for any executive committee member who is interested in attending there is an early bird registration in early April.

**MOTION TO ADOPT RESOLUTION 22-14 AUTHORIZING ADVANCED TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

Motion:	Commissioner Mevoli
Second:	Commissioner DiAngelo
Vote:	10 Ayes, 0 Nays

**DUE DILIGENCE REPORTS** – Included in the agenda were due diligence reports as follows: The Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reported the Financial Fast Track as of December 31, 2021 showing a little over \$7.7 million in surplus down \$82,000 in reserves. This report will be updated one more time so we will post this again next month as the IBNR will effect a change and hopefully for the positive. The Expected Loss Ratio Analysis early on in January the actuary has us targeted at 1.3 and we are at .02 so this is a good January on the financials. The Lost Time Accident Frequency the shows zero lost time accident frequency so there is no per member report with is a good start. Executive Director was happy to report the Employment Practices Compliance Report shows 100% compliance and our newest member Pennsauken Township will have a year to get into compliance. The Regulatory Filing checklist will be updated as state filings are submitted next month. Chairman Mevoli said it was very good all our members are compliant which is an accomplishment.

Executive Director's Report Made Part of Minutes.

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

**Approving Payment of Resolution 22-12 February 2022 Vouchers**

<b>TOTAL 2021</b>	\$8,513.89
<b>TOTAL 2022</b>	\$1,268,807.82
<b>TOTAL</b>	<b>\$1,277,321.71</b>

**MOTION TO APPROVE RESOLUTION 22-12 FEBRUARY 2022 BILLS LIST**

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

**Approving Payment of Resolution 22-13 February 2022 Supplemental Vouchers –** The purpose of this Supplemental Bills List was to void and reissue a lost check.

<b>TOTAL 2021</b>	\$1,015,497.00
<b>TOTAL</b>	<b>\$1,015,497.00</b>

**MOTION TO APPROVE RESOLUTION 22-13 SUPPLEMENTAL BILLS LIST**

Motion: Commissioner Wolk  
Second: Commissioner Taraschi  
Roll Call Vote: 10 Ayes - 0 Nays

**Confirmation of January 2022 Claims Payments/Certification of Claims Transfers:**

<b>Closed</b>	0.00
<b>2018</b>	48,687.00
<b>2018</b>	55,128.97
<b>2019</b>	53,385.21
<b>2020</b>	187,821.10
<b>2021</b>	19,533.10
<b>TOTAL</b>	<b>364,555.38</b>

**MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JANUARY 2022 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:**

Motion: Commissioner Wolk  
Second: Commissioner Taraschi  
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

**ATTORNEY:** Fund Attorney highlighted an amendment to Daniel’s Law that was signed by Governor Murphy in January. Mr. Nardi said this is important since the question was raised at previous meetings, particularly after the passing of the law, regarding public officials home addresses that should not to be disclosed in an OPRA request. The challenge is how the clerks are supposed to know when a resident of the town fall into one of the covered categories of active or retired law enforcement, judges federal or otherwise. As the amendment created an Office of Information Privacy. Mr. Nardi said is hard to find information on the office and it will take some time for them to implement procedures. Attorney Nardi wanted to make everyone aware because these questions are invariably going to come up as members receive OPRA requests. Members will be receive the information sometime in the future from DCI for the Office of Information Privacy or possibly from the League of Municipalities with information regarding the portal. Attorney Nardi said everyone will have to wait and see what procedures will be forthcoming from the Office of Information Privacy and how it will be implemented at the local level.

Defense Panel Attached & Report made Part of Minutes

**SAFETY DIRECTOR:**

Mr. Saville reviewed the monthly reports. Mr. Saville reminded members to please send in their Safety contracts and the list of their safety meetings. The usage for the MSI now streaming service, along with information on the MSI live training, which of course continues to be provided through the webinar format. There are certain topics that can involve practical training that can be done in person, they would have to be arranged through the MEL website. Please contact Andrea Felipe with any changes or updates to training administrators so that we can make sure everybody gets notifications when they need them.

Monthly Activity Report/Agenda Made Part of Minutes.

**UNDERWRITING MANAGER:**

The Certificate Report for the period 9/22/21 to 10/22/21 was included in the agenda on page 10. Mr. Cooney said unfortunately we can't say more about cyber but keep pushing forward with the requirements now because it's going to get tougher and tougher next year with the insurance market deductibles.

List of Certificates Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider Jennifer Goldstein reviewed the enclosed reports for January 2022 where there was a savings of 52% for January.

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 Taraschi
Second:	Commissioner DiAngelo
Roll Call Vote:	10 Ayes – 0 Nays

**OLD BUSINESS: NONE**

**NEW BUSINESS: NONE**

**PUBLIC COMMENT: NONE**

**MOTION TO ADJOURN:**

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

**MEETING ADJOURNED: 5:46 PM**

---

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